

2 HOUSING

2.1 Housing Chapter Purpose and Contents

The Housing Element of a comprehensive plan provides direction to ensure an adequate supply of housing is available for existing and forecasted housing demand. For the purposes of the Waushara County plan, the element includes policies that local governmental units should explore to promote the development of housing choices for all income levels, age groups, and persons with special needs.

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 throughout the County. The element also provides direction to ensure an adequate supply of housing is available for existing and forecasted housing demand.

2.2 Summary of Existing Housing Conditions

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

Age of Occupied Dwelling Units

- Census information regarding the age of owner-occupied units indicates that Waushara County was well established by 1960.
- Between 1990 and 2000, Waushara County 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.

Interpretation: The highest percentage of homes in Waushara County were built over forty years ago (38.7%). However, the rate of housing development in the County has outpaced the state overall every decade since 1970.

Change in Structural Type

- As with most rural counties, the dominant housing type in Waushara County is single family housing.
- By 2000, the share of single family units increased to 82.6% in Waushara County, while the number of mobile homes, trailers and others had decreased to 1,780 units or 13.0% of total housing units.
- Communities within Waushara County also experienced a housing composition change between 1990 and 2000.

Interpretation: A surge of single family construction during the 1990's resulted in more communities seeing an increase in the share of single family housing stock in their communities. Generally, the cities and villages within Waushara County provided more choice in the form of duplexes and multifamily units, while the towns saw a higher number of mobile homes, trailers and others.

Occupancy Status

- Occupancy rates indicate that Waushara County had a higher percentage of seasonal units than the state as a whole.
- The majority of occupied units within Waushara County are owner-occupied. Waushara County has a higher percentage of owner-occupied than the state overall (84% to 68%).

Interpretation: The decrease in the number and share of seasonal units between 1990 and 2000 and the increase in the number and share of occupied units and total units indicates that additional year round units were built and seasonal units were likely converted to year round residences.

Vacancy Status

- Countywide, the homeowner vacancy rate was 1.9 percent in 2000, which indicates that the county should have had an adequate number of homes on the market to meet demand.
- The small number of units coupled with lower vacancy rates means that communities likely had an inadequate number of units on the market to provide choice for prospective homebuyers.
- The rental vacancy rate for Waushara County, at 6.8 percent, was higher than the state's rental vacancy rate of 5.6 percent.
- Between 1990 and 2000, the share of vacant units identified as seasonal increased from 83.9 percent in Waushara County to 85.3 percent in 2000.

Interpretation: The total number of units for sale or rent in most communities remained small enough that there were likely few homes available at any given time.

Owner-Occupied Housing Stock Value

- By 2000, the median housing value for Waushara County had risen from \$10,600 in 1970 to \$85,100; and the median housing value for Wisconsin had risen from \$17,300 to \$112,200.
- Over 85 percent of the owner-occupied housing stock in Waushara County and 72.5 percent in Wisconsin were valued at less than \$150,000 in 2000.

Interpretation: Home prices are lower in Waushara County when compared to the state overall but this does not necessarily mean that housing is more affordable as income level is also a component of affordability.

Housing Affordability

- A review of housing stock values for Waushara County indicated that although housing values were on average lower than the state, many of those units were not affordable for county residents.
- Between 1989 and 1999, housing affordability became a larger issue for homeowners in the state and county. Almost twenty percent (19.7%) of County residents were paying a disproportionate share of their income for housing in 1999, compared to 17.8 percent of state residents.
- In 1989, 36.0 percent of renters in the state and 34.6 percent of renters in the county paid a disproportionate share of their income for housing. By 1999, the share of renters paying more than 30% of their income for housing had decreased to 23.4 percent of Waushara County residents and 32.3 percent of state residents.

Interpretation: The affordability of housing (for both renters and owners) in Waushara County is still an issue.

Housing Conditions

- By 2000, less than one percent (0.7%) of occupied units within Waushara County are lacking complete plumbing facilities.
- Slightly more than two percent (2.1%) of the total dwelling units within Waushara County are overcrowded in 2000. Overcrowding is defined by the Census as having more than one person per room within a structure.

Interpretation: These two measures of standardized data provide limited comparables for structural characteristics between communities. Based on the low percentages indicated by these data, no additional inspection needs are evident. The determination of housing condition is better suited to qualified building inspectors on a case-by-case basis.

Subsidized and Special Needs Housing

- There were a total of 120 federally assisted rental units in Waushara County in 2005.
- Assisted living options within Waushara County are located in the incorporated communities of the City of Wautoma (134 units) and the villages of Coloma (16 units), Redgranite (60 units) and Wild Rose (8 units).

Interpretation: Assisted living options are available within Waushara County, but these options are heavily concentrated in the south central portion of the County (C. Wautoma, V. Redgranite).

2.3 Housing Issues Identified Through the Planning Process

A number of issues were identified through the public participation process that are subjective in nature. These include perceptions about current housing conditions or the availability of housing options to meet the needs of residents. These opinions are not easily quantified, but are necessary for determining strategies for improvement or stabilization of housing stock within Waushara County. A consolidated list of challenges identified during this process is described below.

Senior Housing

Between 1990 and 2000, the number of individuals age 45 to 64 increased by 42 percent countywide. 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 the properties they inhabit. Most retirement housing is located the County's incorporated communities, with a majority of offerings located in the City of Wautoma.

Exterior Housing Condition

Almost 40 percent of housing stock in Waushara County was 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

Changing demographics and living patterns require a range of housing options to ensure existing and prospective residents can find adequate housing. 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.

There have been discussions within the communities of Waushara as to what types of housing are preferred. Overwhelmingly, towns and villages would like to promote single-family residential development. Conversely, mobile homes or multi-family developments are not preferred structures in many parts of the county.

Farm v. Non-Farm Conflicts

One of the primary concerns in agricultural communities is farmland preservation. Agriculture is the primary contributor to the local economy and residents enjoy the bucolic vistas and rural landscapes that active agricultural lands provide. Despite a shared respect for agriculture, residents disagree on how to preserve farmland. Some think that regulating land divisions is the best way to protect active

lands from sprawling developments, while others feel that landowners should be allowed to self-regulate.

Conversion of land from active agriculture to residential use is also a concern because new residential populations are sometimes unprepared for the smells and noises associated with rural living in actively farmed areas. The conversion of actively farmed lands also removes these parcels from agricultural production, often in perpetuity, which can alter the rural landscape.

Rural Character

Preservation of rural character is very important in non-urbanized areas throughout the County. Since most of the developments in unincorporated communities are either agricultural or residential, the value placed on the presence of rural character is an important attribute to the quality of life in most towns. Residents describe the important elements of rural character as maintaining the visibility of trees, meadows, and farms. Living near these elements of the community contributes to the culture of rural areas, and residents would like to maintain this part of their identity for future generations. Any development of new residential properties should observe the essential components of rural character identified by each local community.

Residential Wells

The quantity and quality of groundwater for residential purposes was commonly mentioned as an issue because greater housing numbers mean increases in the number of residential well users and places an increased demand on groundwater supplies. The northwest portion of Waushara County is particularly susceptible to groundwater quantity issues due to its position on a groundwater divide where water west of the divide flows westerly toward the Wisconsin River, and east of the divide water flows southeast toward the Fox River. Use of high capacity wells east or west of the divide causes greater strain on local capacity. Quality of the water supply is also a concern.

Private Property Maintenance

The natural beauty of the rural landscape can be minimized by visible collections of inoperable equipment or materials. This includes the placement of unused tires or excessive numbers of cars in areas other than storage sheds, driveways, or garages. The exterior condition of residential properties can also detract from the overall character of a place and potentially lead to decreased property values within neighborhoods. It was thought that timely enforcement of private property maintenance standards has helped to prevent activities on private property from becoming nuisances that detract from the overall aesthetics of a community.

Design Standards

The need for simple design standards was a concern raised in some towns. This includes site designs that ensure non-farm development is “hidden” from roadways, and that homes are placed on lots so as to maintain unique rural features. This is because some rural subdivision developers change the landscape to accommodate streets and housing. Residents feel that if dense residential areas can be prevented, or controlled, the rural integrity of rural communities can be better maintained.

Seasonal Residents

Seasonal units are units intended for use only in certain seasons or for weekend or other occasional use throughout the year. They include properties held for summer or winter sports or recreation such as summer cottages or hunting cabins. Between 1990 and 2000, the number of seasonal units declined in the county overall, but so too has the number of seasonal homes that used to be available as rentals. These rentals invited exploration by the weekend tenants, but as the makeup of the seasonal residents has changed, so too has the prosperity of some businesses that previously relied upon a new supply of patrons each week.

Migrant Housing

A report by the Wisconsin Department of Workforce Development Migrant, Refugee, and Labor Services indicates there is migrant housing in Waushara County. Specifically, migrant housing can be found in the towns of Dakota, Poy Sippi, Richford, Rose, Springwater, and Wautoma. Anecdotally, there are a number of migrant workers who reside elsewhere within the County. Due to the strong family bonds, the properties these populations occupy can become overcrowded with people and automobiles. Local control is limited by state regulations which allow local governments to regulate new migrant camps, but not expansions or repairs to existing facilities.

Nonconforming Residential Lots

In some lake areas throughout the county there are nonconforming lots. These lots are tracts of land that complied with existing lot standards when platted, but are no longer compliant with current regulations. In many cases, the regulations changed as a result of problems associated with inadequate spacing of these lots such as insufficient filter fields for private septic systems which have led to water quality issues. Designation as a nonconforming lot can make it more difficult to sell the lot, or make any kind of structural repair where financial lending institutions are involved. Alterations to non-conforming uses also require a variance from the County Board of Adjustments.

2.4 Waushara County Housing Policy

Waushara County will promote the development of housing choices that meet the needs of individuals of all incomes, age groups, and levels of ability. The County will support the availability of land for the development or redevelopment of all ranges of housing where existing infrastructure is available and redevelopment complements the existing neighborhood aesthetic. Public-private partnerships, cost-sharing, integration of low-cost housing, and other policies to promote housing development that is low-impact and democratically approved will be encouraged.

2.5 Housing Goals, Objectives, and Recommendations

The following section identifies goals, objectives, and recommendations concerning housing stock in Waushara County. The goals and objectives identify what should be accomplished, whereas the recommendations focus on identifying the action necessary to achieve the goals and objectives. Wherever possible, existing prerogatives were carried over from existing housing documents performed at the local and regional levels.

The goals were developed based on a set of identified themes observed in municipal comprehensive plans from across the County. The objectives and recommendations statements were derived primarily from *Overcoming Barriers to Affordable Housing in the East Central Region* prepared by East Central Wisconsin Regional Planning Commission in January 2004. Additions and changes to these statements were performed based on direction from local and countywide committee review and comment.

The following goals, objectives, and recommendations provide an overarching framework for development of housing policies on a countywide scale. The result of this process is a generalized housing element that has been built from the “bottom-up” so that direction provided at the local level is supported in this countywide plan.

Goal 2.1: Encourage development of a variety of housing types to meet the needs of all age groups, income levels, special needs populations, and cultural heritages.

Objectives

- a. Support increased awareness and organizational capacity for implementing effective housing programming and construction techniques.
- b. Promote a reasonable amount of affordable housing opportunities in all parts of the county to meet housing demands.
- c. Continue to provide programming to individuals and families requiring housing assistance.

Recommendations

- 2.1.1 Work with interested parties, including CAP Services and UWEX, to provide a number of educational and training opportunities that seek to:
 - a. Provide space for cross-cultural, cross-class, and multigenerational interactions. This can help address cultural differences, which can lead to a better understanding of the need for affordable housing. Coordinate with the United Migrant Opportunity Services (UMOS) for assistance with migrant housing;
 - b. Explain benefits of mixed income and life cycle neighborhoods to increase awareness and understanding between classes and generations;
 - c. Stress the relationship between economic competitiveness and affordable housing;
 - d. Increase credit counseling and personal budget education;
 - e. Educate individuals about the true cost of owning and maintaining a home.
- 2.1.2 Encourage coordination between affordable housing developers and communities to share in the education process and establish neighborhood buy-in early in the development process.
- 2.1.3 Encourage incorporated communities to provide incentives for:
 - a. Developers to provide both market rate housing and low-income housing.
 - b. Owners of older housing stock to upgrade their properties.
- 2.1.4 Housing providers (Waushara Habitat for Humanity, etc.), service agencies (CAP Services, etc.), communities and funding agencies (WHEDA, etc.) should enhance education efforts regarding cultural ways of living of groups such as the Hispanic, Native American, and Hmong in order to better understand family structures and housing needs.
- 2.1.5 Local communities and county agencies, such as Waushara County Department of Human Services, should aid and encourage individuals and families on waiting lists for housing to take advantage of personal enrichment programs to improve their life skills, credit, and earning potential. Consider policy changes that prioritize candidates who do improve skills to move up on the waiting list.

Goal 2.2: Utilize more external funding sources to support housing development and programs.

Objectives

- a. Minimize barriers to affordable housing.
- b. Coordinate public and private resources to support housing needs.
- c. Encourage joint applications from potential recipients to promote the sharing of expertise/resources.
- d. Sponsor periodic housing conferences that invite the public to learn more about housing programs and resources as needed.

Recommendations

- 2.2.1 Continue to provide review and inspection services to preserve the existing housing stock.
- 2.2.2 Encourage the creation of collaborative partnerships such as CAP Services relationships with public, private, and other nonprofit groups to leverage additional funding and maximize resources for families with housing assistance needs.
- 2.2.3 Work with state housing authorities to identify funds or programs that make low income housing more affordable to homeowners and more attractive for home builders.
- 2.2.4 Explore opportunities for financial assistance to homeowners with properties in need of building code compliance and construction updating. This may include identifying a list of contractors or organizations that provide one-time or reduced-rate housing rehabilitation services.
- 2.2.5 Continue Home Lead Assessments through the Waushara County Health Department, to improve health conditions and identify lead abatement programs.
- 2.2.6 Increase landlord awareness of the Rent Smart Program through UWEX which provides high-risk tenants with practical training to help them succeed as tenants. Require Section 8 recipients to go through the Rent Smart Program.

Goal 2.3: Support the development of social and physical infrastructure to maintain residences, housing units, and/or property.

Objectives

- a. Identify a menu of existing programs to support housing needs.
- b. Encourage regular upkeep and maintenance of property.
- c. Maintain unique or historic housing within communities.

Recommendations

- 2.3.1 Explore partnership opportunities between incorporated communities and the rural areas they support. This includes ensuring proper support for multifamily and senior housing opportunities generally located in incorporated areas.
- 2.3.2 Identify volunteers who may have the time, expertise and are willing to assist in addressing housing issues. The elderly, especially, need help cleaning and doing chores in their homes. Specialized programs, such as “National Rebuilding Day” in April, can assist in-need residents by providing one-time home repairs.
- 2.3.3 Encourage absentee landlords to develop a mechanism for monitoring the condition of their properties. For example, landlords should: hire on-site managers; regularly inspect their properties; pay the local building inspector to inspect and report on the condition of the property; and facilitate communication between themselves and their tenants. Some communities in Wisconsin have instituted landlord licensing programs to protect tenants and to ensure compliance with local property maintenance standards.
- 2.3.4 Support public outreach events to encourage people to become involved in homebuilding or maintenance opportunities like Habitat for Humanity.

- 2.3.5 Encourage CAP Services, Waushara County Department of Human Services, and others to organize home repair fairs and events.
- 2.3.6 Promote available funding resources through USDA Rural Development, Community Development Block Grants, Wisconsin Housing and Economic Development Authority (WHEDA), and community-based programs through CAP Services.
- 2.3.7 Support local efforts to maintain historic homes. This may include exploring development of an historic preservation district within the Waushara County Zoning Code.
- 2.3.8 Encourage the marketing of historically significant properties to individuals willing and financially capable of rehabilitating these units and preserving the historic features. This includes encouraging the provision of information on tax credit programs through the Wisconsin Historical Society.

Goal 2.4: Accommodate residential growth in areas that preserve the rural character of the County.

Objectives

- a. Concentrate higher density housing in locations with urban services.
- b. Protect environmentally sensitive areas and rural viewsheds.
- c. Encourage new residential development to incorporate simple design standards that combines elements from the existing housing stock and promotes minimal environmental impact.

Recommendations

- 2.4.1 Work with elected and appointed officials to increase understanding of:
 - a. Development standards;
 - b. Administrative requirements;
 - c. Options that are available to better plan for the future of their community;
 - d. Housing issues that lower income families face; and
 - e. The need to have long range planning in place to address some of those issues.
- 2.4.2 Encourage communities under county zoning to conduct public hearings on matters of residential development to determine community acceptance of proposed designs and to set policies for subdivision development so it does not compromise “rural character” as locally defined.
- 2.4.3 Encourage UWEX to provide education opportunities regarding alternative site and subdivision designs.
- 2.4.4 Determine interest for educational bus tours to familiarize elected officials and community decision makers about alternative development patterns. Work with UWEX to coordinate a list of local examples and advertise tour opportunities at County Board meetings or in the local newspapers.
- 2.4.5 In communities considering subdivision development, consider adding incentives for development of conservation subdivisions to provide higher densities in secluded areas of the development to preserve important environmental features. This would include making changes to the “planned residential unit design” standards in the Waushara County Subdivision code that would specify criteria for incentives such as expedited review processes; standards could also include increased design requirements or performance measures.

- 2.4.6 Protect rural character, working lands, and natural resources such as groundwater by supporting policies that limit residential development to designated low-impact areas in each community.
- 2.4.7 Develop simple, illustrative design guidelines for standards of new residential and commercial development that enhance the form of the communities and overall community character. The objective for these standards would be to harmonize with existing historical buildings rather than requiring a particular architectural style.
- 2.4.8 Encourage the use of low cost design features that can be used to enhance curb appeal, as well as “green” building initiatives that can be used to boost energy efficiency of the home.
- 2.4.9 Encourage compact residential growth, especially in areas of existing residential development, near community centers, and in urban areas. Explore standards that would allow developers who comply with this goal expedited development approval or other incentives.