

# 2 HOUSING

## 2.1 Housing Chapter Purpose and Contents

This element includes a brief summary of existing housing conditions followed by a series of goals, objectives, and recommendations to guide the future development and character of housing in the Town of Hancock. The element also provides direction to ensure an adequate supply of housing is available for existing and forecasted housing demand.

Recommendations were developed through the public participation process, and through review of the *Town of Hancock Community Management Plan (2005)*. Many of the goals and objectives that were developed as part of the community management plan have also been included in this comprehensive plan. New goals, objectives, and recommendations were added where identified through the public participation process or in areas necessary for compliance with Wisconsin's comprehensive planning law.

## 2.2 Summary of Existing Housing Conditions

The following section identifies key housing conditions for the Town of Hancock. A complete listing of housing information can be located in the *Town of Hancock Comprehensive Plan Volume Two: Existing Conditions Report*.

### Age of Occupied Dwelling Units

- Census information regarding the age of owner-occupied units indicates that the Town of Hancock was well established by 1960.
- Between 1990 and 2000, the town experienced a higher level of growth in owner-occupied units than was indicated in previous Census periods (1960 to 1990) based on the age of structure information provided in the 1990 and 2000 Censuses.

### Change in Structural Type

- As with most rural communities, the dominant housing type in the Town of Hancock is single family housing.
- By 2000, the share of single family units had decreased slightly to 92.3% in the Town of Hancock, while the number and share of mobile home units increased to 26 units or 6.9% of total housing units.

### Occupancy Status

- The majority of occupied units within the town are owner-occupied. Hancock also has higher owner-occupancy rates than Waushara County and the state.

### Vacancy Status

- In 2000, the town had a homeowner vacancy rate of 1.6 percent, which indicates an adequate number of homes for sale.
- The Town of Hancock had the highest rental vacancy rate (7.4%) of all three jurisdictions (town, county, state).
- Between 1990 and 2000, the share of vacant units identified as seasonal declined from 95.7 percent in the Town of Hancock to 90.2 percent.

### Owner-Occupied Housing Stock Value

- Between 1990 and 2000, median housing in the Town of Hancock values nearly doubled. By 2000, the median housing value for the Town of Hancock was \$96,100, up from \$48,200 in 1990.

- Over 85 percent of the owner-occupied housing stock in the Town of Hancock and Waushara County was valued at less than \$150,000 in 2000.

#### **Housing Affordability**

- Between 1989 and 1999, housing affordability became a larger issue for homeowners in the state, Waushara County and the Town of Hancock. The percentage of homeowners paying a disproportionate share of their income for housing in Hancock rose to 24 percent.
- By 1999, the share of renters paying more than 30% of their income for housing had decreased dramatically to 4.8% in the town.

#### **Housing Conditions**

- By 2000, occupied units without complete plumbing facilities do not exist in the Town of Hancock.

#### **Subsidized and Special Needs Housing**

- The closest access to subsidized housing for qualifying elderly, families and persons with disabilities for Town of Hancock residents is within the City of Wautoma or Village of Coloma and Wild Rose.

### **2.3 Housing Issues Identified Through the Planning Process**

A number of issues were identified during the planning process that were not a result of statistical analyses. These issues may or may not have been captured through the existing conditions information collected in Volume Two of this report. The following issues were identified by the Town of Hancock.

#### **Senior Housing**

Between 1990 and 2000, the number of individuals age 45 to 64 increased by 67.6 percent in the Town of Hancock. This age cohort represents populations near retirement age, and forecasts the need for adequate senior housing accommodations. Often, this means options for lower-maintenance housing as aging populations are often less able to provide extensive care and maintenance to properties.

#### **Exterior Housing Condition**

Almost half of the existing homes in Hancock were built before 1960 which generally indicates the need for increased upkeep to ensure the integrity of these homes. Remodeling or rehabilitation of existing properties may also help elderly or disabled individuals who wish to stay in their homes to remain in their homes longer.

#### **Housing Diversity**

Due to changing demographics and living patterns a range of housing options would ensure existing and prospective residents can remain in the community longer. It is likely that even small towns will need to vary the mixture of housing types, styles and price ranges if they wish to sustain populations throughout their life cycles.

### **2.4 Housing Goals, Objectives, and Recommendations**

The following section identifies goals, objectives, and recommendations concerning housing stock in the Town of Hancock. The goals and objectives identify what should be accomplished, whereas the recommendations focus on identifying the action necessary to achieve the goals and objectives. In many cases, existing prerogatives were carried over from the *Town of Hancock Community Management Plan (2005)*.

**Goal 2.1: Accommodate residential growth without compromising the quality of life for existing residents.**

Objective(s)

- a. Protect and enhance the value of existing housing stock. Provide a diversity of affordable housing options for all age and income groups. Meet the need for non-dependent, assisted and semi-assisted elderly housing.
- b. Provide opportunities for rural residential development.

Recommendations

2.1.1 Protect existing residential areas from incompatible land uses and activities.

2.1.2 Upgrade the overall quality of housing stock by working with WHEDA and CAP Services to present educational seminars about available home improvement programming.

2.1.3 Identify preferred areas for new residential growth in the portions of sections 2, 3, 11, 13, 14 and 15, which are identified as non-environmentally sensitive and are located east of highway I-39 where natural hydrology provides for safer groundwater.

2.1.4 Establish standards/criteria to manage rural residential development.

2.1.5 Make existing housing stock attractive as “starter” homes for young families. This may include working with CAP Services First Time Homebuyer’s Assistance, and/or encouraging development of affordable housing.

2.1.6 Make additional rental housing available. This may be accomplished by identifying locations for multifamily housing on the Future Land Use map, or developing a policy in coordination with the Village of Hancock for construction of these facilities.

2.1.7 Accommodate mobile homes as a housing option but limit their placement to mobile home parks. Encourage Waushara County to develop a mobile home district to accommodate these structures.

2.1.8 Encourage the renovation of older and/or deteriorated residences.

2.1.9 Encourage the restoration of architecturally and/or historically significant residences.

2.1.10 Discourage residential development in or near productive agricultural areas.

2.1.11 Provide educational materials to new property owners about the rural lifestyle and its implications.