

CHAPTER 3: Housing

3.1 Background

This third chapter is based on the statutory requirement for a “compilation of objectives, policies, goals, maps and programs of the local government unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The chapter shall assess the age, structural, value and occupancy characteristics of the local governmental unit’s housing stock. The element shall 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 of 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 or rehabilitate the local governmental unit’s existing housing stock.”

The Comprehensive Planning Legislation also establishes 14 state planning goals. Of these 14 goals, one relates directly to this chapter, it reads: Providing an adequate supply of affordable housing for individuals of all income levels throughout each community.

Three other planning goals are indirectly related to providing an adequate supply of affordable housing. These goals are: Promotion of the redevelopment of lands with existing infrastructure and public services and the maintenance and rehabilitation of existing residential, commercial and industrial structures; Providing an adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial and industrial uses; and, Planning and development of land uses that create or preserve varied, and unique urban and rural communities.

The chapter is organized into three basic sections: Background, Inventory & Trends, and Goals, Objectives and Policies. There is also an overview of programs available to help local communities meet their housing needs.

A. Previous Studies

No local in-depth housing study was identified. Two plans were reviewed as they relate to housing.

1. Regional Comprehensive Plan: A Framework for the Future, 2002-2020

The Regional Comprehensive Plan (RCP) titled “A Framework for the Future,” adopted by the North Central Wisconsin Regional Planning Commission in December of 2003, is an update of a plan adopted by NCWRPC in 1981. The RCP looks at housing in all ten counties that make up the North Central Region, including Wood County. It looks at general trends within the Region and recommends how county and local government can address their housing issues.

Subsidized housing units were a focus of the RCP in 2000. Of the 5,389 such units in the Region, 430 are in Wood County. Over 56 percent (242 units) of these are housing for the elderly, and 36 percent (155 units) are for families, with 7 percent (33 units) designed for the disabled. This translates into one subsidized housing unit per 85.5 persons in Wood County. This is a marked contrast to Marathon County where there is one unit per 104.5 persons.

Affordability is a primary consideration in housing policy, but as the RCP points out:

“Affordable housing in the context of Smart Growth can mean different things in different areas. An ‘adequate supply’ for ‘all income levels’ means that affordability is more than subsidized housing units for low-income families, the disabled, or elderly. It means that working families, single people, retirees, and the more well-to-do should all be able to find housing that meets their needs in a suitable location.”

The housing-related government programs described in the RCP provides a basis for determining how Wisconsin Rapids will meet future housing needs of their residents. These government programs are also described later in this chapter.

2. Wisconsin State Consolidated Housing Plan

The Consolidated Housing Plan is required by the Department of Housing and Urban Development (HUD) in the application process required of the State in accessing formula program funds of Small Cities Community Development Block Grants (CDBG), HOME Investment Partnerships,

Emergency Shelter Grants, and Housing Opportunities for Persons with HIV/AIDS. “The Consolidated Plan provides the framework for a planning process used by States and localities to identify housing, homeless, community, and economic development needs and resources, and to tailor a strategic plan for meeting those needs.” This is how HUD describes the Consolidated Plan, which consists of a 5-year strategic plan, annual action plans, and annual performance reports. The Plan must be updated annually.

The Consolidated Plan has five parts: (1) an overview of the process; (2) a description of public participation; (3) a housing, homeless, community, and economic development needs assessment; (4) long-term strategies to meet priority needs; and (5) an action plan. The Division of Housing and Intergovernmental Relations (DHIR) prepares the Consolidated Housing Plan, and is focused on low-income and special needs populations.

In assessing housing needs, the Consolidated Plan, looks at a number of different factors that are significant components of the housing picture. Housing affordability is a primary consideration. According to federal guidelines, a family should not have to spend more than thirty percent of its income on housing. Using this standard “...households in the low-income range have great difficulty finding adequate housing within their means and that accommodates their needs...an individual in Wisconsin would need to earn \$10.44 per hour to afford the fair market rent unit at 30% of income.”

Factors other than the construction of new housing units affect the quality and availability of housing, as well. While the difficulty of providing affordable housing to low-income families can be stated in terms of an hourly wage, there is more involved in a well-housed community than the number of housing units.

The State Consolidated Housing Plan is primarily focused on how government action can address special needs, not on the workings of the private housing market. “The focus of activities and strategies described in the Plan primarily address meeting the evolving needs of low and moderate-income persons, including persons of special needs requiring targeted assistance.”

B. Housing Issues

A variety of housing related issues were identified throughout the planning process. They are listed below in to particular order.

- ✓ Affordability is a concern within the community.
- ✓ The aging population needs housing and services to accommodate them.
- ✓ Several neighborhoods are aging, and aesthetics needs to be addressed to maintain these areas.
- ✓ The high number of housing vacancies in the community at this time.
- ✓ Wisconsin Rapids Housing Authority maintains ownership of 436 properties, including various single-family residences, which is perceived by some as competition with the city's private-sector rental market.
- ✓ Recent increase in the number of multi-family residential units has saturated the community's rental market, and driven down rents.
- ✓ Identifying mechanisms through which the community can tie new residential development to population growth without stifling private-sector housing development.
- ✓ Community home values have been relatively stagnant or in decline, and property owners have not experienced appreciation in home values through the 1990s and into the current decade.
- ✓ Landlord/tenant relationships are challenged by various factors associated with market saturation, leading to a desire for a tenant education program amongst the rental community.
- ✓ Both single-family and multi-family homes are beginning to exhibit blighted conditions in various neighborhoods.
- ✓ Lack of data such as a citywide housing supply and demand analysis, and recent data on housing prices, average rents, and other key housing issues, present a challenge for the community to develop appropriate policies relating to housing.
- ✓ There is a perceived oversupply of elderly housing in the community, including assisted living and senior apartments.

3.2 Inventory & Trends

A. Existing Housing Stock

In 2000, the City of Wisconsin Rapids had 8,439 housing units, compared to 7,833 in 1990. Over the ten-year period, the city added 606 housing units, which represents an increase of about 8 percent. Meanwhile the county's housing units grew by about 10 percent and the state by almost 13 percent. Other area communities added units over the decade. The most were added in Grand Rapids. See the residential areas identified on the Existing Land Use Map (Map 7-1).

Table 1: Total Housing Units

Minor Civil Division	1990	2000	1990-2000 % Change	1990-2000 Net Change
City of Wisconsin Rapids	7,833	8,439	7.8%	606
Town of Grand Rapids	2,417	2,833	17.3%	416
Town of Rudolph	404	446	10.4%	42
Town of Seneca	383	420	9.7%	37
Town of Sigel	400	417	4.3%	17
Village of Biron	353	398	12.8%	45
Village of Port Edwards	689	740	7.4%	51
Wood County	28,839	31,691	9.9%	2,852
State of Wisconsin	2,055,774	2,321,144	12.9%	265,370

Source: U.S. Census

Table 2 indicates that about 9.5 percent of total housing units in the City were built between 1990 and 2000. The majority of the City's housing units were constructed prior to 1960. Since 1970, only about a third of the housing stock was built.

Table 2: Year Structure Built, 2000

Year	Wisconsin Rapids	Wisconsin Rapids %	Wood Co. %	Wisconsin %
1990 to 2000	802	9.5%	14.1%	16.8%
1980 to 1989	744	8.8%	12.5%	10.8%
1970 to 1979	1,357	16.1%	19.5%	16.9%
1960 to 1969	1,275	15.1%	12.9%	11.9%
1940 to 1959	2,471	29.3%	20.3%	20.3%
1939 or earlier	1,790	21.2%	20.8%	23.4%

Source: U.S. Census

Table 3 provides an overview of the housing types in the area. Single-family detached units dominate with about two-thirds of all housing units. Duplexes and 3-4-unit multi-family structures represent about 12 percent of all housing in the city as of 2000. Units with 10 or more units, account for about 9 percent of the total units.

Table 3: Type of Structure

	City of Wisconsin Rapids 2000	City of Wisconsin Rapids % 2000	Wood County % 2000	Wisconsin % 2000
1-unit detached	5,805	68.8%	74.9%	66.0%
1-unit attached	195	2.3%	1.7%	3.4%
2 to 4 units	1,001	11.9%	8.5%	12.1%
5 to 9 units	329	3.9%	2.3%	4.6%
10 or more units	747	8.8%	6.8%	9.5%
Mobile home, trailer, or other	362	4.3%	5.8%	4.5%

Source: U.S. Census

B. Value Characteristics

Median values of owner occupied housing units in the City of Wisconsin Rapids were about \$68,700 in 2000 as displayed in Table 4. Values increased about 55 percent between 1990 and 2000. Two surrounding towns had median housing values in 2000 over \$100,000. Meanwhile the county and state median household values were \$81,400 and \$112,200, respectively.

Table 4: Median Value for specified Owner-Occupied Housing Units

Minor Civil Division	1990	2000	1990-2000 % Change	1990-2000 Net Change
City of Wisconsin Rapids	\$44,500	\$68,700	54.4%	\$24,200
Town of Grand Rapids	\$63,100	\$108,800	72.5%	\$45,700
Town of Rudolph	\$50,400	\$84,300	67.3%	\$33,900
Town of Seneca	\$58,900	\$100,000	69.8%	\$41,100
Town of Sigel	\$49,100	\$81,400	65.8%	\$32,300
Village of Biron	\$54,500	\$78,700	44.4%	\$24,200
Village of Port Edwards	\$52,600	\$83,500	58.8%	\$30,900
Wood County	\$50,500	\$81,400	61.2%	\$30,900
State of Wisconsin	\$62,100	\$112,200	80.7%	\$50,100

Source: U.S. Census

Specified Owner Occupied Housing Units: 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.

In both 1990 and 2000, median rents in the city and county were lower than the state. Median rents in the City of Wisconsin Rapids rose almost 65 percent over that period.

Table 5: Median Gross Rent*

Minor Civil Division	1990	2000	1990-2000 % Change	1990-2000 Net Change
City of Wisconsin Rapids	\$283	\$466	64.7%	\$183
Town of Grand Rapids	\$308	\$565	83.5%	\$257
Town of Rudolph	\$285	\$477	67.4%	\$192
Town of Seneca	\$247	\$488	97.6%	\$241
Town of Sigel	\$306	\$375	22.6%	\$69
Village of Biron	\$244	\$455	86.5%	\$211
Village of Port Edwards	\$306	\$512	67.4%	\$206
Wood County	\$272	\$442	62.5%	\$170
State of Wisconsin	\$399	\$540	35.3%	\$141

Source: U.S. Census

***Gross Rent:** This is contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials which result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.

The most commonly applied standard for determining housing affordability is to look at the spending of less than thirty percent of income on housing. Table 6 shows that in the year 2000 within the City of Wisconsin Rapids about 12 percent of owners and 37 percent of renters spent at least 30 percent of their household income on housing. This indicates that housing in general is affordable in the city.

At the county level, about 11 percent of owner-occupied households countywide spent over 30 percent for housing, while about 28 percent of renters did. At the state level, about 18 percent of owners did, while about 32 percent of renters.

Table 6: Percent of Total Households that spent 30% or more of Household Income on Housing

	Owners in 2000	Renters in 2000
City of Wisconsin Rapids	12.1% (Owners = 64.4% of occupied housing)	32.3% (Renters = 35.6% of occupied housing)
Wood County	10.8% (Owners = 74.3% of occupied housing)	28.1% (Renters = 25.7% of occupied housing)
State of Wisconsin	17.8% (Owners = 68.4% of occupied housing)	32.3% (Renters = 31.6% of occupied housing)

Source: U.S. Census & NCWRPC

C. Occupancy Characteristics

Table 7 shows that owner-occupied housing is the norm in the City of Wisconsin Rapids. In 2000, about 60 percent of total units were owner occupied. There was a 5 percent increase in the city's owner occupied (239 units) and a 7 percent increase in renter occupied (182 units) housing units between 1990 and 2000. During the 1990s, Grand Rapids increased the amount of owner occupied housing by 22 percent (464 additional units).

Both the county and state percentages of owners occupying their own home increased 50 and 17 percent, respectively, from 1990 to 2000. Occupied rental units also increased for both the county and state, 5.5 percent and 8.5 percent, respectively.

Table 7: Owner Occupied Units

Minor Civil Division	1990	2000	1990-2000 % Change	1990-2000 Net Change
City of Wisconsin Rapids	4,896	5,135	4.9%	239
Town of Grand Rapids	2,143	2,607	21.7%	464
Town of Rudolph	349	371	6.3%	22
Town of Seneca	326	375	15.1%	49
Town of Sigel	332	379	14.2%	47
Village of Biron	273	295	8.1%	22
Village of Port Edwards	562	599	6.6%	37
Wood County	20,127	30,135	49.8%	10,008
State of Wisconsin	1,215,350	1,426,361	17.4%	211,011

Source: U.S. Census

Table 8: Renter Occupied Units

Minor Civil Division	1990	2000	1990-2000 % Change	1990-2000 Net Change
City of Wisconsin Rapids	2,653	2,835	6.9%	182
Town of Grand Rapids	205	181	-11.7%	-24
Town of Rudolph	32	52	62.5%	20
Town of Seneca	43	33	-23.3%	-10
Town of Sigel	44	31	29.6%	-13
Village of Biron	60	89	48.4%	29
Village of Port Edwards	98	107	9.2%	9
Wood County	7,346	7,750	5.5%	404
State of Wisconsin	606,768	658,183	8.5%	51,415

Source: U.S. Census

D. Housing Programs:

There are a number of programs available to local governments to aid with their housing needs. Below is a listing of some of the programs available to localities:

1. U.S. Department of Housing and Urban Development (HUD)

The first step in securing a significant portion of federal housing aid is the preparation of a State Consolidated Housing Plan. “The Consolidated

Plan provides the framework for a planning process used by States and localities to identify housing, homeless, community and economic development needs and resources and to tailor a strategic plan for meeting those needs.” This is how the U.S. Department of Housing and Urban Development (HUD) website (www.HUD.gov) describes the Consolidated Plan. Consisting of a 3 to 5-year strategic plan, annual action plans, and annual performance reports, the Plan must be updated annually. Eligibility for certain federal programs (CBDG, HOME, ESG) requires the preparation of a Plan, which consists of three parts: (1) a housing, homeless, community, and economic development needs assessment; (2) a housing market analysis; and (3) long-term strategies to meet priority needs. In order for a state to receive funding from the above, or a number of other programs, they must conform to the provisions of the Consolidated Plan. The Division of Housing and Intergovernmental Relations (DHIR) prepares the Wisconsin Consolidated Housing Plan, and is focused on low-income and special needs populations.

There are a number of programs available through HUD that can assist local communities in addressing their housing problems, but the two most prominent are Section 8 and HOME, both are directed at low-income residents and provide aid to states and local governments to satisfy their housing needs.

Since it was first authorized by Congress in 1974, the Housing Choice Voucher Program, commonly known as Section 8, has been a major federal program for assisting very low-income families, the elderly, and the disabled afford housing in the private market. Administered locally by public housing agencies (PHAs), eligible families are issued vouchers that they can use to secure housing in the private market. Once a suitable housing unit is found, meeting minimum health and safety standards, and once the owner has agreed to rent under the program, the eligible family uses a voucher to cover the part of the rent beyond the portion it pays, usually 30 to 39 percent of its income. The landlord receives a subsidy directly from the PHA for the portion of the Fair Market Rent not paid by the tenant. The voucher-holder signs a lease for a term of at least one year, and the landlord signs a contract with the PHA, running concurrently with the lease. Eligibility for the program is generally limited to families with incomes below 50 percent of the median for the county or metropolitan area in which they reside. The program is open to any housing unit where the owner agrees to participate and where the unit satisfies the standards set by the local PHA.

Section 8

Although Section 8 subsidies can be applied to any housing unit that meets the standards and where the owner agrees to participate in the program (tenant-based), there are also project-based programs. Generally, these project-based programs involve financial aids to new construction, renovation projects, or some form of federal mortgage guarantee, and carry with them a contract requiring that a certain number of units be set-aside for very low-income families for a set period of years, usually twenty. This program was largely discontinued in 1983. In recent years, many contracts from the period when project-based subsidies were granted have expired, causing substantial restructuring of the program. Procedures have been developed for the renewal and renegotiation of contracts securing a certain number of housing units for voucher-holding families.

Home Investment Partnership Program (HOME)

The other major housing program for low-income families in the open market is the Home Investment Partnership Program (HOME), the largest federal block-grant program to state and local governments designed exclusively to create affordable housing for low-income households. HOME is designed to be flexible. Participating Jurisdictions are required to match twenty-five percent of the grant total, and can use HOME funds for four types of affordable housing activities: rental housing development (acquisition, rehabilitation, and new construction); rehabilitation of owner-occupied properties; homeowner assistance; and tenant-based rental assistance. Rental housing development funds are available in exchange for agreement to provide a set number of affordable units within the project, according to a formula based on the number and kind of units created with the funds, and the amount of funding. Units are committed to low-income housing for a fixed number of years. Income restrictions apply to eligibility requirements for HOME funded housing units. The Participating Jurisdiction is required to award a certain amount of HOME funding to Community Housing Development Organizations, local non-profits that develop affordable housing within the community.

Community Development Block Grants (CDBG)

Community Development Block Grants (CDBG) also can be used to provide affordable housing. Larger cities and counties receive CDBG funding directly from HUD, but cities with fewer than 50,000 residents and non-urban counties can receive grants through DHIR if their requests conform to the State Consolidated Housing Plan. States set their own standards for awarding CDBG funding, but are required to

award at least 70 percent of these funds for activities that will benefit low-and-moderate-income persons. Communities are allowed great latitude in how CDBG funds can be used, including land acquisition, housing rehabilitation, and in certain circumstances, new construction, direct assistance to homeowners such as down-payment assistance or revolving loan funds for first-time buyers, concentrated building code enforcement, and planning and administrative expenses.

A number of other programs are available that foster affordable housing through providing mortgage insurance for qualified projects. By insuring lenders against loss, these programs seek to increase the supply of housing for low and moderate-income families. Among the most prominent of these programs is the Section 203(b), which is directed at single-family homes, and currently insures seven million loans. This program also allows aid for low to moderate-income homebuyers to reduce down-payment requirements, closing costs, and fees paid. Another program, Section 203(k), covers renovation costs along with acquisition. Section 207 is directed at multi-family housing consisting of five or more units, and Section 231 provides mortgage insurance for elderly and disabled housing. Both of these programs have been eclipsed in recent years by Section 221(d)(3) (non-profit) and Section (d)(4) (for-profit) that provide mortgage insurance for multi-family housing at more favorable terms. Section 241(a) provides mortgage insurance for repairs and additions, including health care facilities, and Section 251 insures adjustable rate mortgages.

There are also programs to provide aid to special-needs populations. Section 202 and Section 811 provide funding assistance for supportive housing for the elderly and the disabled. The SHP program provides funding for supportive housing for the homeless, and ESG supports emergency housing. The SRO program provides Section 8 rental assistance for single-room-occupancy housing. Title V provides that surplus federal property must be made available wherever possible to serve the needs of the homeless. The Shelter Plus Care program creates housing for the disabled homeless, including other social services tailored to their needs.

Low Income Housing Tax Credit

This program was created by the Tax Reform Act of 1986, and has been one of the major sources of financial aid for low-income housing. Projects that meet the program standards can receive a tax credit for up to nine percent of the cost of providing affordable housing for 15 years. Since 1987, over 19,000 units of rental housing have been developed in Wisconsin for seniors, families, and persons with special needs under this program. To foster multi-family development targeting low-income

residents, incentives are provided for development in rural counties and with fewer than 24 units. In 2007, the Wisconsin Rapids Housing Authority redeveloped 24 units of affordable housing under the Section 42 tax credit program.

2. U.S. Department of Agriculture – Rural Development (USDA-RD)

The U.S. Department of Agriculture (USDA), acting through its Rural Development program, operates the Rural Housing Service that distributes more than \$4 billion in loans and grants annually, generally in communities with population under 10,000. USDA-RD offers a number of programs including loan guarantees, grants, and direct loans to foster single-family and multi-family housing affordable to low-income residents. Funding is available for site acquisition, renovations, technical assistance, housing preservation, and rental assistance. Also available is aid for community facilities, housing for farm labor, and technical assistance for what is known as mutual self-help projects where residents provide “sweat equity” on affordable housing projects. Most programs are limited to low-income persons. USDA-RD is also involved in a number of economic development efforts.

Section 515

The single most prominent program administered under USDA-RD is the Section 515 program that supports the construction of multi-family housing for low-income residents. Under the program, which has been in operation in Wisconsin since 1969, USDA underwrites fifty-year mortgages at a one percent interest rate in exchange for an agreement to provide housing for low and very, low-income residents. Unlike Section 8, the commitment to provide low-income housing runs for the life of the mortgage, and although owners can buy out the mortgage, they can do so only if they meet certain conditions, including ensuring that no tenants are displaced as a result. Also available through this program is rental assistance similar to project-based Section 8 for tenants in Section 515 financed buildings.

Section 502

Another prominent program of USDA-RD is the Section 502 Direct Loans. Under this program, qualified applicants may obtain 100 percent financing to purchase an existing dwelling, purchase a site and construct a dwelling, or purchase newly constructed dwellings located in rural areas. Section 502 loans are primarily used to help low-income individuals or households purchase homes in rural areas and to provide financing at reasonable rates and terms with no down payment. Families must be without adequate housing, but be able to afford the

mortgage payments, including taxes and insurance. These payments are typically within 22 to 26 percent of an applicant’s income. In addition, applicants must be unable to obtain credit elsewhere, yet have reasonable credit histories.

3. Wisconsin Department of Housing and Intergovernmental Relations (DHIR)

The Division of Housing and Intergovernmental Relations (DHIR) and its Bureau of Housing act as the State’s housing authority. It administers the State portion of federal programs including CDBG – Small City Housing, HOME, SHP, ESG, Transitional Housing, and Housing Opportunities for Persons with AIDS (HOPWA). DHIR also is responsible for State programs such as State Shelter Subsidy Grants. The Housing Cost Reduction Initiative (HCRI) offers grants to local housing entities (governmental, tribal, or nonprofit) for activities including rental aid, down payment assistance, homelessness prevention, and related housing initiatives.

4. Wisconsin Housing and Economic Development Authority (WHEDA)

According to its mission statement, “The Wisconsin Housing and Economic Development Authority (WHEDA) serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness.” WHEDA holds over \$2 billion in assets and has made more than \$52 million in multi-family housing loans. In addition to housing programs, WHEDA administers programs to foster agriculture and small business.

5. Wisconsin Rapids Housing Authority

The local housing authority is funded by the Department of Housing and Urban Development (HUD) and serves the city and surrounding area. The eleven-person organization is located 2525 10th Street and operates both a low-income program and a Section 8 program. The low-income program includes three elderly complexes and 37 scattered units in the city. The elderly buildings are the Huntington House (65 units), Park Avenue (68 units), and Tenth Avenue (25 units). Both the elderly and other units have a waiting list. Two hundred and thirty families are subsidized through the Section 8 program.

3.3 Goals, Objective & Policies

The following is a listing of the goals, objectives, and policies identified for the housing chapter of the comprehensive plan.

Goals:

1. Provide an adequate supply of safe, energy efficient housing for individuals of all income levels throughout the community.
2. Maintain and rehabilitate the existing housing stock.
3. Expand educational opportunities for both landlords and tenants in the community.
4. Identify appropriate locations in the community for future housing developments and encourage the use of sub-area planning in identified areas.
5. Evaluate the opportunity to incorporate alternative energy and sustainable development strategies, and encourage citizens to incorporate alternative energy and sustainability into new and redevelopment residential projects.

Objective:

1. Adopt housing development policies and regulations that promote a variety of housing types and cost ranges, and that do not restrict housing choices.

Policies:

1. Review and modify local ordinances and building codes, as warranted, to ensure that they accommodate the various housing needs of a diversified population.
2. Identify an adequate amount of land for future residential development to ensure the availability of land for various types of housing development to meet future needs in a cost-effective manner.
3. Coordinate new residential development with the availability of such services as sanitary sewer, water and storm water facilities, police and fire protection, recreation facilities, schools, transportation facilities, and solid waste disposal.

4. Locate multi-family units for the elderly and handicapped within easy and safe access to medical care, shopping, transportation facilities, and other necessary services. Situate multi-family housing units for lower-income families with proximity to employment opportunities and transportation facilities.
5. Work with Federal and state agencies, and area housing authorities to secure financial assistance for local housing efforts.
6. Explore developing a strategic plan for the Wisconsin Rapids Housing Authority with community input.
7. Consider the development of a comprehensive housing plan for the city.
8. Locate residential and other developments to optimize the use of alternative energy.