

## ELEMENT 2: HOUSING

### I. Element Overview

Monona is a diverse residential community and includes: single-family homes; apartments; a mobile home park; condominiums; senior housing; and community based residential facilities. The most prevalent housing type is the single-family detached home. This development pattern encourages owner-occupancy and long-term residency. Demographic shifts indicate that Monona's population has changed significantly in the last 20 years (according to statistics from the 1980, 1990, and 2000 Census). From 1980 to 2000, the average household size has dropped from 2.39 to 2.12 persons per household, and the elderly population (age 65 and over) has increased from 11.5 to 17.6 percent of the population. This indicates a growth in the number of empty nester households. The composition of housing in Monona has also changed somewhat. For example, the percentage of multi-family unit housing has increased from 32.3 to 38 percent in the last 20-year period (from 1980 to 2000).

The City of Monona has numerous housing challenges to consider in the next 20 years. Over the past 20 years, Monona's housing stock has experienced some growth. Limited land is currently available for new housing. In general, Monona's housing stock varies from starter homes to lakefront homes. Because of this wide range, the value of Monona's housing units varies greatly. In addition, because the value of Monona's housing stock is increasing, the *Master Plan Survey* completed in 2000, reported that many residents are concerned about the affordability of homes in Monona. Monona's homeowner and rental vacancy rates are acceptable according to standards set by the U.S. Department of Housing and Urban Development (HUD). However, approximately 92 percent of the City's single-family homes are over 30 years old. Monona's housing stock is older than other communities of similar size in Dane County. Therefore, housing maintenance and renovation are other challenges that the community will face in years to come.

Monona residents are currently facing an increase in housing maintenance, property tax, and rental costs, due to annual inflation and increasing property values. The availability of financing with reasonable terms to maintain affordable homes is another issue that Monona residents will face in the next 20 years. HUD administers several programs to assist homeowners with the financing of housing maintenance and renovation. Housing assistance for low-income families is available through the Dane County Housing Authority, HUD, Community Development Block Grants (CDBG) Program, and other agencies.

Finally, the availability of housing exclusively for senior citizens is a current challenge that Monona faces. Monona has a higher proportion of senior citizens than the rest of Dane County. According to the 2000 Census, the percentage of senior citizens over the age of 65 in Dane County is only 9.3 percent, while in Monona it is 17.6 percent. Creating appropriate housing for seniors is another challenge the City of Monona faces.



## II. Background Information, Data, and Analysis

This section of the Housing Element contains data to describe trends in housing, as well as current information on the housing stock, such as housing type, tenure, value, age, and condition. This data and information is from both primary and secondary sources and includes data from the 1960, 1970, 1980, 1990, and 2000 Census, the City of Monona Building and Assessment records and files, interviews with local realtors, and community surveys. The City of Monona administered four surveys, which provided data for the Housing Element. These surveys included: the *Monona Senior Survey* (1999), the *Master Plan Survey* (2000), the *Monona Drive Survey* (2001), and the *Community Survey* (2003). (See Appendices D through G for detailed summaries of these surveys.) Analysis of this information and data can help the community to determine needs, demands, trends, problems, and challenges in the area of housing.

Planning for housing is important for several reasons. First, according to the 2000 Consumer Expenditure Survey, 30.5 percent of consumer spending by households in the Midwest is on housing and its related costs, including utilities, maintenance, and furnishings. Housing is the single largest expenditure for most consumers. Second, slightly over two-thirds of Wisconsin residents are homeowners, according to Census 2000. Research shows that owning a home leads to long-term residency and increases civic participation in a community. Third, housing is typically the largest land use in a community. Finally, housing is also the basis for local governmental revenue, through property taxes.

Monona has a wide range of housing types. Single-family homes range from basic starter homes to large lakefront homes. There is also a wide range in multiple-family homes, including condominiums, apartments, and senior housing facilities.



### A. Supply and Demand for Housing

#### 1. Housing Types

Table A shows the change in the number of housing units from 1960-2000.

**TABLE A: Changes in Housing Units  
City of Monona, 1960-2000**

*Source: U.S. Census Bureau, 1960-2000*

<u>Year</u>	<u>Total Housing Units</u>	<u>Absolute Change</u>	<u>Percent Change</u>
1960	2,265	–	–
1970	3,381	1,116	+49.3
1980	3,755	374	+11.1
1990	3,822	67	+1.8
2000	3,922	100	+2.6

Table A shows that rapid housing growth occurred in the 1960s, but has since stabilized, with minimal growth in recent years. The rate of growth in the number of new homes has decreased in the past few decades because of the limited amount of land available for residential construction.

Table B identifies the number of new homes built each year during the past 10 years.

<b>Table B: Number of New Homes Built: 1991-2001</b>	
<i>Source: Monona Building Inspection/Code Enforcement Departments, 2001</i>	
<b>Year</b>	<b>Number of homes built</b>
1991	4
1992	3
1993	6
1994	8
1995	1
1996	3
1997	19
1998	21
1999	5
2000	4
2001	3

Very few infill lots remain for new construction of any housing, including single-family homes. Monona changed from the fastest growing suburban community in Wisconsin in the 1960s to a fully urbanized built out community, resulting in limited land for housing development. Since then, various redevelopment projects have created condominiums, apartments, and senior living facilities throughout the City. The City's current housing density is 1.72 housing units per acre (based on Census 2000 figures of 3,922 housing units and 2,287 total acres of residential land).

(See Map Appendix B for a map depicting the location of areas that are zoned residential.)

Following, Table C illustrates the Census figures for changes in the types of housing in Monona from 1980 to 2000.<sup>1</sup>

<sup>1</sup> The total housing units for 2000 in the table Change in Housing Units, 1960-2000, does not equal the same number as total housing units for 2000 in the table Changes in Types of Housing, 1980-2000. The reason for the discrepancy is that they are from two different data sources. The first figure (3,922) is from the 100% (short-form) census. The second (3,937) is from the sample (long-form) census. These differences are attributable to the weighting of the data.

**Table C - Changes in Types of Housing by Units  
City of Monona, 1980-2000**

*Source: U.S. Census Bureau, 1980-2000*

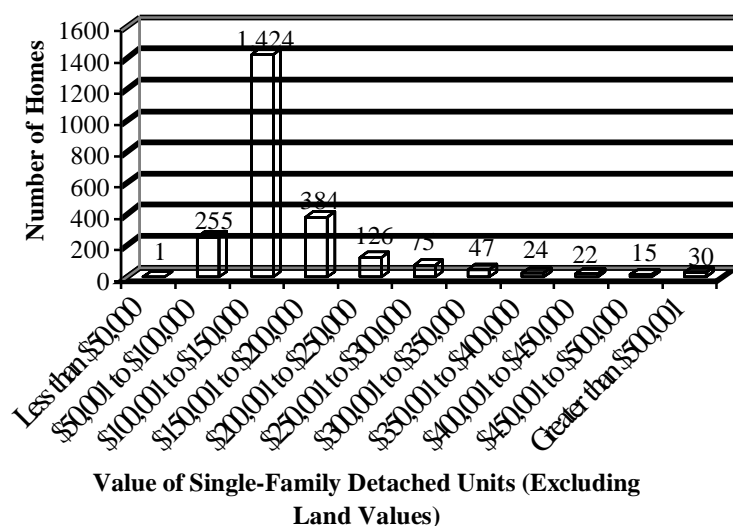
<u>Type</u>	<u>1980</u>	<u>Change 1980-1990</u>	<u>1990</u>	<u>Change 1990-2000</u>	<u>2000</u>	<u>Change 1980-2000</u>
Single- and Two-Family	2,550	+36	2,586	-1	2,585	+35
Multi-Family	1093	+14	1,107	+195	1,302	+209
Mobile Homes and Other	112	+17	129	-79	50	-62
Total	3,755	+67	3,822	+115	3,937	+182

**2. Value of Housing Stock**

With an extremely diverse collection of homes, the values of the City’s housing units vary greatly. In 2002, the majority of Monona’s homes were valued between \$100,001 and \$150,000 (which excludes the value of land). Chart A shows the distribution of the values of Monona’s single-family homes.

**Chart A - Value of Monona's Homes**

*Source: City of Monona Assessment Department, 2002*



### 3. Housing Costs

HUD defines housing affordability as paying no more than 30 percent of household income for housing. According to Census 2000, the owners of 79 percent of Monona's owner-occupied units paid less than 30 percent of their household incomes toward selected monthly owner costs. Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; utilities; and fuels. It also includes monthly condominium fees or mobile home costs where appropriate. Chart B shows the percentages of household incomes that homeowners in Monona paid for these selected monthly costs in 1999.

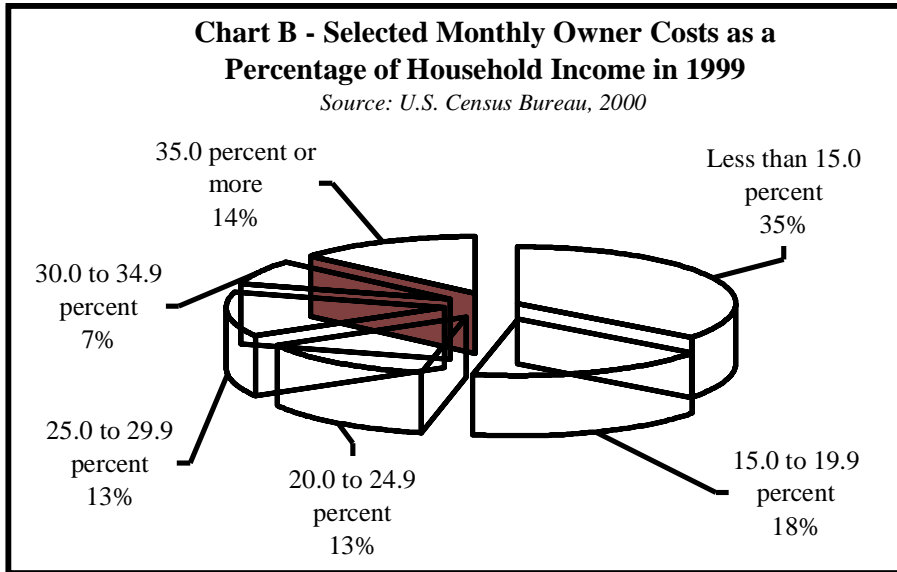
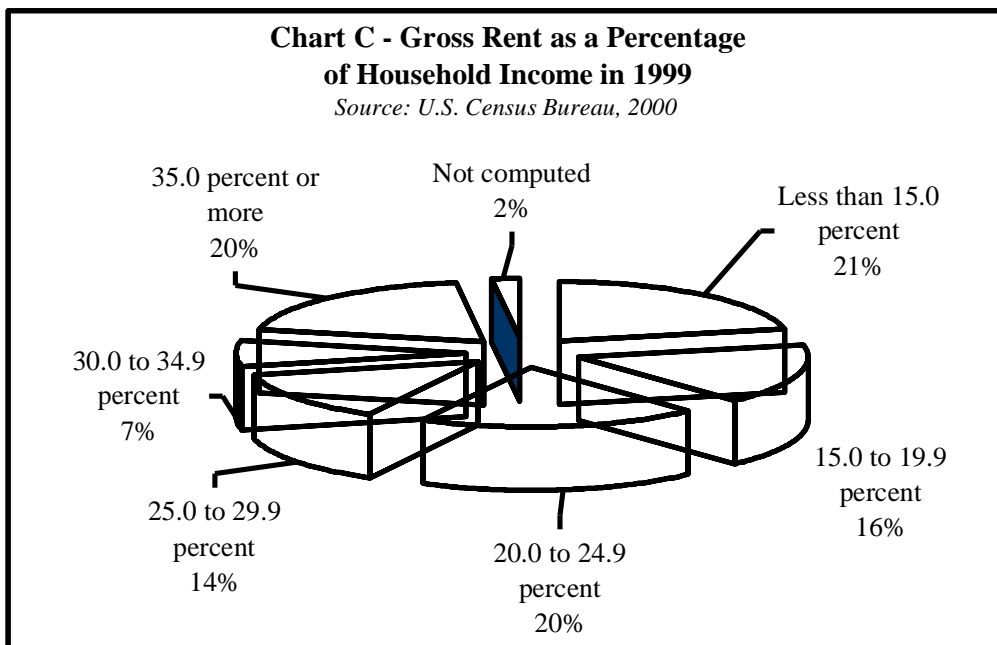
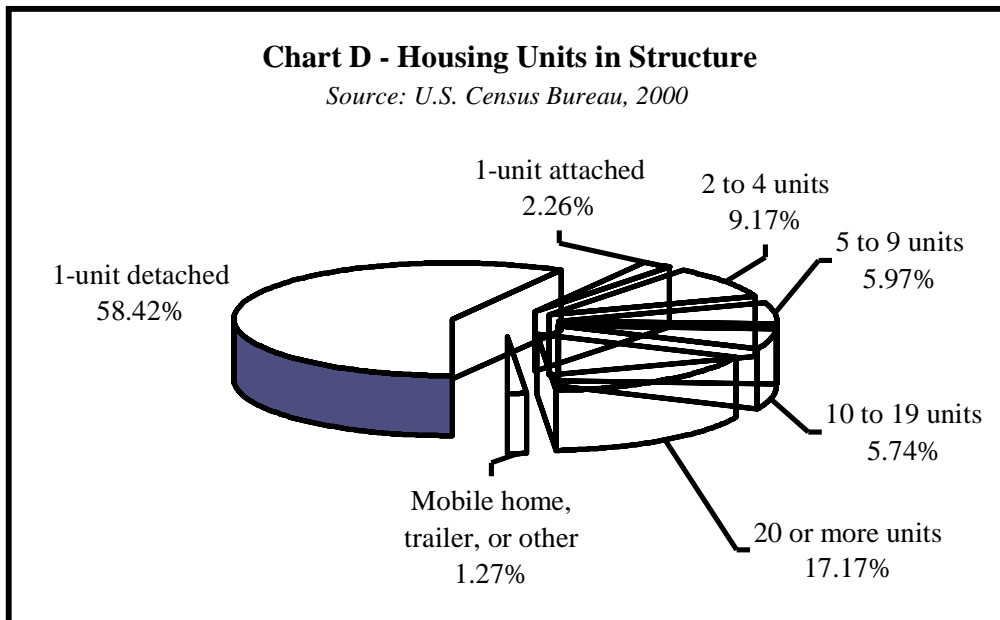


Chart C, below, depicts gross rent as a percentage of household income in 1999, for Monona's renter-occupied units. According to Census 2000, the renters of 73 percent of Monona's renter-occupied units paid less than 30 percent of their household income towards gross rent.



#### 4. Structural Characteristics of Housing Stock

According to the 2000 Census, approximately 38 percent of Monona’s housing stock consists of multiple-unit homes, while the other 62 percent is single-unit homes. Chart D, below, breaks down housing units by structure in Monona in 2000.



Definitions for the various categories used to classify housing units are listed in Table D.

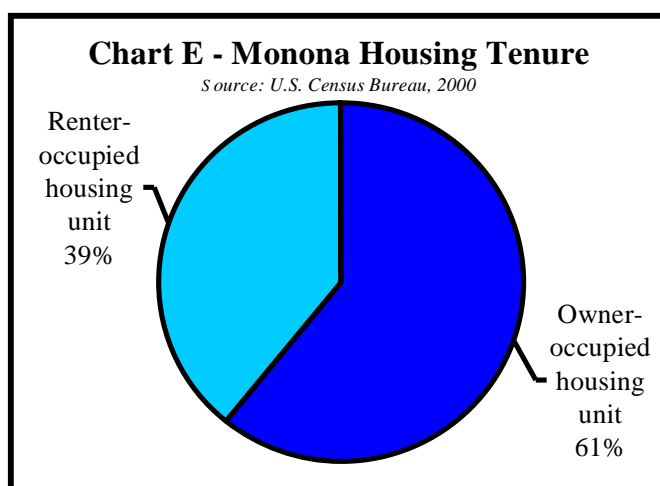
<b>Table D: Definitions for Units in Structure</b> Source: U.S. Census Bureau	
Units in Structure	Description
<b>1-Unit, Detached</b>	This is a 1-unit structure detached from any other house; that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A 1-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes to which one or more permanent rooms have been added or built also are included.
<b>1-Unit, Attached</b>	This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

<b>2 or More Units</b>	These are units in structures containing 2 or more housing units, further categorized as units in structures with 2, 3 or 4, 5 to 9, 10 to 19, 20 to 49, and 50 or more units.
<b>Mobile Home</b>	Both occupied and vacant mobile homes to which no permanent rooms have been added are counted in this category. Mobile homes used only for business purposes or for extra sleeping space and mobile homes for sale on a dealer's lot, at the factory, or in storage are not counted in the housing inventory. In 1990, the category was "mobile home or trailer."

### **5. Housing Occupancy and Tenure**

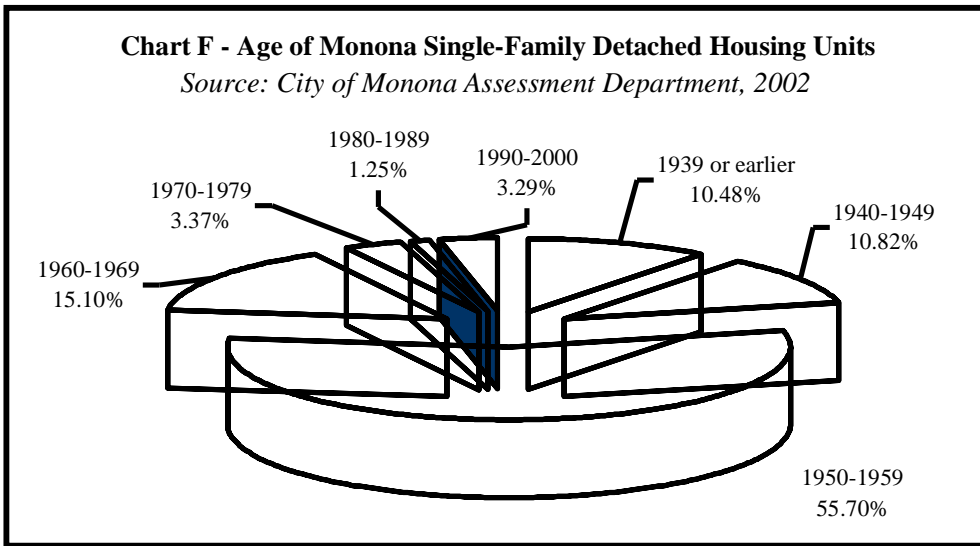
According to Census 2000 figures, 3,768 of Monona's 3,922 housing units are occupied. Twenty-eight of these vacant homes, or 18.2 percent, are classified for seasonal, recreational, or occasional use only. Monona's homeowner vacancy rate is 1.3 percent, while the rental vacancy rate is 3.0 percent. According to HUD, acceptable vacancy rates for owner-occupied housing and rental housing are 1.5 and 5 percent respectively. Overall, 3.9 percent of housing units are vacant.

Approximately 2,294 of the occupied housing units are owner-occupied and 1,474 are renter-occupied. Chart E illustrates this ratio.



### **6. Housing Age, Condition, and Maintenance**

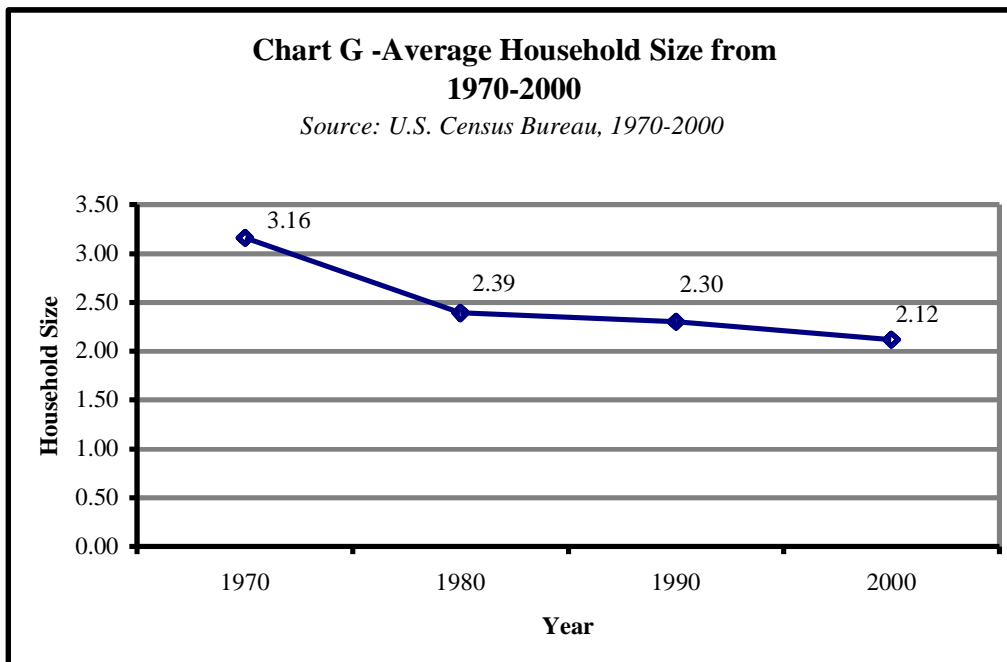
Monona's homes range in age from historic homes, dating back to the 1800s, to homes built as recently as 2002. According to the 2000 Census, roughly 78 percent of Monona's housing stock is over 30 years old, and 53 percent is over 40 years old. According to the Monona Assessment Department, approximately 92 percent of Monona's single-family units are over 30 years old. In the 2000 *Master Plan Survey*, 22 percent of residents indicated that the condition of Monona's housing was mediocre to lacking, while 67 percent indicated that the condition of housing in Monona was at least adequate. In the housing industry, it is a generally accepted standard that when a single-family detached unit reaches 30 years of age, major renovations and expansions are typically required to maintain its functional viability. Without continued maintenance of these older homes, the housing stock could deteriorate. Chart F shows the age of Monona's single-family detached units as a percentage by decade.



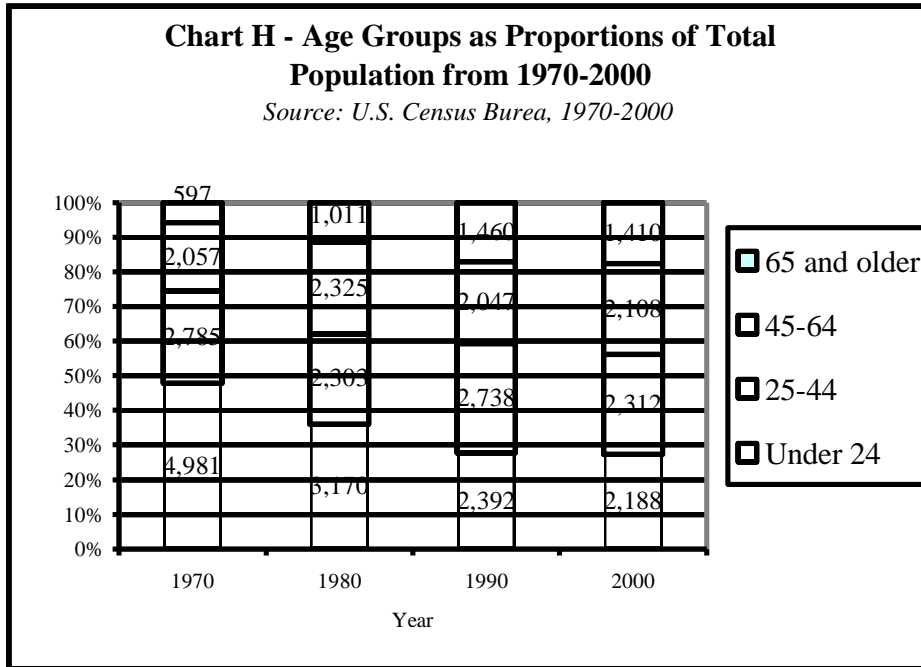
The Wisconsin State Historical Society considers numerous older and international style homes in Monona to be historic structures. Funds for maintaining historic homes may be tax deductible if the homes are registered with the Wisconsin State Historical Society or the National Register of Historic Places. In the comments' section of the *Master Plan Survey* (2000), residents commented that they would like to see ordinances enforced and enacted to keep homeowners' yards clean and to ensure maintenance of homes. Because of the many aging homes, maintenance is important for the overall quality of the City's housing stock.

### **7. Population and Demographic Trends**

Changes in Monona's population and demography generally affect the demand for housing in a community. The average household size in Monona has declined from 3.16 people per unit in 1970 to 2.12 in 2000. Chart G depicts this incremental shift in average household size from 1970 to 2000.



According to the Census Bureau, the median age of Monona’s population has increased from 26.4 years of age in 1970 to 41.3 years in 2000. This large increase in median age can be attributed to an increasing proportion of senior citizens and people aged 45 to 64 in Monona relative to its total population. Chart H illustrates how the proportions of different age groups relative to the total population, have changed in Monona.



**B. Trends in Housing**

Land zoned for new residential use is limited. Monona is unlikely to expand its borders through annexation. Therefore, additional housing growth in the city will most likely occur through redevelopment projects of existing sites or infill projects. Information from the Planning and Community Development Department, the Plan Commission, the Building Inspection Department, and Census Data, form the basis for identifying trends in single-family, multi-family, senior, condominium, and mobile home housing.

**1. Single-Family**

In the past ten years, the City of Monona's Building Inspection Department has issued 77 residential building permits for new homes. The last single-family subdivision in Monona was *Oak Park* in the mid-1990s. This subdivision added 44 single-family housing units to the City’s housing stock. The entire build-out for this subdivision only took two years. The rapidness of this development demonstrates the strong demand for homes in Monona.

Since Monona is almost fully developed, one trend in the city is to tear down old houses and build new. According to the Building Inspection Department, during the 1990s approximately ten homes were demolished in the community and ten new homes were built in their place.

Another trend in the city is to modernize existing single-family homes. The Monona Building Inspection Department has issued 475 building permits for additions and remodeling to homes in the ten-year period from 1990 to 2000. See Table E for a breakdown of building permits issued by year.

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**Table E: Number of Residential Building Permits Issued for Additions/ Remodeling: 1991-2001**

*Source: Monona Building Inspection/ Code Enforcement Departments, 2001*

<u>Year</u>	<u>Number of Permits</u>
1991	50
1992	34
1993	163
1994	26
1995	21
1996	11
1997	7
1998	31
1999	54
2000	44
2001	34

## **2. Multi-Family**

According to Census data, the amount of multi-family housing in Monona has increased 209 units or 19.1 percent over the past 20 years (1,093 in 1980 to 1,302 in 2000). Most of this growth occurred during the 1990s. Because of the lack of land available for building single-family units and increasing land costs, development of housing units has shifted from single-family dwellings to multiple-unit housing facilities (mainly owner-occupied condominiums). In addition, the redevelopment of single-family detached housing units to multi-unit housing is another trend.

Additional multi-family housing has been created through mixed-use developments. In the last ten years, businesses along Monona Drive are increasingly building apartments above their offices and stores. According to the City, multi-family housing permit records from 1990 to 2000 indicate that this form of development added approximately 14 housing units to the City. The construction of apartments in commercial areas like Monona Drive may increase in the future.

Although Monona has an adequate amount of multi-family housing, one future concern will be the condition of these structures, since most of them were built before 1980. The City may have to consider implementing policies, such as an inspection program, to persuade landlords to maintain and improve the conditions of these structures.

## **3. Ratio of Single-Family to Multi-Family Housing**

The ratio of single-family to multi-family housing in Monona has decreased in the past ten years. According to Census data, the overall percentage of multi-unit housing increased from 32 percent in 1990 to 38 percent in 2000. The amount of multi-family housing in the community is adequate and any additional multi-family housing will most likely be created through mixed-use developments.

## **4. Senior Housing**

During the first half of the 1980s, two senior housing developments were constructed in Monona. The first, *Monona Hills*, created 70 senior apartments. The second, *Monona Meadows*, added 76 more

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units to the City's senior housing stock. Construction of *Frost Woods Commons* began in the fall of 2003, which will provide 119 senior housing apartments. Demand for senior housing has risen in the last decade, and adequate senior housing will continue to be a concern.

Numerous residents and senior citizens would like to see more senior housing facilities built in Monona. Between 1980 and 2000, the elderly population (age 65 and over) increased from 11.5 to 17.6 percent of the population. This proportion is higher than that of Dane County. In 2000, the percentage of the population age 65 and over was only 9.3 percent in Dane County. Twenty-two percent of respondents in the *Monona Drive Survey* (2001) stated that they wanted to see more housing for seniors in the redevelopment plans for Monona Drive (see Appendix F for detailed results from the *2001 Monona Drive Survey*). According to the *Senior Housing Survey*, conducted in Monona in 1999, 65 percent of the senior citizens participating in the survey indicated that they would consider moving into a high quality senior housing community in Monona. (See Appendix D for other results from this Senior Housing Survey.)

The current senior housing stock consists of apartments that have to be rented to seniors, but lacks medical or assisted-care services. When considering the development of more housing for seniors, the City may consider suggesting that developers incorporate medical or assisted-care services into their facilities, which will provide seniors with a wider array of housing options.

## **5. Condominiums**

The market for condominiums in Monona has grown in the past decade. Since 1990, developers built several new condominium units on Lake Monona, along Monona Drive and in other areas of the City. According to the City's building permit records, in 2000, Monona had 102 condominium units. In 2001, the number of condominiums increased by 24 units. Approximately 10 percent of the multi-family housing in Monona is condominiums. The City of Monona is interested in continuing to encourage condominium development in appropriate areas.

## **6. Mobile Homes**

The number of mobile homes in Monona decreased 79 units since 1980. The redevelopment of a large mobile home park into River Place, a commercial center, was the main cause of this decline. Monona currently has one mobile home park, which is located on West Broadway.

# **C. Housing Resources and Programs**

## **1. Federal Housing Resources**

The Department of Housing and Urban Development (HUD) administers two major programs for housing maintenance and rehabilitation. The Property Improvement Loan Insurance (Title 1) program insures loans to finance light or moderate rehabilitation of properties. Eligible borrowers include property owners, those who lease properties, or individuals purchasing property. HUD also administers Rehabilitation Mortgage Insurance, which insures loans, to encourage lenders to make mortgage credit available to borrowers who would not otherwise qualify for conventional loans on affordable terms and to residents of disadvantaged neighborhoods. The types of improvements that borrowers may make using this financing include structural alterations and reconstruction; modernization and improvements to the home's function; elimination of health and safety hazards; changes that improve the appearance and eliminate obsolescence; reconditioning or replacing plumbing; installation of a well and/or septic system; addition or replacement of roofs, gutters, and downspouts; addition or replacement of floors and floor treatments; major landscape work and site improvements; enhancement of accessibility for a disabled person; and improvements in energy conservation.

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## **2. Zoning Board of Appeals**

A building inspector, a planning and community development coordinator, and a code enforcement inspector serve the City of Monona. In addition, the City's Zoning Board of Appeals (ZBA) assists the zoning administrator in making interpretations of the zoning code in the single-family and two-family zoning districts. This body also hears appeals for any person aggrieved by a decision of the zoning administrator and passes judgment on that appeal. The Board also approves alternative methods of construction and materials for buildings in Monona. The ZBA is a quasi-judicial body, and its decisions may be appealed directly to the District Court.

## **3. Low-Income Housing and Housing Assistance Programs**

According to HUD (2001), the City of Monona has two Title 8 properties, Monona Meadows Apartments and Monona Hills Apartments. According to the Dane County Housing Authority's 2000 Annual Report, there were a total of 59 apartment units in the City of Monona that would accept Title 8 Housing Choice Vouchers from low-income residents. Public housing agencies, like the Dane County Housing Authority, administer Housing Choice Vouchers locally. Housing vouchers assist lower income residents in renting apartments or homes. Generally, families that are eligible for housing vouchers have incomes that do not exceed 50 percent of the median income for the county or metropolitan area. Public housing agencies must grant seventy-five percent of vouchers to applicants with incomes that do not exceed 30 percent of the median income of the area.

Additionally, according to its *2000 Annual Report*, the Dane County Housing Authority owned eight single-family homes in Monona. In 1987, The Housing Authority acquired these eight homes scattered throughout Monona. The Dane County Housing Authority contracted with Wisconsin Management to manage these homes. The Authority's Capital Fund Program maintains the public housing. In Monona, the Authority was able to provide landscaping improvements, interior and exterior painting of the homes, and driveway replacements.

HUD also administers other programs for homeowners. The Home Investment Partnership Program (HOME) provides formula grants to localities to fund activities that build, buy, or rehabilitate affordable housing or provide direct rental assistance to low-income individuals. The Rehabilitation Mortgage Insurance Program (section 203(k)) and the Property Improvement Loan Insurance, provided under section one, are also important HUD programs.

There are two Community Based Residential Facilities (CBRF) in and around Monona. CBRFs provide assisted living to the elderly, disabled, and other target groups needing assisted care, but not requiring nursing home care. The Teresa McGovern Center provides treatment for alcoholism and is the largest CBRF in Monona, offering 40 beds. The other CBRF in Monona primarily serves Alzheimer's patients. Fourteen percent of Monona residents stated in the *Master Plan Survey* (2000) that they would like to see more senior housing in the form of CBRFs. (See Appendix F for the 2000 Master Plan Survey results.)

The Community Development Block Grant (CDBG) Program helps local governments provide affordable housing and other services to low income individuals. The Dane County CDBG Program distributes funds to participating communities in Dane County. In 2003 the City of Monona joined the CDBG consortium. This made the City of Monona eligible for CDBG funding. The County distributes approximately \$1 million in CDBG funds annually to participating communities to develop housing, community services, and economic development that will benefit lower income residents.

There are many resources for lower income or disadvantaged residents needing housing assistance. Some of these resources in Dane County include, but are not limited to, the Wisconsin Partnership for Housing Development, Operation Fresh Start, the Dane County Housing Authority, and the Wisconsin Housing and Economic Development Authority.

**D. Related Information**

Other information related to housing is in other Elements of the comprehensive plan. For information about the infrastructure of Monona, see the Transportation and Utilities, Community Facilities and Services Elements. Information about the number of jobs, types of jobs, and the size of the labor force in Dane County is in the Economic Development Element. For information about Monona’s population, such as age, gender, income, and education, see the Issues and Opportunities Element. The Land Use Element contains information about potential areas available for future residential development.

**III. Goals, Objectives, and Policies**

*Note. This does not imply ranking of importance.*

Goals:	Objectives & Policies:
I) Facilitate and encourage private sector development of housing opportunities for a variety of household sizes, ages, and income levels.	A) Encourage the development of housing to fulfill unmet housing needs.
	B) Conduct housing surveys to determine the community’s unmet housing needs.
	C) Commit available city resources as appropriate to encourage development of unmet housing needs as identified in community housing surveys.
	D) Foster a development climate that will allowing the private sector to meet the housing needs in the City of Monona.
	E) Review city planning, zoning, and CDA policies, programs, and ordinances to help foster a development climate favorable to meeting housing needs in the City of Monona.
	F) Investigate and, where appropriate, participate in funding programs provided by federal, state and county governments to broaden housing opportunities.
	G) Review existing housing codes and enforcement procedures and revise when needed.
	H) Encourage mixed-use developments in appropriate areas.
	I) Evaluate appropriate amenities associated with housing development and address amenity levels in plan approval.
	J) Address the housing needs of senior citizens.
	K) Attract young families to the City of Monona, through the promotion of affordable homes to first time buyers.
	L) Encourage the maintenance and renovation of single family-homes.
	M) Work with federal, state, and county agencies to assist residents in achieving home loans.
	N) Avoid creating concentrations of low-income housing.
	O) Promote ownership in the City to increase the number of owner-occupied housing.
	P) Create and maintain links on the City’s web site directing residents to public resources to assist with the construction and financing of new homes.

Goals:	Objectives & Policies:
<p>II) Foster an environment that promotes the maintenance and improvement of the quality of existing housing in Monona.</p>	<p>A) Encourage Monona homeowners to maintain and improve their homes and properties.</p> <p>B) Create and maintain links on the City’s web site directing residents to public resources to assist with the rehabilitation of existing homes.</p> <p>C) Investigate, and where appropriate, participate in funding programs provided by federal, state and county governments to improve and rehabilitate the housing stock in Monona.</p> <p>D) Review single-family and two-family housing standards in the zoning code to determine if they should be more flexible and less strict to allow for physical improvements with fewer needs for variances.</p> <p>E) Consider creating development regulations that address residential teardowns and major renovations.</p> <p>F) Require landlords to maintain and encourage them to improve their apartments and properties</p> <p>G) Require landlords of multi-family housing to maintain properties and if necessary, implement an inspection program to monitor the condition of these structures.</p> <p>H) Reduce the number of code violations within residential areas.</p> <p>I) Review existing housing codes and enforcement procedures.</p> <p>J) Reduce code violations within residential areas through active code enforcement.</p> <p>K) Encourage the preservation of historic homes.</p> <p>L) Support the existing mix of historic structures in the community.</p> <p>M) Provide support and education for the preservation of historic homes.</p> <p>N) Encourage owners of historic homes to register their homes with the Wisconsin State Historical Society or the National Register of Historic Places through mailings and links on the City’s web site.</p>