

CHAPTER 2 Housing Element

66.1001(2)(b) Wis. Stat.:

Housing element. A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. 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 the local governmental unit 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 the local governmental unit's existing housing stock.

Housing is very important to the citizens of the Village of Plover, representing in many cases the largest expenditure individuals will make. Residential development in the Village has its origins along Post Road (identified as First Street in 1911) and was bounded by Pine Street to the north, Locust Street to the south, Washington Avenue to the east and Second Avenue to the west. Today, residential development occupies most of the Village land north of Cty Rd B and west of Interstate 39. This chapter will look at different characteristics of the housing stock to help ensure the needs of present and future residents are addressed by this plan.

Section 2.1 Housing Inventory

A. Housing Tenure

Housing tenure information sheds light on how residents live in the community. Occupancy and vacancy characteristics can help indicate if the current amount of housing stock is sufficient to meet existing demand.

Between 1980 and 2000, the Village of Plover experienced a net increase of 2,328 units to its housing stock, a number that represents one-third of the units added for the entire County (Table 2.1). Over that time period, Plover's owner-occupied units decreased in percentage of total occupied housing units from 79.3% to 67.2%, while renter-occupied units increased from 20.7% to 32.8% of the total. This long-term trend in Plover is somewhat similar to what has occurred in the City of Stevens Point and the County. However, since 1990, both Stevens Point and Portage County overall have seen their trends for owner-occupied housing units and renter-occupied units reverse slightly, while trends in Plover have been maintained. More significantly, renter occupied units have nearly tripled in the Village between 1980 and 2000. The large increase in renter-occupied housing units may be caused by 1) Investment opportunities in investment market land was readily available at lower costs; 2) Elderly choosing to live in apartments; 3) A niche was provided in the market that provided for high end apartments; 4) A significant number of low to moderate end income/assisted living units were provided; and 5) An increase in multiple family development was anticipated after 1980 because large tracts of vacant land were zoned or rezoned for multiple family development.

Table 2.1: Comparison of Housing Occupancy

Occupancy	Village of Plover			City of Stevens Point			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units <i>(% of Total Housing Units)</i>	1,675	2,857	3,985	7,560	8,245	9,305	18,310	21,306	25,040
	92.8%	95.9%	96.4%	96.0%	95.6%	95.4%	94.2%	93.0%	94.2%
Owner Occupied <i>(% of occupied units)</i>	1,329	2,087	2,676	4,326	4,253	4,869	13,328	14,984	17,751
	79.3%	73.0%	67.2%	57.2%	51.6%	52.3%	72.8%	70.3%	70.9%
Renter Occupied <i>(% of occupied units)</i>	346	770	1,309	3,234	3,992	4,436	4,982	6,322	7,289
	20.7%	27.0%	32.8%	42.8%	48.4%	47.7%	27.2%	29.7%	29.1%
Vacant Housing Units <i>(% of Total Housing Units)</i>	130	121	148	311	382	444	1,133	1,604	1,549
	7.2%	4.1%	3.6%	4.0%	4.4%	4.6%	5.8%	7.0%	5.8%
For seasonal, recreational, or occasional use		8	8		19	23		685	642
		0.3%	0.2%		0.2%	0.2%		3.0%	2.4%
Total Housing Units	1,805	2,978	4,133	7,871	8,627	9,749	19,443	22,910	26,589

Source: U.S. Census Bureau, 1980, 1990, 2000 Census

The U.S. Department of Housing and Urban Development (HUD) has established a minimum target rate for overall unit vacancy of 3% to assure an adequate choice of housing for consumers. An acceptable vacancy rate for owner-occupied housing is 1.5%, while a vacancy rate of 5% is acceptable for rental units. According to 2000 Census data, the Village of Plover had a homeowner vacancy rate of 1.1% and rental vacancy rate of 5.6%, both of which indicate a healthy supply of available housing. Table 2.1 shows that the Village of Plover had an overall vacancy rate of 3.6% in 2000 (down from 7.2% in 1980). This rate is lower than the rate for the Stevens Point (4.6%) or Portage County (5.8%).

B. Structure Type

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 the community, this information provides insight into the mix of housing types in the Village.

Table 2.2 below compares the distribution of structure types within the Village of Plover with the City of Stevens Point and Portage County as a whole, over three Census periods. In the year 2000, single-family homes (1-unit detached) made up 59% of Plover housing units. The single-family detached units within the Village have been increasing in number, but decreasing in percentage of total units over the last 20 years. Single-family attached units have increased substantially, from zero in 1980 to 231, or 5.5% of the Plover total in 2000. Stevens Point has followed a similar single-family trend. Portage County as a whole has seen single-family detached units increase their overall percentage over the last twenty years. Structures with 2-to-4 units’ within the Village of Plover have also increased substantially in numbers and percentage since 1980, from 55 units up to 490 in 2000. Stevens Point added a similar number of 2-to-4 units. Since 1990, multiple-unit buildings in Plover containing 5-to-9 units have continued to increase in number and percentage at a higher rate than buildings with 10 or more units. Stevens

Point has seen a bit more of the 10+ unit building construction than 5-to-9 unit building. Plover has seen the number of mobile homes decline since 1990, while Stevens Point has increased, even though the City has a smaller percentage of mobile homes compared to Plover.

Table 2.2: Comparison of Structure Type

Units in Structure	Village of Plover			City of Stevens Point			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1-unit detached	1,321 73.2%	1,877 63.0%	2,487 59.2%	4,708 59.8%	4,676 54.2%	5,280 54.1%	14,299 68.9%	15,828 69.1%	18,534 69.7%
1-unit attached	0 0.0%	59 2.0%	231 5.5%	128 1.6%	171 2.0%	298 3.1%	186 0.9%	329 1.4%	630 2.4%
2 to 4 units	55 3.0%	205 6.9%	490 11.7%	1,546 19.6%	1,938 22.5%	2,029 20.8%	1,915 9.2%	2,420 10.6%	2,840 10.7%
5 to 9 units*	176 9.8%	303 10.2%	473 11.3%	1,416 18.0%	698 8.1%	818 8.4%	1,871 9.0%	1,053 4.6%	1,372 5.2%
10 or more units	~	107 3.6%	142 3.4%	~	902 10.5%	1,076 11.0%	1,294 6.2%	1,143 5.0%	1,393 5.2%
Mobile home, trailer, or other	253 14.0%	427 14.3%	376 9.0%	72 0.9%	242 2.8%	257 2.6%	1,179 5.7%	2,137 9.3%	1,820 6.8%
Total Units Listed	1,805	2,978	4,199	7,870	8,627	9,758	20,744	22,910	26,589

Source: U.S. Census Bureau 1980, 1990, 2000 Census. * The 1980 census had a top-end category of “5 or more units”

Between the two of them, the Village of Plover and Stevens Point account for over 50% of all housing units within Portage County. This breaks down as over 40% of single-family units, 90% of the 2+ units, and 35% of all mobile homes.

C. Housing Conditions: Age and Value

Age is often used as a measure of a houses’ condition. It should, however, not be the sole criteria since many older homes are either remodeled or kept in a state of good repair to maintain their value. Table 2.3 below shows a comparison of housing age between the Village of Plover, City of Stevens Point, and Portage County. According to the 2000 Census, nearly two-thirds of the housing units within Plover (2,684) have been built since 1980. This statistic vividly illustrates the extensive population growth and in-migration that occurred in the Village between 1980 and 2000. Plover had only approximately four percent (4%) of its housing units constructed prior to 1950. These homes are located in those areas of the Village that historically were among the first developed for residential uses.

By comparison, Stevens Point is also “home” to a large number of units built since 1980 (2,300, 23% of its total units). However, due to Stevens Point’s long history, it has an even larger number of units (2,727, 28%) built prior to 1939.

Table 2.3: Comparison of Housing Age

Year Structure Built	Village of Plover			City of Stevens Point			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	NA	NA	1,419 34%	NA	NA	1,197 12%	NA	NA	5,147 19%
1980 to 1989	NA	1,461 49%	1,265 30%	NA	1,400 16%	1,104 11%	NA	5,012 22%	4,186 16%
1970 to 1979	1,279 71%	958 32%	953 23%	1,575 20%	1,588 18%	1,635 17%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	296 16%	347 12%	321 8%	1,412 18%	1,011 12%	1,254 13%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	44 2%	67 2%	88 2%	850 11%	867 10%	1,176 12%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	54 3%	65 2%	74 2%	819 10%	840 10%	665 7%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	132 7%	80 3%	79 2%	3,214 41%	2,921 34%	2,727 28%	6,539 34%	5,571 24%	5,435 20%
Total Units Listed	1,805	2,978	4,199	7,870	8,627	9,758	19,450	22,910	26,589

Source: U.S. Census Bureau, 1980, 1990, 2000 Census.

Housing value is another important aspect for gauging the overall condition of the current housing stock. The value of housing has risen significantly since 1980 all across Portage County. Table 2.4 shows the distribution of housing values across various price ranges, as well as the median home price, for the Village of Plover, Stevens Point, and Portage County. In 1980 Plover had 97% of its housing units valued at less than \$100,000, with 37% being valued at less than \$50,000. According to the 2000 Census, 71% of units were valued at more than \$100,000; nearly one-half of Plover's housing units were valued between \$100,000 and \$150,000. Less than 30% remained at a value less than \$100,000, with a total of 7 housing units (2.6%) having a value less than \$40,000 in 2000 (all 7 valued at less than \$10,000).

The 2000 value of owner occupied housing units within the Village of Plover varied from less than \$10,000 to over \$300,000. The median value for housing within the Village of Plover was \$118,200, which is considerably higher than the City of Stevens Point (\$80,800) and for Portage County overall (\$98,300). See Appendix G for a more detailed listing of housing unit values for all municipalities across Portage County.

Table 2.4: Comparison of Housing Value

Housing Value (Owner Occupied)	Village of Plover			City of Stevens Point			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	408 37%	123 7%	23 1%	2,761 73%	1,809 49%	397 9%	5,628 60%	3,562 34%	781 6%
\$50,000 to \$99,999	656 60%	1,288 78%	659 28%	941 25%	1,700 46%	2,697 64%	3,516 38%	6,139 58%	6,028 46%
\$100,000 to \$149,999	26 2%	220 13%	1,142 49%	61 2%	156 4%	697 17%	187 2%	716 7%	4,253 32%
\$150,000 to \$199,999	3 0%	20 1%	321 14%	6 0%	23 1%	289 7%	19 0%	150 1%	1,329 10%
\$200,000 to \$299,999	0 0%	0 0%	138 6%	2 0%	9 0%	82 2%	6 0%	19 0%	493 4%
\$300,000 or more	0 0%	0 0%	52 2%	0 0%	0 0%	28 1%	0 0%	4 0%	204 2%
Total Units Listed	1,093	1,651	2,335	3,771	3,697	4,190	9,356	10,590	13,088
Median Value	\$57,000	\$70,700	\$118,200	\$39,800	\$50,500	\$80,800	\$45,300	\$58,600	\$98,300

Source: U.S. Census Bureau, 1980, 1990, 2000 Census.

D. Housing Affordability

According to the US Department of Housing and Urban Development, not more than 30% of household income should be spent on monthly housing costs in order for that home to be considered affordable. The US Census provides data on housing costs as a percentage of household income for homemakers (Table 2.5) and renters (Table 2.6). The following information is taken from the US Census Summary File 3, which is based on a sample of households within a community, and not a total count of all households. The “not computed” category represents units occupied by households reporting no income or a net loss, or for which no cash rent was paid.

Table 2.5: Monthly Owner Costs as a Percentage of Household Income

Monthly Owner Costs as a % of Household Income	Village of Plover		City of Stevens Point		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	967 58.6%	1,480 63.4%	2,244 60.7%	2,574 61.4%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	336 20.4%	404 17.3%	566 15.3%	605 14.4%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	164 9.9%	228 9.8%	316 8.5%	308 7.4%	910 8.6%	1,063 8.1%
30.0 to 34.9%	91 5.5%	75 3.2%	209 5.7%	219 5.2%	470 4.4%	576 4.4%
35% or more	93 5.6%	148 6.3%	362 9.8%	429 10.2%	852 8.0%	1,187 9.1%
not computed	0 0.0%	-	0 0.0%	55 1.3%	23 0.2%	88 0.7%
Total Units Listed	1,651	2,335	3,697	4,190	10,590	13,088

Source: U.S. Census Bureau.

Table 2.5 details monthly housing costs for homeowners as a percentage of their household income for the Village of Plover, City of Stevens Point and Portage County. In 1999, 90.5% of the households within the Village of Plover paid less than 30% of their monthly income toward housing costs, and those units were therefore considered affordable to those living in them. This percentage is greater than that of the City of Stevens Point (83%) and Portage County as a whole (86%). Given the fact that median home values within the Village are higher relative to the metro area and County overall, housing may be more affordable in the Village of Plover because incomes within the Village are higher as well.

Table 2.6 shows monthly housing costs for renters as a percentage of their household income for the Village of Plover, City of Stevens Point and Portage County. In 1999, 76% of renters were paying a monthly rent which was affordable to them. This percentage is higher than that of the City of Stevens Point (59%) and Portage County (63%) as a whole.

Table 2.6: Monthly Renter Costs as a Percentage of Household Income

Monthly Renter Costs as a % of Household Income	Village of Plover		City of Stevens Point		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	324 42.1%	606 46.3%	990 24.9%	1,537 34.8%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	98 12.7%	175 13.4%	707 17.8%	572 13.0%	981 16.3%	886 12.5%
25.0 to 29.9%	120 15.6%	210 16.0%	461 11.6%	510 11.6%	695 11.5%	863 12.2%
30.0 to 34.9%	35 4.5%	68 5.2%	305 7.7%	337 7.6%	447 7.4%	485 6.9%
35% or more	175 22.7%	229 17.5%	1,385 34.9%	1,305 29.6%	1,860 30.9%	1,791 25.4%
not computed	18 2.3%	22 1.7%	122 3.1%	154 3.5%	260 4.3%	361 5.1%
Total Units Listed	770	1,310	3,970	4,415	6,019	7,061

Source: U.S. Census Bureau.

E. Housing Programs

Several means are available to the Village of Plover 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, the Village's building and housing codes have been reviewed and updated. For example, the Village has incorporated the State Uniform Dwelling Code into its building code to deal with one and two family dwellings. The Village has also adopted a housing code to ensure safe occupancy in older dwellings and multiple family units. Second, to meet the needs of low and moderate income elderly and handicapped residents needing housing assistance, the Village 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.

The 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. Examples of tax credited housing already exist within the Village of Plover.

The 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, mobile 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.

- To encourage home ownership, the Home Buyer's Assistance program provides matching funds to eligible first-time, low and moderate income homebuyers for down payment and closing costs.
- To assist low and moderate income homeowners, CAP's Housing Rehabilitation program provides funds for necessary repairs, 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.

Another housing program available to municipalities is the Community Development Block Grant (CDBG). CDBG is a federally funded program administered 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.

Section 2.2 Housing Demand

A. Population Trends

As discussed in the Issues and Opportunities chapter of this plan, the Village of Plover population has nearly doubled in the last twenty years, and could increase by another 55%, from 10,520 to 16,350 residents, in the next twenty years. Plover is the fastest growing community in Portage County. It is assumed that the Village's population will increase as projected.

B. Household Trends

Most of the communities within Portage County have seen the average number of residents that inhabit each home or apartment decrease over time. This statistic as identified by the U.S. census is *persons per household*, or PPH, and it is calculated by dividing the number of *residents living in occupied housing units* (those not living in group or institutional quarters) by the number of *occupied housing units* (those not classified as vacant). In order for the Village to begin to approximate the future needs for housing units, an assumption must be made on how the units will be occupied. Portage County Planning staff has analyzed the PPH and the vacancy rate trend over time, and anticipates a future average occupancy rate of 2.35 persons per household and an average vacancy rate of 5% by the year 2020. When PPH is combined with

the anticipated future population of 16,350 persons, and taking into consideration an average vacancy rate of 5% for the Village, we can project a total of 7,324 housing units in 2020. If the number of housing units in 2000 (4,133) is subtracted from the anticipated number of housing units in 2020 (7,324) we can anticipate that there will be a need for approximately 3,191 new housing units over the next twenty years. These units can be contained in either single-unit or multiple-unit structures.

C. Housing Development Environment

Of the land devoted to urban development, no single land use demands greater acreage than residential activities. In 2004, over 32 percent of the total developed land area of the Village of Plover is residential development. The *Transportation, Utilities and Community Facilities*, and *Land Use* chapters will provide a more detailed analysis of the following topics, but a brief summary is included here to provide some context for housing unit development.

Infrastructure: The Village currently has either the existing infrastructure capacity, or ability to expand capacity, to accommodate the amount of growth forecast throughout the planning period and beyond.

Developable land: The current (2005) Village corporate boundaries do not contain a sufficient amount of land, whether through physical constraints or current ownership and land use practices, to accommodate the anticipated requirements for residential land use throughout the planning period. Annexation of additional land will be necessary.

D. Housing Issues Identified by the Plan Commission

1. Spot zoning.
2. Promote the integration of housing types i.e. single-family, multi-family, duplex and low/moderate income residents.
3. Need to adequately project acreage required for future residential use, as well as locations for residential uses, including identifying areas effected by natural constraints (high ground water, etc.).
4. There is a good mix of single-family, multi-family, duplex and low/moderate income in the Village - maybe scatter multi-family units more (not concentrated as occurred in the past).
5. Lack of smaller homes (1,100-1,200 sq.ft.).
6. Utilize the Planned Development Zoning District in areas where smaller residential lots are considered appropriate.
7. The number of elderly/assisted living units within the Village is adequate for the current (2004) population. It is expected that there will be a need for additional elderly/assisted living housing as the Village elderly population increases, and land use planned for such purposes should be identified for future population growth (integrated, not segregated).

Section 2.3 Conclusions – Housing Analysis

- A. Between 1980 and 2000, the Village of Plover experienced a net increase of 2,328 units to its housing stock, a number that represents one-third of the total units added for Portage County (Table 2.1)
- B. Renter occupied units have nearly tripled in the Village between 1980 and 2000.
- C. According to 2000 census data, nearly two-thirds of the housing units within Plover (2,684) have been built since 1980 due in part to the recent incorporation of the Village in 1971.

- D. The median value for housing within the Village of Plover (\$118,200) was substantially greater than that of the City of Stevens Point and Portage County as a whole.
 - o Nearly 50% of the Plover’s housing units are valued between \$100,000 and \$149,999.
- E. The median housing value within the Village of Plover is higher than the urban area and Portage County overall; Village of Plover residents also have a higher median household income, making their housing generally more affordable.
- F. Plover has the fastest growing population, in both number and percentage, in Portage County.

Section 2.4 Housing and Residential Development Goals, Objectives and Policies

Because of its major impact on community growth and development, efforts must be taken to protect the existing housing supply through effective building and land use code enforcement and to promote compact growth of new residential neighborhoods in areas that can be served conveniently and economically with public facilities and utilities.

A. Goal

To maintain, preserve and improve the quality and integrity of existing residential neighborhoods and encourage the provision of an adequate supply and choice of housing for all residents.

B. Objectives

1. Protect existing residential neighborhoods from intrusion by non-compatible or undesirable land use activities.
2. Promote an adequate supply and choice of owner and renter type housing units to serve current and future residents of the Village.
3. Promote safe and sanitary housing.
4. Promote adequate housing to meet the special needs of the elderly, handicapped and low to moderate income residents.
5. Encourage future residential development in areas that can be served conveniently and economically with public utilities and community facilities and services.
6. Promote the rehabilitation of substandard homes in the community in order to provide a decent and safe living environment for all residents.
7. Housing development shall take into consideration the protection of natural resources.
8. Local units of government work together to develop creative ways to plan for and share the benefits of growth across municipal boundaries.
9. Develop an educational program for municipal boards and the public related to housing issues.

C. Policies

1. The Village of Plover should continue to use the Zoning Ordinance to maintain the character of existing residential neighborhoods, ensure that new residential developments are located in suitable areas and ensure that residential development proposals meet density standards.
2. Effective building and housing codes should be maintained to ensure the quality and safety of new and existing housing units.
3. Appropriate housing programs could be used to provide housing assistance to the elderly, handicapped and low to moderate income residents who need it.
4. Any new elderly and handicapped housing developments should be located in areas accessible to commercial, recreational, medical and other necessary facilities and services.
5. Future residential development should be permitted only in areas where public utilities and services can be conveniently and economically provided.
6. Require low-density housing (minimum two acres per residential unit) for residential areas that are not planned for sewer service within the extraterritorial area where sewer and water is not immediately available.
7. Promote buffer areas between residential development and commercial/industrial development.
8. Promote the integration of housing types. i.e. single-family, multi-family, duplex and low to moderate income residences.
9. Encourage the development of smaller homes (1,000 to 1,200 sq.ft.) through the Planned Development District.