

## ELEMENT II - HOUSING

*The **Housing Element** is a compilation of objectives, policies, goals, maps and programs of Prentice to provide an adequate housing supply that meets existing and forecasted housing demand. The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of Prentice 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 Prentice's existing housing stock.*

### Introduction

Sufficient housing is a cornerstone of every community. The ability of the Village of Prentice to address the demand for housing is crucial to its economic viability and the well being of its residents. By studying the changes in the number of housing units and other housing characteristics, the Village of Prentice can gain insight into changes taking place.



### Housing Profile

A **housing unit** is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building, and which have direct access from the outside of the building or through a common hall. Total housing units in the Village of Prentice have not changed significantly in the past 10 years as is seen in Table 2.1. A large increase (70) in housing units was seen from 1990 to 2000.

Table 2.1: Housing Units						
	1970	1980	1990	2000	2010	2019*
Village of Prentice	176	228	246	316	340	342

Source: U.S. Census Bureau  
 \*2019 ACS Estimate

## Housing Occupancy

**Table 2.2** details the housing occupancy characteristics in the Village of Prentice. Of the 342 total units, 35 are vacant. Of the 307 occupied units, 72.3 percent were owner-occupied and 27.7 were renter occupied.

<b>Table 2.2: Occupancy Characteristics</b>	
<b>Total Housing Units</b>	<b>342</b>
Occupied housing units	307
Owner-occupied	222
Renter-occupied	85
Vacant housing units	35

Source: U.S. Census Bureau

## Structural Characteristics

Structural characteristics for the Village of Prentice’s housing stock includes units in structure, and year structure was built. Table 2.3 details units in structure and the figure below reveals the age of the housing stock within the village.

<b>Table 2.3: Units in Structure</b>	
1-unit detached <sup>1</sup>	241
1-unit attached <sup>2</sup>	2
2-units	6
3 or 4 units	3
5 to 9 units	16
10 to 19 units	29
20 or more units	4
Mobile home	41

Source: ACS 5-Year Estimates

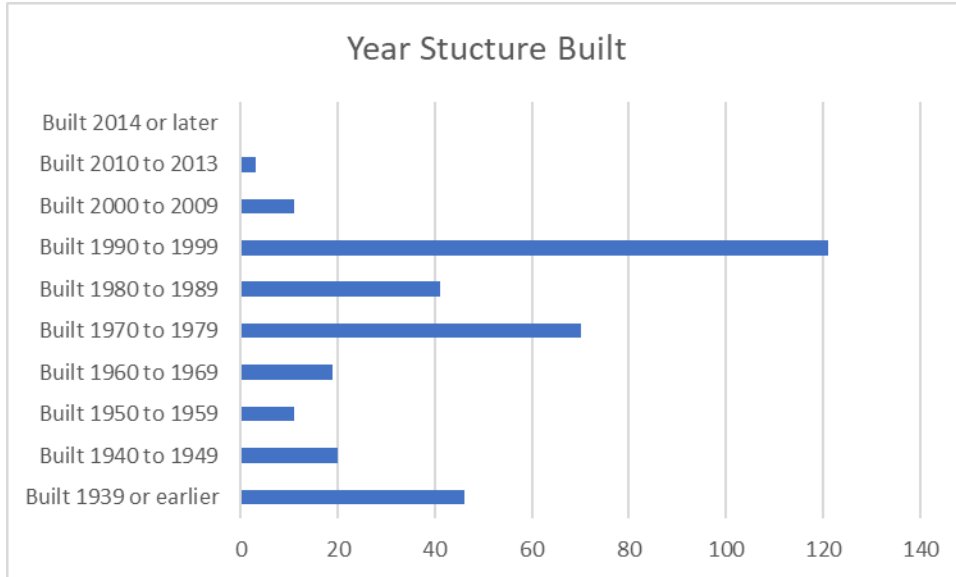
## Year Structure Built

Most homes (26.6 percent) in the Village of Prentice were built between 1970 and 1979 and the largest percentage (47.3), have between 5 and 6 rooms.

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<sup>1</sup> This is a 1-unit structure detached from any other house; that is, with open space on all four sides.

<sup>2</sup> This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures.



### Housing Values

Housing values in the Village of Prentice are shown in Table 2.4 below. Most homes (40.4%) are valued between \$50,000 and \$99,999, which is common for most rural communities in northern Wisconsin.

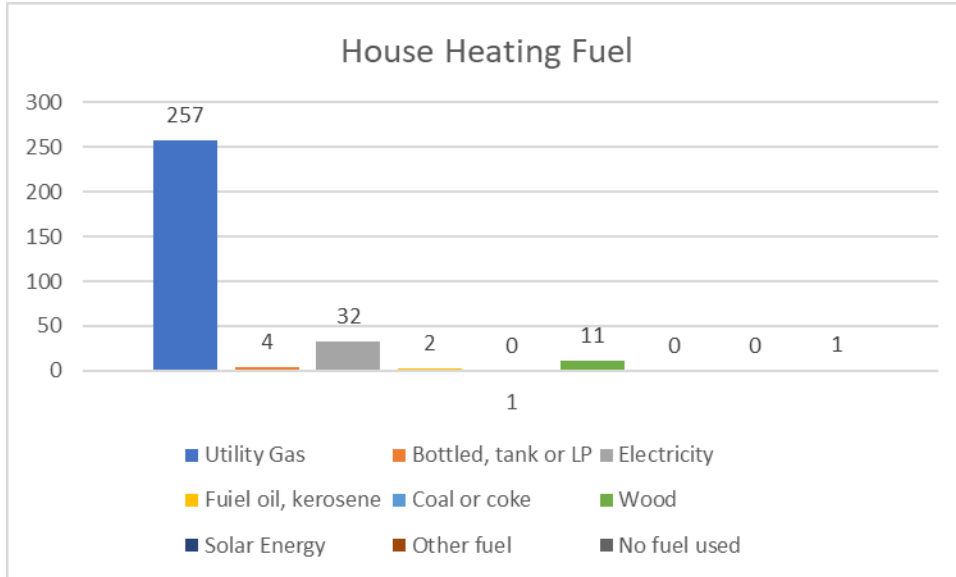
**Table 2.4: Village of Prentice Housing Values**

	Number
Less than \$50,000	26
\$50,000 to \$99,999	138
\$100,000 to \$149,999	23
\$150,000 to \$199,999	27
\$200,000 to \$299,999	7
\$300,000 or more	1

Source: ACS 5-Year Estimates

### Home Heating Fuel

According to the 2019 American Community Survey, most housing units in the Village of Prentice were heated with utility (natural) gas. Electricity and wood heat were the next most types of fuel used to heat homes within the Village of Prentice. The figure below reveals all heating sources used.



## Housing Programs

### CDBG (Community Development Block Grant) Housing Rehabilitation

CDBG funds are available through HUD (Housing and Urban Development). These funds are available to public or private entities to help offset rehabilitation costs to homeowners, renters, and landlords. These funds are in the form of zero percent interest/deferred payment loans.

### Northwest Affordable Housing, Inc.

Northwest Affordable Housing Inc. is a 501(C)(3) non-profit organization that is able to obtain funds that are not available to the general public for the purpose of promoting affordable and accessible housing for low and moderate-income persons.

### HCRI (Housing Cost Reconstruction Initiative)

This organization provides federal funds for housing down payment and closing costs to low-moderate income families. HOME funds are available for the rehabilitation of these homes after the purchase.

### WHEDA (Wisconsin Housing and Economic Development Authority)

The Wisconsin Housing and Economic Development Authority 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.

#### USDA-Rural Development

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

#### Indianhead Community Action Agency

This agency provides weatherization (insulation, windows, doors, energy efficient furnaces etc...) or anything that helps homeowners with even the most modest or extensive home repairs.

### Housing

**GOAL: The Village of Prentice will promote housing that meets the needs of current and future village residents.**

OBJECTIVE 1: Work to provide market rate housing (both owner and renter occupied).

OBJECTIVE 2: Expand infrastructure to developable areas of the village for housing.

OBJECTIVE 3: Encourage housing development in ways that make the type of development compatible with adjacent uses.

#### ACTIONS:

- Develop vacant lots owned by the village for future housing.
- Support additional Village ordinances that outline adequate housing.
- Work closely with potential and developers to guide them and ensure future residential development meets the needs of future residents and aligns with this comprehensive plan.