

City of

Wisconsin Dells



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s. 66.1001(2)(b) Wis Stats.

City of Wisconsin Dells – Housing Element

s. 66.1001(2)(b) Wis Stats.

The *Housing Element* is intended to be 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 government unit.

Specifically the housing 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 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 and rehabilitate the local governmental unit's existing housing stock.

Introduction

City of Wisconsin Dells – Housing Element

Introduction:

Residential growth in the City of Wisconsin Dells is primarily attributable to the city's quality of life, its base of physical amenities and its assets as the upper mid-west's premier resort and tourism destination. Opportunity for residential migration from the metro areas is occurring because people find attractive the more rural lifestyle amenities of Wisconsin Dells and south central Wisconsin while, at the same time, the Madison metro area and its amenities are a short drive away. This situation presents both challenges and opportunities to the City of Wisconsin Dells.

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Context

Context

Wisconsin's Smart Growth legislation outlines 14 local, comprehensive planning goals, one of which is to provide an adequate supply of housing for individuals of all income levels throughout each community. Related to this goal, is that of encouraging neighborhood design that supports a range of transportation options. The location of housing directly impacts adjacent land use patterns and individual choices with regard to transportation.

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 multi-family units, duplexes, townhouses, manufactured homes, and accessory apartments,¹ which offer independent apartment living as an accessory to single-family homes.

Many forces influence the type and distribution of housing units and tenure patterns within a community. A number of relationships must be examined in order to understand the housing framework in Wisconsin Dells and plan for and provide the type of housing that will be in demand over the next 20-year period.

Many forces influence the type and distribution of housing units and tenure patterns within a community

The earliest efforts to regulate land use resulted from a combination of housing concerns. One set of concerns sought to ensure that all housing units had windows, with direct access to light and air, and indoor plumbing to meet sanitation needs. Another set of concerns came from residents of established neighborhoods, who sought protection from the encroachment of industrial uses into residential areas.² Concern about encroachment of commercial uses into residential areas was expressed during the stakeholder interviews conducted as part of this planning process in 2001.

¹ Housing Wisconsin: A Guide to Preparing the Housing Element of a Local Comprehensive Plan. March 2000. UW-Extension.

²Kelly, Eric, Barbara Becker. Community Planning: An Introduction to the Comprehensive Plan. Washington DC: Island Press, 2000.

Context

City of Wisconsin Dells – Housing Element

Housing long has been and continues to be of concern in community planning. City government typically provides or ensures the provision of services on which housing depends. Such services include storm water management, sewage disposal, treatment and delivery of water, street maintenance, park and open space, fire protection and more. At the same time, private developers and builders typically provide the bulk of housing units and generally drive the supply of housing.³ In this way, housing is



markedly different from many other facilities for which the City must plan. Nonetheless, the City can influence residential development patterns and practices through a combination of sound planning and partnerships with private industry and the local business community. Some communities have chosen to create “fair share” housing programs, attempting to create more balance in the private housing market by ensuring more diversity in the types of housing and price ranges available to consumers. Employed in the Wisconsin Dells, this type of program could potentially address the need for appropriate seasonal housing, senior accommodations or housing for persons with special needs, for instance. Approximately 3,000 students worked in the Dells area in the summer of 2001.⁴ The City has the responsibility to meet the housing needs of permanent, year-round residents but also must address the need for seasonal student lodging, which is of growing concern due to more workers arriving in the City than jobs available or adequate housing accommodation.

Evaluation of land use and housing regulations, including building and housing codes, to assess their impact on the supply, quality and cost of housing is encouraged. The City is encouraged to make developers, builders, and the local corporate community aware of and part of the solution to meeting the unique housing needs of a tourist area. At the same time, the City must decide how much growth it desires in the residential sector while considering the natural landscape and topography of the area and the desire to preserve the abundant natural, historical, and cultural resources present in the area. Housing is also tied to economic development and the ability to attract, recruit and retain businesses. In addition, the cost of land and the regulatory environment effect the feasibility of various types of housing developments.

³ Ibid.

⁴ Jaeger, Richard W. “The Dells Are Bursting With Foreign Students.” *Wisconsin State Journal*, 2 September 2001.

Housing Variables

City of Wisconsin Dells – Housing Element

Housing Variables:

Residential development is typically the largest consumer of land within a community. However, in the City of Wisconsin Dells, a more substantial portion of land is in conservancy than in residential use – 36% and 14% respectively. Total acreage within the City is 2,448. This is likely a result of the scenic beauty and rare geologic formations of the Wisconsin River that have attracted visitors to the Dells area for decades.

Existing Conditions

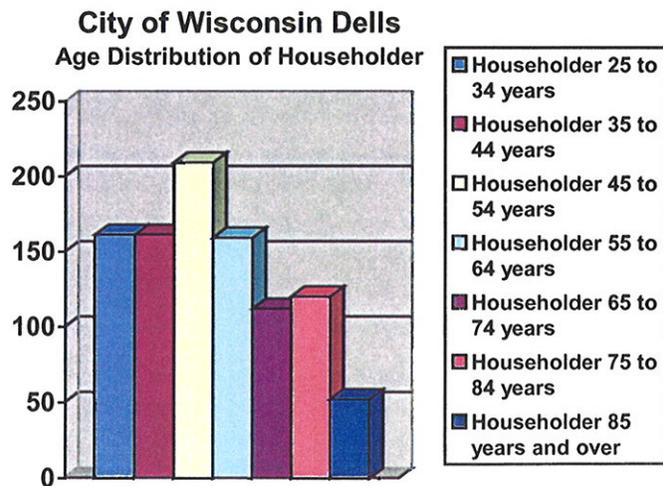
General

According to the 2000 U.S. Census, there were 1,178 total housing units in the City of Wisconsin Dells. These units averaged 5.63 rooms in size. Of the occupied units, 63% were owner occupied while 37% were renter occupied. A total of 1,025 were reported to be occupied.

Ownership

Existing home ownership in the City of Wisconsin Dells can be said to be under a broad range of ages and incomes. Home ownership age is an indicator of a community's health. Specifically communities with high rates of older householder distribution can typically be categorized as not growing. They typically have additional indicators of low job growth rates, low rates of annexation and construction and tend to also lack governmental energy and programmatic efforts aimed at addressing the issues.

While the majority of current homeowners are between 45 and 54 years of age, in the City of Wisconsin Dells, it can be noted that many younger homeowners between the ages of 25 and 44 exist. These younger homeowners are an indication that the City is a growing community attracting younger people and families. Further evidence of the City's growth trend can be noted by considering that the median year homeowners moved into their households in the City was 1994 according to the 2000 U.S. Census.



Housing Variables

City of Wisconsin Dells – Housing Element

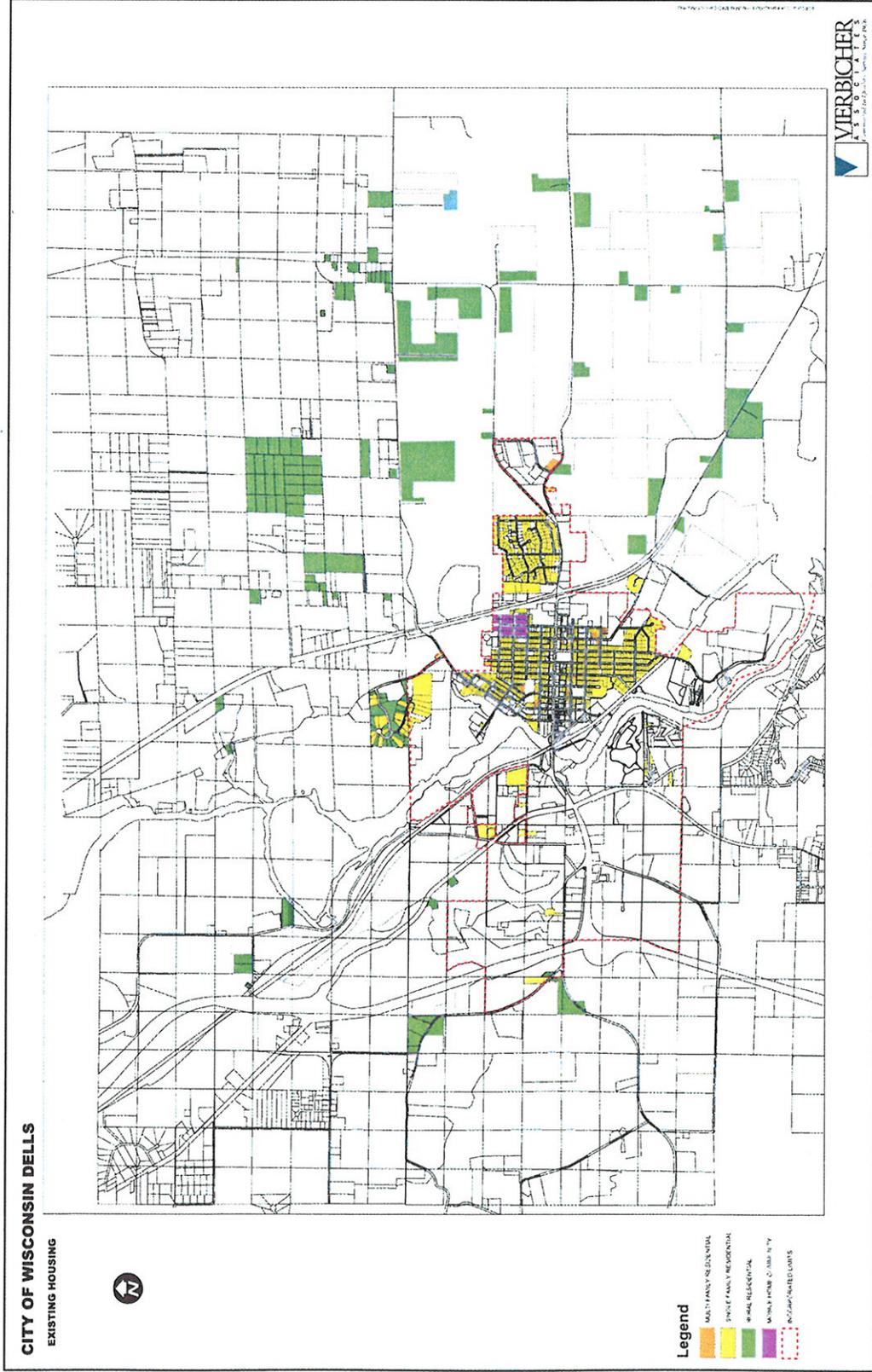
Incomes of homeowners in the City are also very diverse. As can be seen in the chart below, there is a healthy distribution of incomes between the homeowners ranging in age between 25 to 75. It is important to note that there is also a significant number of lower income owners both under the age of 25 and over the age of 75. The presence of both of these groups suggests that the needs for new starter homes and general affordability are long-term issues to be addressed within the community.

City of Wisconsin Dells - Age & Income of Householders								
	Under 25 years:	25 to 34 years:	35 to 44 years:	45 to 54 years:	55 to 64 years:	65 to 74 years:	75 years and over:	TOTAL
Less than \$10,000	12	6	5	2	20	12	6	63
\$10,000 to \$14,999	10	7	0	4	2	15	59	97
\$15,000 to \$19,999	5	4	7	9	9	9	37	80
\$20,000 to \$24,999	5	19	11	26	8	8	19	96
\$25,000 to \$29,999	10	12	15	27	2	16	8	90
\$30,000 to \$34,999	0	8	21	28	18	0	2	77
\$35,000 to \$39,999	0	11	11	13	4	10	4	53
\$40,000 to \$44,999	0	18	7	9	14	8	7	63
\$45,000 to \$49,999	0	11	8	7	19	0	0	45
\$50,000 to \$59,999	0	32	22	32	4	23	4	117
\$60,000 to \$74,999	9	22	18	6	17	0	8	80
\$75,000 to \$99,999	0	2	18	5	22	5	4	56
\$100,000 to \$124,999	0	6	8	28	8	2	5	57
\$125,000 to \$149,999	0	0	0	3	3	0	2	8
\$150,000 to \$199,999	0	0	10	0	3	0	0	13
\$200,000 or more	0	3	0	10	6	4	7	30
TOTAL	51	161	161	209	159	112	172	1025

Source: U.S. Census Bureau – Census 2000

Housing Variables

City of Wisconsin Dells – Housing Element



Data and Analysis

City of Wisconsin Dells – Housing Element

Data and Analysis

An important part of assessing the local housing market is to understand current conditions as well as factors that influence residential patterns. By reviewing existing conditions and the factors that influence these conditions and assessing what things are right with housing along with housing concerns, we can develop a preferred picture of the local housing market in 20 years. Generally, the housing stock should reflect the demographics and economic structure of the city.

An important part of assessing the local housing market is to understand current conditions as well as factors that influence residential patterns

The housing-related data presented as follows is organized around three categories:

- Factors of supply – number and type of housing units, tenure, vacancies, housing values and rental rates, cost, subsidized and special needs housing and condition of housing stock.
- Factors of demand – population, households and income and economic factors.
- Factors of community – location, land use consistency, land use transition, design, density and concentration, regulation and permitting, platting, mix of use, access, parking and driveways, and the provision of public services.



Data and Analysis

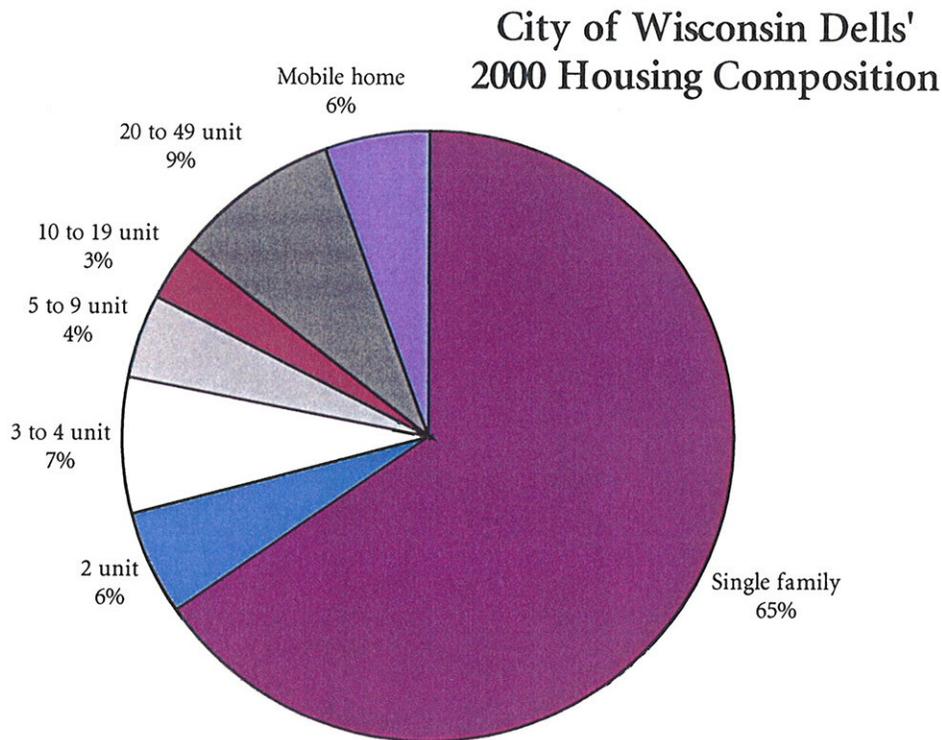
City of Wisconsin Dells – Housing Element

Factors of Supply

Supply:

The supply side of housing consists of housing units. The 2000 Census indicates that there are 1,178 housing units within the City, which compares to 1,076 units in 1990. Thus, From 1990 to 2000, there were 102 housing units added to the City's housing stock – a 9.6% increase. Over the same period, Adams County experienced a 13.7% increase, Columbia County experienced a 17.8% increase, and Sauk County experienced an 18.9% increase respectively. By a final comparison, the Village of Lake Delton experienced a 25.8% increase in new homes over the same period.

The 2000 Census indicates that there are 1,178 housing units in the City of Wisconsin Dells



Data and Analysis

City of Wisconsin Dells – Housing Element

The following table illustrates housing trends in the Wisconsin Dells region over the period 1990 to 2000. The figures indicate that residential growth in south central Wisconsin is occurring for most regional communities at a rate that outstrips that of the state growth pattern. Other local level growth patterns mirror more closely that which is occurring at the state level.

Number of Housing Units – Wisconsin Dells Area			
	1990	2000	Percent Change
Wisconsin Dells	1,076	1,178	9%
Lake Delton	1,091	1,374	25%
T of Dell Prairie	638	741	16%
T of Lewiston	512	567	11%
T of Newport	308	335	9%
T of Dellona	405	500	23%
T of Delton	777	855	10%
T of Fairfield	348	421	20%
Adams County	12,418	14,123	14%
Columbia County	19,258	22,685	18%
Sauk County	20,439	24,279	19%
Wisconsin	2,055,774	2,321,144	13%

Source: US Census Bureau

Housing Occupancy

City of Wisconsin Dells – Housing Element

Housing Occupancy

There were a total of 967 occupied housing units in the City of Wisconsin Dells in 1990, which increased to 1,025 in 2000. Detailed occupancy of these units breaks down as follows:

Wisconsin Dells Housing Occupancy				
Tenure	1990	% (1990)	2000	% (2000)
Owner occupied	621	57.7%	645	54.9%
Renter occupied	346	32.2%	380	32.4%
Vacant Units	109	10.1%	150	12.7%
Total Units	1,076		1,175	

Source: U.S. Census Bureau. Profile of General Demographic Characteristics: 2000

Units in Housing Structure

Census 2000 figures indicate units in structures as follows:

Units in Housing Structure – City of Wisconsin Dells		
Housing Type	Number	Percent
1-unit detached	737	62.5%
1-unit attached	33	2.7%
2 units	65	5.6%
3 or 4 units	85	7.2%
5 to 9 units	53	4.5%
10 to 19 units	36	3.0%
20 or more units	105	10%
Mobile Home	65	5.5%
TOTAL	1,179 total count	100%

Source: US Census Bureau. Census 2000

Housing Occupancy

City of Wisconsin Dells – Housing Element

Housing Condition:

The exterior appearance of a housing structure can be an indicator of the condition of the interior and overall structural integrity. However, interior remodeling or updating of older units may disguise the overall quality of some homes. Age of homes is sometimes used as a measure of condition⁵.

The median year in which household structures were built in the City was 1955 compared to 1957 in Columbia County and 1960 statewide. The breakdown by age of housing stock is as follows.

City of Wisconsin Dells – Age of Housing Structures		
Age	# of Structures	% Total
1939 or earlier	352	33%
1940 to 1979	613	57%
1980 to 1990	111	10%
TOTAL	1,076	100%

Source: U.S. Census Bureau, 1990

Given that some 30 percent of the City's housing stock was built in 1939 or earlier, an assumption can be made that some level of deterioration has occurred. This is likely the case with a portion of the housing stock built between 1940 to 1979, as well. It is also likely that some homes have been converted to other uses such as hotel/motel or other lodging facilities since originally constructed.

Columbia County conducted a survey in 2001 in an effort to qualify for state and federal funds. The survey included blocks and households with the City of Wisconsin Dells. Related to housing, the survey asked the question, "Year Built By Income," which brought the following results related to the Housing Element.

Columbia County CDBG – Wisconsin Dells Survey Findings				
Era Built	Low-Income	Moderate Income	Doesn't Qualify	Total
1940 or before	23	24	16	63
1940-49	5	10	9	24
1950-59	6	15	5	26
1960-78	7	8	8	23
1979-present	6	2	5	13

Source: MSA Professional Services

⁵ Community Planning in Wisconsin, 1999, Brian Ohm

Housing Occupancy

City of Wisconsin Dells – Housing Element

Housing Quality Standards:

The Department of Housing & Urban Development (HUD) applies Housing Quality Standards (HQS) to its participating housing units to assess the habitability of those units. The broad categories through which HUD assesses housing structures include the following:

<ul style="list-style-type: none">• Sanitary facilities• Food preparation and refuse disposal• Space and security• Thermal environment• Illumination and electricity• Structure and materials	<ul style="list-style-type: none">• Interior air quality• Water supply• Lead-based paint• Access• Site and neighborhood• Sanitary condition• Smoke detectors
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Source: US Department of Housing & Urban Development (HUD)

Vacancy Rates:

The rate of vacancy is another measure of whether the supply of housing is adequate to meet demand. However, some level of vacancy naturally occurs in the housing market. According to the federal Department of Housing and Urban Development (HUD), a generally accepted vacancy standard for owner-occupied structures is 3% and 5% for renter-occupied dwellings. At these levels, it is assumed that the local housing market is functioning efficiently. Census 2000 data indicates that the homeowner vacancy rate within the City of Wisconsin Dells is 3.3 percent while the rental vacancy rate is 11.7 percent. The high rental vacancy rate could potentially be attributed to the seasonal nature of the tourism industry that results in an increased demand for housing in the summer months. It could also be the case that summer demand for housing outstrips supply. The level of “doubling up” as reported in the Wisconsin State Journal in 2001 evidences this conclusion, in part. In any case, the quality and quantity of housing available to seasonal residents should be studied in detailed and addressed, as appropriate, based on the findings of such study. The homeowner vacancy rate may, in part, also be related to the seasonal, recreational, and otherwise occasional use of some dwellings within the City.

Housing Occupancy

City of Wisconsin Dells – Housing Element

New Housing Construction:

Following is the breakdown of permits issued for new homes within the City of Wisconsin Dells over the past five years. A total of 45 permits were issued as follows:

Year	2000	1999	1998	1997	1996
# Permits	11 - all single family units	12 including one 8-unit condominium	14 including one duplex	3 including one multi-family rental development	5 – all single family units

Source: City of Wisconsin Dells

Subsidized and Special Needs Housing:

The Wisconsin Housing & Economic Development Authority (WHEDA) offers several programs to encourage the construction and maintenance of multifamily housing and also produces an inventory of subsidized housing units by community. According to WHEDA's inventory of affordable housing tax credit projects, there is one development with 24 housing units that has received a tax credit allocation within the City, which is located on Broadway.

The City could work with a developer(s) to pursue additional tax credit housing projects that could be dispersed throughout existing neighborhoods or placed as part of any future residential development. However, the City must determine the amount of residential development it can absorb and where the development will occur.

There may be households within the Town that are occupying rental units through the use of housing vouchers issued by the Columbia County Housing Authority but this is dependent upon whether or not a landlord/property owner has agreed to participate in the housing program. If so, the housing authority provides a subsidy to the property owner for the difference between the tenant's ability to pay and the contract rent. Tenants pay no more than 30% of household income for housing, which is the threshold the federal government uses to measure affordability.

A number of non-profit organizations in Columbia County operate housing assistance programs for persons with disabilities, older adults and households with low-to-moderate incomes. Whether or not any residents of the Town receive assistance or if supply meets demand should be further investigated.

Housing Occupancy

City of Wisconsin Dells – Housing Element

There are some constraints to where the City can grow due to the natural topography and landscape and the desire to preserve the riverfront and surrounding area for recreational and leisure pursuit. In addition, the Wisconsin Department of Natural Resources (WDNR) owns and manages a substantial amount of land in and around the City. It will be necessary for City officials to discuss growth issues, including residential development, with the WDNR to determine the appropriate locations of future growth. According to the WDNR, annexation is not particularly desirable from the state's perspective. However, easements have been negotiated for City projects in the past.



Factors of Demand

City of Wisconsin Dells – Housing Element

Factors of Demand

- Population
- Households and Income
- Economic Factors

Demand:

Demand for housing is largely a function of population, which is expressed by the number of households within the City. This information comes from the Census. In 1990, there were 907 households residing in the Wisconsin Dells. In 2000, that figure rose to 1,019. Thus, the City realized an addition of 112 households over the last decade. Note that these figures represent the permanent population but do not account for the seasonal fluctuation in residency, which generally increases the demand for housing accommodations during the summer months.

The City of Wisconsin Dells is located in three counties – Columbia, Sauk, and Adams. The largest portion of the City's population resides within Columbia County.

Columbia County:

Columbia County's population grew approximately 16 percent or by about 7,380 persons from 1990 to 2000. The largest numeric increase was in the City of Portage with an increase of 1,088 persons, followed by the Town of Lodi (+878) and the City of Lodi (+789) respectively. Over this same period, the City of Wisconsin Dells realized an increase of 31 persons. Two communities, the Town of Courtland and Town of Columbus lost population between 1990 and 2000.

Growth in the City of Lodi, for example, is most likely attributable to residential migration from the Madison metropolitan area of Dane County. Proximity to Madison makes Lodi a desirable place to live, as it is a short commute and close to services yet offers a rural living environment.

In percentage points, the Town of Lodi experienced the highest growth rate during the 1990 to 2000 period at 46%, followed by the City of Lodi (38%) and the Village of Poynette (36%). The growth rate in the City of Wisconsin Dells was just over 1%. Although not in Columbia County, the Village of Lake Delton grew by 35% over the period 1990 to 2000.

Population

The overall population of the City of Wisconsin Dells in 1990 was 2,398. That figure rose to 2,418 in 2000, resulting in an increase of 20 people. The portion of the City within Sauk County lost population while the portions of the City within Columbia and Adams County added population from 1990 to 2000.

Factors of Demand

City of Wisconsin Dells – Housing Element

Population Projections

The DOA has prepared population projections for the City of Wisconsin Dells based upon data up to and including the 2000 Census. Projections suggest continued growth loss for the City. In addition, an analysis of historical growth rates for the City, over the last 30 years, also finds a continuing trend of growth loss.

Official Population Projections						
Agency	1990*	2000**	2005	2010	2015	2000 – 2015
Wisconsin DOA	2,398	2,418	2,337	2,301	2,244	-137
Rate of Decrease		+0.08	-3.34%	-1.54%	-2.47%	-7.19%

Household Size:

Due to factors such as a decline in births, longer lifespans, and diversifying housing composition over the last several decades, household size has generally decreased across the entire country. Generally speaking, this trend has caused housing demand to increase faster than population in many areas of the country. The average household size in the Wisconsin Dells, as reported in the 2000 Census, is 2.28.

Household Income:

Income is significant to the housing element because it influences the type of housing available to individuals and families. Economic conditions are also important because of the link between income, population and the real estate market. The location of jobs, age and household composition also impact decisions about housing. The median household income in the City as of 2000 was \$58,800. This compares to \$45,064 in Columbia County and \$43,791 statewide.

Factors of Demand

City of Wisconsin Dells – Housing Element

Household Income

The 2000 median household income in the City of Wisconsin Dells was \$58,800. This figure compares to \$33,408 for Adams County, \$40,064 for Columbia County, \$41,941 for Sauk County and \$43,791 statewide. The table below compares household income in Wisconsin Dells to that of the entire three County region.

2000 Household Income	Wisconsin Dells	Adams County	Columbia County	Sauk County
< \$15,000	15.6%	16.9%	11.7%	12.5%
\$15,000 - \$24,999	17.1%	18.2%	11.8%	13.3%
\$25,000-\$34,999	16.2%	17.1%	13.0%	13.7%
\$35,000-49,999	15.7%	19.1%	19.1%	21.0%
\$50,000-74,999	19.2%	18.2%	26.0%	23.1%
\$75,000 or more	16.0%	10.2%	17.8%	16.1%

Source: U.S. Census Bureau, Table DP-3, Profile of Selected Economic Characteristics: 2000

City of Wisconsin Dells	
Household Income	Number
Less than \$10,000	63
\$10,000 to \$14,999	97
\$15,000 to \$24,999	176
\$25,000 to \$34,999	167
\$35,000 to \$49,999	161
\$50,000 to \$74,999	197
\$75,000 to \$99,999	56
\$100,000 to \$149,999	65
\$150,000 to \$199,999	13
\$200,000 or more	30
TOTAL	2,535

Factors of Demand

City of Wisconsin Dells – Housing Element

Housing Values and Rental Rates

Change in median home price is an indicator of housing demand as is the distribution of housing values relative to income levels. The latter helps understand whether or not housing price points match abilities to pay. As the data below illustrates, housing values and rent levels have increased steadily over the last decade in Wisconsin Dells, the region and the state. Nationally, studies also show that housing cost is rising faster than income.

Median Housing Values (MHV) and Rent Levels				
	1990 MHV	2000 MHV	1990 Rent	2000 Rent
Wisconsin Dells	\$52,200	\$117,833	\$331	\$382
Adams County	\$47,000	\$83,600	\$320	\$357
Columbia County	\$55,600	\$115,000	\$356	\$437
Sauk County	\$55,200	\$107,500	\$353	\$442
State of Wisconsin	\$62,100	\$112,200	\$399	\$473

Source: U.S. Census Bureau

City of Wisconsin Dells - Rent of Units by Bedrooms in Structure				
	No bedroom:	1 bedroom:	2 bedrooms:	3 or more bedrooms:
Less than \$200	19	24	0	5
\$200 to \$299	0	39	0	8
\$300 to \$499	141	51	51	13
\$500 to \$749	163	25	75	34
\$750 to \$999	90	0	0	10
\$1,000 or more	0	0	0	0
No cash rent	0	2	4	17

Source: U.S. Census Bureau Census 2000

In 2000, the median housing value in the City of Wisconsin Dells was \$117,833. This compares to \$112,200 statewide and \$115,000 in Columbia County at this same time. Median gross rent being paid at this same time was \$437. If using the federal standard of affordability, or paying no more than 30% of household income for housing, a household should not spend more than \$17,640 on housing costs considering the median household income of \$58,800.

Factors of Demand

City of Wisconsin Dells – Housing Element

The Federal Department of Housing and Urban Development (HUD) sets Fair Market Rents (FMRs) to assure that a sufficient supply of rental housing is available to its program participants. To accomplish this objective, Fair Market Rents must be high enough to permit a selection of units and neighborhoods and low enough to serve as many households as possible. Developed by HUD, FMRs are updated annually based on Consumer Price Index data or HUD regional rent change factors developed from Random Digit Dialing surveys.

Source: U.S. Department of Housing & Urban Development (HUD)

2001 Fair Market Rents by Number of Bedrooms

Location	Zero (Efficiency)	One	Two	Three	Four
Wisconsin	\$375	\$466	\$586	\$759	\$856
Columbia Co.	\$279	\$332	\$436	\$571	\$641

Source: US Department of Housing & Urban Development (HUD)

Housing that costs no more than 30% of a renter's income is generally considered to be affordable. Income needed to afford the Fair Market Rent (FMR) in the region and state is as follows:

Income Needed to Afford FMR*

Location	Efficiency	One Bedroom	Two	Three	Four
Columbia Co.	\$22,160	\$28,520	\$36,480	\$49,320	\$55,880
Wisconsin	\$15,245	\$18,955	\$23,839	\$30,852	\$34,824

Source: National Low-Income Housing Coalition (NLIHC)

**Data is not available at the place level.*

Factors of Demand

City of Wisconsin Dells – Housing Element

The distribution of income in the City of Wisconsin Dells has been provided above. Assuming that the income needed to afford FMR in Wisconsin Dells is comparable to Columbia County and rents are at or above the fair market rate, nearly 13% of the city's population is unable to afford a market rate efficiency apartment; some 25% do not have the income needed to support a one-bedroom apartment; 36% are unable to afford a two-bedroom apartment and so on. Affordability concerns are even more pronounced for persons with fixed incomes.

Extending the general standard of paying no more than 30% of household income as it relates to home ownership, we can develop roughly comparable scenario about household ability to make a monthly mortgage payment. However, the scenario will differ based on the down payment brought to the transaction and private mortgage insurance (PMI) that may be required as well as other items that become part of an escrow account. Following is a sample scenario to provide an understanding of ability to pay.

Assumptions:

Household income = \$58,800 (median income in Wisconsin Dells)
Median home value = \$117,833 (median home value in Wisconsin Dells)

Assuming a 15% down payment on a 30 year fixed note at 5.5% the median home of \$117,833 would require \$6,840 a year in payments.

In addition we will assume a tax rate of 0.025 per thousand equaling \$2,947 a year and annual insurance costs of \$500 a year.

Annual household payment including mortgage and escrowed PMI, taxes and homeowners insurance = \$10,287

$\$10,287 \div 12 \text{ (months)} = \$857.25 \text{ (annual mortgage, PMI, taxes and insurance)}$

Household income (\$58,800)/\$10,287 (annual payment) = 17.5% of total household income.

Factors of Demand

City of Wisconsin Dells – Housing Element

Poverty:

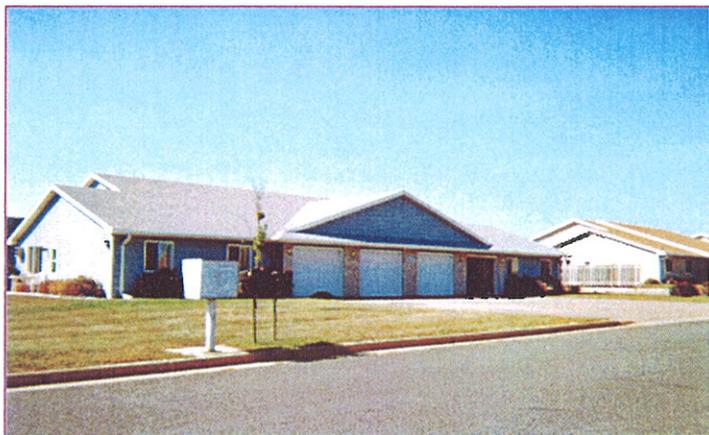
Poverty can effect a community on many levels. According the 2000 Census, the City of Wisconsin Dells was fortunate to have a had a below average percent of its population living under the poverty level set by the United States Census Bureau. How does the Census Bureau Measures Poverty? Following the Office of Management and Budget's (OMB) Statistical Policy Directive, the U.S. Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and does not include capital gains and non-cash benefits (such as public housing, Medicaid, and food stamps). Poverty is not defined for people in military barracks; institutional group quarters, or for unrelated individuals under age 15 (such as foster children). They are excluded from the poverty universe--that is, they are considered neither as "poor" nor as "nonpoor."ⁱⁱ

City of Wisconsin Dells - 2000 Poverty Levels	
Poverty Levels	Population
Above	2,256
Below	175

Source: U.S. Census, 2000

City of Wisconsin Dells - 2000 Below Poverty Level by Sex	
Sex	# Below Poverty Level
Male	123
Female	52

Source: U.S. Census, 2000



Age

Age

The median age in Wisconsin Dells is 39.9, which compares to 44.5 in Adams County, 38 in Columbia County and 37.3 in Sauk County. Fourteen percent (14%) of the city's population is between the ages of 35 and 44 and nearly 15% percent are between the ages of 45 and 54. This means that by 2020, this population (29%) will be retired or approaching retirement.

The median age in Wisconsin Dells is 39.9, which compares to 44.5 in Adams County, 38 in Columbia County and 37.3 in Sauk County

Potential first-time homebuyers in the 25 to 34-age cohort, 12.1% of the city's population, will likely be in the residential move-up market.

Another 12.5% (ages 14 to 24 at present) potentially will be entering the first-time homebuyer or move-up market.

It is likely that 16.3% of the population currently under five years through nine years old, or, will demand rental housing and/or buying homes for the first time.

In-migration of new residents and out-migration of existing residents will also be a factor. The guidelines above are general but provide one of several tools to determine the type of housing units needed in the future. The distribution of households over time may create demand for a greater mix of housing types. Older adults tend to move into a variety of housing arrangements when they are no longer interested in or able to maintain larger homes and lots.

In addition, lifestyle choices may also warrant a greater mix of housing types. If choices are not available in Wisconsin Dells, existing residents may seek housing elsewhere.



Age

Population by Age Group – City of Wisconsin Dells		
	Number	Percent
Under 5 years	93	3.8%
5 to 14	304	12.5%
15 to 24	302	12.4%
25 to 34	295	12.1%
35 to 44	354	14.5%
45 to 54	363	14.9%
55 to 64	232	9.5%
65 to 74	215	8.8%
75 to 84	169	6.9%
85 and over	104	4.2%

Source: US Census Bureau. Census 2000

Broken down by type of household 2000 Census figures indicate the following:

Household by Type – City of Wisconsin Dells	Actual
Family Householder	602
Non-family householder	423
TOTAL HOUSEHOLDS*	1,025

Source: U.S. Census Bureau

*Households are classified by type according to the sex of the householder and the presence of relatives. Two types of householders are distinguished: a family householder and a non-family householder. A family householder is a householder living with one or more persons related to him or her by birth, marriage, or adoption. The householder and all persons in the household related to him or her are family members. A non-family householder is a householder living alone or with non-relatives only.

Factors of Community

City of Wisconsin Dells – Housing Element

Factors of Community

With some 14% of the total land area in residential use, housing plays a major role in defining the community's sense of place. The development and redevelopment of housing serves as one component within a land use picture that, when applied, drives additional components such as community character, transportation and infrastructure investments, location of community



facilities and city services to name a few. Consideration of the current conditions driving and regulating housing development and redevelopment affords the opportunity to explore the placement of future housing into “Smart Growth Areas” consistent with the city’s vision and comprehensive plan goals.

- Review of existing housing regulations and permit programs including land division, subdivision, platting and zoning standards.
- Review of housing and extraterritorial jurisdictional zoning (ETZ) areas by reference to the housing element map. Reference to infrastructure investments and public services.
- Review and discussion of existing subdivision guidelines.
- Review of existing lots available for development and redevelopment in the incorporate area and the ETZ area by reference to the housing element map. Reference to infrastructure investments and public services.

Factors of Community

City of Wisconsin Dells – Housing Element

The Housing Development Environment

The cost of land and the regulatory environment effect the feasibility of various types of housing developments. The city's Zoning Ordinance is its main means for achieving a mix of housing types. Building codes also play a role in adequately maintaining the existing housing stock. In addition, subdivision regulations have an effect on the diversity of residential development.

Communities are exploring the use of incentive zoning as they work to incorporate smart growth principles into planning and development processes. Incentive zoning allows a developer to build a larger, higher-density project than what may be permitted under existing zoning regulations in exchange for providing community benefits or amenities that the City would not otherwise require. Community benefits may include parks and open space or other public land such as a bicycle path. The City of Minneapolis, Minnesota is one example of a community that uses incentive zoning.

The State's Smart Growth legislation is requiring communities with populations of at least 12,500 to develop *Traditional Neighborhood Design (TND) ordinances* by 2002. The smart growth law defines traditional neighborhood development as a "compact, mixed-use neighborhood where residential, commercial and civic buildings are within close proximity to each other." While the City of Wisconsin Dells is not required to develop such an ordinance, there are benefits that can be realized as a result of doing so. For example, mixing land uses can broaden the tax base of a community and give residents more flexibility in how they travel within and around the City. In addition, more efficient land use patterns can result in long-term savings in City service delivery. Reduced infrastructure standards, often associated with TND's, can help keep the initial housing cost down and lead to reduced City-maintenance costs over time.

Zoning and Subdivision Regulation:

Zoning and subdivision regulations have a major influence on the type, cost, quality and other factors associated with residential development. Through zoning, the City determines the areas where housing will exist and the character of those neighborhoods – the lot size, housing types (e.g. single-family, duplex, employee lodging facilities), and other uses permitted in the area. Zoning can have a negative effect on housing by excluding certain types of housing.

Through subdivision regulations, the City determines the quality of housing. Well-designed residential areas include adequate streets, sidewalks, signage and other basic features. The absence of any of these basic necessities is typically an indication of weak subdivision regulations or lack of enforcement.

The City has an opportunity and is encouraged to join with private industry to creatively meet market demand. The City's status as a premier Midwest tourist destination brings some unique challenges with respect to housing but those challenges can be addressed. Housing is fundamental to the health, safety and welfare of every citizen. Housing directly affects the quality of life and contributes to the City's identity.

Factors of Community

City of Wisconsin Dells – Housing Element

Existing Zoning Districts:

Districts and permitted uses can vary from community to community. The City of Wisconsin Dells Zoning Ordinance outlines three housing districts as follows:

City of New Richmond Zoning Categories	
A-1	Residence District
A-2	Residence District
B	Business District

Source: *City of Wisconsin Dells*

A-1 Residence District allows for uses including one-family dwellings. Also within the A-1 District, employee-lodging facilities are a conditionally permitted use provided that no more than four (4) employees are lodged at the same site.

A-2 Residence District allows for any use permitted in the A-1 District, two family dwellings and multiple family dwellings. Also within the A-2 District, employee lodging facilities are a conditionally permitted use provided that no more than four (4) employees are lodged at the same site.

B Residence District allows any use permitted in the A-2 District along with the following conditionally permitted uses:

- Managed condominium projects
- Bed & Breakfast establishments and Tourist Rooming Houses
- Employee Lodging Facilities provided that no more than four (4) employees are lodged at the same site.

Subdivision Regulations

The city's subdivision regulations serve a number of purposes including lessening congestion in highways and streets, fostering the orderly layout and use of land, facilitating adequate provision for transportation, natural resource protection, public water and sewer, schools, parks, playgrounds and other public necessities.

Factors of Community

City of Wisconsin Dells – Housing Element

The design standards set forth in the regulations impact the size, shape and orientation of residential lots and neighborhood density, among other variables. City regulations currently address condominium development as well as requirements for subdivisions. Park and public land dedication requirements are also in effect. Developers of subdivisions are required to dedicate land or fees in lieu of land for parks or other public uses. It is recommended that the City review its Ordinance in entirety to ensure successful implementation of the Comprehensive Plan.

Land Availability

A major issue within the City of Wisconsin Dells, has been that of available land for residential development purposes. While significant growth has occurred around and outside of the City, the City has lagged behind in its ability to capture the growth that has been occurring. A major reason for the City's slow rate of growth in recent years has been due to a lack of available residential property. While approximately fifty eight (58) vacant residential lots are available for development within the City's boundaries, the majority of them are located in only two major outlying subdivision areas.

Contributing to the issue of a shortage of residential property within the City has been the lack of city expansion over recent years. In approximately the last ten years the City has undertaken only one annexation effort. Surrounded in large part by institutional and not-for-profit ownership of lands the City has faced significant challenges in finding willing parties in order to expand its boundaries. It is because of these two key issues that a long term solution to attracting new residential growth for the City of Wisconsin Dells must combine both an aggressive annexation policy and the planning of new residential areas within the City's ETZ area boundary.



Population, Households & Housing Units

City of Wisconsin Dells – Housing Element

Population, Households and Housing Units – Putting it all Together

Between 1990 and 2000, Wisconsin Dells *population* grew by 9% or 20 persons. The total number of *households* increased by 9.2% or 99 *housing units* during this same period. Overall, residential and housing growth occurred at about the same rate over the last ten-year period.

Between 1990 and 2000,
Wisconsin Dells population
grew by 9% or 20 persons

Population Projections

The DOA has prepared population projections for the City of Wisconsin Dells based upon data up to and including the 2000 Census. Projections suggest continued growth loss for the City. However, an analysis of historical growth rates for the City, over the last 30 years, finds a continuing trend of growth gain.

Official Population Projections						
Agency	1990*	2000**	2005	2010	2015	2000 – 2015
Wisconsin DOA	2,398	2,418	2,337	2,301	2,244	-137
Rate of Decrease		+0.08	-3.34%	-1.54%	-2.47%	-7.19%

Historic Population Counts					
Agency	1970	1980	1990	2000	1970 – 2000
U.S. Census	2,401	2,521	2,398	2,418	+17
Rate of Increase		+4.99%	-4.87%	+0.08%	+0.70%

* U.S. Census

Based upon the 2000 Census, recent growth loss trends, development interests, and the City's desire to pursue growth, it appears that new projections for the City are warranted. The following projections are offered for consideration to assist with the preparation of this Comprehensive Plan. Calculations were made on an annual basis based upon the projected rate.

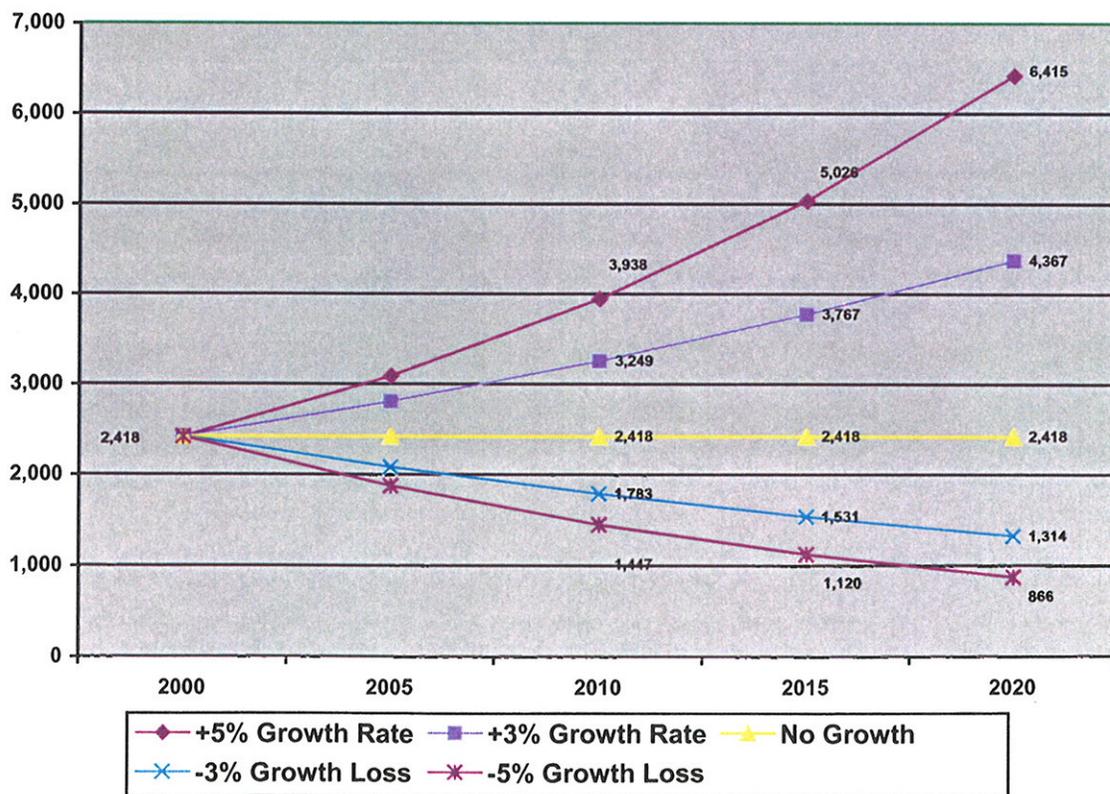
Population, Households & Housing Units

City of Wisconsin Dells – Housing Element

Potential Rates of Population Growth					
	U.S. Census	Projections			
Growth Scenario	2000	2005	2010	2015	2020
+5% Growth Rate	2,418	3,086	3,938	5,026	6,415
+4% Growth Rate	2,418	2,941	3,579	4,354	5,298
+3% Growth Rate	2,418	2,803	3,249	3,767	4,367
+2% Growth Rate	2,418	2,669	2,947	3,254	3,593
+1% Growth Rate	2,418	2,541	2,670	2,807	2,950
No Growth	2,418	2,418	2,418	2,418	2,418
-1% Growth Loss	2,418	2,299	2,186	2,079	1,977
-2% Growth Loss	2,418	2,185	1,975	1,785	1,614
-3% Growth Loss	2,418	2,076	1,783	1,531	1,314
-4% Growth Loss	2,418	1,971	1,607	1,310	1,068
-5% Growth Loss	2,418	1,871	1,447	1,120	866

Source: Vierbicher Associates, Inc.

City of Wisconsin Dells' Potential Alternative Growth Rates



Population, Households & Housing Units

City of Wisconsin Dells – Housing Element

Looking at broad population trends, with the baby-boomer segment of the general population beyond childbearing age and trends toward smaller households, one might find the “Reduced Growth” and “Moderate Growth” scenarios to be the most reasonable of the projections. However, at a micro level there are a host of additional factors that can impact population growth, including location, annexation and the efficiency of the regional transportation system, the quality of life and desirability of the community, and local government policies and attitudes toward growth.

The methodologies used to produce the population projections above are simple projections intended to provide a range of potential growth scenarios in Wisconsin Dells. New projections developed by the Department of Administration (DOA) are likely to employ more scientific methodology and should be consulted after they are updated based on the 2000 Census data. For a complete description of projection methodology, see the Issues & Opportunities Element.

Housing Stock

Another aspect of housing is quality. The city’s image is built, in part, on the quality of its housing stock. The appearance of the housing structures within the community gives a powerful first impression to a visitor and contributes to the quality of life experienced by residents.

Condition of Housing Stock

Housing Characteristics – City of Wisconsin Dells	
Total Housing Units	1,178
Average family size	2.81
Average household size	2.28
Owner Occupied	645/54.9%
Renter Occupied	380/32.4%
Seasonal	35
Vacant	115
Median Housing Value	\$117,833
Median Contract Rent	\$382

Population, Households & Housing Units

City of Wisconsin Dells – Housing Element

Age of Housing Stock		
Built in 1939 or earlier	343	29%
1940-1949	107	9%
1950-1959	190	16%
1960-1969	155	13%
1970-1979	161	14%
1980-1989	92	8%
1990-1994	45	4%
1995-1998	63	5%
1999-March 2000	23	2%

Source US Census Bureau. Census 2000

Recommendations:

Consider the following when making decisions about site-specific residential densities:

- Design quality
- Adequacy of public facilities
- Provision of amenities
- Compatibility with existing neighborhood

Within established neighborhoods, new residential development should respond to existing land uses, patterns and design standards.

Relevant Plans, Policies, Studies & Programs

City of Wisconsin Dells – Housing Element

Relevant Plans, Policies, Studies and Programs

The balance of the Housing Element focuses on county, state and federal policies, plans and studies relating to the housing development environment.

Housing - Sauk County

With respect to housing, it is important for the city to consider how its land use decisions relate to those outlined in the **Sauk County 2020 Plan** among others. Adopted in February 1999, the Development Management Plan provides a regional context and strategies to address growth and development over the next 20-year period.

Unlike other Wisconsin communities, Wisconsin Dells anchors a regional economy within a three county area

The primary objective of the Development Management Plan is to minimize the impacts and maximize opportunities that growth and development brings to the County. The Plan advocates the following vision, goals & policies to be directed at the issue of local housing development.

VISION – By the year 2020, Sauk County, which has historically been known as an agricultural and tourist county, will meet the changing needs of its citizens by further developing the technologies and industrial sectors of its economy. To meet these changes in housing needs, Sauk County will successfully establish an environment that allows for the provision of diverse housing options for its residents, while maintaining the uniqueness and character of its communities. While not hindering housing growth, attention should be paid to protecting landmarks, sensitive natural and/or historic areas and areas of exceptional beauty. Whenever possible, the growth will be directed toward existing “underpopulated” developments and to those areas conducive to the provision of public utilities. Recognizing the rising cost of services, the adverse impacts to the county’s rural and natural areas, local governments and the private sector (i.e. developers) will work together to provide logical growth patterns for future development.

Relevant Plans, Policies, Studies & Programs

City of Wisconsin Dells – Housing Element

GOAL 1 – Sauk County should encourage future development to be directed to existing developed and buildable lots within the county.

POLICY 1.2 – Sauk County should work with municipalities to encourage and direct growth to those areas where services can be efficiently provided.

GOAL 4 – Sauk County should encourage and support local municipalities in the enforcement of consistent design standards for housing development.

Housing: A State Perspective

The State of Wisconsin has developed the **Consolidated Plan for the State's Housing and Community Development Needs** to maintain eligibility for funding from the federal Department of Housing and Urban Development (HUD). The current Consolidated Plan became effective in April 2000 and is valid through March 2005.

The Consolidated Plan serves as a guide for implementing the State's strategy for the delivery of housing and community and economic development resources. The Plan suggests that, in general, the supply of housing available to the state's low-income population does not meet the demand for such housing. Very low-income older adult households continue to be impacted by severe housing cost burden, as do persons with disabilities.

The state receives four types of funds to support the development of housing affordable to persons with low and moderate incomes as follows:

- Community Development Block Grant (CDBG);
- The HOME Program;
- Emergency Shelter Grants (ESG); and
- Housing Opportunities for Persons With Aids (HOPWA)

The state's priority housing needs are outlined through the following six goals.

- Promote the affordability of housing to all consumers, especially those with severe cost burdens to increase and maintain affordable housing.
- Encourage the production of new units, including the development of large family units and housing for older adults accompanying support services.
- Preserve and increase the availability of safe, sanitary housing for low and moderate income renters to include lead based paint hazard reduction and enhanced training and resources for these activities.

Relevant Plans, Policies, Studies & Programs

City of Wisconsin Dells – Housing Element

- Provide housing assistance for special needs groups to include homeless prevention activities, expansion of transitional housing programs and increased emergency shelter operating funds.
- Continue policies and activities that promote fairness and accessibility for all housing consumers, including enforcement and compliance with fair housing laws.
- Continue efforts to assist with housing disaster relief.

Housing: A National Perspective

Each year, Harvard University's Joint Center for Housing Studies produces a report titled *The State of the Nation's Housing*. The 2002 report states that despite upward trends in price, lower-income households have made the transition to homeownership in recent years. Spurred by the strong economy, favorable interest rates and innovations in mortgage finance, the share of home purchase loans going to lower-income households and/or households living in lower-income communities increased steadily over the last 10 years.

The emergence of a dual mortgage delivery system in which new types of lending organizations provide distinctly different mortgage products to lower-income markets that those commonly offered in higher-income markets. Government-backed loans and lending by subprime and manufactured housing specialists account for nearly two-thirds of recent increases in low-income ownership rates. Conventional lending – that is, mortgages with the lowest rates and most favorable terms – accounted for 37 percent of the growth in lower-income lending, compared with 81 percent of loans to higher-income borrowers in higher-income neighborhoods. Innovative financing has enabled many households to become homeowners but, at the same time, these loans are at higher cost.

Both home prices and rents rose faster than general inflation in 2000. However, the homeownership rate remained fairly strong at 67.4% (The 2000 homeownership rate in Wisconsin Dells was 54.9%) with all income, racial and ethnic groups participating in what is considered to be a record increase in homeownership. Nonetheless, minority groups lag behind in homeownership rates at 48.1%, compared to 73.8% for non-minorities.

Housing demand was especially strong in rural suburbs, where median home prices increased by 18% between 1985 and 1999 – well above the appreciation rate in central cities and urbanized suburbs. For every three households that moved to central cities in 1999, five departed.

Relevant Plans, Policies, Studies & Programs

City of Wisconsin Dells – Housing Element

Section 42

Also contributing to the development of rental housing is the **Affordable Housing Tax Credit** or Section 42 (section 42 of the IRS code as part of the Tax Reform Act of 1986). The Affordable Housing Tax Credit is a dollar-for-dollar reduction of federal income taxes owed by owners/investors of affordable rental housing for tenants with incomes at specified levels. To receive the tax credit, an owner/investor must maintain a minimum percentage of rent-restricted units for tenants with limited incomes for at least 15 years.



Public Involvement

City of Wisconsin Dells – Housing Element

Public Involvement – Issues and Concerns Related to Housing

Residential Concerns:

Several people commented on recent developments that rekindled their hope that residential concerns would receive more attention. These included the new library and the community center.

A sense of insecurity was voiced with regard to commercial areas encroaching on residential, including seasonal housing associated with tourism. There was also a connection with the discussion of the downtown mix – specifically that people in the Dells no longer had access to everyday goods and services and had to leave the community to find them.

Development / Growth / Lake Delton:

A number of discrete areas of concern combined into a single complex that focused on development pressures. Most of the stakeholders felt that the lack development, both residential and commercial, is a significant problem. They often mention the lack of land and the need for annexation as related issues. There is also concern that recent development has occurred almost exclusively in Lake Delton.

Residential Concerns:

Comments on residential concerns generally fell into two broad categories. First, there were several comments about the need for more residential development. This would involve both annexation to make more land available as well as the development of a home-buying population. For some, this meant the development of a non-tourist based industry that could support middle class wages. For others, this meant expanding year-round tourism or promoting the Dells as a residential area for surrounding communities.

Seasonal Housing:

There was also the feeling that seasonal housing shouldn't be mixed with year-round housing – needs to be addressed on the whole by the tourism industry.

The desire to clean up vacant and unsightly buildings used to house foreign students was expressed, as was concern about overcrowded student housing.

- Need more temporary housing for seasonal employees
- Seasonal housing issue is huge – some regulation so that living conditions are up to reasonable standards.

Public Involvement

City of Wisconsin Dells – Housing Element

Residential Development

Nice residential development

Address the need for housing – year-round

More housing development to meet community needs

More housing development – making room to develop

Need room/low-income housing & annexation

Planned housing development along with development of other industries.

Think about next expansion – additional housing will require more land.

No growth

Lack of growth – commercial, housing, etc.

Concerned about development (lack of)

Lack of strict building codes. Why are \$75,000 home in the same block as \$250-500,000 homes?

Residential Concerns

Zoning is of concern on the Southside – concerned that commercial uses will be turned into employee housing.

Should move some attention to the residential areas soon

Hard to maintain residential neighborhoods – not enforcing regulations

Regulations too relaxed

Need buffering between residential and commercial

Residential character can change very quickly.

Lack of access to basic goods and services – no K- Marts, etc.

Need growth in income range that can afford to build homes

They've made it attractive for tourism, why not market it as an attractive place to live – centrally located, etc. then you get families and grow the workforce.

Conclusion

Conclusion

The City of Wisconsin Dells Plan Commission undertook an intensive planning process to review the existing conditions, inventory, public comments and existing plans and policies with respect to the city's housing development. From this effort several specific items have risen to the forefront based on the discussions undertaken during the planning program. These "action" based items call out specific housing development related efforts desired to be undertaken in the short term in order to ensure long term success. By combining these items with the policies, goals and objectives that follow, the City of Wisconsin Dells will continue to meet its housing development needs long into the future.

Action Items

1. Student Campus East & West

Because of the unique nature of employment in the City, with a strong percentage being seasonal with fluctuating levels, there is local recognition that rental housing is currently at a premium. In addition to the issue of availability and affordability, the City has concern over the spread out location of these units and the impacts that their renters have. To remedy or mitigate these concerns the City is proposing the creation of two "Student Campus" rental communities with one being located on the east side of the Wisconsin River and the other on the West. Specifically the City is proposing the following districts for this important economic need:

- Student Campus East – located in the blocks between Bowman and Vine and Wisconsin Ave. and Illinois Ave.
- Student Campus West – located in the area between Trout Road and USH 12.

The concept of a student campus is to establish a development, which effectively blends a dorm environment with locally accessible goods and services targeted to the specific needs of the residents on the campus. A common planning concept with off shoots such as traditional neighborhood design and "smart growth" when utilized for urban infill and redevelopment in the planning world, the campus concept can be utilized to achieve multiple objectives. For the City of Wisconsin Dells these include providing affordable housing for the seasonal workforce. Providing housing in locations that provide ready access to their places of employment and providing goods and services within the developments that meet their unique needs. Examples of appropriate uses include:

Conclusion

Student Campus East & West

Housing Facilities

Dorms
Apartments
Duplexes
Condominiums

Commercial Facilities

Internet Café
Laundry facilities
Open space
Recreation areas
Game room
Bookstore
Kitchen facilities
Chapel
Bike shop
Mail room & services

2. **Additional Zoning districts**

In addition to the campus housing areas described above, the City has an interest in ensuring that its mix of housing units and types transition from each other and adjacent other uses in fashion which maintains compatibility and harmony. Understanding that a variety of housing types and densities are desired within the City, accommodating all ages and income levels, the City is in need of establishing a variety of housing districts within any new zoning ordinance it creates and adopts. Within the ordinance creation process the City should specifically designate where each type of use is appropriate and note it as being such. This approach will ensure that all types of housing are able to develop within the City, while also ensuring that appropriate land use type transitions occur. The City should consider the potential designation of the following district types:

R-1: to provide a quiet, pleasant and relatively spacious living area protected from traffic hazards and intrusion of incompatible land uses.

R-2: to provide residential development for single-family homes similar in character to the R-1 District, but of higher density permitting smaller lots and smaller homes.

R-3: limited to existing residential properties, reflecting the smaller lot sizes and dimensional requirements of an earlier era. New parcels are not currently eligible for rezoning into this District

Conclusion

City of Wisconsin Dells – Housing Element

R-4: to provide for apartments to include family or garden types, elevator and walk-up type, efficiency or studio types and apartment conversions in existing single-family dwellings.

MH-1: Mobile Home Communities (Parks) are distinguished from subdivisions that lack common facilities and continuing management services. Subdivisions are controlled by general subdivision regulations, which would apply also to mobile home subdivisions without common open space or continuing management.

MH-1: Mobile Home Subdivision – a parcel of land platted for subdivision according to all requirements of the comprehensive plan, designed or intended for lots to be conveyed by deed to individual owners for residential occupancy primarily for mobile homes.

A subdivision plat shall be prepared for all mobile home subdivisions. A plat plan shall be required for parks where private streets may be allowed.

PUD: Planned Unit Development (PUD) – any development to be constructed and maintained by a single owner or group of owners acting through a corporation located on a single tract, planned as an entity and, therefore, acceptable for development and regulation as a single land unit.

3. **Historic Dells Housing**

The concept of designating an area as “Historic Dells Housing” stems from a blending of the historic preservation concept into housing and commercial interests. While the City is home to a Historic Preservation Association and many older structures and buildings it is also rich in history and heritage from its initial inception to today. By designating a historic area the City could seek to establish a unique sense of place within its already diverse character.

Conclusion

City of Wisconsin Dells – Housing Element

To accomplish this concept it is proposed that the City adopt a Historic Preservation ordinance and designate areas on a map to which it will apply. Within the ordinance specific design and use standards should be created outlining actions which when undertaken will accomplish the intended preservation of existing structures while ensuring that new structures in the areas continue the theme of design intended for the location. Examples of locations across the country where this approach has been successfully implemented include:

- Old Town – Albuquerque New Mexico
- Mystic Seaport – Mystic Connecticut
- Salem, Massachusetts
- Oak Park, Illinois
- Kissimmee, Florida

Some initial concepts of potential appropriate uses within the Historic Dells Housing area could include:

Restored Residential Housing

Bed & Breakfast establishments

Museums

Timber Industry related

River Use related

Agricultural Heritage related

Railroad related

Tribal related

French Explorer

Specialty Retail

General store

Candle Shop

Tin Smith

Quilting & Fabric's

Bakery Goods

Trading Post

Antiques

Imports

Woodworking

Amish

Art work



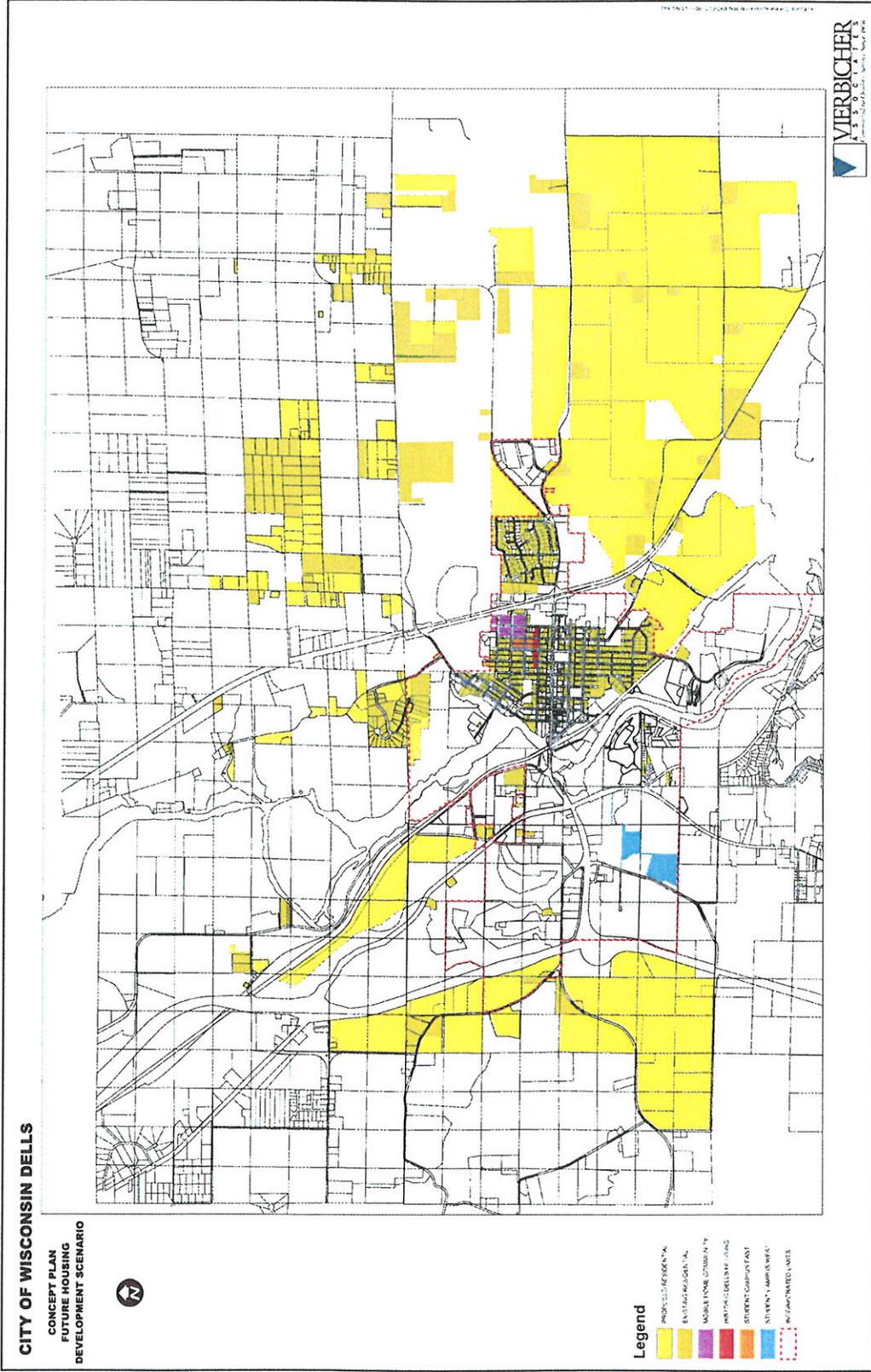
Conclusion

4. Annexation

As was previously noted in several areas within this Comprehensive Plan Housing Element, the City of Wisconsin Dells is in need of extending its incorporated boundary if it wishes to more aggressively pursue new residential growth and development. To do this the City should take on an aggressive policy towards annexation actively seeking out potential landowners and properties for incorporation. From Discussion within this planning process opportunities exist both to the east and west of the City and tie directly to the City's newly proposed Gateway locations from the Economic Development Element of this Comprehensive Plan. A map detailing potential future residential land use locations is shown on the next page.

Conclusion

City of Wisconsin Dells – Housing Element



Goals & Objectives

City of Wisconsin Dells – Housing Element

Goals and Objectives

Goal: Preserve neighborhoods

Objective: Identify character areas and develop accompanying design guidelines.

Goal: Firmly manage the quality of residential growth.

Objective: Establish community-wide design standards.

Goal: Encourage residential development that establishes a variety of lot sizes, dwelling types, densities and price points.

Objective: Determine a preferred ratio of single family to multi-family residential development over the next 20-years.

Objective: Determine an acceptable level of annual residential building permit issuance.

Goal: Support residential design with transportation in mind.

Goal: Manage the quantity of growth.

Objective: Develop an adequate public facilities ordinance

Objective: Phase service extensions.

Goal: Manage the location of residential growth

Objective: Match land use intensity with available infrastructure.

Goal: Manage the timing of residential growth.

Objective: Develop an adequate public facilities ordinance

Objective: Tie development decisions to the city's Capital Improvement Plan

Objective: Strengthen the City's building code enforcement efforts to encourage preservation of existing housing structures and enhance safety.

Goals & Objectives

City of Wisconsin Dells – Housing Element

Objective: Support and promote state and county-level housing programs available to City residents.

Goal: Increase the supply of housing available to seasonal workers and year-round residents.

Objective Explore the feasibility of creating a partnership with area business owners to foster the development/redevelopment of appropriate seasonal housing.

Objective: Encourage development/redevelopment that provides a range of housing options/opportunities for households of all types, sizes and income levels.

Goal: Encourage the preservation of existing housing structures.

Objective: Strengthen the City's building code enforcement efforts to encourage preservation of existing residential structures and enhance safety.

Objective: Develop a housing/residential wish list.

Objective: Pursue contact with the corporate community and housing service providers to explore implementation of the housing/residential wish list.

Goal: Provide for orderly growth and development by limiting residential development to densities and in locations that are best suited to preserving the scenic, recreational and environmental qualities of the Wisconsin River.

Objective: Consider amending the City's Development Ordinances, if needed, to include building placement standards aimed at minimizing the visual impact of new residential structures.

Objective: Identify target areas for new residential growth that can be efficiently served by existing City services, transportation networks and schools.

Objective: Make available maps showing those areas where future development and redevelopment should be directed.

Objective: Consult the City's development suitability map when making recommendations and decisions regarding future housing developments.

Goals & Objectives

City of Wisconsin Dells – Housing Element

Goal: Encourage a mix of housing choices to accommodate a range of household types and income levels.

Objective: Support and promote State and County-level housing assistance programs available to City residents.

Objective: Protect all residentially zoned neighborhoods from all other uses, not just other housing types.

Goal: Increase the incorporated land area of the City in order to capture new growth and development.

Objective: Adopt an aggressive policy towards wanting to annex additional property into the City limits.

Objective: Actively seek out willing landowners and properties for potential incorporation establishing future land uses consistent with what the Comprehensive Plan calls for.

Objective: Actively pursue lands for incorporation which will specifically aid in protecting the natural resource assets of the area while accommodating new residential growth and development.

¹ Source: Joseph Dalaker and Bernadette D. Proctor, U.S. Census Bureau, Current Population Reports, Series P60-210, U.S. Government Printing Office, Washington, DC, 2000.