

## **HOUSING**

### **2.1 INTRODUCTION**

Housing characteristics are indicative of the social and economic conditions of a county's residents and are an important element of a comprehensive plan. Information in this element provides data about the current housing stock, as well as identifies significant changes in the number of housing units and other housing characteristics. The ability of a county and its communities 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.

### **2.2 EXISTING HOUSING CHARACTERISTICS**

Table 2.1 addresses the number and type of housing units in the county for the period 1980-2000. During that time frame, total housing units increased by 608, or 12 percent. After a loss from 1980 to 1990, occupied housing units (households) experienced an increase during the 1990s for a net gain of 419 units. The number of vacant units, after an increase from 1980-1990 and a decrease from 1990-2000, had a net gain of 32 by year 2000. Like occupied housing units, seasonal/recreational- or occasional-use units also declined during the 1980s, but increased noticeably by 2000, for a net gain of 157 units (8%).

**Table 2.1: Housing Stock 1980-2000**

<b>Iron County</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>Change 1980-1990</b>	<b>Change 1990-2000</b>
Total Housing Units	5098	5243	5706	145	463
Total Occupied Housing Units (Households)	2664	2602	3083	-62	481
Owner-Occupied Units	2070	2061	2489	-9	428
Renter-Occupied Units	594	541	594	-53	53
Vacant Units	432	696	464	264	-232
Seasonal, Rec., or Occasional Use Units	2002	1945	2159	-57	214
Average Household Size	2.48	2.32	2.19	-0.16	-0.13

Source: US Census Bureau 1980, 1990, 2000

A gradual decline of inhabitants per occupied household (average household size) is occurring throughout Iron 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 county, and fewer children being born to county residents. Additionally, many households are composed of retired couples or are single-person households. Table 2.1 indicates that in 2000 Iron County had an average of 2.19 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 Iron County and the State of Wisconsin. As referenced in the table, 2,623 (46%) of all county housing units in 2000 were identified as vacant with 82.3 percent of those vacant units reported as seasonal, leaving a “true” vacancy rate of 8.1 percent. Because of the high seasonal housing levels, housing vacancy rates in the county were greater than the state rate.

According to Census 2000, renter-occupied units comprised 19.3 percent of all occupied housing units in the county. Compared to 31.6 percent for the state, the county number is considerably lower.

Housing Units	Iron County		State of Wisconsin	
	Number	Percent	Number	Percent
<b>Total Units</b>	<b>5,706</b>	<b>100.0%</b>	<b>2,321,144</b>	<b>100.0%</b>
<b>Occupied</b>	<b>3,083</b>	<b>54.0%</b>	<b>2,084,544</b>	<b>89.8%</b>
<i>Owner</i>	2,489	80.7%	1,426,361	68.4%
<i>Renter</i>	594	19.3%	658,183	31.6%
<b>Vacant</b>	<b>2,623</b>	<b>46.0%</b>	<b>236,600</b>	<b>10.2%</b>
<i>For Rent</i>	189	7.2%	38,714	16.4%
<i>For Sale</i>	69	2.6%	17,172	7.3%
<i>Seasonal</i>	2,159	82.3%	142,313	60.1%
<i>Other</i>	206	7.9%	38,401	16.2%

Source: U.S. Census 2000, SF1

Table 2.3 compares selected housing characteristics for Iron County with surrounding counties and the State of Wisconsin. Iron County and Bayfield County have the highest rates of seasonal-recreational- or occasional-use housing units compared to the other areas listed in the table. The county’s median housing value in 2000, as reported by specified owner-occupied units, was \$58,900, which is the lowest median housing value in the state ranking 72nd.

	Iron County	Ashland County	Price County	Bayfield County	St. of Wisconsin
Total Housing Units	<b>5,706</b>	8,883	9,574	11640	2,321,144
% Occupied Housing Units	<b>54.0%</b>	75.6%	68.6%	53.3%	89.8%
% Seasonal	<b>37.8%</b>	18.5%	26.3%	42.3%	6.1%
*Median Housing Value	<b>\$58,900</b>	\$60,400	\$70,100	\$86,100	\$112,200

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

\* Specified owner-occupied units

### **Housing Permits Issued 2000-2003**

The Iron County Zoning Department issues land use permits for new residences in Iron County broken down by municipality. In the past four years, the Town of Mercer has had the most permits granted (130), and the City of Hurley the least, with only 2. Table 2.4 below details new housing permits granted from 2000 through 2003 for all municipalities in Iron County.

<b>Table 2.4: Iron County Housing Permits 2000-2003</b>				
<b>Municipality</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
Anderson	0	4	2	2
Carey	8	2	0	4
Gurney	2	3	3	1
Kimball	4	3	1	10
Knight	4	5	4	3
Mercer	31	27	28	44
Oma	10	8	6	11
Pence	3	1	2	2
Saxon	2	7	2	4
Sherman	8	7	5	11
Hurley	1	0	1	0
Montreal	0	0	4	2
<b>County</b>	<b>73</b>	<b>67</b>	<b>58</b>	<b>94</b>

Source: Iron County Zoning Department

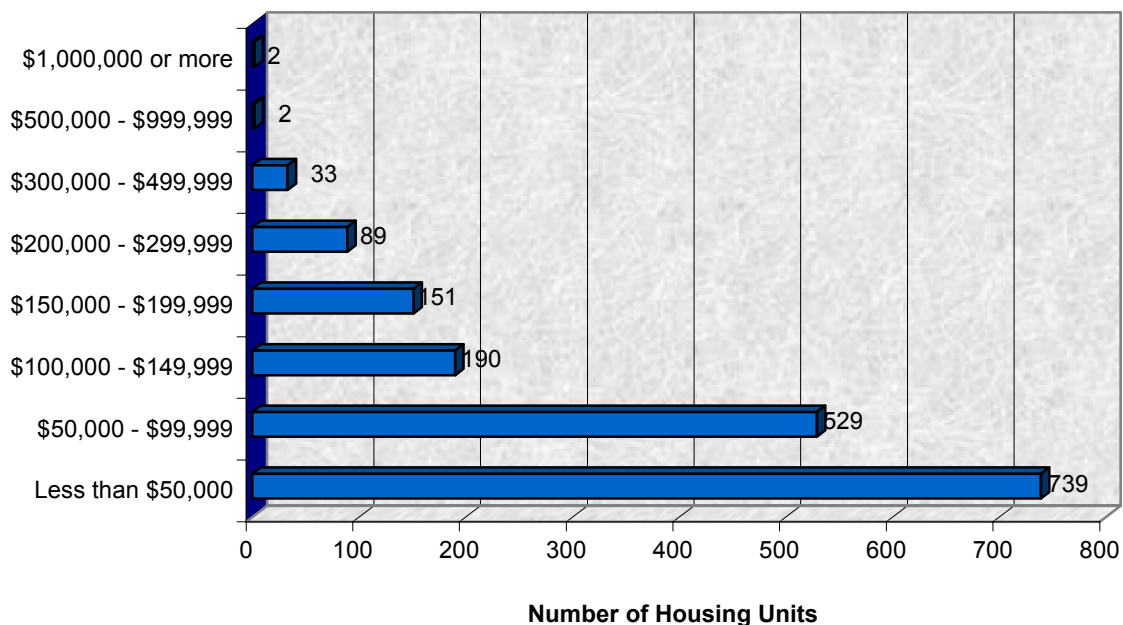
### **Value Characteristics**

Some statistical data represented in this chapter is based on long form census data. **Specified owner-occupied housing units** is 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 10 acres with no business on the property.

From 1990 to 2000, a significant increase occurred in the median value of specified owner-occupied housing units in Iron County. In 2000, the median value was \$58,900 compared to \$30,800 in 1990 and \$24,200 in 1980. According to Census 2000, the value of housing units (specified owner-occupied) covered a broad range from less than \$10,000 to over a \$1,000,000.

Figure 2.1 shows a detailed breakdown of existing housing values in Iron County. Of the reporting sample of 1,735 specified owner-occupied housing units in the county, roughly 43 percent (739 units) are valued at less than \$50,000. Only 2 percent (37 units) are valued at greater than \$300,000.

**Figure 2.1: Value of Specified Owner Occupied Housing Units, 2000**



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. If the housing costs are greater than 30 percent, households may have difficulty making ends meet. Table 2.5 shows the monthly owner costs as a percent of household income in 1999 as reported by Census 2000. In Iron County, roughly 18 percent of the specified owner-occupied units exceeded 30 percent of their household income.

**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	746	43.0%
15.0 to 19.9 Percent	311	17.9%
20.0 to 24.9 Percent	232	13.4%
25 to 29.9 Percent	114	6.6%
30.0 to 34.9 Percent	75	4.3%
35.0 Percent or More	236	13.6%
Not Computed	21	1.2%
Total Specified Units	1735	100.0%

Source: U.S. Census 2000, SF3

Rental costs vary based on many factors, including the quality of housing, number of bedrooms, and overall size of the housing unit. In 2000, there were 594 renter-occupied units identified within Iron County. Table 2.6 gives the number of specified renter-occupied units by amount of gross rent. According to census data, \$308 was the median gross rent.

<b>Table 2.6: Renter- Occupied Housing Units by Gross Rent – 2000</b>		
Gross Rent	Units	Percent of Specified Units
Less than \$200	110	19.8%
\$200 - \$299	130	23.4%
\$300 - \$499	201	36.2%
\$500 - \$749	49	8.8%
\$750 - \$999	4	0.7%
\$1,000 - \$1,499	3	0.5%
\$1,500 or more	0	0.0%
No Cash Rent	59	10.6%
<b>Total Specified Units</b>	<b>556</b>	<b>100.0%</b>

Source: U.S. Census 2000, SF3

Although only 19.3 percent of households are identified as renters, rental costs can significantly impact affordability of 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, approximately 22 percent of rental units have rental costs exceeding 30 percent of household income (Table 2.7).

<b>Table 2.7: Gross Rent as a Percent of Household Income – 1999</b>		
Percent of Household Income	Units	Percent of Specified Units
Less than 15%	126	22.7%
15.0 to 19.9 Percent	85	15.3%
20.0 to 24.9 Percent	58	10.4%
25 to 29.9 Percent	79	14.2%
30.0 to 34.9 Percent	35	6.3%
35.0 Percent or More	87	15.6%
Not Computed	86	15.5%
<b>Total Specified Units</b>	<b>556</b>	<b>100.0%</b>

Source: U.S. Census 2000, SF3

**Age Characteristics**

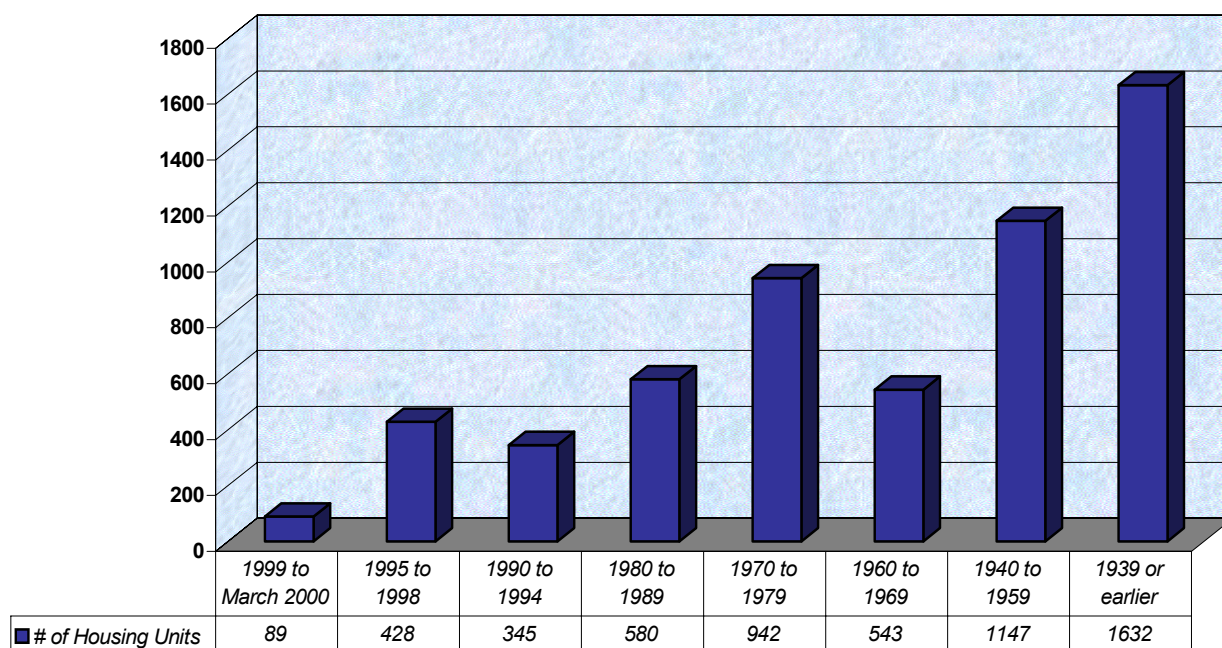
The relative age of the housing stock is a good indicator of the condition of available housing units. Table 2.8 lists the percent of the county’s total housing stock by the decade in which it was built. Figure 2.2 depicts the age of the housing units by year built with a more detailed breakdown of quantity of units for the decade from 1990 to March 2000. As indicated by the table and the graph, 49 percent of the housing units were built prior to 1960, with 29 percent being built in 1939 or earlier.

**Table 2.8: Age of Housing Stock**

Iron County Year Structure Built	Percent of Total Housing Stock
1990 to March 2000	15.1%
1980 to 1989	10.2%
1970 to 1979	16.5%
1960 to 1969	9.5%
1940 to 1959	20.1%
1939 or earlier	28.6%
<b>Total</b>	<b>100%</b>

Source: U.S. Census 2000, SF3

**Figure 2.2: Age of Housing Stock**



Source: U.S Census 2000, SF3

**Structural Characteristics**

Table 2.9 references the type of structural housing units in Iron County as reported by the U.S. Census Bureau in 1980, 1990, and 2000. According to Census 2000, approximately 84 percent of county housing units were 1-unit dwellings, 10 percent were multi-family, and 6 percent were mobile homes. The percent of representation in each category has been fairly consistent since 1980 except for a sizable decrease since that time in the 5-or-more category of multi-family units.

**Table 2.9: Units in Structure 1980-2000**

	1980	1990	2000
1-Unit Detached	3835	4205	4693
1-Unit Attached	26	19	85
2-4 Unit (multi-family)	406	311	348
5 or more Unit (multi-family)	593	230	235
Mobile Home or Trailer	238	340	325
Boat, RV, Van, Other	0	138	20

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

**Table 2.10: Number of Rooms in Housing Units**

Rooms	1990	2000
1 room	85	137
2 rooms	245	288
3 rooms	642	768
4 rooms	1172	1202
5 rooms	1357	1291
6 rooms	923	1073
7 rooms	443	488
8 rooms	241	301
9 or more rooms	135	158

Source: U. S. Census Bureau: 1990 STF1, 2000 SF 3

Table 2.10 shows the number of rooms in housing units for Iron County as reported by the U.S. Census Bureau for the years 1990 and 2000. During that decade, the percent of representation in each size of housing unit has been fairly consistent. Numerically, the largest increases were in 3-room and 6-room dwellings. The only decrease was in the 5-room size.

### **Comprehensive Plan Survey Results on Housing**

Roughly 51 percent of Iron County respondents feel the overall quality of housing in their community is good, 37 percent believe it to be fair, and 8 percent rate it as poor. Approximately 43 percent believe that dilapidated/abandoned buildings and houses are a problem in their local community, while 38 percent do not. Table 2.11 summarizes the results from the survey with regard to the type of housing respondents feel is needed in their community. Overall, the responses to the survey indicated a need for rehabilitation of existing homes and more moderately priced homes.

**Table 2.11: Type of Housing Needed in County**

	Iron County		Resident		Non-resident	
	Count	%	Count	%	Count	%
Single-Family Homes	553	24.3%	333	61.3%	210	38.7%
Moderately Priced Homes	761	33.4%	477	63.4%	275	36.6%
Higher Priced Homes	158	6.9%	77	49.4%	79	50.6%
Duplexes	141	6.2%	91	65.5%	48	34.5%
Apartments	254	11.2%	191	76.7%	58	23.3%
Manufactured (Mobile) Homes	44	1.9%	28	63.6%	16	36.4%
Mobile Home Parks	43	1.9%	30	73.2%	11	26.8%
Housing for Seniors	439	19.3%	245	56.8%	186	43.2%
Public/Subsidized Housing	178	7.8%	134	76.6%	41	23.4%
Rehabilitation of Existing Homes (weatherization, etc.)	945	41.5%	522	56.1%	408	43.9%

Source: Iron County Comprehensive Plan Survey, County Responses = 2,278

Residents should be encouraged to seek rehabilitation assistance from Iron County’s housing RLF program. Additionally, the county and local residents should investigate weatherization programs from local housing authorities and other agencies.

### 2.3 PROJECTED HOUSING CHARACTERISTICS

Since 1980 Iron County experienced an increase of roughly 12 percent in total housing units. As shown in Table 2.1, the increase amounted to 608 new units. Table 2.12 indicates that based on population and household projections, continued modest growth in housing units is expected for the county to the year 2025. Projections indicate that by 2010 the county will gain 318 units and by 2025 the county will gain another 187 units for a total of 6,211 total housing units, an increase of 9 percent.

**Table 2.12: Projected Housing Characteristics 2005-2025**

<b>Iron County</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>
Total Housing Units	5,706	5,847	6,024	6,148	6,185	6,211
Total Occupied Housing Units (Households)	3083	3159	3255	3322	3342	3356
Owner-Occupied Units	2489	2550	2628	2682	2698	2709
Renter Occupied Units	594	609	627	640	644	647
Vacant Units	2623	2688	2769	2826	2843	2855
Seasonal Units	2159	2212	2279	2326	2340	2350
Average Household Size	2.19	2.17	2.10	2.04	2.01	1.99

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.

1-UNIT DETACHED: This is a 1-unit structure detached from any other house; that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes or trailers to which one or more permanent rooms have been added or built also are included.

1-UNIT ATTACHED: This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

## 2.4 HOUSING PROGRAMS

The Wisconsin comprehensive planning legislation requires Iron County 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 county:

### **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.

**Indianhead Community Action Agency**

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

**Tomorrow's Home Foundation**

The Tomorrow's Home Foundation was created in 2000 for several purposes, including assisting disabled persons in the purchase of a manufactured or modular home via a down payment assistance grant, providing emergency assistance grants designed to make critical repairs so that individuals and families can stay in their manufactured or mobile home, create a method and mode for disposing of old, uninhabitable mobile homes that were blighting the countryside and educating the manufactured and modular housing industry. At the present time, the Tomorrow's Home Foundation only operates in the State of Wisconsin.

**Iron County Housing Committee**

The Iron County Housing Committee oversees redistribution of recycled housing dollars and contracts with Northern Wisconsin Housing Inc. in Mellen. As money becomes available through recycled dollars, it can be re-distributed. Funds can be used for any type of home improvements. Typically, 2-3 rehabilitation jobs are done each year.

**Weatherization Program**

This program included a five-county area and participants are eligible for funds for home energy improvements.

**Rural Housing - HCRI (Housing Cost Reconstruction Initiative)**

This State of Wisconsin administered program, administered through the Department of Commerce, provides funds for housing down payment and closing costs to low-moderate income families. Funds are also used for delinquent rent, utility bills, mortgages, security deposits, and back taxes.

**State Veterans Association**

Provides funding for new home construction and well and septic replacement.

**Iron County Human Services**

Provides Iron County residents with energy assistance, furnace repairs and replacement etc. This office keeps record of persons who are in need of some type of housing repair in Iron County.

**Northwest Community Service Agency (NWCSA)**

NWCSA is a non-profit organization that works to promote the self-sufficiency of the low income. A few of the programs which make up this agency are, WIC, Fuel Assistance, Rental Rehabilitation, Kinship Mentoring, Transitional Housing, Memory Lane and the Food Shelf.

### **Housing Programs for Native Americans**

Housing programs offered by the Bad River Band of Lake Superior Chippewa Indians and Lac Du Flambeau Band of Lake Superior Indians tribes or the Housing Authority are listed below.

- **Bad River Band of Lake Superior Chippewa** – Services/programs provided for members include, occupancy specialists, Mutual Help Home, assisted rent, fire safety, drug awareness, youth sports, cultural activities, and local crime watching.
- **Lac Du Flambeau Band of Lake Superior Chippewa** – Services/programs provided for members include, an occupancy specialist, field representative, case management, home ownership education, Mutual and Help Home, assisted rent, drug awareness, financial planning, VA program, direct loan program 248 loan program, a resident organization, rebuilt old homes, and conversion from rent to own for eligible renters.

## **2.5 AFFORDABLE AND ACCESSIBLE HOUSING**

Iron County 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 housing within the county. The county itself cannot independently supply the range of housing needs local residents may in fact desire. As a result, the private sector is encouraged to make available the development or redevelopment of land to accommodate housing choices for all income levels and housing types, including low- and moderate-income.

## **2.6 HOUSING GOALS, OBJECTIVES, AND ACTIONS**

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

**Goal: Promote a range of safe, affordable, and sanitary housing for all Iron County residents.**

Objective 1: Encourage housing in areas that would not negatively impact the County's natural resources.

Action: *Encourage development practices in an effort to preserve green space and limit negative impacts on the environment.*

Objective 2: Inform realtors, financial institutions and the public of local, state, and federal funds available for housing renovation costs, down payments and closing costs for home purchase.

Action: *Develop an informational pamphlet, develop website, hold public information meetings, or utilize the media to inform public about available funds.*

Objective 3: Encourage “high density” housing activities in areas where municipal services are available.

Action: *Encourage funding through the Community Development Block Grant Program (CDBG) Small Cities Housing Rehabilitation Program to enhance the quality of the Iron County housing stock.*

Objective 4: Work to better understand housing supply, demand, and development trends in order to provide the best possible housing for Iron County residents.

Action: *Create committee/group to study housing trends in Iron County.*

Objective 5: Work with the towns to establish a UDC (Universal Dwelling Code) housing inspection program for Iron County residents to utilize.

Action: *Attend Towns Association meetings to inform towns about this new law, and get their opinions and suggestions.*