

## **CHAPTER 2     Housing Element**

### **Section 2.1     Introduction**

Housing is the number one growth factor in the Town of Hull and is, in many cases, the largest expenditure individuals will make. Because of the importance of housing in the community, the Town of Hull believes it is important to allow for an adequate supply of housing to meet the needs of its 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     Housing Inventory and Analysis**

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

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 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 Hull had an overall vacancy rate of 4% in 2000, which was about the same as Portage County and the Town average (Table 2.1). Since 1980, Hull has seen the percentage of owner occupied units increase from 85% to 89%, an ownership trend similar to other Portage County Towns. The number of total housing units in the Town increased by 27% between 1980 and 2000. However, this increase is 11% lower than the Town average and 10% lower than Portage County as a whole.

**Table 2.1: Housing Occupancy Characteristics**

Occupancy	Town of Hull			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
<b>Occupied Housing Units</b>	<b>1,555</b>	<b>1,851</b>	<b>1,988</b>	<b>355</b>	<b>404</b>	<b>483</b>	<b>18,309</b>	<b>21,306</b>	<b>25,040</b>
<i>(% of Total Housing Units)</i>	<i>95%</i>	<i>97%</i>	<i>96%</i>	<i>92%</i>	<i>88%</i>	<i>91%</i>	<i>94%</i>	<i>93%</i>	<i>94%</i>
Owner Occupied	1,315	1,608	1,771	310	353	434	13,328	14,984	17,750
<i>(% of Occupied Units)</i>	<i>85%</i>	<i>87%</i>	<i>89%</i>	<i>87%</i>	<i>87%</i>	<i>90%</i>	<i>73%</i>	<i>70%</i>	<i>71%</i>
Renter Occupied	240	243	217	45	52	49	4,982	6,322	7,290
<i>(% of Occupied Units)</i>	<i>15%</i>	<i>13%</i>	<i>11%</i>	<i>13%</i>	<i>13%</i>	<i>10%</i>	<i>27%</i>	<i>30%</i>	<i>29%</i>
<b>Vacant Housing Units</b>	<b>77</b>	<b>66</b>	<b>79</b>	<b>31</b>	<b>57</b>	<b>49</b>	<b>1,133</b>	<b>1,604</b>	<b>1,549</b>
<i>(% of Total Housing Units)</i>	<i>5%</i>	<i>3%</i>	<i>4%</i>	<i>8%</i>	<i>12%</i>	<i>9%</i>	<i>6%</i>	<i>7%</i>	<i>6%</i>
For seasonal, recreational, or occasional use	0	12	10	0	39	32	0	685	557
<i>(% of Total Housing Units)</i>	<i>0%</i>	<i>1%</i>	<i>0%</i>	<i>0%</i>	<i>9%</i>	<i>6%</i>	<i>0%</i>	<i>3%</i>	<i>2%</i>
<b>Total Housing Units</b>	<b>1,632</b>	<b>1,917</b>	<b>2,067</b>	<b>385</b>	<b>462</b>	<b>532</b>	<b>19,442</b>	<b>22,910</b>	<b>26,589</b>

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

#### **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 2000, 75% of the homes in the Town of Hull were built after 1970. This is much higher than both the Town average (60%) and Portage County overall (57%).

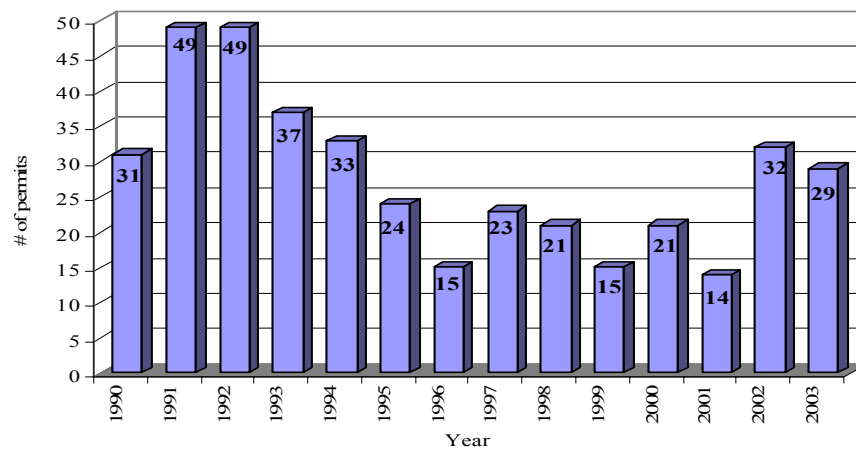
**Table 2.2: Housing Age Characteristics**

Year Structure Built	Town of Hull			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	409 20%	n/a	n/a	119 22%	n/a	n/a	5,147 19%
1980 to 1989	n/a	499 26%	389 19%	n/a	91 20%	79 15%	n/a	5012 22%	4,186 16%
1970 to 1979	909 56%	758 40%	749 36%	147 38%	159 34%	124 23%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	385 24%	412 21%	253 12%	53 14%	54 12%	47 9%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	126 8%	84 4%	93 5%	25 6%	23 5%	24 5%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	62 4%	59 3%	64 3%	16 4%	15 3%	20 4%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	150 9%	105 5%	104 5%	145 38%	118 26%	118 22%	6,539 34%	5,571 24%	5,435 20%
<b>Total Units Listed</b>	<b>1,632</b>	<b>1,917</b>	<b>2,060</b>	<b>385</b>	<b>460</b>	<b>530</b>	<b>19,450</b>	<b>22,910</b>	<b>26,589</b>

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

A more detailed breakdown of recent single-family housing starts in the Town of Hull 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 high level of home construction during approximately the first half of the 1990's, peaking with 49 permits issued in each of 1991 and 1992. Activity tapered off through 1996, and then averaged 19 permits per year for the rest of the decade. It wasn't until 2002 that Hull again experienced a higher number of new housing starts. Low mortgage rates could be one possible factor contributing to the 2002 spike in housing starts.

**Figure 2.1 Town of Hull 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. The next closest Town in terms of activity is Sharon, with 76 single-family permits, followed by the Towns of Stockton with 64 and Lanark with 63 for that period. Only the Town of Lanark is not located near the Stevens Point urban area.

### 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, 84% of the housing stock was categorized as single-family, or 1-unit detached, an increase of 5% from 1980 (Table 2.3). Since 1980, the percentage of single-family homes in the Town of Hull has surpassed the percentage in the County overall, but has remained lower than the Town Average.

The second largest structure type in the Town of Hull is mobile homes. In 2000, 13% of the housing stock fell into this category, a percentage that is higher than both the Town average and the County overall. The number and percentage of mobile homes in Hull has declined between 1980 and 2000, an opposite trend than the Town average and County overall. However, 15% of all the mobile homes in Portage County are in the Town of Hull.

**Table 2.3: Housing Structural Characteristics**

Units in Structure	Town of Hull			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	1,284 79%	1,507 79%	1,736 84%	333 86%	382 82%	464 95%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	12 1%	14 1%	13 1%	2 1%	4 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	38 2%	30 2%	34 2%	8 2%	5 1%	6 1%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	6 <1%	1 <1%	0 0%	7 2%	1 <1%	3 1%	1,871 10%	2,196 10%	2,765 10%
Mobile Home, Trailer or other	292 18%	365 19%	277 13%	35 9%	64 14%	54 11%	1,179 6%	2,137 9%	1,788 7%
<b>Total Units Listed</b>	<b>1,632</b>	<b>1,917</b>	<b>2,060</b>	<b>385</b>	<b>469</b>	<b>489</b>	<b>19,450</b>	<b>22,910</b>	<b>26,557</b>

Source: U.S. 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. Hull median value has risen dramatically since 1980. The Town of Hull median value has been consistently higher than the Portage County median value over the past 20 years (Table 2.4). The Town experienced a significant decrease in the percentage of houses valued under \$50,000 between 1980 and 2000, from 37.2% to 1.5%. The percentage of houses valued over \$100,000 had risen from 5.2% in 1980 to 71.2% in 2000.

**Table 2.4: Housing Value Characteristics**

Housing Value (Owner Occupied)	Town of Hull			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	363 37.2%	121 10.1%	20 1.5%	82 57.9%	60 34.3%	14 5.9%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	561 57.5%	863 72.1%	375 27.3%	57 39.9%	104 59.6%	97 40.6%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	44 4.5%	149 12.4%	642 46.8%	3 2.0%	8 4.4%	87 36.3%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	5 0.5%	64 5.3%	198 14.4%	0 0.2%	2 1.2%	26 10.9%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	2 0.2%	0 0.0%	94 6.9%	0 0.1%	1 0.4%	10 4.1%	6 0.1%	19 0.2%	493 3.8%
\$300,000 or more		0 0.0%	43 3.1%	0 0.0%	0 0.2%	5 2.1%	0 0.0%	4 0.0%	204 1.6%
<b>Total Units Listed</b>	<b>975</b>	<b>1,197</b>	<b>1,372</b>	<b>142</b>	<b>174</b>	<b>239</b>	<b>9356</b>	<b>10,590</b>	<b>13,088</b>
<b>Median Value</b>	<b>\$57,700</b>	<b>\$71,500</b>	<b>\$117,300</b>	<b>\$37,694</b>	<b>\$85,388</b>	<b>\$102,775</b>	<b>\$45,300</b>	<b>\$58,600</b>	<b>\$98,300</b>

Source: U.S. 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 US 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, just under 14% of Hull's owner-occupied households paid more than 30% of monthly income on housing costs. This represents an increase of 5% in this category since 1989. This 1999 percentage is about the same as for both the Town Average and overall County households paying more than 30% of their income. Units occupied by households reporting no income or a net loss is included in the "not computed" category (U.S. Census Bureau).

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

Monthly Owner Costs as % of Household Income	Town of Hull		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	777 64.9%	926 67.5%	117 67.3%	148 61.9%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	192 16.0%	170 12.4%	22 12.8%	34 14.1%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	125 10.4%	79 5.8%	14 8.2%	23 9.4%	910 8.6%	1,063 8.1%
30.0 to 34.9%	35 2.9%	57 4.2%	6 3.3%	11 4.4%	470 4.4%	576 4.4%
35% or more	68 5.7%	132 9.6%	14 7.8%	23 9.5%	852 8.0%	1,187 9.1%
not computed	0 0.0%	8 0.6%	1 0.6%	1 0.6%	23 0.2%	88 0.7%
<b>Total Units Listed</b>	<b>1,197</b>	<b>1,372</b>	<b>174</b>	<b>239</b>	<b>10,590</b>	<b>13,088</b>

Source: U.S. Census Bureau 1990, 2000

In 1999, approximately 26% of the Hull renter-occupied households were paying a monthly rent above 30% of household income (Table 2.6). This percentage decreased from 1989, when approximately 44% were paying above 30% of monthly household income. The data from the 2000 Census indicated that this percentage was higher than the Town average, but lower than the County overall. The amount of residents paying less than 20% of monthly income for rent had decreased in Hull from 42% in 1989 to 37% in 1999.

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

Gross rent as % of Household Income	Town of Hull		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	98 42.1%	80 37.4%	13 37.1%	16 43.1%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	33 14.2%	32 15.0%	4 10.3%	2 5.6%	981 16.3%	886 12.5%
25.0 to 29.9%	0 0.0%	19 8.9%	3 7.7%	3 9.0%	695 11.5%	863 12.2%
30.0 to 34.9%	14 6.0%	11 5.1%	2 5.7%	3 8.1%	447 7.4%	485 6.9%
35% or more	88 37.8%	45 21.0%	7 21.0%	5 13.8%	1,860 30.9%	1,791 25.4%
not computed	0 0.0%	27 12.6%	7 18.5%	8 20.4%	260 4.3%	361 5.1%
<b>Total Units Listed</b>	<b>233</b>	<b>214</b>	<b>35</b>	<b>38</b>	<b>6,019</b>	<b>7,061</b>

Source: U.S. Census Bureau 1990, 2000

### **Section 2.3 Housing Programs**

Several means are available to the Town of Hull 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, mobile homes and town homes. All units must meet HUD’s standards.

Currently the Town of Hull 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 to encourage home ownership.
  - CAP’s Housing Rehabilitation Program - provides funds 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, to assist low and moderate income homeowners
- 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 Hull, who may not have the experience or resources to administer a grant, to improve the housing conditions in their community.

## **Section 2.4 Housing Conclusions**

### **A. Summary of Findings**

1. The Town of Hull is primarily a community of single family households.
2. A high number of houses (79%) in Hull were built after 1970.
3. Mobile homes make up about 13% of housing in Hull and represent 15% of the total number of mobile homes in the County.
4. The median value of houses in Hull has increased over the years and is one of the highest in Portage County.

### **B. Issues Outstanding**

1. Should the Town of Hull encourage the location of senior/low income housing in Hull or support housing options in adjacent communities in order not to duplicate services?
2. How can the Town identify remaining buildable residential land?
3. How are the Town’s elderly residents being served?

### **C. Long Term Goals**

1. Allow for range of housing choices.
2. Maintain a pleasant living environment that includes safe and quiet neighborhoods, environmental quality, protection of property values, and avoidance of conflicting land uses.

D. Short Term Goals (Objectives)

1. Review housing codes and inspection practices in the Town of Hull.
2. Explore the availability of Federal/State housing program for low income individuals, elderly, and handicapped.

E. Action Plan (Policies)

1. Building codes and inspection practices need to be reviewed to ensure that laws are enforced and citizens occupy safe housing.
2. The Hull Town Board will review reviewed building codes and inspection practices.
3. The Hull Plan Commission should review Federal/State housing program for low income, elderly, handicapped individuals to determine their applicably to Hull citizens. A report will be submitted to the Town Board for their review and action.