

# HOUSING

## 2.1 INTRODUCTION

Adequate housing is a cornerstone of every community. The ability of a community to address its demand for housing is key to its economic vitality and the well being of its inhabitants. By studying changes in the number of housing units and other housing characteristics, one is able to gain insight into changes taking place in the town.

## 2.2 EXISTING HOUSING CHARACTERISTICS

Table 2.1 details the housing stock for the Town of Blaine for the years 1980 to 2000. Total housing units in the town increased in the period 1980 to 1990 by approximately 15 percent from 211 to 243; however, from 1990 to 2000, total housing units actually dropped 5 units, a decrease of 2 percent.

Table 2.1: Housing Stock 1980-2000					
	1980	1990	2000	Change 1980-1990	Change 1990-2000
Total Housing Units	211	243	238	32	-5
Total Occupied Housing Units (Households)	64	66	97	2	31
Owner-Occupied Units	61	58	87	-3	29
Renter-Occupied Units	3	8	10	5	2
Vacant Units (True vacancy not including seasonal)	2	12	6	10	-6
Seasonal Units	145	165	135	20	-30
Average Household Size	2.36	2.61	2.31	0.25	-0.30

Source: US Census Bureau 1980-2000

### Occupancy Characteristics

In 2000, 87 (90%) of all occupied housing units were identified as owner occupied, compared to 58 owner-occupied units in 1990 (23.9%). Renter-occupied units comprised 10 percent of all occupied housing units in 2000. True vacancy units (non-seasonal) dropped by six units from 1990 to 2000.

The town has traditionally been a tourism or recreation destination, particularly frequented by snowmobilers, ATV users, and river and camping enthusiasts. It has generally maintained a large number of homes identified as seasonal or for recreational use; however, this number dropped from 1990 to 2000 from 165 to 135, an 18 percent decline over that time period. Much of this decline may be attributable to seasonal unit conversion to year-round retirement homes.

The gradual decline of inhabitants per occupied household is occurring throughout Burnett County and northern Wisconsin. Table 2.1 indicates that in 1990 the Town of Blaine had an average of 2.61 persons per household. In 2000, that number dropped to 2.31. Regional trends causing declines 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 2.2 compares in detail the occupancy and tenure characteristics for the Town of Blaine, Burnett County, and the State of Wisconsin. As referenced in the table, 141 (59.2%) of all town housing units in 2000 were identified as vacant with 95.7 percent of those vacant units reported as seasonal, leaving a “true” vacancy rate of 2.5 percent. In comparison, Burnett County had 47.4 percent of housing units vacant (94.9% seasonal) for a “true” vacancy rate of 2.4 percent. Because of the high seasonal housing levels, housing vacancy rates in the Town and the County were greater than the State.

**Table 2.2: Total Housing Units, Occupancy, and Tenure;  
Town of Blaine, Burnett County, and State of Wisconsin, 2000**

Housing Units	Town of Blaine		Burnett County		State of Wisconsin	
	Number	Percent	Number	Percent	Number	Percent
<b>Total Units</b>	<b>238</b>	<b>100.0%</b>	<b>12,582</b>	<b>100.0%</b>	<b>2,321,144</b>	<b>100.0%</b>
<b>Occupied</b>	<b>97</b>	<b>40.8%</b>	<b>6,613</b>	<b>52.6%</b>	<b>2,084,544</b>	<b>89.8%</b>
Owner	87	89.7%	5,587	84.5%	1,426,361	68.4%
Renter	10	10.3%	1,026	15.5%	658,183	31.6%
<b>Vacant</b>	<b>141</b>	<b>59.2%</b>	<b>5,969</b>	<b>47.4%</b>	<b>236,600</b>	<b>10.2%</b>
For Rent	2	1.4%	53	0.9%	38,714	16.4%
For Sale	1	0.7%	86	1.4%	17,172	7.3%
Seasonal	135	95.7%	5,664	94.9%	142,313	60.1%
Other	3	2.1%	166	2.8%	38,401	16.2%

Source: U.S. Census 2000 (SF1)

### **Value Characteristics**

Table 2.3 compares selected housing characteristics for the Town of Blaine with surrounding towns and Burnett County. The Town’s median housing value in 2000 as reported by all owner-occupied units was \$94,000. This is higher than the County median value and surrounding Towns of Dairyland, Swiss, and Minong, but lower than Webb Lake.

	<b>Town of Blaine</b>	<b>Town of Swiss</b>	<b>Town of Webb Lake</b>	<b>Town of Minong</b>	<b>Town of Dairyland</b>	<b>Burnett County</b>
Total Housing Units	<b>238</b>	833	730	1,221	139	12,582
% Occupied Housing Units	<b>40.8%</b>	40.3%	25.5%	31.9%	62.6%	52.6%
% Seasonal Units	<b>59.2%</b>	59.7%	72.9%	66.6%	33.8%	45.0%
Median Housing Value*	<b>\$94,000</b>	\$90,500	\$113,800	\$87,300	\$45,600	\$84,800

Source: U.S. Census 2000 (SF1 and SF 3)  
 \* All owner-occupied units

Table 2.4 lists the value of owner-occupied housing units in the Town of Blaine. Overall, the value of housing units in 2000 ranges from less than \$50,000 to more than \$300,000. The majority of all owner-occupied units (55.3%) are valued from \$50,000 to \$99,999.

<b>Value</b>	<b>Units</b>	<b>Percent of Units*</b>
Less than \$50,000	2	2.6%
\$50,000 - \$99,999	42	55.3%
\$100,000 – \$149,999	11	14.5%
\$150,000 – \$199,999	10	13.2%
\$200,000 - \$299,999	6	7.9%
\$300,000 - \$499,999	5	6.6%
\$500,000 - \$999,999	0	0.0%
\$1,000,000 or more	0	0.0%
<b>Total Units</b>	<b>76</b>	<b>100.0%</b>

Source: US Census Bureau SF3, \*Total units in sample

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. If the housing costs are greater than 30 percent, households may be finding it difficult to make ends meet.

Table 2.5 indicates the monthly owner costs as a percent of household income for **specified** owner-occupied units in the Town of Blaine. Only 11.5 percent of the specified owner-occupied units exceeded 30 percent of their household income. (According to the U.S. Census Bureau, **specified** owner-occupied units are housing units that include only one-family houses on less than ten acres without a business or medical office on the property. The data for “specified units” excludes mobile homes, houses with a business or medical office, houses on ten or more acres, and housing units in multi-unit buildings.)

**Table 2.5: Monthly Owner Costs as a Percent of Household Income – 1999**

Percent of Household Income	Units	Percent of Specified Units
Less than 15 Percent	17	65.4
15.0 to 19.9 Percent	2	7.7
20.0 to 24.9 Percent	4	15.4
25 to 29.9 Percent	0	0
30.0 to 34.9 Percent	0	0
35.0 Percent or More	3	11.5
Not Computed	0	0
Total Specified Units	26	100.0

Source: US Census Bureau (SF3)

Rental costs vary based on many factors, including the quality of housing, number of bedrooms, and overall size of the housing unit. There were 10 rental units identified within the Town of Blaine in 2000, but only 5 were **specified** renter-occupied units identified in Census SF 3 data. According to the data, no renters were paying less than \$500 per month for rent (Table 2.6). According to census data, \$525 was the median gross rent.

**Table 2.6: Renter- Occupied Housing Units by Gross Rent – 2000**

Gross Rent	Units	Percent of Specified Units
Less than \$300	0	0
\$300 - \$399	0	0
\$400 - \$499	0	0
\$500 - \$749	2	40.0
No Cash Rent	3	60.0
Total Specified Units	5	100.0

Source: US Census Bureau (SF3)

Although only 10 percent of the households are identified as renters, rental costs can significantly impact affordability on the percent of costs associated with housing. Following the recommended guidelines from HUD, affordable rental costs (rent and utilities) should not be greater than 30 percent of the total household income. In 1999, no units had rental costs exceeding 30 percent of household income (Table 2.7). The small sample size should be noted and no information was given on three of the five renters identified in the sample.

**Table 2.7: Gross Rent as a Percent of Household Income – 1999**

Percent of Household Income	Units	Percent of Specified Units
Less than 15%	0	0
15.0 to 19.9 Percent	2	40.0
20.0 to 24.9 Percent	0	0
25 to 29.9 Percent	0	0
30.0 to 34.9 Percent	0	0
35.0 Percent or More	0	0
Not Computed	3	60.0
Total Specified Units	5	100.0

Source: US Census Bureau (SF3)

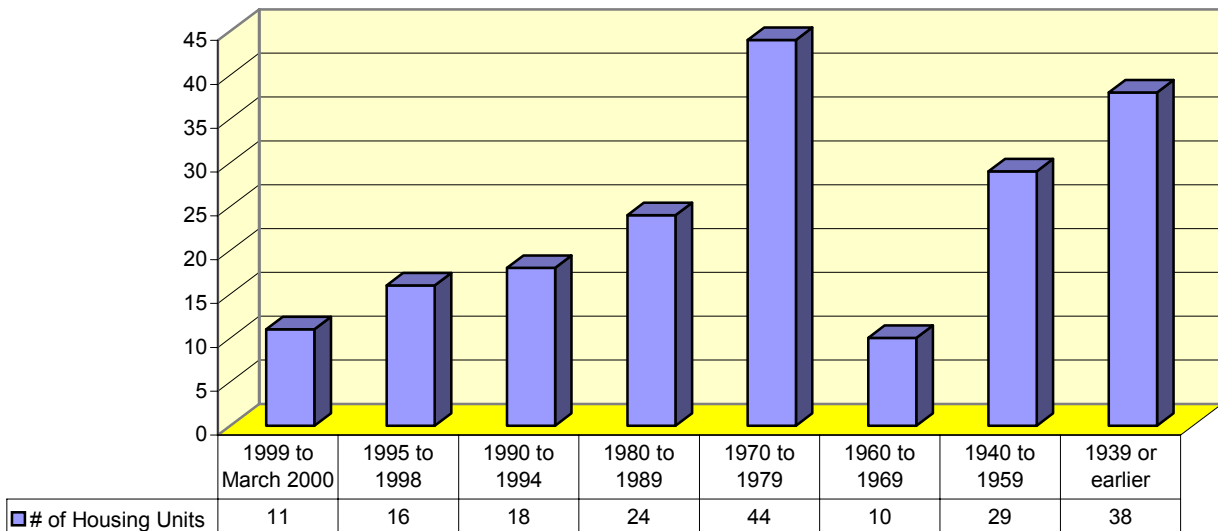
**Age Characteristics**

Understanding the relative age of the housing stock is a good indicator of the condition of the available housing units. Table 2.8 lists the percent of the town’s total housing stock by year built. Figure 2.1 depicts the age of the housing units by year built with a detailed breakdown of quantity of units for the decade from 1990 to March 2000. While the period from 1990 to March 2000 saw nearly a quarter of the total housing units constructed, over 35 percent of the total households were constructed before 1960.

Year Structure Built	Percent of Total Housing Stock
1990 to March 2000	23.7%
1980 to 1989	12.6%
1970 to 1979	23.2%
1960 to 1969	5.3%
1940 to 1959	15.3%
1939 or earlier	20.0%
<b>Total</b>	<b>100%</b>

Source: U.S. Census 2000 (SF3)

**Figure 2.1 Age of Housing Stock**



Source: U.S. Census Bureau (SF 3)

**Structural Characteristics**

Table 2.9 references the type of structural housing units in the Town of Blaine as reported by the U.S. Census Bureau in 1980, 1990, and 2000. One-unit detached homes are the typical housing unit for the Town. In 2000, 95.3 percent of the units were 1-unit detached dwellings and 3.7 percent were mobile homes. This percent of representation has been fairly consistent since 1980 with regards to 1-unit detached structures; however, there has been a significant decrease in the number of mobile home/trailer units since 1990.

	<b>1980</b>	<b>1990</b>	<b>2000</b>
1-Unit Detached	192	213	181
1-Unit Attached	0	0	0
2 -4 Unit (multi-family)	0	1	2
5 or more unit (multi-family)	0	0	0
Mobile Home or Trailer	17	25	7
Boat, RV, Van, Other	0	4	0

Source: U.S. Census Bureau: 1980 STF3A, 1990 STF1, 2000 SF3

**2.3 PROJECTED HOUSING CHARACTERISTICS**

According to the U.S. Census Bureau, the Town of Blaine experienced an increase in total housing units since 1980. During the 20-year period from 1980 to 2000, the town experienced growth of 27 new housing units. Based upon past trends, total housing units in the Town of Blaine are projected to continue to increase to the year 2025 (Table 2.10). In 2000, the Town of Blaine had 238 housing units with projections indicating that the town will have gain 27 units by 2010 and another 17 units by 2025 for a total of 282 units. The projected growth indicates an average of 1.76 additional housing units per year through 2025.

	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>
Total Housing Units	238	250	265	275	280	282
Total Occupied Housing Units (Households)	97	102	108	112	114	115
Single Family Units (Owner-Occupied Units)	87	91	97	100	102	103
Renter Occupied Housing Units	10	11	11	12	12	12
Vacant Units	141	148	157	163	166	167
Seasonal Units	135	142	150	156	159	160
Average Household Size	2.31	2.26	2.19	2.13	2.08	2.03

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

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.

## **2.4 HOUSING PROGRAMS**

The Wisconsin comprehensive planning legislation requires the Town of Blaine 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.

### **Burnett County Housing Authority**

The Burnett County Housing Authority administers federal funding to assist low- to moderate-income families with rental and Section 8 housing.

### **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 fire, flood, or natural disasters, as well as family groups who meet the state definition of homeless.

**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.

**Indianhead Community Action Agency**

This agency provides weatherization (insulation, windows, doors, energy efficient furnaces, etc.) or anything that helps homeowners with even the most modest or extensive home repairs.

**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 Blaine in the area of housing. Implementation of the identified actions will assist in achieving the overall goal that an adequate range of housing opportunities are available to meet the needs, desires, and financial capabilities of existing and future residents.

**Goal: Provide a range of housing opportunities to meet the varied needs of existing and future residents, while maintaining a predominantly rural atmosphere.**

**Objective and Action Statements:**

- 1: Preserve the rural character of the town by requiring minimum parcel sizes for new housing construction.
  - a. Recommend five-acre minimum lots for single-family dwellings.
- 2: Encourage the development of location standards and minimum lot size requirements as well as the following of up-to-date codes for trailer homes.
- 3: Promote the maintenance of existing properties and structures.
  - a. Research development of ordinance to ensure that existing properties and structures follow all safety and health codes.
- 4: Research the need for low income/fixed income/elderly/disabled housing units in the town.
  - a. Research the availability of grants for these purposes.
- 5: Allow adequate input by the town into locations, lot sizes, etc. for new housing developments.

- a. Develop requirements for same.

The Town of Blaine encourages and promotes the private sector to address the needs of all income levels, age groups, and persons with special needs in the development of safe and quality constructed housing opportunities. The town itself cannot independently supply the range of housing needs local residents may desire. As a result, the private sector is encouraged to make available development or redevelopment of land to accommodate all income levels and housing types, including low and moderate income as part of their development build out.