

CHAPTER 2 Housing Element

Shelter is one of the most basic of human needs. It most likely represents one of the largest expenditures a resident will make. Because of the importance of housing in the community, the Town of Alban believes it is important to allow for an adequate supply of housing to meet the needs of all 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 by this plan.

Section 2.1 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 set an 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. According to the 2000 Census, the Town of Alban had an overall vacancy rate of 18%, with 15% being accounted for by seasonal/recreational housing (Table 2.1). The increasing median income, along with the presence of desirable lakes and creeks in the Town, could be factors for the higher rate of seasonal/recreational housing. Since 1980, Alban has seen the percent of owner occupied units increase from 86% to 90%, with this current percentage holding steady for the last 10 years.

Table 2.1: Housing Occupancy Characteristics

Occupancy	Town of Alban			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units <i>(% of Total Housing Units)</i>	244 92.4%	289 62.0%	325 82.5%	437 92.8%	502 90.9%	587 92.2%	18,309 94.2%	21,306 93.0%	25,040 94.2%
Owner Occupied <i>(% of Occupied Units)</i>	211 86%	261 90%	294 90%	379 87%	437 87%	526 90%	13,328 73%	14,984 70%	17,750 71%
Renter Occupied <i>(% of Occupied Units)</i>	33 14%	28 10%	31 10%	58 13%	65 13%	61 10%	4,982 27%	6,322 30%	7,290 29%
Vacant Housing Units <i>(% of Total Housing Units)</i>	20 8%	177 38%	69 18%	34 7%	51 9%	50 8%	1,133 6%	1,604 7%	1,549 6%
For seasonal, recreational, or occasional use <i>(% of Total Housing Units)</i>	n/a	153 33%	61 15%	n/a	31 6%	28 4%	n/a	685 3%	557 2%
Total Housing Units	264	466	394	471	552	637	19,442	22,910	26,589

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

B. Age Characteristics

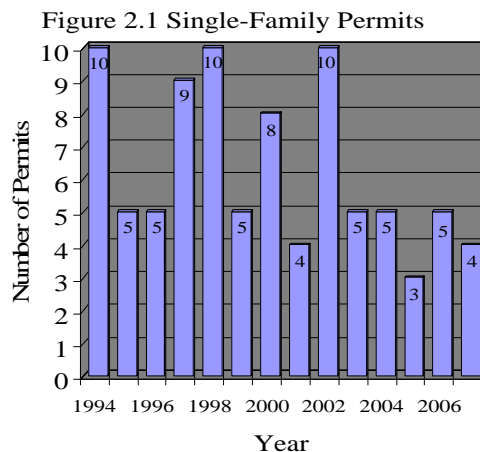
Age is often used as a measure of a houses condition, however, it should not be the sole criteria since many older homes are either remodeled or kept in a state of good repair to maintain their value. A comparison of housing age between the Town of Alban, the Town Average and Portage County between 1980 and 2000 is shown in Table 2.2. As is indicated, 46% of the houses in the Town have been built since 1970, indicating an almost equal housing stock of newer and older homes in the community. However, when compared with the Town average (64%) and County (57%) as a whole, the Town has fewer newer housing units.

Table 2.2: Housing Age Characteristics

Year Structure Built	Town of Alban			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	68 18%	n/a	n/a	140 22%	n/a	n/a	5,147 19%
1980 to 1989	n/a	74 16%	47 13%	n/a	117 21%	101 16%	n/a	5012 22%	4,186 16%
1970 to 1979	68 26%	140 30%	55 15%	199 42%	197 36%	168 26%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	42 16%	59 13%	50 13%	75 16%	77 14%	60 9%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	12 5%	9 2%	24 6%	32 7%	28 5%	28 4%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	16 6%	22 5%	29 8%	19 4%	17 3%	22 3%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	125 48%	156 34%	103 27%	146 31%	115 21%	118 19%	6,539 34%	5,571 24%	5,435 20%
Total Units Listed	263	460	376	471	551	635	19,450	22,910	26,589

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

A more detailed breakdown of recent single-family housing starts in the Town of Alban is provided in Figure 2.1. The number of single-family permits issued in Alban has fluctuated over the past 13 years, so there is no real apparent trend. The Town experienced a high level of this type of residential construction during 1994. 86 single family building permits have been issued since 1994.



Source: Portage County Planning & Zoning – single family permit data

When comparing single-family housing starts during the recent past (2000-2006) against other Towns in Portage County, the Town of Hull shows the greatest activity with 142 permits. The Town of Alban had 40 single family housing permits issued within this time period. Other Towns with approximately this same growth includes: Carson (60), Dewey (52), and Plover (40).

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 comes from the U.S. Census Summary File 3, 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, 87% of the housing stock was categorized as single-family, or 1-unit detached, an increase of 5% from 1990 (Table 2.3). In 1990, the percentage of single-family homes in the Town of Alban was 1% under the percentage of the Town Average and 18% above the totals for Portage County. The percentage for the 2000 Census has Alban equal to the average for the Towns for this structure type and above the average for Portage County.

Table 2.3: Housing Structural Characteristics

Units in Structure	Town of Alban			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	n/a	381	326	392	453	552	14,299	15,828	18,534
		82%	87%	85%	83%	87%	74%	69%	70%
1-Unit Attached	n/a	4	1	3	5	4	186	329	630
		1%	0%	1%	1%	1%	1%	1%	2%
2 to 4 Units	n/a	0	0	10	7	8	1,915	2,420	2,840
		0%	0%	2%	1%	1%	10%	11%	11%
5 or more Units	n/a	0	0	7	1	3	1,871	2,196	2,765
		0%	0%	1%	0%	0%	10%	10%	10%
Mobile Home Trailer or Other	n/a	81	49	51	82	68	1,179	2,137	1,788
		17%	13%	11%	15%	11%	6%	9%	7%
Total Housing Units	264	466	376	463	547	635	19,450	22,910	26,557

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

D. Value Characteristics

Housing value is another important aspect in gauging the overall assessment of current housing stock. The value of housing, along with median price, has risen significantly since 1980 all across Portage County.

Table 2.4: Housing Value Characteristics

Housing Value (Owner Occupied)	Town of Alban			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	68	79	23	101	63	14	5,628	3,562	781
	90.7%	62.2%	15.2%	50.7%	25.9%	4.4%	60.2%	33.6%	6.0%
\$50,000 to \$99,999	3	46	68	92	155	116	3,516	6,139	6,028
	4.0%	36.2%	45.0%	46.1%	64.2%	36.9%	37.6%	58.0%	46.1%
\$100,000 to \$149,999	4	2	45	5	17	124	187	716	4,253
	5.3%	1.6%	29.8%	2.7%	7.0%	39.4%	2.0%	6.8%	32.5%
\$150,000 to \$199,999	0	0	10	1	6	38	19	150	1,329
	0.0%	0.0%	6.6%	0.3%	2.5%	12.0%	0.2%	1.4%	10.2%
\$200,000 to \$299,999	0	0	5	0	1	15	6	19	493
	0.0%	0.0%	3.3%	0.1%	0.3%	4.9%	0.1%	0.2%	3.8%
\$300,000 or more		0	0	0	0	8	0	4	204
		0.0%	0.0%	0.0%	0.1%	2.5%	0.0%	0.0%	1.6%
Total Units	75	127	151	198	241	316	9356	10,590	13,088
Median Value	\$38,600	\$43,900	\$87,900	\$38,888	\$87,113	\$104,613	\$45,300	\$58,600	\$98,300

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

Median price is an indicator that can be used to gauge housing demand. The median home price in the Town of Alban has risen rapidly since 1980, with the value more than doubling since 1990, but has remained consistently lower than the Town Average and County overall (Table 2.4). In 2000, 9.9% of the homes in Alban were valued above \$150,000. This marks a substantial increase from 1990, when no homes had that value, but is still below the Town Average (19%) and the County overall (15.6%).

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 (Table 2.5) and renters (Table 2.6). The following information is taken from the U.S. Census Summary File 3, which is based on a sample of households within a community, and not a total count of all households.

In 1999, 21% of Town of Alban owner-occupied households paid more than 30% of monthly income on housing costs (Table 2.5).

Table 2.5: Affordability Comparison for Owner-Occupied Housing Units

Monthly Owner Costs as a % of Household Income	Town of Alban		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	83 65.4%	91 60.3%	161 66.6%	200 63.5%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	28 22.0%	16 10.6%	33 13.5%	43 13.7%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	10 7.9%	9 6.0%	22 8.9%	27 8.5%	910 8.6%	1,063 8.1%
30.0 to 34.9%	1 0.8%	12 7.9%	8 3.2%	13 4.3%	470 4.4%	576 4.4%
35% or more	5 3.9%	20 13.2%	18 7.3%	30 9.4%	852 8.0%	1,187 9.1%
not computed	0 0.0%	3 2.0%	1 0.5%	2 0.6%	23 0.2%	88 0.7%
Total Units Listed	127	151	241	316	10,590	13,088

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

This represents a nearly four-fold increase in this category since 1989. This statistic must be interpreted in the context of the small numbers of homes being described. However, in 1989 there were 6 homes in this category, and 32 in 1999. As of 2000, the Town of Alban exceeded the percentage of Town Average (13.5%) and Portage County overall (13.5%) for households paying more than 30% of monthly income for housing.

In 1999, approximately 28% of Town of Alban renter-occupied households were also paying a monthly rent above 30% of household income (Table 2.6). This is a significant increase from 1989, when there were no reported renter-occupied households 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 Portage County overall. The amount of residents paying less than 20% of monthly income for rent decreased in Alban from 68% in 1989 to 43% in 1999, while the Town Average percentage increased from 55% to 59% and the County overall increased from 57% to 63%.

Table 2.6: Affordability Comparison for Renter-Occupied Housing Units

Gross rent as % of Household Income	Town of Alban		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	4 21.1%	7 33.3%	19 39.0%	21 41.8%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	6 31.6%	2 9.5%	5 11.0%	4 8.0%	981 16.3%	886 12.5%
25.0 to 29.9%	3 15.8%	0 0.0%	3 5.2%	5 9.2%	695 11.5%	863 12.2%
30.0 to 34.9%	0 0.0%	2 9.5%	3 5.9%	4 7.3%	447 7.4%	485 6.9%
35% or more	0 0.0%	4 19.0%	13 26.6%	8 15.6%	1,860 30.9%	1,791 25.4%
not computed	6 31.6%	6 28.6%	6 12.6%	9 18.1%	260 4.3%	361 5.1%
Total Units Listed	19	21	48	50	6,019	7,061

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

Section 2.2 Housing Programs

Several means are available to the Town of Alban 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.

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, manufactured homes, and town homes. All units must meet HUD's standards.

To assist low-income elderly, and handicapped persons, the Housing Authority of Portage County provides subsidized rental units to qualifying tenants. Under this program the HAPC has an apartment located in the Village of Rosholt, which has 4 two-bedroom units and 6 one-bedroom units. Currently the Town of Alban 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 that 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.

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. This allows municipalities like Alban, who may not have the experience or resources to administer a grant, to improve the housing conditions in their community.

Section 2.3 Housing Issues

- The Town has groundwater contamination issues. Alban contains area where nitrates and Atrazine have contaminated well water. Septic systems do not protect ground water. Possible solutions include:
 - Maintain low density land uses where the well water contains contamination from nitrates, agricultural chemicals, and Atrazine has been banned from use.
 - Monitor yearly septic system inspections and permits in order to help protect groundwater.
- The Town has limited resources to provide infrastructure or services to support and promote low to moderate income housing.
- Some protection should be provided for rural non-farm residents from large livestock operations and the associated adverse effects on surrounding homes and properties by implementing the following actions.
 - Establish a review policy to protect groundwater servicing residential land uses.
 - Maintain lower density livestock levels where well water already contains contamination from nitrates, agricultural chemicals, or may increase the BOD (Biological Oxygen Demand) in local surface waters.
 - Establish a limit on the amount of various livestock that would trigger a Town level review of livestock operations

Section 2.4 Housing Goals, Objectives and Policies

Goal 1: Allow for adequate, affordable housing.

Objective 1.1: Allow for the housing needs of our senior citizens and those with special needs.

Policy 1.1 (a): Make use of existing and proposed housing programs available at the State and County level.

Objective 1.2: Encourage the maintenance and improvement in quality of buildings to promote public health, safety, and general welfare.

Policy 1.2 (a): All new and relocated structures comply with State Building Codes.

Policy 1.2 (b): Allow mobile home placement in the Town provided they are less than 10 years old, are in good condition and are subject to the same zoning and building regulations of on-site constructed homes. Mobile homes older than 10 years are subject to Town review and approval.

Policy 1.2 (c): Residences other than single family homes should be directed toward areas with municipal services (sewer and water).

Objective 1.3: Support neighborhood design that enhances community character.

Policy 1.3 (a): Encourage the clustering of homes through the Open Space Design Option of the Portage County Subdivision Ordinance.

Policy 1.3 (b): Develop a Town of Alban Land Division Ordinance.

Policy 1.3 (c): Encourage the County to incorporate a density-based development option into the County Subdivision Ordinance.

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

Objective 2.1: Housing density is based in part on the protection of important ecosystems and the groundwater that we depend on.

Policy 2.1 (a): Educate Town residents about the location and effects of farm chemicals, pesticides, herbicides, nitrates, and the Atrazine ban area.

Policy 2.1 (b): Residents should not have additional barriers to develop their land in the areas identified in Policy 2.1(a), but should have relevant information available in order to facilitate appropriate development choices.

Goal 3: Provide educational materials to municipal boards and the public related to housing issues.

Policy 3.1 (a): When the need arises, work with Portage County and/or UW-Extension for educational assistance related to housing issues.

Goal 4: Protect residential uses in the Town of Alban from large livestock operations that could adversely affect the rural residential character of the Town beyond the normal effects of traditional lower density livestock operations.

Policy 4.1 (a): Develop a Town policy to objectively review and establish criteria to protect residential uses near high density livestock operations.

Policy 4.1 (b): Develop a Town policy outlining criteria for procedures to protect potable ground water quality for rural and non-rural residential uses.

Policy 4.1 (c): Develop a Town policy to protect residential uses from vermin, insect infestation, and air quality issues associated with large agricultural livestock operations.

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