

## **CHAPTER 2 Housing Element**

### **Section 2.1 Introduction**

It is important to look at different characteristics of housing in the Town of Plover to assess its ability to meet the needs of present and future residents. Wisconsin statutes state that the housing element of the Comprehensive Plan is to assess the age, structure, value and occupancy characteristics of local housing.

### **Section 2.2 Housing Inventory and Analysis**

#### **A. Housing Occupancy**

Occupancy characteristics can indicate if current housing is sufficient to meet existing demand. The Department of Housing and Urban Development (HUD) set an overall rate of 3% vacancy to assure an adequate choice for consumers. The acceptable vacancy rate for owner-occupied housing is 1.5% while a rate of 5% vacancy is seen as acceptable for rental units.

**Table 2.1: 2010 Housing Occupancy Characteristics**

OCCUPANCY	Town of Plover		Towns Average		Portage County	
	Units	%	Units	%	Units	%
<b>Occupied Housing Units</b>	<b>595</b>	<b>90.3%</b>	<b>608</b>	<b>91.2%</b>	<b>26,945</b>	<b>92.4%</b>
Owner Occupied	512	86.1%	542	89.1%	18,899	70.1%
Renter Occupied	83	13.9%	66	10.9%	8,046	29.9%
<b>Vacant Housing Units</b>	<b>64</b>	<b>9.7%</b>	<b>59</b>	<b>8.8%</b>	<b>2,201</b>	<b>7.6%</b>
<b>TOTAL HOUSING UNITS</b>	<b>659</b>		<b>667</b>		<b>29,146</b>	

Source: American Community Survey data from 2005 to 2009 table DP04. The Towns Average is the average of the other 16 towns in the County. A "unit" is a singular free-standing structure designed to house a single person up to a large complex of attached units in a single structure designed to accommodate 1 or more people for the purpose of a residence.

#### **B. Age Characteristics**

Next is a comparison of housing ages between the Town of Plover, the Towns Average, and Portage County over the last 70+ years (Table 2.2). This information is taken from the U. S. Census Summary File 3, which is based on a sample of households within a community, and not a total count of all households.

The growth spurt in the 1970's appears to have been greater in the Town of Plover than in towns overall or the County – again, seemingly, the impact of the Town of Plover developing into that "bedroom community" supporting the significant changes occurring in the City of Stevens Point.

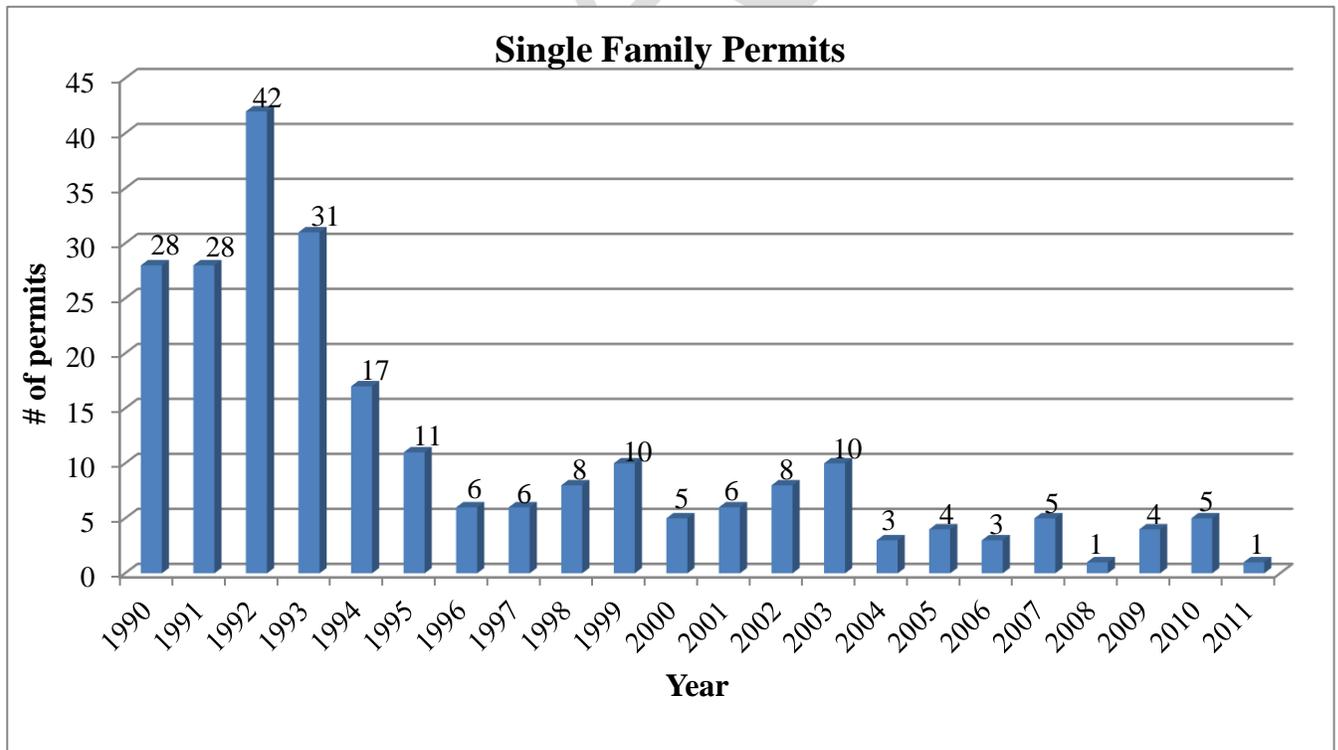
With over three-quarters (78%) of the towns in the Town of Plover built in 1970 or later, the on-going availability of a relatively newer housing stock in the Town of Plover is greater than the Towns Average (68%) or in Portage County as a whole (61%).

**Table 2.2: 2010 Housing Age Characteristics**

Year Structure Built	Town of Plover		Towns Average		Portage County	
	Homes	%	Homes	%	Homes	%
2000 or later	46	7.0%	70	10.4%	2,829	9.7%
1990 to 1999	171	25.9%	116	17.4%	4,520	15.5%
1980 to 1989	116	17.6%	110	16.5%	4,192	14.4%
1970 to 1979	160	24.3%	157	23.6%	6,331	21.7%
1960 to 1969	59	9.0%	55	8.3%	2,786	9.6%
1950 to 1959	22	3.3%	26	3.9%	1,842	6.3%
1940 to 1949	0	0.0%	16	2.4%	1,133	3.9%
1939 or earlier	85	12.9%	117	17.5%	5,513	18.9%
<b>Total Units Listed</b>	<b>659</b>	<b>100%</b>	<b>666</b>	<b>100%</b>	<b>29,146</b>	<b>100%</b>

Source: U. S. Census Bureau and the American Community Survey data from 2005 to 2009 Table DP04. Towns Average is the average of the 16 other towns in the County. There is a stated margin of error not given in these tables. This margin of error can mean that any given number could change year over year and census to census. The categories describing the year a structure was built are those assigned by the U.S. Census Bureau.

**Figure 2.1: Single Family Permits** Source: Portage County Planning and Zoning Department – Permit Data



The preceding, Figure 2.1, has been provided by examining building permit data for the past 20+ years on file with the Portage County Planning and Zoning Department.

The Town experienced its highest permit activity during the early part of the 1990 – 1999 decade. Low mortgage rates and favorable economic conditions during that period would be factors contributing to these housing starts. This intense building activity led to the 1996 and 1997 annexations, conducted in two phases, to the City of Stevens Point; this annexation activity immediately provided water and sewer utilities while the parcels remained on the Town of Plover assessment roll for a 10 year period which ended in 2007.

There were 29 housing permits issued in the Town of Plover for single-family housing starts during the period 2000-2003. The low permit activity in the Town is indicative of the fact that the Town of Plover, as it has existed since the annexation which culminated in 2007, is a largely agricultural community, and it should be noted that Figure 2.1 does not include building of structures other than single family residences.

**C. Structural Characteristics**

In 2010, 86% of Town of Plover housing is categorized as single-family, or 1-unit detached (Table 2.3). Mobile homes, located in two parks, represent 14% of the available housing in the Town of Plover.

**Table 2.3 2010 Housing Structural Characteristics**

Units in Structure	Town of Plover		Towns Average		Portage County	
	Units	%	Units	%	Units	%
1 Unit Detached	559	86%	552	83%	19,834	68%
1-Unit Attached	0	0%	10	2%	1,008	3%
2 to 4 Units	0	0%	16	2%	3,197	11%
5 or more Units	0	0%	15	2%	3,356	12%
Mobile Home Trailer or Other	90	14%	73	11%	1,751	6%
<b>TOTAL HOUSING UNITS</b>	<b>649</b>	<b>100%</b>	<b>666</b>	<b>100%</b>	<b>29,146</b>	<b>100%</b>

Town of Plover Comprehensive Plan Review Committee modified the Town of Plover values above because data from the U.S. Census Bureau indicated the presence of multiple family structures which do not exist in the Town of Plover. Data provided for the Towns Average (the average of the 16 other towns in the county) and that of Portage County has not been modified – its source: U. S. Census Bureau and the American Community Survey data from 2005 to 2009 table DP04. A "Unit" is a singular free standing structure designed to house a single person up to a large complex of attached units in a single structure designed to accommodate 1 or more people for the purpose of a residence.

**D. Value Characteristics**

In the following table, the value of housing, along with median price place the Town of Plover in the middle when compared with the County and the Towns Average values.

**Table 2.4: 2010 Housing Value Characteristics**

Housing Value (Owner Occupied)	Town of Plover		Towns Average		Portage County	
	Units	%	Units	%	Units	%
Less than \$50,000	50	9.8%	32	5.9%	1,140	6.0%
\$50,000 to \$99,999	31	6.1%	68	12.5%	3,413	18.1%
\$100,000 to \$149,999	178	34.8%	149	27.5%	5,975	31.6%
\$150,000 to \$199,999	115	22.5%	130	24.0%	4,116	21.8%
\$200,000 to \$299,999	89	17.4%	113	20.9%	2,978	15.8%
\$300,000 or more	49	9.6%	50	9.2%	1,277	6.8%
<b>TOTAL UNITS</b>	<b>512</b>		<b>542</b>		<b>18,899</b>	
<b>MEDIAN VALUE</b>	<b>\$149,300</b>		<b>\$155,631</b>		<b>\$140,800</b>	

\* Source: American Community Survey (ACS) 2005-2009 table DP04.

The Towns Average is the average of the other 16 towns in the County.

Median price is an indicator that can be used to gauge housing demand. The median home price in the Town of Plover is lower than the Town Average but higher than the County overall. The 9.8% of houses valued under \$50,000, which is greater than the Towns Average as well as the County’s might be due to the number of mobile homes in the two mobile home parks in the town. At the other end of the spectrum, in the range of \$300,000 or more, the Town of Plover is holding its own in comparison with the Towns Average as well as that of the County.

**E. Housing Affordability**

According to the U.S. Department of Housing and Urban Development, not more than 30% of a household income should be spent on monthly housing costs in order for that home to be considered affordable. The following information, from the U.S. Census Summary, is based on a sample of households within a community, and not a total count of all households.

On the following page, the U.S. Census data on housing costs as a percentage of household income is presented - for homeowners (Table 2.5) and for renters (Table 2.6).

In 2010, 14.6% of Town of Plover owner-occupied households paid more than 30% of monthly income on housing costs (Table 2.5) – considerably lower than the average of Towns or Portage County in this category

**Table 2.5 2010 Affordability Comparison Owner Occupied Housing**

Monthly Owner Costs as % of Household Income	Town of Plover		Towns Average		Portage County	
	Unit	%	Unit	%	Unit	%
less than 20.0%	195	58.2%	122	36.0%	4674	40.1%
20.0 to 24.9%	33	9.9%	66	19.5%	2211	19.0%
25.0 to 29.9%	58	17.3%	46	13.6%	1604	13.8%
30.0 to 34.9%	5	1.5%	33	9.7%	951	8.1%
35% or more	44	13.1%	71	20.9%	2163	18.6%
not computed	0	0.0%	1	0.3%	45	0.4%
<b>Total Units Listed</b>	<b>335</b>	<b>100.0%</b>	<b>339</b>	<b>100.0%</b>	<b>11,648</b>	<b>100.0%</b>

Source: American Community Survey (ACS) data for 2010 from DP04. The Towns Average is the average of the 16 other towns in the county.

Table 2.6 indicates approximately 37.3% of the Plover renter-occupied households to be paying more than 30% of household income for rent in 2010. The number of residents paying less than 20% of monthly income for rent was higher in the Town of Plover than the County or the Towns Average.

**Table 2.6: 2010 Affordability Comparison for Renter-Occupied Housing Units**

Gross rent as % of Household Income	Town of Plover		Towns Average		Portage County	
	Units	%	Units	%	Units	%
less than 20.0%	30	36.1%	23	34.8%	2,248	27.9%
20.0 to 24.9%	16	19.3%	5	7.6%	1,018	12.7%
25.0 to 29.9%	0	0.0%	8	12.1%	729	9.1%
30.0 to 34.9%	5	6.0%	6	9.1%	713	8.9%
35% or more	26	31.3%	11	16.7%	2,896	36.0%
not computed	6	7.2%	13	19.7%	442	5.5%
<b>Total Units Listed</b>	<b>83</b>	<b>100%</b>	<b>66</b>	<b>100%</b>	<b>8,046</b>	<b>100%</b>

Source: American Community Survey (ACS) data for 2010 from DP04. The Towns Average is the average of the other 16 towns in the county.

**Section 2.3 Housing Programs**

First, to ensure that existing and future housing units are safe and adequate for occupancy, building and housing codes should be reviewed and updated. Programs listed below can be utilized for those in need of housing assistance.

**Wisconsin Housing and Economic Development Authority (WHEDA)** – provides a listing of numerous housing programs including low interest loans for first time homebuyers, home improvement loans, and tax credit programs for elderly and low-income family housing.

**Housing Authority of Portage County (HAPC)** – offers a housing assistance program through the Housing Choice Voucher Program. 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, manufactured homes, and town homes. All units must meet HUD’s standards.

**CAP Services** - a non-profit corporation, also has several programs available to low and moderate income residents of Portage County including Home Buyer’s Assistance, Housing Rehabilitation and Weatherization programs. Financial assistance under these programs is provided through a deferred loan which is due upon sale of the home or transfer of title.

- **Home Buyer’s Assistance Program** - provides matching funds to eligible first-time, low and moderate income homebuyers for down payment and closing costs, intended to encourage home ownership.
- **CAP’s Housing Rehabilitation Program** - provides funds to assist low and moderate income homeowners for necessary repairs, including but not limited to: roof, door, window, and siding replacement; foundation repair; well and septic systems; and electrical, heating system and water heater replacement.

**Community Development Block Grant (CDBG)** – a federally funded program, administrated by the Wisconsin Department of Administration, Division of Housing and Intergovernmental Relations, to assist local governments with housing programs that primarily benefit low and moderate income residents. CDBG funds can be used for a wide variety of activities including owner-occupied and renter-occupied housing rehabilitation, homebuyer assistance, handicap accessibility modifications, public facility/infrastructure improvements and special housing projects like acquisition, demolition, and relocation projects. While only municipalities can apply for the grant, CAP Services can assist with the application and administer the grant for a 10% administration fee which is paid for with grant money.

## **Section 2.4 Housing Issues**

The following issues relating to housing were identified through the planning process:

- Should smaller residential lot size be allowed in or adjacent to areas of the boundary agreement so sewer could be extended in the future without annexation?
- What are the future housing needs of the elderly over the next twenty years?
- To what extent should mobile homes be allowed?
- To what extent should multi-family residential development be allowed?
- Proximity to intensive agricultural uses

## **Section 2.5 Housing Goals, Objectives and Policies**

### **Goal 1: Allow for adequate housing in the Town of Plover**

Objective: Promote the development of multiple housing types such as condominiums, assisted living facilities, and duplexes in areas where, due to the boundary agreement, Village of Plover utilities can be extended into the Town of Plover without annexation.

Policies:

1. Provide for higher density development in select areas
2. Specify lot sizes in areas in or adjacent to boundary agreement areas.

### **Goal 2: Housing developments consider the protection of natural resources and open spaces.**

Objective: Permit new development as guided by this Comprehensive Plan and with consideration of the interests of neighbors and the Town in general.

Policies:

1. Restrict the location of new development in unsuitable areas such as: natural drainage ways and areas prone to flood hazard and groundwater pollution.
2. Encourage the use of green spaces and natural areas as a means to buffer residential development from other adjacent uses.
3. Encourage installation of community wells where residential high density would make this feasible.

### **Goal 3: Support and encourage the quality and integrity of existing housing and neighborhoods;**

Objective: Maintain or rehabilitate existing housing

Policies:

1. Work with the County to enforce ordinances regarding housing standards.
2. Provide informational materials to residents regarding rehabilitation programs.
3. Provide information materials to residents regarding funding sources.

### **Goal 4: Allow for affordable housing in the Town of Plover**

Objective: Maintain or rehabilitate existing mobile home parks.

Policies:

1. Mobile homes are to be located only in a licensed mobile home park
2. Maintain an updated Mobile Home Ordinance.
3. Administer existing ordinance restraints, maintain timely assessment practices and develop good communications with mobile home park operators.

**Goal 5: Encourage increased understanding of health and public safety impacts of agricultural, business and residential co-existence.**

Objective: Understanding of and the use of Best Management Practices

Policies:

1. Conduct Annual Water Testing Clinic
2. Review agricultural use of town roads

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