

# Eau Claire Comprehensive Plan 2015

## Housing Assessment



City of Eau Claire Wisconsin

## Housing Assessment

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## Housing Assessment

This section of the comprehensive plan summarizes community demographics, housing conditions and needs, and housing assistance programs used by the Eau Claire Housing Authority. Further detail on these subjects can be found in the *Eau Claire Consolidated Plan for Community Development Block Grant, HOME and Housing Programs, 2000-2004*.

### Major Housing Issues

- 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. Public Housing:** Should additional public housing be constructed, since none has been built or acquired since 1992?
- 4. 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?
- 5. "Upper-Bracket" Housing:** Should the City make special efforts to attract new housing with sale prices over \$300,000?
- 6. 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.
- 7. 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?
- 8. 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.
- 9. Zoning Flexibility:** Should the city's zoning code be made more flexible to accommodate a greater variety of housing types and site designs?

## Demographic Conditions

This section provides an overview of demographic conditions in Eau Claire. A more detailed description can be found in the Demographic Assessment.

### Population Growth

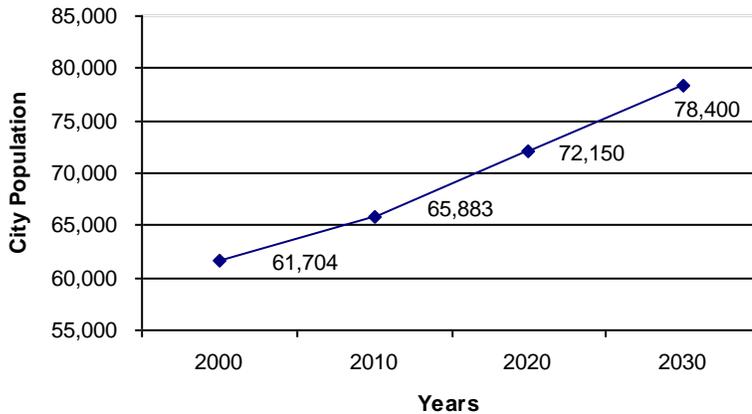
Forecasts by the City, the Eau Claire Area School District and the Wisconsin Department of Administration indicate that the City of Eau Claire and the MSA will continue to grow slightly faster than they have in the recent past. As presented in Table 11-1, the growth rate for the MSA is projected to be slightly higher than that of the City over this period. Based on these projections, Eau Claire’s population will increase by approximately 12,500 persons between the years 2010 and 2030.

**Table 11-1  
Population Growth Forecast to 2030**

	2000	2010	2020	2030	Percent Change 2010-2030
<b>City of Eau Claire</b>	61,704	65,883	72,150	78,400	19 %
West Central RPC Metro Planning Area	104,005	114,515	125,000	135,000	18 %
City / Metro	59 %	57 %	58%	58 %	

Sources: 2000 U.S. Census; West Central Wisconsin Regional Planning Commission, LRTP Update; City of Eau Claire, *Sewer Service Area Plans*, 2013.

**Figure 11-1  
Forecast Population Growth to 2030**



### Households Growth

The number of households in Eau Claire has been forecast in five-year increments from 2000 to 2030 as shown in Table 11-2. This households forecast is based on the forecast of population presented above.

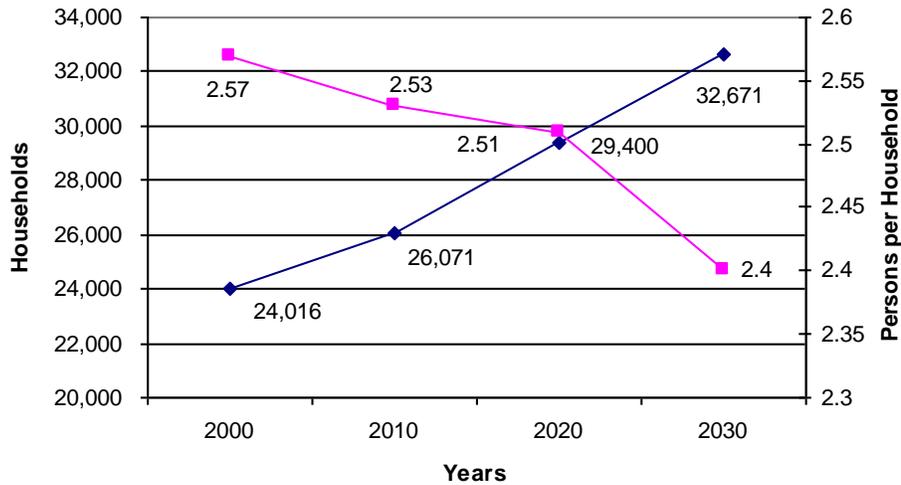
The rate of growth of households exceeds that of population because it is assumed that the average household size will continue to decrease slightly, following the trend of the past twenty years.

**Table 11-2  
Forecast Number of Households and Persons per Household to 2030**

	2000	2010	2020	2030	Average Annual Percent Change 2010 - 2030
<b>City of Eau Claire</b>	24,016	26,071	29,400	32,671	1.2 %
Persons per Household	2.57	2.53	2.51	2.40	- 0.65 %

Source: City of Eau Claire, *Sewer Service Area Plans*, 2013.

**Figure 11-2  
Forecast Number of Households and Persons per Household to 2030**



**Persons per Household**

The average number of people per household is forecast to continue to decline slightly, as is the case in most American communities, although there will continue to be a demand for rental housing units with two or more bedrooms and for-sale housing with three or more bedrooms. The presence of the university and the technical college contribute to the City’s relatively small average household size.

**Age Distribution**

Census statistics show that the largest concentration of persons by age were in the 5 to 19 and 20 to 24 age groups, which comprised 19 and 16 percent of the population in 2010 (see Table 11-3). The high percentage of the population in the 20 to 24 group is attributable to the presence of the University of Wisconsin – Eau Claire and the Chippewa Valley Technical College campuses within the City.

The number of students enrolled in the high schools of the Eau Claire Area School District is presently at a low ebb, but a surge at the elementary school level is expected to soon change

that. (Source: *Planning for the Schools of Tomorrow*, Eau Claire Area School District, 2012.)

Since 1990, the percentage of the population in the 25 to 44 age range is down 3.4 percent while the percentage in the 45 to 64 group is up 7.5 percent. Thus, the percentage of the community in the important age range when families are started and careers are launched has declined.

**Table 11-3  
Population by Age, City of Eau Claire**

<b>Age Group</b>	<b>1990</b>	<b>%</b>	<b>2000</b>	<b>%</b>	<b>Age Group</b>	<b>2010</b>	<b>%</b>	<b>Percent Change 1990-2010</b>
Under 5	3,975	7	3,574	6	Under 5	3,889	6	+1 %
5-17	9,118	16	9,784	16	5-19	12,726	19	-3 %
18-24	12,287	22	13,650	22	20-24	10,827	16	0 %
25-34	8,636	15	8,161	13	25-34	9,785	15	-3 %
35-44	7,612	13	7,916	13	35-44	6,749	10	+4 %
45-54	4,229	7	7,402	12	45-54	7,405	11	+3 %
55-64	3,758	7	3,849	6	55-64	6,822	10	-1 %
65 +	7,241	13	7,368	12	65 +	7,680	12	
<b>TOTAL</b>	<b>56,856</b>	100	<b>61,704</b>	100		<b>65,883</b>	100	
Median			29.4			29.8		

Source: U.S. Census

Nevertheless, the median age in Eau Claire in 2010 was 29.8 years, which compares with 36.2 years for the Eau Claire Metropolitan Statistical Area and 38.5 for the state. Eau Claire’s median age is also lower than other similarly sized communities such as La Crosse, Oshkosh, Waukesha, Appleton, Janesville, Sheboygan and Wauwatosa, perhaps because of the large number of college-age residents.

**Household and Family Composition**

Table 11-4 provides a summary of information pertaining to household and family composition for the City for 1990, 2000 and 2010. As shown, family households as a percentage of the total declined by 4 percent during the prior decade. (Family households are those where two or more persons living in a household are related.) Correspondingly, the non-family households significantly increased during the 2000s and now represent 47 percent of the City’s households. This is a major change since 1990, when the family to non-family ratio was 61:39. In addition, one-person households increased to 32 from 28 percent of the total households during the 2000s.

**Table 11-4  
Household and Family Composition, City of Eau Claire**

	1990	%	2000	%	2010	%
<b>Household Type</b>						
- Family household	12,838	61	13,567	57	14,293	53
- Non-family household	8,280	39	10,449	43	12,510	47
<b>TOTAL</b>	<b>21,118</b>	<b>100</b>	<b>24,016</b>	<b>100</b>	<b>26,803</b>	<b>100</b>
<b>Married Couple Families</b>						
- With children	5,029	23	5,017	21	4,266	16
<b>Female Householder</b>						
- With children	1,385	11	1,391	10	1,777	6
Persons Per Household	2.49		2.38		2.29	
Persons Per Family	3.07		2.99		2.89	
Hshd's with one or more persons 65 years or more	5,022	24	4,826	20	5,637	21
Persons Living in Group Quarters	5,839	28	6,182	26	4,536	17
One-person Households	5,869	28	7,157	30	8,485	32

Source: U.S. Census

The composition of family households in Eau Claire has also undergone some changes during the decade. The percentage of married-couple families with children has decreased from 23 percent of all families in 1990 to 16 percent in 2010. That certainly has contributed to the shrinking average family size. The percentage of female-headed households with children at home has declined from 11 percent in 1990 to 6 percent in 2010, which is probably a helpful trend.

**College Students**

College and university students are another group with significance to their housing situation as over half of the enrollment lives off-campus. Although some of these students occupy older, lower-cost housing, they are not expected to be chronically lower income because of their college education. The students compete with other lower-income households for shelter.

**Income and Poverty**

Income levels for the City of Eau Claire and surrounding areas have traditionally lagged behind income levels of the State of Wisconsin and the Minneapolis-St. Paul metropolitan area.

Comparing the 2000 and 2010 figures shows that incomes have increased within the City and MSA. However, a comparison of these income figures indicates that the gap between the City and the MSA widened substantially during the decade, while the gap between the City

and the State widened only slightly. Thus, Eau Claire is becoming less like the surrounding communities in terms of income.

Rates of poverty by any measure in Eau Claire are higher than those of the state. Table 11-5 illustrates that although Eau Claire and Wisconsin had similar poverty rates in 2000, the City had slipped behind by 2010.

**Table 11-5  
Poverty Rates, 2000 and 2010**

	2000		2010	
	Eau Claire	State	Eau Claire	State
% Families Below Poverty Level	5.5	5.6	10.2	8.9
% With Children Under 18 Years	8.5	8.8	18.2	15.4
% With Children Under 5 Years	13.8	12.2	28.3	16.2

Source: U.S. Census, 2000 and 2010.

**Racial and Ethnic Composition**

From 1980 to 2010, the Eau Claire community saw a substantial change in its racial composition. During this 30 year period, the City’s minority population increased from 1.3 percent of the total population to 6.6 percent of the population; still a small increase compared with many Wisconsin cities but a noticeable difference nonetheless. Table 11-6 illustrates this change.

**Table 11-6  
Population by Race, City of Eau Claire**

	1990	1990 Percent of Total	2000	2000 Percent of Total	2010	2010 Percent of Total
White	54,042	95	57,657	93.4	60,226	91 %
African American	211	<1	429	0.7	752	1 %
Native American	332	<1	337	0.5	224	<1 %
Asian or Pacific Islander	2,150	4	2,282	3.7	3,043	5 %
Other	121	<1	209	0.3	356	<1 %
Two or More Races	--	--	90	1.3	1,159	2 %
<b>TOTAL</b>	<b>56,856</b>	100	<b>61,704</b>	100	<b>65,883</b>	100

Source: U.S. Census

The most significant change occurred during the 1980s, when a large number of Hmong moved to Eau Claire from their home countries of Laos, China and Thailand. Census statistics indicate that the Hmong population is now somewhat dispersed within the community, whereas they were initially concentrated in several locations in the City . However, several smaller concentrations of Hmong still remain in northern portions of the City to the east of the airport and within the North Riverfront and North Side Hill neighborhoods located to the north and northeast of downtown. The 1990s and 2000s saw smaller increases in the Hmong population.

The population of other racial or ethnic groups, including Hispanics (1,268 in 2010?), increased slightly since 1980 but remain in the 1 to 2 percent range.

**Employment**

In 2014, Eau Claire County enjoyed a relatively healthy 5.4 percent rate of unemployment, which is close to the rate reported 10 years earlier in 2004, near the peak of an economic expansion. However, the intervening recession hit this city and county hard, as it did the state and the nation, as unemployment shot up to 8.1 percent, which was still below the statewide average.

The City of Eau Claire is somewhat buffered from economic turmoil by its location amidst a strong agricultural region and the presence several major employers, such as hospitals and medical clinics, schools, and city or county governments, that are relatively resistant to recessions. However, anecdotal and other evidence indicate that the official rate of unemployment does not paint an accurate picture of the situation, as many discouraged job-seekers have dropped out of the labor force and others have taken new jobs at lower pay or responsibility than they had previously.

Since 1990, Eau Claire has weathered the shock of losing the Uniroyal Tire factory and has since diversified its economy, reducing its reliance on manufacturing while increasing its jobs in other categories. Unemployment spiked to 8.5 percent in 1990 then declined to only 1.9 percent by September 1999, the lowest rate of the past 25 years. When the *Comprehensive Plan* was adopted in 2005, the rate had crept up to 3.3 percent before rising sharply during the recession.

**Table 11-7  
Reported Rate of Unemployment**

	<b>Eau Claire County</b>	<b>Wisconsin</b>
March 2014	5.4 %	6.1 %
July 2009	7.2 %	9.2 %
March 2004	5.3 %	4.5 %

Source: Federal Reserve Bank of St. Louis.

Peak rate for Eau Claire County: 8.1 percent in February, 2010.

In 2000, 33,423 residents of the City (16 years and older) were employed, representing 67 percent of that population. By 2012, that number stood at 37,448, still representing 67 percent after taking a dive during the intervening years.

## Housing Demand

The demand for housing in Eau Claire continues to be strong, as evidenced by the steady number of new housing starts, low vacancy rates, and the upward movement of rents and sales prices. The private market has been responding to this demand. Between 1980 and 1989, Eau Claire gained an annual average of 129 housing units, while during the 1990s the annual average was 173. The first three years of this decade saw an annual average of 268 new units.

**Table 11-8  
Development Activity, 1980 to 2013, Annual Averages**

	1980-1989	1990-1999	2000-2009	2010-2013
New Single-Family Houses	102	152	129	44
New Multiple-Family Houses	156	195	204	137

Source: City of Eau Claire

**Housing for Low- and Moderate Income Households:** Even with these new units, the choices available to low- and moderate-income households continued to be limited. In 1998, the average sale price of a house in Eau Claire was almost \$98,000. Lower-cost houses are available, but they are often in need of major repair. Rents have also increased significantly, with surveys indicating that more affordable, decent rental may be needed.

**Attached and Rental Housing Starts:** It is notable that 56 percent of all new housing constructed in Eau Claire since 1990 has been duplex or other multiple-family buildings. The addition of these units should help relieve some of the cost pressure on rental housing, since most units in multi-family buildings are rental in Eau Claire. However, since the overall vacancy rate is low, the effect has probably been to mitigate what would have been an even greater increase in housing costs.

In addition, the range of choice in style, quality and cost in the rental and multi-family housing in and around Eau Claire is very limited, leaving this as an undesirable choice for many households.

Still, **the most significant housing problem in Eau Claire is the need for very low cost housing units**, especially with two or more bedrooms, that are decent, safe and sanitary. The housing construction industry has been creating units for those who can pay high rents, but not enough older units have been made available to keep pace with the demand. The public and the not-for-profit private sectors have not been able to make up the difference.

## **Housing Conditions**

Please refer also to the Neighborhoods Assessment of this plan for a description the central neighborhoods in terms of:

- Year that housing was built
- Rental and Owner-occupied housing
- Housing vacancy
- Value of owner-occupied housing
- Percentage of renter-household paying more than 25 percent of their income in rent

## **Age of Housing**

The owner-occupied housing stock of Eau Claire has been constructed proportionate to households growth over the years. The largest portion of owner units were, however, constructed in the 1950s, 1970s and prior to 1940. The majority of rental housing was built either prior to 1940 or after 1970. Thirty-four percent of the rental units were constructed since 1980.

## **Housing Cost**

The cost of housing in Eau Claire, while still significantly lower than in major metropolitan areas such as the Twin Cities, has risen dramatically since 1980. Prices rose most dramatically during the run-up to the Great Recession but have come down a bit since then. Unfortunately, this problem affects certain households in disproportionate numbers:

- Single-parent families
- The elderly
- The handicapped
- The disabled
- Members of minority groups, especially Southeast Asians

Census data support the fact that households in the lower income brackets tend to pay a higher percentage of their incomes for housing than do households in the higher brackets. It is not uncommon for households in the lowest quarter of the income scale to pay 35 to 50 percent of their gross income for rent.

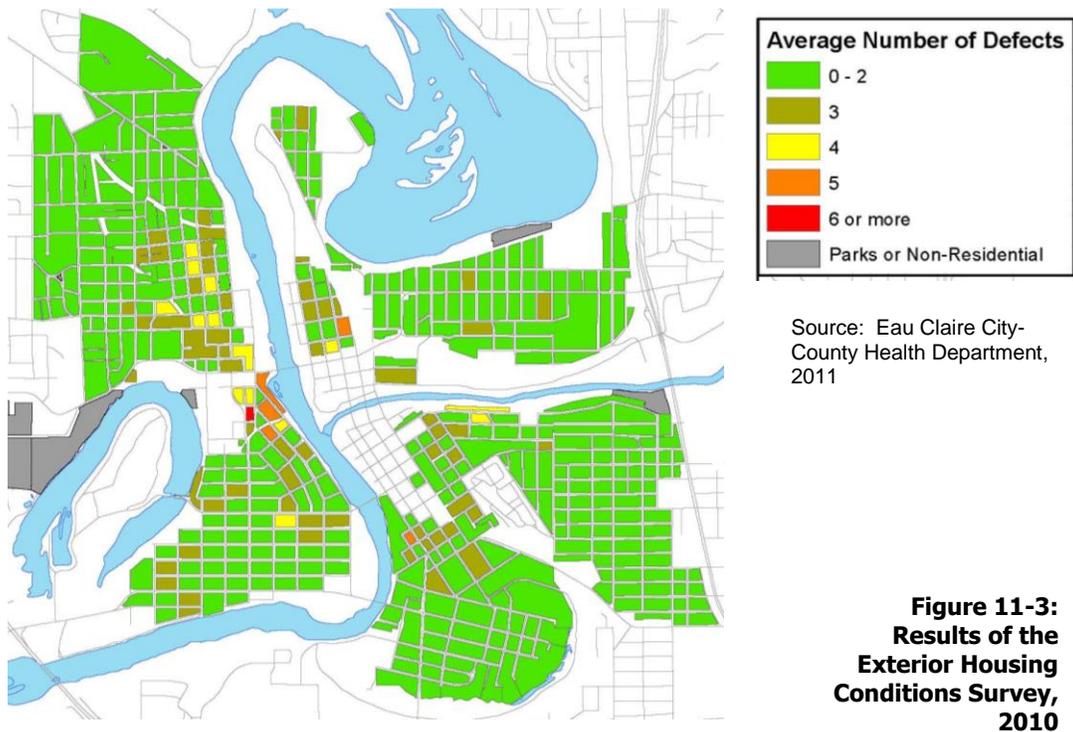
Rental rates have risen in similar fashion, in part because the local housing construction industry has not kept up with the population and economic growth.

### Housing Conditions in the Central Neighborhoods

Through the Intensified Housing Code Compliance Program, the Eau Claire City-County Health Department inspected the exterior condition of houses in older neighborhoods of Eau Claire in 2010 to assess exterior conditions and to encourage neighborhood improvements to protect and promote public health.

The exterior condition of all properties was evaluated in selected neighborhoods, and properties with more significant exterior problems were scheduled for a later complete inspection. A written compliance notice was issued to those owners identifying any violations and the date by which corrections must be made. A short conference followed the inspection to explain the report, answer questions and inform owners how to mitigate the problems.

Figure 11-3 illustrates the results of the exterior survey averaged for each block. On any given block, there may be houses with more or fewer defects than the map shows.



### **Overcrowding**

The extent of overcrowding in rental housing has increased. The problem is most severe among the lower-cost rental units, which tend to be occupied by households of very-low (under 50 percent of the median) and low income (under 80 percent of the median).

The supply of very large (three or more bedrooms) housing units that are affordable to low- or moderate-income households is shrinking because of demolitions. Newer houses with four or five bedrooms are too expensive for those need, low-income households. Thus, large low-income households are forced into overcrowded situations.

Further evidence of this is that searches of six months or longer are common by large families with rent vouchers or certificates.

### **Upper-Cost Housing**

The City of Eau Claire has been capturing a progressively smaller share of the most expensive housing built in the metropolitan area. Much of that portion of the housing market has been going to locations outside the City, such as the northern Town of Washington, the western Town of Seymour or the Town of Pleasant Valley. Those areas have attractive wooded lots desirable by households that wish to build a house in the \$250,000 to \$750,000 range.

It is in the interest of the City of Eau Claire to capture such housing not just for the tax base it provides but also, and perhaps more importantly, for the potential civic support of the household members. It is important to avoid creating an “us versus them” mentality in which the most affluent members reside outside the City and the moderate and low income live in the City. The highly educated professionals, executives and business owners who can afford the best housing are be needed to help guide the City toward its best possible future.

Thus, the City needs to diversity and expand its housing stock on both the upper end of the spectrum.

## **Housing Needs**

### **Top-Priority Housing Needs**

The greatest housing needs in Eau Claire are listed below, as identified by the *Consolidated Plan for Community Development Block Grant, HOME and Housing Programs 2005 to 2009*.

1. Rental subsidies
2. Housing rehabilitation
3. Assistance for people with special needs
4. Homeownership assistance
5. Reduction of lead paint hazards
6. Code enforcement to improve housing conditions and community appearances.

### **Population Groups that have the Greatest Housing Needs**

The Eau Claire housing stock is suitable for many groups of people because it is highly varied, having been created over the decades by many builders. The stock is most amenable to households, including those with children, who can afford to buy a single-family house at market prices. However, there is also a good supply of apartments and converted houses that are rented to young single and couples, college students and lower-income families or households.

However, there are several population groups that struggle to find suitable housing that they can afford in Eau Claire. The portions of the Eau Claire population that have special needs are listed below.

#### **The Homeless**

The homeless and those threatened with homelessness, after receiving emergency housing assistance, have difficulty making the transition to permanent housing. There are an insufficient number of temporary shelter beds, particularly for homeless families, in Eau Claire. There are also not enough decent low-cost housing units for these people. Consequently, there is overcrowding, frequent change and great insecurity.

#### **Large Families**

The housing stock is least suited to large, low-income families who need four or more bedrooms. Very large units are most often found in the more expensive single-family houses, which are out of the financial reach of such families.

#### **The Chronically Mentally Ill**

This portion of the population needs several kinds of help, housing being one of them. There are not enough low-cost housing units for this population, particularly not housing units with supervision or help.

#### **People with Physical Disabilities**

A portion of the assisted housing in Eau Claire are designed and reserved for this population but it is estimated that the need is greater than the supply.

### **The Frail or Low-Income Elderly**

With the trend toward longer lives, it can be expected that an increasing percentage of the population will encounter the types of physical, social psychological or economic conditions that make continued independence more difficult but for which institutional care is expensive and not appropriate. It would be helpful if the housing needs of these people could be met through programs that keep them safely in their homes as long as possible.

The elderly who can no longer maintain a single-family house and may need daily assistance and companionship are seeing some increase in choices in this community because of the recent new construction of a number of housing complexes. Keeping this growing segment of the population in their homes and providing in-home assistance may be an effective approach to containing housing costs for this group.

### **People with AIDS**

The difficulty of obtaining safe, affordable housing is compounded when someone has AIDS or HIV disease. It is assumed that there is much discrimination against this population when it comes to obtaining and keeping rental housing, and the lack of adequate housing often prevents their timely discharge from acute care facilities. It may also force them into shelters for the homeless or to move into unstable or unsafe environments.

## Housing Assistance Programs

### Housing Assistance Programs and Inventory

The assisted housing inventory in Eau Claire is summarized by the following table.

**Table 11-9  
Assisted Housing Inventory**

Category	Number of Housing Units
Public Housing	111
Section 221(d)3 *	100
Section 8 New Construction	PHA 183
Rent Assistance	Other 455
Section 8 Existing Housing Certificates or Vouchers	373
Section 236 *	64
Section 202 *	81
1999 HOME Tenant-Based Rental Assistance	37
CDBG Homeownership Programs	11

\* Mortgage interest subsidy programs sponsored by the US Department of Housing and Urban Development for non-profit or public agencies.

### Rental Assistance Programs

The Eau Claire Housing Authority administers these federal rent assistance programs:

**Table 11-10  
Rental Housing Assistance Programs, 2014**

Location	Number of Units	Elderly	Family	Handicap-Accessible
Park Tower Apartments	122	122		12
Park Towers Townhouses	30		30	3
Owen Rust Apartments	23	23	0	2
Public Housing (Scattered Sites)				
Duplexes	70	0	70	3
Single-Family	41	0	41	1
Substantial Rehabilitation	6	0	8	2
Voucher Program Rental Assistance (Scattered Sites)	405	106	299	0
Portable In-Coming Vouchers	60	14	46	0
Homeownership Program	11	0	11	0
HOME Tenant-Based Rental Assistance	40	12	28	0
Totals	808	277	531	23

Source: Housing Authority of the City of Eau Claire, 2003.

### **Public Housing**

Under this program, the federal government provides money to construct or acquire and rehabilitate housing. The Housing Authority operates the project with the rents that it collects from its low-income tenants and an operating subsidy from HUD.

### **Park Tower Apartments**

An eight-story building located at 901 S. Farwell Street, near downtown. Built in 1980.

### **Park Tower Townhouses**

Located at 2800 and 2900 blocks of Conrad Street. Built in 1980.

### **Owen Rust Memorial Apartments**

This housing was financed through the 1978 sale of \$575,000 in housing bonds.

### **Substantial Rehabilitation Program**

This program consists of 6 single-family throughout Eau Claire.

### **Affordable and Transitional Housing Programs**

This program has two components, Affordable Housing and Transitional Housing. The Affordable Housing Program consists of 9 single or duplex units. All units are available to Section 8 Voucher holders with an initial annual lease and subsequent month-to-month lease arrangement. The Transitional Housing Program consists of 3 single-family houses that are offered to currently homeless families. The goal is to assist families in their transition to permanent long-term housing by offering these families counseling and an opportunity to establish a rental history at an affordable cost. A family will reside in one of the units anywhere from 9 months to 2 years, at which time they may be offered more permanent subsidized housing. This program has assisted 54 families since 1995.

### **Home Ownership Program**

Under this program, low and moderate income first time homebuyers and working families have an opportunity to purchase homes through this direct sale program. Financing is secured through a private lending institution. The home is made affordable through the use of a subsidy to reduce the purchase price.

### **Neighborhood Stabilization Program for Home Ownership**

The Housing Authority received funding from the State of Wisconsin to administer HUD's Neighborhood Stabilization Program. This program supplements the Housing Authority's Home Ownership program. Through this program, homes are purchased by the Housing Authority, refurbished, then sold to low income homebuyers. This program differs from the Home Ownership Program in that 40 percent of the funding must be used to assist those with incomes at or below 50 percent of median area income. The balance can be used to assist those whose income could reach a maximum of 120 percent of median income, due to a relaxation in the normal guidelines for this program. Because of this provision, 2 of the three houses have been sold to families at or below 50 percent of median income, families that would not otherwise be able to enjoy the benefits of homeownership.

### **Housing Choice Voucher**

The Housing Authority of the City of Eau Claire no longer administers the Housing Choice Voucher Program for the City of Eau Claire.

**Family Self-Sufficiency Program**

As a result of no longer administering the Housing Choice Voucher Program, the Housing Authority of the City of Eau Claire no longer offers this program.

**Community Development Block Grant Program (CDBG)**

The CDBG Program provides money that the City has used for:

- Acquiring real estate
- Relocating and clearing property for redevelopment
- Housing rehabilitation
- Public services
- Energy conservation
- Public facilities and improvements
- Slum and blight removal
- Economic development and job creation and retention.

## Affordable and Fair Housing

This section summarizes the barriers to affordable housing, impediments to fair housing choice and the opportunities created by the local market for producing rental housing, promoting new homeownership, alleviating overcrowding, and meeting the needs of underserved populations.

### Impediments to Decent, Affordable Housing

- **Rent levels** affordable by the low-income population are not sufficient to support rehabilitation
- The **cost of building new housing** (whether for-sale or for-rent) exceed what some segments of the population can afford.
- **Strong demand** for housing in Eau Claire keep purchase prices and rents up, particularly in the better neighborhoods.
- **Some affordable housing is being lost** because of flooding, business expansion, road building, redevelopment projects, and/or simply age and neglect.
- The **conversion of large single-family houses to apartments** reduces the supply of large units and increases overcrowding.
- Some **people of color may feel alienated** from living in housing that they can afford located in all-white neighborhoods.
- **Federal Fair Market Rents** limit the choice of Section 8 participants to housing in older neighborhoods.

### Opportunities for Affordable Housing

- Eau Claire has a well-maintained **supply of large, older single-family houses** that are amenable to rehabilitation.
- **New single-family development** on the fringes of the community is continuing to create opportunities for resale of older houses to moderate-income households.
- Housing **costs in Eau Claire are relatively low.**
- Eau Claire is a **community concerned** about its members.
- Eau Claire has a good system of city and county **government** along with a small network of **private social service and non-profit housing providers.** Together, these organizations can address many of the community's housing problems, which are not as unmanageable as those in some large communities.

### Impediments to Fair Housing

According to a report issued in 2012 by the Metropolitan Milwaukee Fair Housing Council, Inc., these are the impediments to fair housing in Eau Claire:

- Flawed City fair housing ordinance
- Lack of housing units accessible to people with disabilities
- Inadequate affordable housing supply relative to resident income

- Poor credit, lack of credit history and lack of financial literacy
- Frequent attacks on the Community Reinvestment Act by banking regulators
- Lack of resources or incentives for developers to build for the lowest income households
- Wisconsin Housing and Economic Development Authority scoring method
- Mortgage lending
- Homeowners' insurance
- Housing sales and rental markets

A description of each of these impediments was included in their report.

## Needs of the Homeless

Estimates of the number of homeless in Eau Claire vary from one source to the next. Variances seem to depend on the amount of exposure each source has with the problem and how one defines homelessness. Reliable statistics on the homeless population are difficult to generate. Some of the homeless are parents with children, some are adult individuals, some are youth on their own.

A 2014 point-in-time count of the homeless who were sheltered overnight in a known facility in Eau Claire indicated that there were 88 individuals in 9 facilities, representing an approximate 75 percent utilization rate for those facilities. Of those 88 people, 64 were singles, 24 were in families and none were children.

Nearly all of the homeless in Eau Claire seem to be sheltered but the security and quality of that shelter varies. Many homeless are in a highly transitory situation, moving from the residence of one friend to the next, perhaps turning up at a social service agency seeking help. Some people have housing that is in such poor condition or so cramped that it is only slightly better than nothing. There are few if any homeless people living outdoors.

The consensus of representatives of agencies serving the homeless is that there is much unmet need. Eau Claire needs more temporary shelter for homeless individuals and families with children, especially for those with special problems beyond unemployment such as domestic abuse or recent release from prison or a mental health institution.

The Housing Authority of the City of Eau Claire invited several housing and social service agencies to join a Continuum of Care group that meets several times each year. This group shares ideas, identifies needs and sets agendas to address housing and homeless needs in Eau Claire.

## Needs of People Threatened with Homelessness

Every household with an income less than 50 percent of the community's median can be said to be threatened with homelessness because they would be paying a high percentage of their income for rent.

Groups of people threatened with homelessness in Eau Claire include:

1. Those Being Released from Institutions
2. Young Adults and Youth
3. Workers Moving from High-Paying to Low-Paying Employment
4. Victims of Domestic Abuse
5. Displaced by Lead Hazards

## Facilities and Services for the Homeless

There is a general consensus that the facilities and services available in Eau Claire for the homeless do not meet the needs of the community. For example, it was reported that for every family assisted at the Haven Homeless Shelter, three are turned away.

The following facilities provide shelter for the homeless in Eau Claire. In addition, some of the facilities listed in the following table, Facilities for Persons with Special Needs, provide

shelter and other help to people who might otherwise, but not specifically, be homeless, or at least threatened with homelessness.

- Interfaith Hospitality Network
- Bolton Refuge House
- Western Dairyland Economic Opportunity Council, Inc.
- Housing Authority of the City of Eau Claire
- Northwest Wisconsin AIDS Project (NOWAP)
- Lutheran Social Services
- Wisconsin Department of Corrections, Division of Probation and Parole
- Eau Claire Department of Human Services
- The Salvation Army

### **Obstacles**

There are very few obstacles to addressing the needs of the homeless other than insufficient funding. This funding obstacle may be overcome in part due to the large amount of Continuum of Care funding recently received from HUD. The City of Eau Claire also has tentative plans to fund a portion of the rehabilitation costs of a permanent homeless shelter site for Interfaith Hospitality Network. This shelter will provide emergency shelter services for families with children and single unaccompanied women.

### **Goals**

The goals of the City of Eau Claire are to continue to support the efforts of the Eau Claire Area Continuum of Care. The City of Eau Claire, through its various programs, anticipates serving 50 homeless families over the next five years.