

## **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 nearly doubling (+90%) since 1970, Stockton has a vital need to understand characteristics of the housing stock that exists, and might need to 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. As a part of this assessment, the Town itself must consider how to manage the possible continuation of this growth trend, and continue discussion on the form of residential development, and if needed, where it should be directed.

#### **A. Housing Tenure and Occupancy**

Housing tenure (owner-occupied vs renter-occupied units) information sheds light on how residents live in a community. Occupancy and vacancy characteristics can help indicate if the current amount of housing stock is sufficient to meet existing demand.

**Table 2.1: Housing Occupancy Characteristics**

| OCCUPANCY   | Town of Stockton  |                   |                     | Town Average      |                   |                   | Portage County       |                      |                      |
|---|-------------------|-------------------|---------------------|-------------------|-------------------|-------------------|----------------------|----------------------|----------------------|
|   | 1990              | 2000              | 2010                | 1990              | 2000              | 2010              | 1990                 | 2000                 | 2010                 |
| <b>Occupied Housing Units</b><br><i>(% of Total Housing Units)</i>                    | <b>807</b><br>96% | <b>984</b><br>96% | <b>1,087</b><br>97% | <b>469</b><br>89% | <b>546</b><br>91% | <b>564</b><br>89% | <b>21,306</b><br>93% | <b>25,040</b><br>94% | <b>27,814</b><br>93% |
| Owner Occupied<br><i>(% of Occupied Units)</i>  | 722<br>89%        | 889<br>90%        | 1,006<br>93%        | 408<br>87%        | 489<br>90%        | 508<br>90%        | 14,984<br>70%        | 17,750<br>71%        | 19,251<br>69%        |
| Renter Occupied<br><i>(% of Occupied Units)</i>                                       | 85<br>11%         | 95<br>10%         | 81<br>7%            | 61<br>13%         | 57<br>10%         | 57<br>10%         | 6,322<br>30%         | 7,290<br>29%         | 8,563<br>31%         |
| <b>Vacant Housing Units</b><br><i>(% of Total Housing Units)</i>                      | <b>32</b><br>4%   | <b>41</b><br>4%   | <b>39</b><br>3%     | <b>60</b><br>11%  | <b>51</b><br>9%   | <b>71</b><br>11%  | <b>1,604</b><br>7%   | <b>1,549</b><br>6%   | <b>2,240</b><br>7%   |
| For seasonal, recreational,<br>or occasional use<br><i>(% of Total Housing Units)</i> | 10<br>1%          | 11<br>1%          | 12<br>1%            | 40<br>7%          | 32<br>5%          | 48<br>8%          | 685<br>3%            | 557<br>2%            | 893<br>3%            |
| <b>TOTAL HOUSING UNITS</b>  | <b>839</b>        | <b>1,025</b>      | <b>1,126</b>        | <b>529</b>        | <b>597</b>        | <b>635</b>        | <b>22,910</b>        | <b>26,589</b>        | <b>30,054</b>        |

Source: U.S. Census Bureau, 1990, 2000, and 2010 Census SF1.

As reported above (Table 2.1), the Town of Stockton experienced an increase of 287 housing units to its housing stock between 1990 and 2010. This increase of 34% is greater than the Town Average (19%) and Portage County overall (31%) over the same period.

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 vacancy rate for housing available for sale or rent has remained at approximately three percent over the past twenty years, after subtracting for in seasonal, recreational and occasional use housing. This is just slightly higher than both the Town Average and County overall vacancy rates (Table 2.1).

From 1990 to 2010, owner occupied units increased in percentage of total occupied housing units from 89% to 92%, while renter occupied units decreased from 11% to 8% of the total. This trend in Stockton differs from the Town Average and County overall, which have seen occupied/renter ratios stay somewhat static.

### 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.

**Table 2.2: Housing Age Characteristics**

| Year Structure Built | Town of Stockton |            |            | Town Average |            |            | Portage County |              |              |
|----------------------|------------------|------------|------------|--------------|------------|------------|----------------|--------------|--------------|
|                      | 1990             | 2000       | 2010       | 1990         | 2000       | 2010       | 1990           | 2000         | 2010         |
| 2000 or later        | na               | na         | 121<br>10% | na           | na         | 65<br>10%  | na             | na           | 2,829<br>10% |
| 1990 to 1999         | na               | 217<br>21% | 235<br>19% | na           | 131<br>22% | 112<br>18% | na             | 5,147<br>19% | 4,520<br>16% |
| 1980 to 1989         | 213<br>25%       | 210<br>20% | 204<br>17% | 109<br>20%   | 91<br>14%  | 105<br>15% | 5,012<br>22%   | 4,186<br>16% | 4,192<br>14% |
| 1970 to 1979         | 339<br>40%       | 291<br>28% | 315<br>26% | 185<br>33%   | 153<br>23% | 148<br>22% | 6,305<br>28%   | 5,717<br>22% | 6,331<br>22% |
| 1960 to 1969         | 124<br>15%       | 61<br>6%   | 80<br>7%   | 72<br>12%    | 59<br>9%   | 54<br>8%   | 2,978<br>13%   | 2,846<br>11% | 2,786<br>10% |
| 1950 to 1959         | 3<br>0%          | 28<br>3%   | 30<br>2%   | 29<br>5%     | 28<br>4%   | 25<br>4%   | 1,672<br>7%    | 1,988<br>7%  | 1,842<br>6%  |
| 1940 to 1949         | 21<br>3%         | 18<br>2%   | 19<br>2%   | 17<br>3%     | 23<br>4%   | 14<br>3%   | 1,372<br>6%    | 1,270<br>5%  | 1,133<br>4%  |
| 1939 or earlier      | 139<br>17%       | 209<br>20% | 215<br>18% | 116<br>27%   | 111<br>23% | 109<br>21% | 5,571<br>24%   | 5,435<br>20% | 5,513<br>19% |
| Total Units Listed   | 839              | 1,034      | 1,219      | 527          | 596        | 631        | 22,910         | 26,589       | 29,146       |

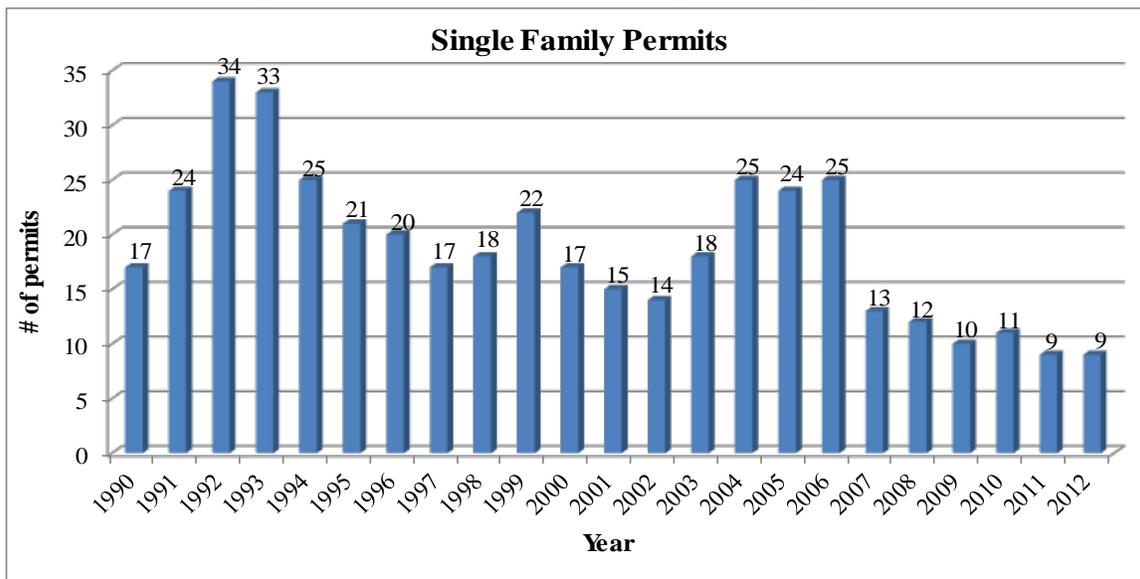
Source: U.S. Census Bureau, 1990, 2000, 2010, and the ACS Survey data from 2005 to 2009 table DP04.

According to the 2010 Census, 72% percent of the houses in the Town of Stockton have been built since 1970, indicating a relatively newer housing stock when compared with the Town Average (65%) and County as a whole (62%). As stated earlier in this chapter, the Stockton population grew by more than ninety percent in that time span.

Stockton has eighteen percent of its housing stock built prior to 1940. 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 on file with Portage County (Figure 2.1 and Table 2.3).

**Figure 2.1: Town of Stockton Single-Family Permits**



Source: Portage County Planning & Zoning Department - permit data

Between 1990 and 2012, the Town experienced its highest permit activity during the early part of the 1990's, and early part of the 2000's. When comparing single-family housing starts during the recent past (2000-2012) Hull and Stockton tied for the most single family residential building activity with 202 permits each. Next with more than 100 each were the Towns of Sharon (169), Lanark (136), and Grant (105).

**Table 2.3: Portage County Single Family Residential Building Permits 2000-2012**

| Municipality       | 2000       | 2001       | 2002       | 2003       | 2004       | 2005       | 2006       | 2007       | 2008      | 2009      | 2010      | 2011      | 2012      | Total        | Ave. Per Year |
|--------------------|------------|------------|------------|------------|------------|------------|------------|------------|-----------|-----------|-----------|-----------|-----------|--------------|---------------|
| T. Alban           | 8          | 7          | 9          | 4          | 5          | 4          | 5          | 4          | 6         | 0         | 5         | 1         | 2         | <b>60</b>    | 4.6           |
| T. Almond          | 4          | 4          | 4          | 1          | 4          | 4          | 2          | 2          | 3         | 2         | 1         | 1         | 2         | <b>34</b>    | 2.6           |
| T. Amherst         | 11         | 13         | 9          | 7          | 8          | 13         | 4          | 12         | 2         | 7         | 2         | 1         | 1         | <b>90</b>    | 6.9           |
| T. Belmont**       | 0          | 0          | 1          | 0          | 5          | 0          | 4          | 3          | 3         | 4         | 2         | 2         | 2         | <b>26</b>    | 2.0           |
| T. Buena Vista     | 9          | 11         | 12         | 10         | 3          | 7          | 8          | 9          | 7         | 2         | 3         | 3         | 2         | <b>86</b>    | 6.6           |
| T. Carson          | 8          | 9          | 5          | 9          | 7          | 15         | 7          | 8          | 4         | 1         | 2         | 2         | 4         | <b>81</b>    | 6.2           |
| T. Dewey           | 10         | 6          | 11         | 6          | 7          | 7          | 3          | 4          | 0         | 2         | 1         | 2         | 3         | <b>62</b>    | 4.8           |
| T. Eau Pleine      | 5          | 4          | 7          | 6          | 10         | 9          | 6          | 11         | 7         | 6         | 7         | 4         | 5         | <b>87</b>    | 6.7           |
| T. Grant           | 13         | 15         | 8          | 12         | 9          | 11         | 9          | 5          | 2         | 6         | 7         | 2         | 6         | <b>105</b>   | 8.1           |
| T. Hull            | 21         | 13         | 32         | 28         | 13         | 14         | 17         | 13         | 15        | 12        | 8         | 4         | 12        | <b>202</b>   | 15.5          |
| T. Lanark          | 15         | 15         | 12         | 19         | 16         | 18         | 6          | 9          | 7         | 5         | 4         | 5         | 5         | <b>136</b>   | 10.5          |
| T. Linwood         | 3          | 1          | 6          | 9          | 10         | 5          | 6          | 3          | 6         | 6         | 2         | 2         | 0         | <b>59</b>    | 4.5           |
| T. New Hope        | 6          | 3          | 4          | 6          | 6          | 3          | 9          | 4          | 4         | 5         | 0         | 1         | 1         | <b>52</b>    | 4.0           |
| T. Pine Grove**    | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0          | 0         | 0         | 0         | 0         | 0         | <b>0</b>     | 0.0           |
| T. Plover          | 5          | 6          | 6          | 10         | 3          | 4          | 3          | 5          | 1         | 4         | 5         | 1         | 3         | <b>56</b>    | 4.3           |
| T. Sharon          | 23         | 16         | 15         | 20         | 22         | 15         | 11         | 6          | 9         | 5         | 12        | 7         | 8         | <b>169</b>   | 13.0          |
| <b>T. Stockton</b> | <b>17</b>  | <b>15</b>  | <b>14</b>  | <b>18</b>  | <b>25</b>  | <b>24</b>  | <b>25</b>  | <b>13</b>  | <b>12</b> | <b>10</b> | <b>11</b> | <b>9</b>  | <b>9</b>  | <b>202</b>   | <b>15.5</b>   |
| <b>Town Total</b>  | <b>158</b> | <b>138</b> | <b>155</b> | <b>165</b> | <b>153</b> | <b>153</b> | <b>125</b> | <b>111</b> | <b>88</b> | <b>77</b> | <b>72</b> | <b>47</b> | <b>65</b> | <b>1,507</b> | <b>115.9</b>  |

Source: Portage County Planning and Zoning – permit data.

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

### 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 and from ACS Table DP04, 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 2.4 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 2010, 87% of the housing stock was categorized as single-family, or 1-unit detached. From 1990 to 2010, the Town of Stockton has experienced some fluctuation of the percentage accounted for by single-family homes even as the actual numbers continued to increase; this is a function of the wide variation in the number of “Mobile Home Trailer or Other” units identified for the Town Average.

The second largest structure type in this classification in the Town of Stockton is mobile homes.

**Table 2.4: Housing Structural Characteristics**

| Units in Structure           | Town of Stockton |              |              | Town Average |            |            | Portage County |               |               |
|------------------------------|------------------|--------------|--------------|--------------|------------|------------|----------------|---------------|---------------|
|                              | 1990             | 2000         | 2010         | 1990         | 2000       | 2010       | 1990           | 2000          | 2010          |
| 1 Unit Detached              | 685<br>82%       | 931<br>90%   | 1,061<br>87% | 434<br>83%   | 514<br>87% | 521<br>82% | 15,828<br>69%  | 18,534<br>70% | 19,834<br>68% |
| 1-Unit Attached              | 2<br>0%          | 1<br>0%      | 0<br>0%      | 5<br>1%      | 4<br>1%    | 10<br>2%   | 329<br>1%      | 630<br>2%     | 1,008<br>3%   |
| 2 to 4 Units                 | 10<br>1%         | 8<br>1%      | 0<br>0%      | 6<br>1%      | 7<br>1%    | 18<br>3%   | 2,420<br>11%   | 2,840<br>11%  | 3,197<br>11%  |
| 5 or more Units              | 0<br>0%          | 0<br>0%      | 0<br>0%      | 1<br>0%      | 3<br>0%    | 16<br>2%   | 2,196<br>10%   | 2,765<br>10%  | 3,356<br>12%  |
| Mobile Home Trailer or Other | 142<br>17%       | 91<br>9%     | 158<br>13%   | 78<br>15%    | 66<br>11%  | 67<br>11%  | 2,137<br>9%    | 1,788<br>7%   | 1,751<br>6%   |
| <b>TOTAL HOUSING UNITS</b>   | <b>839</b>       | <b>1,034</b> | <b>1,219</b> | <b>524</b>   | <b>594</b> | <b>631</b> | <b>22,910</b>  | <b>26,557</b> | <b>29,146</b> |

Source: U.S. Census Bureau, 1990, 2000, and ACS data from 2005 to 2009 Table DP04.

### D. Value Characteristics

Housing value is another important aspect in the overall assessment of current housing stock. The value of housing, along with median price, has risen significantly since 1990 all across Portage County. Table 2.5 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. Stockton housing values jumped between 1990 and 2010. Homes valued at over \$100,000 rose from less than 8% in 1990 to nearly 90% in 2010, with those valued above \$200,000 increasing from 1.5% to over 35% of total units for the same period; these 2010 percentages exceeded both the Town Average and County as a whole.

Median value is an indicator that can also be used to gauge housing demand. The 2010 median home value in the Town of Stockton was \$161,500, up from \$61,600 in 1990. This 2010 value outpaced both the Town Average (\$154,869) and County overall (\$140,800). The Town of Stockton median value has historically been higher than the Town Average and County overall.

**Table 2.5: Housing Value Characteristics**

| Housing Value<br>(Owner Occupied) | Town of Stockton |              |              | Town Average |              |              | Portage County |                |                |
|-----------------------------------|------------------|--------------|--------------|--------------|--------------|--------------|----------------|----------------|----------------|
|                                   | 1990             | 2000         | 2010         | 1990         | 2000         | 2010         | 1990           | 2000           | 2010           |
| Less than \$50,000                | 109<br>27.7%     | 8<br>1.5%    | 80<br>7.1%   | 61<br>41.3%  | 15<br>6.9%   | 30<br>5.2%   | 3562<br>33.6%  | 781<br>6.0%    | 1140<br>6.0%   |
| \$50,000 to \$99,999              | 255<br>64.7%     | 210<br>40.4% | 72<br>6.4%   | 142<br>52.6% | 108<br>41.6% | 65<br>16.1%  | 6,139<br>58.0% | 6,028<br>46.1% | 3,413<br>18.1% |
| \$100,000 to \$149,999            | 24<br>6.1%       | 224<br>43.1% | 346<br>30.9% | 15<br>4.2%   | 113<br>33.3% | 138<br>25.0% | 716<br>6.8%    | 4,253<br>32.5% | 5,975<br>31.6% |
| \$150,000 to \$199,999            | 0<br>0.0%        | 58<br>11.2%  | 227<br>20.3% | 6<br>1.5%    | 35<br>10.3%  | 123<br>22.9% | 150<br>1.4%    | 1,329<br>10.2% | 4,116<br>21.8% |
| \$200,000 to \$299,999            | 6<br>1.5%        | 15<br>2.9%   | 295<br>26.4% | 0<br>0.2%    | 15<br>5.0%   | 101<br>20.4% | 19<br>0.2%     | 493<br>3.8%    | 2978<br>15.8%  |
| \$300,000 or more                 | 0<br>0.0%        | 5<br>1.0%    | 99<br>8.8%   | 0<br>0.2%    | 7<br>2.8%    | 47<br>10.4%  | 4<br>0.0%      | 204<br>1.6%    | 1277<br>6.8%   |
| TOTAL UNITS                       | 394              | 520          | 1,119        | 225          | 293          | 504          | 10,590         | 13,088         | 18,899         |
| MEDIAN VALUE                      | \$61,600         | \$108,900    | \$161,500    | \$54,000     | \$103,300    | \$154,869    | \$58,600       | \$98,300       | \$140,800      |

Source: US Census, 1990, 2000, and ACS 2005-2009 Table DP04.

### 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 2.6 and 2.7 below). The following information is taken from the U.S. Census Summary File 3 and ACS data, 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<br>% of Household Income | Town of Stockton |              |              | Town Average |              |              | Portage County |                |                |
|---|------------------|--------------|--------------|--------------|--------------|--------------|----------------|----------------|----------------|
|   | 1989             | 1999         | 2010         | 1989         | 1999         | 2010         | 1989           | 1999           | 2010           |
| less than 20.0%                                 | 242<br>61.4%     | 308<br>59.2% | 289<br>38.5% | 151<br>68.5% | 187<br>61.0% | 116<br>38.0% | 6,707<br>63.3% | 8,277<br>63.2% | 4,674<br>40.1% |
| 20.0 to 24.9%                                   | 53<br>13.5%      | 81<br>15.6%  | 105<br>14.0% | 31<br>13.0%  | 39<br>14.3%  | 61<br>19.1%  | 1,628<br>15.4% | 1,897<br>14.5% | 2,211<br>19.0% |
| 25.0 to 29.9%                                   | 35<br>8.9%       | 64<br>12.3%  | 107<br>14.2% | 20<br>7.6%   | 24<br>8.6%   | 43<br>12.8%  | 910<br>8.6%    | 1,063<br>8.1%  | 1,604<br>13.8% |
| 30.0 to 34.9%                                   | 14<br>3.6%       | 20<br>3.8%   | 82<br>10.9%  | 7<br>3.3%    | 13<br>5.0%   | 29<br>8.7%   | 470<br>4.4%    | 576<br>4.4%    | 951<br>8.2%    |
| 35% or more                                     | 37<br>9.4%       | 47<br>9.0%   | 163<br>21.7% | 16<br>7.1%   | 28<br>10.4%  | 63<br>21.1%  | 852<br>8.0%    | 1,187<br>9.1%  | 2,163<br>18.6% |
| not computed                                    | 13<br>3.3%       | 0<br>0.0%    | 5<br>0.7%    | 0<br>0.5%    | 2<br>0.9%    | 1<br>0.2%    | 23<br>0.2%     | 88<br>0.7%     | 45<br>0.4%     |
| Total Units Listed                              | 394              | 520          | 751          | 224          | 293          | 313          | 10,590         | 13,088         | 11,648         |

Source: US Census, 1989 1999, and 2010 and ACS data for 2010 from DP04. Units occupied by households reporting no income or a net loss is included in the “not computed” category (U.S. Bureau of Census).

In 2010, nearly one-third of Town of Stockton owner-occupied households paid more than 30% of monthly income on housing costs, an increase of over 19% since 1989. There was also an increase in the percentage of Stockton owner-occupied households paying 25-29% of income, considered to be the edge of “affordability” This pattern is also reflected in the Town Average data. The implications for the Town include the reality that nearly one-third of homeowners are finding it increasingly difficult to cover the cost of monthly housing costs.

With respect to Stockton’s renter-occupied households, none were paying a monthly rent above 30% of household income on housing costs in 2010 (Table 2.7). This percentage reflects a steady decrease since 1989, the opposite of the trend described for owner-occupied housing units. At the same time, the percentage of renters paying 25 to 29.9% of income had increased from 0% in 1989 to nearly 55% in 2010. The percentage of households paying more than 30% of monthly income in 2010, as reported, is completely at odds with the information provided from the two previous Census years, and is considerable lower than both the Town average (20%+) and Portage County overall (45%).

**Table 2.7: Affordability Comparison for Renter-Occupied Housing Units**

| Gross rent as % of Household Income | Town of Stockton |             |             | Town Average |             |             | Portage County |               |               |
|-------------------------------------|------------------|-------------|-------------|--------------|-------------|-------------|----------------|---------------|---------------|
|                                     | 1989             | 1999        | 2010        | 1989         | 1999        | 2010        | 1989           | 1999          | 2010          |
| less than 20.0%                     | 28<br>41.8%      | 17<br>23.6% | 23<br>35.9% | 17<br>33.9%  | 20<br>46.3% | 23<br>35.2% | 1776<br>29.5%  | 2675<br>37.9% | 2248<br>27.9% |
| 20.0 to 24.9%                       | 9<br>13.4%       | 11<br>15.3% | 0<br>0.0%   | 5<br>10.1%   | 3<br>5.3%   | 6<br>9.2%   | 981<br>16.3%   | 886<br>12.5%  | 1018<br>12.7% |
| 25.0 to 29.9%                       | 0<br>0.0%        | 17<br>23.6% | 35<br>54.7% | 3<br>7.0%    | 4<br>5.8%   | 6<br>7.6%   | 695<br>11.5%   | 863<br>12.2%  | 729<br>9.1%   |
| 30.0 to 34.9%                       | 0<br>0.0%        | 5<br>6.9%   | 0<br>0.0%   | 3<br>6.7%    | 3<br>5.6%   | 7<br>3.6%   | 447<br>7.4%    | 485<br>6.9%   | 713<br>8.9%   |
| 35% or more                         | 23<br>34.3%      | 15<br>20.8% | 0<br>0.0%   | 11<br>20.5%  | 7<br>14.9%  | 12<br>16.9% | 1860<br>30.9%  | 1791<br>25.4% | 2896<br>36.0% |
| not computed                        | 7<br>10.4%       | 7<br>9.7%   | 6<br>9.4%   | 6<br>21.7%   | 9<br>22.0%  | 13<br>27.4% | 260<br>4.3%    | 361<br>5.1%   | 442<br>5.5%   |
| Total Units Listed                  | 67               | 72          | 64          | 46           | 47          | 67          | 6,019          | 7,061         | 8,046         |

Source: US Census, 1989, 1999, and 2010 ACS data for 2010 from DP04.

#### A. 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.
  - Home Buyer’s Assistance program - provides matching funds to eligible first-time, low and moderate income homebuyers for down payment and closing costs, and encourages home ownership.

- Housing Rehabilitation program - provides funds for necessary repairs to assist low and moderate income homeowners, including but not limited to: roof, door, window, and siding replacement; foundation repair; well and septic systems; electrical, heating systems, and water heater replacement.
- 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. This allows municipalities like Stockton, which may not have the experience or resources to administer a grant, to improve the housing conditions in their community.

## **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 17% from 1990 to 2010, and could increase by another 28% from 2,917 to 3,724 residents (+807) by 2030.

### **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. As discussed in the Issues and Opportunities Chapter of this Plan, household projections produced by the State of Wisconsin call for 1,393 households in Stockton by the year 2030. The population and household projections currently in place would result in a 2030 PPH of 2.67. If a future average vacancy rate of 4% for the Town is assumed, we can project a need for a total of approximately 1,450 housing units in 2030 (1,393 x 1.04). If the number of housing units existing in 2010 (1,126) is subtracted from the anticipated number of housing units in 2030, we can anticipate that there will be a need for approximately 324 new housing units over the next twenty years. Those units can be contained in either single-unit or multiple unit structures.

Looking at Figure 2.1 single family dwelling permit data, the number of housing units added to the Town of Stockton between 1990 and 2012 averaged about 19 per year; this is the approximate number of permits, per year, that will be required to accommodate the number of anticipated new units over the next 20 years (324). Maps 2.1, 2.2, and 2.3 below illustrate the location of vacant residential lots across Stockton as well as the distribution of new residential construction permits issued from 1992 through 2012, respectively. Map 2.1 was created using the 2012 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; 204 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. Highly productive agricultural areas of the Town are in close proximity to residential development, or are likely to be in the path of development from the City of Stevens Point or areas of Stockton in the future. 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 Disagree |
|-------------------------|----------------------|----------------------------|
| 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.

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.

**Map 2.1 Vacant Residential Lots**

**Map 2.2 Residential Construction Permits on 2 acre lots (1994-2012)**

**Map 2.3 Residential Construction Permits on 5 acre lots (1994-2012)**

## **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, lot density design, and lot averaging; 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.
4. The Town should incorporate a density-based or lot averaging development option into the land use and implementation sections of the Town of Stockton Comprehensive Plan.
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.