

Element 2: Housing

A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local government’s jurisdiction. The element shall assess the age, structural value and occupancy characteristics of the local government’s housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit’s existing housing stock.



Arborwood Lodge Residential Care Apartment Complex
Wisconsin Rapids

(Wood County Planning & Zoning Office Photo)

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Introduction

Title VII of the Civil Rights Act of 1968 – also known as the Fair Housing Act – and subsequent amendments to that act, prohibit the sale, rental, and financing of dwellings and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents of legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability). It does not take a federal law to understand that housing is a basic need for everyone. To that end, federal law has, in recent years, taken a back seat to local initiatives to provide housing to people of all economic levels and backgrounds. Part of the local initiative is the result of the federal laws and part is the result of the desire at the local level of doing the right thing. Wood County communities have, historically, provided for all types of housing opportunities. Only 11 of the 22 towns have zoning ordinances and each of those allows for any and all types of housing. It is easy then to establish the goal of providing an adequate supply of affordable housing for individuals of all income levels and backgrounds throughout each Wood County municipality.

This planning element will review housing information such as number of housing units, age of those units, type of housing, housing values, housing costs, occupancy characteristics and other information that is useful in developing countywide housing policies. Using information gathered from that assessment, together with information from Chapter 2's analysis and projection of population, statements can be crafted regarding future housing opportunities

that can be expected to exist in Wood County during the planning period.

Housing Assessment

Type of Housing Structures

Wood County has 31,369 housing units¹ More than three-fourths (75.6%) of those units are 1-unit, or single-family homes (Table 2-1). Interestingly, that is the exact proportion of single-family homes that was in the county 10-years earlier. Two-unit structures (duplexes) account for slightly over six percent of all housing units.

**Table 2-1
Dwelling Types – 2000 vs. 1990**

Type	1990		2000	
	Number of Dwelling Units	Percent of Total Units	Number of Dwelling Units	Percent of Total Units
Single Family (1-Unit)	21,817	75.6%	24,241	75.6%
Duplex (2-Unit)	1,967	6.8%	1,963	6.2%
Multi-Family (3 or more units)	2,845	9.9%	3,635	11.4%
Mobile Homes	1,933	6.7%	1,838	5.8%
Other	277	1.0%	14	0.0%
TOTAL	28,839	100.0%	31,691	100.0%

Source: U.S. Census 1990, Summary File 3, Table H020, 1990 and Table DP-4, *Profile of Selected Housing Characteristics*, 2000.

There has been an increase in the proportion of housing structures that have three or more units in them. In 10-years, 840 new housing units are in the larger multiple-family structures for an increase in that style's proportion of Wood County housing from 9.9% in 1990 to 11.4% in 2000.

¹ U. S. Census 2000, Table DP-4, *Profile of Selected Housing Characteristics: 2000*.

Nearly five percent are structures are large complexes with 20-units or more. All larger structures are located in cities or villages that can provide municipal sanitary sewer and water. It is likely that more multiple family units will be built during the planning period as the population continues to age and moves into apartments, senior housing facilities or assisted living centers. Mobile homes also continue to have a significant proportion of the housing market with nearly six percent of the total housing units. Both the number of mobile homes and the proportion of housing units that are mobile homes decreased between 1990 and 2000. Part of the reason for the change in this housing segment may be that older mobile homes have been replaced by newer manufactured housing or on-site built homes. Mobile homes have been used as “hunting shacks” in the county and, as those become outdated, they are either eliminated or replaced with another type of structure.

Housing structures in the unincorporated areas of Wood County are served by private onsite waste treatment systems. For this reason, it is likely that the type of housing structures in Wood County’s towns will continue to be mainly single-family, with some additional duplexes. Town officials must, however, be aware of the changing age of their population and with that, in some cases, changing needs or desires in housing types that may occur in the foreseeable future.

Age of Housing Stock

The age of Wood County’s housing stock is remarkably similar to the State’s as a whole. About one in five housing units (21%) in Wood County was built prior to 1940 compared to 23% in Wisconsin. On the other end of the scale, 26% of Wood County’s housing units have been built since 1980. For Wisconsin, the figure is 28% for the same period.

As can be seen in Table 2-2, the towns have a higher proportion of newer homes than do the cities and villages. That stands to reason because it wasn’t until the 1960s that the suburban movement began nationally and

locally. In the case of Wood County, 69% of the houses in unincorporated areas of the county have been built since 1960 and half of those have been built in the past 20-years.

There is also a breakdown between urban and rural towns in Wood County in Table 2-2. Seventy-five percent of all housing units in the towns are located in those that are defined, for this plan, as “urban area towns.” One-third of the housing in rural area towns was constructed before 1940 compared to only 13% in urban area towns. Information in that table demonstrates how the suburban movement from the cities affected the towns in the County. Seventy-four percent of all housing units in the urban area towns have been built since 1960 and half of those were built between 1990 and 2000. The rural area towns have also felt the effects of the movement out of the cities, but not to the extent of those towns that are located adjacent to Marshfield or the Wisconsin Rapids area cities and villages. In the rural area towns, 54% of all housing units have been constructed since 1960 and 30% between 1980 and 2000. Natural growth also contributes to the growth in towns as resident family members build homes to stay in the areas where they were raised.

Housing Quality

A measure of housing quality is provided by the U. S. Census Bureau with their reports on the status of plumbing facilities in housing units. Information in Table 2-3 was obtained from U. S. Census sample data tables. According to that data, nearly 100% of all Wood County housing units have complete plumbing facilities, regardless of whether those units are owner- or renter-occupied. The 52 owner-occupied housing units that lack complete plumbing facilities include “hunting shacks” and other recreation structures. Sixteen rental units have some plumbing deficiencies. It is not known if those are hunting or other recreation housing units or where they are located. The Wisconsin Plumbing Code and the Wood County Private Sewage Ordinance require that appropriate plumbing be installed for waste disposal and that

**Table 2-2
Age of Housing Structures (Year Built)**

	Before 1940		1940 - 1959		1960 - 1979		1980 - 2000		Total
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.	
Towns	2,002	18%	1,413	13%	3,724	34%	3,905	35%	11,044
Villages	507	21%	636	27%	652	28%	566	24%	2,361
Cities	4,097	22%	4,410	24%	5,928	32%	4,042	22%	18,477
Wood County	6,585	21%	6,416	20%	10,259	32%	8,431	27%	31,691
Wisconsin	543,164	23%	470,862	20%	667,537	29%	639,581	28%	2,321,144
Urban Area Towns (1)	1,090	13%	1,063	13%	3,048	37%	3,077	37%	8,278
Rural Area Towns	912	33%	350	13%	676	24%	828	30%	2,766

(1) Urban Area Towns are those that border on the City of Marshfield or the Wisconsin Rapids area communities of Wisconsin Rapids, Biron, the Village of Port Edwards and Nekoosa. They are the Towns of Cameron, Grand Rapids, Lincoln, Marshfield, Port Edwards, Richfield, Rudolph, Saratoga, Seneca and Sigel.

Source: U. S. Census, Table DP-5.

**Table 2-3
Tenure of Housing Units by Plumbing Units
Wood County - 2000**

	No. Housing Units	Pct. of Housing Units		No. Housing Units	Pct. of Housing Units
Total Housing Units:	30,135	100.0			
Owner occupied:	22,380	100.0	Renter occupied:	7,755	100.0
Complete plumbing facilities:	22,328	99.7	Complete plumbing facilities:	7,739	99.8
1.00 or less occupants/room	22,081	98.7	1.00 or less occupants/room	7,521	97.0
1.01 to 1.50 occupants/room	219	1.0	1.01 to 1.50 occupants/room	152	2.0
1.51 or more occupants/room	28	0.1	1.51 or more occupants/room	66	0.9
Lacking complete plumbing facilities:	52	0.2	Lacking complete plumbing facilities:	16	0.2
1.00 or less occupants/room	46	0.2	1.00 or less occupants/room	16	0.2
1.01 to 1.50 occupants/room	0	0.0	1.01 to 1.50 occupants/room	0	0.0
1.51 or more occupants/room	6	0.0	1.51 or more occupants/room	0	0.0

Source: U.S. Census 2000, Summary File 3 (SF 3), Table H22 (sample data).

a County sanitary permit be obtained prior to building permits being issued by local units of government. Sanitary permits were first required in about 1970. The 1970 census indicated that 6.2% of all housing in Wood County had plumbing deficiencies. Only a fraction of one percent had deficiencies in 2000, showing that the modern plumbing codes have succeeded in ensuring that habitable structures have adequate and appropriate plumbing.

Value Characteristics

Value of Homes

The structural value of owner-occupied housing the year 2000 in Wood County is listed in Table 2-4. The majority of homes (57.4%) in the County have a value of between \$50,000 and \$99,999. Statewide, 35.4% of the homes fall into this value category. In Wisconsin, over 30% of all homes are between \$100,000 and \$149,999 and 15.5% are between \$150,000 and \$199,999. Fewer than 6% of Wood County homes were at the \$150,000 - \$199,999 value. Likewise, Wood County had a much lower proportion of homes valued between \$200,000 and \$299,999 than did the State as a whole. These figures indicate, then, that the cost of housing in Wood County is much lower, or more

affordable, than elsewhere in Wisconsin.

Within Wood County, a greater proportion of higher valued housing (i.e. \$100,000 to \$299,999) is located in the towns, while a higher proportion of housing valued at less than \$100,000 is in the villages and cities. There are a couple of logical reasons for this. First, areas that became the cities and villages developed before the towns and at higher densities because those were the areas where jobs and services were located. Consequently, the older, lower value homes are in those incorporated communities. Second, the suburban movement of the 1960s contributed to larger homes with higher values in the unincorporated towns. In more recent years, residential development in the towns has been on larger lots with bigger homes. Towns will likely continue to have the higher value homes unless high gasoline and fuel costs force more new or quality restoration development in the cities and villages. Many older homes in the cities and villages have been renovated, but the value has not increased to the extent of the new, larger rural homes, plus the number of replacement homes in the cities and villages has not been enough to increase that community's proportion of higher value homes. Finally, as noted in the previous chapter, there has been a slight trend reversal

Table 2-4
Value of Owner-Occupied Housing Units

	<\$50,000	\$50,000- \$99,999	\$100,000- \$149,999	\$150,000- \$199,999	\$200,000- \$299,999	\$300,000- \$499,999	\$500,000 or more	Total Units*	Median Value
Towns	15.5%	52.6%	21.1%	7.0%	2.5%	1.3%	0.1%	6,159	\$85,977
Villages	17.2%	57.6%	17.6%	5.9%	1.3%	0.1%	0.2%	1,606	\$78,075
Cities	21.3%	61.6%	13.6%	2.4%	1.0%	0.1%	0.0%	10,034	\$69,350
Wood County	12.6%	57.4%	21.1%	5.9%	2.5%	0.5%	0.0%	17,694	\$81,400
Wisconsin	6.5%	35.4%	30.6%	15.5%	8.5%	2.7%	0.8%	1,122,467	\$112,200

• Data in Census Table DP-4 is sample data. Therefore, county totals do not equal sum of town, village and city data.

Source: U. S. Census 2000, Table DP-4.

with rural areas gaining back a larger proportion of the County's population.

Housing Affordability

Another indicator of the affordability of housing is the percentage of household income that is spent on housing costs. The generally accepted standard is that no more than 30% of the household's income should be spent on housing costs. Sample data was computed as part of the census to try to determine the status of housing costs relative to income. Figures for owner-occupied housing for Wood County; town city and village totals and state figures appear in Table 2-5. On a countywide basis, 10.8% of the households spend more than 30% of their income for housing. Statewide, 17.8% spend more than 30% of their income for housing costs. The current economic recession is likely causing these numbers to rise as members of many households lose jobs or are faced to take lower pay to keep their jobs.

Renters tend to spend more of their incomes for housing than do those who own their homes (Table 2-6). There are a number of socio-economic factors that may contribute to this and the factors in Wood County may vary somewhat from the factors at the state level. In Wood County, renters may have lower income levels and, consequently, can not or have not saved enough to purchase a home. There are growing

numbers of retired and elderly people who prefer to rent, especially where they are not responsible for maintenance of housing structures. Perhaps those who have lost their jobs in as a result of the depressed economy have been forced to sell their homes and rent less expensive housing. Whatever the reason, 28.1% of Wood County's renters paid 30% or more of their income for housing in 2000. Although not as high as the State's 32.3%, it is substantially higher than the owner-occupied housing figures. Again, these figures have probably gone up since 2000 as the economy has floundered.

Occupancy Characteristics

Housing units are either occupied or vacant. Total housing units, as discussed above, include both occupied and vacant units. There were nearly 5,700 more housing units in 2000 than there were in 1980 (Table 2-7). The proportion of owner-occupied, renter-occupied and vacant units has remained stable throughout that 20-year history. Owner-occupied units make up about 70% of all housing, with renter-occupied units accounting for about 25%. About five percent of all housing units in Wood County are vacant at any one time, but of the 1,556 vacant units reported in 2000, 244 (16% of all vacant units) were reported to be for seasonal, recreational, or occasional use.

**Table 2-5
Housing Costs as a Percent of Income in 1999 for Owner Occupied Housing**

	Percent of Income						
	<15%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 34.9%	35.0% or more	Not Computed
Towns	49.4%	18.6%	13.6%	7.3%	4.2%	7.9%	0.4%
Villages	52.0%	17.6%	12.4%	7.1%	3.0%	7.6%	0.3%
Cities	47.4%	22.7%	12.9%	5.5%	3.9%	7.4%	0.4%
Wood County	48.4%	20.7%	12.4%	6.9%	3.6%	7.2%	7.0%
Wisconsin	36.8%	19.7%	15.5%	9.8%	5.8%	12.0%	0.4%

Source: U. S. Census 2000, Table DP-4.

**Table 2-6
Gross Rent as a Percent of Income in 1999 for Renter Occupied Housing**

	Percent of Income						
	<15%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 34.9%	35.0% or more	Not Computed
Towns	30.0%	11.9%	12.2%	7.2%	3.1%	13.5%	24.2%
Villages	36.7%	18.6%	10.1%	8.6%	2.0%	15.6%	8.4%
Cities	26.9%	16.3%	14.2%	12.9%	4.8%	21.0%	4.0%
Wood County	26.7%	14.7%	13.6%	11.1%	5.4%	22.7%	5.9%
Wisconsin	21.1%	16.7%	14.2%	10.6%	6.9%	25.4%	5.2%

Source: U. S. Census 2000, Table DP-4.

Vacancy information is important because it shows the relative demand for a particular housing type. An owner-occupied rate below two or three percent indicates a tight market and unmet demand for additional new homes. A renter-occupancy rate below five percent indicates pressure on the rental market and the need for more rental units. In 2000, the vacancy rate of owner-occupied housing units was only 1.1%, suggesting that there may not be enough homes to meet housing needs. The rental unit vacancy rate in 2000 was 5.8%, indicating that an adequate supply of rentals is available.

Tenure

It is interesting to analyze the tenure of householders, or how long they have lived in their present home. Table 2-8 shows this data for Wood County. Of the owner-occupied housing units, 40.3% have lived in their home for five or fewer years and 56.8% for 10 or fewer years. County-wide numbers will usually indicate more population movement than unincorporated town numbers because the numbers for the County take into consideration a very large number of rental units, group homes,

**Table 2-7
OCCUPANCY CHARACTERISTICS
WOOD COUNTY HOUSING UNITS 1980 – 2000**

Year	Owner Occupied	Renter Occupied	Vacant (owner and renter units)	Total Housing Units
2000	22,385; 70.6%	7,750; 24.5%	1,556; 4.9%	31,691
1990	20,127; 69.8%	7,346; 25.5%	1,366; 4.7%	28,839
1980	18,414; 70.8%	6,653; 25.6%	931; 3.6%	25,998

Source: U.S. Census of Population, Table DP-1.

**Table 2-8
TENURE BY YEAR HOUSEHOLDER
MOVED INTO UNIT**

YEARS	WOOD COUNTY (Pct. of Total)
1995 – March 2000	40.3
1990 – 1994	16.5
1980 – 1989	17.6
1970 – 1979	11.9
1969 or earlier	13.8

Source: U.S. Census of Population, 2000, Table DP-4.

nursing homes, etc. that are located in cities and villages, but not in the unincorporated towns.

Housing Trends

The number of dwellings has continued to increase in Wood County and while the proportion of single-family units has remained stable, the percent increase in the multi-family units has outpaced that of single-family units by 27% to 11%. These and other trends are summarized in Table 2-9.

Future Housing Needs

In the first chapter, it was projected that there will be 34,342 households in Wood County in the year 2025. That is an increase of 4,207 households over the 30,135 households in 2000.

Some of these households will be located on small city or village lots and some structures will have two or more households. Assuming that the unincorporated towns will continue to have 34% of the county's housing units as they had in 1980, 1990 and 2000, they will add about 1,430 units to their housing stock. If each of the rural housing units uses an average of two acres of land, an additional 2,860 acres of land in the towns will be converted from an undeveloped or agricultural use to residential uses between 2000 and 2025. This land will have to be set aside through proper planning and zoning for the needed housing.

Figure 2-9 Housing Trends

1. Single-family housing

The proportion of single-family dwellings has remained constant at 75.6% of the housing stock.

2. Multiple-family housing

The number of housing structures with three or more units has grown more rapidly (+27%) than single-family housing (+11%). This trend is expected to continue as more senior housing units are added and as condominium development increases.

3. Urban towns are growing faster than rural towns

In rural towns, 33% of the dwelling units were built before 1940 compared to 13% in urban towns. Conversely, 37% of housing units in urban towns were built since 1980 compared to 30% in rural towns.

4. Higher value housing is being built in the unincorporated areas

Ten percent of housing in the towns is valued at \$150,000 or more compared to 7.5% in villages and 3.5% in the cities.

5. Wood County housing is affordable

Only 10.8% of Wood County residents spend more than 30% of their household income for housing compared to nearly 18% statewide. Housing in Wood County is more affordable in the cities and villages than in the towns for owners, but the opposite is true for rentals.

6. The proportion of owner-occupied housing has remains constant

Owner-occupied housing makes up about 71% of all housing units and rentals make up nearly 25%. These percentages have remained constant since 1980.

Goals & Objectives

The goals and objectives listed below are not prioritized.

A. Goal: Provide sound, healthy and affordable housing for all residents at all income levels.

1. Encourage multifamily developments to locate in the cities and villages that can provide needed sewer and water services.
2. Designate adequate land for the construction of new single-family houses in the towns while protecting active agricultural lands and environmentally sensitive lands from encroachment of new residential development.
3. Take advantage of state and federal programs to assure an adequate supply of housing types for low- and moderate-income families.

B. Goal: Provide housing types to accommodate the needs of our aging population.

1. Encourage senior housing, assisted living centers and nursing homes to locate within easy access to essential services, such as medical centers, hospitals, churches, shopping areas, grocery stores, etc.
2. Encourage housing contractors to incorporate basic accessible housing features so our seniors can enjoy a high quality of life in their own homes as long as possible.

C. Goal: Increase the supply of sustainable housing in the county.

1. Use state and federal programs to modify existing housing units to use less energy for heating and cooling, and to use alternative energy types.

2. In addition to alternative energy choices, encourage “green” housing with the use of renewable construction materials, as well as those that do not have a negative impact on our natural resources.