

CHAPTER 2 Housing Element

Section 2.1 Introduction

Shelter is one of the most basic of human needs. It most likely represents one of the largest expenditures a resident will make. Because of the importance of housing in the community, the Town of Almond 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 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) set a minimum 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 Almond has had an average overall vacancy rate of 11% in 1980, but declined to 4% in 2000 after subtracting for seasonal, recreational and occasional use housing (Table 2.1). Since 1980, Almond has seen the percent of owner occupied units held fairly constant at approximately 90%, mirroring the trend for Portage County overall. The total number of housing units in the Town increased by 23% between 1980 and 2000. However, this increase is approximately 12% lower than the Town average and the County as a whole.

Table 2.1: Housing Occupancy Characteristics

Occupancy	Town of Almond			Towns Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units <i>(% of Total Housing Units)</i>	204 89.1%	211 87.9%	256 90.8%	425 92.8%	489 89.4%	572 91.8%	18,309 94.2%	21,306 93.0%	25,040 94.2%
Owner Occupied <i>(% of Occupied Units)</i>	182 89%	181 86%	221 86%	369 87%	426 87%	513 90%	13,328 73%	14,984 70%	17,750 71%
Renter Occupied <i>(% of Occupied Units)</i>	22 11%	30 14%	35 14%	56 13%	63 13%	59 10%	4,982 27%	6,322 30%	7,290 29%
Vacant Housing Units <i>(% of Total Housing Units)</i>	25 11%	29 12%	26 9%	33 7%	58 11%	51 8%	1,133 6%	1,604 7%	1,549 6%
For seasonal, recreational, or occasional use <i>(% of Total Housing Units)</i>	n/a 0%	13 5%	14 5%	0 0%	38 7%	30 5%	n/a 0%	685 3%	557 2%
Total Housing Units	229	240	282	459	547	622	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 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, 57% percent of the houses in the Town of Almond were built after 1970. This percentage is the same as the Portage County overall, indicating a slightly older housing stock when compared to the Towns average of 64%.

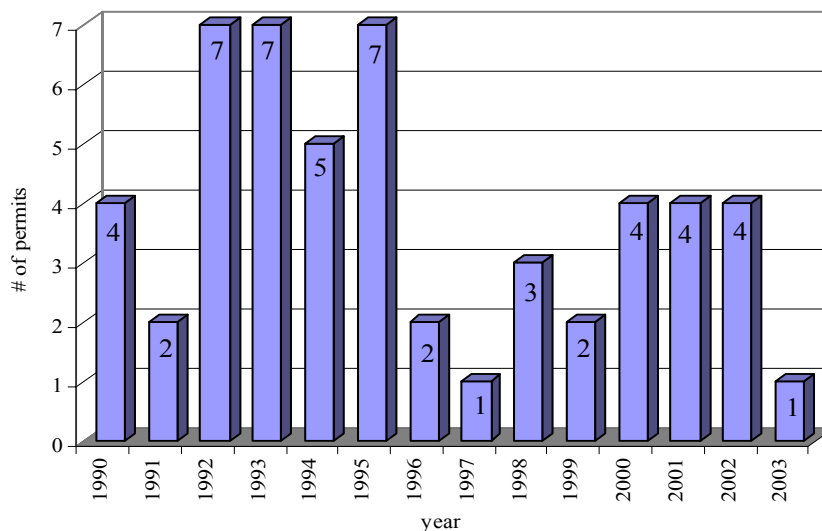
Table 2.2: Housing Age Characteristics

Year Structure Built	Town of Almond			Towns Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	72 24%	n/a	n/a	136 22%	n/a	n/a	5,147 19%
1980 to 1989	n/a	32 13%	36 12%	n/a	115 21%	98 16%	n/a	5012 22%	4,186 16%
1970 to 1979	80 35%	101 42%	63 21%	191 42%	194 36%	161 26%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	6 3%	6 3%	16 5%	73 16%	75 14%	59 10%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	2 1%	2 1%	6 2%	36 8%	27 5%	28 5%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	8 3%	11 5%	9 3%	19 4%	17 3%	22 4%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	133 58%	88 37%	100 33%	145 32%	117 21%	117 19%	6,539 34%	5,571 24%	5,435 20%
Total Units Listed	229	240	302	458	546	620	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 Almond is provided through an examination of building permit data on file with Portage County (Figure 2.1) for the period 1990 - 2003. The Town experienced its highest permit activity during the early to middle part of the 1990's. Low mortgage rates and favorable economic conditions during that period could be possible factors contributing to these housing starts.

Figure 2.1 Town of Almond 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 67 permits. Almond had 13 permits issued during this time period. Other Towns experiencing similar permit activity are

Linwood (19), and New Hope (19). These Towns are located in opposite sides of the County from Almond.

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 the 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% from 1980 (Table 2.3). In 1980, the percentage of single-family homes in the Town of Almond outpaced the percentage of the Town average and the County. Since 1990, the percentage has been slightly below the Towns average.

The second largest number of structures in this classification is mobile homes, which have remained fairly constant over the past 20 years. In 2000, 10% of the housing stock fell into this category, which is slightly lower than the Towns Average. Over the twenty year time period, the number of mobile homes in Town of Almond has slightly increased.

Table 2.3: Housing Structural Characteristics

Units in Structure	Town of Almond			Towns Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	213 86%	210 88%	272 90%	408 86%	464 81%	555 92%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	0 0%	1 0%	0 0%	3 1%	5 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	0 0%	2 1%	0 0%	11 2%	7 1%	8 1%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	7 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	27 11%	27 11%	30 10%	52 11%	85 15%	69 11%	1,179 6%	2,137 9%	1,788 7%
Total Housing Units	247	240	302	477	574	605	19,450	22,910	26,557

Source: U.S. 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. The median home price in the Town of Almond has risen significantly since 1980. The Town of Almond median value had been consistently lower than the Town average and County overall, but had surpassed the overall County value by 2000 (Table 2.4). The Town experienced a significant decrease in the percentage of houses valued under \$50,000 between 1980 and 2000, from 74% to 4%. The percentage of houses valued over \$100,000 had risen from 0% in 1980 to 50.5% in 2000.

Table 2.4: Housing Value Characteristics

Housing Value (Owner Occupied)	Town of Almond			Towns Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	34 73.9%	41 64.1%	4 4.0%	99 51.7%	63 27.1%	14 4.7%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	12 26.1%	23 35.9%	46 45.5%	86 45.2%	149 63.3%	114 37.1%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	0 0.0%	0 0.0%	29 28.7%	5 2.8%	16 6.8%	120 39.1%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	0 0.0%	0 0.0%	19 18.8%	1 0.3%	6 2.5%	36 11.9%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	0 0.0%	0 0.0%	3 3.0%	0 0.1%	1 0.3%	15 4.8%	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 0.1%	7 2.4%	0 0.0%	4 0.0%	204 1.6%
Total Units Listed	46	64	101	191	235	306	9356	10,590	13,088
Median Value	\$35,800	\$45,900	\$100,600	\$40,560	\$84,571	\$103,629	\$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 data on housing costs as a percentage of household income for homeowners (Table 2.5) and renters (Table 2.6). The following information is also 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, just under 10% of Town of Almond owner-occupied households paid more than 30% of monthly income on housing costs (Table 2.5). This represents an increase of almost 4% in this category since 1989. The average percentage for both the Towns average and Portage County households paying more than 30% of monthly income in 2000 is higher, with both averaging 13.7%. 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: Affordability Comparison for Owner-Occupied Housing Units

Monthly Owner Costs as a % of Household Income	Town of Almond		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	47 73.4%	57 56.4%	156 66.6%	194 63.4%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	6 9.4%	16 15.8%	32 13.8%	42 13.6%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	7 10.9%	16 15.8%	21 8.9%	26 8.5%	910 8.6%	1,063 8.1%
30.0 to 34.9%	2 3.1%	3 3.0%	7 3.2%	13 4.4%	470 4.4%	576 4.4%
35% or more	2 3.1%	7 6.9%	17 7.2%	29 9.5%	852 8.0%	1,187 9.1%
not computed	0 0.0%	2 2.0%	1 0.5%	2 0.6%	23 0.2%	88 0.7%
Total Units Listed	64	101	234	306	10,590	13,088

Source: US Census Bureau 1990, 2000

In 1999, approximately 31% of Town of Almond renter-occupied households were paying a monthly rent above 30% of household income (Table 2.6). The percentage decreased from 1989, when approximately 33% 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 the County overall, but higher than the Town average. The amount of residents paying less than 20% of monthly income for rent had increased in Almond from 13% in 1989 to 58% in 1999.

Table 2.6: Affordability Comparison for Renter-Occupied Housing Units

Gross rent as % of Household Income	Town of Almond		Town's Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	2 <i>13.3%</i>	15 <i>57.7%</i>	18 <i>38.5%</i>	20 <i>41.6%</i>	1,776 <i>29.5%</i>	2,675 <i>37.9%</i>
20.0 to 24.9%	0 <i>0.0%</i>	0 <i>0.0%</i>	5 <i>11.5%</i>	4 <i>8.1%</i>	981 <i>16.3%</i>	886 <i>12.5%</i>
25.0 to 29.9%	0 <i>0.0%</i>	0 <i>0.0%</i>	3 <i>5.4%</i>	4 <i>8.9%</i>	695 <i>11.5%</i>	863 <i>12.2%</i>
30.0 to 34.9%	2 <i>13.3%</i>	0 <i>0.0%</i>	3 <i>5.8%</i>	4 <i>7.3%</i>	447 <i>7.4%</i>	485 <i>6.9%</i>
35% or more	3 <i>20.0%</i>	8 <i>30.8%</i>	12 <i>25.9%</i>	8 <i>15.7%</i>	1,860 <i>30.9%</i>	1,791 <i>25.4%</i>
not computed	8 <i>53.3%</i>	3 <i>11.5%</i>	6 <i>13.1%</i>	9 <i>18.4%</i>	260 <i>4.3%</i>	361 <i>5.1%</i>
Total Units Listed	15	26	47	48	6,019	7,061

Source: US Census Bureau 1990, 2000

Section 2.3 Housing Programs

Several means are available to the Town of Almond 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.

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, manufactured homes, and town homes. All units must meet HUD's standards.

Currently the Town of Almond 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.

- 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. This allows municipalities like Almond, 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

- How can the Town solve their groundwater contamination issue in areas where soils are all sand and gravel?
 - Want low density, and even less density around the areas where there is all sand and gravel (Wolf lake, Paterson Lake etc)
 - Septic systems do not protect water
- How can the Town provide infrastructure or services to support and promote low to moderate income housing?

Section 2.5 Housing Goals, Objectives and Policies

Goal 1: Allow for adequate, affordable housing.

Objective 1.1: Allow for the housing needs of our senior citizens and those with special needs.

Policy 1.1 (a): Make use of existing and proposed housing programs available at the State and County level.

Objective 1.2: Encourage the maintenance and improvement in quality of buildings to promote public health, safety, and general welfare.

Policies:

1.2 (a). All new and relocated structures comply with State Building Codes.

1.2 (b). Allow for mobile homes to be placed in the Town provided they are less than 10 years old, are in good condition and are subject to the same zoning and building regulations of on-site constructed homes. Mobile homes older than 10 years are subject to Town review and approval.

1.2 (c). Residences other than single family homes should be directed toward areas with municipal services (sewer and water).

Objective 1.3: Support neighborhood design that enhances community character.

Policies:

1.3 (a). Encourage the clustering of homes through the Open Space Design Option of the Portage County Subdivision Ordinance.

1.3 (b). Develop a Town of Almond Land Division Ordinance.

1.3 (c). Encourage the County to incorporate a density-based development option into the County Subdivision Ordinance.

Goal 2: Housing development takes into consideration the protection of natural resources.

Objective 2.1: Housing density is based in part on the protection of important ecosystems and the groundwater that we depend on.

Policy 2.1 (a): Limit housing density throughout the Town as directed in the Land Use Element of this plan. Housing density should be limited to one home per forty acres where soils are primarily gravel and sandy gravel.

Goal 3: Provide educational materials to municipal boards and the public related to housing issues.

Policy 3.1 (a): When the need arises, work with Portage County and/or UW-Extension for educational assistance related to housing issues.