

CHAPTER 2: Housing

Section 2.1 Introduction

Shelter is one of the most basic of human needs. It also represents one of the largest expenditures one will make in his or her lifetime. Because of the importance of housing in the community, the Town of Carson 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 and set goals and policies to help ensure that the needs of present and future residents are addressed by this plan.

Section 2.2 Housing 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) has recommended an overall rate of 3% vacancy 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 Town of Carson had an overall vacancy rate of about 4% in 1980, which decreased to 2.8% in 2000 after subtracting for seasonal, recreational and occasional use housing (Table 2.1). Since 1980, Carson has seen the percent of owner occupied units hold fairly steady at approximately 90.0%, mirroring the trend of the Town average. The number of total housing units in the Town increased by 8.2% between 1980 and 2000. However, this increase is approximately 30% lower than the Town average and County as a whole.

Table 2.1: Housing Occupancy Characteristics

Occupancy	Town of Carson			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units	442	441	475	424	492	578	18,309	21,306	25,040
<i>(% of Total Housing Units)</i>	<i>95.9%</i>	<i>96.3%</i>	<i>95.2%</i>	<i>92.6%</i>	<i>89.1%</i>	<i>91.7%</i>	<i>94.2%</i>	<i>93.0%</i>	<i>94.2%</i>
Owner Occupied	401	391	434	367	429	517	13,328	14,984	17,750
<i>(% of Occupied Units)</i>	<i>90.7%</i>	<i>88.7%</i>	<i>91.4%</i>	<i>86.5%</i>	<i>87.1%</i>	<i>89.6%</i>	<i>72.8%</i>	<i>70.3%</i>	<i>70.9%</i>
Renter Occupied	41	50	41	57	64	60	4,982	6,322	7,290
<i>(% of Occupied Units)</i>	<i>9.3%</i>	<i>11.3%</i>	<i>8.6%</i>	<i>13.5%</i>	<i>12.9%</i>	<i>10.4%</i>	<i>27.2%</i>	<i>29.7%</i>	<i>29.1%</i>
Vacant Housing Units	19	17	24	34	61	52	1,133	1,604	1,549
<i>(% of Total Housing Units)</i>	<i>4.1%</i>	<i>3.7%</i>	<i>4.8%</i>	<i>7.4%</i>	<i>10.9%</i>	<i>8.3%</i>	<i>5.8%</i>	<i>7.0%</i>	<i>5.8%</i>
For seasonal, recreational, or occasional use		3	10	0	40	32		685	557
<i>(% of Total Housing Units)</i>	<i>0.0%</i>	<i>0.7%</i>	<i>2.0%</i>	<i>0.0%</i>	<i>7.2%</i>	<i>5.0%</i>	<i>0.0%</i>	<i>3.0%</i>	<i>2.1%</i>
Total Housing Units	461	458	499	458	553	630	19,442	22,910	26,589

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 criterion since many older homes are either remodeled or kept in a state of good repair to maintain their value. As of the year 2000, 42% of the houses in the Town of Carson were built after 1970. This percentage is lower than both the Town average (64%) and Portage County overall (57%), indicating a slightly older housing stock.

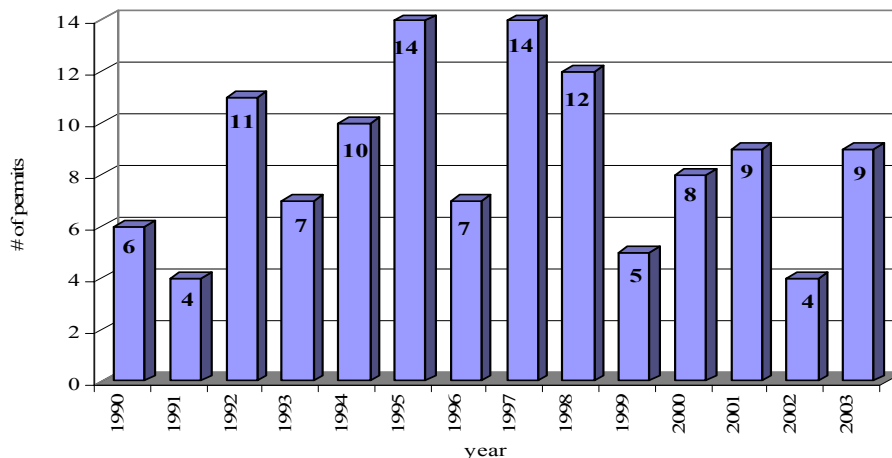
Table 2.2: Housing Age Characteristics

Year Structure Built	Town of Carson			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	81 16%	n/a	n/a	140 22%	n/a	n/a	5,147 19%
1980 to 1989	n/a	29 6%	44 9%	n/a	120 22%	101 16%	n/a	5,012 22%	4,186 16%
1970 to 1979	103 22%	124 26%	86 17%	197 43%	198 36%	166 26%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	68 15%	64 14%	62 13%	73 16%	76 14%	59 9%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	55 12%	42 9%	34 7%	29 6%	26 5%	28 4%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	42 9%	44 9%	33 7%	18 4%	16 3%	22 3%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	193 42%	170 36%	154 31%	142 31%	114 21%	115 18%	6,539 34%	5,571 24%	5,435 20%
Total Units Listed	461	473	494	458	550	628	19,450	22,910	26,589

Source: US Census 1980, 1990, 2000

A more detailed breakdown of recent single-family housing starts in the Town of Carson is provided through an examination of building permit data from 1990 - 2003 on file with Portage County (Figure 2.1). There does not appear to be a definitive trend regarding the number of new homes built over the last decade. The Town experienced a high level of this type of residential construction during the middle part of the decade, from 1992 through 1998. Low mortgage rates and favorable economic conditions during that period could be possible factors contributing to those housing starts.

Figure 2.1 Single-Family Permits



Source: Portage County Planning & Zoning

When comparing single-family housing starts during the recent past (2000-2003) against other Towns in Portage County, Hull shows the greatest activity with 96 permits. Carson had 30 permits issued during this same time period. Other Towns in Portage County experiencing similar permit activity to Carson were: Alban (30), Dewey (33), and Plover (30).

C. Structural Characteristics

Structure type information (single family, duplex, multi-family, etc) is a common method used to describe 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 the community, this information provides insight into the mix of housing types in the Town. In 2000, 94% of the housing stock was categorized as single-family, or 1-unit detached, an increase of 11% from 1980 (Table 2.3). In 1980, the percentage of single-family homes in the Town of Carson was higher than the County overall, but lower than the Town average. Since 1990, the percentage has been higher than both the Town average and County overall.

The second-most frequently occurring structure type in the Town of Carson is mobile homes, which have fluctuated over the past 20 years. In 2000, 5% of the housing stock fell into this category, which is lower than both the Town average (11%) and the County overall (7%). Between 1980 and 2000, the number of mobile homes in the Town of Carson has decreased.

Table 2.3: Housing Structural Characteristics

Units in Structure	Town of Carson			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	262 83%	322 85%	464 94%	401 85%	457 83%	543 87%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	0 0%	5 1%	4 1%	3 1%	5 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	15 5%	2 1%	0 0%	10 2%	7 1%	8 1%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	10 3%	0 0%	0 0%	7 1%	1 0%	3 0%	1,871 10%	2,196 10%	2,765 10%
Mobile Home Trailer or Other	30 9%	49 13%	26 5%	52 11%	84 15%	70 11%	1,179 6%	2,137 9%	1,788 7%
Total Housing Units	317	378	494	472	553	627	19,450	22,910	26,557

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. The Town experienced a significant decrease in the percentage of houses valued under \$50,000 between 1980 and 2000, from 65% to 6%. The percentage of houses valued over \$100,000 had risen from 5.5% in 1980 to 46.5% in 2000. The median home price in the Town of Carson has more than doubled since 1980. However, the Town of Carson median value has been consistently lower than the County overall since 1980 and lower than the Town average since 1990 (Table 2.4).

Table 2.4: Housing Value Characteristics

Housing Value (Owner Occupied)	Town of Carson			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	106 65.4%	65 36.7%	12 5.6%	98 50.9%	63 26.6%	15 4.7%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	47 29.0%	93 52.5%	103 47.9%	89 46.0%	152 63.8%	114 36.7%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	7 4.3%	14 7.9%	51 23.7%	5 2.7%	16 6.7%	124 39.7%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	1 0.6%	5 2.8%	23 10.7%	1 0.3%	6 2.4%	37 11.9%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	1 0.6%	0 0.0%	16 7.4%	0 0.1%	1 0.3%	15 4.7%	6 0.1%	19 0.2%	493 3.8%
\$300,000 or more	0 0.0%	0 0.0%	10 4.7%	0 0.0%	0 0.1%	7 2.3%	0 0.0%	4 0.0%	204 1.6%
Total Units	162	177	215	193	238	312	9356	10,590	13,088
Median Value	\$41,400	\$52,800	\$96,600	\$38,713	\$86,556	\$104,069	\$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, slightly less than 15% of Town of Carson owner-occupied households paid more than 30% of monthly income on housing costs (Table 2.5). This represents a decrease of 1% in this category since 1989. This is higher than the Town average (13.9%) and Portage County (13.5%) households paying more than 30% of monthly income in 2000. Units occupied by households reporting no income or net losses are included in the “not computed” category (U.S. Census Bureau).

Table 2.5 Affordability Comparison for Owner-Occupied Housing Units

Monthly Owner Costs as a Percent of Household Income	Town of Carson		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
Less than 20.0%	107 60.5%	124 57.7%	159 66.9%	198 63.7%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	26 14.7%	37 17.2%	33 13.7%	42 13.5%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	16 9.0%	22 10.2%	21 8.9%	26 8.4%	910 8.6%	1,063 8.1%
30.0 to 34.9%	7 4.0%	14 6.5%	7 3.1%	13 4.3%	470 4.4%	576 4.4%
35% or more	21 11.9%	18 8.4%	17 7.0%	30 9.6%	852 8.0%	1,187 9.1%
Not computed	0 0.0%	0 0.0%	1 0.5%	2 0.6%	23 0.2%	88 0.7%
Total Units Listed	177	215	238	312	10,590	13,088

Source: US Census Bureau 1990, 2000

In 1999, over 26% of the Carson renter-occupied households were paying a monthly rent above 30% of household income (Table 2.6). This percentage increased from 1989, when approximately 21% of renter-occupied households were paying above 30% of monthly household income. The data from the 2000 Census indicated that this percentage was higher than the Towns average but lower than the County overall. The amount of residents paying less than 20% of monthly income for rent had decreased in Carson from 44.1% in 1989 to 36.8% in 1999.

Table 2.6 Affordability Comparison for Renter-Occupied Housing Units

Gross rent as % of Household Income	Town of Carson		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	15 44.1%	7 36.8%	18 38.3%	21 41.7%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	0 0.0%	0 0.0%	6 12.0%	4 8.3%	981 16.3%	886 12.5%
25.0 to 29.9%	2 5.9%	2 10.5%	3 5.4%	4 8.9%	695 11.5%	863 12.2%
30.0 to 34.9%	0 0.0%	3 15.8%	3 6.1%	4 7.1%	447 7.4%	485 6.9%
35% or more	7 20.6%	2 10.5%	12 26.2%	8 15.8%	1,860 30.9%	1,791 25.4%
not computed	10 29.4%	5 26.3%	6 12.4%	9 18.2%	260 4.3%	361 5.1%
Total Units Listed	34	19	48	50	6,019	7,061

Source: US Census Bureau 1990, 2000

Section 2.3 Housing Programs

Several means are available to the Town of Carson 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.

Currently the Town of Carson does not participate in these housing programs provided by the Housing Authority of Portage County.

- 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 to assist low and moderate income homeowners for necessary repairs including but not limited to: roof, door, window, and siding replacement; foundation repair; well and septic systems; electrical, heating system, and water heater replacement.
- Community Development Block Grant (CDBG) - CDBG is 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 that is paid for with grant money. This allows municipalities like Carson, who 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 through the planning process:

- How can the Town address the siting of Trailer Courts/ Mobile Homes?
 - Concern that the quality of trailer/mobile houses are lowering values of other homes
- How will the Town address the potential need for senior facilities over the next 20 years?
 - Currently, no facilities for water or utilities.
- Road infrastructure may not be adequate for future housing needs.
- How will the Town address the disposal of human septage?
- How will the Town address the siting of multi-family homes?

Section 2.5 Housing Goals/Objectives/Policies

Goal A Allow for adequate housing in the Town of Carson.

Objective A.1 Support the development of housing options for seniors and those with special needs where feasible.

Policy A.1 Consider multi-family development only when and where community sewer service is available. Consider duplex development on a case by case basis.

Goal B Support the maintenance or improvement of the quality and integrity of new and existing housing.

Objective B.1 All new construction and remodeling of residential structures conform with State building codes.

Policy B.1 Draft an Ordinance that includes design standards for residences.

Policy B.2 Recommend mobile homes be allowed on a temporary or emergency basis, with one (1) living structure per parcel.

Goal C Housing development takes into consideration the protection of natural resources.

Objective C.1 Encourage larger scale residential development toward roads that can facilitate the increased traffic demand.