

## **CHAPTER 2     Housing Element**

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.

Housing is very important to the citizens of the Village of Whiting, representing in many cases the largest expenditure individuals will make. 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.

Between 1980 and 2000, the Village of Whiting experienced a net increase of 69 units to its housing stock (Table 2.1). Over that time period, Whiting owner-occupied housing units increased by 1.5%, while renter-occupied housing units decreased by 1.5%. 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 Whiting			Urban Area Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
<b>Occupied Housing Units</b> <i>(% of Total Housing Units)</i>	<b>619</b>	<b>637</b>	<b>690</b>	<b>3,149</b>	<b>3,772</b>	<b>4,501</b>	<b>18,310</b>	<b>21,306</b>	<b>25,040</b>
	<i>97.8%</i>	<i>97.5%</i>	<i>98.3%</i>	<i>95.5%</i>	<i>95.7%</i>	<i>95.8%</i>	<i>94.2%</i>	<i>93.0%</i>	<i>94.2%</i>
Owner Occupied <i>(% of occupied units)</i>	452	478	514	1,949	2,178	2,581	13,328	14,984	17,751
	<i>73.0%</i>	<i>75.0%</i>	<i>74.5%</i>	<i>61.9%</i>	<i>57.7%</i>	<i>57.3%</i>	<i>72.8%</i>	<i>70.3%</i>	<i>70.9%</i>
Renter Occupied <i>(% of occupied units)</i>	167	159	176	1,200	1,594	1,920	4,982	6,322	7,289
	<i>27.0%</i>	<i>25.0%</i>	<i>25.5%</i>	<i>38.1%</i>	<i>42.3%</i>	<i>42.7%</i>	<i>27.2%</i>	<i>29.7%</i>	<i>29.1%</i>
<b>Vacant Housing Units</b> <i>(% of Total Housing Units)</i>	<b>14</b>	<b>16</b>	<b>12</b>	<b>150</b>	<b>170</b>	<b>199</b>	<b>1,133</b>	<b>1,604</b>	<b>1,549</b>
	<i>2.2%</i>	<i>2.5%</i>	<i>1.7%</i>	<i>4.5%</i>	<i>4.3%</i>	<i>4.2%</i>	<i>5.8%</i>	<i>7.0%</i>	<i>5.8%</i>
For seasonal, recreational, or occasional use		2	0		9	10		685	642
		<i>0.3%</i>	<i>0.0%</i>		<i>0.2%</i>	<i>0.2%</i>		<i>3.0%</i>	<i>2.4%</i>
<b>Total Housing Units</b>	<b>633</b>	<b>653</b>	<b>702</b>	<b>3,299</b>	<b>3,942</b>	<b>4,700</b>	<b>19,443</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census Bureau, 1980, 1990, 2000 Census. Urban Area Average = Stevens Point, Villages of Plover, Park Ridge.

The US 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 Whiting has a homeowner vacancy rate of 0.2% and a rental vacancy rate of 2.2%. Table 2.1 shows that the Village of Whiting had an overall year 2000 vacancy rate of 1.7% (down 0.5% from 1980), a rate almost 3% lower than the Urban Area Average, and 4% 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.

## B. Structure Type

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 is taken from the US 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 Whiting with the Urban Area Average (City of Stevens Point, Plover and Park Ridge) and Portage County as a whole, over three Census periods. In the year 2000, single-family homes (1-unit detached) made up 79% of Whiting housing units, a higher percentage than the Urban Average or Portage County. The single-family detached homes within Whiting have been increasing in number, but decreasing in percentage of total units over the last twenty years. A similar trend took place within the Urban Area Average and Portage County overall. The Village of Whiting has seen a decrease since 1990 in 5-to-9 unit structures while increasing in 10-or-more unit structures. The Urban Area and Portage County have seen increases in both. According to Census information, Whiting also has seen a decrease in mobile home, trailer, or other units, reducing the total to zero in 2000 (down from 8 in 1990). Whiting officials, however, cannot verify or confirm that there were actually 8 mobile homes located within the Village in 1990.

**Table 2.2: Comparison of Total Housing Units and Structure Type**

Units in Structure	Village of Whiting			Urban Area Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	529 83.4%	525 80.4%	540 78.8%	2,078 63.0%	2,253 57.1%	2,657 56.3%	14,299 68.9%	15,828 69.1%	18,534 69.7%
1-Unit Attached	6 0.9%	13 2.0%	12 1.8%	43 1.3%	77 1.9%	177 3.8%	186 0.9%	329 1.4%	630 2.4%
2 to 4 Units	25 3.9%	30 4.6%	41 6.0%	534 16.2%	717 18.2%	842 17.8%	1,915 9.2%	2,420 10.6%	2,840 10.7%
5 to 9 Units*	74 11.7%	17 2.6%	12 1.8%	536 16.2%	336 8.5%	430 9.1%	1,871 9.0%	1,053 4.6%	1,372 5.2%
10 or more Units	0 0.0%	60 9.2%	80 11.7%	0 0.0%	336 8.5%	406 8.6%	1,294 6.2%	1,143 5.0%	1,393 5.2%
Mobile Home Trailer or Other	0 0.0%	8 1.2%	0 0.0%	108 3.3%	224 5.7%	211 4.5%	1,179 5.7%	2,137 9.3%	1,820 6.8%
<b>Total Housing Units</b>	<b>634</b>	<b>653</b>	<b>685</b>	<b>3,299</b>	<b>3,942</b>	<b>4,723</b>	<b>20,744</b>	<b>22,910</b>	<b>26,589</b>

Source: US 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 Whiting, Urban Area Average, and Portage County.

**Table 2.3: Comparison of Housing Age**

Year Structure Built	Village of Whiting			Urban Area Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	65 9%	n/a	n/a	873 18%	n/a	n/a	5,147 19%
1980 to 1989	n/a	45 7%	58 8%	n/a	957 24%	794 17%	n/a	5,012 22%	4,186 16%
1970 to 1979	173 27%	203 31%	204 30%	958 29%	857 22%	867 18%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	191 30%	168 26%	143 21%	600 18%	479 12%	541 11%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	111 18%	114 17%	105 15%	313 9%	331 8%	440 9%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	59 9%	62 9%	30 4%	305 9%	313 8%	260 6%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	99 16%	61 9%	80 12%	1,124 34%	1,011 26%	947 20%	6,539 34%	5,571 24%	5,435 20%
<b>Total Units Listed</b>	<b>633</b>	<b>653</b>	<b>685</b>	<b>3,300</b>	<b>3,948</b>	<b>4,722</b>	<b>19,450</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census Bureau, 1980, 1990, 2000 Census. Urban Area Average = Stevens Point, Villages of Plover, Park Ridge.

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 Whiting, Urban Area Average, and Portage County. In 1980 Whiting had 53% of its housing units valued at less than \$50,000. By 2000, only 1% 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. Over one half of Whiting's housing units were valued between \$50,000 and \$99,999; 47% were valued at over \$100,000.

**Table 2.4: Comparison of Housing Value**

Housing Value (Owner Occupied)	Village of Whiting			Urban Area Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	225 53%	99 22%	6 1%	1,072 64%	651 35%	141 6%	5,628 60%	3,562 34%	781 6%
\$50,000 to \$99,999	199 47%	332 74%	245 53%	573 34%	1,036 56%	1,138 51%	3,516 38%	6,139 58%	6,028 46%
\$100,000 to \$149,999	2 0%	17 4%	181 39%	32 2%	140 8%	640 29%	187 2%	716 7%	4,253 32%
\$150,000 to \$199,999	0 0%	3 1%	26 6%	3 0%	16 1%	218 10%	19 0%	150 1%	1,329 10%
\$200,000 to \$299,999	0 0%	0 0%	8 2%	1 0%	3 0%	74 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%	4 0%	204 2%
<b>Total Units Listed</b>	<b>426</b>	<b>451</b>	<b>466</b>	<b>1,681</b>	<b>1,846</b>	<b>2,238</b>	<b>9,356</b>	<b>10,590</b>	<b>13,088</b>
<b>Median Value</b>	<b>\$48,900</b>	<b>\$61,100</b>	<b>\$97,000</b>	<b>\$53,367</b>	<b>\$67,700</b>	<b>\$108,333</b>	<b>\$45,300</b>	<b>\$58,600</b>	<b>\$98,300</b>

Source: US Census Bureau, 1980, 1990, 2000 Census. Urban Area Average = Stevens Point, Villages of Plover, Park Ridge.

The Urban Area Average also 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 Whiting was \$97,000. This was slightly lower than the median value for Portage County as a whole (\$98,300), and 10% lower than the Urban Area Average (\$108,333). See Appendix E for a more detailed listing of housing unit values for all municipalities across Portage County.

#### D. Housing Affordability

According to the US 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 US Census provides data on housing costs as a percentage of household income for home owners (Table 2.5) and renters (Table 2.6). 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. 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 home owners as a percentage of their household income for the Village of Whiting, Urban Area Average, and Portage County. In 1999, 88% of the households within the Village of Whiting 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 higher than that of the Urban Area Average (86%) and Portage County as a whole (86%).

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

Monthly Owner Costs as a % of Household Income	Village of Whiting		Urban Area Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	301 66.7%	328 70.4%	1,117 60.5%	1,394 62.3%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	67 14.9%	65 13.9%	310 16.8%	344 15.4%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	26 5.8%	16 3.4%	161 8.7%	182 8.1%	910 8.6%	1,063 8.1%
30.0 to 34.9%	15 3.3%	28 6.0%	102 5.5%	101 4.5%	470 4.4%	576 4.4%
35% or more	42 9.3%	29 6.2%	156 8.5%	199 8.9%	852 8.0%	1,187 9.1%
not computed	0 0.0%	0 0.0%	1 0.0%	18 0.8%	23 0.2%	88 0.7%
<b>Total</b>	<b>451</b>	<b>466</b>	<b>1,846</b>	<b>2,238</b>	<b>10,590</b>	<b>13,088</b>

Source: US Census Bureau. Urban Area Average = Stevens Point, Villages of Plover, Park Ridge.

Table 2.6 below shows monthly housing costs for renters as a percentage of their household income for the Village of Whiting, Urban Area Average and Portage County. In 1999, 60% of renters were paying a monthly rent which was affordable to them. This percentage is slightly lower than that of the Urban Area Average (63%) and Portage County (63%) 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 Whiting		Urban Area Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	46 28.9%	60 34.9%	441 27.8%	716 37.4%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	33 20.8%	19 11.0%	268 16.9%	250 13.1%	981 16.3%	886 12.5%
25.0 to 29.9%	35 22.0%	24 14.0%	195 12.3%	241 12.6%	695 11.5%	863 12.2%
30.0 to 34.9%	15 9.4%	13 7.6%	114 7.2%	135 7.1%	447 7.4%	485 6.9%
35% or more	28 17.6%	51 29.7%	522 32.9%	513 26.8%	1,860 30.9%	1,791 25.4%
not computed	2 1.3%	5 2.9%	47 3.0%	59 3.1%	260 4.3%	361 5.1%
<b>Total</b>	<b>159</b>	<b>172</b>	<b>1,588</b>	<b>1,913</b>	<b>6,019</b>	<b>7,061</b>

Source: US Census Bureau. Urban Area Average = Stevens Point, Villages of Plover, Park Ridge.

### E. Housing Programs

The Housing Authority of Portage County (HAPC) offers a number of housing programs throughout Portage County including subsidized rental units for the elderly and handicapped, and programs for low-income families based on family size, composition, and income level. Currently, however, HAPC does not administer either of these programs within the Village of Whiting.

Another housing assistance program is the Housing Choice Voucher Program through the Housing Authority of Portage County. 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 Department of Housing and Urban Development (HUD) standards.

The Fireside Apartments, located within the Village of Whiting, are covered under Section 202 of Wisconsin Federally Assisted programs. HUD provides a direct loan to nonprofit organizations for project development and rent subsidy for low-income tenants. Several 202 section units are designed for physically handicapped, developmentally disabled and chronically mentally ill residents.

The Village could explore several programs that are available to Whiting 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 participation in Federal and State housing programs that make available loan and grants to build, repair or obtain adequate housing.

## **Section 2.2 Housing Demand**

### **A. Population Trends**

As discussed in the Issues and Opportunities chapter of this plan, the Village of Whiting population has decreased 14% in the last twenty years, but is expected to stabilize and increase during the planning period (see Section 1.5).

### **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 is identified by the US 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 or institutional quarters) by the number of *occupied housing units* (those not classified as vacant). In order for the Village to begin to approximate the future needs for housing units, an assumption must be made on how the units will be occupied. Population decline in Whiting is seen as being caused by a drop in the persons per household over time. This trend is accounted for by an increasing median age for Village residents, and the decreasing number of persons living in each household through children leaving home and death of older residents. The Village Plan Commission and Board feel that this trend will stabilize and reverse as younger families move into the Village, which will eventually raise the number of persons per household.

The Village Plan Commission anticipates that the number of housing units will increase at a slow, steady rate. According to information in the Land Use Chapter of this Comprehensive Plan (Table 8.3), there will be an additional 12 acres of single-family and 1 acre of multi-family development within the Village by the year 2020. When considering likely development densities, this acreage should accommodate up to 45 additional units. The Whiting 2000 overall vacancy rate was under 2%. If a 2% vacancy rate was applied to the anticipated new units, there would be up to 44 new occupied housing units by 2020, for a new total of 734 occupied units, 747 total housing units.

Another factor that enters into future housing needs will be the loss of housing units along Post Road through road reconstruction and conversion of residences to commercial properties. It is anticipated that any loss of units will be re-couped through mixed-use projects developed along Post Road. Any new units can be contained in either single-unit or multiple-unit structures.

### **C. Housing Development Environment**

Of the land devoted to urban development, no single land use demands greater acreage than residential activities. In 2004, over 58 percent of the total land area of Whiting contains residential development. The *Transportation, Utilities and Community Facilities*, and *Land Use* chapters will provide a more detailed analysis of the following topics, but a brief summary is included here to provide some context for housing unit development.

**Infrastructure:** There is a sufficient transportation network to allow for an economic and efficient expansion of housing in the general Whiting area; Whiting itself has little available vacant land within its existing borders for residential development. The Village's sewer and water distribution/collection system is currently being studied to assess its service capabilities.

**Developable land:** There is a limited amount of vacant developable land within the existing corporate boundary of the Village of Whiting to provide for the anticipated number of future housing units. Development or re-development at higher densities may be required.

D. Housing Issues Identified by the Plan Commission

- May need to reassess the current 100 foot frontage requirement for residential lots
- Investigate feasibility of residential use in the area near the well house
- Need to maintain green space
- Could/should the Kimberly-Clark land north of Tommy's Turnpike be rezoned from Industrial to Residential?
- May need to reassess the multi-family zoning requirements/standards; too restrictive? How will this affect the quality of life in the Village?
  - Does Whiting want to redevelop at a higher density? How will these higher densities affect the sewer and water systems?

**Section 2.3 Housing Analysis Conclusions**

- A. Between 1980 and 2000, the Village of Whiting experienced a net increase of 69 units to its housing stock (Table 2.1).
1. In the year 2000, single-family homes (1-unit detached) made up 79% of Whiting housing units.
    - Whiting 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 undeveloped land within the Village.
- C. According to 2000 Census data, 66% of Whiting's housing units were built between 1950 and 1980, with only 16% built before 1950.
- D. The Village of Whiting had a comparable 2000 median housing value (\$97,000) to Portage County (\$98,300), but was 10% lower than the Urban Area Average (\$108,333).
- E. During 1999, 88% of households and 60% of renters were paying less than 30% of their monthly income towards housing costs or rent, and those units were therefore considered affordable to those living in them.
- F. There is a limited amount of vacant developable land within the existing corporate boundary of the Village of Whiting to provide for the anticipated number of future housing units. Development or re-development at higher densities may be required.

## **Section 2.4 Housing and Residential Development Goals, Objectives and Policies**

Because of its major impact on community growth and development, efforts must be taken to protect the existing housing supply through effective building and land use code enforcement and to promote compact growth of new residential neighborhoods in areas that can be served conveniently and economically with public facilities and utilities.

### **A. Goal**

To preserve or improve the quality and integrity of existing residential housing and neighborhoods, and encourage the provision of an adequate, affordable supply and choice of housing for all residents.

### **B. Objectives**

1. Protect existing residential neighborhoods from intrusion by non-compatible or undesirable land use activities. Neighborhood design enhances community character.
2. Promote an adequate supply and choice of owner and renter type housing units to serve the current and future residents of Whiting.
3. Promote decent, safe and sanitary housing.
4. Maintain adequate housing to meet the special needs of the elderly, handicapped and low to moderate income. Different agencies will be sensitive and aware of the housing issues of our senior citizens and those with special needs.
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. The Village of Whiting should work together with local units of government to explore creative ways to plan for and share the benefits of growth across municipal boundaries.
8. Develop an educational program for municipal boards and the public related to housing issues.

### **C. Policies**

1. The Village of Whiting should continue to use the zoning ordinance to maintain the character of existing residential neighborhoods, ensure that new residential developments are located in suitable areas 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. Promote the use of appropriate State and Federal housing programs to provide housing assistance to the elderly, handicapped and low to moderate income residents who need it.
4. Any new elderly housing developments should be located in areas accessible to commercial, recreational, medical, transit and other necessary facilities and services; maintain transit service to existing elderly housing developments.