

# HOUSING

## 2.1 INTRODUCTION

Housing characteristics are related to the social and economic conditions of a community’s residents and are an important element of a comprehensive plan. Information in this element will provide data about the current housing stock, as well as identify significant changes in the number of housing units and other housing characteristics. The ability of a community to provide an adequate housing supply for all persons and income levels is key to its economic prosperity and the well being of its inhabitants.

In reviewing the housing characteristic data prepared by the U.S. Census Bureau for 2000, the Town of Wascott is very concerned with the accuracy of the overall data. According to the Census Bureau, the town had an overall total housing unit decline of 127 from 1990 to 2000. It is the opinion of town officials that total housing units did not decline over the decade but rather increased. Officials concur with the increase in total occupied units but question the total net decline of 180 seasonal or occasional use units. Some of the gain in occupied housing units between 1990 and 2000 is attributed to seasonal residents making Wascott their primary residence. However over the decade, the town realized significant housing development while not losing a greater number of housing units to fire, dilapidation, or blight.

## 2.2 EXISTING HOUSING CHARACTERISTICS

Table 2.1 addresses the number and type of housing units in the Town of Wascott for the period 1980-2000. The town suffered a small net loss of 10 housing units (1.2%) during that time frame. Occupied housing units (households) made gains during both decades; however, the number of vacant units, after a gain from 1980-1990 and a loss from 1990-2000, became fewer by year 2000. The number of seasonal, recreational, or occasional use housing units decreased considerably during the decades from 1980-2000, for a net loss of 115 units or 19 percent.

Table 2.1: Housing Stock 1980-2000					
Town of Wascott	1980	1990	2000	Change 1980-1990	Change 1990-2000
Total Housing Units	816	933	806	117	-127
Total Occupied Housing Units (Households)	184	213	295	29	82
Owner-Occupied Units	156	201	282	45	81
Renter Occupied Units	28	12	13	-16	1
Vacant Units	22	45	16	23	-29
Seasonal or Occasional Use Units	610	675	495	65	-180
Average Household Size	2.47	2.21	2.18	-0.57	-0.03

Source: US Census Bureau 1980, 1990, 2000

A gradual decline of inhabitants per occupied household (average household size) is occurring throughout Douglas County and northern Wisconsin. The central trends causing this decline include the out migration of inhabitants over the age of 18 for work or school, overall smaller family sizes, fewer families with children moving into the town, and fewer children being born to town residents. Additionally, many households are composed of retired couples or are single person households. Table 2.1 indicates that, in 2000, the Town of Wascott had an average of 2.18 persons per household, representing a decline from both 1980 and 1990 levels.

**Occupancy Characteristics**

Table 2.2 compares in detail the occupancy and tenure characteristics for the Town of Wascott, Douglas County, and the State of Wisconsin. As referenced in the table, 511 (63.4%) of all town housing units were identified as vacant with 96.9 percent of those vacant units reported as seasonal, leaving a “true” vacancy rate of 3.1 percent. Because of the high seasonal housing levels, the housing vacancy rate in the town was greater than the county or state rates.

According to Census 2000, renter-occupied units comprised only 4.4 percent of all occupied housing units in the Town of Wascott. Compared to 28.7 percent for the county and 31.6 percent for the state, the town number is considerably lower.

<b>Table 2.2: Total Housing Units, Occupancy, and Tenure Town of Wascott, Douglas County, and State of Wisconsin, 2000</b>						
<b>Housing Units</b>	<b>Town of Wascott</b>		<b>Douglas County</b>		<b>State of Wisconsin</b>	
	Number	Percent	Number	Percent	Number	Percent
<b>Total Units</b>	<b>806</b>	<b>100.0%</b>	<b>20,356</b>	<b>100.0%</b>	<b>2,321,144</b>	<b>100.0%</b>
<b>Occupied</b>	<b>295</b>	<b>36.6%</b>	<b>17,808</b>	<b>87.5%</b>	<b>2,084,544</b>	<b>89.8%</b>
<i>Owner</i>	282	95.6%	12,704	71.3%	1,426,361	68.4%
<i>Renter</i>	13	4.4%	5,104	28.7%	658,183	31.6%
<b>Vacant</b>	<b>511</b>	<b>63.4%</b>	<b>2,548</b>	<b>12.5%</b>	<b>236,600</b>	<b>10.2%</b>
<i>For Rent</i>	2	0.4%	321	12.6%	38,714	16.4%
<i>For Sale</i>	4	0.8%	101	4.0%	17,172	7.3%
<i>Seasonal</i>	495	96.9%	1,744	68.4%	142,313	60.1%
<i>Other</i>	10	2.0%	382	15.0%	38,401	16.2%

Source: U.S. Census 2000, SF1

Table 2.3 compares selected housing characteristics for the Town of Wascott with surrounding communities and Douglas County. The Town of Wascott has a high rate of seasonal, recreational, or occasional use housing units, but it is not as high as the Towns of Barnes and Minong. It is, however, much higher than the Town of Gordon and Douglas County. The town’s median housing value in 2000, as reported by specified owner-occupied units, was \$120,500, which was higher than the county and the other communities.

Table 2.3: Comparison of Housing Characteristics					
	Town of Wascott	Town of Gordon	Town of Barnes	Town of Minong	Douglas County
Total Housing Units	806	471	1,486	1221	20,356
% Occupied Housing Units	36.6%	63.3%	18.7%	31.9%	87.5%
% Seasonal	61.4%	33.8%	78.1%	66.6%	8.6%
*Median Housing Value	\$120,500	\$73,300	\$110,600	\$100,400	\$69,900

Source: U.S. Census 2000, SF1 and SF3

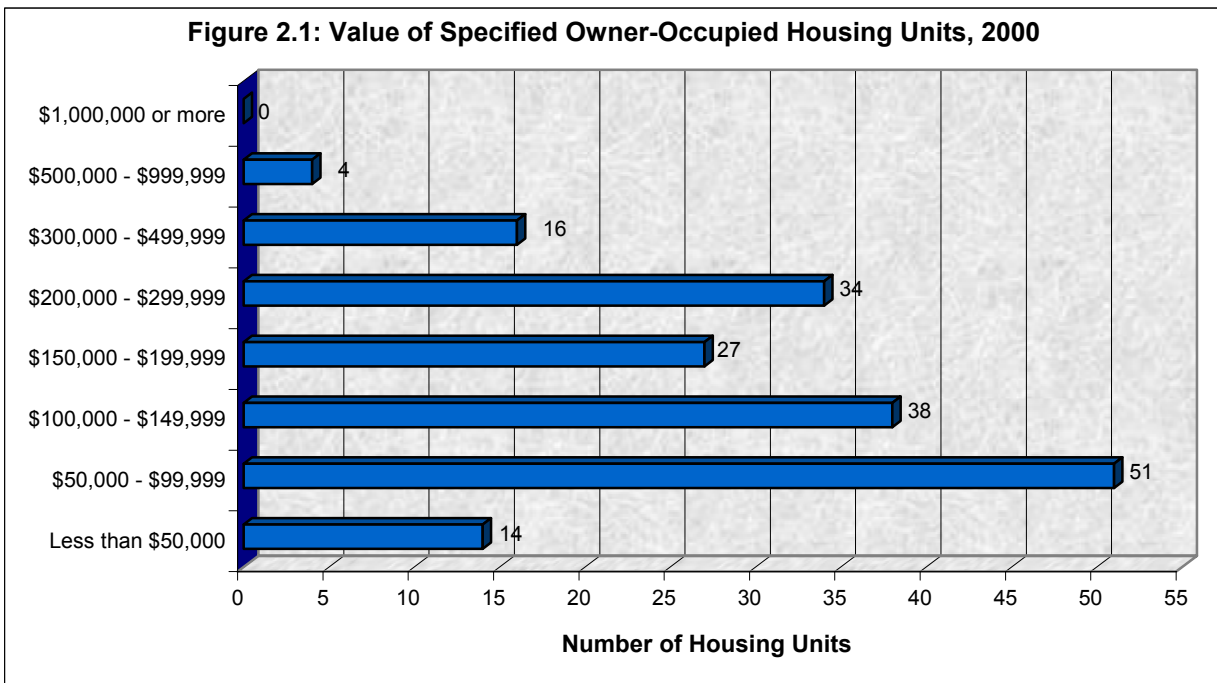
\* Specified owner-occupied units

### Value Characteristics

Some statistical data represented in this element is based on long form census data. **Specified owner-occupied housing units** are defined by the U.S. Census Bureau as the following: total number of owner-occupied housing units described as either a one-family home detached from any other house or a one-family house attached to one or more houses on less than ten acres with no business on the property.

From 1990 to 2000, the median value of specified owner-occupied housing units in the Town of Wascott increased significantly. The median value was \$120,500 in 2000 compared to \$56,300 in 1990 and \$37,500 in 1980. According to Census 2000, the value of housing units (specified owner-occupied) covered a broad range from \$20,000 to \$749,999.

Figure 2.1 shows a detailed breakdown of existing housing values in the Town of Wascott. Of the reporting sample of 184 specified owner-occupied housing units in the town, roughly 48 percent (89 units) are valued between \$50,000 and \$149,999. Only 7.6 percent are valued less than \$50,000 and 11 percent are valued at greater than \$300,000.



Source: U.S. Census 2000, SF3

Affordability of owner- and renter-occupied units is critical to sustaining population and employment levels for local businesses. According to the U.S. Department of Housing and Urban Development (HUD), affordable housing costs including utilities, taxes, mortgage or rent payments, and insurance should not be greater than 30 percent of the total household income. Table 2.4 shows the monthly owner costs as a percent of household income in 1999 as reported by Census 2000. In the Town of Wascott, roughly 25 percent of the specified owner-occupied units exceeded 30 percent of their household income.

Percent of Household Income	Units	Percent of Specified Units
Less than 15 Percent	66	35.9%
15.0 to 19.9 Percent	34	18.5%
20.0 to 24.9 Percent	29	15.8%
25 to 29.9 Percent	9	4.9%
30.0 to 34.9 Percent	11	6.0%
35.0 Percent or More	35	19.0%
Not Computed	0	0.0%
<b>Total Specified Units</b>	<b>184</b>	<b>100.0%</b>

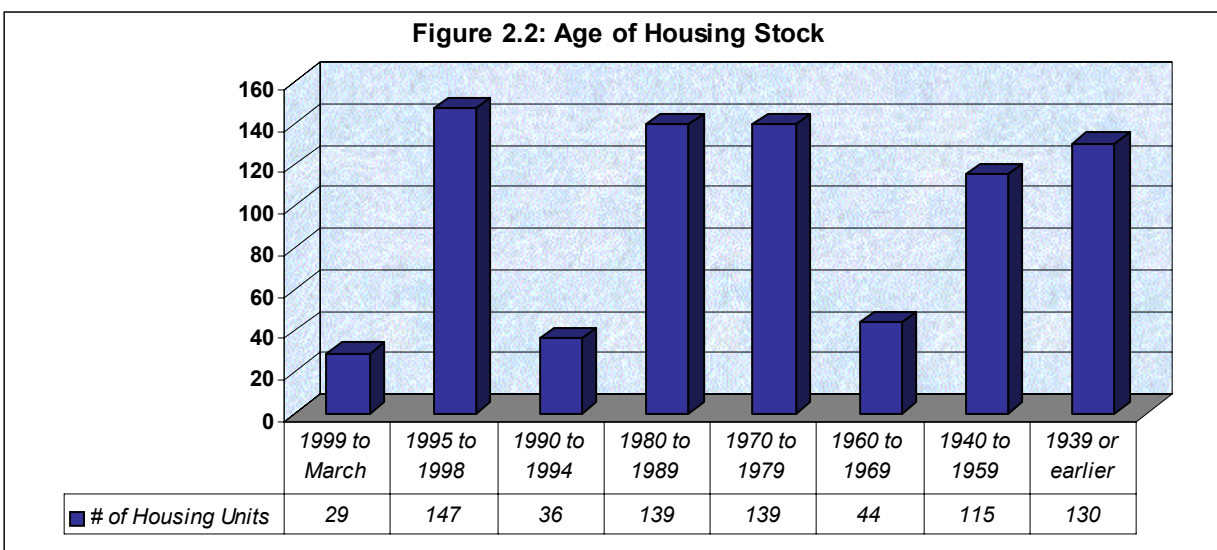
Source: U.S. Census 2000, SF3

### **Age Characteristics**

Understanding the relative age of the housing stock is a good indicator of the condition of the available housing units. Table 2.5 lists the percent of the town’s total housing stock by the decade(s) in which it was built. Figure 2.2 depicts the age of the housing units by year built with a more detailed breakdown of quantity of units for the decade from 1990 to March 2000. As indicated by the table and the graph, the town has a fairly even distribution of older and newer housing stock with the exception of a growth spike from 1995-1998.

Town of Wascott Year Structure Built	Percent of Total Housing Stock
1990 to March 2000	27.2%
1980 to 1989	17.8%
1970 to 1979	17.8%
1960 to 1969	5.6%
1940 to 1959	14.8%
1939 or earlier	16.7%
<b>Total</b>	<b>100%</b>

Source: U.S. Census 2000, SF3



Source: U.S. Census 2000, SF3

**Structural Characteristics**

Table 2.6 references the type of structural housing units in the Town of Wascott as reported by the U.S. Census Bureau in 1990 and 2000. One-unit detached homes are the typical housing unit for the town, with approximately 91 percent of town housing units being 1-unit detached dwellings in 2000.

	1990	2000
1-Unit Detached	791	712
1-Unit Attached	0	3
2-4 Unit (multi-family)	9	0
5 or more Unit (multi-family)	0	1
Mobile Home or Trailer	129	58
Boat, RV, Van, Other	4	5

Source: U.S. Census Bureau: 1990 STF1, 2000 SF3

Table 2.7 shows the number of rooms in total housing units for the Town of Wascott as reported by the U.S. Census Bureau for the years 1990 and 2000. The percent of representation of each size of housing unit has been fairly consistent in the larger size dwellings but increases occurred in the smaller 1, 2, and 3 room units. Numerically, the largest decrease was in the 5-room housing unit.

Rooms	1990	2000
1 room	9	13
2 rooms	31	43
3 rooms	74	95
4 rooms	211	162
5 rooms	253	134
6 rooms	163	160
7 rooms	106	86
8 rooms	40	42
9 or more rooms	46	44

Source: U.S. Census Bureau: 1990 STF1, 2000 SF3

**Comprehensive Plan Survey Results on Housing**

Roughly 57 percent of Town of Wascott respondents rate the overall quality of housing in their community as good, 35 percent feel it is fair, and 3 percent rate it as poor. Additionally, 73 percent believe that the Town of Wascott should adopt policies and standards for future subdivision development. Table 2.8 summarizes the results from the survey with regard to the kinds of housing development they would like to see encouraged by the town. Overall, the responses to the survey indicated a desire for single-family homes and assisted/senior living housing.

	Town of Wascott		Resident		Non-resident	
	Count	Percentage	Count	Percentage	Count	Percentage
Single Family Homes	332	85.8%	133	42.2%	182	57.8%
Apartments	53	13.7%	30	60.0%	20	40.0%
Subdivisions	55	14.2%	28	52.8%	25	47.2%
Condominiums	49	12.7%	21	43.8%	27	56.3%
Assisted/Senior Living	174	45.0%	84	50.3%	83	49.7%
Mobile Home Parks	11	2.8%	5	45.5%	6	54.5%
Clustered home developments	72	18.6%	25	36.2%	44	63.8%
Two family units/duplexes	60	15.5%	25	45.5%	30	54.5%
Motels/Hotels	81	20.9%	37	47.4%	41	52.6%
Other	11	2.8%	2	20.0%	8	80.0%

Source: Town of Wascott Comprehensive Plan Survey, Town Responses = 387

### 2.3 PROJECTED HOUSING CHARACTERISTICS

According to the U.S. Census Bureau, the Town of Wascott experienced a decline in total housing units from 1990 to 2000 (-127 units) as shown in Table 2.1. Table 2.9 indicates that based on population and household projections, housing growth is expected for the town to the year 2025. Projections indicate that by 2010 the town will gain 213 units and by 2025 the town will gain another 295 units for a total of 1,314 or a 63 percent increase. Total housing units from 2000-2025 are projected to increase by 63 percent.

Projected housing units were derived using known housing trends and making future assumptions based on past trends. Based on data regarding projected population and number of households, it was assumed that a decline in the average household size to the year 2025 would continue. An assumption was also made that the ratio between seasonal units and occupied units would remain the same as that represented in 2000 to the year 2025. The following formulas were utilized in projecting future housing units.

TOTAL HOUSING UNITS: Sum of all housing units including occupied, vacant, and seasonal.

TOTAL OCCUPIED HOUSING UNITS: Projected year population divided by projected year persons per household.

OWNER-OCCUPIED UNITS: Projected year total occupied housing units minus projected year renter occupied units.

RENTER-OCCUPIED UNITS: Previous year renter units divided by previous year occupied units times projected year occupied units.

VACANT YEAR UNITS: Projected year occupied units times previous year vacant year-round units divided by previous year occupied units.

SEASONAL UNITS: Previous year seasonal units divided by previous year-round units times projected year-round units.

<b>Table 2.9: Projected Housing Characteristics 2005-2025</b>						
<b>Town of Wascott</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>
Total Housing Units	806	907	1,019	1,123	1,224	1,314
Total Occupied Housing Units (Households)	295	332	373	411	448	481
Owner-Occupied Units	282	317	357	393	428	460
Renter Occupied Units	13	15	16	18	20	21
Vacant Units	511	575	646	712	776	833
Seasonal Units	495	557	626	690	752	807
Average Household Size	2.18	2.13	2.07	2.05	2.03	2.02

Source: US Census Bureau, Wisconsin Department of Administration, Northwest Regional Planning Commission

## **2.4 HOUSING PROGRAMS**

The Wisconsin comprehensive planning legislation requires the Town of Wascott to compile a list of programs to provide an adequate housing supply that meets existing and forecasted housing demand. Below are housing programs available to developers or the town.

### **WHEDA (Wisconsin Housing and Economic Development Authority)**

The Wisconsin Housing and Economic Development Authority serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness.

### **USDA-Rural Development**

Rural Development administers federal funds to help secure loan options to assist low- to moderate-income families with home purchase and rehabilitation. Rural Development generally funds individuals who cannot obtain conventional financing.

### **Community Development Block Grant (CDBG) Housing Rehabilitation**

Housing rehabilitation funds are made available through the Department of Housing and Urban Development, Washington, DC as a pass through to the State of Wisconsin. CDBG housing rehabilitation funds are available to municipalities to help offset rehabilitation costs by eligible homeowners, renters, and landlords.

### **Community Development Block Grant Emergency Assistance Program (CDBG-EAP)**

Emergency assistance funds are available to assist local governments in responding to emergency housing needs. The funds are provided to low- to moderate-income families who are homeless due to natural disasters, as well as family groups who meet the state definition of homeless.

### **Northwest Affordable Housing Inc.**

Northwest Affordable Housing Inc. is a 501(C)(3) non-profit organization that is able to obtain funds that are not available to the general public for the purpose of promoting affordable and accessible housing for low- and moderate-income persons.

### **HCRI (Housing Cost Reconstruction Initiative)**

This State of Wisconsin administered program provides federal funds for housing down payment and closing costs to low- to moderate-income families. HOME funds are available for the rehabilitation of homes after their purchase.

## 2.5 HOUSING GOALS, OBJECTIVES, ACTIONS, POLICIES, AND PROGRAMS

A set of recommended goals, objectives, and actions steps has been developed to assist the Town of Wascott in the area of housing. Implementation of the identified actions will assist in achieving the overall goal.

**Goal: A community that has an adequate supply and range of housing units – for all income levels and at all points of home buying levels, or rentals, while maintaining a predominantly rural atmosphere.**

**Objective:** Encourage development of single- and multi – family and senior housing.  
A. Use local recommendations for approving and denying local development proposals at the county level.  
B. Encourage existing property owners and developers to develop vacant properties for residential use.

**Objective:** Minimize the impact of vulnerable resources.  
A. Provide educational material to landowners and developers regarding how to protect the environment.  
B. Create an inventory and maps of vulnerable areas.

**Objective:** Create and adopt a subdivision and land use ordinance specific to Wascott.  
A. Establish standards for housing developments.  
B. Develop standards for all road construction in housing developments (single to multi-housing).

**Objective:** Encourage the expansion of utilities to appropriate areas of the community.  
A. Meet at least annually with utility companies to discuss service and expansion needs and future utility plans.

**Objective:** Encourage the rezoning of certain lands to residential use.  
A. Analyze and recommend areas of the community to residential zoning.  
B. Recommend cluster development for multi-residential homes.

The private sector is encouraged to address the needs of all income levels, age groups, and persons with special needs in the development of safe, affordable, and quality housing. While it is unlikely the town will develop residential housing units itself, it encourages the private sector to make available residential housing. Considering the town is largely undeveloped, the town encourages redevelopment of vacant or dilapidated buildings before development of green space, when possible. Affordable housing development, including low- to moderate-income, should be developed in the town to ensure all ranges of family incomes have an opportunity to live, work, and raise a family in the town.