

## **CHAPTER 2 - HOUSING**

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 Inventory and Analysis**

With the Town of Stockton's population growing by more than three-quarters (88%) in the past 30 years, Stockton has a vital need to understand characteristics of the housing stock that exists, and will be constructed in the future. Wisconsin Statutes require that the housing element of the comprehensive plan assess the age, structure, value and occupancy characteristics of the local unit's housing stock.

#### **A. Housing Tenure**

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

Between 1980 and 2000, the Town of Stockton experienced a net increase of 326 housing units to its housing stock (Table 2.1), an increase of 47%, which is a higher percentage than the average of the Portage County Towns (36%) and Portage County (37%). Over that time period, owner occupied units increased their percentage of total occupied housing units from 89% to 90%, while renter occupied units decreased from 11% to 10% of the total. This trend in Stockton is very similar to that of the 16-Town Average and the County as a whole. Portage County's Rural Villages have been trending toward slightly lower percentages of owner-occupied housing units, and higher percentage of renter housing units.

The Department of Housing and Urban Development (HUD) has established 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 Stockton has had an average overall vacancy rate of about 4% in 1980, but declined by 1% in 2000 after subtracting for seasonal, recreational and occasional-use housing (Table 2.1).

Table 2.1: Housing Occupancy Characteristics

Occupancy	Town of Stockton			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
<b>Occupied Housing Units</b> <i>(% of Total Housing Units)</i>	<b>670</b> 95.9%	<b>807</b> 96.2%	<b>984</b> 96.0%	<b>425</b> 92.8%	<b>489</b> 89.4%	<b>572</b> 91.8%	<b>18,309</b> 94.2%	<b>21,306</b> 93.0%	<b>25,040</b> 94.2%
Owner Occupied <i>(% of Occupied Units)</i>	596 89%	722 89%	889 90%	369 87%	426 87%	513 90%	13,328 73%	14,984 70%	17,750 71%
Renter Occupied <i>(% of Occupied Units)</i>	74 11%	85 11%	95 10%	56 13%	63 13%	59 10%	4,982 27%	6,322 30%	7,290 29%
<b>Vacant Housing Units</b> <i>(% of Total Housing Units)</i>	<b>29</b> 4%	<b>32</b> 4%	<b>41</b> 4%	<b>33</b> 7%	<b>58</b> 11%	<b>51</b> 8%	<b>1,133</b> 6%	<b>1,604</b> 7%	<b>1,549</b> 6%
For seasonal, recreational, or occasional use	n/a	10 1%	11 1%	n/a	38 7%	30 5%	n/a	685 3%	557 2%
<b>Total Housing Units</b>	<b>699</b>	<b>839</b>	<b>1,025</b>	<b>459</b>	<b>547</b>	<b>622</b>	<b>19,442</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census Bureau, 1980, 1990, 2000 Census

### B. Age Characteristics

Age is often used as a measure of a house's condition, however, it should not be the sole criterion since many older homes are either remodeled or kept in a state of good repair to maintain their value. Table 2.2 below shows a comparison of housing age between the Town of Stockton, 16-Town Average, and Portage County as a whole. According to the 2000 census, 69% percent of the houses in the Town of Stockton were built after 1970, indicating a relatively newer housing stock when compared with the Town Average (64%) and County as a whole (57%). As stated earlier in this chapter, the Stockton population grew by more than three-quarters in that time span.

Table 2.2: Housing Age Characteristics

Year Structure Built	Town of Stockton			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to 2000	n/a	n/a	217 21%	n/a	n/a	136 22%	n/a	n/a	5,147 19%
1980 to 1989	n/a	213 25%	210 20%	n/a	115 21%	98 16%	n/a	5,012 22%	4,186 16%
1970 to 1979	344 49%	339 40%	291 28%	191 42%	194 36%	161 26%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	67 10%	124 15%	61 6%	73 16%	75 14%	59 10%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	23 3%	3 0%	28 3%	30 7%	27 5%	28 5%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	17 2%	21 3%	18 2%	19 4%	17 3%	22 4%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	248 35%	139 17%	209 20%	145 32%	117 22%	117 19%	6,539 34%	5,571 24%	5,435 20%
<b>Total Units Listed</b>	<b>699</b>	<b>839</b>	<b>1,034</b>	<b>458</b>	<b>546</b>	<b>620</b>	<b>19,450</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census 1980, 1990, 2000

Stockton has twenty percent of its housing stock built prior to 1939. Although exact conditions are not known, it is probable that a number of these housing units are in need of structural repair and various improvements to insure safer occupancy. Older housing units may need repair, replacement, or upgrade of plumbing facilities, heating and/or water systems in order to maintain them in standard condition.

A more detailed breakdown of recent single-family housing starts in the Town of Stockton is provided through an examination of building permit data for the past 12 years on file with Portage County (Table 2.3 and Figure 2.1). The Town experienced its highest permit activity during the early part of the 1990's, a pattern unlike many Portage County towns, which have their highest rates in the middle of the decade. Low mortgage rates and favorable economic conditions during that period could be possible factors contributing to these housing starts.

Table 2.3: Residential Building Permits 1990 – 1999

	Single Family			Duplex			3+ Unit Multi-Family			Mobile Home			Total	
	# of Permits	Ave. per Year	% of Total	# of Permits	Ave. per Year	% of Total	# of Permits	Ave. per Year	% of Total	# of Permits	Ave. per Year	% of Total	# of Permits	Ave. per Year
Stevens Point	386	38.6	73%	93	9.3	18%	48	4.8	9%	0	0.0	0%	<b>527</b>	<b>52.7</b>
V. Plover	544	54.4	70%	125	12.5	16%	108	10.8	14%	0	0.0	0%	<b>777</b>	<b>77.7</b>
V. Whiting	25	2.5	81%	6	0.6	19%	0	0	0%	0	0.0	0%	<b>31</b>	<b>3.1</b>
V. Park Ridge	2	0.2	100%	0	0.0	0%	0	0	0%	0	0.0	0%	<b>2</b>	<b>0.2</b>
V. Almond*	0	0.0	0%	0	0.0	0%	0	0	0%	0	0.0	0%	<b>0</b>	<b>0.0</b>
V. Amherst	45	4.5	92%	0	0.0	0%	4	0.4	8%	0	0.0	0%	<b>49</b>	<b>4.9</b>
V. Amherst Jct.	24	2.4	100%	0	0.0	0%	0	0	0%	0	0.0	0%	<b>24</b>	<b>2.4</b>
V. Junction City	10	1.0	100%	0	0.0	0%	0	0	0%	0	0.0	0%	<b>10</b>	<b>1.0</b>
V. Nelsonville	3	0.3	100%	0	0.0	0%	0	0	0%	0	0.0	0%	<b>3</b>	<b>0.3</b>
V. Rosholt	5	0.5	100%	0	0.0	0%	0	0	0%	0	0.0	0%	<b>5</b>	<b>0.5</b>
<b>City/Village Total</b>	<b>1,044</b>	<b>104.4</b>	<b>81%</b>	<b>131</b>	<b>13.1</b>	<b>10%</b>	<b>112</b>	<b>11.2</b>	<b>9%</b>	<b>0</b>	<b>0.0</b>	<b>0%</b>	<b>1,287</b>	<b>128.7</b>
T. Alban	59	5.9	78%	0	0.0	0%	0	0	0%	17	1.7	22%	<b>76</b>	<b>7.6</b>
T. Almond	40	4.0	68%	0	0.0	0%	0	0	0%	19	1.9	32%	<b>59</b>	<b>5.9</b>
T. Amherst	87	8.7	88%	0	0.0	0%	0	0	0%	12	1.2	12%	<b>99</b>	<b>9.9</b>
T. Belmont**	5	0.5	83%	~	~	~	~	~	~	1	0.1	17%	<b>6</b>	<b>0.6</b>
T. Buena Vista	73	7.3	61%	0	0.0	0%	0	0	0%	46	4.6	39%	<b>119</b>	<b>11.9</b>
T. Carson	90	9.0	87%	2	0.2	2%	0	0	0%	12	1.2	12%	<b>104</b>	<b>10.4</b>
T. Dewey	77	7.7	62%	0	0.0	0%	0	0	0%	48	4.8	38%	<b>125</b>	<b>12.5</b>
T. Eau Pleine	67	6.7	88%	0	0.0	0%	0	0	0%	9	0.9	12%	<b>76</b>	<b>7.6</b>
T. Grant	169	16.9	86%	2	0.2	1%	0	0	0%	26	2.6	13%	<b>197</b>	<b>19.7</b>
T. Hull	297	29.7	76%	5	0.5	1%	0	0	0%	88	8.8	23%	<b>390</b>	<b>39.0</b>
T. Lanark	146	14.6	68%	1	0.1	0%	0	0	0%	69	6.9	32%	<b>216</b>	<b>21.6</b>
T. Linwood	83	8.3	89%	0	0.0	0%	0	0	0%	10	1.0	11%	<b>93</b>	<b>9.3</b>
T. New Hope	52	5.2	87%	0	0.0	0%	0	0	0%	8	0.8	13%	<b>60</b>	<b>6.0</b>
T. Pine Grove**	~	~	~	~	~	~	~	~	~	~	~	~	~	~
T. Plover	187	18.7	97%	0	0.0	0%	0	0	0%	5	0.5	3%	<b>192</b>	<b>19.2</b>
T. Sharon	151	15.1	87%	3	0.3	2%	0	0	0%	19	1.9	11%	<b>173</b>	<b>17.3</b>
T. Stockton	231	23.1	93%	0	0.0	0%	0	0	0%	18	1.8	7%	<b>249</b>	<b>24.9</b>
<b>Town Total</b>	<b>1,814</b>	<b>181.4</b>	<b>81%</b>	<b>13</b>	<b>1.3</b>	<b>1%</b>	<b>0</b>	<b>0</b>	<b>0%</b>	<b>407</b>	<b>40.7</b>	<b>18%</b>	<b>2,234</b>	<b>223.4</b>

Source: Portage County Planning and Zoning and Individual Municipalities

\*No Zoning Prior to 1994-Limited Permit Information Prior to Zoning

Single family Includes Seasonal Cottages

\*\*No Zoning-Limited Permit Information

Table 2.4 Single Family Residential Building Permit 1999-2003

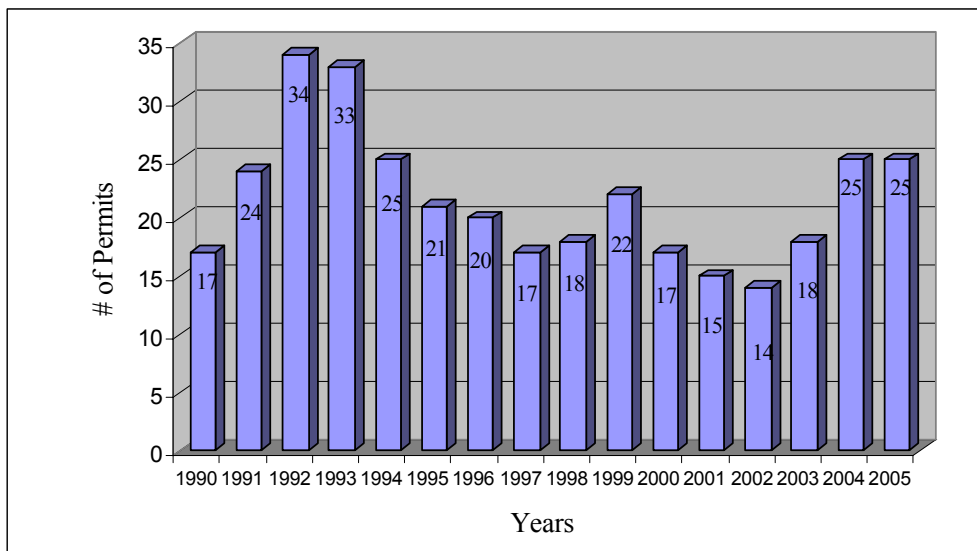
Municipality	2000	2001	2002	2003	Total	Ave. per Year
T. of Alban	9	8	9	4	<b>30</b>	7.5
T. of Almond	4	4	4	1	<b>13</b>	3.3
T. of Amherst	11	13	10	7	<b>41</b>	10.3
T. of Belmont**	0	0	1	0	<b>1</b>	0.3
T. of Buena Vista	9	10	12	10	<b>41</b>	10.3
T. of Carson	8	9	4	9	<b>30</b>	7.5
T. of Dewey	10	6	11	6	<b>33</b>	8.3
T. of Eau Pleine	5	4	7	6	<b>22</b>	5.5
T. of Grant	13	14	8	0	<b>35</b>	8.8
T. of Hull	21	14	32	29	<b>96</b>	24.0
T. of Lanark	16	15	12	20	<b>63</b>	15.8
T. of Linwood	3	1	6	9	<b>19</b>	4.8
T. of New Hope	6	3	4	6	<b>19</b>	4.8
T. of Pine Grove	0	0	0	0	<b>0</b>	0.0
T. of Plover	6	6	8	10	<b>30</b>	7.5
T. of Sharon	23	16	16	21	<b>76</b>	19.0
T. of Stockton	17	15	14	18	<b>64</b>	16.0

Source: Portage County Planning and Zoning – permit data.

\*\* T. of Belmont (Homes on water only)

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 Town of Stockton had 64 permits issued for that period. Other Towns close to the same number of new homes are the Towns of Lanark (63) and Sharon (76). These two neighboring towns are located to the north and southeast of Stockton.

Figure 2.1: Town of Stockton Single-Family Permits



Source: Portage County Planning & Zoning Department - permit data

### C. Structural Characteristics

Structure type information (single family, duplex, multi-family) is most often used to describe 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 Stockton.

Table 2.5 compares the distribution of structures types within the Town of Stockton with the average of Towns and Portage County as a whole, over three census periods. In 2000, 90% of the housing stock was categorized as single-family, or 1-unit detached (Table 2.5). From 1980 to 2000, the Town of Stockton has maintained a higher percentage of single-family homes than either the Town Average or the County.

The second largest structure type in this classification in the Town of Stockton is mobile homes. In 2000, 9% of the housing stock fell into this category, which is slightly lower than the 16-Town Average. The number of mobile homes in Stockton decreased significantly between 1990 and 2000, mirroring a County-wide trend.

Table 2.5: Housing Structural Characteristics

Units in Structure	Town of Stockton			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	624 89%	685 82%	931 90%	377 84%	434 83%	514 87%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	7 1%	2 0%	4 0%	2 1%	5 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	8 1%	10 1%	8 1%	10 2%	6 1%	7 1%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	1 0%	0 0%	0 0%	7 2%	1 0%	3 0%	1,871 10%	2,196 10%	2,765 10%
Mobile Home Trailer or Other	59 8%	142 17%	91 9%	50 11%	78 15%	66 11%	1,179 6%	2,137 9%	1,788 7%
<b>Total Housing Units</b>	<b>699</b>	<b>839</b>	<b>1,034</b>	<b>447</b>	<b>524</b>	<b>594</b>	<b>19,450</b>	<b>22,910</b>	<b>26,557</b>

Source: Census 1980, 1990, 2000

### D. Value Characteristics

Housing value is another important factor in making an overall assessment of the current housing stock. The value of housing, along with median price, has risen significantly since 1980 all across Portage County. Table 2.6 shows the distribution of housing values across various price ranges, as well as, the median home price for Stockton, 16-Town Average, and Portage County. In 1980, over 47% of Stockton housing units were valued at less than \$50,000. By the year 2000, only 1.5% was valued at less than \$50,000 and 43% of the homes in Stockton were valued between \$100,000 and \$150,000, a higher percentage than the Town Average (39.2%) or County (32.5%).

Median price is an indicator that can also be used to gauge housing demand. The 2000 median home price in the Town of Stockton was \$108,900, outpacing both the Town Average (\$103,629) and County overall (\$98,300, Table 2.6).

The information for Tables 2.6, 2.7 and 2.8 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 “Total Units” will be smaller.

Table 2.6: Housing Value Characteristics

Housing Value (Owner Occupied)	Town of Stockton			Town Averages			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	159 47.7%	109 27.7%	8 1.5%	99 51.7%	63 27.1%	15 4.8%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	169 50.8%	255 64.7%	210 40.4%	86 45.2%	149 63.3%	114 37.2%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	5 1.5%	24 6.1%	224 43.1%	5 2.8%	16 6.8%	120 39.2%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	n/a	n/a	58 11.2%	1 0.3%	6 2.5%	37 12.0%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	n/a	6 1.5%	15 2.9%	0 0.1%	0 0.1%	14 4.6%	6 0.1%	19 0.2%	493 3.8%
\$300,000 or more	n/a	n/a	5 1.0%	n/a	n/a	7 2.4%	n/a	4 0.0%	204 1.6%
Total Units	333	394	520	191	235	306	9,356	10,590	13,088
Median value	\$51,500	\$61,600	\$108,900	\$40,560	\$84,571	\$103,629	\$45,300	\$58,600	\$98,300

Source: US 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 data on housing costs as a percentage of household income for homeowners and renters (Tables 2.7 and 2.8 below).

In 1999, fewer than 13% of Town of Stockton owner-occupied households paid more than 30% of monthly income on housing costs, a lower percentage than the Town Average or Portage County, both 13.7% (Table 2.7). This represents a decrease of slightly over 1% for Stockton in this category since 1989. Units occupied by households reporting no income or a net loss is included in the “not computed” category (U.S. Bureau of Census).

Table 2.7 Affordability Comparison for Owner-Occupied Housing Units

Monthly Owner Costs % of Household Income	Town of Stockton		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	242 61.4%	308 59.2%	156 66.6%	194 63.4%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	53 13.5%	81 15.6%	32 13.8%	42 13.6%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	35 8.9%	64 12.3%	21 8.9%	26 8.5%	910 8.6%	1,063 8.1%
30.0 to 34.9%	14 3.6%	20 3.8%	7 3.2%	13 4.4%	470 4.4%	576 4.4%
35% or more	37 9.4%	47 9.0%	17 7.2%	29 9.5%	852 8.0%	1,187 9.1%
Not computed	13 3.3%	n/a	1 0.5%	2 0.6%	23 0.2%	88 0.7%
Total Units Listed	394	520	234	306	10,590	13,088

Source: US Census Bureau 1990, 2000.

In 1999, approximately 28% of the Stockton renter-occupied households were paying a monthly rent greater than 30% of household income (Table 2.8), a decrease from 1989, when approximately 34% 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 the Town average.

Table 2.8 Affordability Comparison for Renter-Occupied Housing Units

Gross rent as % of Household Income	Town of Stockton		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	28 41.8%	17 23.6%	18 38.5%	20 41.6%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	9 13.4%	11 15.3%	5 11.5%	4 8.1%	981 16.3%	886 12.5%
25.0 to 29.9%	n/a	17 23.6%	3 5.4%	4 8.9%	695 11.5%	863 12.2%
30.0 to 34.9%	n/a	5 6.9%	3 5.8%	4 7.3%	447 7.4%	485 6.9%
35% or more	23 34.3%	15 20.8%	12 25.9%	8 15.7%	1,860 30.9%	1,791 25.4%
not computed	7 10.4%	7 9.7%	6 13.1%	9 18.4%	260 4.3%	361 5.1%
Total Units Listed	67	72	47	48	6,019	7,061

Source: US Census Bureau 1990, 2000.

## F. Housing Programs

Several means are available to the Town of Stockton to maintain and improve housing conditions. The Town uses the uniform dwelling and building codes and standards set by the State. To meet the needs of low and moderate income elderly and handicapped residents needing housing assistance, there are Federal, State, and County housing programs that have available loans and grants to build, repair or obtain adequate housing. Some of these programs are listed below.

The Wisconsin Housing and Economic Development Authority (WHEDA) provides a listing of numerous housing programs including low interest loans for first time home buyers, 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 houses. 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.

- 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; electrical, heating systems, and water heater replacement.

Another housing program available to municipalities is the Community Development Block Grant (CDBG). CDBG is a federally funded program administered by the Wisconsin Department of Administration, Division of Housing and Intergovernmental Relations, to assist local governments with housing programs that primarily benefit low and moderate income residents. CDBG funds can be used for a wide variety of activities including owner-occupied and renter-occupied housing rehabilitation, homebuyer assistance, handicap accessibility modifications, public facility/infrastructure improvements and special housing projects like acquisition, demolition, and relocation projects. While only municipalities can apply for the grant, CAP Services can assist with the application and administer the grant for a 10% administration fee which is paid for with grant money.

## **Section 2.2 Housing Demand**

### **A. Population Trends**

As discussed in the Issues and Opportunities Chapter of this plan, the Town of Stockton population has increased by 31% in the last twenty years, and could increase by another 24% from 2,896 to 3,639 residents in the next twenty years.

### **B. Household and Housing Unit 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 is identified by the U.S. census as *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 Town to begin to approximate the future needs for 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 2.75 persons per household and an average vacancy rate of 4% by the year 2020. When PPH is combined with the anticipated future population of 3,639 persons, and taking into consideration an average vacancy rate of 4% for the Town, we can project a total need of 1,376 housing units in 2025. If the number of housing units existing in 2000 (984) is subtracted from the anticipated number of housing units in 2025 (1,376) we can anticipate that there will be a need for approximately 392 new housing units over the next twenty years. Those units can be contained in either single-unit or multiple unit structures.

Looking at Table 2.3 single family dwelling permit data, the number of housing units added to the Town of Stockton between 1990 and 2000 averaged about 23 per year.

Map 2.1: Vacant Residential Lots in Stockton, 2006

Map 2.2: New Residential Construction Permits in Stockton, 1992 – 2002

Comparing this to the number of anticipated new units over the next 20 years (392), we can anticipate that about 20 new housing units may be added each year. Maps 2.1 and 2.2 above illustrate the location of vacant residential lots across Stockton as well as the distribution of new residential construction permits issued from 1992 through 2002, respectively. Map 2.1 was created using the 2006 Portage County real estate computer data base to identify lots less than 5 acres in size and with assessed improvements valued at less than \$5,000; 284 lots were identified using these assumptions.

### C. The Housing Environment

As previously discussed in this Chapter, housing within the Town of Stockton consists primarily of single family dwellings, distributed across a rural landscape. One of the most attractive features for living in Stockton is the chance to live “in the country” while still remaining close to the services provided by an urban area. The natural resources and agricultural activity present in the Town provide a pleasant, comfortable environment. This very combination, however, can also create the possibility for conflicts that can undermine the desirability of residential development.

- **Agriculture.** Stockton has a long-standing agricultural tradition. While the overall level of farm activity may have declined in recent years, working farms are still present across the Town. Residential development, when placed in close proximity to farming operations, can create conflicts and frustrations for both parties involved.
- **Natural Resources.** Rural residential development takes place by utilizing on-site well and septic technologies. There are areas across the Town of Stockton where the depth to groundwater is quite shallow (see Map 8.2). In order to protect groundwater resources, special care should be given to minimum lot size requirements allowed for residential construction. Any development of higher density housing (single family on <2 acres or multi-family housing) should only take place on planned infrastructure that supports it.

### Section 2.3 Housing Issues/Conclusions

A. In 2001 a County-wide survey of resident’s attitudes was completed by the Portage County Planning and Zoning Department. The Town of Stockton survey results, in their entirety, are included in Appendix B; the following are survey responses related to housing.

**Survey Question 7:** Other than farm residences, what types of housing would be appropriate in rural areas? Stockton resident’s responses:

	Agree/Strongly Agree	Disagree/Strongly Disag.
Single family (2+ acre)	76%	14%
Single family (<2 acre)	39%	46%
Duplexes	17%	60%
Multi-family apartments	6%	78%
Mobile home parks	7%	72%
No new non-farm housing	19%	53%

**Survey Question 9:** The overall quality of housing in my township is good. 79% of Stockton respondents agreed or strongly agreed; 4% disagreed.

B. The following housing issues and concerns came from open Town committee meetings:

1. Accommodate the infrastructure and roads that will be needed for new housing development.
2. How is the Town going to promote cluster placement/lot density of homes?
3. Maintain groundwater quality.
4. Communicate with the City of Stevens Point regarding residential development in the extraterritorial area, and the implications of annexation.
5. Identify and manage growth of residential areas.
6. The Town of Stockton and adjacent municipalities should work together to foster cooperation regarding housing issues.

## **Section 2.4 Housing Goals, Objectives, and Policies**

### A. Goal

Allow for adequate, affordable housing for all Stockton residents, while maintaining a pleasant living environment that includes safe and quiet neighborhoods, environmental quality, protection of property values, and avoidance of conflicting land uses.

### B. Objectives

1. Support neighborhood design that enhances community character. Encourage use of open space and/or lot density design; avoid farm/residential conflicts to the greatest extent possible.
2. Consider zoning of adjacent Towns, Villages and City of Stevens Point when requests come in.
3. Higher density development takes place on planned infrastructures that supports it.

### C. Policies

1. Housing density takes into consideration minimizing groundwater degradation and preserving rural character.
2. Encourage the clustering of homes through the Open Space Design Option of the Portage County Subdivision Ordinance.
3. Develop a Town of Stockton Subdivision Ordinance.
4. Encourage the County to incorporate a density-based development option into the County Subdivision Ordinance.
5. The Town of Stockton and adjacent municipalities should work together to foster cooperation regarding housing issues.
6. Support an education program for municipal boards and general public regarding conflicts between farm/non-farm uses.
7. Develop and implement a Town mobile home ordinance.