

CHAPTER 2 Housing Element

66.1001(2)(b) Wis. Statute

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 Sharon believes it is important to allow for an adequate supply of housing to meet the needs of its 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. Wisconsin statutes require that the housing element of the comprehensive plan assesses the age, structural value, and occupancy characteristics of the local unit's housing stock.

Section 2.2 Inventory and Analysis

A. Occupancy Characteristics

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. The Town of Sharon has an overall vacancy rate of 6% or less since 2000 down from 13% in 1990 (Table 2.1). Since 1990, Sharon has seen the percent of owner occupied units increase from 87% to 95%, mirroring the Town average and Portage County.

Table 2.1: Housing Occupancy Characteristics

Occupancy	Town of Sharon			Town Average			Portage County		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
Occupied Housing Units	578	705	775	484	563	584	21,306	25,040	27,814
<i>(% of Total Housing Units)</i>	<i>86.8%</i>	<i>93.5%</i>	<i>89.8%</i>	<i>45.6%</i>	<i>46.6%</i>	<i>45.6%</i>	<i>93.0%</i>	<i>94.2%</i>	<i>92.5%</i>
Owner Occupied	508	627	690	421	505	528	14,984	17,750	19,251
<i>(% of Occupied Units)</i>	<i>88%</i>	<i>89%</i>	<i>89.0%</i>	<i>87%</i>	<i>90%</i>	<i>90%</i>	<i>70%</i>	<i>71%</i>	<i>69.2%</i>
Renter Occupied	70	78	85	62	58	56	6,322	7,290	8,563
<i>(% of Occupied Units)</i>	<i>12%</i>	<i>11%</i>	<i>11.0%</i>	<i>13%</i>	<i>10%</i>	<i>10%</i>	<i>30%</i>	<i>29%</i>	<i>30.8%</i>
Vacant Housing Units	88	49	88	56	51	68	1,604	1,549	2,240
<i>(% of Total Housing Units)</i>	<i>13%</i>	<i>6%</i>	<i>10.2%</i>	<i>5%</i>	<i>4%</i>	<i>5%</i>	<i>7%</i>	<i>6%</i>	<i>7.5%</i>
For seasonal, recreational, or occasional use	50	21	52	37	31	45	685	557	893
<i>(% of Total Housing Units)</i>	<i>8%</i>	<i>3%</i>	<i>6.0%</i>	<i>3%</i>	<i>3%</i>	<i>4%</i>	<i>3%</i>	<i>2%</i>	<i>3.0%</i>
Total Housing Units	666	754	863	1,060	1,208	1,281	22,910	26,589	30,054

Source: US Census Bureau, 1980, 1990, 2000, and 2010.

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. In 2010, 74% percent of the houses in the Town of Sharon were built after 1970 (Table 2.2), indicating a relatively newer housing stock when compared with the County (61%) as a whole. The Town of Sharon housing stock is similar in age to the rest of the Towns in Portage County (68% being built after 1970). A major factor explaining the age of housing stock can be shown by the fact that the Town's population grew by almost half since 1970, from 1,304 to 1,982.

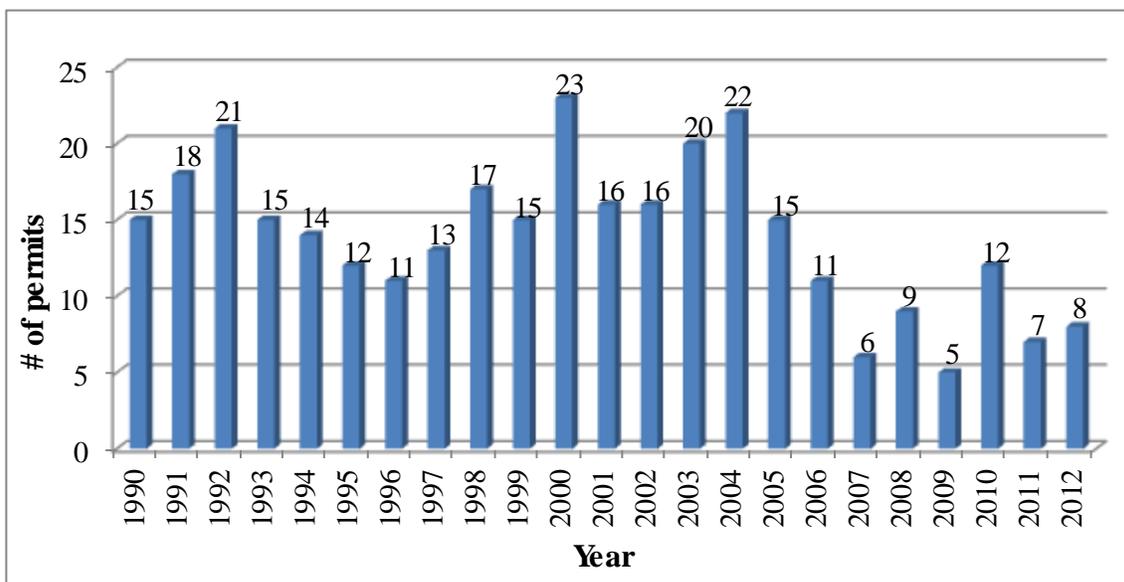
Table 2.2: Housing Age Characteristics

Year Structure Built	Town of Sharon			Town Average			Portage County		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
2000 or later	na	na	122 14.0%	na	na	65 9.9%	na	na	2,829 9.7%
1990 to 1999	na	196 25.1%	188 21.6%	na	132 21.6%	115 17.6%	na	5,147 19.4%	4,520 15.5%
1980 to 1989	129 19.4%	117 15.0%	154 17.7%	114 21.1%	96 15.8%	108 16.5%	5,012 21.9%	4,186 15.7%	4,192 14.4%
1970 to 1979	203 30.5%	176 22.6%	179 20.6%	193 35.9%	160 26.2%	156 23.9%	6,305 27.5%	5,717 21.5%	6,331 21.7%
1960 to 1969	75 11.3%	67 8.6%	40 4.6%	76 14.0%	59 9.6%	57 8.7%	2,978 13.0%	2,846 10.7%	2,786 9.6%
1950 to 1959	36 5.4%	31 4.0%	13 1.5%	26 4.9%	28 4.6%	26 4.0%	1,672 7.3%	1,988 7.5%	1,842 6.3%
1940 to 1949	33 5.0%	28 3.6%	24 2.8%	16 3.0%	22 3.6%	14 2.2%	1,372 6.0%	1,270 4.8%	1,133 3.9%
1939 or earlier	190 28.5%	165 21.2%	151 17.3%	113 21.0%	114 18.6%	113 17.2%	5,571 24.3%	5,435 20.4%	5,513 18.9%
Total Units Listed	666	780	871	538	611	653	22,910	26,589	29,146

Source: US Census 1980, 1990, 2000, and 2010 and American Community Survey 2005-2009

A more detailed breakdown of recent single-family housing starts in the Town of Sharon is provided through an examination of building permit data for the past 12 years on file with Portage County (Figure 2.1). The Town experienced its highest permit activity during the early part of the decade and again in 2000 and 2003/2004, a pattern unlike the rest of Portage County, which the highest permit activity is in the middle part of the decade. Low mortgage rates and favorable economic conditions during that period could be possible factors contributing to these housing starts. However, since 2006, Sharon averaged only 8 permits per year which corresponds to the recession.

Figure 2.1 Single-Family Permits



Source: Portage County Planning & Zoning – Permit data

C. Structural Characteristics

Structure type is most often used to describe the physical characteristics of housing stock. This is defined in the census as the number of units in a structure. In 2010, 93% of the housing stock was categorized as single-family, or 1-unit detached (Table 2.3). Since 1990, the percentage of single-family homes in the Town of Sharon has been slightly higher than the rest of rural Portage County (Town Average).

The second largest structure type in this classification in the Town of Sharon is mobile homes. In 2010, 3% of the housing stock fell into this category, which is lower than the Towns Average (11%) and Portage County (6%). Over the twenty year time period, mobile homes have been a stable to decreasing housing choice for residents throughout the county.

Table 2.3: Housing Structural Characteristics

Units in Structure	Town of Sharon			Town Average			Portage County		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
1 Unit Detached	578 87%	696 89%	810 93%	441 82%	529 87%	537 82%	15,828 69%	18,534 70%	19,834 68%
1-Unit Attached	9 1%	13 2%	21 2%	4 1%	4 1%	8 1%	329 1%	630 2%	1,008 3%
2 to 4 Units	13 2%	17 2%	12 1%	6 1%	7 1%	17 3%	2,420 11%	2,840 11%	3,197 11%
5 or more Units	0 0%	0 0%	0 0%	1 0%	3 0%	16 2%	2,196 10%	2,765 10%	3,356 12%
Mobile Home Trailer or Other	66 10%	54 7%	28 3%	83 15%	68 11%	75 11%	2,137 9%	1,788 7%	1,751 6%
Total Housing Units	666	780	871	535	610	653	22,910	26,557	29,146

Source: US Census 1980, 1990, 2000 and American Community Survey 2005-2009

D. Value Characteristics

Housing value is another important aspect in gauging the overall assessment of current housing stock. The value of housing, as indicated by median price, has risen significantly since 1990 all across Portage County (Table 2.4).

Table 2.4 Housing Value Characteristics

Housing Value (Owner Occupied)	Town of Sharon			Towns Average			Portage County		
	1990	2000	2010	1990	2000	2010	1990	2000	2010
Less than \$50,000	76 34.2%	15 4.4%	7 0.9%	63 26.6%	14 4.8%	35 6.6%	3,562 33.6%	781 6.0%	1,140 6.0%
\$50,000 to \$99,999	143 64.4%	120 34.9%	51 6.6%	149 63.3%	113 37.3%	67 12.7%	6,139 58.0%	6,028 46.1%	3,413 18.1%
\$100,000 to \$149,999	3 1.4%	145 42.2%	206 26.8%	17 7.1%	118 38.9%	147 27.9%	716 6.8%	4,253 32.5%	5,975 31.6%
\$150,000 to \$199,999	0 0.0%	47 13.7%	209 27.2%	6 2.6%	36 11.7%	124 23.6%	150 1.4%	1,329 10.2%	4,116 21.8%
\$200,000 to \$299,999	0 0.0%	11 3.2%	213 27.7%	1 0.3%	15 4.9%	106 20.1%	19 0.2%	493 3.8%	2,978 15.8%
\$300,000 or more	0 0.0%	6 1.7%	82 10.7%	0 0.1%	7 2.4%	48 9.1%	4 0.0%	204 1.6%	1,277 6.8%
Total Units	222	344	768	235	304	526	10,590	13,088	18,899
Median Value	\$56,900	\$109,900	\$171,600	\$54,294	\$103,238	\$154,238	\$58,600	\$98,300	\$140,800

Source: US Census 1980, 1990, 2000 and American Community Survey 2005-2009

Median price is an indicator that can be used to gauge housing demand. The median home price in the Town of Sharon has risen since 1990, but has been consistently lower than the County overall until 2000 (Table 2.4). In 2010, almost 92% of homes in Sharon were valued above \$100,000. The Towns average for homes above \$100,000 is 81% and for Portage County, 76%.

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 this data on housing costs as a percentage of household income for homeowners (Table 2.5). The following information is taken from the US Census Summary File 3, which is based on a sample of households within a community, and not a total count of all households.

Comparison of monthly housing cost for homeowners as a percentage of their household income for the Town of Sharon, Town Average and Portage County are shown (Table 2.5). In 2010, 31.3% of Town of Sharon owner-occupied households paid more than 30% of monthly income on housing costs. The Town Average in this category was 29.6% and for Portage County, 26.8%. Units occupied by households reporting no income or a net loss is included in the “not computed” category (U.S. Bureau of Census).

Table 2.5 Affordability Comparison for Owner-Occupied Housing Unit

Monthly Owner Costs as % of Household Income	Town of Sharon			Town Average			Portage County		
	1989	1999	2010	1989	1999	2010	1989	1999	2010
Less than 20.0%	156 70.3%	209 60.8%	197 37.7%	156 66.4%	193 63.6%	122 37.2%	6,707 63.3%	8,277 63.2%	4,674 40.1%
20.0 to 24.9%	27 12.2%	45 13.1%	109 20.8%	33 13.8%	42 13.7%	61 18.6%	1,628 15.4%	1,897 14.5%	2,211 19.0%
25.0 to 29.9%	9 4.1%	33 9.6%	53 10.1%	22 9.2%	25 8.4%	47 14.2%	910 8.6%	1,063 8.1%	1,604 13.8%
30.0 to 34.9%	7 3.2%	22 6.4%	76 14.5%	7 3.2%	13 4.2%	29 8.8%	470 4.4%	576 4.4%	951 8.2%
35% or more	23 10.4%	32 9.3%	88 16.8%	16 7.0%	29 9.6%	68 20.8%	852 8.0%	1,187 9.1%	2,163 18.6%
Not computed	0 0.0%	3 0.9%	0 0.0%	1 0.5%	2 0.6%	1 0.3%	23 0.2%	88 0.7%	45 0.4%
Total Units Listed	222	344	523	235	304	327	10,590	13,088	11,648

Source: US Census Bureau 1990, 2000 and American Community Survey 2005-2009

In 2010, 21% of the Sharon renter-occupied households were paying a monthly rent above 30% of household income (Table 2.6). The percentage significantly increased from 1999 when approximately 11% of renter-occupied households were paying above 30% of monthly household income. The data from the 2010 Census indicated that this percentage was lower than both the County overall (about 45%) and the Town average (about 27%). Units occupied by households reporting no income or a net loss, or for which no cash rent was paid, are included in the "not computed" category (U.S. Bureau of Census).

Section 2.3 Housing Issues

- Obtaining affordable housing.
- The need for Senior Citizen housing.
- Development in the rural area while protecting major wetlands and natural areas as defined in Chapter 8.
- The quality of housing in the Town of Sharon.
- How will neighboring municipality developments affect the Town?
- Drinking Water in the Polonia area.
- How can businesses with heavy truck traffic (such as non-metallic mining) be sited so that they minimize conflict with residential uses?

Section 2.4 Housing Goals, Objectives and Policies

Goal 1: Provide a climate for affordable housing throughout the Town of Sharon.

Objectives:

- Allow for subdivisions in the Polonia area.
- Designate areas for multiple family units.
- Set in place a minimum lot size to ensure that there is sufficient land for a home site and yet it is fair and reasonable.

Policies:

- Make use of lot averaging option in the Town Subdivision Ordinance.

Goal 2: Allow for Senior Citizens to live out their lives close to their home community.

Objectives:

- Allow for the private sector to develop senior housing in the Polonia area.

Policies:

- Work with the County as needed to achieve this objective.

Goal 3: Ensure that housing development takes into consideration the protection of wetlands and agricultural operations as well as natural areas as defined in Chapter 8.

Objectives:

- Preserve agricultural operations throughout the land use zones.
- Identify sensitive natural resource areas (i.e., wetlands, lake property, and large woodland areas) and utilize the Land Use Plan for their protection.

Policies:

- Encourage the open space design option in subdivision ordinances
- Put major wetlands under a land use class that would result in conservancy zoning
- Consider setting town guidelines for the support and protection of Agricultural operations
- Utilize natural resources limited development overlay district in areas surrounding water bodies as appropriate

Goal 4: Maintain and/or improve the quality and integrity of existing housing and neighborhoods.

Objectives:

- Enforce existing ordinances.
- Make adjustments to existing ordinances when and where warranted.

Policies:

- Enforce Town of Sharon Subdivision Ordinances.
- Enforce Town of Sharon Road Ordinances.
- Enforce Park Land Ordinance.
- Consider creating a fair and equitable mobile home ordinance.

Goal 5: Avoid neighboring development from affecting the Town of Sharon in a negative manner.

Objectives:

- Revenue sharing.
- The Town must be allowed to have input.
- Boundary Agreements.

Policies:

- Maintain active voice in county government.

Goal 6: Plan for a safe and adequate water supply.

Objectives:

- Ensure that residents have and maintain legal and working septic systems.
- County to enforce regulations concerning proper abandonment of unused wells.

Policies:

- Encourage building on only one acre or two-acre lots in Polonia area.
- Keep abreast of Septic and well water issues.

Goal 7: Ensure that businesses with heavy truck traffic (such as non-metallic mining) be sited so that they minimize conflict with residential uses.