

## **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. Because of the importance of housing in the community, the Town of Buena Vista Board 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.

### **Section 2.2     Inventory and Analysis**

#### **A. Housing Occupancy**

Occupancy characteristics help to indicate if the current amount of housing stock in a community 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 Buena Vista had an average overall vacancy rate of about 7% in 1980, but this declined by 1% in 2000 after subtracting for seasonal, recreational and occasional use housing (Table 2.1). Buena Vista has seen the percentage of occupied units stay about the same, rising from 93% in 1980 to 94% in 2000, mirroring a county-wide trend. Since 1990, the vacancy rate has increased by 2%, to equal 6%, parallel to the County average.

**Table 2.1: Housing Occupancy Characteristics**

Occupancy	Town of Buena Vista			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
<b>Occupied Housing Units</b> <i>(% of Total Housing Units)</i>	<b>296</b> 93%	<b>361</b> 96%	<b>418</b> 94%	<b>433</b> 93%	<b>497</b> 89%	<b>581</b> 92%	<b>18,309</b> 94%	<b>21,306</b> 93%	<b>25,040</b> 94%
Owner Occupied <i>(% of Occupied Units)</i>	268 91%	313 87%	380 91%	375 87%	434 87%	521 90%	13,328 73%	14,984 70%	17,750 71%
Renter Occupied <i>(% of Occupied Units)</i>	28 9%	48 13%	38 9%	58 13%	64 13%	60 10%	4,982 27%	6,322 30%	7,290 29%
<b>Vacant Housing Units</b> <i>(% of Total Housing Units)</i>	<b>21</b> 7%	<b>17</b> 4%	<b>28</b> 6%	<b>34</b> 7%	<b>61</b> 11%	<b>52</b> 8%	<b>1,133</b> 6%	<b>1,604</b> 7%	<b>1,549</b> 6%
For seasonal, recreational, or occasional use <i>(% of Total Housing Units)</i>	n/a 0%	9 2%	10 2%	n/a 0%	40 7%	32 5%	n/a 0%	685 3%	557 2%
<b>Total Housing Units</b>	<b>317</b>	<b>378</b>	<b>446</b>	<b>467</b>	<b>558</b>	<b>633</b>	<b>19,442</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census Bureau, 1980, 1990, 2000 Census

#### **B. Age Characteristics**

Age is often used as a measure of a home'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. In 2000, 61% percent of the houses in the Town of Buena Vista were built after 1970. This is slightly newer housing stock when compared with the County as a whole (57%), but older when compared to the Town Average (64%). As stated in the Issues and Opportunities chapter, the Buena Vista population rose by over 40% since 1970.

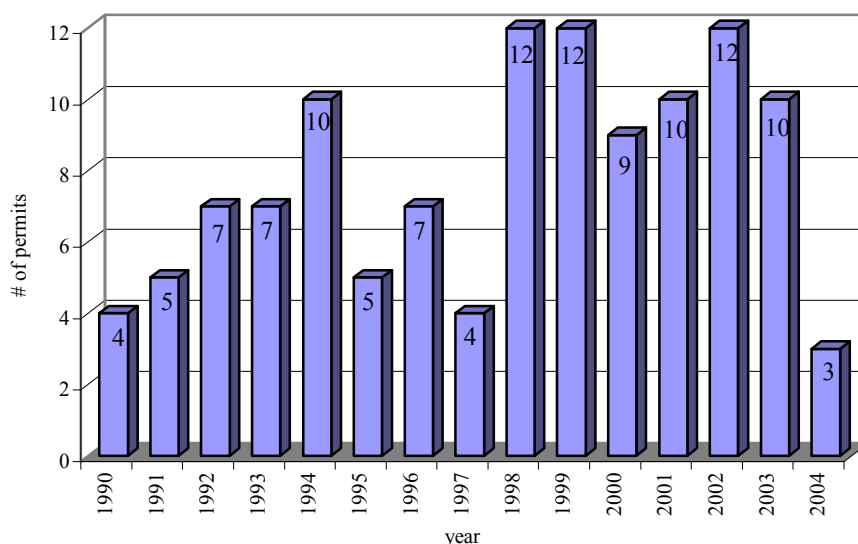
**Table 2.2: Housing Age Characteristics**

Year Structure Built	Town of Buena Vista			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	77 17%	n/a	n/a	140 22%	n/a	n/a	5,147 19%
1980 to 1989	n/a	75 20%	62 13%	0 0%	117 21%	100 16%	n/a	5012 22%	4,186 16%
1970 to 1979	117 37%	129 34%	141 31%	196 42%	198 36%	162 26%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	32 10%	43 11%	34 7%	75 16%	78 14%	61 10%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	13 4%	16 4%	14 3%	32 7%	28 5%	29 5%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	6 2%	4 1%	14 3%	20 4%	18 3%	23 4%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	149 47%	111 29%	119 26%	145 31%	118 21%	117 19%	6,539 34%	5,571 24%	5,435 20%
<b>Total Units Listed</b>	<b>317</b>	<b>378</b>	<b>461</b>	<b>467</b>	<b>556</b>	<b>630</b>	<b>19,450</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census 1980, 1990, 2000

A more detailed breakdown of single-family housing starts in the Town of Buena Vista over the past 13 years is provided in Figure 2.1 below. The Town experienced its highest permit activity during the late 1990's and early 2000's (with the exception of 1994). This is a slightly different pattern than the rest of the County, which had higher permits in the middle part of the decade. Low mortgage rates and favorable economic conditions during that period could be possible factors contributing to these housing starts.

**Figure 2.1: Town of Buena Vista Single-Family Permits**



Source: Portage County Planning & Zoning - permit data

When comparing the issuance of single-family permits during the recent past (2000-2004) against other Towns in Portage County, Hull shows the greatest activity with 96 permits. The Town of Buena Vista had a total of 44 permits in the same time span. Other Towns in the county that had similar numbers were Dewey (42), Amherst (48), and Grant (48).

### C. Structural Characteristic

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, 85% of the housing stock was categorized as single-family, or 1-unit detached (Table 2.3). Historically, the Town of Buena Vista has had a similar percentage of single-family structures when compared to the Town Average and Portage County overall.

The second largest structure type in the Town of Buena Vista is mobile homes. In 2000, 12% of the housing stock fell into this category, slightly higher to that of the Town Average. Over the twenty-year time period described in Table 2.3, the number of mobile homes has continued to rise in Buena Vista, while fluctuating overall within Portage County.

**Table 2.3: Housing Structural Characteristics**

Units in Structure	Town of Buena Vista			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	262 83%	322 85%	392 85%	401 85%	457 83%	548 87%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	0 0%	5 1%	2 0%	3 1%	5 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	15 5%	2 1%	11 2%	10 2%	7 1%	7 1%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	10 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	30 9%	49 13%	56 12%	54 11%	84 15%	68 11%	1,179 6%	2,137 9%	1,788 7%
<b>Total Housing Units</b>	<b>317</b>	<b>378</b>	<b>461</b>	<b>472</b>	<b>553</b>	<b>630</b>	<b>19,450</b>	<b>22,910</b>	<b>26,557</b>

Source: Census 1980, 1990, 2000

### D. Value Characteristics

Housing value is another important aspect in gauging the overall state of current housing stock. The value of housing, along with median price, has risen significantly since 1980 all across Portage County. In 1980 Buena Vista had 98% of its housing units valued at less than \$100,000, with 63% being valued at less than \$50,000. According to the 2000 census, over 42% of units were valued at more than \$100,000, while 29% of Buena Vista’s housing units were valued between \$100,000 and \$150,000. Less than 8% remained at a value less than \$50,000.

Median price is an indicator that can be used to gauge housing demand. Since 1980 the median home price in the Town of Buena Vista has risen, but has not equaled the values for the Town Average and County overall (Table 2.4 below). The median value for the Town average, in particular, has risen quickly. Between 1990 and 2000, however, the Buena Vista median housing value jumped 78%, outpacing both the Town Average and Portage County.

**Table 2.4: Housing Value Characteristics**

Housing Value (Owner Occupied)	Town of Buena Vista			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	57 62.6%	51 43.2%	13 7.6%	101 51.3%	64 26.6%	15 4.6%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	32 35.2%	60 50.8%	86 50.3%	90 45.5%	154 63.7%	115 36.7%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	2 2.2%	7 5.9%	49 28.7%	6 2.8%	17 6.8%	124 39.4%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	0 0.0%	0 0.0%	16 9.4%	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%	5 2.9%	0 0.1%	0 0.1%	14 4.6%	6 0.1%	19 0.2%	493 10.0%
\$300,000 or more	0 0.0%	0 0.0%	2 1.2%	0 0.0%	0 0.1%	8 2.4%	0 0.0%	4 0.0%	204 1.6%
<b>Total Units</b>	<b>91</b>	<b>118</b>	<b>171</b>	<b>197</b>	<b>242</b>	<b>314</b>	<b>9356</b>	<b>10,590</b>	<b>13,088</b>
<b>Median Value</b>	<b>\$45,800</b>	<b>\$52,800</b>	<b>\$94,100</b>	<b>\$38,438</b>	<b>\$86,556</b>	<b>\$104,225</b>	<b>\$45,300</b>	<b>\$58,600</b>	<b>\$98,300</b>

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, almost 15% of Town of Buena Vista owner-occupied households paid more than 30% of monthly income on housing costs (Table 2.5). This represents an increase of 4% in this category since 1989. The average percentage for both the Town Average and Portage County households paying more than 30% of monthly income in 1999 was slightly lower, with the Town average being 13.9% and the County being 13.5%.

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

Monthly Owner Costs as % of Household Income	Town of Buena Vista		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	74 62.7%	105 61.4%	161 66.7%	200 63.5%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	17 14.4%	23 13.5%	33 13.7%	43 13.6%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	12 10.2%	18 10.5%	21 8.8%	26 8.4%	910 8.6%	1,063 8.1%
30.0 to 34.9%	3 2.5%	5 2.9%	8 3.2%	14 4.4%	470 4.4%	576 4.4%
35% or more	10 8.5%	20 11.7%	17 7.1%	30 9.5%	852 8.0%	1,187 9.1%
not computed	2 1.7%	0 0.0%	1 0.4%	2 0.6%	23 0.2%	88 0.7%
<b>Total Units Listed</b>	<b>118</b>	<b>171</b>	<b>242</b>	<b>314</b>	<b>10,590</b>	<b>13,088</b>

Source: US Census Bureau 1990, 2000

In 1999, approximately 17% of the Buena Vista renter-occupied households were paying a monthly rent above 30% of household income, the same as in 1989 (Table 2.6). During that same period, the percentage of residents paying less than 20% of their income in rent decreased by 7.5%. The data from the 2000 Census indicated that this percentage was higher than both the County overall and the Town average. The total number of rental units in Buena Vista increased 25% during those 10 years, more than the Town Average (2%) and the County (17%).

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

Gross rent as % of Household Income	Town of Buena Vista		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	13 54.2%	14 46.7%	18 38.1%	20 41.4%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	0 0.0%	0 0.0%	6 11.8%	4 8.4%	981 16.3%	886 12.5%
25.0 to 29.9%	0 0.0%	2 6.7%	3 5.6%	4 9.0%	695 11.5%	863 12.2%
30.0 to 34.9%	0 0.0%	0 0.0%	3 6.0%	4 7.6%	447 7.4%	485 6.9%
35% or more	4 16.7%	5 16.7%	13 26.2%	8 15.6%	1,860 30.9%	1,791 25.4%
not computed	7 29.2%	9 30.0%	6 12.6%	9 17.9%	260 4.3%	361 5.1%
<b>Total Units Listed</b>	<b>24</b>	<b>30</b>	<b>48</b>	<b>49</b>	<b>6,019</b>	<b>7,061</b>

Source: US Census Bureau 1990, 2000

### **Section 2.3 Housing Programs**

Several means are available to the Town of Buena Vista 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 Buena Vista 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 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) - 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 that is paid for with grant money. This allows municipalities like Buena Vista, who may not have the experience or resources to administer a grant, to improve the housing conditions in their community.

#### **Section 2.4 Summary of Development Factors**

- The extensive distribution of high water table in the western half of the Town presents a significant natural limitation to development, both urban and agricultural, but can be mitigated by drainage; however, is not advisable for non-farm housing.
- Much of the land within the Town is high value intensive farmland that would be threatened by urban sprawl in the area.
- Much of Buena Vista, particularly the Highway 54 corridor, is within the zone of convenient accessibility to the Stevens Point urban area, and can be expected to experience accelerated development pressures for nonagricultural land uses, particularly residential use.

#### **Section 2.5 Housing Issues**

The following housing issues were raised through the planning process:

- How do we mitigate conflicts between residents and agriculture? Are farm buffers the answer?
- How can the Town ensure that residential lots are appropriately sized based on the lands ability to handle the proposed development?

- How can mobile home quality be ensured when homes are brought into the Town? Can we limit used manufactured homes brought into the Town to being less than 10 years old?
- If residential growth exceeds population projections, what will be the impacts of increased residential development?
- Expenses related to housing development, including schools and the fire department.
- How will the Town address the need for senior housing?
- How will the Town provide for increased services such as, schools, fire protection, and road maintenance due to residential development?

## **Section 2.6 Housing Goals, Objectives and Policies**

### A. Goals

1. Allow for adequate, safe housing in Buena Vista.
2. Housing development takes into consideration the protection of agriculture, natural resources and open spaces.

### B. Objectives

1. Allow for the housing needs of our senior citizens and those with special needs.
2. Encourage the improvement in quality and integrity of new and existing housing.
3. Design standards are adopted to maintain residential property values.

### C. Policies

1. Senior housing should be directed to areas where services exist.
2. Draft a mobile home ordinance to ensure consistent design standards and maintenance of the Town's tax base.