

Housing Assistance, Diversity and Design Plan

The purpose of the Eau Claire Housing Plan is to guide public spending on housing assistance programs and to guide public regulation of private housing development.

This housing element is based in part on established commitments to housing assistance as expressed in the Eau Claire Consolidated Plan for Community Development Block Grants, HOME and Housing Programs, 2013-2017.

This chapter may serve as a foundation for modifications to housing assistance programs and may guide the Land Use Plan and amendments to the City's zoning ordinance.

Summary of Issues (2015)

- 1. Rental Housing Supply:** What should the City do, if anything, to increase the supply of lower-cost rental housing, especially with more than two bedrooms?
- 2. Affordability for Low-Income Households:** Should the City put more of its own money into rent assistance and scattered-site public housing?
- 3. Diversity and Design:** To what degree is a diversity of housing types desirable within single neighborhoods? Could design standards help to create a compatible mixture of housing types and densities? Should the greatest variety of housing types be concentrated around commercial nodes?
- 4. "Upper-Bracket" Housing:** Should the City make special efforts to attract new housing with sale prices over \$300,000?
- 5. Infill Standards:** Should design standards be developed for new infill housing in existing older neighborhoods? These might include basic criteria such as similar setbacks, building massing and garage placement.
- 6. Preservation of Existing Housing:** How can the city's existing housing stock best be preserved and upgraded? Are additional incentives needed to stimulate private sector investment in housing in the city's older neighborhoods?
- 7. Updating:** How can Eau Claire's large stock of 1950s and 1960s single-family houses best be updated to meet current market needs and ensure the continued viability of their neighborhoods.

Housing Goal and Objectives

Continue to stabilize and improve established neighborhoods while promoting affordable and decent housing for all residents of Eau Claire.

Based on the Concept Plan and the Analysis of Conditions and Issues, the following objectives were established for the Eau Claire Housing Plan.

Objective 1 – Housing Affordability

Use regulations and assistance programs to help make housing affordable for all.

Objective 2 – Housing Rehabilitation, Maintenance and Infill Development

Continue to support and require maintenance of all types of housing.

Objective 3 – Housing Diversity

Promote through plans and regulations a broad range of housing types and price levels in each major district or neighborhood.

Objective 4 – Multiple-Family Housing Design

Improve the appearance of multiple-family housing so that it becomes a more acceptable and compatible alternative.



A nice example of housing rehabilitation in the East Side Hill Neighborhood

Housing Objectives and Policies

The actions of the City of Eau Claire Housing Division and the Eau Claire Housing Authority will be guided principally by its *Consolidated Plan for Community Development Block Grant, HOME and Housing Programs*. That plan is updated every five years. Some of the actions recommended by that plan are included below.

Objective 1 – Housing Affordability

Use regulations and assistance programs to help make housing affordable for all.

Policies

Rent assistance was identified as a top priority need in Eau Claire in the *Consolidated Plan*.

There are also approximately 1,000 households receiving rent assistance from the federal or state governments via the Eau Claire Housing Authority and the Wisconsin Housing and Economic Development Authority (WHEDA). Approximately 370 of those are in the form of Section 8 Vouchers through WHEDA, and approximately 300 through the Housing Authority's housing program.

WHEDA administers the Housing Choice voucher program for the City of Eau Claire.

1. Rent Assistance

Continue to administer the following programs through the Eau Claire Housing Authority and WHEDA to the extent that funding is available:

- Subsidies for Rental of Private Housing:
 - Public Housing (Housing Authority of the City of Eau Claire)
 - Section 8 Vouchers (WHEDA)
 - HOME Tenant-Based Rental Assistance (Housing Authority of the City of Eau Claire)
- Subsidized Housing Owned by the Housing Authority
 - Park Tower Apartments
 - Park Tower Townhomes
 - Substantial Rehabilitation Housing
 - Homeownership Program for Low-Income Families.

2. Priorities for Rent Assistance

Continue to provide rent assistance in all parts of the city to the extent that funding is available. The privately-owned units for which tenants will receive assistance should be scattered throughout the city, although their rents cannot exceed guidelines set by the US Department of Housing and Urban Development.

3. Homeownership Assistance for First-Time Buyers

Continue to administer the First Time Home Buyer Down-payment and Closing Cost Assistance Program through the Eau Claire Housing Division using federal HOME funds. Under this program, low-income buyers can qualify to receive up to \$3,300 in assistance.

The Housing Division expects to assist approximately 5 households annually through this program.

4. Homeownership Assistance for Low-Income Families

Continue to purchase and rehabilitate housing units on scattered sites city-wide to first-time home buyers through this direct sale program as funding continues to be available.

Families agree to purchase the house for the appraised price at the time the offer to purchase is submitted. Applicants may qualify for up to \$50,000 in subsidies, which makes the houses affordable.

5. Priorities for Homeownership Assistance

Give priority in homeownership assistance to family households with incomes between 50 and 80 percent of the Eau Claire median income.

6. Public Housing

Maintain the number of housing units owned by the Housing Authority (public housing) at its present level as allowed by HUD. Additional units may be added in the future through various other Housing Authority programs as funding becomes available.

7. Housing for the Homeless

Continue to be a partner in the Continuum of Care group, which meets monthly to share ideas, identify needs and set agendas to address local housing and homeless needs.

The Continuum of Care group will continue to seek federal funding for its Supportive Housing Program, which assists these organizations in their efforts to serve the homeless:

- Western Dairyland
- Interfaith Hospitality Network
- Bolton Refuge House
- New Horizons
- Feed My People
- Community Table
- Lutheran Social Services
- Catholic Charities
- Hope Gospel Mission
- Chippewa Valley Free Health Clinic
- Hmong Mutual Relief Association

The Eau Claire Housing Authority will fund a portion of the rehabilitation costs of a permanent homeless shelter for qualified Community Housing Development Organizations through the use of federal HOME funds.

8. Habitat for Humanity

Continue to provide suitable buildable lots and/or suitable units for rehabilitation to the local chapter of Habitat for Humanity, which builds new housing for low- and moderate-income families.

9. State Housing Assistance

Continue to administer through the Housing Authority and the City of Eau Claire all appropriate state housing programs including by but not limited to:

- Housing Cost Reduction Initiative Program (C-Cap Grants) – state grants used by local lenders to reduce down payments
- Tax increment financing through the City of Eau Claire.

10. Local Housing Assistance

Continue to participate with private and non-profit groups seeking to leverage or obtain new funding sources aimed at solving housing problems by supporting or jointly pursuing foundation funds and social investment by corporations, and by assisting with grant applications.

11. Private Housing

The City will promote the private development of for-sale and rental housing affordable to households of moderate income through these means:

- Planning for mid-density residential locations in each major neighborhood
- Educating builders about better design for attached housing so that type of shelter becomes a more desirable option.

12. Comprehensive Housing Study

Commission a comprehensive housing study that combined data on all types of housing in the city, evaluating the current housing supply and comparing it to the current and future housing demand. Data would include all types of housing, location, price points, condition, and size of units, and demographic shifts, with a review every 5 years. Furthermore, the study would include an analysis of current housing demand and a forecast of future housing demand.

Objective 2 – Housing Rehabilitation, Maintenance and Infill Development

Continue to support and require maintenance of all types of housing.

Policies

1. Neighborhood Revitalization Strategy

Participate in the strategy sessions proposed in the Neighborhoods Plan chapter that are intended to forge a plan to focus public and private efforts on improving the central neighborhoods.

A wide range of tools and programs were suggested for consideration in the older parts of the city. The general recommendation was to combine and coordinate the efforts of the private sector, the public sector and possibly a new public-private neighborhood development corporation.

2. Housing Code Enforcement

The Eau Claire Housing Division will continue to provide some of its Community Development Block Grant funds to support the Intensified Code Enforcement Program of the City-County Health Department.

Through this program, the Health Department identifies houses with code violations and works with property owners to bring the properties into compliance. Owners with Code violations are encouraged to seek assistance through the City of Eau Claire Housing Rehabilitation program.

3. Rental Housing Registration and Inspection

Begin a program requiring that all rental housing be registered with the City or County and that such housing is inspected by the City-County Health Department on a regular basis for conformance to the Housing Code life safety regulations.

4. Code enforcement

Become more proactive in the enforcement of external and nuisance violations of the City maintenance regulations including items such as broken windows, unmowed lawns, parking of cars, trucks, boats, trailers and recreational vehicles, trash handling, barking dogs, and so on.

5. Housing Rehabilitation Loans

The Housing Division will continue to administer its Housing Rehabilitation Program, which is funded through the federal Community Development Block Grant program.

This is a loan program for low-income homeowners and landlords who rent to low-income tenants. Deferred and installment loans are available to owner-occupants at no interest and to investor owners at 3 percent interest over 20 years. The installment loans are repaid monthly and deferred loans are repaid as the properties are sold or no longer occupied by the original occupants. These repayments contribute approximately \$100,000 annually to the City's CDBG program. An average of 15 to 20 homeowners are assisted by this program annually.

6. Priority for Housing Rehabilitation Loans

Priority for housing rehabilitation loans will be given to households with low income, then households with moderate income. Owner-occupants will have priority over investor-owners. Those with substandard housing conditions will have priority over those with cosmetic remodeling needs.

Locational preference will be given to applicants from Census Tracts 6, 7, 10, 11, 12 and 13, which have the greatest number and percentage of deteriorated houses.



Many older houses, such as this one, have attractive architectural features and fit nicely into their surroundings, making them good candidates for Housing Code and exterior rehabilitation. The Eau Claire Housing Division administers programs to assist owner-occupants in this work.

7. Lead Paint and Asbestos Reduction Program

The Housing Division will continue to administer its lead paint and asbestos removal and remediation program for housing that receives federal assistance, such as the CDBG-funded code enforcement and rehabilitation programs described above.

It is estimated that there are 18,500 housing units in Eau Claire that were built before 1980 and may contain lead-based paints. Federal regulations require that all housing receiving federal assistance needs to be evaluated for the presence and dangers of lead-based paint and that paint encapsulated or removed. The Housing Authority estimates that it can assist a minimum of approximately 30 households over the next five years.

Locational priorities for the lead paint removal program would be Census Tracts 6, 7, 10, 11 and the eastern half of 12.

8. Weatherization Program

The Housing Division will continue to allocate a percentage of its federal HOME program funding for housing weatherization projects in conjunction with its CDBG program.

Under this program, low-income homeowners receive grants of up to \$3,500 for weatherization-related improvements. The loans are forgiven if the home owner continues to own the property for either five or ten years.

9. Historic Structures

Preserve and conserve historically significant structures in accordance with the Historic Preservation Plan chapter.

10. Incompatible Land Uses

Identify and remove those incompatible, non-residential land uses that degrade the residential character of a neighborhood and that are not in conformance with zoning.

11. Infill Lots

Support the donation of vacant lots and structures appropriate for infill housing to other organizations engaged in providing homes in established neighborhoods. Consider amending the zoning code to include regulatory incentives for infill projects that are compatible with older neighborhoods and historic districts. Use the design guidelines presented under Objective 4 and those of the Urban Design chapter of this plan to regulate the placement and design of infill buildings in keeping with surrounding homes.

12. Adaptive Re-Use

Encourage the adaptive reuse of existing buildings for residential and commercial uses in appropriate areas through flexible zoning standards and financial assistance.

Objective 3 – Housing Diversity

Promote through plans and regulations a broad range of housing types and price levels.

Policies:

1. Variety

The City will encourage through its land use plan and zoning ordinance the construction of a variety of housing types including rental housing, narrow-lot singles, townhouses, rowhouses, apartments and live-work units.

Eau Claire also needs to attract large, high-value detached houses and will approve annexation petitions in locations with attributes such as woods, water and views suitable for those desirable houses.

The City will seek to attract new housing in central infill or redevelopment sites as well as fringe locations.

Promote and preserve naturally occurring affordable housing (NOAH), including proactive safety inspections for mobile homes as NOAH and encouraging programs for improved energy efficiency and resilience. Consider ways in which manufactured housing as NOAH might be introduced in other neighborhoods.

Means of encouraging this variety will be the land use plan, zoning ordinance, plat review and publicly-assisted redevelopment plans.

2. Special Needs

The Housing Authority will continue to use federal, state and private non-profit funding to create or reduce the cost of housing for the most ~~needy~~ susceptible in the community. Those ~~people~~ groups may include:

- Large low-income families
- ~~The~~ Elderly persons experiencing low-income ~~elderly~~
- ~~The~~ Persons with disabilities experiencing low-income ~~physically handicapped or disabled~~
- ~~Those~~ Persons with HIV or AIDS
- ~~The chronically mentally ill~~ Persons with a mental health condition.

Objective 4 – Multiple-Family Housing Design

Improve the appearance of multiple-family housing so that it becomes a more acceptable and compatible alternative.

Policies

1. Strengthened Design Requirements

Eau Claire will continue to promote better quality design for multiple-family housing so that it becomes a more acceptable form of housing with better visual appeal and lasting value.

To do so, the City will continue to apply its *Multiple-Family Housing Design Manual* and its *Landscaping Manual*, which have been adopted into the zoning ordinance by reference. These manuals include most of the principles that are essential and basic to attractive design. They have been written in manual form to allow flexibility in their application.

Additional design guidance for housing is presented in the Urban Design chapter of this plan.

2. Integration with Single-Family Housing

The City will encourage land developers to prepare plans that include some attached housing in every major residential neighborhood. Such housing should:

- Be given desirable locations
- Have architectural and site planning features that help make it compatible with nearby detached housing
- Be planned in conjunction with the single-family housing.

Plan Action Steps

The City will take the following steps to implement the recommendations of the Housing Plan.

**Table 10-1
Housing Plan Actions**

Action	Timing
Housing Division. The Eau Claire Housing Division will continue to administer programs supported by federal block grant money such as housing rehabilitation loans, weatherization and home ownership assistance.	Ongoing
Housing Authority. The Eau Claire Housing Authority will continue to administer federal programs such as public housing and rent assistance.	Ongoing
Code Enforcement. Become more proactive in the enforcement of external and nuisance violations of the City maintenance regulations.	Ongoing
Rental Housing Inspections. Consider a program requiring that rental housing be registered with the City or County and that such housing is inspected on a regular basis for conformance to the Housing Code.	2016
<u>Rental Registration and Housing Inspections. Continue programs to improve rental communication and property upkeep for both rentals and owner-occupied housing.</u>	<u>Ongoing</u>
Neighborhood Planning Summit. Convene one or more meetings by representatives from the public and private sectors to advance the proposal shown in the Neighborhood Plan chapter for accelerated neighborhood improvement.	2015
<u>Housing Summit. Convene one or more meetings by representatives from the public and private sectors to advance the Housing Plan’s goal and Housing Opportunities Commission’s work plans for accelerated improvements.</u>	<u>Ongoing</u>
<u>Housing for the Homeless. Continue to work with the Dairyland Coalition in helping guide the provision of homeless housing in the City of Eau Claire.</u>	<u>Ongoing</u>
<u>Comprehensive Housing Study. Commission a comprehensive housing study that combines data on all types of housing in the city, evaluating the current housing supply and comparing it to the current and future housing demand. Data would include all types of housing, location, price points, condition, and size of units, and demographic shifts, with a review every 5 years.</u>	<u>2022</u>