

HOUSING AFFORDABILITY ANALYSIS

DECEMBER 2019



In accordance with Wisconsin Statute 66.10013, this report has been prepared by the City of Chippewa Falls.

1.0 Background Data

1.1 Residential Subdivision Plats Approved in Prior Year

In 2018, there was one (1) residential subdivision re-plat approved comprising 82 proposed residential units.

From January 1, 2019 through June 30, 2019, there was one (1) residential subdivision plat approved including four proposed residential units.

1.2 Residential CSM's Approved in Prior Year

In 2018, there were four (4) residential CSM's approved comprising eighteen (18) proposed residential units.

From January 1, 2019 through June 30, 2019, there were three (3) residential CSM's approved including fourteen (14) residential units.

1.3 Residential Condo Plats Approved in Prior Year

In 2018, there was one (1) residential CSM's approved comprising forty-eight (48) proposed residential units.

1.4 Building Permit Applications Approved in Prior Year

In 2018, there were 21 single-family building permits issues, six (6) duplex building permits issues (12 units), and nine (9) multi-family building permits issued (80 units).

From January 1, 2019 through June 30, 2019, there were seven (7) single-family building permits issued, two (2) duplex building permits issued (four (4) units), and three (3) multi-family building permits issued (24 units).

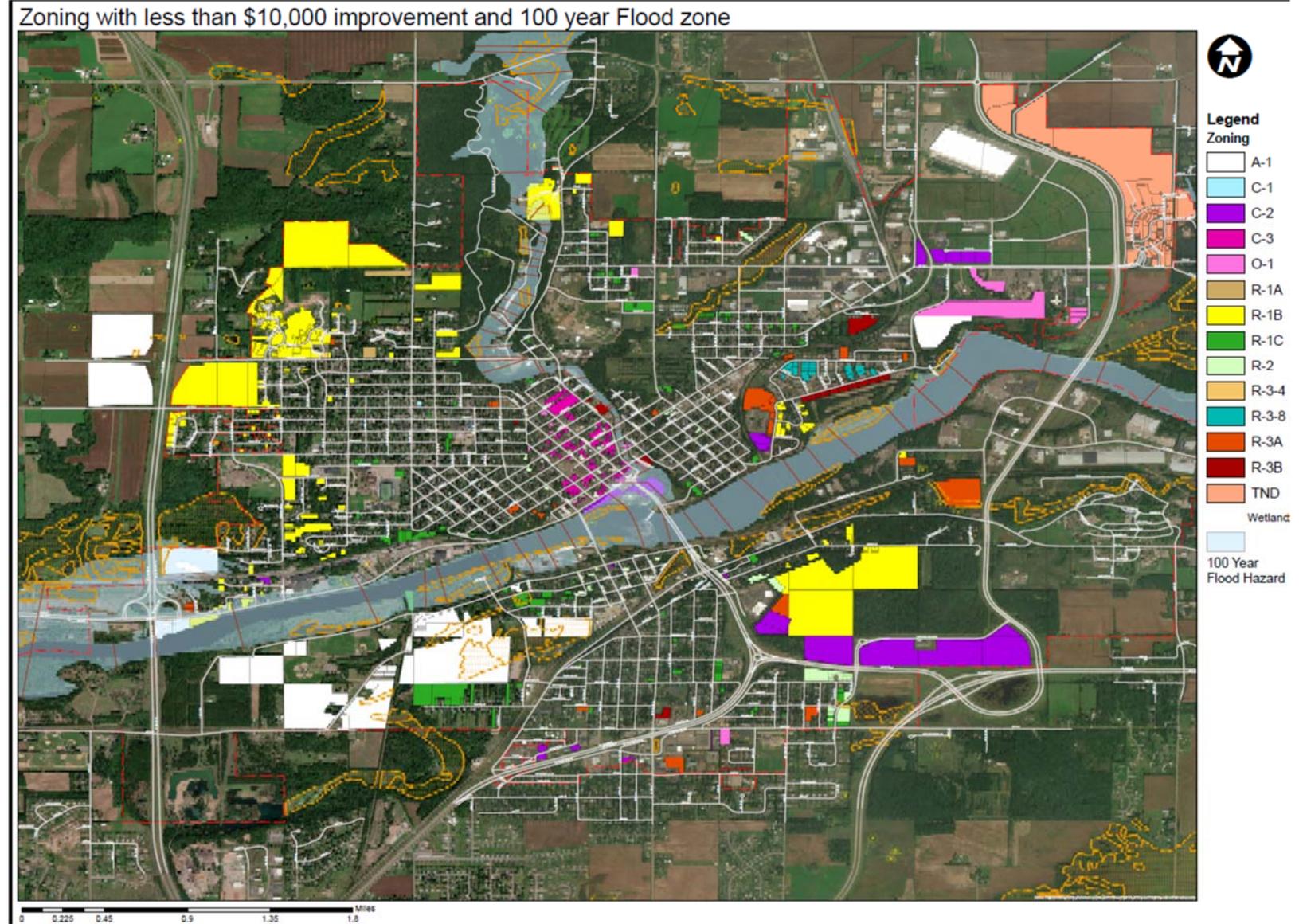
2.0 List and map of undeveloped parcels that are zoned for residential development

The maps on the following pages are the undeveloped parcels that have a zoning classification whereby residential development is a permitted use. These parcels all have less than \$10,000 in improvement value. The following zoning classifications are included:

Zoning Class	Permitted	Conditional
A-1 Agriculture	Single-Family Dwellings	Nursing Homes, Homes for Elderly
R-1A Single-Family R-1B Single Family R-1C Single Family	Single Family Community Living (<8 persons)	Nursing Homes, Homes for Elderly Community Living (9+ persons) Residential Care Apartment Complex
R-2 Two-Family	Single Family Dwellings Two-Family Dwellings Community Living (<9 persons)	Nursing Homes, Homes for Elderly Community Living (9+ persons) Residential Care Apartment Complex
R-3-4 Multi-Family Four-Plex Residence	Single-Family Dwellings Two-Family Dwellings Three-Family Dwellings Four-Family Dwellings Community Living (<16 Persons)	Nursing Homes, Homes for Elderly Community Living (16+ persons) Residential Care Apartment Complex
R-3-8 Multi-Family Eight-Plex Residence	Single-Family Dwellings Two-Family Dwellings Multi-Family Dwellings up to 8 Units Community Living (<16 Persons)	Nursing Homes, Homes for Elderly Community Living (16+ persons) Residential Care Apartment Complex
R-3M, R-3A and R-3B Multi-Family Residence Districts	Single-Family Dwellings Two-Family Dwellings Multi-Family Dwellings Community Living (<16 Persons)	Nursing Homes, Homes for Elderly Community Living (16+ persons) Residential Care Apartment Complex Studio/Efficiency Apartments (R-3B)
PD Planned Development/TND		Mixed-Use Development consistent with underlying zoning
O-1 Office	Single-Family Dwellings Two-Family Dwellings	Nursing Homes, Homes for Elderly Multi-Family Dwelling Units

It should be noted that there are development limitations due to floodplain and wetland restrictions. A City-wide map of the 100-year floodplains and WDNR mapped wetlands is included on the following page.

Figure 1 – Floodplain and Wetland Overlay



Figures 2-6 identify those parcels within the City that are zoned for residential development, and that have less than \$10,000 of assessed improvements on the property.

Figure 2 - The parcels north of the Chippewa River, for the most part, are developable. The western-most parcels lying in close proximity to the Chippewa River are within the 100-year floodplain. A few of the A-1 zoned parcels south of the Chippewa River are impacted to varying degrees by wetlands which make development challenging.

Figure 3 - Of the parcels identified in Figure 3, the most impacted parcel by significant development restrictions is now the site of Erickson Park. For the most part, the parcels identified in this Figure are developable.

Figure 4 - Parcels within this figure are not particularly impacted by floodplain or wetlands. However – the former Timber Terrace golf course is no longer operational, zoned for residential (R-3A) and could be redeveloped in the future. This parcel does not show up as highlighted within this map as it has more than \$10,000 in assessed valuation due to the clubhouse, restaurant and other structures used in the operation of the golf course.

Figure 5 - Very limited wetland or floodplain impacts within this map. Many of the parcels zoned R-2 or R-1C south of Business 29 West have recently been developed. The large tracts of R-1B zoned property are owned by Premium Waters and are major contributing areas to their water sources. Premium Waters does not intend to sell or develop these properties, as that would risk possible water quantity or quality degradation for their business. The two parcels immediately northeast of the Business 29/State Highway 124 roundabout not highlighted are excess Wisconsin Department of Transportation (WisDOT) right-of-way. WisDOT is working towards the sale of those properties for development purposes. There are grade challenges with those parcels that will render a portion of them undevelopable.

Figure 6 - Parcels within this figure are not particularly impacted by floodplain or wetlands.

Figure 2 – Residential Zoning, Less Than \$10,000 Improvements - Southwest

Residential Zoning with less than \$10,000 improvement

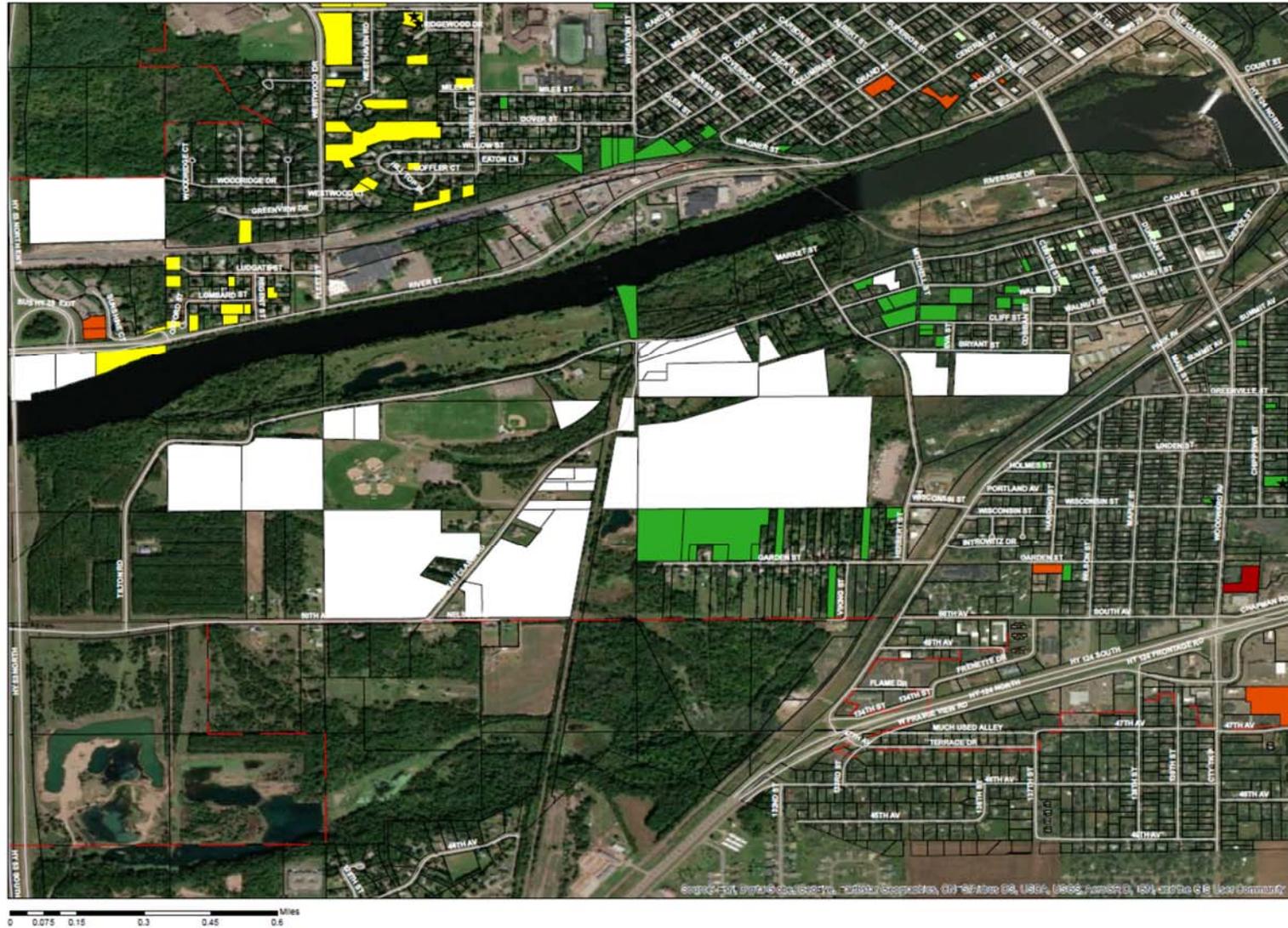


Figure 3 – Residential Zoning, Less Than \$10,000 Improvements - Northwest

Residential Zoning with less than \$10,000 improvement

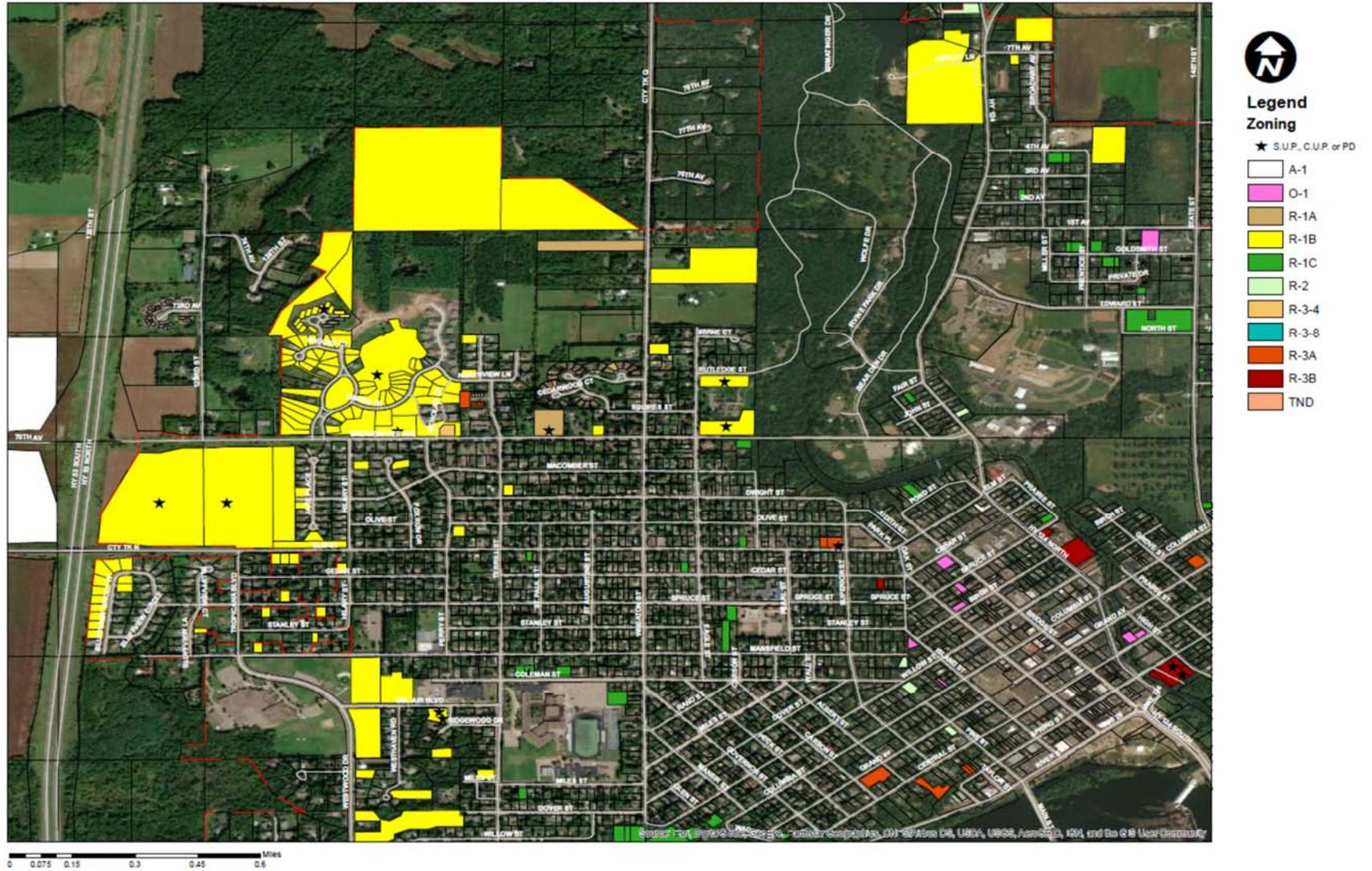


Figure 4 – Residential Zoning, Less Than \$10,000 Improvements - Northeast

Residential Zoning with less than \$10,000 improvement

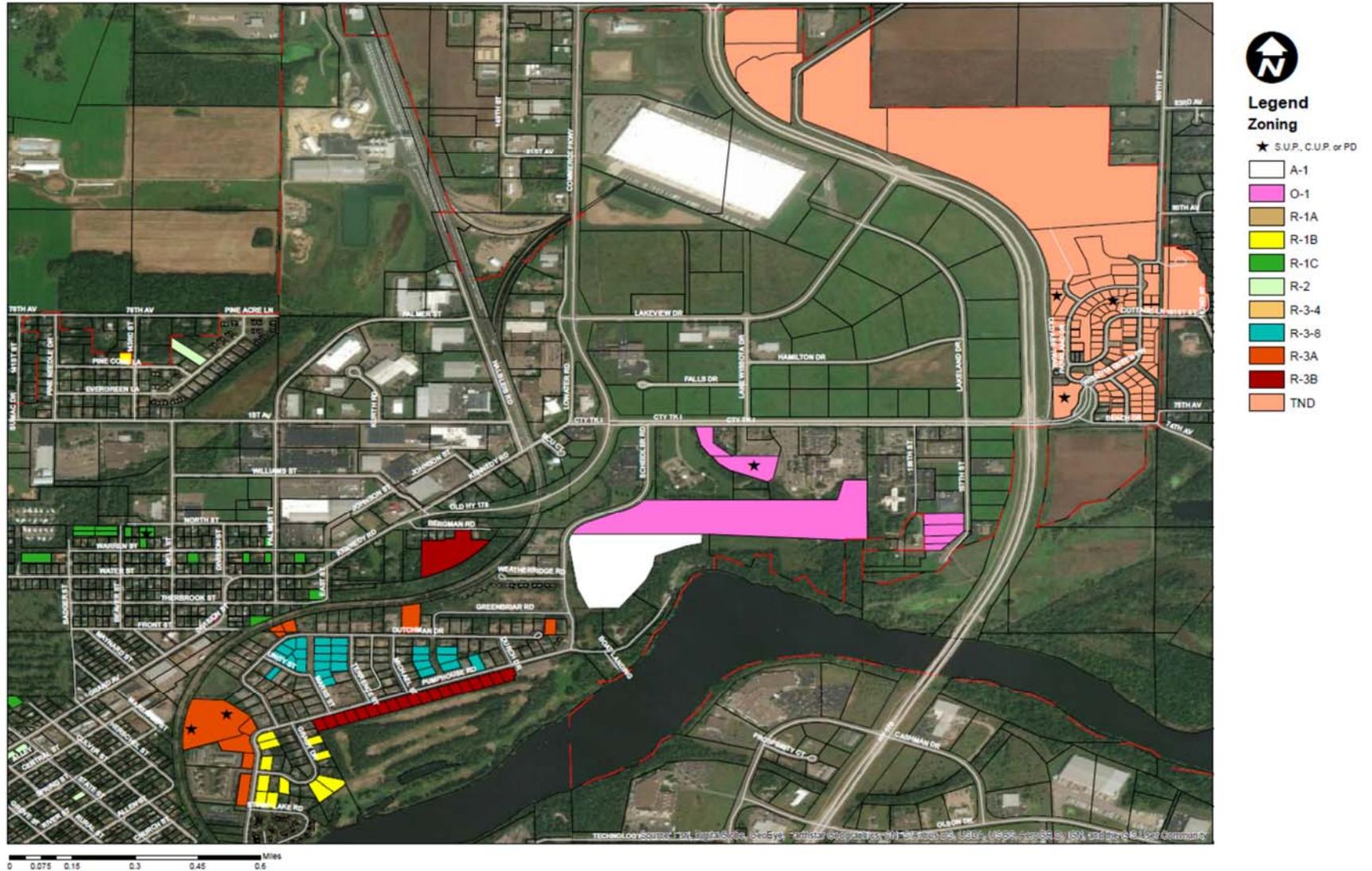


Figure 5 – Residential Zoning, Less Than \$10,000 Improvements - Southeast

Residential Zoning with less than \$10,000 improvement

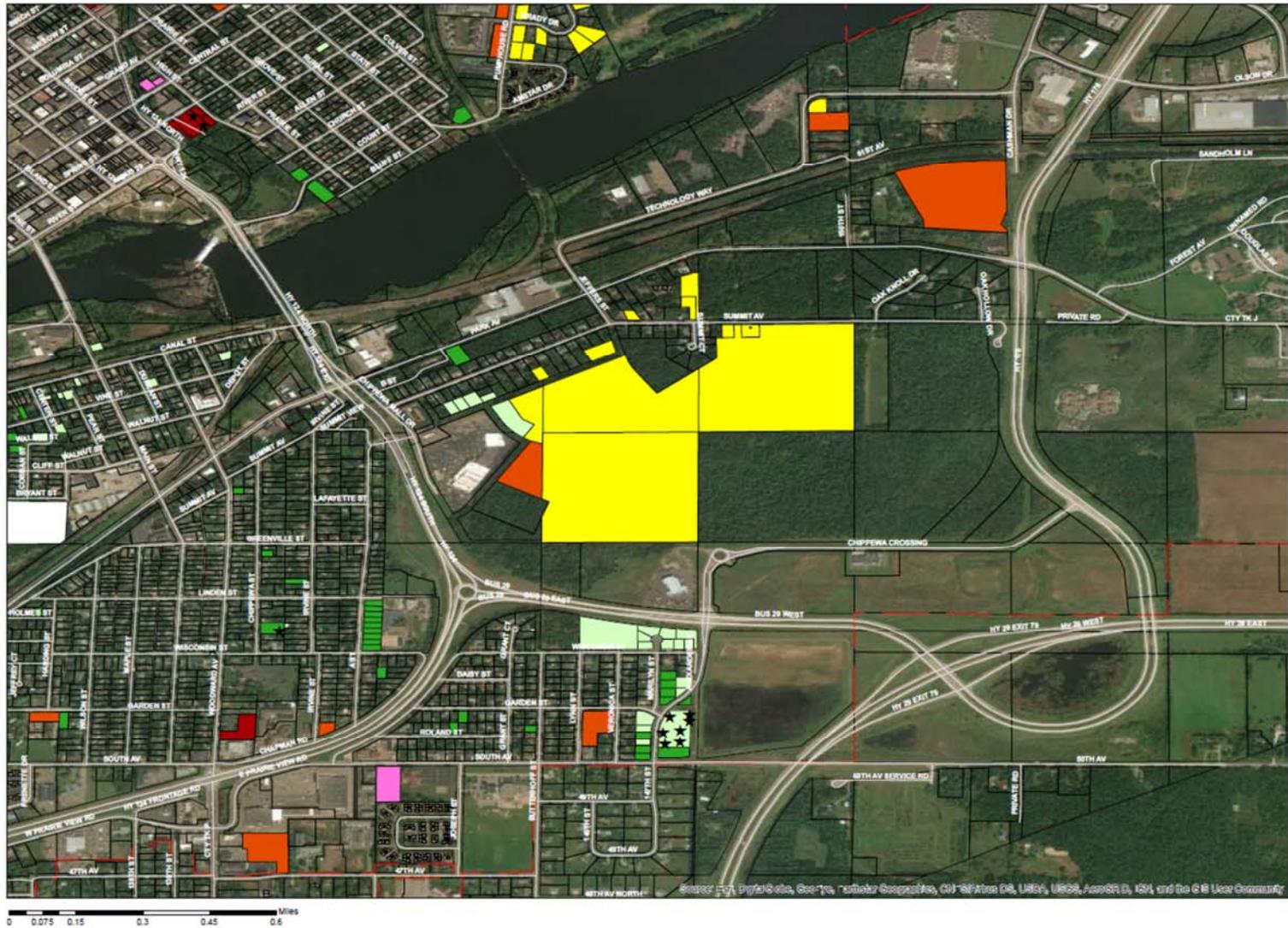
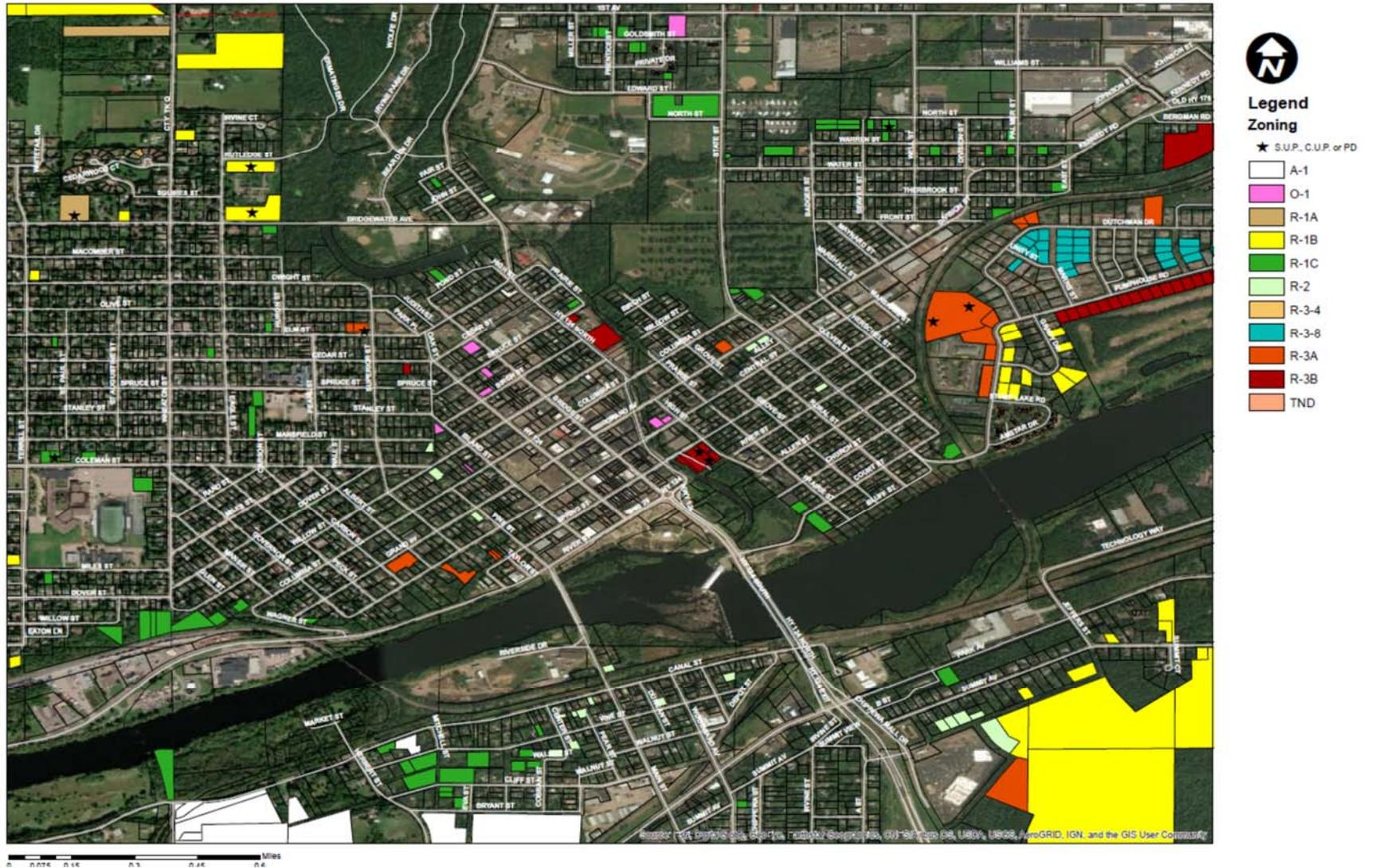


Figure 6 – Residential Zoning, Less Than \$10,000 Improvements - Central

Residential Zoning with less than \$10,000 improvement



3.0 List of all undeveloped parcels suitable for, but not zoned for, residential development, including vacant sites and sites that have the potential for redevelopment, and a description of the zoning requirements and availability of public facilities and services for each property

Figures 7-12 on the following pages are the undeveloped parcels that are suitable for, but not zoned for, residential development. These parcels all have less than \$10,000 in improvement value. The parcels identified are within zoning districts that allow residential development only by way of conditional use permit. The following zoning classifications are included:

Zoning Class	Permitted	Conditional
C-1 Neighborhood Shopping	Residential quarters for owner (accessory use)	Nursing Homes, Homes for Elderly Rental Apartments as secondary use
C-2 General Commercial	Rental Apartments as secondary use on non-ground-floor level	Nursing Homes, Homes for Elderly
C-3 Central Business District	Rental Apartments as secondary use on non-ground-floor level	Rental Apartments on Ground Floor

Figure 7 - The C-2 zoned parcels are all within the floodplain and are now part of the Chippewa Riverfront recreation area. Some of the C-1 parcels along River Street are also within the floodplain. Many of the C-3 zoned parcels within the downtown are public or institutional uses, including surface parking lots, the County Courthouse, City Hall, Harmony Court and religious institutions. There exists some opportunity for continued mixed-use redevelopment and conversion of many second stories throughout the downtown into residential units. Water and sanitary sewer services are available to the properties within this map.

Figure 8 - The smaller parcel is a City Lift Station, while the larger parcel is owned by the railroad and would not be a particularly convenient location for residential with the adjacent rail activities. Water and sanitary sewer services are available to the properties within this map.

Figure 9 - Parcels within this figure are not particularly impacted by floodplain or wetlands. Those located off of Gerald and 139th Street serve as parking for development, as does the eastern most parcel between Highway 124 South and Frenette Drive. Water and sanitary sewer services are available to the properties within this map.

Figure 10 - The largest of the three parcels along Pumphouse Road is the Knights of Columbus and their surface parking area. Floodplains and wetlands do not impact these properties with the exception of those already discussed in Figure 7. Water and sanitary sewer services are available to the properties within this map.

Figure 11 - Parcels within this figure are not particularly impacted by floodplain or wetlands. There is development west of the roundabout on Chippewa Crossing Boulevard north of Business 29 West. WisDOT owns the parcels northeast of the Business 29/STH 124 roundabout and is looking at the sale of those properties to abutting property owners for development purposes. Water and sanitary sewer services are available to the properties within this map.

Figure 12 - Parcels within this figure are not particularly impacted by floodplain or wetlands. Existing non-profit development exists on the parcel between Commerce Parkway and Lowater Road. Water and sanitary sewer services are available to the properties within this map.

Below is a list of the parcels identified in Figures 7-12.

Parcel ID	Computer Number	Zoning
22808-0524-65470102	3612	C-2
22808-0524-65470103	3613	C-2
22808-0524-65470104	3614	C-2
22808-0612-60062501A	752	C-3
22808-0612-60062501B	753	C-3
22808-0612-60062502	754	C-3
22808-0612-60062503	755	C-3
22808-0612-60062504	758	C-3
22808-0612-60062509	761	C-3
22808-0613-60014705	399	C-3
22808-0613-60014705	399	C-3
22808-0613-60014802	409	C-3
22808-0613-60060502	541	C-3
22808-0613-60060504	543	C-3
22808-0613-60060504	543	C-3
22808-0613-60060505	544	C-3
22808-0613-60060507	546	C-3
22808-0613-60060609	558	C-3
22808-0613-60060805A	581	C-3
22808-0613-60060811	590	C-3
22808-0613-60060907	600	C-3
22808-0613-60060909	603	C-3
22808-0613-60060912A	607.0999756	C-3
22808-0613-60060912B	608	C-3
22808-0613-60061607	662	C-3
22808-0613-60061613	670	C-3
22808-0613-60061614	671	C-3
22808-0613-60062100	721	C-3
22808-0614-60013902B	309	C-3
22808-0614-60013910	313	C-3
22808-0614-60013911	313.1000061	C-3
22808-0614-60014808	411	C-3
22808-0614-60014811A	413.1000061	C-3
22808-0614-60014812	414	C-3
22808-0614-60014814A	416	C-3
22808-0614-60014815	418	C-3
22808-0614-60060401D	535	C-3
22808-0614-60060401E	536	C-3
22808-0614-60060402	538	C-3
22808-0614-60060402	538	C-3
22808-0622-60151808	2481	C-1
22808-0641-60011302B	29	C-3
22808-0641-60011302C	29.1000038	C-3

22808-0641-60011406B	49	C-3
22808-0641-60011407B	51	C-3
22808-0641-60011411	55	C-3
22808-0641-60011505	60	C-3
22808-0641-60011509	64	C-3
22808-0641-60011511C	69	C-3
22808-0641-60011511C	69	C-3
22808-0641-60012104	133	C-3
22808-0641-60012205	154	C-3
22808-0641-60013905	311	C-3
22808-0641-60014001	323	C-3
22808-0641-60014006	327	C-3
22808-0642-60011905B	112	C-3
22808-0642-60011906	113	C-3
22808-0642-60011908A	114	C-3
22808-0642-60011908B	115	C-3
22808-0642-60011909	116	C-3
22808-0642-60011910	117	C-3
22808-0642-60012004	120	C-3
22808-0642-60012006	122	C-3
22808-0642-60012010	126	C-3
22808-0642-60014101	336	C-3
22808-0642-60014212	352	C-3
22808-0642-60014610	393	C-3
22808-0642-60014611A	394	C-3
22808-0642-60060603	552	C-3
22808-0643-60011602	72.5	C-3
22808-0643-60011611	82.5	C-3
22808-0711-60180202	3484	C-1
22808-0711-60180205	3486	C-2
22808-0821-60550317A	3597.100098	C-2
22808-0824-08000000	4378	C-2
22808-0824-09000000	4379	C-2
22808-0841-00020000	4411	C-2
22808-0842-02000000	4412.100098	C-2
22808-0924-73586001	4420.600098	C-2
22808-0931-00020000	4421.100098	C-2
22808-0932-00020000	4421.5	C-2
22808-1722-01110000	4425	C-2
22808-1811-63110201	2097.01001	C-2
22808-1811-63110211	2097.110107	C-2
22808-1812-65560004B	1568.5	C-2
22808-1812-65560013	1577	C-2
22808-1812-65560017	1581	C-2
22809-1221-60650104	3811	C-2
22908-3323-06250000	4562	C-2
22908-3323-66491001	2025.504028	C-2
22908-3323-66491002	2025.50415	C-2
22908-3323-66491003	2025.50415	C-2
22908-3323-66491004	2025.504272	C-2

Figure 7 – Non-Residential Zoning, Less Than \$10,000 Improvements - Central

Commercial Zoning with less than \$10,000 improvement

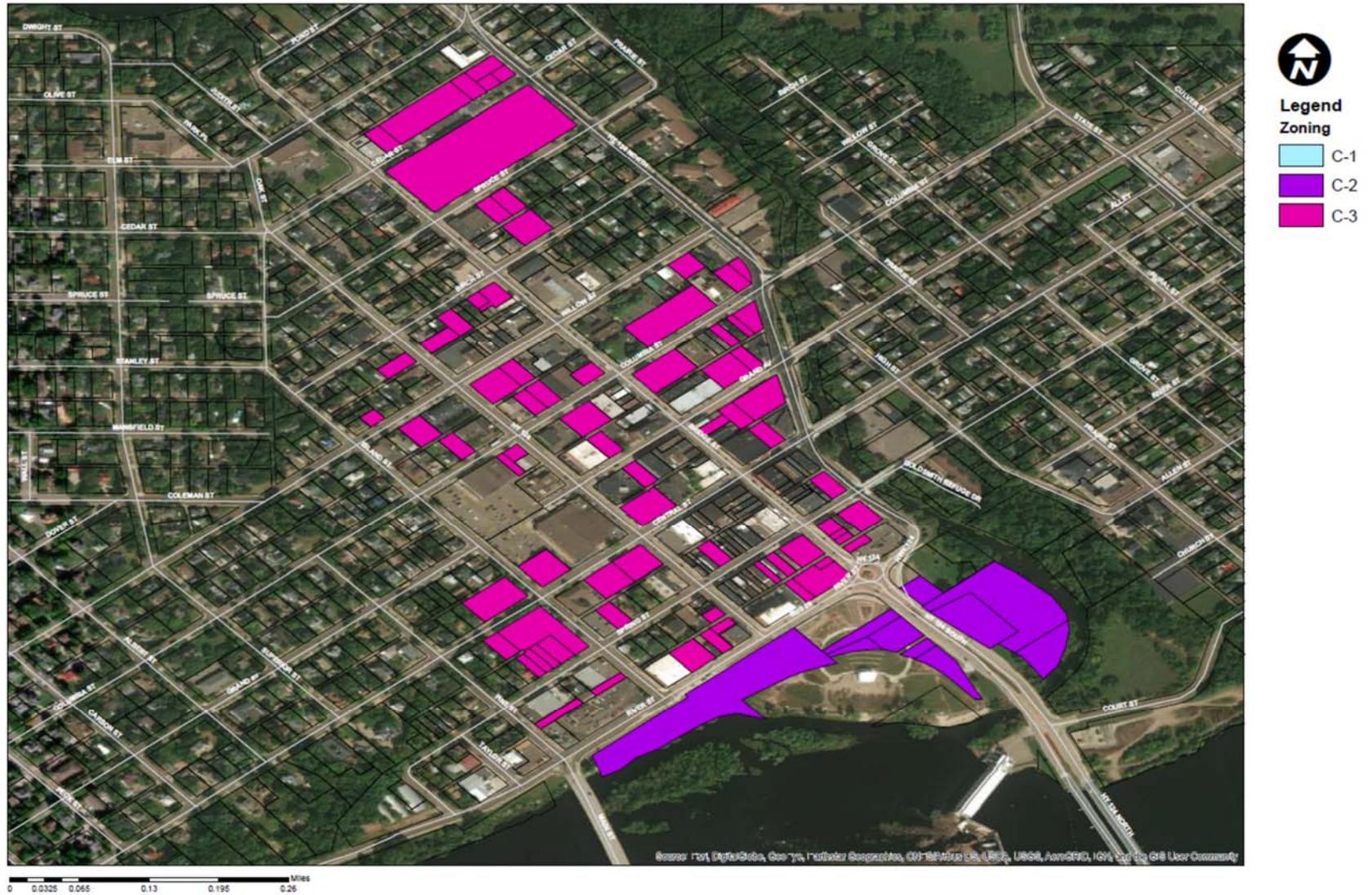
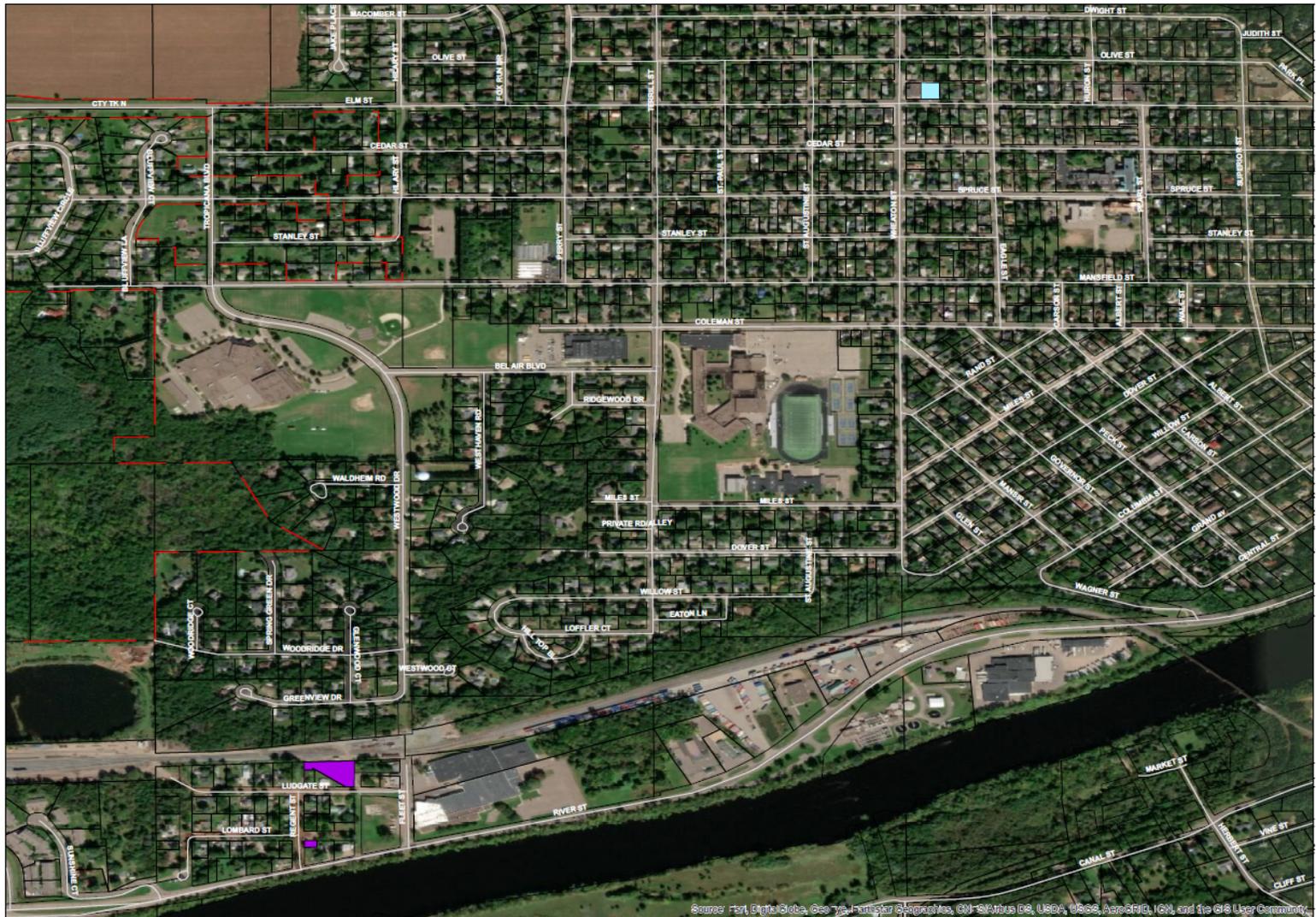


Figure 8 – Non-Residential Zoning, Less Than \$10,000 Improvements - West
 Commercial Zoning with less than \$10,000 improvement



Source: Esri, DigitalGlobe, GeoEye, Earthstar (Earthstar), CNR, Aermap, IGN, USA, USGS, AeroGRID, IGN, and the GIS User Community

0 0.05 0.1 0.2 0.3 0.4 Miles

Figure 9 – Non-Residential Zoning, Less Than \$10,000 Improvements - South
 Commercial Zoning with less than \$10,000 improvement

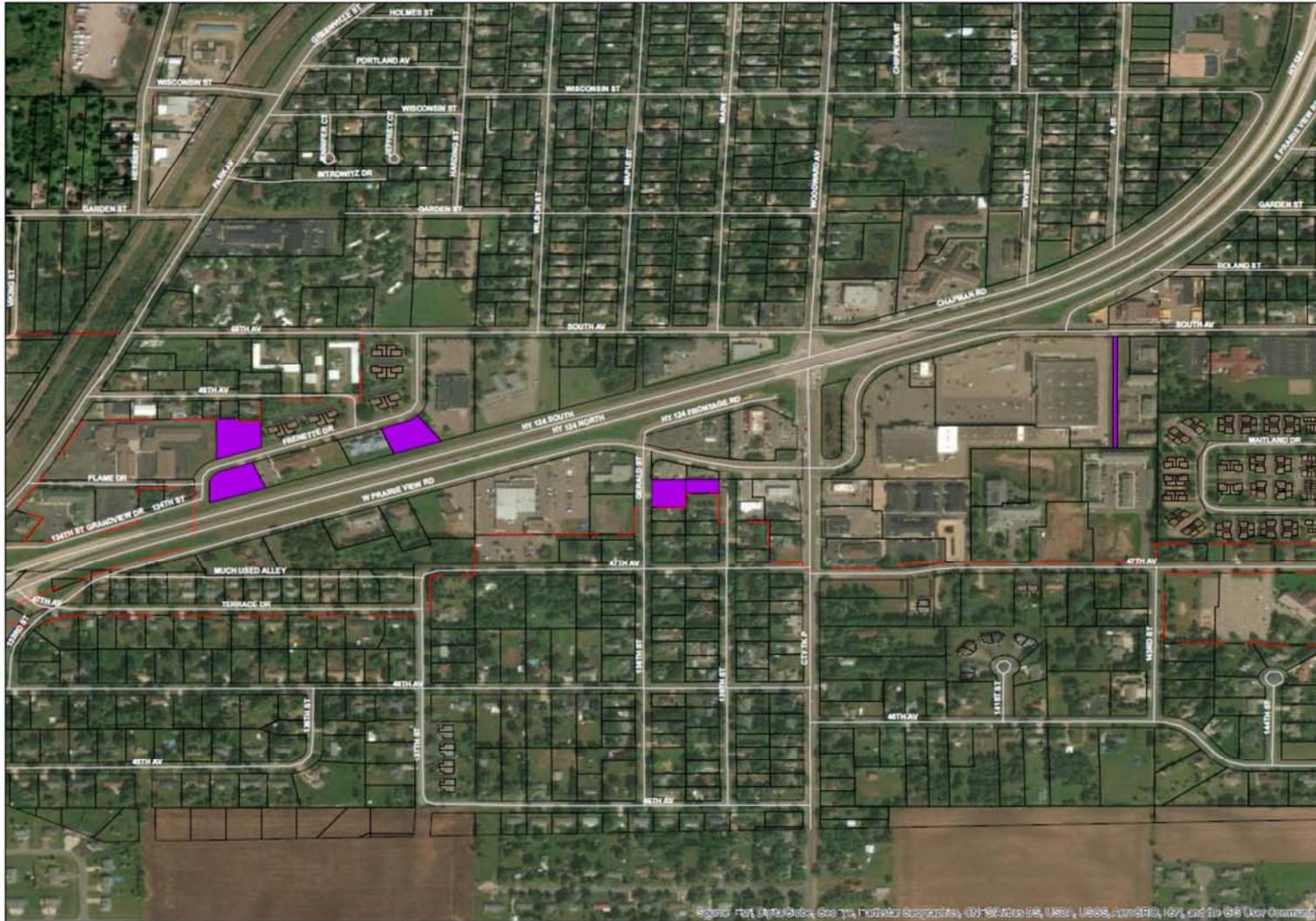


Figure 10 – Non-Residential Zoning, Less Than \$10,000 Improvements - West

Commercial Zoning with less than \$10,000 improvement

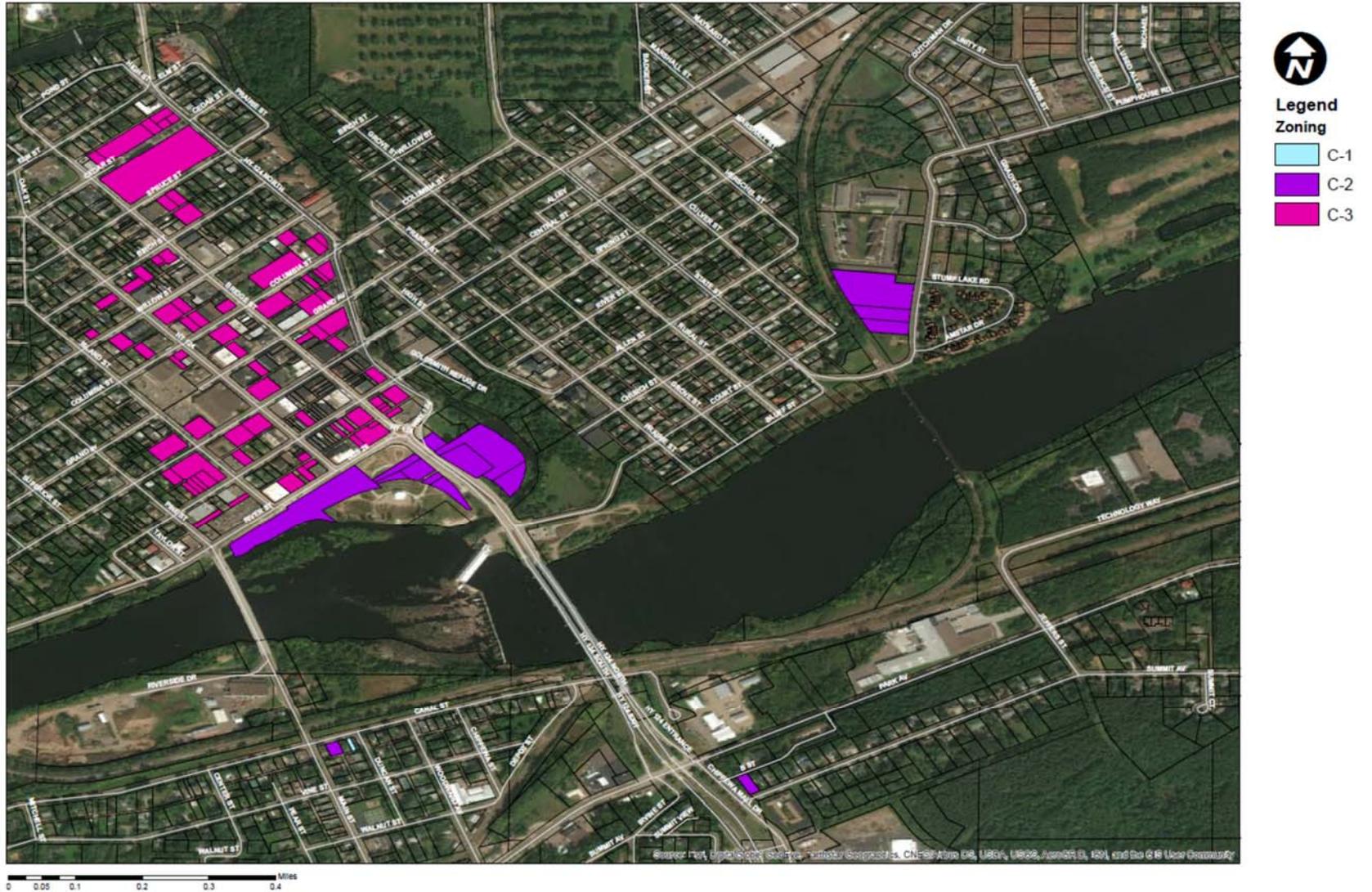


Figure 11 – Non-Residential Zoning, Less Than \$10,000 Improvements - East
 Commercial Zoning with less than \$10,000 improvement

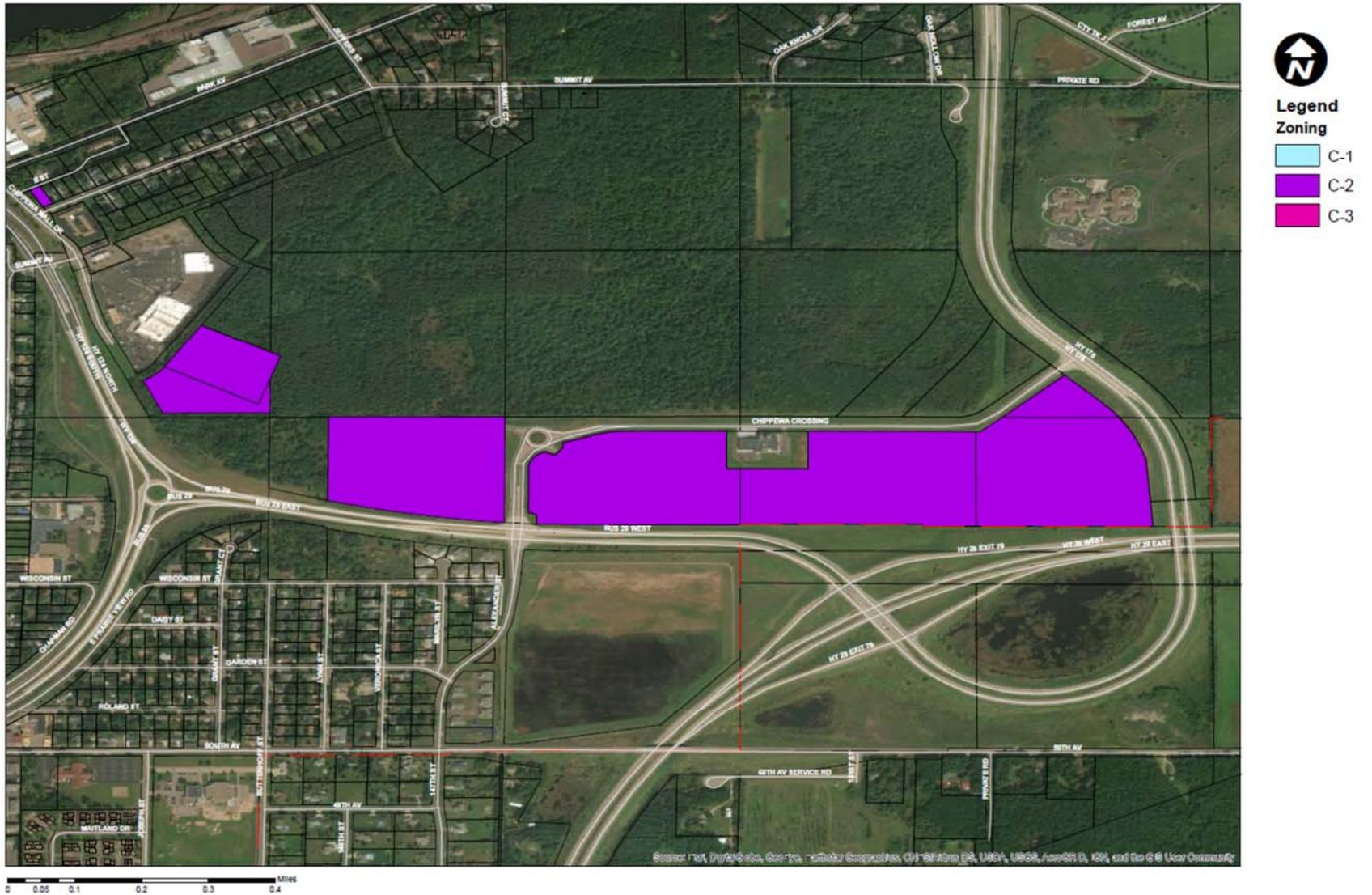
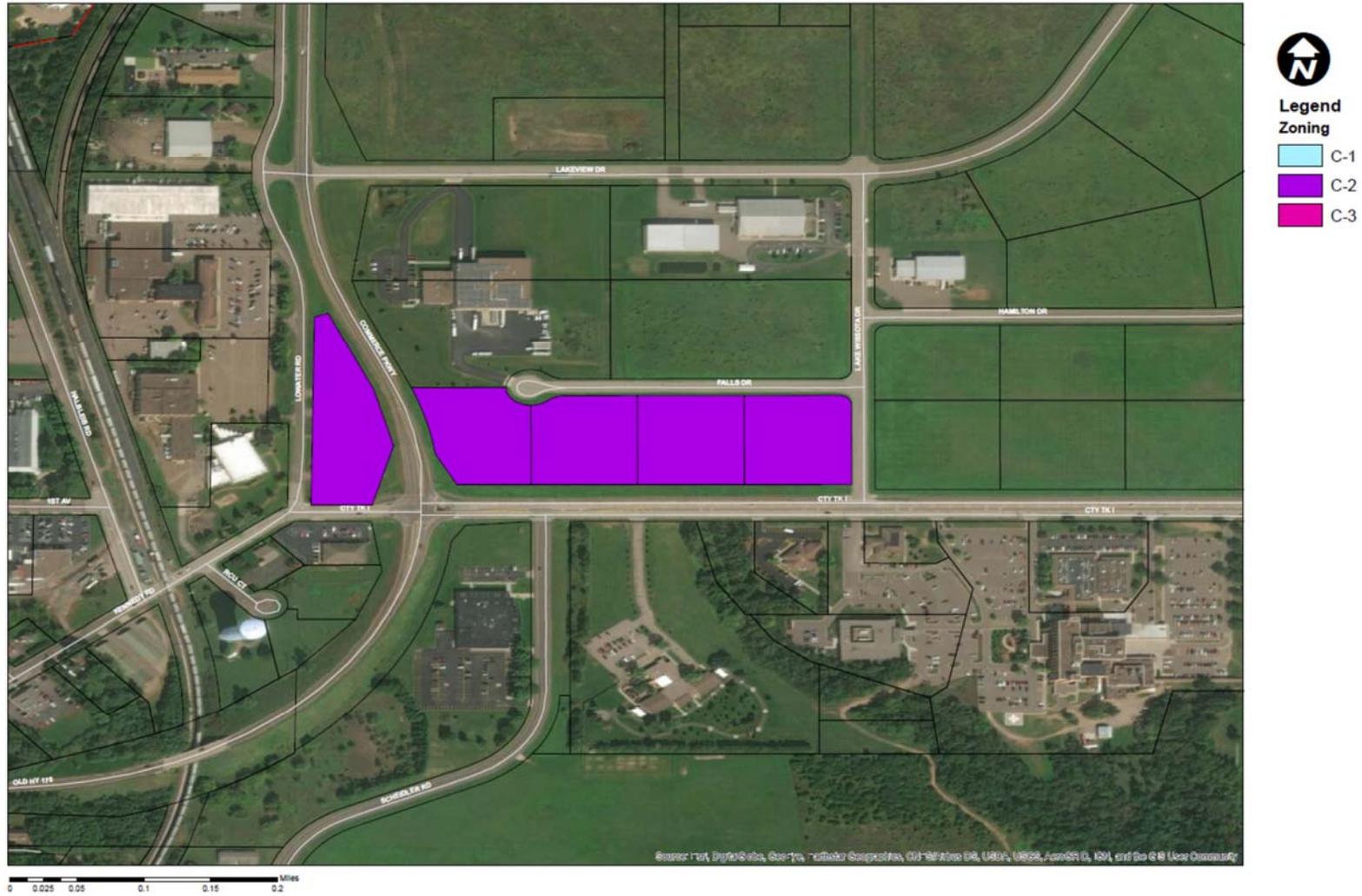


Figure 12 – Non-Residential Zoning, Less Than \$10,000 Improvements - Northeast

Commercial Zoning with less than \$10,000 improvement



4.0 Analysis of Residential Development Regulations

4.1 Land Use Controls

Residential development within the City of Chippewa Falls is managed primarily through the zoning, subdivision and building codes. The City has very few areas for new, conventional subdivision development due to a lack of available vacant land within its boundaries. Development within these areas generally has not taken place due to the lands being in productive agriculture.

4.2 Site Improvements Requirements

The City has requirements for all types of residential development that required paved streets and driveways, sidewalks, curb and gutter, lighting, storm sewers, sanitary sewers and water mains. In some areas of the City where sanitary sewer is not readily available, the Director of Public Works can allow for development to utilize a private on-site wastewater treatment system (POWTS).

The City's off-street parking requirements are reasonable (1.5 (one and one-half) to 2 (two) stalls per dwelling unit) that are often exceeded by developers. These requirements are needed to promote the public health and welfare, to ensure orderly and beneficial growth, to protect property values, and to ensure adequate and safe provision of water, sewage treatment, streets, parks, and environmental protection. These requirements are standard among urban environments throughout Wisconsin. The City does not have excessive architectural design or materials requirements that artificially inflate housing costs.

4.3 Fees and Land Dedication Requirements

The City requires new subdivisions give due consideration to the dedication of suitable sites for schools, parks and playgrounds – however there is not a mandatory dedication if the area being developed is adequately served by existing community resources.

The fees collected in 2018 and through June 30 of 2019 are shown on the following page.

Fee Type	Fee	Limits		2018			2019 (through June 30)		
				Permits	Fees Collected	Average	Permits	Fees Collected	Average
Building Permit Fees (single & multi) new construction	0.28 per sf	\$350 minimum (new)	Single Family	21	\$20,634.60	\$982.60	7	\$7,422.00	\$1,060.29
			2- Family	6	\$7,946.32	\$1,324.39	2	\$2,229.12	\$1,114.56
			Multi-Family	9 (80 units)	\$31,496.64	\$3,499.63	3 (24 units)	\$7,580.16	\$2,526.72
Building Permit Fees (single & multi) additions	0.28 per sf	\$100 minimum (additions)	Single Family	4	\$400.00				
			2- Family						
			Multi-Family						
Building Permit Fees (single & multi) alterations	0.28 per sf	\$50 minimum (alterations)	Single Family	44	\$5,721.92		21	\$2,348.84	
			2- Family	1	\$50.00		1	\$204.12	
			Multi-Family	1	\$262.08		1	\$265.00	
Plan Review - new construction	\$100								
Plan Review - additions/alterations	\$35								
Decks	0.28 per sf	\$30 minimum		10	\$514.80		7	\$324.72	
Repairs/Replacements/Alteration < 200 sf		\$25 minimum		0	\$0.00		0	\$0.00	
Residential Garage	\$75			7	\$525.00		5	\$375.00	
Zoning Fee	\$50			46	\$2,510.00	\$54.57	19	\$1,040.00	\$54.74
Certificate of Occupancy	\$75			36	\$2,700.00	\$75.00	12	\$900.00	\$75.00
Impact Fee	N/A								
Park Fee	N/A								
Land Dedication or fee in lieu of land dedication	N/A								
CSM	\$125			5	\$575.00		4	\$450.00	
Plat Approval Fee	\$125 + \$10/lot			1	\$325.00	\$325.00	1	\$175.00	
Storm Water Management Fee	\$300 + \$10/lot			3	\$846.05	\$282.02			
Erosion Control Fee	\$50 + \$2/1,000 sf disturbance			3	\$773.79	\$257.93			
Driveway Permit	\$50			36	\$1,800.00	\$50.00	15	\$750.00	
Right-of-Way Excavation	\$50 + \$3,000 Performance Bond			8	\$400.00		18	\$900.00	
Water Hook-Up Fee									
Sewer Hook-Up Fee									
Electrical Fee - Single Family	\$200			21	\$4,200	\$200.00	6	\$1,200.00	\$200.00
Electrical Fee - Duplex	\$275			1	\$275	\$275.00	6	\$1,650.00	\$275.00
Electrical Fee - Multi Family (3-4 Units)	\$325			0			0		
Electrical Fee - Multi Family (5+ Units)	\$80/unit			9	\$6,720.00	\$746.67	0		
Plumbing Fee	\$10/fixture			87	\$20,175.00	\$231.90	34	\$6,710.00	\$197.35
HVAC Fee	Based on Cost of Work			29	\$3,425.00	\$118.10	23	\$4,049.50	\$176.07

4.4 Permit Procedures

Any person applying for a residential building permit may download the application from the City website, complete it, and submit it with all applicable fees and plans digitally or in hard copy format to the Chippewa Falls City Inspection office for plan review and inspection during construction. The City does not have a formal site plan review process that requires projects complying with applicable codes to go through Committee review, which can result in substantial time savings when applying for building permits.

4.5 Projected Housing Demand

The table below represents projected housing demand through 2040. The population data comes from the Wisconsin Department of Administration (WDOA). Projections were based on 2013 data. WDOA also provides projections for households, household population and persons per household. However – adjustments to these projections were made based on more recent population estimates – also from WDOA. Estimates are available through 2019 – beyond that, the population figure is a percentage adjustment based on 2013 DOA projections – just updated to reflect more accurate existing data.

Housing Projections	2017	2019	2020	2025	2030	2035	2040
Population	13,920	14,168	14,395	14,529	14,571	14,509	14,333
Group Quarters	767	781	794	801	803	800	790
Household Population	13,153	13,387	13,601	13,728	13,768	13,709	13,543
Occupied Housing Units	6,214	6,314	6,416	6,538	6,652	6,721	6,738
Avg Household Size	2.12	2.12	2.12	2.10	2.07	2.04	2.01
Vacant Units (5%)	328	333	338	345	351	354	355
Total Housing Units Needed	6,542	6,647	6,754	6,883	7,003	7,075	7,093
Increase			107	129	120	72	18

Persons living in group quarter settings currently comprise about 5.5% of the total city population. This percentage was held constant through the 2040 projections. Average household sizes are projected to decrease significantly by 2030 and beyond. This then leads to an increase in the number of housing units necessary to accommodate the smaller households. A vacancy factor of five percent (5%) is also retained, to reflect a residual market demand. Currently, the vacancy rate is at five percent (5.0) and is solely within the rental housing market. Ideally, some vacancy in the owner-occupied market helps to alleviate the pressure and increasing home prices.

Through 2040, there is a need of approximately 446 housing units to be able to meet this demand, which equates to about 22 units per year – a manageable number.

The Willow Creek development is currently in Phase IV of VII. There is additional property on the far northeast side of the City within the former Wissota Green development, and there continues to be conversion opportunities for apartments within the downtown area that could provide necessary housing units. The Timber Terrace area is also zoned for residential development and will likely see redevelopment in the not too distant future. The development and real estate community will need to keep an eye on overall supply and demand to ensure balance.

4.6 Modifications to meet existing and forecasted housing demand and reduce time and cost to approve and develop a new residential subdivision by 20%

The City of Chippewa Falls and its staff recognize the importance of efficiency when it comes to development and redevelopment efforts. The City staff follows all applicable statutory and municipal requirements for development activities, such as platting and rezoning. In order to provide flexibility for the development community in terms of standards such as setbacks, height, density, and mix of uses, the City has planned unit development regulations that can be used in cooperation with developers to establish requirements that will both achieve the City's goals yet allow flexibility for the developer as well. The City also considers Special Use applications when a use is not specifically designated as allowed, conditional or prohibited within the City's Zoning Code.

Residential zoning within the City is available for a wide variety of units – ranging from a minimum floor area of 1,000 square feet for some single-family districts, down to requiring at least 350 square feet per unit for efficiency apartments in multi-family districts.

The City is continually evaluating development requirements and processes to best accomplish the City and development community's goals.

A reduction in the time and cost to approve and develop a new residential subdivision by twenty (20) percent, as envisioned by the state housing report requirements, will require a significant cooperative effort by the City, development community and market forces.

The biggest challenge to housing supply is the high cost of infrastructure and labor and material costs, as well as available land in the City. The City's land use controls encourage the development of a wide range, type and cost of housing, and do not contain any requirements that arbitrarily increase housing costs.