

CHAPTER 4

Housing

Introduction

Housing is significant for different reasons. First, it is the largest expenditure in a person's life. Second, housing and the land it occupies generates significant tax revenue for the Town of Black Brook. Finally, an increase in the demand for housing can result in a large demand for land to be developed to meet these needs.

Housing in the Town is influenced by the age of the structure, income of the residents, and occupancy characteristics. Housing also can affect the image of a community by the design of subdivisions, housing styles, and maintenance.

Survey Results

The Town of Black Brook Community Survey asked residents what types of housing does the Town need. The biggest perceived need was for single family housing while there was almost an even split for and against elderly / assisted living options. A majority of residents indicated there wasn't a need for rental units, manufactured homes, and twin homes.

The survey also showed that residents feel there is a need to improve the aesthetics of subdivisions within the Town.

Age Characteristics

Table 4-1 shows the Town of Black Brook has experienced two recent housing construction growth periods. The first was between 1970 and 1979, when almost 21% of the local housing was constructed. The second was between 1999 and 2005, when almost 20% of the local housing was constructed. The most recent period is due mostly to residents moving into the area and constructing new homes.

The large amount of housing constructed before 1940 likely indicates housing constructed in relation to farming. Older housing may need rehabilitation and can be a source of affordable housing for first time home buyers or lower income families.

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Table 4-1 Year Structure Constructed

Year Built	Homes	Percent of Total
1999 to 2005*	103	19.4%
1995 to 1999	40	7.5%
1990 to 1994	31	5.8%
1980 to 1989	47	8.8%
1970 to 1979	110	20.7%
1960 to 1969	40	7.5%
1940 to 1959	39	7.3%
1939 or earlier	122	22.9%

Source: U.S. Census Bureau, *based on new sanitary systems info provided by Polk County Zoning Office.

Since 2000, housing growth in the Town of Black Brook has remained steady (*Table 4-2*).

Table 4-2 New Sanitary Systems

Year Issued	Total Housing Units
2000	15
2001	14
2002	16
2003	20
2004	14
2005	13
*2006	6

Source: Polk County Zoning Office. *data through July 2006

Structural Characteristics

Energy sources used for home heating can indicate building and energy cost trends within the Town of Black Brook. Over 61% of housing uses tank, or LP gas to heat their homes (*Table 4-3*). This is due to the rural nature of the Town and the limited availability of utility gas. The residents who have utility gas (11.5%) are in close proximity of the City of Amery. Fuel oil and wood are also used by many residents.

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Table 4-3 Types of House Heating Fuel

Fuel Type	Number	Percent
Utility Gas	49	11.5%
Tank, or LP Gas	262	61.5%
Electricity	23	5.4%
Fuel Oil, Kerosene, Etc.	48	11.3%
Coal or Coke	0	0.0%
Wood	40	9.4%
Solar Energy	0	0.0%
Other Fuel	4	0.9%
No Fuel	0	0.0%

Source: 2000 U.S. Census Bureau

Table 4-4 shows the number of housing units in structures in the Town of Black Brook. The table indicates a great majority of housing units are single family structures with mobile homes being the second most popular form of housing.

Table 4-4 Housing Units in a Structure

Units	Number	Percent
Total Housing Units	449	100.0%
1 Unit, detached	381	84.9%
1 Unit, attached	0	0.0%
2 Units	4	0.9%
3 or 4 Units	3	0.7%
5 to 9 Units	0	0.0%
10 to 19 Units	0	0.0%
20 or more Units	0	0.0%
Mobile Home	59	13.1%
Boat, RV, Van, etc	2	0.4%

Source: 2000 U.S. Census Bureau

Home Values

Table 4-5 reveals that home values have almost doubled between 1990 and 2000. Some of this is due to normal appreciation of home values but a large share is due to the increased values of newly constructed homes.

Table 4-5 Median Owner-Occupied Housing Value

1990	2000	% Change
\$51,100	\$101,600	98.83%

Source: US Census Bureau 1990 and 2000

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Table 4-5 and Figure 4-1 show that the largest increase in home values was for homes valued between \$100,000 and \$149,999 which increased from two homes in 1990 to 69 homes in 2000.

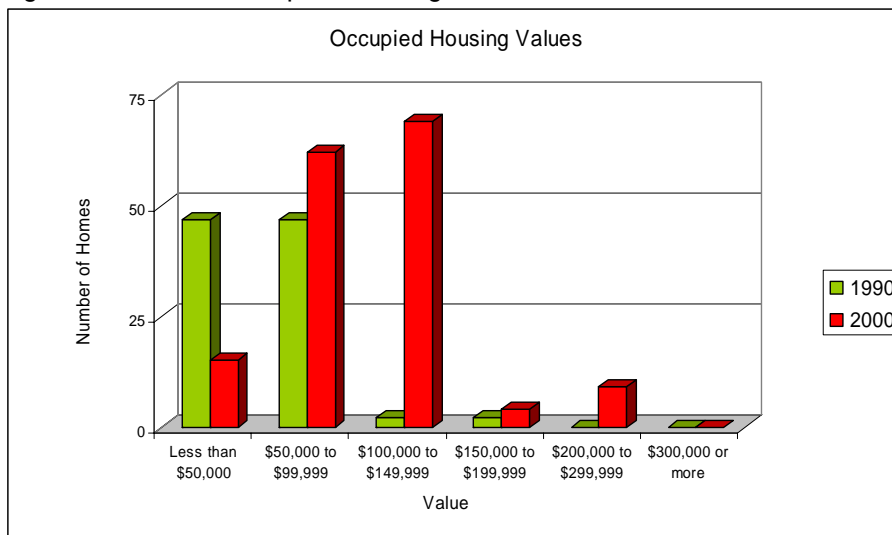
The proximity of the Town of Black Brook to the nearby cities, villages, and the Twin Cities Metropolitan Area may suggest that housing values may continue to rise due to access to higher wages and an increased demand for housing.

Table 4-6 Owner-Occupied Housing Value

Value	1990	2000	Number and % Increase/Decrease
Less than \$50,000	47	15	-32(-68.1%)
\$50,000 to \$99,999	47	62	15 (31.9%)
\$100,000 to \$149,999	2	69	67 (3350.0%)
\$150,000 to \$199,999	2	4	2 (100.0%)
\$200,000 to \$299,999	0	9	9 (-)
\$300,000 or more	0	0	0

Source: US Census Bureau 1990, 2000

Figure 4-1 Owner-Occupied Housing Value



Occupancy Characteristics

All housing units are classified as either owner-occupied or renter-occupied. A housing unit is considered owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. All occupied units, which are not owner-occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied.

Table 4-7 shows that almost 90% of homes in 2000 were owner-occupied. This compares with 68.4% in the State of Wisconsin that same year. The number of

owner-occupied units grew by 33.7% between 1990 and 2000 while the number of renter-occupied units remained almost the same.

A large portion of rental units are likely single family homes that are being rented out.

Table 4-7 Owner-Occupied vs. Renter-Occupied Housing Percentages

	1990	% of Total	2000	% of Total	Number and % Change
Owner-Occupied Housing Units	285	86.63%	381	89.44%	96 (33.7%)
Renter-Occupied Housing Units	44	13.37%	45	10.56%	1 (2.8%)
Total	329	100.00%	426	100.00%	-

Source: 1990 and 2000 U.S. Census

Housing Affordability Analysis

According to the U.S. Department of Housing and Urban Development (HUD), the vacancy rate is important in determining whether there is adequate housing supply to meet demand. An overall vacancy rate of 3.0% (1.5% owner-occupied and 5.0% renter-occupied) is considered ideal and represents market stability where, essentially, supply meets demand.

Table 4-8 indicates a low number of vacant homes and rental units which may allow home/rental unit owners command a higher price for their structures.

Table 4-8 Housing and Rental Vacancy Rate

	1990	2000
Homeowner Vacancy Rate	1.00%	0.30%
Rental Vacancy Rate	0.00%	3.60%

Source: US Census Bureau 1990, 2000

HUD defines affordable housing as housing (for rent or purchase) for which the occupant is paying no more than 30% of their household income for gross housing costs, including utilities.

Selected monthly owner costs are calculated from the mortgage payment, real estate taxes, home owners and renters insurance, utilities, fuels, mobile home costs, and condominium fees.

In the Town of Black Brook, 86.9% of homeowners spend less than 30% of their income on housing (*Table 6-8*). This may be attributed to larger down payments, higher incomes, and long-term home ownership.

Table 4-9 Monthly Housing Costs-Percentage of Household Income

Year 1999	Number	Percent
Less than 15%	54	34.0%
15 to 19%	40	25.2%
20 to 24%	21	13.2%
25 to 29%	23	14.5%
30 to 34%	2	1.3%
35% or more	19	11.9%
Not computed	0	0.0%

Source: US Census Bureau 2000

Costs associated with renting can vary significantly compared to homeownership. Renters do not have to directly pay property taxes, insurance costs are less, and utility costs may be included with the rent.

Gross rent is the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels if these are paid for by the renter or for the renter by someone else (*Table 4-10*). Approximately 26.5% of the households that rent are paying more than 30% of their income on housing.

Table 4-10 Gross Rent-Percentage of Household Income

Year 1999	Number	Percent
Less than 15%	4	11.8%
15 to 19%	6	17.6%
20 to 24%	4	11.8%
25 to 29%	0	0.0%
30 to 34%	0	0.0%
35% or more	9	26.5%
Not Computed	11	32.4%

Source: US Census Bureau 2000

Housing Assistance Programs and Agencies

The ability to afford or maintain housing can be challenging for some residents. There are several county, state, and federal programs and agencies that assist first time homebuyers, disabled, elderly residents, and low-medium income citizens to meet their rental/home ownership needs.

HUD

The U.S. Department of Housing and Urban Development provides subsidized housing through low-income public housing and the Section 8 Program. Under the Section 8 Program, rental subsidies are given to low-income households, including households renting private apartments. HUD

is also responsible for providing funds to communities through various grant programs.

Rural Development –United States Department of Agriculture

The Rural Development Program provides housing opportunities for individuals living in predominantly rural areas (population <10,000). The Rural Development Program provides support for rental housing, mortgage loans for homebuyers, and support for cooperative housing development.

Wisconsin Housing and Economic Development Authority (WHEDA)

This agency finances housing development through the sale of bonds. WHEDA provides mortgage financing to first-time homebuyers, and financing for multi-family housing.

West CAP

West CAP is a non-profit corporation that works in partnership with local communities to plan and develop good quality, affordable housing for low and moderate-income families and individuals.

Movin' Out

Movin' Out is a housing organization that provides assistance, housing counseling, information, and gap financing for rehabilitation and purchase to Wisconsin households with a member with a permanent disability.

Habitat for Humanity

Habitat for Humanity is a nonprofit organization that builds homes for low-income families.

Housing Authority of Polk County

Provides low-income families and the elderly with housing.

Community Development Block Grants (CDBG)

The CDBG program provides grants to local governments for housing rehabilitation programs for low- and moderate-income households.

Low Income Energy Assistance Program (LIEAP)

The LIEAP program provides payments to utility companies or individuals to help pay for home heating costs in the winter.

Housing Cost Reduction Initiative (HCRI)

This state program provides funding to local public and non-profit agencies to reduce housing costs for low- and moderate-income households.

Proximity of Urban Areas

Two communities with public utilities are adjacent to the Town of Black Brook. The City of Amery is located to the north and the Village of Clear Lake to the east. The Town may consider areas near these communities for future residential development and possible utility agreements as land use and utilities are discussed in later chapters.

Goals, Objectives and Policies

Goal 1: Support a variety of housing types to meet the physical and economic needs of residents.

Objectives:

1. Create a mix of housing opportunities for Town residents.

Policies:

1. Review Polk County Zoning minimum lots sizes to determine if additional residential zoning classifications are needed.
2. Utilize the Town's website to list housing programs available to first time homebuyers and the rehabilitation of the existing housing stock.
3. Encourage higher density housing to be located in or near the City of Amery and the Village of Clear Lake where municipal utilities are available.

Goal 2: Maintain and increase the aesthetic qualities of local housing.

Objectives:

1. Protect property values
2. Maintain the good qualities of living in the Town of Black Brook.

Policies:

1. Create a subdivision ordinance to create standards for major and minor subdivisions.
2. Follow existing nuisance ordinance to address the aesthetics of residential properties – maintain and update as needed.
3. Pursue grant monies to assist in the rehabilitation of low income housing.

Goal 3: Support housing that protects the Town's natural resources.

Objectives:

1. Protect and maintain wetlands, rivers, lakes, and forested lands.
2. Preserve valuable wildlife habitat.
3. Preserve farmland.

Policies:

1. Encourage conservation subdivisions to preserve valuable natural resources and farmland.
2. Support the use of new technologies that allow the preservation of land by allowing denser residential development.