

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 New Hope believes it is important to allow for an adequate supply of housing to meet the need 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 to indicate if the current amount of housing stock is sufficient to meet existing demand. The Department of Housing and Urban Development (HUD) has set an overall rate of 3% vacancy to assure an adequate housing 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. As shown in Table 2.1, New Hope had a vacancy rate of 11% in 1980 and 24% in 2000. A high percentage of housing units in the Town, however, are used for seasonal or recreational use. In 2000 most of the vacancies can be attributed to seasonal housing. Since 1990, New Hope's overall vacancy rate was well above of the rates for the Town average and Portage County. The vacancy rate in New Hope, when taking into consideration the number of seasonal / recreational units as a percent of total vacant units, does fall within HUD guidelines.

Table 2.1: Housing Occupancy Characteristics

Occupancy	Town Of New Hope			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units <i>(% of Total Housing Units)</i>	200 89%	246 76%	278 76%	439 93%	504 90%	590 92%	18,309 94%	21,306 93%	25,040 94%
Owner Occupied <i>(% of Occupied Units)</i>	157 79%	220 89%	245 88%	382 87%	439 87%	529 90%	13,328 73%	14,984 70%	17,750 71%
Renter Occupied <i>(% of Occupied Units)</i>	43 22%	26 11%	33 12%	57 13%	65 13%	61 10%	4,982 27%	6,322 30%	7,290 29%
Vacant Housing Units <i>(% of Total Housing Units)</i>	25 11%	80 24%	87 24%	34 7%	57 10%	49 8%	1,133 6%	1,604 7%	1,549 6%
For seasonal, recreational, or occasional use <i>(% of Total Housing Units)</i>	n/a	73 22%	80 22%	n/a	36 6%	27 4%	n/a	685 3%	557 2%
Total Housing Units	225	326	365	473	561	638	19,442	22,910	26,589

Source: US Census 1980, 1990, 2000

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, 49% of the houses in the Town of New Hope were built after 1970. This percentage is lower than both the Town average (64%) and the County overall (57%), indicating an older housing stock.

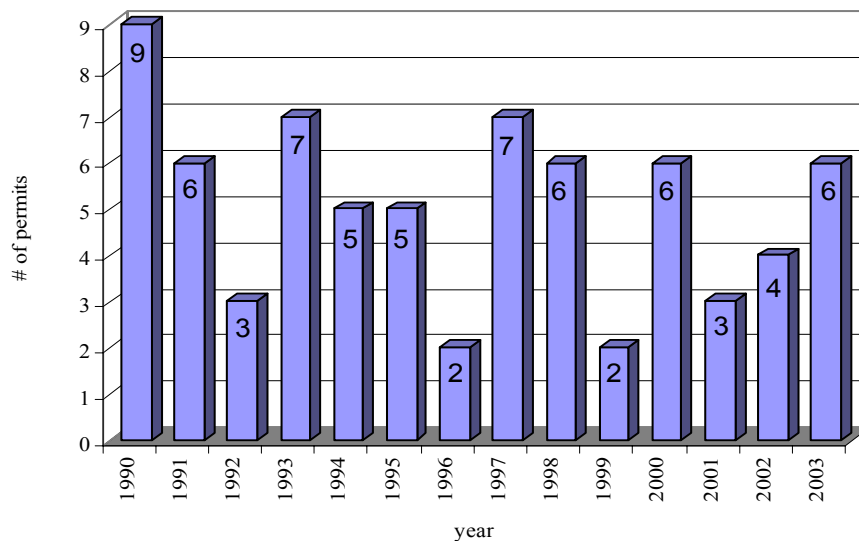
Table 2.2: Housing Age Characteristics

Year Structure Built	Town of New Hope			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	56 15%	n/a	n/a	141 22%	n/a	n/a	5,147 19%
1980 to 1989	n/a	77 24%	49 13%	n/a	117 21%	101 16%	n/a	5012 22%	4,186 16%
1970 to 1979	51 23%	87 27%	76 21%	200 42%	201 36%	166 26%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	19 8%	38 12%	24 7%	76 16%	78 14%	62 10%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	2 1%	1 0%	4 1%	32 7%	29 5%	30 5%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	13 6%	11 3%	16 4%	19 4%	18 3%	23 4%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	140 62%	109 34%	142 39%	145 31%	118 21%	115 18%	6,539 34%	5,571 24%	5,435 20%
Total Units Listed	225	323	367	473	560	636	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 New Hope is provided through an examination of building permit data for the past 13 years on file with Portage County (Figure 2.1). The Town experienced a moderate level of residential construction throughout the entire time period with exception to the years 1992, 1996, 1999, 2001, and 2002.

Figure 2.1: Town of New Hope Single-Family Building 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 96 permits. New Hope had 19 permits issued during this same time period. Other Towns experiencing similar permit activity are: Linwood (19), Eau Pleine (22), and Almond (13).

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, 95% of the housing stock was categorized as single-family, or 1-unit detached, an increase of 4% from 1980 (Table 2.3). Since 1980, the percentage of single-family homes in New Hope has been larger than the Town Average or the County overall.

The second largest number of structures is mobile homes. The number and percentage for these units has fluctuated over the past 20 years in New Hope. In 2000, 3% of the housing stock fell into this category, a lower amount than both the Town Average and the County overall.

Table 2.3: Housing Structural Characteristics

Units in Structure	Town of New Hope			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	204 91%	299 92%	349 95%	405 85%	458 81%	551 92%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	6 3%	1 0%	4 1%	3 1%	5 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	5 2%	3 1%	2 1%	11 2%	7 1%	8 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	10 4%	23 7%	12 3%	53 11%	86 15%	70 12%	1,179 6%	2,137 9%	1,788 7%
Total Housing Units	225	326	367	478	568	601	19,450	22,910	26,557

Source: Census 1980, 1990, 2000

D. Value Characteristics

Housing value is another important aspect in gauging the overall state of current housing stock.

Table 2.4: Housing Value Characteristics

Housing Value (Owner Occupied)	Town of New Hope			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	35 66.0%	40 42.6%	0 0.0%	103 51.4%	65 26.7%	15 4.8%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	17 32.1%	52 55.3%	37 41.6%	91 45.4%	155 63.5%	118 37.1%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	0 0.0%	2 2.1%	30 33.7%	6 2.8%	17 6.9%	125 39.2%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	1 1.9%	0 0.0%	10 11.2%	1 0.3%	6 2.5%	38 11.9%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	0 0.0%	0 0.0%	6 6.7%	0 0.1%	0 0.1%	14 4.5%	6 0.1%	19 0.2%	493 3.8%
\$300,000 or more	0 0.0%	0 0.0%	6 6.7%	0 0.0%	0 0.1%	7 2.3%	0 0.0%	4 0.0%	204 1.6%
Total Units	53	94	89	200	243	319	9356	10,590	13,088
Median Value	\$40,600	\$56,400	\$109,400	\$38,763	\$86,331	\$103,269	\$45,300	\$58,600	\$98,300

Source: US Census 1980, 1990, 2000

The value of housing, along with median price, has risen significantly since 1980 all across Portage County. The Town experienced a great decrease in the percentage of houses valued under \$50,000 between 1980 and 2000, from 66% to 0%. The percentage of houses valued over \$100,000 had risen from 0% in 1980 to 58% in 2000. Median price is an indicator that can be used to gauge housing demand. The median home price in the Town of New Hope has risen significantly since 1980. The New Hope median value rose considerably in the 1990's, surpassing both the Town Average since 1990 and the County overall by 2000 (Table 2.4).

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 and renters. The following information (Table 2.5 and Table 2.6) 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, 16.9% of Town of New Hope owner-occupied households paid more than 30% of monthly income on housing costs (Table 2.5). This represents an increase of 9.4% in this category since 1989. The percentage of households paying more than 30% of monthly income in 2000 for both the Town Average (14%, +3.5%) and Portage County (13.5%, +1.1%) is lower than New Hope. 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 % of Household Income	Town of New Hope		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	72 76.6%	55 61.8%	161 66.3%	203 63.4%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	11 11.7%	14 15.7%	34 13.8%	43 13.6%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	4 4.3%	5 5.6%	22 9.0%	27 8.5%	910 8.6%	1,063 8.1%
30.0 to 34.9%	4 4.3%	4 4.5%	8 3.1%	14 4.4%	470 4.4%	576 4.4%
35% or more	3 3.2%	11 12.4%	18 7.3%	30 9.5%	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	94	89	243	319	10,590	13,088

Source: US Census Bureau 1990, 2000

In 1999, approximately 13% of Town of New Hope renter-occupied households were paying a monthly rent above 30% of household income (Table 2.6). The percentage decreased from 1989, when approximately 46% of renter-occupied households were paying above 30% of monthly household income. The data from the 2000 Census indicated that this percentage for New Hope was lower than the Town Average and County overall. The amount of residents paying less than 20% of monthly income for rent had increased in New Hope from 18% in 1989 to 47% in 1999.

Table 2.6: Affordability Comparison for Renter-Occupied Housing Units

Gross rent as % of Household Income	Town of New Hope		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	2 <i>18.2%</i>	14 <i>46.7%</i>	19 <i>38.8%</i>	20 <i>41.4%</i>	1,776 <i>29.5%</i>	2,675 <i>37.9%</i>
20.0 to 24.9%	0 <i>0.0%</i>	4 <i>13.3%</i>	6 <i>11.6%</i>	4 <i>7.9%</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>5.5%</i>	5 <i>9.3%</i>	695 <i>11.5%</i>	863 <i>12.2%</i>
30.0 to 34.9%	0 <i>0.0%</i>	0 <i>0.0%</i>	3 <i>5.9%</i>	4 <i>7.6%</i>	447 <i>7.4%</i>	485 <i>6.9%</i>
35% or more	5 <i>45.5%</i>	4 <i>13.3%</i>	13 <i>25.7%</i>	8 <i>15.8%</i>	1,860 <i>30.9%</i>	1,791 <i>25.4%</i>
not computed	4 <i>36.4%</i>	8 <i>26.7%</i>	6 <i>12.8%</i>	9 <i>18.0%</i>	260 <i>4.3%</i>	361 <i>5.1%</i>
Total Units Listed	11	30	49	49	6,019	7,061

Source: US Census Bureau 1990, 2000

Section 2.3 Housing Programs

Several means are available to the Town of New Hope 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. To assist low-income *elderly*, and *handicapped* persons, the Housing Authority of Portage County provides subsidized rental units to qualifying tenants. Under this program, the HAPC has a facility located in the Villages of Rosholt and Amherst.
- 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 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 New Hope, 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

The following issues related to housing were identified through the course of the local comprehensive planning process. Some of these issues may be of an on-going nature that should be subject to periodic review.

- Land prices will attract higher-income folks and may price middle-income folks out of the market?
 - How do we address middle-income people being priced out of the housing market?
- Will taxes make it hard to maintain ownership?
- How can we accommodate new residents asking for more services?
- How do we alleviate conflicts between farm/non-farm uses?
 - Large farm operation conflicts

Section 2.5 Housing Goals/Objectives/Policies

Goal 1: Housing development takes into consideration the protection of agriculture, natural resources, and open spaces.

Objective 1.1: Recommend against the siting of residences in areas that have been identified as having a very low probability for septic systems (Map 2.1).

Policy 1.1.a: Maintain compliance with State and County sanitary codes pertaining to the installation and maintenance of private on-site waste disposal systems.

Objective 1.2: Encourage the selection of residential building sites on land least conducive to agriculture and in a manner that protects natural resources and the rural atmosphere.

Policy 1.2.a: Limit the building of non-farm residences to single family homes on sites of sufficient size to afford the occupants with basic protection from odors, noise, light, etc. attendant to farming operations

Goal 2: Promote a range of housing choices that maintains or enhances rural community character.

Objective 2.1: Encourage building design that is consistent with a rural community that provides limited public services.

Policy 2.1.a: Direct multi-family housing, mobile home courts, housing development with smaller lot sizes, public senior housing and assisted living to nearby areas that provide municipal sewer, water, and other services.

Objective 2.2: Encourage safe, quiet, and sanitary housing, which avoids conditions of blight.

Policy 2.2.a: Consider the creation of a mobile home ordinance.

Map 2.1: Probability for on-site waste