

CHAPTER 2 Housing Element

Section 2.1 Introduction

Shelter is one of the basic needs we have as humans on this earth. Beyond this obvious fact, it also represents, for the majority of us, the largest expenditure we will make during our lives. Because of the importance of housing in our community, the Town of Grant 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. Occupancy Characteristics

Occupancy characteristics help indicate if the current amount of housing stock is sufficient to meet existing demand. The Department of Housing and Urban Development recommends a minimum overall vacancy rate of 3% to assure adequate choices 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 Grant had an overall vacancy rate of 3% in 2000, including seasonal, recreational and occasional use housing. This was down from 5% in 1990. The portion of the vacancy rate accounted for by seasonal, recreational and occasional use housing was the same (2%) for both 1990 and 2000 (Table 2.1). Since 1980, Grant has seen the percent of owner-occupied units decrease slightly in percentage (93% to 91%) while continuing to grow in number, a trend similar to Portage County as a whole.

Table 2.1: Housing Occupancy Characteristics

Occupancy	Town of Grant			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units <i>(% of Total Housing Units)</i>	454 94%	555 95%	726 97%	424 93%	485 89%	562 91%	18,309 94%	21,306 93%	25,040 94%
Owner Occupied <i>(% of Occupied Units)</i>	420 93%	501 90%	663 91%	366 86%	422 87%	503 90%	13,328 73%	14,984 70%	17,750 71%
Renter Occupied <i>(% of Occupied Units)</i>	34 7%	54 10%	63 9%	58 14%	63 13%	59 10%	4,982 27%	6,322 30%	7,290 29%
Vacant Housing Units <i>(% of Total Housing Units)</i>	31 6%	28 5%	22 3%	33 7%	60 11%	53 9%	1,133 6%	1,604 7%	1,549 6%
For seasonal, recreational, or occasional use <i>(% of Total Housing Units)</i>	~ 2%	12 2%	12 2%	~ 7%	39 7%	32 5%	~ 3%	685 3%	557 2%
Total Housing Units	485	583	748	457	545	615	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; it should not, however, be the sole criteria since many older homes have either been remodeled or kept in a state of good repair to maintain their value. In 2000, 66% percent of the houses in the Town of Grant were built after 1970, indicating a relatively newer housing stock when compared with the Town average (64%) and County (57%) as a whole. As stated earlier, the Town population increased by about 70% between 1970 and 2000.

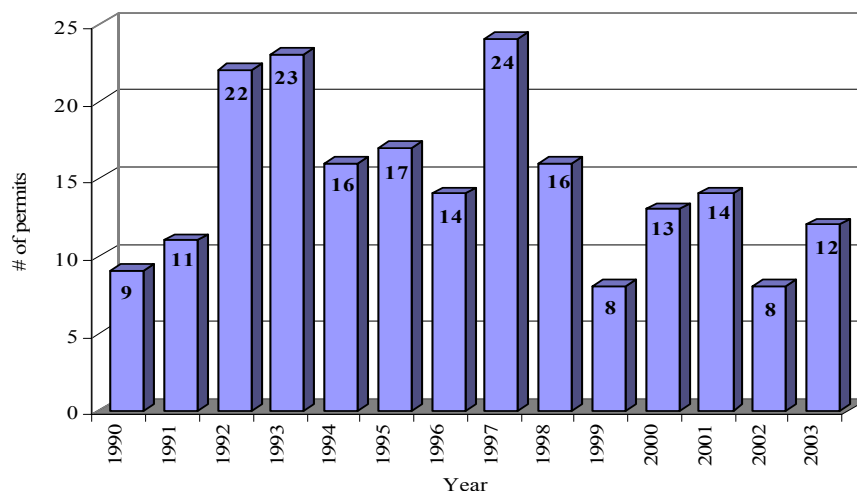
Table 2.2: Housing Age Characteristics

Year Structure Built	Town of Grant			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	180 24%	n/a	n/a	133 22%	n/a	n/a	5,147 19%
1980 to 1989	n/a	142 24%	138 18%	n/a	113 21%	95 16%	n/a	5012 22%	4,186 16%
1970 to 1979	198 41%	189 32%	178 24%	191 42%	194 36%	160 26%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	111 23%	101 17%	117 16%	70 15%	74 14%	56 9%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	47 10%	44 8%	50 7%	29 6%	26 5%	27 4%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	26 5%	12 2%	18 2%	19 4%	18 3%	23 4%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	103 21%	95 16%	71 9%	148 32%	119 22%	120 20%	6,539 34%	5,571 24%	5,435 20%
Total Units Listed	485	583	752	457	543	611	19,450	22,910	26,589

Source: U.S. Census Bureau, 1980, 1990, 2000 Census

A more detailed breakdown of recent single-family housing starts in the Town of Grant is provided through an examination of building permit data for the 1990 through 2003 time period on file with Portage County (Figure 2.1). The Town experienced its highest permit activity during the early and middle part of the decade, a pattern reflected throughout Portage County. Low mortgage rates and favorable economic conditions during that period could be possible factors contributing to these housing starts.

Figure 2.1 Town of Grant 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 shows the greatest activity with 96 permits. Grant had 47 permits during this period. Other Towns experiencing similar permit activity were Amherst (41) and Buena Vista (41). In general, Towns showing higher permit activity have access to regional economic centers via major transportation corridors.

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 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 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 1-unit detached (or single-family). Grant has consistently maintained this percentage over the previous 20+years. The 2000 census also showed 11 single-family attached units, up from 5 in 1990. Plan Commissioners were unsure just where those units were within the Town.

The second largest structure type in this classification in the Town of Grant is mobile homes. A mobile home or trailer is defined as any vehicle, house car, camp car, or any portable or mobile vehicle on wheels, skids, rollers or blocks, either self-propelled or propelled by any other means, which is used or originally designed to be used for residential, living or sleeping purposes. In 2000, 8% of the housing stock fell into this category. The number and percentage of housing units accounted for by mobile homes peaked in 1990 and was declining by 2000. This is a trend similar to the Town Average and County overall. As of 2000, there were only six 2-4 unit structures located within Grant.

Table 2.3: Housing Structural Characteristics

Units in Structure	Town of Grant			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	435 90%	511 88%	677 90%	389 84%	445 81%	530 92%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	4 1%	5 1%	11 1%	3 1%	5 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	11 2%	6 1%	6 1%	10 2%	6 1%	7 1%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	0 0%	0 0%	0 0%	7 2%	1 0%	3 0%	1,871 10%	2,196 10%	2,765 10%
Mobile Home Trailer or Other	31 6%	61 10%	58 8%	52 11%	83 15%	68 12%	1,179 6%	2,137 9%	1,788 7%
Total Housing Units	481	583	752	461	552	576	19,450	22,910	26,557

Source: U.S. Census Bureau, 1980, 1990, 2000 Census

D. Value Characteristics

Housing value is another important aspect in the overall assessment of current housing stock. The value of housing, along with median price, has risen significantly since 1980 all across Portage County. In 1980, two-thirds of the housing units in Grant were valued at less than \$50,000, with only 3 homes (1.3%) values at over \$100,000. By 2000 the percentage for <\$50,000 had decreased to less than 2%, with 185 homes (45.5%) valued between \$100,000 and \$200,000, and 1 greater than \$300,000.

The median home price in the Town of Grant has risen nearly 120% since 1980. This is a pace similar to the County overall (117%), but well behind the Town Average (170%).

Table 2.4: Housing Value Characteristics

Housing Value (Owner Occupied)	Town of Grant			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	155 66.0%	92 31.3%	7 1.7%	95 56.8%	62 29.9%	15 5.6%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	77 32.8%	194 66.0%	214 52.6%	87 51.9%	146 70.7%	107 40.2%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	3 1.3%	4 1.4%	148 36.4%	5 3.2%	17 8.1%	118 44.1%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	0 0.0%	4 1.4%	37 9.1%	1 0.3%	6 2.8%	36 13.6%	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%	0 0.1%	15 5.5%	6 0.1%	19 0.2%	493 3.8%
\$300,000 or more	0 0.0%	0 0.0%	1 0.2%	0 0.0%	0 0.2%	7 2.8%	0 0.0%	4 0.0%	204 1.6%
Total Housing Units	235	294	407	168	206	267	9356	10,590	13,088
Median Value	\$44,000	\$54,300	\$96,500	\$38,551	\$86,463	\$104,075	\$45,300	\$58,600	\$98,300

Source: U.S. Census Bureau, 1980, 1990, 2000 Census

E. Housing Affordability

According to the U.S. Department of Housing and Urban Development no 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 taken from the U.S. Census 2000 Summary File 3, which is based on a sample of households within a community, and not a total count of all households.

Table 2.5: Affordability Comparison for Owner-Occupied Housing Units

Monthly Owner Costs as % of Household Income	Town of Grant		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	203 69.8%	291 71.5%	153 66.3%	188 62.7%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	28 9.6%	66 16.2%	33 14.1%	40 13.4%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	33 11.3%	16 3.9%	20 8.7%	27 8.8%	910 8.6%	1,063 8.1%
30.0 to 34.9%	9 3.1%	13 3.2%	7 3.2%	13 4.5%	470 4.4%	576 4.4%
35% or more	18 6.2%	21 5.2%	17 7.3%	30 9.9%	852 8.0%	1,187 9.1%
not computed	0 0.0%	0 0.0%	1 0.5%	2 0.6%	23 0.2%	88 0.7%
Total Units Listed	291	407	231	300	10,590	13,088

Source: U.S. Census Bureau, 1990, 2000 Census

In 1999, 8.4% of Town of Grant owner-occupied households paid more than 30% of monthly income on housing costs. This represents a decrease of almost 1% in this category since 1989. The percentage for both the Town Average and Portage County households paying more than 30% of monthly income in 1999 was higher, with the Town Average at 14.9% and the County at

13.5%. Units occupied by households reporting no income or a net loss is included in the “not computed” category (U.S. Census Bureau).

In 1999, 39.1% of the Grant renter-occupied households were paying a monthly rent above 30% of their household income, up from 36.1% in 1989. The data from the 2000 Census indicated that this percentage for Grant was higher than both the County overall and the Town Average. The amount of residents in Grant paying less than 20% income for rent increased from 28% in 1989 to 37% in 1999.

Table 2.6: Affordability Comparison for Renter-Occupied Housing Units

Gross rent as % of Household Income	Town of Grant		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	10 27.8%	17 37.0%	19 39.1%	20 41.9%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	4 11.1%	2 4.3%	5 11.5%	4 8.3%	981 16.3%	886 12.5%
25.0 to 29.9%	2 5.6%	5 10.9%	3 5.4%	4 8.8%	695 11.5%	863 12.2%
30.0 to 34.9%	5 13.9%	8 17.4%	3 5.4%	3 6.7%	447 7.4%	485 6.9%
35% or more	8 22.2%	10 21.7%	12 26.1%	7 15.3%	1,860 30.9%	1,791 25.4%
not computed	7 19.4%	4 8.7%	6 12.8%	9 18.9%	260 4.3%	361 5.1%
Total Units Listed	36	46	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 Grant 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 Grant 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 matches funds to eligible first-time, low and moderate income homebuyers for down payment and closing costs, intended 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) – 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 Grant, 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 / Conclusions

- Transient trailers (campers) being used as permanent homes. How do they differ from “mobile homes”: Permanent homes would not include those structures that still have wheels and/or a hitch attached.
- New and relocated structures should comply with building codes.
- The high water table limits where (and how) houses can be built.
- Single- and two-family housing is appropriate in the Town of Grant.
- How should seasonal structures be differentiated from year-round structures in plans and ordinances?
- Unsewered, multi family housing may cause environmental degradation and a decrease in groundwater quality.

Section 2.5 Housing Goals, Objectives and Policies

A. Goals:

1. Pleasant residential areas include safe and quiet neighborhoods that protect property values. Residential development grows without unnecessary costs to the Town and minimizes conflicts between residential and non-residential land use.

B. Objectives:

1. Allow for adequate, affordable housing, including Adequate supply of land for housing development, Housing opportunities for elderly and low to moderate income persons.
2. Maintain or improve the quality and integrity of existing housing and neighborhoods.
3. Review housing development proposals for inclusion of subdivision design elements that enhance community character by minimizing conflicts between residential and non-residential land use and taking into consideration the protection of natural resources.
4. Local units of government work together to develop creative ways to plan for and share the benefits of growth across municipal boundaries.

C. Policies:

1. Allow for duplexes to expand the housing options for senior and special needs residents.
2. Update the Town of Grant road ordinance to include flexible design options to enhance community character.
3. Participate in educational programs for municipal boards and the public related to housing issues.
4. All new and relocated structures comply with State Building Codes.
5. One and two family Housing is the most appropriate type of housing development for the Town.
6. Utilize shoreland zoning on navigable waterways.
7. Residential dwellings, excluding mobile and manufactured homes located in licensed mobile home parks, must have a permanent foundation which extends below the frost line.