

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.

This chapter will look at different characteristics of the housing stock to help ensure that the needs of present and future residents are addressed.

Section 2.1 Housing Inventory

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.

According to Census figures, the Village of Park Ridge experienced a net decrease of 6 units to its housing stock between 1980 and 2000 (Table 2.1). This was due to a 6-unit motel/living unit that was taken down at the corner of Crestwood Drive and Fieldcrest Avenue and remains an empty lot. Over that time period, the number of Park Ridge owner-occupied housing units increased by 2.8%, while renter-occupied housing units decreased by 2.8%. Both the Urban Area Average and Portage County overall have lower percentages of owner-occupied housing units, and higher percentages of renter-occupied.

Table 2.1: Comparison of Housing Occupancy

Occupancy	Village of Park Ridge			Urban Area Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Occupied Housing Units <i>(% of Total Housing Units)</i>	213 95.9%	214 96.4%	211 97.7%	3,285 95.6%	3,913 95.8%	4,660 95.9%	18,310 94.2%	21,306 93.0%	25,040 94.2%
Owner Occupied <i>(% of occupied units)</i>	193 90.6%	193 90.2%	197 93.4%	2,036 62.0%	2,273 58.1%	2,686 57.6%	13,328 72.8%	14,984 70.3%	17,751 70.9%
Renter Occupied <i>(% of occupied units)</i>	20 9.4%	21 9.8%	14 6.6%	1,249 38.0%	1,640 41.9%	1,974 42.4%	4,982 27.2%	6,322 29.7%	7,289 29.1%
Vacant Housing Units <i>(% of Total Housing Units)</i>	9 4.1%	8 3.6%	5 2.3%	152 4.4%	173 4.2%	201 4.1%	1,133 5.8%	1,604 7.0%	1,549 5.8%
For seasonal, recreational, or occasional use	~	1 0.5%	0 0.0%	~	10 0.2%	10 0.2%	~	685 3.0%	642 2.4%
Total Housing Units	222	222	216	3,436	4,086	4,861	19,443	22,910	26,589

Source: U.S. Census Bureau, 1980, 1990, 2000 Census. Urban Area Average = Stevens Point, Villages of Plover, Whiting.

The U.S. Department of Housing and Urban Development has established a minimum target rate for overall unit vacancy of 3% to assure an adequate choice of housing 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 Census data, the Village of Park Ridge has a homeowner vacancy rate of 0.5% and does not have data on rental vacancy rates. Table 2.1 shows that the Village of Park Ridge had an overall year 2000 vacancy rate of 2.3% (down 1.8% from 1980), a rate almost 2% lower than the Urban Area Average, and 3.5% under Portage County as a whole. The low vacancy rate may indicate a higher demand for housing than there is supply. This can be explained in part by the limited supply of undeveloped land within the Village and the popularity of the Village as a place to reside.

B. Structure Type

Structure type information (single family, duplex, multi-family, etc.) is a common tool used for describing 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 the Village.

Table 2.2 below compares the distribution of structure types within the Village of Park Ridge with the Urban Area Average (City of Stevens Point, Villages of Plover and Whiting) and Portage County as a whole, over three census periods. In the year 2000, single-family homes (1-units detached) made up 96% of Park Ridge housing units, a higher percentage than the Urban Average or Portage County. The Village of Park Ridge has, according to census information, seen a decrease of 5-to-9 unit structures since 1990. Those six (6) units were lost due to a motel/living complex that was taken down at the corner of Crestwood Drive and Fieldcrest Avenue.

Table 2.2: Comparison of Total Housing Units and Structure Type

Units in Structure	Village of Park Ridge			Urban Area Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	206 92.8%	205 92.3%	204 95.8%	2,186 63.6%	2,359 57.7%	2,769 56.7%	14,299 68.9%	15,828 69.1%	18,534 69.7%
1-Unit Attached	0 0.0%	0 0.0%	3 1.4%	45 1.3%	81 2.0%	180 3.7%	186 0.9%	329 1.4%	630 2.4%
2 to 4 Units	1 0.5%	9 4.1%	6 2.8%	542 15.8%	724 17.7%	853 17.5%	1,915 9.2%	2,420 10.6%	2,840 10.7%
5 to 9 Units*	15 6.8%	6 2.7%	0 0.0%	555 16.2%	339 8.3%	434 8.9%	1,871 9.0%	1,053 4.6%	1,372 5.2%
10 or more Units	0 0.0%	0 0.0%	0 0.0%	0 0.0%	356 8.7%	433 8.9%	1,294 6.2%	1,143 5.0%	1,393 5.2%
Mobile Home Trailer or Other	0 0.0%	2 0.9%	0 0.0%	108 3.2%	226 5.5%	211 4.3%	1,179 5.7%	2,137 9.3%	1,820 6.8%
Total Housing Units	222	222	213	3,436	4,086	4,881	20,744	22,910	26,589

Source: U.S. Census Bureau 1980, 1990, 2000. *The 1980 census had a top-end category of “five or more units”.

C. Housing Conditions: Age and Value

Age is often used as a measure of a houses condition. It should, however, 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 2.3 below shows a comparison of housing age between the Village of Park Ridge, Urban Area Average, and Portage County.

Table 2.3: Comparison of Housing Age

Year Structure Built	Village of Park Ridge			Urban Area Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	N/A	N/A	2 1%	N/A	N/A	894 18%	N/A	N/A	5,147 19%
1980 to 1989	N/A	11 5%	14 7%	N/A	969 24%	809 17%	N/A	5,012 22%	4,186 16%
1970 to 1979	19 9%	24 10%	14 7%	2,660 36%	916 22%	931 19%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	91 41%	79 33%	48 23%	1,265 17%	509 12%	573 12%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	44 20%	59 25%	57 27%	607 8%	349 9%	456 9%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	41 18%	33 14%	42 20%	507 7%	322 8%	256 5%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	27 12%	33 14%	36 17%	2,257 31%	1,021 25%	962 20%	6,539 34%	5,571 24%	5,435 20%
Total Units Listed	222	239	213	7,296	4,086	4,881	19,450	22,910	26,589

Source: U.S. Census Bureau, 1980, 1990, 2000 Census. Urban Area Average = Stevens Point, Villages of Plover, Whiting.

Housing value is another important aspect for gauging the overall condition of the current housing stock. The value of housing has risen significantly since 1980 all across Portage County. Table 2.4 shows the distribution of housing values across various price ranges, as well as the median home price, for the Village of Park Ridge, Urban Area Average, and Portage County.

Table 2.4: Comparison of Housing Value

Housing Value (Owner Occupied)	Village of Park Ridge			Urban Area Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	47 26%	21 11%	3 2%	1,131 64%	677 35%	142 6%	5,628 60%	3,562 34%	781 6%
\$50,000 to \$99,999	123 69%	119 63%	59 31%	599 34%	1,107 57%	1,200 52%	3,516 38%	6,139 58%	6,028 46%
\$100,000 to \$149,999	8 4%	44 23%	80 42%	30 2%	131 7%	673 29%	187 2%	716 7%	4,253 32%
\$150,000 to \$199,999	1 1%	6 3%	45 24%	3 0%	15 1%	212 9%	19 0%	150 1%	1,329 10%
\$200,000 to \$299,999	0 0%	0 0%	3 2%	1 0%	3 0%	76 3%	6 0%	19 0%	493 4%
\$300,000 or more	0 0%	0 0%	0 0%	0 0%	0 0%	27 1%	0 0.0%	4 0%	204 2%
Total Units	179	190	190	1,764	1,933	2,330	9,356	10,590	13,088
Median Value	\$63,300	\$81,900	\$126,000	\$48,567	\$60,767	\$98,667	\$45,300	\$58,600	\$98,300

Source: U.S. Census Bureau, 1980, 1990, 2000 Census. Urban Area Average = Stevens Point, Villages of Plover, Whiting.

In 1980, Park Ridge had 26% of its housing units valued at less than \$50,000. By 2000, only 2% remained at this value. According to data from the 2000 census, the value of owner occupied housing units in the Village varied from \$40,000 to \$300,000, with 68% valued at over \$100,000.

The Urban Area Average had over 40% of its homes in the \$100,000+ range, but still had a higher remaining percentage of units valued at less than \$50,000. The 2000 median value for housing within the Village of Park Ridge was \$126,000. This was higher than the median value for Portage County as a whole (\$98,300), and 28% higher than the Urban Area Average (\$98,667). See Appendix E for a more detailed listing of housing unit values for all municipalities across Portage County.

D. Housing Affordability

According to the U.S. Department of Housing and Urban Development, no more than 30% of 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. The “not computed” category represents units occupied by households reporting no income or a net loss, or for which no cash rent was paid.

Table 2.5 below shows monthly housing costs for homeowners as a percentage of their household income for the Village of Park Ridge, Urban Area Average, and Portage County. In 1999, 85% of the households within the Village of Park Ridge paid less than 30% of their monthly income toward housing costs, and those units were, therefore, considered affordable to those living in them. This percentage is slightly lower than that of the Urban Area Average (86%) and Portage County as a whole (86%). Park Ridge also has a higher percentage of residents who pay more than 35% of their income on housing. This is probably related to the higher median value of village housing.

Table 2.5: Monthly Owner Costs as a Percentage of Household Income

Monthly Owner Costs as a % of Household Income	Village of Park Ridge		Urban Area Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	141 74.2%	128 67.4%	1,171 60.6%	1,461 62.7%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	27 14.2%	22 11.6%	323 16.7%	358 15.4%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	2 1.1%	11 5.8%	169 8.7%	184 7.9%	910 8.6%	1,063 8.1%
30.0 to 34.9%	5 2.6%	8 4.2%	105 5.4%	107 4.6%	470 4.4%	576 4.4%
35% or more	13 6.8%	21 11.1%	166 8.6%	202 8.7%	852 8.0%	1,187 9.1%
not computed	2 1.1%	0 0.0%	0 0.0%	18 0.8%	23 0.2%	88 0.7%
Total	190	190	1,933	2,330	10,590	13,088

Source: U.S. Census Bureau. Urban Area Average = Stevens Point, Villages of Plover, Whiting.

Table 2.6 below shows monthly housing costs for renters as a percentage of their household income for the Village of Park Ridge, Urban Area Average and Portage County. In 1999, 69% of renters were paying a monthly rent that was affordable to them. This percentage is slightly higher than that of the Urban Area Average (63%) and Portage County (63%) as a whole. As with homeowners, Park Ridge renters have a higher percentage paying over 35% of income on rent than the Urban Area or Portage County as a whole.

Table 2.6: Monthly Renter Costs as a Percentage of Household Income

Monthly Renter Costs as a % of Household Income	Village of Park Ridge		Urban Area Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	9 39.1%	4 30.8%	453 27.8%	734 37.4%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	0 0.0%	2 15.4%	279 17.1%	255 13.0%	981 16.3%	886 12.5%
25.0 to 29.9%	5 21.7%	3 23.1%	205 12.6%	248 12.6%	695 11.5%	863 12.2%
30.0 to 34.9%	2 8.7%	0 0.0%	118 7.2%	139 7.1%	447 7.4%	485 6.9%
35% or more	5 21.7%	4 30.8%	529 32.4%	528 26.9%	1,860 30.9%	1,791 25.4%
not computed	2 8.7%	0 0.0%	47 2.9%	60 3.1%	260 4.3%	361 5.1%
Total	23	13	1,633	1,966	6,019	7,061

Source: U.S. Census Bureau. Urban Area Average = Stevens Point, Villages of Plover, Whiting.

E. Housing Programs

Several means are available to the Village of Park Ridge 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 Village 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, mobile homes, and town homes. All units must meet HUD's standards.

Currently, the Village of Park Ridge 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.

- 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 smaller municipalities like Park Ridge, who 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 Village of Park Ridge population has decreased 24% in the last twenty years, and will possibly decrease further before in all likelihood rising do to an influx of new families in the next twenty years.

B. Household 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 identified by the U.S. census is *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 or institutional quarters) by the number of *occupied housing units* (those not classified as vacant). Persons per household have declined from 3.03 to 2.31 between 1980 and 2000. This trend is likely to plateau until younger families move in to the village. Park Ridge cannot anticipate any substantial number of new housing units do to the lack of vacant land. Thus, it is anticipated that the number of housing units will fluctuate very little, while the persons per household will determine the number of residents within in the Village of Park Ridge.

C. Housing Development Environment

No single land use within Park Ridge accounts for greater acreage than residential activities. In 2002, over fifty-eight percent (58%) of the total land area of Park Ridge contains residential development. There is a limited amount of vacant developable land within the existing corporate boundary of the Village of Park Ridge. Development or re-development at higher densities may be required.

D. Housing Issues Identified by the Plan Commission

1. The Village Plan Commission and Village Board should look into adding an enforcement clause to the zoning ordinance, to protect the aesthetics of the village from unkempt yards.

Section 2.3: Conclusions – Housing Analysis

- A. In the year 2000, single-family homes (1-unit detached) made up 96% of Park Ridge housing units.
 - Park Ridge had a higher percentage of homes in this category than the Urban Area Average and Portage County as a whole.
- B. The low vacancy rate may indicate a higher demand for housing than there is supply. This can be explained in part by the limited supply of developable land within the Village and the Village being a desirable place to live.
- C. According to 2000 Census data, 57% of Park Ridge’s housing units were built between 1950 and 1980, with only 37% built before 1950, indicating a fairly new housing stock.
- D. The Village of Park Ridge had a much larger 2000 median housing value (\$126,000) than Portage County (\$98,300), and was 28% higher than the Urban Area Average (\$98,667).
- F. There is a limited amount of vacant developable land within the existing corporate boundary of the Village of Park Ridge.

Section 2.4: Housing and Residential Development Goals, Objectives, Policies

A. Goal

1. To preserve or improve the quality and integrity of existing residential housing and neighborhoods
2. Allow for an adequate supply of housing to meet the needs of all citizens.

B. Objectives

1. Protect existing residential neighborhoods from intrusion by non-compatible or undesirable land use activities. Neighborhood design enhances community character.
3. Promote decent, safe and sanitary housing as it relates to developed and redeveloped housing units.
5. Promote the rehabilitation of substandard homes in the community in order to provide a decent and safe living environment for all residents.
6. Housing development takes into consideration the protection of natural resources and open spaces.
7. Maintain or improve the quality and integrity of existing housing and neighborhoods.
8. Neighborhood design enhances community character with all development and redevelopment.

C. Policies

1. The Village of Park Ridge should continue to use the zoning ordinance to maintain the character of existing residential neighborhoods, and ensure that residential development proposals meet density standards.
2. Effective building and housing codes should be maintained to ensure the quality and safety of new and existing housing units.
3. The Village will support individual attempts to utilize any available housing programs.
4. The Plan Commission and Village Board should look into adding an enforcement clause to the zoning ordinance to protect the aesthetics of the Village from unkempt yards.