

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 Nelsonville, representing in many cases the largest expenditure individuals will make. 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 2.1 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 Nelsonville experienced a net decrease of one unit to its housing stock (Table 2.1).

Table 2.1: Comparison of Housing Occupancy

Occupancy	Village of Nelsonville			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units <i>(% of Total Housing Units)</i>	75 100.0%	63 90.0%	72 97.3%	188 90.0%	195 92.0%	212 93.5%	18,310 94.2%	21,306 93.0%	25,040 94.2%
Owner Occupied <i>(% of occupied units)</i>	54 72.0%	50 79.4%	56 77.8%	141 74.9%	135 69.2%	145 68.4%	13,328 72.8%	14,984 70.3%	17,751 70.9%
Renter Occupied <i>(% of occupied units)</i>	21 28.0%	13 20.6%	16 22.2%	47 25.1%	60 30.8%	67 31.6%	4,982 27.2%	6,322 29.7%	7,289 29.1%
Vacant Housing Units <i>(% of Total Housing Units)</i>	0 0.0%	7 10.0%	2 2.7%	21 10.0%	17 8.0%	15 6.5%	1,133 5.8%	1,604 7.0%	1,549 5.8%
For seasonal, recreational, or occasional use		1 1.4%	0 0.0%	0 0.0%	2 1.0%	2 0.9%		685 3.0%	642 2.4%
Total Housing Units	75	70	74	208	212	227	19,443	22,910	26,589

Source: U.S. Census Bureau. Rural Villages = Almond, Amherst, Amherst Junction, Junction City, Rosholt.

Over that time period, owner-occupied units increased their percentage of total occupied housing units from 72% to 78%, while renter-occupied units decreased from 28% to 22% of the total. This trend in Nelsonville is opposite to what has occurred in the other rural villages and Portage

County. Both the Rural Village Average and Portage County overall have been trending toward slightly lower percentages of owner-occupied housing units, and higher percentages of renter-occupied units.

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. Table 2.1 below shows that the Village of Nelsonville had an overall vacancy rate of 2.7% in 2000 (up from 0% in 1980). This rate is considerably lower than the rate for the Rural Village Average (6.5%) 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 US 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 compares the distribution of structure types within the Village of Nelsonville with the average for Rural Villages and Portage County as a whole, over three Census periods. In the year 2000, single-family homes (1-unit detached) accounted for 83% of Nelsonville’s housing units. This percentage has been fluctuating in both number and percentage of total units over the last 20 years. In comparison, the Rural Village Average has seen the number of single-family units increasing, while their percentage of total units has decreased. This decrease in the Rural Village Average single-family percentage can be attributed to an increase in the number of multiple-unit structures built since 1980. Information from Summary File 3 Data is sample data and numbers for mobile home trailer do not reflect the correct data for the Village of Nelsonville. The Village of Nelsonville does not have any mobile homes.

Table 2.2: Comparison of Structure Type

Units in Structure	Village of Nelsonville			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	63 84%	64 91%	60 83%	156 76%	151 71%	161 72%	14,299 69%	15,828 69%	18,534 70%
1-Unit Attached	0 0%	0 0%	0 0%	1 0%	3 1%	3 1%	186 1%	329 1%	630 2%
2 to 4 Units	8 11%	4 6%	7 10%	25 12%	25 12%	28 13%	1,915 9%	2,420 11%	2,840 11%
5 to 9 Units**	2 3%	0 0%	3 4%	11 6%	5 2%	7 3%	1,871 9%	1,053 5%	1,372 5%
10 or more Units	0 0%	0 0%	0 0%	0 0%	12 6%	16 7%	1,294 6%	1,143 5%	1,393 5%
Mobile Home Trailer or Other	2 3%	2 3%	2 3%	12 6%	16 7%	9 4%	1,179 6%	2,137 9%	1,820 7%
Total Units Listed	75	70	72	205	212	225	20,744	22,910	26,589

Source: U.S. Census Bureau. *The 1980 census has a top-end category of “5 or more unit”
Rural Villages = Almond, Amherst, Amherst Junction, Junction City, Rosholt.

C. Housing Conditions: Age and Value

Age is often used as a measure of a houses' condition. It should, however, not be the sole criterion 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 Nelsonville, Rural Village Average, and Portage County as a whole. According to 2000 Census data, 61% of the houses within the Village of Nelsonville were built prior to 1939. This is substantially higher than the percentage of houses built prior to 1939 for the Rural Village Average (42.8%) and Portage County as a whole (20.4%). Although exact conditions are not known, it is probable that a number of these housing units are in need of structural repair and various improvements to insure safe occupancy. Older housing units may need repair, replacement, or upgrade of plumbing facilities, heating and/or water systems in order to maintain them in standard condition.

Table 2.3: Comparison of Housing Age

Year Structure Built	Village of Nelsonville			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	0 0.0%	n/a	n/a	30 13.3%	n/a	n/a	5,147 19.4%
1980 to 1989	n/a	5 6.8%	0 0.0%	n/a	28 13.2%	17 7.5%	n/a	5,012 21.9%	4,186 15.7%
1970 to 1979	16 21.3%	12 16.2%	14 19.4%	41 19.7%	43 20.2%	37 16.5%	6,528 33.6%	6,305 27.5%	5,717 21.5%
1960 to 1969	4 5.3%	2 2.7%	4 5.6%	16 7.7%	18 8.3%	14 6.0%	3,308 17.0%	2,978 13.0%	2,846 10.7%
1950 to 1959	7 9.3%	8 10.8%	8 11.1%	16 7.9%	20 9.2%	15 6.8%	1,666 8.6%	1,672 7.3%	1,988 7.5%
1940 to 1949	4 5.3%	3 4.1%	2 2.8%	22 10.6%	15 7.0%	16 7.0%	1,409 7.2%	1,372 6.0%	1,270 4.8%
1939 or earlier	44 58.7%	44 59.5%	44 61.1%	112 54.2%	87 41.2%	96 42.8%	6,539 33.6%	5,571 24.3%	5,435 20.4%
Total Units Listed	75	74	72	206	212	225	19,450	22,910	26,589

Source: U.S. Census Bureau. Rural Villages = Almond, Amherst, Amherst junction, Junction City, Rosholt.

Housing value is another important aspect for gauging the overall condition of the current housing stock.

Table 2.4 shows the distribution of housing values across various price ranges, as well as the median home price for the Village of Nelsonville, Rural Village Average, and Portage County.

The value of housing has risen significantly since 1980 all across Portage County, including the Village of Nelsonville. In 1980 Nelsonville had 77.5% of its housing units valued at less than \$50,000 and none were over \$100,000. By the year 2000, only 4.3% remained under \$50,000, while 68% were valued at \$50,000 to \$100,000 and 27.7% (13 houses) were valued over \$100,000. In the year 2000, the Rural Village Average also had a high percentage of homes in the \$50 - \$100,000 range (61.4%), as did Portage County (46.1%). The 2000 median value for the Village of Nelsonville of \$82,500 fell between the Rural Village Average of \$77,840 and for Portage County overall \$98,300.

Table 2.4: Comparison of Housing Value

Housing Value (Owner Occupied)	Village of Nelsonville			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	31 77.5%	30 73.2%	2 4.3%	94 83.3%	80 70.1%	21 15.8%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	9 22.5%	11 26.8%	32 68.1%	19 16.7%	33 28.5%	81 61.4%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	0 0.0%	0 0.0%	13 27.7%	0 0.0%	2 1.4%	22 16.4%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	6 4.7%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	6 0.1%	19 0.2%	493 3.8%
\$300,000 or more	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.0%	4 0.0%	204 1.6%
Total Units Listed	40	41	47	113	114	132	9,356	10,590	13,088
Median Value	\$35,700	\$37,800	\$82,500	\$30,840	\$42,180	\$77,840	\$45,300	\$58,600	\$98,300

Source: U.S. Census Bureau. Rural Villages = Almond, Amherst, Amherst Junction, Junction City, Rosholt.

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 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 US Census Summary File 3, which is based on a sample of households within a community, and not a total count of all households. Units occupied by households reporting no income or a net loss, or for which no cash rent was paid, are included in the “not computed” category (US Bureau of Census).

Table 2.5 below shows monthly housing costs for homeowners as a percentage of their household income for the Village of Nelsonville, the Rural Village Average and Portage County.

Table 2.5: Affordability for Owner-Occupied Housing Units

Monthly Owner Costs as a % of Household Income	Village of Nelsonville		Rural Village Average		Portage County	
	1989	1999	1989	1999	1989	1999
Less than 20.0%	29 70.7%	36 76.6%	74 63.6%	86 66.3%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	6 14.6%	5 10.6%	16 13.4%	17 13.4%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	0 0.0%	4 8.5%	10 8.3%	11 8.6%	910 8.6%	1,063 8.1%
30.0 to 34.9%	0 0.0%	0 0.0%	5 4.1%	4 2.9%	470 4.4%	576 4.4%
35% or more	6 14.6%	2 4.3%	10 8.6%	12 9.5%	852 8.0%	1,187 9.1%
Not computed	0 0.0%	0 0.0%	1 0.5%	0 0.3%	23 0.2%	88 0.7%
Total Units Listed	41	47	116	130	10,590	13,088

Source: U.S. Census Bureau. Rural Village = Almond, Amherst, Amherst Junction, Junction City, Rosholt.

In 1999, 96% of the households within the Village of Nelsonville paid less than thirty percent of their monthly income towards housing costs and were therefore considered affordable to those living in them. This percentage is higher than both the Rural Village Average (88%) and Portage County as a whole (86%).

Table 2.6 shows monthly housing costs for renters as a percentage of their household income for the Village of Nelsonville, the Rural Village Average, and Portage County. In 1999, approximately 67% of the Village of Nelsonville households were paying a monthly rent which was affordable to them (less than 30% of monthly household income). This percentage is between that of the Rural Village Average (68%) and Portage County (63%).

Table 2.6: Affordability Comparison for Renter-Occupied Housing Units

Monthly Renter Costs as a % of Household Income	Village of Nelsonville		Rural Village Average		Portage County	
	1989	1999	1989	1999	1989	1999
Less than 20.0%	0 0.0%	5 33.3%	17 31.6%	25 39.4%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	5 38.5%	0 0.0%	10 18.2%	9 14.6%	981 16.3%	886 12.5%
25.0 to 29.9%	3 23.1%	5 33.3%	5 9.1%	9 13.7%	695 11.5%	863 12.2%
30.0 to 34.9%	0 0.0%	0 0.0%	9 16.7%	1 2.2%	447 7.4%	485 6.9%
35% or more	5 38.5%	5 33.3%	12 22.2%	14 22.9%	1,860 30.9%	1,791 25.4%
Not computed	0 0.0%	0 0.0%	2 4.4%	5 7.3%	260 4.3%	361 5.1%
Total Units Listed	13	15	55	63	6,019	7,061

Source: U.S. Census Bureau. Rural Villages = Almond, Amherst, Amherst Junction, Junction City, Rosholt.

E. Housing Programs

Several means are available to the Village of Nelsonville 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 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.

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.

Currently the Village of Nelsonville does not participate in these housing programs provided by the Housing Authority of Portage County, primarily because many of the state and federal

programs require a minimum level of municipal service such as municipal sewer. The Village of Nelsonville does not have municipal sewer or water service.

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 readily 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. This allows smaller municipalities like Nelsonville, who may not have the experience or resources to administer a grant, to improve the housing conditions in their community.

Section 2.2 Housing Demand

A. Population Trends

As discussed in the Issues and Opportunities chapter of this plan, the Village of Nelsonville population is projected to grow from a year 2000 population of 191 to a 2020 population of 216.

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 is identified by the US census as *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). Similar to the County-wide trend, the PPH for Nelsonville has decreased, from 2.80 in 1980 to 2.65 in 2000. In order for the Village to begin to approximate the future need 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 2.57 persons per household and an average vacancy rate of 4% by the year 2020. When PPH is combined with the anticipated future population of 216 persons, and taking into consideration an average vacancy rate of 4% for the Village we can project a total of 88 housing units in 2020. If the number of housing units in 2000 (74) is subtracted from the anticipated number of housing units

in 2020 (88) we can estimate that there will be a need for an additional 14 units over the next 20 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 usually demands greater acreage than residential activities. In 2002, only 8% percent of the total developed land area of Nelsonville 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: There is a sufficient transportation network to allow for an economic and efficient expansion of housing in the general Nelsonville area. The Village does not have public water and sewage system. Soils are generally adequate for septic systems although significant construction of such systems in close proximity to any shallow potable water wells in the Village could contaminate drinking water supplies.

Developable land: There is a sufficient amount of vacant developable land within the existing corporate boundary of the Village of Nelsonville to provide for the anticipated number of future housing units.

Section 2.3 Housing issues identified by the Plan Commission

- A. The placement of mobile homes within the Village is not desired.
- B. Encourage timely maintenance of property around the Village.
- C. The Village should stay zoned primarily for single family residences with the exception of some duplexes.
- D. Neighborhood compatibility should be stressed in any new construction. The historic nature of the commercial and residential buildings along First and High Streets should be maintained.

Section 2.4 Conclusions – Housing Analysis

- A. The Village of Nelsonville has a considerably higher median household value (\$82,500) than the Rural Village Average (\$77,840) although, according to 2000 Census data, 61% of houses within Nelsonville were built prior to 1939.
- B. 96% of households within Nelsonville paid less than thirty percent of their monthly income toward housing costs, indicating they are considered affordable.
- C. Up to 14 new housing units may need to be added over the next 20 years.
- D. To avoid potential groundwater degradation resulting from high density, unsewered development on the Village's highly permeable soils, due to the absence of an existing or planned public sanitary sewer system, and based on the desire to maintain the rural/small-town character of the Village. The Village should allow for 2-unit structures such as “duplexes” or “granny-flat”, but discourage placement of mobile home, and prohibit multi-family structures of 3-units per structure or more;

Section 2.5 Housing Goals, Objectives and Policies

Because of its importance to overall community health and development, efforts must be taken to protect the existing Nelsonville housing supply.

A. Goal

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

B. Objectives

1. Allow for adequate affordable housing for all citizens.
2. Housing development shall take into consideration the protection of natural resources and open spaces.
3. Encourage the maintenance and upkeep of the Village's existing housing stock.
4. The historic design of any building along First, Oak, and High Streets should maintain neighborhood compatibility.

C. Policy

1. Allow for an affordable minimum square footage of 900 sq. ft. per dwelling unit.
2. The Village should allow for 2-unit structures such as “duplexes” or “granny-flat”, but discourage placement of mobile homes, and prohibit multi-family structures of 3 or more units per structure.
3. Encourage flexibility in the design of new subdivisions in areas of wooded or rolling terrain, in order to make efficient use of developable sites while preserving natural and scenic qualities, i.e. cluster or planned development concept. Consider a minimum lot size of $\frac{3}{4}$ acre in designated areas, while maintaining an overall development density not to exceed approximately $1 \frac{1}{2}$ acre per residence.
4. Consider local conditions and trends in groundwater quality as a factor when reviewing requests for new residential subdivision development.
5. Any redevelopment or new construction along First, Oak, and High Streets must be compatible with the historic design and maintain neighborhood compatibility.