

CHAPTER 2 Housing Element

Section 2.1 Introduction

Shelter is one of the most basic of human needs. It also represents one of the largest expenditures a resident will make. With the importance of housing in the community, the Town of Belmont 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 can help indicate if the current amount of housing stock is sufficient to meet existing demand. The Department of Housing and Urban Development (HUD) set 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 Belmont had an overall vacancy rate of 29% in 1980 (Table 2.1), which declined to 23% in 1990 and 17% in 2000. This translates into a 6% vacancy rate in 1990 and 4% in 2000 after subtracting for seasonal, recreational and occasional use housing, which wasn't broken out of the 1980 vacancy total. Since 1980, Belmont has seen the percent of owner occupied units increase from 54% to 66% in 2000, unlike the declining trend for the County overall. The number of total housing units in the Town increased by 35% between 1980 and 2000. This increase is about the same as the Town average and County overall.

Table 2.1: Housing Occupancy Characteristics

Occupancy	Town of Belmont			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units <i>(% of Total Housing Units)</i>	152 66.7%	193 64.8%	240 78.2%	442 93.5%	508 90.2%	592 92.3%	18,309 94.2%	21,306 93.0%	25,040 94.2%
Owner Occupied <i>(% of Occupied Units)</i>	131 54%	162 56%	214 66%	384 87%	443 87%	531 90%	13,328 73%	14,984 70%	17,750 71%
Renter Occupied <i>(% of Occupied Units)</i>	21 9%	31 11%	26 8%	59 13%	65 13%	61 10%	4,982 27%	6,322 30%	7,290 29%
Vacant Housing Units <i>(% of Total Housing Units)</i>	76 29%	105 23%	67 17%	31 6%	55 10%	50 8%	1,133 6%	1,604 7%	1,549 6%
For seasonal, recreational, or occasional use <i>(% of Total Housing Units)</i>	~	77 17%	53 13%	~	35 6%	29 5%	~	685 3%	557 2%
Total Housing Units	228	298	307	473	563	642	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 house's 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, 56% percent of the houses in Belmont were built after 1970. This percentage is the same as Portage County as a whole, indicating a slightly older housing stock when compared to the Town average of 64%.

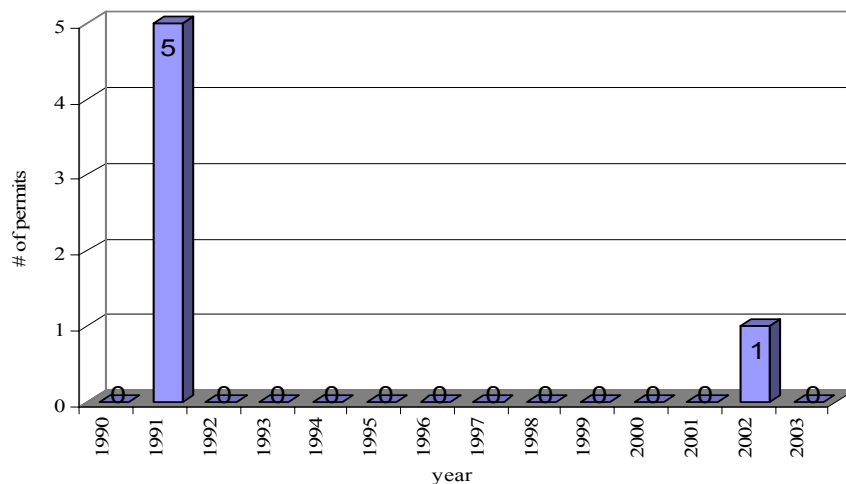
Table 2.2: Housing Age Characteristics

Year Structure Built	Town of Belmont			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	~	~	88 30%	~	~	139 22%	~	~	5,147 19%
1980 to 1989	~	66 22%	30 10%	~	118 21%	102 16%	~	5012 22%	4,186 16%
1970 to 1979	75 33%	84 28%	47 16%	199 42%	201 36%	168 26%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	20 9%	25 8%	22 7%	76 16%	79 14%	62 10%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	24 11%	13 4%	8 3%	31 7%	28 5%	29 5%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	4 2%	3 1%	8 3%	20 4%	18 3%	23 4%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	105 46%	107 36%	95 32%	147 31%	118 21%	118 18%	6,539 34%	5,571 24%	5,435 20%
Total Units Listed	228	298	298	473	561	640	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 Belmont is provided through an examination of building permit data for the past 13 years on file with Portage County (Figure 2.1). Since the Town did not come under Portage County Zoning authority until September of 2003, single family permit data is limited to activity within the shoreland areas (shoreland as defined by WI State Statutes is within 1,000 feet of a navigable lake and 300 feet of a navigable river or stream). According to County data, the Town of Belmont experienced its highest activity in 1991 with five permits issued.

Figure 2.1 Single-Family Permits (Shoreland areas only)



Source: Portage County Planning & Zoning - permit data

When comparing single-family housing permits during the recent past (2000-2003) against other Towns in Portage County, Hull showed the greatest activity with 96 permits. Belmont had 1 County permit issued during this period.

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, 73% of the housing stock was categorized as single-family or 1-unit detached, a decrease of 1% since 1980 (Table 2.3). In 1980, the percentage of single-family homes in the Town of Belmont was less than the Town average, but equal to Portage County overall. From 1980-2000, the percent of single-family homes in Belmont had been less than both the Town average and County overall. In 2000, this percentage was still behind the Town average, but had surpassed Portage County overall.

The second largest structure type in this classification in the Town of Belmont is mobile homes, which have increased significantly over the past 20 years. In 2000, 26% of the housing stock fell into this category, an amount significantly higher than the Town average and County overall. While this percentage is higher than Portage County’s, there has been a stabilization of this type of ownership since 1990.

Table 2.3: Housing Structural Characteristics

Units in Structure	Town of Belmont			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	169 74%	203 68%	217 73%	407 85%	464 81%	559 92%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	0 0%	2 1%	2 1%	3 1%	5 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	6 3%	2 1%	0 0%	10 2%	7 1%	8 1%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	34 15%	0 0%	0 0%	5 1%	1 0%	3 0%	1,871 10%	2,196 10%	2,765 10%
Mobile Home Trailer or Other	19 8%	91 31%	77 26%	53 11%	81 14%	66 11%	1,179 6%	2,137 9%	1,788 7%
Total Housing Units	228	298	296	478	570	605	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. Median value is an indicator that can be used to gauge housing demand. The median home value in the Town of Belmont has risen significantly since 1980. The Town of Belmont median value had been consistently lower than the Town average and County overall, but had gotten closer to the amount of the 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 89% to 11%. The percentage of houses valued over \$100,000 had risen from 0% in 1980 to 42.7% in 2000.

Table 2.4: Housing Value Characteristics

Housing Value (Owner Occupied)	Town of Belmont			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	32 88.9%	37 71.2%	10 11.2%	103 51.2%	65 26.5%	15 4.6%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	4 11.1%	14 26.9%	41 46.1%	91 45.5%	157 63.8%	118 37.0%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	0 0.0%	1 1.9%	35 39.3%	6 2.8%	17 6.9%	125 39.1%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	0 0.0%	0 0.0%	3 3.4%	1 0.3%	6 2.5%	38 12.0%	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 0.1%	1 0.3%	16 4.9%	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%	8 2.4%	0 0.0%	4 0.0%	204 1.6%
Total Units Listed	36	52	89	201	246	319	9356	10,590	13,088
Median Value	\$29,000	\$37,500	\$93,500	\$41,283	\$87,513	\$104,263	\$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, just over 19% of Town of Belmont owner-occupied households paid more than 30% of monthly income on housing costs. This represents an increase of 11.5% in this category since 1989. Both the Town average and Portage County households paying more than 30% of monthly income in 2000 is lower, with the Town average being 13.8% and the County overall being 13.5%. Units occupied by households reporting no income or a net loss is included in the “not computed” category (U.S. Census Bureau).

Table 2.5: Affordability Comparison for Owner-Occupied Housing Units

Monthly Owner Costs as % of Household Income	Town of Belmont		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	36 69.2%	53 59.6%	164 66.5%	203 63.5%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	9 17.3%	13 14.6%	34 13.7%	44 13.6%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	0 0.0%	6 6.7%	22 9.0%	27 8.5%	910 8.6%	1,063 8.1%
30.0 to 34.9%	2 3.8%	5 5.6%	8 3.2%	14 4.3%	470 4.4%	576 4.4%
35% or more	2 3.8%	12 13.5%	18 7.2%	30 9.5%	852 8.0%	1,187 9.1%
not computed	3 5.8%	0 0.0%	1 0.4%	2 0.6%	23 0.2%	88 0.7%
Total Units Listed	52	89	246	319	10,590	13,088

Source: US Census Bureau 1990, 2000

In 1999, 46.2% of the Belmont renter-occupied households were paying a monthly rent above 30% of household income. The percentage increased from 1989, when 28.6% 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 both the Town average and County overall. The amount of residents paying less than 20% of monthly income for rent had increased in Belmont from 21.4% in 1989 to 53.8% in 1999.

Table 2.6: Affordability Comparison for Renter-Occupied Housing Units

Gross rent as % of Household Income	Town of Belmont		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	3 21.4%	7 53.8%	19 38.8%	21 41.4%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	4 28.6%	0 0.0%	5 11.2%	4 8.2%	981 16.3%	886 12.5%
25.0 to 29.9%	0 0.0%	0 0.0%	3 5.5%	5 9.1%	695 11.5%	863 12.2%
30.0 to 34.9%	2 14.3%	0 0.0%	3 5.6%	4 7.5%	447 7.4%	485 6.9%
35% or more	2 14.3%	6 46.2%	13 26.2%	8 15.2%	1,860 30.9%	1,791 25.4%
not computed	5 35.7%	0 0.0%	6 12.7%	9 18.7%	260 4.3%	361 5.1%
Total Units Listed	14	13	49	50	6,019	7,061

Source: US Census Bureau 1990, 2000

Section 2.3 Housing Programs

Several means are available to the Town of Belmont 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 Belmont 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) - 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 Belmont 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 quantity and quality of mobile homes be regulated in the Town?
- How will the Town address siting of multi-family and senior housing facilities?
- How will the Town address abandoned homes in the future?

Section 2.5 Housing Goals, Objectives and Policies

Goal 1: Allow for adequate, affordable housing in Belmont.

Objective 1.1: Provide educational materials for municipal boards and the public related to housing issues.

Policies:

1.1(a): Use and enforce the Town’s Mobile Home Ordinance. Periodically review the Ordinance and update as needed.

1.1(b): Work with Portage County to enforce or strengthen its Health and Sanitation Ordinance for the purpose of addressing abandoned or rundown homes.

Goal 2: Agriculture and the protection of natural resources are taken into consideration when and where housing development occurs.

Objective 2.1: Discourage housing development near agricultural operations and environmentally sensitive areas.

Policy 2.1(a): Direct multi-family and senior housing toward existing services.