

## **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 an individual may make in his or her lifetime. Because of the importance of housing in the community, the Town of Pine Grove believes it is important to allow for an adequate supply of housing to meet the needs of all citizens. Residential development in Pine Grove has traditionally occurred in the Bancroft area and on scattered development sites where appropriate. Vacant parcels for construction of new housing are few in number in the Town. 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     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) recommends an overall rate of 3% vacancy to assure an adequate choice for consumers. An acceptable rate for owner-occupied housing is 1.5%, while a 5% vacancy rate is acceptable for rental units. Pine Grove had a net vacancy rate of 7% in 1990 and 2000, which is well above the rates for Portage County and Town Average (see Table 2.1).

**Table 2.1: Housing Occupancy Characteristics**

Occupancy	Town of Pine Grove			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
<b>Occupied Housing Units</b>	253	316	333	436	500	587	18,309	21,306	25,040
<i>(% of Total Housing Units)</i>	89%	90%	90%	93%	89%	92%	94%	93%	94%
Owner Occupied	201	252	289	379	437	527	13,328	14,984	17,750
<i>(% of Occupied Units)</i>	79%	80%	87%	87%	87%	90%	73%	70%	71%
Renter Occupied	52	64	44	57	63	60	4,982	6,322	7,290
<i>(% of Occupied Units)</i>	21%	20%	13%	13%	13%	10%	27%	30%	29%
<b>Vacant Housing Units</b>	31	34	38	33	59	52	1,133	1,604	1,549
<i>(% of Total Housing Units)</i>	11%	10%	10%	7%	11%	8%	6%	7%	6%
For seasonal, recreational, or occasional use <i>(% of Total Units)</i>	n/a	11	10	n/a	40	32	n/a	685	557
		3%	3%		7%	5%		3%	2%
<b>Total Housing Units</b>	<b>284</b>	<b>350</b>	<b>371</b>	<b>469</b>	<b>559</b>	<b>638</b>	<b>19,442</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census 1980, 1990, 2000; Portage County Planning & Zoning Dept.

#### **B. Housing Age**

Age is often used as a measure of a structure's condition, however, it should 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 2.2 compares housing age within the Town of Pine Grove with the Portage County Town Average, and Portage County overall for the years 1980 through 2000. As indicated, sixty-seven percent (67%) of the houses in the Town have been built after 1970, which is similar to the Town Average, and a higher percentage than Portage County overall. The Town Average indicates a significantly higher amount of house construction activity than Pine Grove since 1980.

**Table 2.2: Housing Age Characteristics**

Year Structure Built	Town of Pine Grove			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	47 14%	n/a	n/a	142 22%	n/a	n/a	5,147 19%
1980 to 1989	n/a	65 19%	50 15%	n/a	118 21%	101 16%	n/a	5,012 22%	4,186 16%
1970 to 1979	100 35%	125 37%	130 38%	197 42%	198 35%	163 26%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	36 13%	38 11%	22 6%	75 16%	78 14%	62 10%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	28 10%	16 5%	18 5%	31 7%	28 5%	29 5%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	18 6%	9 3%	19 6%	19 4%	18 3%	22 4%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	102 36%	85 25%	84 24%	148 31%	119 21%	119 19%	6,539 34%	5,571 24%	5,435 20%
<b>Total Units Listed</b>	<b>284</b>	<b>338</b>	<b>343</b>	<b>469</b>	<b>559</b>	<b>637</b>	<b>19,450</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census 1980, 1990, 2000; Portage County Planning & Zoning Dept.

### C. Housing Structural Type

Structure type information (single-family, duplex, multi-family etc.) is a common method used for describing the physical characteristics of housing stock. For example, a “1 unit detached” dwelling is commonly called a single-family home (including manufactured homes), while a “2 to 4 unit” would describe a duplex to a four-unit structure. The following “number of units in structure” information in Table 2.3 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 a community, this information provides insight into the mix of housing types in the Town.

**Table 2.3: Housing Structural Characteristics**

Units in Structure	Town of Pine Grove			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	225 79%	215 61%	232 68%	403 85%	463 82%	558 93%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	1 0%	2 1%	3 1%	3 1%	5 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	2 1%	0 0%	2 1%	11 2%	7 1%	8 1%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	2 1%	0 0%	0 0%	7 1%	1 0%	3 0%	1,871 10%	2,196 10%	2,765 10%
Mobile Home Trailer or Other	54 19%	133 38%	106 31%	51 11%	79 14%	65 11%	1,179 6%	2,137 9%	1,788 7%
<b>Total Housing Units</b>	<b>284</b>	<b>350</b>	<b>343</b>	<b>474</b>	<b>567</b>	<b>602</b>	<b>19,450</b>	<b>22,910</b>	<b>26,557</b>

Source: Census 1980, 1990, 2000; Portage County Planning & Zoning Dept.

In the 2000 Census, 68% of the housing stock in Pine Grove was categorized as 1-unit detached, single family. The Town of Pine Grove has always had a higher percentage of single family homes than any other category, and will most likely continue this pattern into the future.

Mobile homes constitute a major portion of the housing stock within Pine Grove. In 2000, 31% of total housing stock was in this category, a much higher amount than the Town and County averages. The use of mobile homes as a housing option decreased across the Portage County during the 1990's, with a decrease of 349 structures over the period. This trend was represented in the Town of Pine Grove as well, with a decrease of 27 units.

#### D. Housing Value

Housing value is another important aspect in gauging the overall state of current housing stock. The overall value of housing, along with median value, has risen significantly since 1980 all across Portage County (Table 2.4). In 1980 Pine Grove had 12% of its housing stock valued at greater than \$50,000, with none greater than \$100,000. According to the 2000 Census, 54% were valued between \$50,000 and \$99,999, and almost 20% were valued at more than \$100,000.

**Table 2.4: Housing Value Characteristics**

Housing Value (Owner Occupied)	Town of Pine Grove			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	88 88.0%	75 76.5%	36 26.3%	99 50.5%	63 25.8%	13 4.2%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	12 12.0%	23 23.5%	74 54.0%	91 46.2%	156 64.3%	116 36.8%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	0 0.0%	0 0.0%	20 14.6%	6 2.9%	17 7.0%	126 39.8%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	0 0.0%	0 0.0%	4 2.9%	1 0.3%	6 2.5%	38 12.2%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	0 0.0%	0 0.0%	3 2.2%	0 0.1%	1 0.1%	15 4.7%	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%
<b>Total Units Listed</b>	<b>100</b>	<b>98</b>	<b>137</b>	<b>197</b>	<b>243</b>	<b>316</b>	<b>9,356</b>	<b>10,590</b>	<b>13,088</b>
<b>Median Value</b>	<b>\$26,100</b>	<b>\$37,300</b>	<b>\$67,300</b>	<b>\$41,464</b>	<b>\$87,525</b>	<b>\$105,900</b>	<b>\$45,300</b>	<b>\$58,600</b>	<b>\$98,300</b>

Source: US Census 1980, 1990, 2000; Portage County Planning & Zoning Dept.

Median value is an indicator that can be used to gauge housing demand. The median home value in the Town of Pine Grove has risen dramatically, more than doubling (157% increase) over the past two decades (Table 2.4). By comparison, the median value for housing stock in Portage County overall increased by 116%. While Pine Grove's housing value percentage increase was greater than that of the County as a whole, the actual value of the housing is substantially lower than that of the County. This is most likely explained by the fact that mobile homes represent 31% of the total housing stock in Pine Grove, a housing type that typically has a lower value than a frame construction home on a foundation. These differences are even more pronounced when compared with the Town Average.

#### E. Housing Affordability

According to the U.S. Census 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 and renters. 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. The "not computed" category represents units occupied by households reporting no income or a net loss, or for which no cash rent was paid.

Comparison for monthly housing costs for homeowners as a percentage of their household income for the Town of Pine Grove, Town Average and Portage County are shown in Table 2.5 below. In 1999, 24.8% of owner-occupied households paid more than 30% of monthly income on housing costs, meaning these homes were not considered affordable to those living in them. This represents a 4.4% increase since 1989. The Town Average and Portage County overall each recorded 13.5% for this category in 1999.

**Table 2.5: Affordability Comparison for Owner-Occupied Housing Units**

Monthly Owner Costs as % of Household Income	Town of Pine Grove		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	69 70.4%	66 48.2%	162 66.5%	202 63.8%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	7 7.1%	24 17.5%	34 13.9%	43 13.5%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	2 2.0%	11 8.0%	22 9.1%	27 8.5%	910 8.6%	1,063 8.1%
30.0 to 34.9%	4 4.1%	10 7.3%	8 3.1%	14 4.3%	470 4.4%	576 4.4%
35% or more	16 16.3%	24 17.5%	17 6.9%	30 9.3%	852 8.0%	1,187 9.1%
not computed	0 0.0%	2 1.5%	1 0.5%	2 0.6%	23 0.2%	88 0.7%
<b>Total Units Listed</b>	<b>98</b>	<b>137</b>	<b>243</b>	<b>316</b>	<b>10,590</b>	<b>13,088</b>

Source: U.S. Census Bureau 1990, 2000; Portage County Planning & Zoning Dept.

Monthly housing costs for renters as a percentage of their household income for the Town of Pine Grove, Town Average, and Portage County are shown in Table 2.6. In 1999, only 5.9% of renter-occupied households were paying a monthly rent above 30% of household income. This percentage has decreased dramatically since 1989, when approximately 32% of renter-occupied households were paying above 30% of monthly household income. (61.8% of households were not computed).

**Table 2.6: Affordability Comparison for Renter-Occupied Housing Units**

Gross rent as % of Household Income	Town of Pine Grove		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	16 32.0%	8 23.5%	18 39.0%	21 42.4%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	7 14.0%	0 0.0%	5 11.3%	4 8.4%	981 16.3%	886 12.5%
25.0 to 29.9%	2 4.0%	3 8.8%	3 5.5%	4 8.9%	695 11.5%	863 12.2%
30.0 to 34.9%	4 8.0%	0 0.0%	3 5.6%	4 7.7%	447 7.4%	485 6.9%
35% or more	12 24.0%	2 5.9%	12 26.1%	8 16.1%	1,860 30.9%	1,791 25.4%
not computed	9 18.0%	21 61.8%	6 12.8%	8 16.5%	260 4.3%	361 5.1%
<b>Total Units Listed</b>	<b>50</b>	<b>34</b>	<b>47</b>	<b>49</b>	<b>6,019</b>	<b>7,061</b>

Source: U.S. Census Bureau 1990, 2000; Portage County Planning & Zoning Dept.

## **Section 2.3 Housing Programs**

Several means are available to the Town of Pine Grove 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 Pine Grove 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; and electrical, heating system, and water heater replacement.
- Community Development Block Grant (CDBG) - CDBG is 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 which is paid for with grant money. This allows municipalities like Pine Grove, who may not have the experience or resources to administer a grant, to improve the housing conditions in their community.

Pine Grove administers a Community Development Block Grant (CDBG) program for the rehabilitation of housing for persons in need of financial assistance for such work. The program provides loan funds that are not paid back until the home owner sells their home or is financially able to return the funds.

## **Section 2.4 Housing Issues**

The following issues regarding housing were identified through the planning process:

- There needs to be better review and scrutiny of applications for housing rehabilitation projects – homes need to be more closely inspected before awarding monies. Commissioners do not want to see half completed projects.
- Plan Commissioners feel there is a lack of buildable property within the Town. Between intensive vegetable agriculture to the east and wetlands to the west, there is very little buildable land left. How can the community identify available property for residential construction that is compatible with surrounding uses and environmentally sound?
- Would it be possible to develop senior housing or community based residential facilities in the Bancroft area to service the residents of Pine Grove? Would municipal water and sewer be required for this type of development? As with other areas of Portage County, the population is aging. Providing alternative housing options for area seniors may have the additional benefit of providing additional housing for younger families looking to locate in the area.
- How can the Town address residential, farm, and commercial properties that are poorly maintained or have “junk” stored in view of the public. The Town would like to see these places cleaned up.

## **Section 2.5 Housing Goals, Objectives and Policies**

**Goal 1** - Meet the housing needs of our senior citizens and those with special needs.

Objective 1 - Ensure that community leaders and service groups understand the extent of need that exists within the community.

### Policies:

1. Support appropriate development of housing opportunities for elderly and low-to-moderate income households.
2. Recommend senior housing facilities be located near existing services such as post office, bank, grocery store, etc.

**Goal 2** - Allow for adequate, affordable housing in our community.

Objective 1 – Encourage the formation of a private-sector land investment group to help ensure that an adequate supply of land for housing development is available.

### Policies:

1. Consider the creation of a mobile home ordinance.
2. Promote the use of the Town’s CDBG to qualified applicants for residential projects.

**Goal 3** - Housing development takes into consideration the protection of natural resources and open spaces.

Policy – Recommend appropriate residential placements that do not harm groundwater or other natural resources.

**Goal 4** - Maintain or improve the quality and integrity of existing housing and neighborhoods.

Objective 1 - Promote decent, safe and sanitary housing, which avoids slum conditions and blighted neighborhoods.

Policies:

1. Recommend compliance with HUD standards for conditions of overcrowding.
2. Adhere to standards set forth in the County Health and Human Hazard Ordinance.

**Goal 5** - Neighborhood development enhances community character.

Objective 1 – Pleasant residential areas, including safe and quiet neighborhoods, protected property values, development patterns free of unnecessary costs to the Town, and the avoidance of conflicts between residential and non-residential land use

Objective 2 - Avoid the unnecessary development of good agriculture land.