

## **CHAPTER 2     Housing Element**

66.1001(2)(b) Wisconsin Statutes:

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

### **Section 2.1     Introduction**

Shelter is one of the basic needs we have as humans on this earth. Beyond this obvious fact, it also represents, for the majority of us, the largest expenditure we will make during our lives. Because of the importance of housing in our community, the Town of Grant 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.

The sections below include statistical data obtained from the U.S. Census Bureau through the decennial census and American Community Survey (ACS) (see Section 1.4 for further description). These tables and figures are a general indicator of housing occupancy, structure age, structural characteristics, value, and affordability. **When reviewing the tables and figures, know that they are in many cases estimates, and not based on a complete count.** The point is that the Census or ACS data is an estimate that may contain error, but it is the most accurate measure available for what is happening within the Town to date.

### **Section 2.2     Housing Inventory and Analysis**

#### **A.    Occupancy Characteristics**

Occupancy characteristics help indicate whether the current amount of housing stock is sufficient to meet existing demand. The Department of Housing and Urban Development recommends a minimum overall vacancy rate of 3% to assure adequate choices 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, including seasonal, recreational and occasional use housing, has stayed below 5% over the past 25 years,. This is lower than the vacancy rate for the County overall (Table 2.1). Since 1990, Grant has seen the percent of owner-occupied units increase slightly in percentage (90% to 93%) while continuing to grow in the total number of housing units, a trend similar to Portage County as a whole.

**Table 2.1: Housing Occupancy Characteristics**

Occupancy	Town of Grant			Portage County		
	1990	2000	2010-2014	1990	2000	2010-2014
<b>Occupied Housing Units</b> <i>(% of Total Housing Units)</i>	<b>555</b> 95%	<b>726</b> 97%	<b>770</b> 98%	<b>21,306</b> 93%	<b>25,040</b> 94%	<b>27,954</b> 93%
Owner Occupied <i>(% of Occupied Units)</i>	501 90%	663 91%	715 93%	14,984 70%	17,750 71%	19,082 68%
Renter Occupied <i>(% of Occupied Units)</i>	54 10%	63 9%	55 7%	6,322 30%	7,290 29%	8,872 32%
<b>Vacant Housing Units</b> <i>(% of Total Housing Units)</i>	<b>28</b> 5%	<b>22</b> 3%	<b>42</b> 5%	<b>1,604</b> 7%	<b>1,549</b> 6%	<b>2,270</b> 8%
For seasonal, recreational, or occasional use <i>(% of Total Housing Units)</i>	12 2%	12 2%	23 3%	685 3%	557 2%	740 2%
<b>Total Housing Units</b>	<b>583</b>	<b>748</b>	<b>812</b>	<b>22,910</b>	<b>26,589</b>	<b>30,224</b>

Source: U.S. Census Bureau, 1990 and 2000 Census, and 2010-2014 American Community Survey

### B. Age Characteristics

Age is often used as a measure of a houses condition; it should not, however, be the sole criteria since many older homes have either been remodeled or kept in a state of good repair to maintain their value. Approximately 73% percent of the houses in the Town of Grant were built after 1970, indicating a relatively newer housing stock when compared with the County (64%) as a whole.

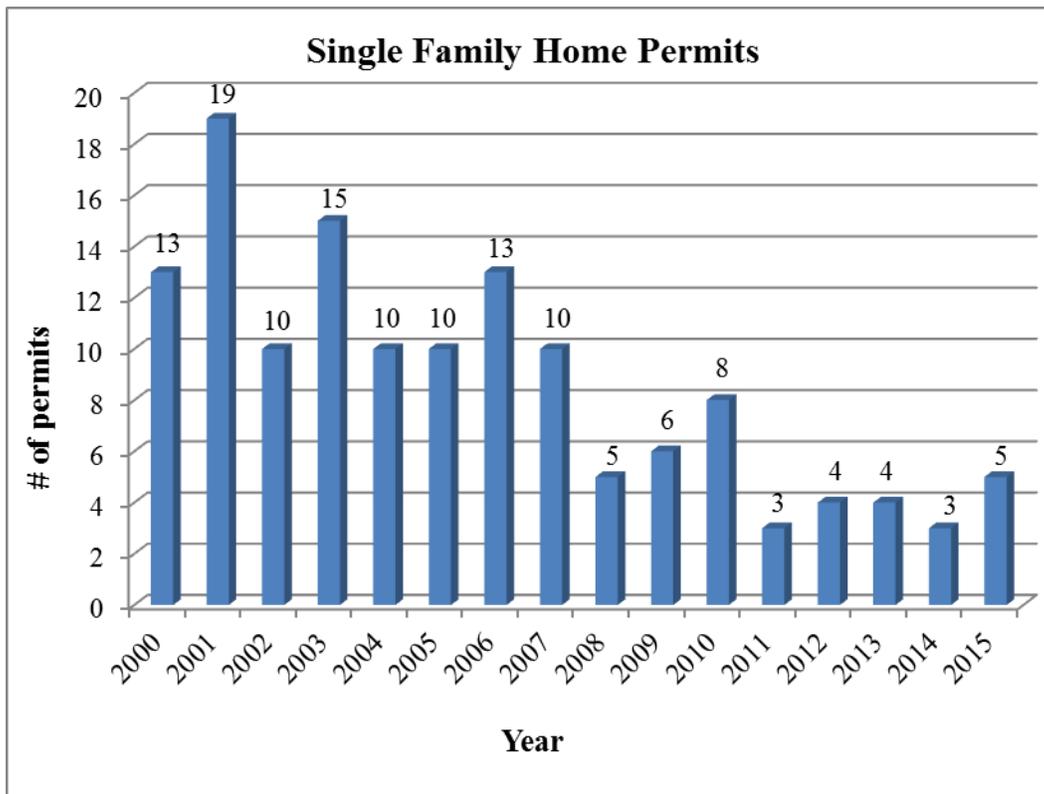
**Table 2.2: Housing Age Characteristics**

Year Structure Built	Town of Grant			Portage County		
	1990	2000	2010-2014	1990	2000	2010-2014
2010 or Later	NA	NA	8 1%	NA	NA	292 1%
2000 to 2009	NA	NA	117 14%	NA	NA	4,374 15%
1990 to 1999	NA	180 24%	152 19%	NA	5,147 19%	4,723 16%
1980 to 1989	142 24%	138 18%	103 13%	5,012 22%	4,186 16%	4,234 14%
1970 to 1979	189 32%	178 24%	212 26%	6,305 28%	5,717 22%	5,466 18%
1960 to 1969	101 17%	117 16%	61 8%	2,978 13%	2,846 11%	2,410 8%
1950 to 1959	44 8%	50 7%	68 8%	1,672 7%	1,988 7%	2,071 7%
1940 to 1949	12 2%	18 2%	26 3%	1,372 6%	1,270 5%	1,276 4%
1939 or Earlier	95 16%	71 9%	65 8%	5,571 24%	5,435 20%	5,378 18%
<b>Total Units Listed</b>	<b>583</b>	<b>752</b>	<b>812</b>	<b>22,910</b>	<b>26,589</b>	<b>30,224</b>

Source: U.S. Census Bureau, 1990 and 2000 Census, and 2010-2014 American Community Survey

A more detailed breakdown of recent single-family housing starts in the Town of Grant is provided through an examination of building permit data for the 2000 through 2015 time period, on file with Portage County (Figure 2.1). The Town experienced its highest permit activity during the early to mid-2000's. Low mortgage rates and favorable economic conditions during that period could be possible factors contributing to these housing starts.

**Figure 2.1 Town of Grant Single-Family Permits**



Source: Portage County Planning & Zoning Department - Permit Data

When comparing single-family housing starts during the recent past (2000-2015) against other Towns in Portage County, Stockton shows the greatest activity with 235 permits, followed by Hull with 230 permits. Grant had 138 permits during this period. Other Towns experiencing similar permit activity were Lanark (148) and Amherst (108). In general, Towns showing higher permit activity have access to regional economic centers via major transportation corridors.

**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 in Table 2.3 is taken from the U.S. Census 1990 and 2000 Summary File 3 and the 2010-2014 American Community Survey, which are based on estimates, and not a total count of units. Data for 2010-2014 comes from the American Community Survey. 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.

**Table 2.3: Housing Structural Characteristics**

Units in Structure	Town of Grant			Portage County		
	1990	2000	2010-2014	1990	2000	2010-2014
1 Unit Detached	511 88%	677 90%	761 94%	15,828 69%	18,534 70%	20,928 69%
1-Unit Attached	5 1%	11 1%	4 0.5%	329 1%	630 2%	1,013 3%
2 to 4 Units	6 1%	6 0.8%	10 1%	2,420 11%	2,840 11%	2,911 10%
5 or more Units	0 0%	0 0%	0 0%	2,196 10%	2,765 10%	4,045 13%
Mobile Home Trailer or Other	61 10%	58 8%	34 4%	2,137 9%	1,788 7%	1,324 4%
<b>Total Housing Units</b>	<b>583</b>	<b>752</b>	<b>812</b>	<b>22,910</b>	<b>26,557</b>	<b>30,224</b>

Source: U.S. Census Bureau, 1990 and 2000 Census, and 2010-2014 American Community Survey

In 2010-2014, 94% of the housing stock was categorized as 1-unit detached (or single-family). Grant has consistently increased this percentage over the previous 25 years. The second largest structure type in this classification in the Town of Grant is mobile homes. A mobile home or trailer is defined as any vehicle, house car, camp car, or any portable or mobile vehicle on wheels, skids, rollers or blocks, either self-propelled or propelled by any other means, which is used or originally designed to be used for residential, living or sleeping purposes. In 2010-2014, 4% of the housing stock fell into this category. The number and percentage of housing units accounted for by mobile homes peaked in 1990 and was declining by 2000. This is a trend similar to the County.

#### 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. Median value is an indicator that can be used to gauge housing demand. Table 2.4 shows that the median home value in the Town of Grant rose from \$54,300 in 1990 to \$150,100 in 2010-2014, surpassing the County in 2010-2014 (\$147,600). This can be attributed to general real estate appreciation over the past 10 years, as well as an increase in home additions.

The Town experienced a decrease in the percentage of houses valued under \$100,000 between 1990 (97%) and 2010-2014(21%). To the contrary, the percentage of home values over \$200,000 rose between the same time period (0% in 1990 to 23% in 2010-2014).

**Table 2.4: Housing Value Characteristics**

Housing Value (Owner Occupied)	Town of Grant			Portage County		
	1990	2000	2010-2014	1990	2000	2010-2014
Less than \$50,000	92 31%	7 2%	64 9%	3,562 34%	781 6%	1,031 5%
\$50,000 to \$99,999	194 66%	214 53%	88 12%	6,139 58%	6,028 46%	3,448 18%
\$100,000 to \$149,999	4 1%	148 36%	205 29%	716 7%	4,253 32%	5,330 28%
\$150,000 to \$199,999	4 1%	37 9%	191 27%	150 1%	1,329 10%	4,461 23%
\$200,000 to \$299,999	0 0%	0 0%	122 17%	19 0.2%	493 4%	3,288 17%
\$300,000 or More	0 0%	1 0.2%	45 6%	4 0%	204 2%	1,524 8%
<b>Total Units</b>	<b>294</b>	<b>407</b>	<b>715</b>	<b>10,590</b>	<b>13,088</b>	<b>19,082</b>
Median Value	\$54,300	\$96,500	\$150,100	\$58,600	\$98,300	\$147,600

Source: U.S. Census Bureau, 1990 and 2000 Census, and 2010-2014 American Community Survey

### E. Housing Affordability

According to the U.S. Department of Housing and Urban Development no 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 1990 and 2000 Summary File 3, and American Community Survey data, which are based on a sample of households within a community, and not a total count of all households.

**Table 2.5: Affordability for Owner-Occupied Housing Units**

Monthly Owner Costs as % of Household Income	Town of Grant			Portage County		
	1989	1999	2010-2014	1989	1999	2010-2014
Less than 20.0%	203 70%	291 72%	189 42%	6,707 63%	8,277 63%	5,122 43%
20.0 to 24.9%	28 10%	66 16%	70 16%	1,628 15%	1,897 14%	2,210 19%
25.0 to 29.9%	33 11%	16 4%	66 15%	910 9%	1,063 8%	1,343 11%
30.0 to 34.9%	9 3%	13 3%	41 9%	470 4%	576 4%	972 8%
35% or More	18 6%	21 5%	86 19%	852 8%	1,187 9%	2,180 18%
Not Computed	0 0%	0 0%	0 0%	23 0.2%	88 0.7%	15 0.1%
<b>Total Units Listed</b>	<b>291</b>	<b>407</b>	<b>452</b>	<b>10,590</b>	<b>13,088</b>	<b>11,842</b>

Source: U.S. Census Bureau, 1990 and 2000 Census, and 2010-2014 American Community Survey

In 2010-2014, 28% of Town of Grant owner-occupied households paid more than 30% of monthly income on housing costs. This represents an increase of over 200% in this category since 1989. This pattern is also reflected in the County data. The implications for the Town include the reality that nearly one quarter of homeowners are finding it increasingly difficult to cover the cost of monthly housing costs.

With respect to Grant’s renter-occupied households, 43% were paying a monthly rent above 30% of household income in 2010-2014. This percentage reflects a substantial increase from 1989, when 22% of renter-occupied households were paying above 30%, which follows the trend described for owner-occupied housing units. The percentage of household paying more than 30% of monthly income in 2010-2014, is higher for Portage County as well.

**Table 2.6: Affordability for Renter-Occupied Housing Units**

Monthly Renter Costs as % of Household Income	Town of Grant			Portage County		
	1989	1999	2010-2014	1989	1999	2010-2014
Less than 20.0%	10 28%	17 37%	10 24%	1,776 30%	2,675 38%	2,472 30%
20.0 to 24.9%	4 11%	2 4%	14 33%	981 16%	886 13%	791 10%
25.0 to 29.9%	2 6%	5 11%	0 0%	695 12%	863 12%	913 11%
30.0 to 34.9%	5 14%	8 17%	0 0%	447 7%	485 7%	569 7%
35% or More	8 22%	10 22%	18 43%	1,860 31%	1,791 25%	3,505 43%
Not Computed	7 19%	4 9%	13 24%	260 4%	361 5%	622 7%
<b>Total Units Listed</b>	<b>36</b>	<b>46</b>	<b>55</b>	<b>6,019</b>	<b>7,061</b>	<b>8,872</b>

Source: U.S. Census Bureau, 1990 and 2000 Census, and 2010-2014 American Community Survey

### **Section 2.3 Housing Programs**

Several means are available to the Town of Grant to maintain and improve housing conditions and satisfy the needs of all residents. To meet the needs of residents with low and moderate income and elderly and handicapped residents needing housing assistance, the Town should help residents participate in Federal, State, and County housing programs that make available loans and grants to build, repair or obtain adequate housing. Some of these programs are listed below.

- Wisconsin Housing and Economic Development Authority (WHEDA) – provides a listing of numerous housing programs including low interest loans for first time homebuyers, home improvement loans, and tax credit programs for elderly and low-income family housing.
- Housing Authority of Portage County (HAPC) – offers a housing assistance program through the Housing Choice Voucher Program. Federal funds are available to help low income persons pay rent on privately owned dwelling units. Most housing types can qualify including single-family homes, duplexes, apartments, manufactured homes, and town homes. All units must meet HUD’s standards.

Currently the Town of Grant 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 which is due upon sale of the home or transfer of title.
  - Home Buyer’s Assistance Program – provides a down payment and rehab assistance. Buyers must contribute some of their own money to the home buying process and complete home buyer education. The down payment assistance can also be used for closing costs, encouraging home ownership.
  - CAP’s Housing Rehabilitation Program – provides funds to assist low and moderate income homeowners for necessary repairs, including but not limited to: installing attic, wall, crawl space, water heater and hot water pipe insulation; sealing air leaks into the home; and, installing low-flow shower heads, faucet aerators and energy-efficient light bulbs in every home. Based upon the projected energy savings, furnaces, refrigerators and freezers may also be replaced.
- Community Development Block Grant (CDBG) – a federally funded program, administrated by the Wisconsin Department of Administration 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 financial and technical assistance to improve and expand housing, increase affordable housing opportunities and provide services to people without housing. The variety of federal and state programs it manages benefits persons with disabilities, low and moderate income residents and homeless populations. The Division partners with local governments, homeless service providers, developers and housing organizations throughout the state to improve housing conditions for low to moderate income Wisconsin residents. This allows municipalities like Grant, who may not have the experience or resources to administer a grant, to improve the housing conditions in their community.

## **Section 2.4 Housing Issues / Conclusions**

- Transient trailers (campers) being used as permanent homes. Permanent homes would not include those structures that still have wheels and/or a hitch attached.
- New and relocated structures should comply with building codes.
- The high water table limits where (and how) houses can be built.
- Single- and two-family housing is appropriate in the Town of Grant.
- How should seasonal structures be differentiated from year-round structures in plans and ordinances?
- Unsewered, multi family housing may cause environmental degradation and a decrease in groundwater quality.

## **Section 2.5 Housing Goals, Objectives and Policies**

### **A. Goals:**

1. Pleasant residential areas include safe and quiet neighborhoods that protect property values. Residential development grows without unnecessary costs to the Town and minimizes conflicts between residential and non-residential land use.

### **B. Objectives:**

1. Allow for adequate, affordable housing, including adequate supply of land for housing development, housing opportunities for elderly and low to moderate income persons.
2. Maintain or improve the quality and integrity of existing housing and neighborhoods.
3. Review housing development proposals for inclusion of subdivision design elements that enhance community character by minimizing conflicts between residential and non-residential land use and taking into consideration the protection of natural resources.
4. Local units of government work together to develop creative ways to plan for and share the benefits of growth across municipal boundaries.
5. Protect and maintain the quality and quantity of groundwater.
6. New housing development will be serviced by individual wells and on-site septic systems.

### **C. Policies:**

1. Allow for duplexes to expand the housing options for senior and special needs residents.
2. Update the Town of Grant road ordinance to include flexible design options to enhance community character.
3. Participate in educational programs for municipal boards and the public related to housing issues.
4. All new and relocated structures comply with State Building Codes.
5. One and two family Housing is the most appropriate type of housing development for the Town.
6. Utilize shoreland zoning on navigable waterways.
7. Residential dwellings, excluding mobile and manufactured homes located in licensed mobile home parks, must have a permanent foundation which extends below the frost line.
8. Consider adequate minimum lot sizes to accommodate private wells and septic systems.
9. Encourage the use of lot averaging to preserve open space and logical housing clusters.
10. Promote new development that is located in areas within or adjacent to areas of existing development.

11. Preserve prime agricultural land by guiding subdivision development away from these areas.
12. Encourage residents to undergo regular testing of private wells for the presence of nitrates and bacteria, the two most common contaminants found in groundwater.
13. Preserve housing values in residential zoning districts by limiting the number of visible unlicensed vehicles allowed on the property.