

## **Chapter 2 Housing**

### **Section 2.1 Introduction**

Shelter is one of the basic needs we have as humans on this earth. Beyond this obvious fact, it also represents, for the majority of us, the largest expenditure we will make during our lives. Because of the importance of housing in our community, the Town of Dewey believes it is important to allow for an adequate supply of housing to meet the needs of all citizens. This chapter will look at different characteristics of the housing stock to help make sure that the needs of present and future residents are addressed by this Plan.

### **Section 2.2 Inventory and Analysis**

#### **A. Housing Occupancy**

Occupancy characteristics help indicate if the current amount of housing stock is sufficient to meet existing demand. The Department of Housing and Urban Development (HUD) set an overall vacancy rate of 3% to assure an adequate choice for consumers. An acceptable vacancy rate for owner-occupied housing is 1.5% while a vacancy rate of 5% is acceptable for rental units. The vacancy rate for housing available for sale or rent has ranged from four to five percent over the past twenty years, after subtracting for seasonal, recreational and occasional use housing. This is very similar to both the Town and County average vacancy rates (Table 2.1). Since 1980, Dewey has seen the percent of owner occupied units decrease from 96% to 86%, lower than both the Town average (93% to 92%) and County overall (94% in both 1980 and 2000). This drop may be explained by the substantial increase (11%) of homes used for seasonal, recreational or occasional use over the same time period.

**Table 2.1: Housing Occupancy Characteristics**

	Town of Dewey			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
<b>Occupied Housing Units</b> (% of Total Housing Units)	<b>295</b> 95.8%	<b>312</b> 83.0%	<b>344</b> 85.6%	<b>433</b> 92.6%	<b>500</b> 89.7%	<b>586</b> 92.1%	<b>18,309</b> 94.2%	<b>21,306</b> 93.0%	<b>25,040</b> 94.2%
Owner Occupied (% of Occupied Units)	256 87%	266 85%	298 87%	376 87%	436 87%	526 90%	13,328 73%	14,984 70%	17,750 71%
Renter Occupied (% of Occupied Units)	39 13%	46 15%	46 13%	58 13%	64 13%	60 10%	4,982 27%	6,322 30%	7,290 29%
<b>Vacant Housing Units</b> (% of Total Housing Units)	<b>13</b> 4%	<b>64</b> 17%	<b>58</b> 14%	<b>35</b> 7%	<b>58</b> 10%	<b>50</b> 8%	<b>1,133</b> 6%	<b>1,604</b> 7%	<b>1,549</b> 6%
For seasonal, recreational, or occasional use (% of Total Housing Units)	0 0%	45 12%	44 11%	0 0%	37 7%	30 5%	0 0%	685 3%	557 2%
<b>Total Housing Units</b>	<b>308</b>	<b>376</b>	<b>402</b>	<b>468</b>	<b>558</b>	<b>636</b>	<b>19,442</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census Bureau, 1980, 1990, 2000 Census

#### **B. Age Characteristics**

Age is often used as a measure of a houses condition, however, it should not be the sole criteria since many older homes are either remodeled or kept in a state of good repair to maintain their value. As of the year 2000, 48% of the houses in the Town have been built after 1970. This

indicates a relatively older supply of housing when compared with the Town average (65%) and Portage County as a whole (57%).

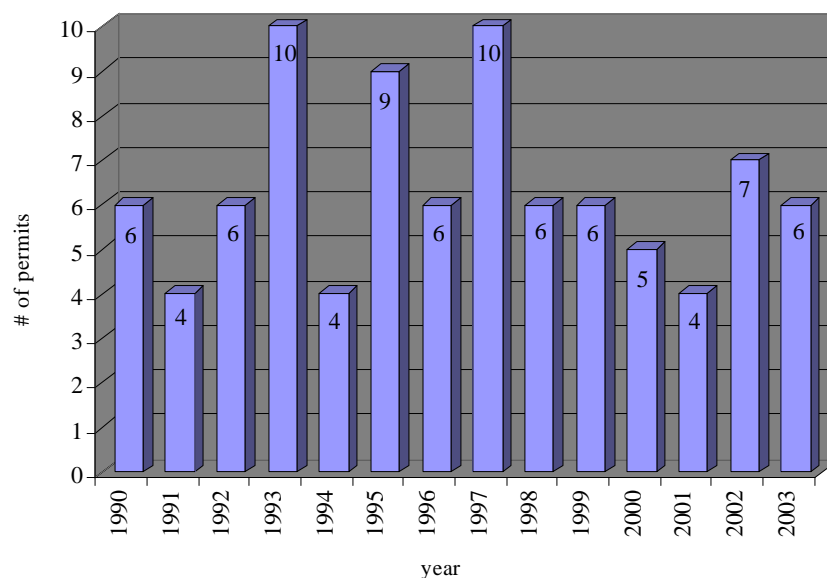
**Table 2.2: Housing Age Characteristics**

Year Structure Built	Town of Dewey			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 - March 2000			91			139			5,147
	0%	0%	22%	0%	0%	22%	0%	0%	19%
1980 to 1989		65	57		118	100		5,012	4,186
	0%	18%	14%	0%	21%	16%	0%	22%	16%
1970 to 1979	76	73	50	199	201	168	6,528	6,305	5,717
	25%	20%	12%	42%	36%	27%	34%	28%	22%
1960 to 1969	32	39	43	75	78	60	3,308	2,978	2,846
	10%	11%	10%	16%	14%	10%	17%	13%	11%
1950 to 1959	32	36	17	30	26	29	1,666	1,672	1,988
	10%	10%	4%	6%	5%	5%	9%	7%	7%
1940 to 1949	27	7	33	19	18	22	1,409	1,372	1,270
	9%	2%	8%	4%	3%	3%	7%	6%	5%
1939 or earlier	141	150	122	145	115	117	6,539	5,571	5,435
	46%	41%	30%	31%	21%	18%	34%	24%	20%
<b>Total Units Listed</b>	<b>308</b>	<b>370</b>	<b>413</b>	<b>468</b>	<b>557</b>	<b>633</b>	<b>19,450</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census 1980, 1990, 2000; Portage County Towns

A more detailed breakdown of recent single-family housing starts in the Town of Dewey is provided through an examination of building permit data for the past 13 years on file with Portage County (Figure 2.1). The Town experienced its highest permit activity during the early to mid 1990's. Favorable economic conditions during that period could be a possible factor contributing to these housing starts.

**Figure 2.1: Town of Dewey Single-Family Permits**



Source: Portage County Planning & Zoning- Permit Data

When comparing single-family housing starts during the recent past (2000-2003) against other Towns in Portage County, Hull showed the greatest activity with 96 permits. Dewey had 19 permits issued during the same period. Other Towns experiencing similar permit activity are: Alban (30), Linwood (19), New Hope (19), Carson (21), and Plover (30).

### C. Structural Characteristics

Structure type information (single family, duplex, multi-family, etc.) is a common method used for describing the physical characteristics of housing stock. The following “number of units in structure” information is taken from the U.S. Census Summary File 3, which is based on a sample of units within a community, and not a total count of units. Although it does not account for all housing units within a community, this information provides insight into the mix of housing types in the Town. In 2000, 90% of the housing stock was categorized as single-family, or 1-unit detached, an increase of 4% (Table 2.3). Since 1980, the percentage of single-family homes in the Town of Dewey has surpassed the Town average percentage and the County.

The second most common structure type in the Town of Dewey is mobile homes, which have fluctuated slightly over the past 20 years. In 2000, 7% of the housing stock fell into this category; lower than the Town Average but equal to the County. Over the past twenty years, the number of mobile homes in the Town of Dewey has increased as the popularity and quality of these homes increase.

As mentioned above, the information contained in Table 2.3 is from a sample of units from the Census data. According to information from the Portage County Planning and Zoning Department, in the year 2000 there were no multi-family (5 or more units) units in the Town.

**Table 2.3: Housing Structural Characteristics**

Units in Structure	Town of Dewey			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	284 92%	322 86%	371 90%	399 84%	457 83%	549 87%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	1 0%	4 1%	0 0%	3 1%	5 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	3 1%	1 0%	2 0%	11 2%	7 1%	8 1%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	3 1%	12 3%	13 3%	7 1%	0 0%	2 0%	1,871 10%	2,196 10%	2,765 10%
Mobile Home Trailer or Other	17 6%	37 10%	27 7%	53 11%	85 15%	70 11%	1,179 6%	2,137 9%	1,788 7%
<b>Total Housing Units</b>	<b>308</b>	<b>376</b>	<b>413</b>	<b>473</b>	<b>553</b>	<b>633</b>	<b>19,450</b>	<b>22,910</b>	<b>26,557</b>

Source: Census 1980, 1990, 2000

### D. Value Characteristics

Housing value is another important aspect in gauging the overall assessment of current housing stock. The value of housing, along with median price, has risen significantly since 1980 all across Portage County. Median price is an indicator that can be used to gauge housing demand. Table 2.4 shows that the median home price in the Town of Dewey rose significantly from \$37,800 in 1980 to \$129,700 in 2000, greatly surpassing both the Town average (\$102,000 in

2000) and the County overall (\$98,300 in 2000). The Town experienced a significant decrease in the percentage of houses valued under \$50,000 between 1980 and 2000, from 77% to 5%. The percentage of houses valued over \$100,000 had significantly increased from 1% to 57%. A unique statistic to point out is the percentage of homes values over \$300,000. The Town of Dewey had 15% of its housing stock in this category in 2000 while the Town Average and County was near 2%. Also, nearly 8% of the homes in the county valued over \$300,000 were located in the Town. This is primarily due to Lake DuBay and Wisconsin River properties and the types of homes built on them.

**Table 2.4: Housing Value Characteristics**

	Town of Dewey			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	63 76.8%	49 47.1%	6 4.8%	101 51.0%	64 26.5%	15 4.7%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	18 22.0%	41 39.4%	47 37.9%	91 45.8%	155 64.0%	118 37.1%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	0 0.0%	9 8.7%	22 17.7%	6 2.8%	16 6.7%	126 39.6%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	0 0.0%	5 4.8%	7 5.6%	1 0.3%	6 2.4%	38 12.0%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	1 1.2%	0 0.0%	24 19.4%	0 0.1%	1 0.3%	14 4.5%	6 0.1%	19 0.2%	493 3.8%
\$300,000 or more		0 0.0%	18 14.5%	0 0.0%	0 0.1%	7 2.1%	0 0.0%	4 0.0%	204 1.6%
Total Units	82	104	124	198	243	317	9356	10,590	13,088
Median Value	\$37,800	\$51,600	\$129,700	\$38,938	\$86,631	\$102,000	\$45,300	\$58,600	\$98,300

Source: US Census 1980, 1990, 2000

### E. Housing Affordability

According to the U.S. Department of Housing and Urban Development not more than 30% of a household income should be spent on monthly housing costs in order for that home to be considered affordable. The U.S. Census provides this data on housing costs as a percentage of household income for homeowners (Table 2.5) and renters (Table 2.6). The following information is taken from the U.S. Census Summary File 3, which is based on a sample of households within a community, and not a total count of all households.

In 1999, 17% of owner-occupied households in the Town of Dewey paid more than 30% of monthly income on housing costs (Table 2.5). This represents an increase of 13% in this category since 1989. This percentage of paying more than 30% of monthly income in 2000 is higher than both the Town average and County, with both near 14%. Units occupied by households reporting no income or a net loss is included in the “not computed” category (U.S. Census Bureau).

**Table 2.5: Affordability Comparison for Owner-Occupied Housing Units**

	Town of Dewey		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	77 74.0%	75 60.5%	161 66.4%	201 63.5%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	19 18.3%	11 8.9%	33 13.6%	44 13.8%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	4 3.8%	15 12.1%	22 9.0%	27 8.4%	910 8.6%	1,063 8.1%
30.0 to 34.9%	0 0.0%	7 5.6%	8 3.2%	14 4.3%	470 4.4%	576 4.4%
35% or more	4 3.8%	14 11.3%	18 7.3%	30 9.5%	852 8.0%	1,187 9.1%
not computed	0 0.0%	2 1.6%	1 0.5%	2 0.6%	23 0.2%	88 0.7%
<b>Total Units Listed</b>	<b>104</b>	<b>124</b>	<b>243</b>	<b>317</b>	<b>10,590</b>	<b>13,088</b>

Source: US Census Bureau 1990, 2000

In 1999, 5.1% of renter-occupied households were paying a monthly rent above 30% of household income on housing costs (Table 2.6). This percentage decreased substantially from 1989, when almost 43% of renter-occupied households were paying above 30% of monthly household income. The percentage of households paying more than 30% of monthly income in 2000 is significantly higher for both the Town average (23.9%) and Portage County (32.3%). Units occupied by households reporting no income or a net loss is included in the “not computed” category (U.S. Census Bureau).

**Table 2.6: Affordability Comparison for Renter-Occupied Housing Units**

	Town of Dewey		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	7 25.0%	18 46.2%	19 39.0%	20 41.4%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	5 17.9%	6 15.4%	5 11.2%	4 7.7%	981 16.3%	886 12.5%
25.0 to 29.9%	2 7.1%	3 7.7%	3 5.4%	4 9.0%	695 11.5%	863 12.2%
30.0 to 34.9%	2 7.1%	0 0.0%	3 5.7%	4 7.7%	447 7.4%	485 6.9%
35% or more	10 35.7%	2 5.1%	12 25.6%	8 16.2%	1,860 30.9%	1,791 25.4%
not computed	2 7.1%	10 25.6%	6 13.3%	9 18.0%	260 4.3%	361 5.1%
<b>Total Units Listed</b>	<b>28</b>	<b>39</b>	<b>48</b>	<b>49</b>	<b>6,019</b>	<b>7,061</b>

Source: US Census Bureau 1990, 2000

## **Section 2.3 Housing Programs**

Several means are available to the Town of Dewey to maintain and improve housing conditions and satisfy the needs of all residents. First, to ensure that existing and future housing units are safe and adequate for occupancy, building and housing codes could be reviewed and updated. Second, to meet the needs of low and moderate income elderly and handicapped residents needing housing assistance, the Town could explore the feasibility of participating in Federal, State, and County housing programs that make available loans and grants to build, repair or obtain adequate housing. Some of these programs are listed below.

- Wisconsin Housing and Economic Development Authority (WHEDA) - provides a listing of numerous housing programs including low interest loans for first time homebuyers, home improvement loans, and tax credit programs for elderly and low-income family housing.
- Housing Authority of Portage County (HAPC) - offers a housing assistance program through the Housing Choice Voucher Program. Federal funds are available to help low income persons pay rent on privately owned dwelling units. Most housing types can qualify including single-family homes, duplexes, apartments, manufactured homes, and town homes. All units must meet HUD's standards.
- CAP Services - a non-profit corporation, also has several programs available to low and moderate income residents of Portage County including Home Buyer's Assistance, Housing Rehabilitation and Weatherization programs. Financial assistance under these programs is provided through a deferred loan which is due upon sale of the home or transfer of title.
  - Home Buyer's Assistance Program - provides matching funds to eligible first-time, low and moderate income homebuyers for down payment and closing costs, encouraging home ownership.
  - CAP's Housing Rehabilitation Program - provides funds for necessary repairs to assist low and moderate income homeowners, including but not limited to: roof, door, window, and siding replacement; foundation repair; well and septic systems; and electrical, heating system, and water heater replacement.
- Community Development Block Grant (CDBG) - a federally funded program administrated by the Wisconsin Department of Administration, Division of Housing and Intergovernmental Relations, to assist local governments with housing programs that primarily benefit low and moderate income residents. CDBG funds can be used for a wide variety of activities including owner-occupied and renter-occupied housing rehabilitation, homebuyer assistance, handicap accessibility modifications, public facility/infrastructure improvements and special housing projects like acquisition, demolition, and relocation projects. While only municipalities can apply for the grant, CAP Services can assist with the application and administer the grant for a 10% administration fee which is paid for with grant money. This allows municipalities like Dewey, which may not have the experience or resources to administer a grant, to improve the housing conditions in their community.

## **Section 2.4 Housing Issues**

The following housing issues were identified during the planning process:

1. Residents were not in favor of the open space concept as it limits growth.
2. There is a need for affordable housing.

## **Section 2.5 Housing Goals, Objectives, and Policies**

### **A. Goals**

1. Allow for housing that meets the needs of our senior citizens and those with special needs.
2. Allow for adequate, affordable housing in our community.
3. Housing development takes into consideration the protection of natural wetlands.
4. Promote the quality and integrity of new and existing housing.
5. Local units of government work together to develop creative ways to plan for and share the benefits of growth across municipal boundaries.
6. Ensure well-planned residential development which maintains a high quality living environment, enhances property values, avoids conflicting land uses, minimizes impacts on the natural environment and preserves the rural atmosphere.

### **B. Objectives**

1. Support the development of housing options for seniors and those with special needs in Villages and Cities near Dewey.
2. Promote appropriate private sector development of senior and special needs housing within the Town.
3. Encourage residential growth in areas of the Town shown to be suitable for such development. Prohibit new development in areas shown to be unsuitable, based on on-site investigations. Factors to be considered in determining suitability include, but are not limited to: depth to seasonal high groundwater, surface drainage, flooding potential, groundwater quality, loss of quality farmlands, preservation of scenic areas and rural character, access and traffic safety, and land use compatibility with existing or planned uses.

### **C. Policies**

1. Review requests for duplex and multi family development on a case-by-case basis.
2. The Town wants the ability to review construction of new, non-residential structures/activities near existing residences.

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