

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 viability 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

Over the past two decades, total housing units in the Town of Grantsburg have increased significantly (Table 2.1). During the period from 1980 to 1990, the town exhibited a 28.8 percent increase; and from 1990 to 2000, it had an 8.3 percent increase in total housing units.

| Table 2.1: Housing Stock 1980-2000 | | | | | |
|---|------|------|------|------------------|------------------|
| | 1980 | 1990 | 2000 | Change 1980-1990 | Change 1990-2000 |
| Total Housing Units | 319 | 411 | 445 | 92 | 34 |
| Total Occupied Housing Units (Households) | 230 | 297 | 370 | 67 | 73 |
| Owner-Occupied Units | 208 | 265 | 344 | 57 | 79 |
| Renter Occupied Units | 22 | 32 | 26 | 10 | -6 |
| Vacant Units | 18 | 27 | 9 | 9 | -18 |
| Seasonal Units | 71 | 87 | 66 | 16 | -21 |
| Average Household Size | 2.94 | 2.89 | 2.61 | -0.05 | -0.28 |

Source: US Census Bureau 1980-2000

Occupancy Characteristics

The majority of housing units are categorized as owner-occupied units. In 2000, 344 (93%) of all occupied housing units were identified as owner occupied, compared to 265 owner-occupied units in 1990. Renter-occupied units comprised 7 percent of all occupied housing units in 2000. Interestingly, although the town gained only 34 total housing units from 1990 to 2000, it gained 79 total owner-occupied (year-round) dwellings. This was done using a conversion of seasonal units and vacant units to year-round dwellings and the addition of new construction.

While the town has traditionally not been a tourism or recreation destination itself, it has maintained a small number of homes identified as seasonal or for recreational use. In 2000, 66 housing units were identified as seasonal homes. During the decade from 1990 to 2000, the number of seasonal homes declined from 87 to 66, a loss of nearly 6 percent.

The gradual decline of inhabitants per occupied household is occurring throughout Burnett County and northern Wisconsin. Table 2.1 indicates that in 2000 the Town of Grantsburg had an average of 2.61 persons per household, representing a decline from both 1980 and 1990 levels. 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 2.2 compares selected housing characteristics for the Town of Grantsburg with surrounding towns and Burnett County. In 2000, the town had an overall vacancy rate of 16.9 percent (includes all seasonal and vacant year-round units). The town’s median housing value in 2000 as reported by all owner-occupied units was \$77,800. This is lower than the county median value and surrounding towns of Wood River and Marshland.

| Table 2.2: Comparison of Housing Characteristics | | | | | |
|---|---------------------------|---------------------------|-------------------------------|-------------------------|-----------------------|
| | Town of Grantsburg | Town of Wood River | Town of West Marshland | Town of Anderson | Burnett County |
| Total Housing Units | 445 | 546 | 185 | 265 | 12,582 |
| Percent Vacant | 16.9% | 31.5% | 33.5% | 41.9% | 47.4% |
| *Median Housing Value | \$77,800 | \$94,200 | \$80,000 | \$64,400 | \$84,800 |

Source: U.S. Census 2000 (SF1 and SF3)
 * All specified owner-occupied units

Value Characteristics

A significant increase occurred from 1990 to 2000 in the median value of owner-occupied housing units. The median value of specified owner-occupied housing units in 2000 was \$77,800 compared to \$38,800 in 1990 and \$31,700 in 1980. Overall, the value of housing units (owner-occupied) ranges from less than \$50,000 to more than \$200,000. The majority of all owner-occupied units (67.8%) are valued lower than \$100,000 (Table 2.3).

| Table 2.3: Owner-Occupied Housing by Value – 2000 | | |
|--|--------------|-----------------------------------|
| Value | Units | Percent of Specified Units |
| Less than \$50,000 | 81 | 22.5 |
| \$50,000 - \$99,999 | 163 | 45.3 |
| \$100,000 – \$199,999 | 102 | 28.3 |
| \$200,000 and above | 14 | 3.9 |
| Total All Specified Units | 360 | 100 |

Source: US Census Bureau (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. If the housing costs are greater than 30 percent, households may be finding it difficult to make ends meet. In the Town of Grantsburg, nearly 25 percent of the specified owner-occupied units exceeded 30 percent of their household income (Table 2.4).

Table 2.4: Monthly Owner Costs as a Percent of Household Income – 1999

| Percent of Household Income | Units | Percent of Specified Units |
|-----------------------------|-------|----------------------------|
| Less than 15 Percent | 34 | 33.3 |
| 15.0 to 19.9 Percent | 24 | 23.5 |
| 20.0 to 24.9 Percent | 12 | 11.8 |
| 25 to 29.9 Percent | 5 | 4.9 |
| 30.0 to 34.9 Percent | 9 | 8.8 |
| 35.0 Percent or More | 16 | 15.7 |
| Not Computed | 2 | 2.0 |
| Total Specified Units | 102 | 100 |

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 26 rental units identified within the Town of Grantsburg in 2000. According to specified renter-occupied data, no housing units were paying less than \$300 per month for rent (Table 2.5). In 1990, 78 percent of the specified renter-occupied units were paying less than \$300 per month.

Table 2.5: Renter- Occupied Housing Units by Gross Rent – 2000

| Gross Rent | Units | Percent of Specified Units |
|-----------------------|-------|----------------------------|
| Less than \$300 | 0 | 0 |
| \$300 - \$399 | 5 | 35.7 |
| \$400 - \$499 | 2 | 14.3 |
| \$500 - \$599 | 0 | 0 |
| \$600 - \$699 | 2 | 14.3 |
| \$700 - \$799 | 1 | 7.1 |
| No Cash Rent | 4 | 28.6 |
| Total Specified Units | 14 | 100 |

Source: US Census Bureau (SF3)

Although only 7 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. Based on data from the U.S. Census Bureau, 14 percent of the rental units have rental costs exceeding 30 percent of household income (Table 2.6).

Table 2.6: Gross Rent as a Percent of Household Income – 1999

| Percent of Household Income | Units | Percent of Specified Units |
|-----------------------------|-------|----------------------------|
| Less than 15% | 3 | 21.4 |
| 15.0 to 19.9 Percent | 2 | 14.3 |
| 20.0 to 24.9 Percent | 0 | 0 |
| 25 to 29.9 Percent | 3 | 21.4 |
| 30.0 to 34.9 Percent | 0 | 0 |
| 35.0 Percent or More | 2 | 14.3 |
| Not Computed | 4 | 28.6 |
| Total Specified Units | 14 | 100 |

Source: US Census Bureau (SF3)

Age Characteristics

While the period from 1990 to March 2000 saw nearly a quarter of the total housing units constructed, nearly 70 percent of the total households have been constructed since 1970. Table 2.7 lists the number of units and the corresponding percent of the town's total housing stock by year built.

Structural Characteristics

One-unit detached homes are the typical housing unit for the Town of Grantsburg (Table 2.8). According to the U.S. Census Bureau, in 2000, approximately 77 percent of the units were 1-unit detached dwellings and approximately 23 percent were mobile homes. This percent of representation has been consistent since 1980.

Table 2.7: Age of Housing Stock

| Year Structure Built | Percent of Total Housing Stock |
|----------------------|--------------------------------|
| 1990 to March 2000 | 23.8% |
| 1980 to 1989 | 17.5% |
| 1970 to 1979 | 28.4% |
| 1960 to 1969 | 6.2% |
| 1940 to 1959 | 6.7% |
| 1939 or earlier | 17.5% |
| Total | 100% |

Source: U.S. Census 2000 (SF3)

Table 2.8: Units in Structure 1980-2000

| | 1980 | 1990 | 2000 |
|-------------------------------|------|------|------|
| 1-Unit Detached | 242 | 316 | 347 |
| 1-Unit Attached | 0 | 1 | 2 |
| 2-4 Unit (multi-family) | 8 | 0 | 0 |
| 5 or more unit (multi-family) | 0 | 0 | 0 |
| Mobile Home or Trailer | 68 | 94 | 102 |

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 Grantsburg experienced an increase in total housing units since 1980. During the 20-year period from 1980 to 2000, the town experienced growth of 126 new housing units. Based upon past trends, total housing units in the Town of Grantsburg are projected to continue to increase to the year 2025 (Table 2.9). In 2000, the Town of Grantsburg had 445 units with projections indicating that by 2010 the town will have 529 units and 603 units by 2025. The projected growth indicates an average of 6.32 additional housing units per year through 2025.

| Table 2.9: Projected Housing Characteristics 2005-2025 | | | | | | |
|--|------|------|------|------|------|------|
| | 2000 | 2005 | 2010 | 2015 | 2020 | 2025 |
| Total Housing Units | 445 | 486 | 529 | 563 | 587 | 603 |
| Total Occupied Housing Units (Households) | 370 | 404 | 440 | 468 | 488 | 501 |
| Single Family Units (Owner-Occupied Units) | 344 | 376 | 409 | 435 | 454 | 466 |
| Renter Occupied Housing Units | 26 | 28 | 31 | 33 | 34 | 35 |
| Vacant Units | 9 | 10 | 11 | 11 | 12 | 12 |
| Seasonal Units | 66 | 72 | 78 | 83 | 87 | 89 |
| Average Household Size | 2.61 | 2.55 | 2.47 | 2.41 | 2.35 | 2.31 |

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 Grantsburg 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.

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.

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 Grantsburg 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: An adequate range of housing opportunities to meet the needs, desires, and financial capabilities of existing and future residents.

- Objective 1. Inform local and regional contractors of regulations the town has instituted regarding housing development (subdivision ordinance).
 - a. Continue to update realtors and attorneys on subdivision and road standards in the town when changes may occur to the ordinance/standards.
 - b. Ensure Burnett County Zoning Department and town are informing landowners in the Town of Grantsburg of local subdivision ordinances at the time of driveway permitting or sanitary permitting.

- Objective 2. Guide new housing development to areas that minimize impacts on natural resources and limit conflicting land use activities.
 - a. During housing development permit review, encourage home construction in areas that will not result in property or environmental damage, impair rural character, or agricultural operations.

- Objective 3. Encourage low density and “cluster” developments that preserve the rural character, protect natural resources, and minimize conflicting land use.
 - c. Continue using the subdivision ordinance for cluster developments in the Town of Grantsburg.
 - d. Encourage developers to preserve, through a conservation easement, key natural resources present on development sites.
 - c. Encourage residential clusters to be located an applicable distance from adjoining land uses where conflicts may result, such as from existing dairy or agricultural operations where land spreading of fertilizer is applicable.

- Objective 4. Eliminate substandard housing throughout the town by seeking grant funds for home repair.
 - a. Encourage Burnett County to make an application for housing rehabilitation that would be available to the Town of Grantsburg and all of Burnett County.

The Town of Grantsburg 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.