

CHAPTER 2 Housing Element

Section 2.1 Introduction

Housing is the number one growth factor in the Town of Plover and is, in many cases, the largest expenditure individuals will make. It is, therefore, important to look at different characteristics of the housing stock in the Town to help meet the needs of present and future residents. Wisconsin statutes state that the housing element of the Comprehensive Plan assesses the age, structure, value and occupancy characteristics of the local unit's housing stock.

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 rate for owner-occupied housing is 1.5% while a rate of 5% vacancy is acceptable for rental units. The Town of Plover has had a vacancy rate of approximately 6% since 1990, with 3% designated as Seasonal/Recreational use. This is lower than the Town average and about the same rate as Portage County overall (Table 2.1).

Table 2.1: Housing Occupancy Characteristics

Occupancy	Town of Plover			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units	728	738	861	406	474	554	18,309	21,306	25,040
<i>(% of Total housing Units)</i>	<i>94%</i>	<i>94%</i>	<i>94%</i>	<i>93%</i>	<i>89%</i>	<i>92%</i>	<i>94%</i>	<i>93%</i>	<i>942%</i>
Owner Occupied	635	633	770	352	414	496	13,328	14,984	17,750
<i>(% of Occupied Units)</i>	<i>87%</i>	<i>86%</i>	<i>89%</i>	<i>87%</i>	<i>87%</i>	<i>90%</i>	<i>73%</i>	<i>70%</i>	<i>71%</i>
Renter Occupied	93	105	91	54	60	57	4,982	6,322	7,290
<i>(% of Occupied Units)</i>	<i>13%</i>	<i>14%</i>	<i>11%</i>	<i>13%</i>	<i>13%</i>	<i>10%</i>	<i>27%</i>	<i>30%</i>	<i>29%</i>
Vacant Housing Units	50	46	55	32	59	51	1,133	1,604	1,549
<i>(% of Total Housing Units)</i>	<i>6%</i>	<i>6%</i>	<i>6%</i>	<i>7%</i>	<i>11%</i>	<i>8%</i>	<i>6%</i>	<i>7%</i>	<i>6%</i>
For seasonal, recreational, or occasional use	n/a	25	27	n/a	39	31	n/a	685	557
<i>(% of Total Housing Units)</i>		<i>3%</i>	<i>3%</i>		<i>7%</i>	<i>5%</i>		<i>3%</i>	<i>2%</i>
Total Housing Units	778	784	916	439	532	604	19,442	22,910	26,589

Source: US Census 1980, 1990, 2000

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. Below is a comparison of housing age between the Town of Plover, the Town average, and Portage County over the last 20 years (Table 2.2). 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. Over three-quarters (78%) of the houses in the Town were built after 1970, indicating a relatively newer housing stock when compared with the Town Average (62%) and Portage County as a whole (57%).

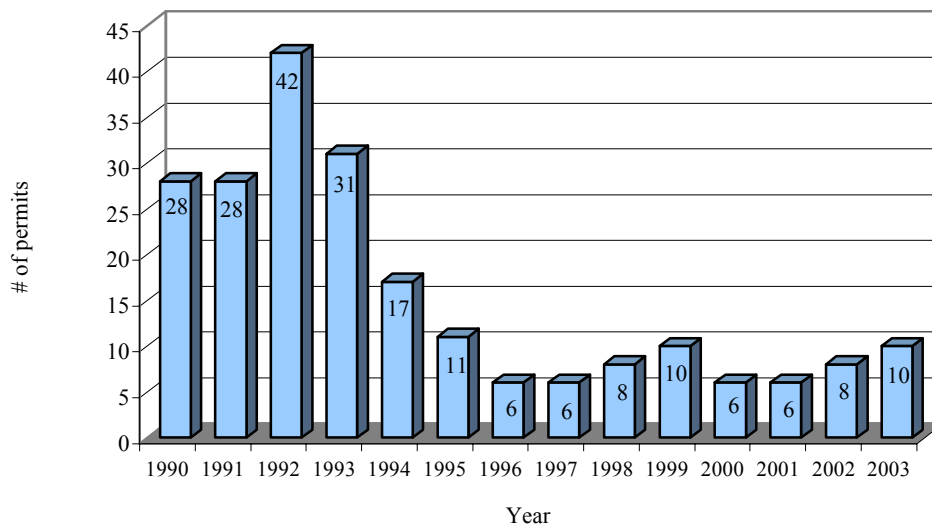
Table 2.2: Housing Age Characteristics

Year Structure Built	Town of Plover			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	234 28%	n/a	n/a	130 21%	n/a	n/a	5,147 19%
1980 to 1989	n/a	126 16%	143 17%	n/a	114 21%	95 16%	n/a	5012 22%	4,186 16%
1970 to 1979	432 56%	362 47%	275 33%	176 40%	183 34%	154 25%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	156 20%	110 14%	60 7%	67 15%	73 14%	59 10%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	50 6%	56 7%	52 6%	29 7%	25 5%	27 4%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	20 3%	28 4%	9 1%	19 4%	17 3%	23 4%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	120 15%	85 11%	65 8%	147 33%	119 22%	120 20%	6,539 34%	5,571 24%	5,435 20%
Total Units Listed	778	767	838	439	532	606	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 Plover 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 its highest permit activity during the early 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 Single-Family Permits



Source: Portage County Planning & Zoning – Permit Data

There were 30 housing permits issued in the Town of Plover for single-family housing starts during the period 2000-2003. By comparison, Towns adjacent to Plover had higher permit activity during this period. The Town of Buena Vista had 41 permits, and the Town of Stockton had 64 permits. Possible reasons for the low permit activity in the Town could be annexations from the Town into the Village of Plover, and the fact that the Town of Plover is a largely agricultural community.

C. Structural Characteristics

Structure type, defined in the census as the number of units in structure, is most often used to describe the physical characteristics of a community's housing stock. In 2000, 86% of the Town of Plover housing stock was categorized as single-family, or 1-unit detached (Table 2.3). Since 1980, this percentage of single-family homes has been maintained at a level close to that of the Town average, but has surpassed the County percentage.

The Town of Plover's second largest housing structure type is the mobile home. In 2000, 7% of the housing stock fell into this category. This amount is similar to Portage County overall, but lower than the Town average. There has been a steady downward trend in this type of ownership in the Town of Plover since 1980.

Table 2.3: Housing Structural Characteristics

Units in Structure	Town of Plover			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	631 81%	673 86%	722 86%	376 85%	435 82%	527 87%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	4 1%	5 1%	0 0%	3 1%	5 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	4 1%	18 2%	27 3%	11 2%	6 1%	6 1%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	13 2%	3 0%	29 3%	6 1%	1 0%	1 0%	1,871 10%	2,196 10%	2,765 10%
Mobile Home Trailer or Other	126 16%	85 11%	60 7%	54 12%	87 16%	71 12%	1,179 6%	2,137 9%	1,788 7%
Total Housing Units	778	784	838	442	527	606	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.

Table 2.4: Housing Value Characteristics

Housing Value (Owner Occupied)	Town of Plover			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	171 38.9%	69 14.2%	39 6.9%	94 53.7%	63 28.8%	13 4.5%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	255 58.0%	373 76.6%	150 26.4%	76 43.2%	135 61.5%	111 38.4%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	12 2.7%	33 6.8%	259 45.6%	5 2.8%	15 6.8%	111 38.3%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	2 0.5%	11 2.3%	84 14.8%	0 0.2%	5 2.5%	33 11.5%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	0 0.0%	1 0.2%	25 4.4%	0 0.1%	1 0.3%	14 4.9%	6 0.1%	19 0.2%	493 3.8%
\$300,000 or more	0 0.0%	1 0.2%	11 1.9%	0 0.0%	0 0.1%	7 2.4%	0 0.0%	4 0.0%	204 1.6%
Total Units	440	487	568	176	219	290	9,356	10,590	13,088
Median Value	\$56,600	\$66,800	\$116,600	\$37,763	\$85,681	\$102,819	\$45,300	\$58,600	\$98,300

Source: US Census 1980, 1990, 2000

Median price is an indicator that can be used to gauge housing demand. The median home price in the Town of Plover has risen significantly since 1980 and has been consistently higher than the Town average (with the exception of 1990) and County overall (Table 2.4). The Town experienced a significant decrease in the percentage of houses valued under \$50,000 between 1980 and 2000, from 39% to 7%. This is most likely due to a decrease in the number of mobile homes along with an increase in assessed value. The percentage of houses valued over \$100,000 had risen from 3.2% in 1980 to 66.7% in 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, 9.5% of Town of Plover owner-occupied households paid more than 30% of monthly income on housing costs (Table 2.5). This represents a decrease of approximately 1% in this category since 1989. Plover's rate has also been lower than the Town average and Portage County in this category for the last two Census counts. 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 Plover		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	332 68.2%	387 68.1%	145 66.4%	182 62.8%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	64 13.1%	49 8.6%	30 13.8%	41 14.2%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	41 8.4%	78 13.7%	20 8.9%	23 7.8%	910 8.6%	1,063 8.1%
30.0 to 34.9%	15 3.1%	10 1.8%	7 3.2%	14 4.7%	470 4.4%	576 4.4%
35% or more	35 7.2%	44 7.7%	16 7.2%	28 9.8%	852 8.0%	1,187 9.1%
not computed	0 0.0%	0 0.0%	1 0.5%	2 0.7%	23 0.2%	88 0.7%
Total Units Listed	487	568	219	290	10,590	13,088

Source: US Census Bureau 1990, 2000

In 1999, approximately 34% of the Plover renter-occupied households were paying more than 30% of household income for rent. The percentage increased from 1989, when approximately 21% 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 (21%) and County overall (32%). The amount of residents paying less than 20% of monthly income for rent had only slightly decreased in Plover from 48% in 1989 to 46% in 1999

Table 2.6 Affordability Comparison for Renter-Occupied Housing Units

Gross rent as % of Household Income	Town of Plover		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	39 47.6%	51 46.4%	17 37.5%	18 40.9%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	10 12.2%	2 1.8%	5 11.4%	4 9.1%	981 16.3%	886 12.5%
25.0 to 29.9%	11 13.4%	8 7.3%	2 4.5%	4 9.2%	695 11.5%	863 12.2%
30.0 to 34.9%	0 0.0%	24 21.8%	3 6.5%	2 5.1%	447 7.4%	485 6.9%
35% or more	17 20.7%	13 11.8%	12 26.5%	7 16.3%	1,860 30.9%	1,791 25.4%
not computed	5 6.1%	12 10.9%	6 13.9%	9 19.5%	260 4.3%	361 5.1%
Total Units Listed	82	110	45	44	6,019	7,061

Source: US Census Bureau 1990, 2000

Section 2.3 Housing Programs

Several means are available to the Town of Plover 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.
- 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.

Section 2.4 Housing Issues

The following issues relating to housing were identified through the planning process:

- How can the Town go about allowing for smaller residential lot sizes, or higher density within the Village of Plover extraterritorial limits without annexation?
- How will the Town address the future housing needs of the elderly over the next twenty years?
- To what extent does the Town want to allow mobile homes?

Section 2.5 Housing Goals, Objectives and Policies

Goal 1: Allow for adequate, affordable housing in the Town of Plover

Objective: Promote the development of multiple housing types such as condominiums, assisted living facilities, and duplexes.

Policies:

1. Mobile homes are to be located in a mobile home park. Refer to the Town's Mobile Home Ordinance.
2. Review and update the Town's Mobile Home Ordinance.

Goal 2: Housing development takes into consideration the protection of natural resources and open spaces.

Policy: Permit new development based on consideration of this Comprehensive Plan and the interests of neighbors and the Town in general. Restrict the location of new development in unsuitable areas such as: natural drainage ways and areas prone to flood hazard and groundwater pollution.

Goal 3: Support and encourage the quality and integrity of existing housing and neighborhoods.

Objective: Encourage the use of available programs and ordinances to maintain or rehabilitate existing housing stock.

Policies:

1. Work with the County to enforce ordinances regarding housing standards.
2. Provide informational materials to residents regarding rehabilitation programs and funding sources.