

CHAPTER 2 Housing Element

66.1001(2)(b) Wis. Stat.:

Housing element. A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock.

Section 2.1 Introduction

Housing plays a critical role in people's lives. It can provide a sense of place and help define a desired quality of life. Housing is the largest consumer of land in our urban communities and is one of the most important factors affecting our health, safety, and welfare countywide. It is important to assess a number of variables pertaining to the existing quantity and quality of housing stock in Portage County so informed decisions can be made on how to best meet the future demand that will be identified through the comprehensive planning process. In this chapter housing in Portage County will be examined for housing unit: occupancy, age, type, starts 1990-2003, value, and affordability.

Section 2.2 Housing Inventory and Analysis

A. Housing Occupancy

Occupancy is an indicator of whether the current amount of housing stock is sufficient to meet existing demand. The Department of Housing and Urban Development set a minimum overall vacancy rate of 3% 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.

Table 2.1: Housing Occupancy Characteristics

Occupancy	Towns			Rural Villages			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units	7,230	8,316	9,717	1,013	1,037	1,132	18,309	21,306	25,040
<i>(% of Total Housing Units)</i>	<i>92.8%</i>	<i>89.4%</i>	<i>91.8%</i>	<i>90.7%</i>	<i>91.9%</i>	<i>93.7%</i>	<i>94.2%</i>	<i>93.0%</i>	<i>94.2%</i>
Owner Occupied	6,271	7,249	8,713	757	724	781	13,328	14,984	17,750
<i>(% of Occupied Units)</i>	<i>86.7%</i>	<i>87.2%</i>	<i>89.7%</i>	<i>74.7%</i>	<i>69.8%</i>	<i>69.0%</i>	<i>72.8%</i>	<i>70.3%</i>	<i>70.9%</i>
Renter Occupied	959	1,067	1,004	256	313	351	4,982	6,322	7,290
<i>(% of Occupied Units)</i>	<i>13.3%</i>	<i>12.8%</i>	<i>10.3%</i>	<i>25.3%</i>	<i>30.2%</i>	<i>31.0%</i>	<i>27.2%</i>	<i>29.7%</i>	<i>29.1%</i>
Vacant Housing Units	565	985	863	104	92	76	1,133	1,604	1,549
<i>(% of Total Housing Units)</i>	<i>7.2%</i>	<i>10.6%</i>	<i>8.2%</i>	<i>9.3%</i>	<i>8.1%</i>	<i>6.3%</i>	<i>5.8%</i>	<i>7.0%</i>	<i>5.8%</i>
For seasonal, recreational, or occasional use	n/a	643	516	n/a	12	10	n/a	685	557
<i>(% of Total Housing Units)</i>		<i>6.9%</i>	<i>4.9%</i>		<i>1.1%</i>	<i>0.8%</i>		<i>3.0%</i>	<i>2.1%</i>
Total Housing Units	7,795	9,301	10,580	1,117	1,129	1,208	19,442	22,910	26,589

Source: US Census Bureau, 1980, 1990, 2000 Census, seasonal, recreational, and occasional use units are included as vacant.

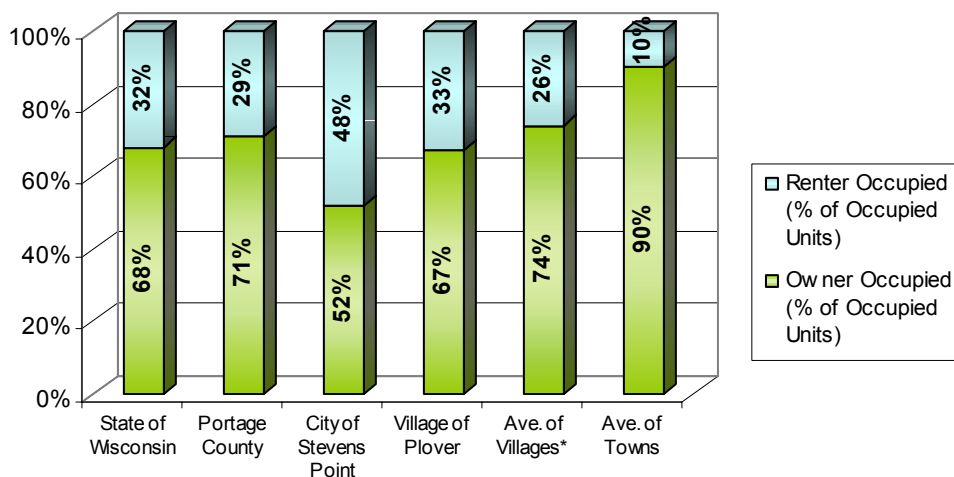
Information pertaining to housing occupancy was obtained from 1980-2000 U. S. Census data. Table 2.1 above displays housing occupancy rates comparing Portage County overall with its Rural Village and Town subsets. Portage County showed a consistent occupancy rate of 94% during the 20-year time period. The occupancy rate for Rural Villages increased over the period to nearly 94%. Junction City had the highest vacancy rate among Rural Villages at 12% (See municipal Comprehensive Plans for further details).

Of the “occupied” Portage County housing units in 2000, 71% were owner-occupied, leaving 29% as renter-occupied. This percentage of owner occupied was down from 73% in 1980. At the State level, Wisconsin owner-occupied housing units accounted for about 68% of all occupied units, with the remaining 32% being renter-occupied. There was a distinct difference between the County Towns and Rural Villages. Town housing units were 90% owner-occupied, up from 87% in 1980. Rural Village housing units were 69% owner-occupied, down from 75% in 1980. Rental units are becoming more prevalent in Rural Villages.

As of 2000, 80% of Portage County’s rental units were located within the four Urban Area communities of Stevens Point, Villages of Plover, Whiting, and Park Ridge. Stevens Point had the highest number of renter occupied units with the rate increasing from 43% to 48% of all occupied City units. There is a strong correlation between the presence of a State University campus and higher renter occupancy. The Village of Plover also experienced a decline in owner-occupied units from 79% to 67% during that period. Park Ridge had the lowest rental rate at 7%.

The average occupancy rate for Towns declined slightly from 93% to 92%, slightly below the County rate. New Hope had the highest vacancy among Towns with 24% of the total units in the year 2000. Of the total units, however, 22% are seasonal, recreational, or occasional use leaving 2% of the units vacant. The Town of Belmont had a vacancy rate of 22% of the total units, with 17% of the total being seasonal, recreational, or occasional use for the year 2000. The lowest vacancy rate among Towns was Grant at 3% (See municipal Comprehensive Plans for further details).

Figure 2.1: Census 2000 Occupancy Status for Selected Communities



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. The following “year structure built” 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. This can help account for fluctuations in the category numbers.

Table 2.2: Housing Age Characteristics

Year Structure Built	Towns			Rural Villages			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	2,314 22%	n/a	n/a	150 13%	n/a	n/a	5,147 19%
1980 to 1989	n/a	1,950 21%	1,660 16%	n/a	145 13%	85 7%	n/a	5,012 22%	4,186 16%
1970 to 1979	3,254 42%	3,296 36%	2,738 26%	219 20%	226 20%	200 17%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	1,235 16%	1,283 14%	1,009 10%	83 7%	90 8%	72 6%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	518 7%	459 5%	477 5%	89 8%	106 9%	85 7%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	323 4%	295 3%	378 4%	113 10%	77 7%	81 7%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	2,464 32%	1,995 22%	1,987 19%	603 54%	481 43%	526 44%	6,539 34%	5,571 24%	5,435 20%
Total Units Listed	7,794	9,278	10,563	1,107	1,125	1,199	19,450	22,910	26,589

Source: US Census 1980, 1990, 2000. Rural Villages = Almond, Amherst, Amherst Jct., Junction City, Nelsonville, Rosholt

As would be expected, rural villages contain the greatest percentage of oldest (pre-1939) housing stock (44% of the 2000 Census units); 64% of units were built prior to 1970. Conversely, 64% of 2000 Census housing units in Portage County Towns were constructed in 1970 or later. The Towns, however, still contain a sizeable number of pre-1939 dwellings (1,987, 19%).

Table 2.3: Portage County Housing Permit Data 2000 - 2003

	2000	2001	2002	2003	Total
T. Alban	9	8	9	4	30
T. Almond	4	4	4	1	13
T. Amherst	11	13	10	7	41
T. Belmont *	0	0	1	0	1
T. Buena Vista	9	10	12	10	41
T. Carson	8	9	4	9	30
T. Dewey	10	6	11	6	33
T. Eau Pleine	5	4	7	6	22
T. Grant	13	14	8	12	47
T. Hull	21	14	32	29	96
T. Lanark	16	15	12	20	63
T. New Hope	6	3	4	6	19
T. Pine Grove *	0	0	0		0
T. Plover	6	6	8	10	30
T. Sharon	23	16	16	21	76
T. Stockton	17	15	14	18	64

Source: Portage County Planning & Zoning Department.

* Not a part of Portage County Zoning program.

When comparing single-family housing starts during the recent past (2000-2003) among Towns in Portage County, Hull shows the greatest activity with 96 permits, followed by Sharon (76), Stockton (64) and Lanark (63). The Town of Almond had the fewest permits issued (13).

C. Structural Characteristics

Structure type information (single family, duplex, multi-family, etc.) is commonly 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 a community, this information provides insight into the mix of housing types in the Towns and Villages. In 2000, 70% of Portage County housing stock was categorized as single-family (1-unit detached), a decrease of 4% from 1980 (Table 2.4). Rural Villages followed a similar trend (72%, -5%) over the same period. The Towns have experienced the reverse (87%, +2%), with construction almost exclusively of 1-unit detached units.

The great majority of multiple-unit structures remains located within the urban core of Portage County, which inflates the overall County percentages. Within the Towns, the second largest structure type is mobile homes, which have fluctuated in number over the past 20 years. In 2000, 10% of the housing stock fell into this category.

Table 2.4: Housing Structural Characteristics

Units in Structure	Towns			Rural Villages			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1-Unit Detached	6,478 85%	7,558 83%	9,180 87%	844 77%	821 73%	866 72%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	50 1%	73 1%	73 1%	5 <1%	13 1%	16 1%	186 1%	329 1%	630 2%
2 to 4 Units	168 2%	110 1%	127 1%	131 12%	128 11%	149 12%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	108 1%	17 <1%	42 <1%	59 5%	91 7%	122 10%	1,871 10%	2,196 10%	2,765 10%
Mobile Home Trailer or Other	822 11%	1,306 14%	1,097 10%	63 6%	81 7%	46 4%	1,179 6%	2,137 9%	1,788 7%
Total Housing Units	7,626	9,064	10,519	1,102	1,129	1,199	19,450	22,910	26,557

Source: Census 1980, 1990, 2000. Rural Villages = Almond, Amherst, Amherst Jct., Junction City, Nelsonville, Rosholt

Within the Rural Villages in 2000, multiple unit structures accounted for 22% of housing units.

D. Value Characteristics

Housing value is another important aspect in creating an 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 for the County overall, over 60% of homes were valued at less than \$50,000; by 2000 this number had decreased to 6%. Homes valued at over \$100,000 rose from slightly more than 2% in 1980 to 48% in 2000, with those valued above \$150,000 increasing from 0.3% to nearly 16% of total units for the same period.

Rural Villages experienced a more pronounced reduction in percentage of housing valued under \$50,000, from 82% of units in 1980 to 15% of units in 2000. All rural village units were valued under \$100,000 in 1980; by 2000, over 23% were valued above \$100,000.

Town housing followed the same trend (percent <\$50,000 decreased from 51% to 4.7%), with nearly 60% valued above \$100,000 by 2000.

“Median value” is an indicator that can be used to gauge housing demand. The median home values across Portage County, as reported by the Census, have risen significantly since 1980. The Portage County median increased to \$98,300 (+117%) between 1980 and 2000. Rural villages had a greater percentage increase (148%), but lagged in actual dollar value (\$78,617). Portage County Towns, which included a good amount of new construction over the period, saw median value increase to \$103,629 (+156%).

Table 2.5: Housing Value Characteristics

Housing Value (Owner Occupied)	Towns			Rural Villages			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	1,678 51.7%	1,079 27.0%	246 4.7%	500 82.9%	431 70.3%	106 15.0%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	1,467 45.2%	2,526 63.3%	1,931 37.1%	103 17.1%	174 28.4%	437 61.8%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	90 2.8%	271 6.8%	2,032 39.1%	0	8 1.3%	121 17.1%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	9 0.3%	98 2.5%	617 11.9%	0	0	31 4.4%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	4 0.1%	10 0.3%	250 4.8%	0	0	12 1.7%	6 0.1%	19 0.2%	493 3.8%
\$300,000 or more	0	5 0.1%	124 2.4%	0	0	0	0	4 <1%	204 1.6%
Total Units	3,248	3,989	5,200	603	613	707	9,356	10,590	13,088
Median Value	\$40,560	\$84,571	\$103,629	\$31,650	\$41,450	\$78,617	\$45,300	\$58,600	\$98,300

Source: US Census 1980, 1990, 2000. Rural Villages = Almond, Amherst, Amherst Jct., Junction City, Nelsonville, Rosholt

E. Housing Affordability

According to the U.S. Department of Housing and Urban Development (HUD) not more than 30% of gross household income should be spent on monthly housing costs in order for that dwelling to be considered affordable. The U.S. Census provides data on housing costs as a percentage of household income for homeowners (Table 2.6) and renters (Table 2.7). 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.

Table 2.6: Affordability Comparison for Owner-Occupied Housing Units

Monthly Owner Costs as % of Household Income	Towns		Rural Villages		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	2,653 66.6%	3,297 63.4%	398 64.9%	467 66.3%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	548 13.8%	709 13.6%	84 13.7%	92 13.1%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	354 8.9%	440 8.5%	48 7.8%	60 8.5%	910 8.6%	1,063 8.1%
30.0 to 34.9%	126 3.2%	227 4.4%	24 3.9%	19 2.7%	470 4.4%	576 4.4%
35% or more	286 7.2%	496 9.5%	56 9.1%	64 9.1%	852 8.0%	1,187 9.1%
not computed	18 0.5%	31 0.6%	3 0.5%	2 0.3%	23 0.2%	88 0.7%
Total Units Listed	3,985	5,200	613	704	10,590	13,088

Source: US Census Bureau 1990, 2000. Rural Villages = Almond, Amherst, Amherst Jct., Junction City, Nelsonville, Rosholt

In 1999, 13.5% of Portage County owner-occupied households paid more than 30% of monthly income on housing costs (Table 2.6), which represented an increase of over 1% since 1989. This percentage and trend was more pronounced in the Towns (13.9% +3.5%). Rural villages had a slightly lower percentage of home-owners paying >30% on housing costs, and this percentage decreased between 1989 and 1999 (11.8%, -1.2%). Units occupied by households reporting no income or a net loss are included in the “not computed” category (U.S. Census Bureau).

In 1999, approximately 32% of Portage County renter-occupied households were paying a monthly rent above 30% of household income (Table 2.7). The percentage decreased from 1989, when over 38% of renter-occupied households were paying above 30% of monthly household income. The Towns and Rural Villages each had lower percentages (23% and 24.3%, respectively) than the County overall, indicating that the greatest number of cases was concentrated within the urban core of the County. The Towns and Rural Villages also followed a decreasing trend (-5.7% and -11%, respectively).

Table 2.7: Affordability Comparison for Renter-Occupied Housing Units

Gross rent as % of Household Income	Towns		Rural Villages		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	306 38.4%	340 41.6%	101 33.3%	128 38.3%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	91 11.4%	66 8.1%	52 17.2%	52 15.6%	981 16.3%	886 12.5%
25.0 to 29.9%	43 5.4%	73 8.9%	31 10.2%	43 12.9%	695 11.5%	863 12.2%
30.0 to 34.9%	46 5.8%	60 7.3%	46 15.2%	7 2.1%	447 7.4%	485 6.9%
35% or more	206 25.9%	128 15.7%	61 20.1%	74 22.2%	1,860 30.9%	1,791 25.4%
Not computed	104 13.1%	150 18.4%	12 4.0%	30 9.0%	260 4.3%	361 5.1%
Total Units Listed	796	817	303	334	6,019	7,061

Source: US Census Bureau 1990, 2000. Rural Villages = Almond, Amherst, Amherst Jct., Junction City, Nelsonville, Rosholt

Section 2.3 Housing Programs

Several means are available to the communities of Portage County 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 municipality 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 that 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. Brief explanations of some of the programs offered through CAP Services are listed below.
 - The Home Buyer's Assistance Program encourages home ownership by providing matching funds to eligible first-time, low and moderate income homebuyers for down payment and closing costs.
 - CAP's Housing Rehabilitation Program assists low and moderate income homeowners by providing 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.
- 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 who may not have the experience or resources to administer a grant, to improve the housing conditions in their community.

Section 2.4 Portage County Vision Statement and Guiding Principles for Housing

A. Rural Area Vision Statement Related to Housing

(adopted 6-26-02 by the Rural Area Comprehensive Planning Steering Committee)

In 2025, Portage County residents feel connected to their community through their homes and neighborhoods. An adequate supply of affordable housing countywide provides opportunities for all residents, across income levels and age groups, to put down roots and build a life here. Friendly, active neighborhoods add to a local sense of belonging, and provide opportunities for neighbors to have more contact with each other and their community.

Key Visions Ideas for Housing:

- A diverse housing stock exists across income levels and throughout the rural area.
- Adequate and affordable housing is available for the elderly and disabled through the County.
- Creative alternatives for sewer and water provision in the rural area address septic system and drinking water quality issues.
- Residential growth in rural areas is limited to low-density, large lot single-family developments, where land is not suitable for agricultural, to ensure that rural landscapes and character are maintained.
- The construction of new multi-family housing units or mobile home parks is focused toward planned areas.

B. Recognizing the Role of Rural Villages in Rural Area Housing

Along with seventeen unincorporated Towns, Portage County also contains six rural Villages as well as several unincorporated nodes (Bancroft, Arnott, Custer, Kellner, Polonia). These Villages and other places can help to preserve the rural character of the Towns by accommodating residential development in a smaller lot setting, but still “in the country”.

Section 2.5 County-wide Housing Issues and Conclusions

The following housing issues were derived from input from the local planning processes:

1. How can alternative housing options for seniors be identified and planned for?
 - *The County needs to identify the future needs of the aging population for the next 20 years and make available an avenue for those services to be provided.*
2. How can conflicts between residential development and agricultural uses be mitigated?
 - *A desired setback for residences, specified at either the Town or County level, could be added as a covenant to the parcel. This needs to be further reviewed. Please see the Agricultural, Natural, Cultural Resources Element of this Plan, as well as the individual Town Comprehensive Plans for further information.*
3. How can the quality of mobile home structures be ensured?
 - *The County needs to work with local municipalities to identify local issues regarding mobile homes, as well as strategies for addressing the issues.*
4. How can the need for increased services be addressed such as, road maintenance, and fire protection (etc.), for housing and new residential developments?
5. How can development be limited in flood prone areas?
 - *The Stormwater Management Ordinance, which was recommended previously by the Rural Steering Committee, should be reconsidered as part of this plan.*
 - *Additional education is needed for citizens regarding the potential problems of building in flood prone areas.*

Section 2.6 Guiding Principle and Preliminary Goals for Housing

A. Guiding Principle for Housing

Allow for an adequate supply of housing to meet the needs of all citizens.

B. Preliminary Goals: (adopted 10-23-02 by the Rural Area Comprehensive Planning Steering Committee)

- Meet the housing needs of our senior citizens and those with special needs.
- Allow for adequate, affordable housing in every community.
- Housing development takes into consideration the protection of natural resources and open spaces.
- Maintain or improve the quality and integrity of existing housing and neighborhoods.

- Local units of government work together to develop creative ways to plan for and share the benefits of growth across municipal boundaries.
- Develop an ongoing educational program for municipal boards and the public related to housing issues.
- Neighborhood design enhances community character.