

TOWN OF ATLANTA COMPREHENSIVE PLAN

2. Housing

Overview

Housing characteristics are indicative of the social economic conditions of a country's residents and are an important element of a comprehensive plan. While housing may be taken for granted, the number and availability impacts on the economic and social well-being of a particular community and collectively on the country. Information in this element provides data about the current housing stock and identifies changes in the number of housing units and other characteristics of housing. It is important that the ability of a county and its Community's to provide housing supply for everyone.

2.1 Housing Characteristics

Occupancy

The occupancy characteristics by community for Town of Atlanta are

There were a total of 329 housing units identified in Town of Atlanta according to the Census Bureau in 2012.

- 249 housing units are occupied
- 80 are left vacant
- 228 of the occupied houses have owners living in them
- 21 are occupied by renters

Table 2.1

Total Housing Units	Town of Atlanta	Town of Murry	Town of Stubbs	Town of Thornapple	Town of Wilkenson	Village of Bruce
Number	329	198	346	469	28	410
Occupied	249	144	260	345	17	383
Owner occupied	228	128	210	304	17	252
Rental	21	16	50	41	0	131

** Source American Community Service (ACS) website www.factfinder2.census.gov

The above table compares selected housing characteristics for Town of Atlanta with some of the surrounding municipalities (Murry, Stubbs, Thornapple, Wilkinson, and Village of Bruce). The town of Thornapple has the most total housing units. The

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village of Bruce has the most rental units. The town of Wilkenson is the most sparsely populated.

Value Characteristics

Long form census data is one type of statistical data represented in this chapter. Specified owner occupied housing units is defined by the U.S. Census Bureau as the following: Total number of owner-occupied housing units described as either a one-family home detached from any other house or a one-family house attached to one or more houses on less than 10 acres with no business on the property.

A breakdown of existing housing values in the Town of Atlanta shows of the 228 specified owner-occupied housing units in the town, the category with the most houses is the houses valued between \$50,000 and \$99,999 at 30.7%. Right behind that category is \$155,000 to \$199,999 at 19.3% and also the category \$100,000 to \$149,999 at 18.9%.

Affordability of owner-and-renter-occupied units is critical to sustaining population and employment levels for local businesses. According to the U.S. Department of Housing and Urban Development (HUD), affordable housing costs, including taxes, mortgage, utilities, and insurance should not be greater than 30 percent of the total household income. If it would be greater than that, households may have a more difficult time making ends meet. The table below shows monthly owner costs.

Table 2.2 Monthly Owner Costs

Amount	Housing units with mortgage	Housing units without mortgage
Less than \$100		2
\$100 - \$199		2
\$200 - \$299		23
\$300 - \$499	2	36
\$500 - \$999	46	
\$1000 - \$1,499	43	
\$1,500 - \$1,999	32	
Greater than \$2,000	5	

** Source American Community Service (ACS) website www.factfinder2.census.gov

Rental costs vary based on many factors, including the quality of housing, overall size of the housing unit, and the number of bedrooms. In 2012, there were 21 renter-occupied units identified within Town of Atlanta. Table 2.3 gives the number of renter-occupied units by amount of gross rent. The median gross was \$639.

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Table 2.3 Gross Rent

Rent	Units	Percent of Total
Less than \$200	0	
\$200 - \$299	0	
\$300 - \$499	2	9.5%
\$500 - \$749	13	61.9%
\$750 - \$999	6	28.6%
\$1,000 - \$1,499	0	
Greater than \$1,500	0	

** Source American Community Service (ACS) website www.factfinder2.census.gov

Rentals costs can significantly impact affordability of the percent of costs associated with housing. Following the recommended guidelines from HUD, affordable rental costs (utilities and rent) should not be greater than 30 percent of the total household income.

Table 2.4 Gross Rent as Percent of Household Income

Percentage of Income	Number	Percent of Total
Less than 15%	2	9.5%
15% - 19.9%	15	71.4%
20% - 24.9%	0	
25% - 29.9%	0	
30% - 34.9%	0	
Greater than 35%	4	19.0%

** Source American Community Service (ACS) website www.factfinder2.census.gov

Table 2.5 shows the age of the housing units in the town of Atlanta. The age of structures vary greatly within the town.

Table 2.5 Year Structure Built

Year	Number	Percent of Total
2010 or later	0	
2000 – 2009	35	10.6%
1990 – 1999	49	14.9%
1980 - 1989	41	12.5%
1970 – 1979	62	18.8%
1960 – 1969	37	11.2%
1950 – 1959	10	3.0%
1940 – 1949	52	15.8%
1939 or earlier	43	13.1%

** Source American Community Service (ACS) website www.factfinder2.census.gov

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Table 2.6 shows that in the town of Atlanta, most housing types are one unit with a detached garage.

Table 2.6 Units in Housing Structures

Housing Type	Number	Percent of Total
1 unit, detached	281	8.4%
1 unit, attached	9	2.7%
2 units or more	0	
Mobile home	39	11.9%
Boat, RV, Van, etc.	0	

** Source American Community Service (ACS) website www.factfinder2.census.gov

2.2 Household Projections

Future household projections were developed by the Wisconsin Department of Administration Demographic Service Center. The projections are based on the past projections and the date that was developed, analyzed, and collected by the Demographic services Center. According to the household projections on table 2.7, a total of 35 households could be added to Town of Atlanta in the next 15 years spanning through 2010-2025.

Table 2.7 Projected Households

Municipality	2010	2015	2020	2025	% Change
Atlanta	259	273	287	294	13.5%

** Source Rusk County Comprehensive Report

In the town of Atlanta, there are:

- 29.7% households with someone under the age of 18.
- 47.0% households with someone over the age of 60.
- 23.3% householders living alone.
- 16.9% householders are 65 years of age or older.

2.3 Housing Programs

A number of housing programs are available to assist local governments, developers, and homeowners in assisting and making improvements to housing units. While the following list is not intended to be all inclusive, it provides the more popular programs

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that aim to meet the needs of persons of all incomes levels, age groups and persons with special needs.

Housing Rehabilitation Loan Funds

The City of Ladysmith and Rusk County have been past recipients of federal Community Development Block Grant funds intended to assist low- to moderate-income household make home improvements. The programs provide zero percent interest, deferred payment loans to eligible homeowners for making necessary home repairs, such as roofs, windows, siding, doors, plumbing, and electrical and heating systems. Contact the City of Ladysmith for information relating to their funding availability and the Rusk County CDBG office for funding in the remainder of the County.

WHEDA (Wisconsin Housing and Economic Development Authority)

The Wisconsin Housing and Economic Development Authority serve Wisconsin residents and communities by providing creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness. WHEDA can provide important financing assistance to qualifying low- to moderate-income households throughout the county.

USDA-Rural Development

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

Wisconsin Division of Housing & Community Development (DHCD)

One of the many functions of the Division is to help expand local affordable housing and support services to people without housing. The fifteen federal and state programs managed by DHCD, aid elderly persons, people with disabilities, low and moderate income residents and the homeless population. DHCD works closely with local governments and non-profit housing organizations to deliver financial and technical housing assistance and to strengthen the capabilities of housing organizations. The programs include:

HOME Programs

1. Community Housing Development Organization
2. Homebuyer and Rehabilitation Program
3. Home Single Family Housing Program

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4. Rental Housing Development Program
5. Tenant Based Rental Assistance Program

Community Development Block Grant

1. Community Development Block Grant-Small Cities Program
2. Emergency Assistance Program

Special Needs (Homeless)

1. Critical Assistance Program
2. Emergency Shelter/Transitional Housing Grant Program
3. Housing Opportunities for People with Aids
4. Project to Assist in the Transition from Homelessness
5. Wisconsin Service Point

State Programs

1. Interest Bearing Real Estate Trust Accounts Program
2. State Shelter Subsidy Grant Program
3. Wisconsin Fresh Start Program

WIFrontDoorHousing.org

This site has apartments listed from every county of the state, and allows you to search based on availability, rent amount, handicap accessibility, Income Restrictive, accepts Section 8 vouchers and much more. Many of the units are available for immediate occupancy.

Wisconsin Association of Housing Authorities

WAHA's purpose is to foster and promote low-rent public housing and other housing programs for low- and moderate-income families, including elderly and handicapped, which provide a physical and social environment for the benefit of both the family and the community. There are three registered housing authorities in Rusk County. They include the Ladysmith and Bruce Housing Authorities and the Rusk County Housing Authority.

Indianhead Community Action Agency

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ICAA provides valuable housing assistance to eligible clients through several housing rehabilitation programs. Programs include rehabilitation of the home to meeting Housing Quality Standards and other weatherization improvements. The varying programs may be deferred payment, zero percent interest loans or grants.

Rural Housing - HCRI (Housing Cost Reconstruction Initiative)

This State of Wisconsin administered program, administered through the Department of Commerce, provides funds for housing down payment and closing costs to low-moderate income families. Funds are also used for delinquent rent, utility bills, mortgages, security deposits, and back taxes.

Rusk County and City of Ladysmith Housing Authorities

The Rusk County Housing Authority also administers and has available other housing assistance and rehabilitation funds to eligible households. These funds include HCRI, Section 8, Home, and HCRI-H (Homebuyers).

2.4 Summary Goals & Objectives

Goal:

Promote a diversified, affordable, and safe housing stock that meets the needs of current and future residents.

Objectives:

1. Support the development of housing units that meet the needs of current and future residents.
2. Promote the development/maintaining of housing to meet the needs of an aging population.
3. Promote the development/maintaining of properties that are suitable for first time home buyers and new residents to the town.

Actions:

- A. Promote/publish various organizational events to help residents, unable to do the work themselves, with home upkeep.
- B. Monitor effect of housing/development on town.