

## **CHAPTER 2: Housing**

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.

This chapter will look at different characteristics of the housing stock to help ensure that the needs of present and future residents are addressed.

### **Section 2.1 Housing Inventory**

In the past 20 years, the Village of Junction City lost nearly one-fifth of its population. Therefore, the creation of new housing stock is not as high a priority here as in other Villages across Portage County. However, Junction City does have a need to understand characteristics of the existing housing stock, to better understand its adequacy and what types of housing may need to be constructed in the future.

#### **A. Occupancy Characteristics**

According to Census data, the Village of Junction City experienced a net decrease of 5 units in its housing stock between 1980 and 2000 (Table 2.1). Over that period, owner-occupied units decreased in number and percentage of total occupied housing units (96% to 88%), as vacant housing units increased in number and percentage (3.6% to 12%).

**Table 2.1: Comparison of Housing Occupancy**

Occupancy	V. Junction City			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
<b>Occupied Housing Units</b> <i>(% of Total Housing Units)</i>	<b>190</b>	<b>180</b>	<b>169</b>	<b>165</b>	<b>171</b>	<b>193</b>	<b>18,310</b>	<b>21,306</b>	<b>25,040</b>
	96.0%	91.4%	87.6%	89.6%	92.0%	94.9%	94.2%	93.0%	94.2%
Owner Occupied <i>(% of occupied units)</i>	150	121	114	121	121	133	13,328	14,984	17,751
	78.9%	67.2%	67.5%	73.8%	70.4%	69.3%	72.8%	70.3%	70.9%
Renter Occupied <i>(% of occupied units)</i>	40	59	55	43	51	59	4,982	6,322	7,289
	21.1%	32.8%	32.5%	26.2%	29.6%	30.7%	27.2%	29.7%	29.1%
<b>Vacant Housing Units</b> <i>(% of Total Housing Units)</i>	<b>8</b>	<b>17</b>	<b>24</b>	<b>19</b>	<b>15</b>	<b>10</b>	<b>1,133</b>	<b>1,604</b>	<b>1,549</b>
	3.6%	8.5%	12.1%	10.4%	8.0%	5.1%	5.8%	7.0%	5.8%
For seasonal, recreational, or occasional use		1	1	0	2	2		685	642
		0.5%	0.5%	0.0%	1.2%	0.9%		3.0%	2.4%
<b>Total Housing Units</b>	<b>198</b>	<b>197</b>	<b>193</b>	<b>184</b>	<b>186</b>	<b>203</b>	<b>19,443</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census Bureau, 1980, 1990, 2000 Census Rural Villages = Almond, Amherst, Amherst Jct., Nelsonville, Rosholt.

The percentage of renter-occupied units increased between 1990 and 2000 from 21% to nearly 33%. The trend in Junction City is almost opposite of what occurred in other Portage County rural Villages. The rural Village average recorded an increase in total housing units from 1980

to 2000, with owner-occupied housing units increasing and vacant housing units decreasing. The percentages in occupied and vacant housing units for the Portage County overall are the same in 2000 as 1980.

The Department of Housing and Urban Development (HUD) set an overall minimum 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 Village of Junction City had vacancy rate of 4% in 1980, but as population decreased, vacancies increased to almost 12% in 2000 after subtracting for seasonal, recreational and occasional use housing (Table 2.1). This is well above the rate for both the rural Village average and Portage County.

## B. Structural 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 Junction City, the rural Village average, and Portage County as a whole, over three Census periods. In 2000, the largest housing type was 1 unit detached (single family). Between 1980 and 2000 the Census recorded a decline in the number (-12) and percentage (-1%) of these units in Junction City. The rural Village average for single-family units reflects an increase in their number over the same period, although the percentage of total units for single family has declined by 5%.

**Table 2.2: Comparison of Total Housing Units and Structure Type**

Units in Structure	V. Junction City			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	128 64.6%	122 61.9%	116 63.4%	143 79.2%	140 75.0%	150 73.8%	14,299 73.5%	15,828 69.1%	18,534 69.8%
1-Unit Attached	2 1.0%	1 0.5%	6 3.3%	1 0.3%	2 1.3%	2 1.0%	186 1.0%	329 1.4%	630 2.4%
2 to 4 Units	34 17.2%	36 18.3%	26 14.2%	19 10.7%	18 9.9%	25 12.1%	1,915 9.8%	2,420 10.6%	2,840 10.7%
5 or more Units	4 2.0%	13 6.6%	10 5.5%	11 6.1%	17 8.9%	22 11.0%	1,871 9.6%	2,196 9.6%	2,765 10.4%
Mobile Home Trailer or Other	30 15.2%	25 12.7%	25 13.7%	7 3.7%	11 6.0%	4 2.1%	1,179 6.1%	2,137 9.3%	1,788 6.7%
<b>Total Housing Units</b>	<b>198</b>	<b>197</b>	<b>183</b>	<b>181</b>	<b>186</b>	<b>203</b>	<b>19,450</b>	<b>22,910</b>	<b>26,557</b>

Source: US Census Bureau: 1980, 1990, 2000. Rural Villages = Almond, Amherst, Amherst Jct., Nelsonville, Rosholt

Junction City’s second largest type of housing in 2000 was 2-to-4 unit structures, accounting for 14% of the housing stock. The number of 2-to-4 unit structures within Junction City has decreased since 1980, but remains at a higher percentage than the rural Village average or Portage County overall. The number and percentage of mobile homes in the Village has slightly decreased over the last 20 years while the number and percentage for the rural Village average and the County have both increased then declined over the same period. Junction City’s percentage of mobile home units has historically been greater than either the rural Village average or County overall.

### C. Housing Conditions: Age and Value

Age is often used as a measure of a home's condition. It should not be the sole criteria, however, 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 Junction City, rural Village average, and Portage County over the last twenty years. Sixty-three percent of the houses in Junction City were built prior to 1970, indicating a relatively older housing stock when compared to the County as a whole (43%). The average rural Village, however, has a similar percentage of pre-1970 housing stock (64%).

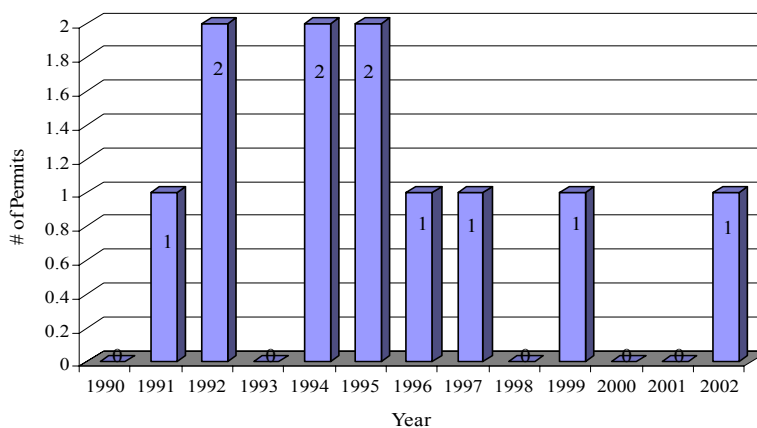
**Table 2.3: Comparison of Housing Age**

Year Structure Built	V. Junction City			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	17 9.3%	n/a	n/a	27 13.1%	n/a	n/a	5,147 19.4%
1980 to 1989	n/a	13 7.1%	9 4.9%	n/a	26 13.9%	15 7.5%	n/a	5,012 21.9%	4,186 15.7%
1970 to 1979	48 25.5%	28 15.4%	41 22.4%	34 18.6%	40 20.8%	32 15.6%	6,528 33.6%	6,305 27.5%	5,717 21.5%
1960 to 1969	15 8.0%	30 16.5%	23 12.6%	14 7.4%	12 6.3%	10 4.8%	3,308 17.0%	2,978 13.0%	2,846 10.7%
1950 to 1959	22 11.7%	26 14.3%	23 12.6%	13 7.3%	16 8.4%	12 6.1%	1,666 8.6%	1,672 7.3%	1,988 7.5%
1940 to 1949	31 16.5%	9 4.9%	18 9.8%	16 8.9%	14 7.1%	13 6.2%	1,409 7.2%	1,372 6.0%	1,270 4.8%
1939 or earlier	72 38.3%	66 36.3%	52 28.4%	106 57.8%	83 43.5%	95 46.7%	6,539 33.6%	5,571 24.3%	5,435 20.4%
<b>Total Units Listed</b>	<b>188</b>	<b>182</b>	<b>183</b>	<b>184</b>	<b>191</b>	<b>203</b>	<b>19,450</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census Bureau: 1980, 1990, 2000. Rural Villages = Almond, Amherst, Amherst Jct., Nelsonville, Rosholt

A more detailed breakdown of recent single-family housing starts in the Village of Junction City, from building permit data on file with Portage County, is shown in Figure 2.1.

**Figure 2.1: Junction City Single-Family Building Permits 1990 - 2002**



Source: Portage County Planning & Zoning - permit data

In 5 of the 12 years between 1990 and 2002, there were no permits issued for new houses in Junction City, and in the 3 years permits were issued, the high was two. This equals less than one house per year (11 new houses being built in those 12 years).

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 Junction City, rural Village average, and Portage County. In 1980 Junction City had over 88% of its housing units valued at less than \$50,000. By the year 2000, only 16% remained at this value, while 65% were valued at \$50,000 to \$100,000, and 19% were valued at \$100,000 to \$149,000. The rural Village average followed similar trends for those values, but also had 7% of homes valued higher than \$150,000, which Junction City did not.

**Table 2.4: Comparison of Housing Value**

Housing Value (Owner Occupied)	V. Junction City			Rural Village Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	89 88.1%	57 67.9%	15 16.1%	82 81.9%	75 70.7%	18 14.8%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	12 11.9%	25 29.8%	60 64.5%	18 18.1%	30 28.2%	75 61.4%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	0 0.0%	2 2.4%	18 19.4%	0 0.0%	1 1.1%	21 16.8%	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 5.0%	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%	2 2.0%	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	101	84	93	100	106	123	9,356	10,590	13,088
Median Value	\$30,200	\$38,400	\$69,000	\$31,940	\$42,060	\$80,540	\$45,300	\$58,600	\$98,300

Source: US Census Bureau: 1980, 1990, 2000. Rural Villages = Almond, Amherst, Amherst Jct., Nelsonville, Rosholt

The 2000 median value for housing within Junction City (\$69,000) has risen 128% since 1980, but is considerably lower than both the rural Village average (\$80,540) and Portage County overall (\$98,300). See Appendix E for a more detailed listing of housing unit values for all municipalities across Portage County.

The 2000 U.S. Census (Summary File 3 Table H74) identified 1 housing unit within Junction City with a value less than \$25,000 in 2000. This suggests that there may be some housing units in need of rehabilitation or repair within the Village.

#### D. Housing Affordability

According to the U.S. Department of Housing and Urban Development (HUD), 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, less than 10% of Village of Junction City owner-occupied households paid more than 30% of monthly income on housing costs, compared to 5% in 1989 (Table 2.5). This 1999 percentage is lower than both the rural Village average (12%) and Portage County overall (14%). The percentage of Junction City households paying more than 35% of monthly income increased

from 4.6% in 1989 to 9.6% in 1999. Overall however, the people of Junction City are paying more of their income for housing than 10 years ago. Units occupied by households reporting no income or a net loss is included in the “not computed” category (U.S. Bureau of Census).

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

Monthly Owner Costs as a % of Household Income	V. Junction City		Rural Village Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	68 80.9%	59 63.4%	66 62.3%	82 67.2%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	7 8.3%	17 18.3%	15 14.2%	15 12.3%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	5 5.9%	8 8.6%	9 8.5%	10 8.2%	910 8.6%	1,063 8.1%
30.0 to 34.9%	2 2.3%	1 1.0%	4 3.8%	4 3.3%	470 4.4%	576 4.4%
35% or more	2 2.3%	8 8.6%	11 10.4%	11 9.0%	852 8.0%	1,187 9.1%
not computed	0 0.0%	0 0.0%	1 0.9%	0 0.0%	23 0.2%	88 0.7%
<b>TOTAL</b>	<b>84</b>	<b>93</b>	<b>106</b>	<b>122</b>	<b>10,590</b>	<b>13,088</b>

Source: US Census Bureau 1990, 2000. Rural Villages = Almond, Amherst, Amherst Jct., Nelsonville, Rosholt

Table 2.6 below shows monthly housing costs for renters as a percentage of their household income for the Village of Junction City, the rural Village average, and Portage County. In 1999, nearly 22% of the Junction City renter-occupied households were paying a monthly rent above 30% of household income. The percentage is a significant decrease from 1989, when over half (52%) of renter-occupied households were paying above 30% of monthly household income. The data from the 2000 Census indicated that this percentage was lower than both the rural Village average (24.1%) and County overall (32.3%). Units occupied by households reporting no rent paid are included in the “not computed” category (U.S. Bureau of Census).

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

Monthly Renter Costs as a % of Household Income	V. Junction City		Rural Village Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	19 39.6%	12 26.1%	16 31.4%	23 39.7%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	4 8.3%	8 17.4%	10 19.6%	9 15.5%	981 16.3%	886 12.5%
25.0 to 29.9%	0 0.0%	9 19.6%	6 11.8%	7 12.1%	695 11.5%	863 12.2%
30.0 to 34.9%	12 25.0%	0 0.0%	7 13.7%	1 1.7%	447 7.4%	485 6.9%
35% or more	13 27.1%	10 21.7%	10 19.6%	13 22.4%	1,860 30.9%	1,791 25.4%
not computed	0 0.0%	7 15.2%	2 3.9%	5 8.6%	260 4.3%	361 5.1%
<b>TOTAL</b>	<b>48</b>	<b>46</b>	<b>51</b>	<b>58</b>	<b>6,019</b>	<b>7,061</b>

Source: US Census Bureau 1990, 2000. Rural Villages = Almond, Amherst, Amherst Jct., Nelsonville, Rosholt

## E. Housing Programs

Several means are available to the Village of Junction City 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.

- Wisconsin Housing and Economic Development Authority (WHEDA) – has 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, mobile homes and town homes. All units must meet HUD’s standards. Under this program, there are 10 apartments within the Village of Junction City; 4 two-bedroom and 6 one-bedroom.
- 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, to encourage 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; and electrical, heating system, and water heater replacement.
- Community Development Block Grant (CDBG) - CDBG is a federally funded program readily available to municipalities, 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 smaller municipalities like Junction City, 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 Junction City population decreased by 16% between 1980 and 2000, and could possibly decrease by another 11%, from 440 to 390 residents, by 2020. Junction City had grown steadily to a population of 396 in 1970, before the 32% population growth spike of the 1970's.

Also discussed in the Issues and Opportunities chapter of this plan, Village Board feels that the 2000 Census reflects an inaccurate population for the Village, which should be higher than 440 people. Because of this, the persons per household, vacancy rates, and number of households may be slightly different.

### **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, identified by the U.S. Census as *persons per household*, or PPH, 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).

The number of persons per household in Junction City declined from 2.77 persons in 1980 to 2.60 persons 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 2.55 persons per household and an average vacancy rate of 8% by the year 2020. When PPH is combined with the anticipated future population of 390 persons, and taking into consideration an average vacancy rate of 8% for the Village we can project a need for a total of 166 housing units in 2020. If this number of housing units is compared to the number of existing units in 2000 (193), we can see a possible surplus of approximately 27 housing units over the next twenty years.

### **C. Housing Development Environment**

Of the land devoted to urban development in villages, no land use typically demands greater acreage than residential activities. However in 2002, approximately 7.4% percent of the total developed land area of Junction City 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.

According to 2005 population projections, the Village of Junction City will most likely continue to lose population throughout the planning period. Therefore, there will be a decreased demand for new housing units in the future. However, if growth does occur in the Village, there is a sufficient amount of vacant developable land within the existing corporate boundary of the Village of Junction City to provide for any future housing units. There is also a sufficient transportation network to allow for an economic and efficient expansion of housing in the Junction City area. The Village has both public water and sewage systems. The supply of water currently meets resident's needs, but there is no surplus of water, which could limit possible future housing development. Please see the Utilities and Community Facilities chapter for further information.

#### D. Housing Issues Identified by the Plan Commission

1. When future residential development does occur next to agricultural uses, new residential land owners must fully understand the agriculture operations that take place near the Village.
2. The Village currently has older, unkempt, unsafe housing.
  - Trailer park is in dire need of improvement or condemning.
  - Village currently has no specific ordinances or restrictions on upkeep and maintenance in place for unkempt and unsafe housing.

### **Section 2.3 Housing and Residential Goals, Objectives and Policies**

Goal 1 - Allow for adequate, affordable housing in our community.

Objective 1: Allow for the housing needs of our senior citizens and those with special needs.

Policy 1: Develop a strong relationship with agencies providing housing opportunities for senior and special needs residents of the Village and surrounding Towns.

Policy 2: Research the availability of grant and aid programs available for housing assistance for Village residents.

Policy 3: Notify citizens of services and programs that are provided through CAP services.

Policy 4: Provide information for municipal boards and the public about ongoing educational program related to housing issues.

Goal 2 - Maintain or improve the quality and integrity of existing housing and neighborhoods.

Objective 1: Promote the rehabilitation of sub-standard homes in the community in order to provide a decent, safe living environment for all residents.

Policy 1: Inventory existing housing stock for safety and soundness and identify options for improving these properties.

Policy 2: Develop a dialogue with the migrant worker community and their employers to facilitate better living conditions for them.

Policy 3: The Village Plan Commission and Board should consider adding an ordinance promoting improvement of older, unkempt, unsafe housing.

Objective 2: Neighborhood design enhances community character. Housing development takes into consideration the protection of natural resources and open spaces, and the development of neighborhood parks.