

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.

Housing is very important topic for the residents of the Portage County Urban Area, representing in many cases the largest expenditure individuals will make. Due to the fact that the Village of Plover and City of Stevens Point first incorporated nearly 150 years ago, the Urban Area is home to a wide range of issues regarding its current and future housing stock. Residential development has expanded over time from small, central “core” areas located along the rivers in the north, central, and southern portions of the area, ultimately to the north and east, past Interstate Hwy 39 (see Map 2.1). This chapter will look at different characteristics of the housing stock to help ensure that the needs of present and future residents are addressed by this Comprehensive Plan.

Section 2.1 Housing Inventory

A. Housing Tenure

Housing tenure information sheds light on how residents live in the community. Occupancy and vacancy characteristics from the U.S. Census can help indicate if the current amount of housing stock is sufficient to meet existing demand.

Table 2.1: Comparison of Urban Area Housing Occupancy

Occupancy	Urban Area			Portage County			State of Wisconsin		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units <i>(% of Total Housing Units)</i>	10,067	11,953	14,191	18,310	21,306	25,040	1,652,261	1,822,118	2,084,544
	95.6%	95.8%	95.9%	94.2%	93.0%	94.2%	94.1%	88.6%	89.8%
Owner Occupied <i>(% of occupied units)</i>	6,300	7,011	8,256	13,328	14,984	17,751	1,127,367	1,215,324	1,426,361
	62.6%	58.7%	58.2%	72.8%	70.3%	70.9%	68.2%	66.7%	68.4%
Renter Occupied <i>(% of occupied units)</i>	3,767	4,942	5,935	4,982	6,322	7,289	524,894	606,794	658,183
	37.4%	41.3%	41.8%	27.2%	29.7%	29.1%	31.8%	33.3%	31.6%
Vacant Housing Units <i>(% of Total Housing Units)</i>	464	527	609	1,133	1,604	1,549	104,050	233,656	236,600
	4.4%	4.2%	4.1%	5.8%	7.0%	5.8%	5.9%	11.4%	10.2%
For seasonal, recreational, or occasional use	n/a	30	31	n/a	685	642	n/a	n/a	142,313
		0.2%	0.2%		3.0%	2.4%			6.1%
Total Housing Units	10,531	12,480	14,800	19,443	22,910	26,589	1,756,311	2,055,774	2,321,144

Source: U.S. Census Bureau, 1980, 1990, 2000 Census. Urban Area = Stevens Point, V. Plover, Whiting, Park Ridge

The Urban Area contains 56% of total Portage County units, including 81% of renter-occupied units, which results in a much more even balance between renter and owner-occupied units.

Stevens Point contains the largest number of housing units within the Portage County total.

Table 2.2: Comparison of Urban Area Incorporated Communities Housing Occupancy

Occupancy	Stevens Point			V. Plover			V. Whiting			V. Park Ridge		
	1980	1990	2000	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units <i>(% of Total Housing Units)</i>	7,560	8,245	9,305	1,675	2,857	3,985	619	637	690	213	214	211
	96.0%	95.6%	95.4%	92.8%	95.9%	96.4%	97.8%	97.5%	98.3%	95.9%	96.4%	97.7%
Owner Occupied <i>(% of occupied units)</i>	4,326	4,253	4,869	1,329	2,087	2,676	452	478	514	193	193	197
	57.2%	51.6%	52.3%	79.3%	73.0%	67.2%	73.0%	75.0%	74.5%	90.6%	90.2%	93.4%
Renter Occupied <i>(% of occupied units)</i>	3,234	3,992	4,436	346	770	1,309	167	159	176	20	21	14
	42.8%	48.4%	47.7%	20.7%	27.0%	32.8%	27.0%	25.0%	25.5%	9.4%	9.8%	6.6%
Vacant Housing Units <i>(% of Total Housing Units)</i>	311	382	444	130	121	148	14	16	12	9	8	5
	4.0%	4.4%	4.6%	7.2%	4.1%	3.6%	2.2%	2.5%	1.7%	4.1%	3.6%	2.3%
For seasonal, recreational, Or occasional use	n/a	19	23	n/a	8	8	n/a	2	0	n/a	1	0
		0.2%	0.2%		0.3%	0.2%		0.3%	0.0%		0.5%	0.0%
Total Housing Units	7,871	8,627	9,749	1,805	2,978	4,133	633	653	702	222	222	216

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

Between 1980 and 2000, the City experienced a net increase of 1,878 units to its housing stock, 1,122 during the 1990's. (Table 2.2). By comparison, the Village of Plover experienced a net increase of 2,328 units to its housing stock over the 20-year period, with 1,155 constructed during the 1990's. Whiting added 69 (49 in the 1990's) and Park Ridge was reported as losing 4 units.

The U.S. Department of Housing and Urban Development (HUD) has established a minimum target rate for overall unit vacancy of 3% to assure an adequate choice of housing for consumers. An acceptable vacancy rate for owner-occupied housing is 1.5%, while a vacancy rate of 5% is acceptable for rental units. According to 2000 Census data, the City of Stevens Point had a homeowner vacancy rate of 1.3% and rental vacancy rate of 4.2%, both of which indicate a somewhat tight supply of available housing. Table 2.1 shows that the City of Stevens Point had an overall vacancy rate of 4.6% in 2000 (up from 4.0%, 1980). The Village of Plover had a homeowner vacancy rate of 1.1% and rental vacancy rate of 5.6%. Table 2.1 shows that the Village of Plover had an overall vacancy rate of 3.6% in 2000 (down from 7.2% in 1980). The Village of Whiting has a homeowner vacancy rate of 0.2% and a rental vacancy rate of 2.2%. Table 2.1 shows that the Village of Whiting had an overall year 2000 vacancy rate of 1.7% (down 0.5% from 1980), a rate almost 3% lower than the Urban Area Average, and 4% under Portage County as a whole. The low vacancy rate may indicate a higher demand for housing than there is supply. This can be explained in part by the limited supply of undeveloped land within the Village. The Village of Park Ridge has a homeowner vacancy rate of 0.5% and does not have data on rental vacancy rates. Table 2.1 shows that the Village of Park Ridge had an overall year 2000 vacancy rate of 2.3% (down 1.8% from 1980), a rate almost 2% lower than the Urban Area Average, and 3.5% under Portage County as a whole. As with Whiting, the low vacancy rate may indicate a higher demand for housing than there is supply, explained in part by the limited supply of undeveloped land within the Village and the popularity of Park Ridge as a place to reside

There has been an increase in the percentage of renter occupied units versus owner occupied units throughout Portage County over the last twenty years. The City of Stevens Point has the highest renter-occupancy rate in the County. Nearly half (48%) of the City's housing stock is

Map 2.1: Urban Area Historic Growth Pattern

renter occupied, with perhaps a maximum of one-third of all rental units being attributable to off-campus housing for students of the University of Wisconsin-Stevens Point. This higher level of renter-occupancy is similar to other cities with university campuses (see Table 2.3 below).

Table 2.3: Comparison of Renter-Occupancy

	Owner-Occupied	Renter-Occupied
Stevens Point	52%	48%
Marshfield	61%	39%
Wisconsin Rapids	64%	36%
Wausau	62%	38%
Eau Claire (UW-EC)	57%	43%
Oshkosh (UW-O)	58%	42%
Menomonie (UW-Stout)	44%	56%
River Falls (UW-RF)	51%	49%
Whitewater (UW-W)	36%	64%

Source: U.S. Census Bureau, 2000 Census

B. Structure Type

Structure type (single family, duplex, multi-family, etc.) is information 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 the community, this information provides insight into the mix of housing types in the Urban Area.

Table 2.4: Distribution of Structure Types, Urban Area and Portage County

Units in Structure	Urban Area			Portage County		
	1980	1990	2000	1980	1990	2000
1 Unit Detached	6,764 64.2%	7,283 58.4%	8,511 57.3%	14,299 68.9%	15,828 69.1%	18,534 69.7%
1-Unit Attached	134 1.3%	243 1.9%	544 3.7%	186 0.9%	329 1.4%	630 2.4%
2 to 4 Units	1,627 15.4%	2,182 17.5%	2,566 17.3%	1,915 9.2%	2,420 10.6%	2,840 10.7%
5 to 9 Units*	1,681 16.0%	1,024 8.2%	1,303 8.8%	1,871 9.0%	1,053 4.6%	1,372 5.2%
10 or more Units	0	1,069 8.6%	1,298 8.7%	1,294 6.2%	1,143 5.0%	1,393 5.2%
Mobile Home Trailer or Other	325 3.1%	679 5.4%	633 4.3%	1,179 5.7%	2,137 9.3%	1,820 6.8%
Total Housing Units	10,531	12,480	14,855	20,744	22,910	26,589

Source: U.S. Census Bureau 1980, 1990, 2000 Census. *The 1980 census had a top-end category of “5 or more units”
Urban Area = Stevens Point, Villages of Plover, Whiting, Park Ridge

As could be expected, the Urban Area contained over 90% of the attached or multiple unit structures in Portage County. Table 2.5 below breaks down the Urban Area information by community.

Table 2.5: Distribution of Structure Types, Urban Area Communities

Units in Structure	Stevens Point			V. Plover			V. Whiting			V. Park Ridge		
	1980	1990	2000	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	4,708 59.8%	4,676 54.2%	5,280 54.1%	1,321 73.2%	1,877 63.0%	2,487 59.2%	529 83.4%	525 80.4%	540 78.8%	206 92.8%	205 92.3%	204 95.8%
1-Unit Attached	128 1.6%	171 2.0%	298 3.1%	0	59 2.0%	231 5.5%	6 0.9%	13 2.0%	12 1.8%	0 0.0%	0 0.0%	3 1.4%
2 to 4 Units	1,546 19.6%	1,938 22.5%	2,029 20.8%	55 3.0%	205 6.9%	490 11.7%	25 3.9%	30 4.6%	41 6.0%	1 0.5%	9 4.1%	6 2.8%
5 to 9 Units*	1,416 18.0%	698 8.1%	818 8.4%	176 9.8%	303 10.2%	473 11.3%	74 11.7%	17 2.6%	12 1.8%	15 6.8%	6 2.7%	0
10 or more Units	0	902 10.5%	1,076 11.0%	0	107 3.6%	142 3.4%	0	60 9.2%	80 11.7%	0	0	0
Mobile Home Trailer or Other	72 0.9%	242 2.8%	257 2.6%	253 14.0%	427 14.3%	376 9.0%	0	8 1.2%	0 0.0%	0	2 0.9%	0
Total Housing Units	7,870	8,627	9,758	1,805	2,978	4,199	634	653	685	222	222	213

Source: U.S. Census Bureau 1980, 1990, 2000 Census. *The 1980 census had a top-end category of "5 or more units"

Single-family homes (1-unit detached) have historically been the primary structure type within Whiting and Park Ridge. This was the case in the year 2000 (79% and 96% of units, respectively). In Stevens Point and Plover these structures accounted for 54% and 59% of housing units respectively. Single-family detached units within Stevens Point and Plover have been increasing in number, but decreasing in percentage of total units over the last 20 years. This percentage decrease can be attributed to an increase in construction of rental and condominium-type units. Single-family attached units have increased substantially in Plover, from zero units in 1980 to 231, or 5.5% of their total in 2000. The conversion of Stevens Point single-family homes to multiple-unit rental structures near the University also contributed to the decline in overall percentage of 1-unit detached structures.

Structures with 2-to-4 units' within the Village of Plover have also increased substantially in number and percentage since 1980, from 55 units up to 490 in 2000. Stevens Point added a similar number of 2-to-4 units over the period. Stevens Point structures containing 5 or more units have been increasing in number since 1980, but the overall percentage has remained steady. Since 1990, buildings in Plover containing 5-to-9 units have continued to increase in number and percentage at a higher rate than buildings with 10 or more units. Stevens Point has seen a bit more of the 10+ unit building construction than the 5-to-9 unit building.

The number of mobile homes in Stevens Point continued to increase slightly between 1990 and 2000, although their percentage of total units has declined. Plover has seen the number and percentage of mobile homes decline since 1990.

Together, Stevens Point and the Village of Plover account for over 50% of all housing units within Portage County. This breaks down as over 40% of single-family units, 90% of "plex" (2-4) units and buildings with 5 or more units, and 35% of all mobile homes.

C. Housing Conditions: Age and Value

Age is often used as a measure of a houses' condition. It should not be the sole criterion, however, since many older homes are either remodeled or kept in a state of good repair to maintain their value. Tables 2.6 and 2.7 below show a comparison of housing age across the Urban Area and Portage County.

Table 2.6: Comparison of Housing Age, Urban Area and Portage County

Year Structure Built	Urban Area			Portage County		
	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	2,683 18%	n/a	n/a	5,147 19%
1980 to 1989	n/a	2,917 23%	2,441 16%	n/a	5,012 22%	4,186 16%
1970 to 1979	3,046 29%	2,773 22%	2,806 19%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	1,990 19%	1,605 13%	1,766 12%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	1,049 10%	1,107 9%	1,426 10%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	973 9%	1,000 8%	811 5%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	3,472 33%	3,095 25%	2,922 20%	6,539 34%	5,571 24%	5,435 20%
Total Units Listed	10,530	12,497	14,855	19,450	22,910	26,589

Source: U.S. Census Bureau, 1980, 1990, 2000 Census, Summary File 3.

Table 2.7: Comparison of Housing Age, Urban Area Communities

Year Structure Built	Stevens Point			V. Plover			V. Whiting			V. Park Ridge		
	1980	1990	2000	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	1,197 12%	n/a	n/a	1,419 34%	n/a	n/a	65 9%	n/a	n/a	2 1%
1980 to 1989	n/a	1,400 16%	1,104 11%	n/a	1,461 49%	1,265 30%	n/a	45 7%	58 8%	n/a	11 5%	14 7%
1970 to 1979	1,575 20%	1,588 18%	1,635 17%	1,279 71%	958 32%	953 23%	173 27%	203 31%	204 30%	19 9%	24 10%	14 7%
1960 to 1969	1,412 18%	1,011 12%	1,254 13%	296 16%	347 12%	321 8%	191 30%	168 26%	143 21%	91 41%	79 33%	48 23%
1950 to 1959	850 11%	867 10%	1,176 12%	44 2%	67 2%	88 2%	111 18%	114 17%	105 15%	44 20%	59 25%	57 27%
1940 to 1949	819 10%	840 10%	665 7%	54 3%	65 2%	74 2%	59 9%	62 9%	30 4%	41 18%	33 14%	42 20%
1939 or earlier	3,214 41%	2,921 34%	2,727 28%	132 7%	80 3%	79 2%	99 16%	61 9%	80 12%	27 12%	33 14%	36 17%
Total Units Listed	7,870	8,627	9,758	1,805	2,978	4,199	633	653	685	222	239	213

Source: U.S. Census Bureau, 1980, 1990, 2000 Census, Summary File 3.

According to the 2000 census, 2,727 of Stevens Point's housing units (28%) were built prior to 1939. Many of these older homes are located near the downtown area just to the north, south, and within the historic district along Clark Street east of downtown. This is the original core of the City. Older housing units may need repair, replacement or an upgrade of plumbing facilities, heating or water systems in order to maintain them in standard condition. Other problems can include lead paint and asbestos removal. Maintaining the historic look of these older homes often adds to normal maintenance costs. It is this historic look, however, that provides the City with its unique personality.

2,301 of Stevens Point housing units (23%) have been built since 1980, mainly moving farther eastward from downtown and the Wisconsin River. By comparison, the Village of Plover has nearly two-thirds (2,684) of their housing stock built since 1980, illustrating the growth since it's incorporation in 1971.

Housing value is another important aspect for gauging the overall condition of the current housing stock. The value of housing has risen significantly since 1980 all across Portage County. Tables 2.8 and 2.9 show the distribution of housing values across various price ranges, as well as the median home price, for the Urban Area overall, Portage County, and Urban Area communities.

Table 2.8: Comparison of Housing Value, Urban Area and Portage County

Housing Value (Owner Occupied)	Urban Area			Portage County		
	1980	1990	2000	1980	1990	2000
Less than \$50,000	3,441 63%	2,052 34%	429 6%	5,628 60%	3,562 34%	781 6%
\$50,000 to \$99,999	1,919 35%	3,439 57%	3,660 51%	3,516 38%	6,139 58%	6,028 46%
\$100,000 to \$149,999	97 2%	437 7%	2,100 29%	187 2%	716 7%	4,253 32%
\$150,000 to \$199,999	10 <1%	52 1%	681 9%	19 <1%	150 1%	1,329 10%
\$200,000 to \$299,999	2 <1%	9 <1%	231 3%	6 <1%	19 <1%	493 4%
\$300,000 or more	0	0	80 1%	0	4 <1%	204 2%
Total Units Listed	5,469	5,989	7,181	9,356	10,590	13,088
Median Value	\$52,250	\$66,050	\$105,500	\$45,300	\$58,600	\$98,300

Source: U.S. Census Bureau 1980, 1990, 2000 Census. Urban Area = Stevens Point, V. Plover, Whiting, Park Ridge

The value of housing stock across Portage County increased substantially between 1980 and 2000. The Urban Area has historically maintained a higher median value than the County overall. There is, however, a wide range of values within and across the Urban Area communities (see Table 2.9).

Table 2.9: Comparison of Housing Value, Urban Area Communities

Housing Value (Owner Occupied)	Stevens Point			V. Plover			V. Whiting			V. Park Ridge		
	1980	1990	2000	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	2,761 73%	1,809 49%	397 9%	408 37%	123 7%	23 1%	225 53%	99 22%	6 1%	47 26%	21 11%	3 2%
\$50,000 to \$99,999	941 25%	1,700 46%	2,697 64%	656 60%	1,288 78%	659 28%	199 47%	332 74%	245 53%	123 69%	119 63%	59 31%
\$100,000 to \$149,999	61 2%	156 4%	697 17%	26 2%	220 13%	1,142 49%	2 0%	17 4%	181 39%	8 4%	44 23%	80 42%
\$150,000 to \$199,999	6 <1%	23 1%	289 7%	3 <1%	20 1%	321 14%	0	3 1%	26 6%	1 1%	6 3%	45 24%
\$200,000 to \$299,999	2 <1%	9 <1%	82 2%	0 0%	0 0%	138 6%	0	0	8 2%	0	0	3 2%
\$300,000 or more	0	0	28 1%	0	0	52 2%	0	0	0	0	0	0
Total Units Listed	3,771	3,697	4,190	1,093	1,651	2,335	426	451	466	179	190	190
Median Value	\$39,800	\$50,500	\$80,800	\$57,000	\$70,700	\$118,200	\$48,900	\$61,100	\$97,000	\$63,300	\$81,900	\$126,000

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

According to the 1980 Census, 73% of Stevens Point’s owner-occupied housing units were valued at less than \$50,000, with just 2% being valued at more than \$100,000. By the year 2000, the value of owner-occupied housing units in the City ranged from less than \$10,000 to over \$749,999. Only 9% remained valued at less than \$50,000, 64% were valued between \$50,000 and \$99,999, and 27% of units were valued at more than \$100,000. A total of only forty of the City’s housing units had a value less than \$40,000, with twenty-four of these valued at less than \$20,000, and nine housing units less than \$10,000. These housing units represent 1% of the total housing stock. Demolition of a small number of housing units may be appropriate because they are so dilapidated that rehabilitation would be impractical.

In 1980 Plover had 37% of units valued at less than \$50,000, with 3% valued at more than \$100,000. By 2000, the value of owner occupied housing units within the Village of Plover varied from less than \$10,000 to over \$300,000. Only 1% remained valued at less than \$50,000, 71% of units were valued at more than \$100,000. Nearly one-half of Plover’s housing units were valued between \$100,000 and \$150,000. A total of 7 housing units (2.6%) had a value less than \$40,000 in 2000, with all 7 valued at less than \$10,000. The median value for housing within the Village of Plover was \$118,200. These statistics reflect Plover’s building boom in the 1980’s and 1990’s, after incorporating as a Village in 1973.

In 1980 Whiting had 53% of its housing units valued at less than \$50,000, with less than 1% being valued over \$100,000. By 2000, the value of owner occupied housing units in the Village varied from \$40,000 to \$300,000, and only 1% remained valued less than \$50,000. Over one half of Whiting’s housing units were valued between \$50,000 and \$99,999; 47% were valued at over \$100,000. The 2000 median value for housing within the Village of Whiting was \$97,000.

In 1980, Park Ridge had 26% of its housing units valued at less than \$50,000. By 2000, the value of owner occupied housing units in the Village varied from \$40,000 to \$300,000, and only

2% remained valued less than \$50,000. 68% of homes were valued at over \$100,000. The 2000 median value for housing within the Village of Park Ridge was \$126,000. This was highest within the Urban Area, and higher than the median value for Portage County as a whole (\$98,300).

Residential value information can also be obtained from the Wisconsin Department of Revenue. Table 2.10 below summarizes the average value of residential improvements (without land value) in the communities within the urban area for the year 2002.

Table 2.10: Comparison of Department of Revenue Value of Residential Improvements

Community	Improvement Value (2002)	Number of Units	Average Value per Improvement
Stevens Point	\$363,267,100	6,102	\$59,532
Village of Plover	\$265,661,000	2,790	\$95,219
Village of Whiting	\$42,293,700	588	\$71,928
Village of Park Ridge	\$21,072,300	211	\$99,869
Town of Hull	\$187,113,400	1,793	\$104,358

Source: Wisconsin Department of Revenue 2002 Equalized Value Report

D. Housing Affordability

According to the U.S. Department of Housing and Urban Development, not more than 30% of 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 (Tables 2.11 and 2.12) and renters (Tables 2.13 and 2.14). 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. The “not computed” category represents units occupied by households reporting no income or a net loss, or for which no cash rent was paid.

Table 2.11 below shows monthly housing costs for homeowners as a percentage of their household income for the Urban Area and Portage County. The Urban Area overall mirrors the County.

Table 2.11: Monthly Owner Costs as a Percentage of Household Income

Monthly Owner Costs as a % of Household Income	Urban Area		Portage County	
	1989	1999	1989	1999
less than 20.0%	3,653 61.0%	4,510 62.8%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	996 16.6%	1,096 15.3%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	508 8.5%	563 7.8%	910 8.6%	1,063 8.1%
30.0 to 34.9%	320 5.3%	330 4.6%	470 4.4%	576 4.4%
35% or more	510 8.5%	627 8.7%	852 8.0%	1,187 9.1%
not computed	2 <1%	55 0.8%	23 0.2%	88 0.7%
Total Units Listed	5,989	7,181	10,590	13,088

Source: U.S. Census Bureau. Urban Area = Stevens Point, Villages of Plover, Whiting, Park Ridge

Table 2.12: Monthly Owner Costs, Urban Area Communities

Monthly Owner Costs as % of Household Income	Stevens Point		V. Plover		V. Whiting		V. Park Ridge	
	1989	1999	1989	1999	1989	1999	1989	1999
less than 20.0%	2,244 60.7%	2,574 61.4%	967 58.6%	1,480 63.4%	301 66.7%	328 70.4%	141 74.2%	128 67.4%
20.0 to 24.9%	566 15.3%	605 14.4%	336 20.4%	404 17.3%	67 14.9%	65 13.9%	27 14.2%	22 11.6%
25.0 to 29.9%	316 8.5%	308 7.4%	164 9.9%	228 9.8%	26 5.8%	16 3.4%	2 1.1%	11 5.8%
30.0 to 34.9%	209 5.7%	219 5.2%	91 5.5%	75 3.2%	15 3.3%	28 6.0%	5 2.6%	8 4.2%
35% or more	362 9.8%	429 10.2%	93 5.6%	148 6.3%	42 9.3%	29 6.2%	13 6.8%	21 11.1%
not computed	0	55 1.3%	0	0	0	0	2 1.1%	0
Total Units Listed	3,697	4,190	1,651	2,335	451	466	190	190

Source: U.S. Census Bureau.

In 1999, 90.5% of the households sampled within the Village of Plover paid less than 30% of their monthly income toward housing costs, and those units were therefore considered affordable to those living in them. The other Urban Area communities had slightly lower percentages: Whiting (87.7%), Park Ridge (84.8), Stevens Point (83.2%). The overall Portage County percentage was Portage County (85.8%).

Table 2.13 below shows monthly housing costs for renters as a percentage of their household income for the Urban Area and Portage County. Again, the overall Urban Area numbers track quite closely to the Portage County percentages.

Table 2.13: Monthly Renter Costs as a Percentage of Household Income

Selected Monthly Renter Costs as % of Household Income	Urban Area		Portage County	
	1989	1999	1989	1999
less than 20.0%	1,369 27.8%	2,207 37.3%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	838 17.0%	768 13.0%	981 16.3%	886 12.5%
25.0 to 29.9%	621 12.6%	747 12.6%	695 11.5%	863 12.2%
30.0 to 34.9%	357 7.3%	418 7.1%	447 7.4%	485 6.9%
35% or more	1,593 32.4%	1,589 26.9%	1,860 30.9%	1,791 25.4%
not computed	144 2.9%	181 3.1%	260 4.3%	361 5.1%
Total Units Listed	4,922	5,910	6,019	7,061

Source: U.S. Census Bureau. Urban Area = Stevens Point, Villages of Plover, Whiting, Park Ridge

Table 2.14: Monthly Renter Costs, Urban Area Communities

Selected Monthly Renter Costs as % of Household Income	Stevens Point		V. Plover		V. Whiting		V. Park Ridge	
	1989	1999	1989	1999	1989	1999	1989	1999
less than 20.0%	990 24.9%	1,537 34.8%	324 42.1%	606 46.3%	46 28.9%	60 34.9%	9 39.1%	4 30.8%
20.0 to 24.9%	707 17.8%	572 13.0%	98 12.7%	175 13.4%	33 20.8%	19 11.0%	0 0.0%	2 15.4%
25.0 to 29.9%	461 11.6%	510 11.6%	120 15.6%	210 16.0%	35 22.0%	24 14.0%	5 21.7%	3 23.1%
30.0 to 34.9%	305 7.7%	337 7.6%	35 4.5%	68 5.2%	15 9.4%	13 7.6%	2 8.7%	0 0.0%
35% or more	1,385 34.9%	1,305 29.6%	175 22.7%	229 17.5%	28 17.6%	51 29.7%	5 21.7%	4 30.8%
not computed	122 3.1%	154 3.5%	18 2.3%	22 1.7%	2 1.3%	5 2.9%	2 8.7%	0 0.0%
Total Units Listed	3,970	4,415	770	1,310	159	172	23	13

Source: U. S. Census Bureau.

In 1999, 75.7% of the renters within the Village of Plover were paying less than 30% of their monthly income toward housing costs, and those units were therefore considered affordable to those living in them. The other Urban Area communities had slightly lower percentages: Park Ridge (69.3), Whiting (59.9%), Stevens Point (59.4%). The overall Portage County percentage was Portage County (62.6%).

The lower percentage in Stevens Point can be partially explained by the presence of students renting while attending the University of Wisconsin-Stevens Point, as well as a larger number of single-parent households. The larger Whiting percentage may be attributable to a larger percent of older residents living on a fixed income.

E. Housing Programs

To meet the needs of Urban Area low and moderate income, elderly and handicapped residents needing housing assistance, area communities can participate in Federal, State, and County housing programs that make available loans and grants to build, repair or obtain adequate housing. Please see the individual community plans for more specific information

CAP Services is a non-profit corporation with 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 also provided through a deferred loan, which is due upon sale of the home or transfer of title.

- To encourage home ownership, the Home Buyer's Assistance program provides matching funds to eligible first-time, low- and moderate-income homebuyers for down payment and closing costs.
- To assist low- and moderate-income homeowners, 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.

The 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.

The 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.

The Community Development Block Grant (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.

The City of Stevens Point and CAP Services Inc currently operate several programs for addressing needs of lower income home owners and renters. The first is the Home Ownership Opportunity Reserve Account (HOORA), through which down payment and closing costs are loaned on a deferred basis with a \$1,000 match from the home buyer. The second is the Housing Trust Fund (HTF), which is used for housing rehabilitation. The City combines HTF money with Community Development Block Grant (CDBG) and CAP Services funds to create a combined program for owner-occupied or renter-occupied housing rehabilitation programs. Owner-occupied loans are deferred until the property is no longer occupied by the borrower. Loans are made to landlords at below-market rates in return for the landlord holding rents to affordable levels for five years. Repayments to these loan programs go into a revolving loan program and are loaned out again in the community; \$5 million have been loaned out in the last seven years. The programs now have enough loans turning over that the payback is higher than the annual investment proceeds. These funds can also be used to leverage funds or provide matching funds for the Community Development Block Grant applications. CAP Services administers these funds, and in addition has access to other programs that enable them to loan out money to fill gaps that any one program may have.

Section 2.2 Housing Demand

A. Population Trends

As discussed in the Issues and Opportunities chapter of this plan, the Urban Area incorporated population increased by 43% between 1970 and 2000, and could possibly increase from 37,319 to 47,537 (+10,218, 27%) between 2000 and 2025. See Section 1.5(A) for more details on population projections.

B. Household Trends

Most of the communities within Portage County have seen the average number of residents that inhabit each home or apartment decrease over time. This statistic as identified by the U.S. Census is *persons per household*, or PPH, and it is calculated by dividing the number of

residents living in occupied housing units (those not living in group quarters) by the number of *occupied housing units* (those not classified as vacant). In order for the Urban Area to begin to approximate the future housing units, an assumption must be made on how the units will be occupied. Portage County Planning staff has analyzed the PPH and the vacancy rate trend over time, and anticipates a future average occupancy rate of 2.39 persons per household and an average vacancy rate of 4% by the year 2025 (see Appendix D for a description of the methodology used for this calculation). When PPH is combined with the anticipated future population of 47,537 persons, and taking into consideration an average vacancy rate of 4%, we can anticipate the need for a total of 20,686 housing units in 2025. If the number of housing units existing in 2000 (14,800) is subtracted from the anticipated number of housing units in 2025 (20,686) we can anticipate that there will be a need for approximately 5,886 new housing units over the next twenty years. These units can be contained in either single-unit or multiple-unit structures.

C. Housing Development Environment

Of the land devoted to urban development, no single land use demands greater acreage than residential activities. In 2005, nearly 25 percent of the total Urban Area incorporated communities land area was residential development. The *Transportation, Utilities and Community Facilities*, and *Land Use* chapters will provide a more detailed analysis of the following topics, but a brief summary is included here to provide some context for housing unit development.

Infrastructure: The Stevens Point and Plover wastewater treatment plants have existing capacity, or the ability to expand facilities, to service the amount, diversity and intensity of residential land uses anticipated throughout the planning period.

Developable land: There is a limited amount of vacant land within the existing Urban Area incorporated boundaries available or suitable for residential development. Redevelopment of existing residential or commercial/industrial properties at higher residential densities does not appear to be a likely option for accommodation of the anticipated number of new housing units over the planning period. Annexation will be the predominant mechanism for providing land area for residential expansion.

Section 2.3 Urban Area Vision Statement and Guiding Principles for Housing and Residential Development:

A. Urban Area Vision Statement Related to Housing (adopted 6-26-02 by the UA 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.

Key Vision Ideas for Housing:

- A diverse housing stock exists across income levels and within neighborhoods.
- Adequate and affordable housing is available for the elderly and disabled.
- Quality rental housing is monitored and maintained through the enforcement of strict guidelines and codes.

- Residential growth in the urban area is clustered, encourages mixed use, is within walking or biking distance of everyday necessities, incorporates green space and other natural resources into its design, contains a diverse housing stock, is located near services, and is less reliant on the automobile.
- Growth boundaries are established and maintained in the urban area to assist zoning in regulating and managing outward growth and protecting undeveloped land.
- Older homes are preserved through incentives that are offered to those who revitalize and maintain existing housing within the urban area.

B. Guiding Principle: Allow for an adequate supply of housing to meet the needs of all citizens.

Section 2.4 Urban Area Housing Goals

A. Preliminary Goals: *(adopted 10-23-02 by the UA Steering Committee)*

- Meet the housing needs of our senior citizens and those with special needs.
- Encourage 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 educational program for municipal boards and the public related to housing issues.
- Neighborhood design enhances community character.

Section 2.5 Housing and Residential Conclusions

- Explore possibilities of implementing/expanding Urban Area-wide programs to provide funding for housing unit maintenance by homeowners and landlords.
- Promote home ownership within the Urban Area.
- Explore maximum lot size requirements in certain zoning districts across the Urban Area to help promote smaller, affordable housing.
- Explore the impact of large minimum lot sizes in rural areas on affordability of housing, and the role that the rural area of Portage County has in providing affordable housing. The City of Stevens Point can provide technical assistance with this discussion.
- Pursue funding opportunities to provide for a County-wide housing-related program.
- Infill should be an emphasis for future housing.