

## Chapter II

# HOUSING ELEMENT

### INTRODUCTION

Providing adequate shelter is one of the most important quality of life attributes and directly impacts health, safety, and welfare. According to the Consumer Expenditure Survey, provided by the U.S. Department of Labor, Bureau of Labor Statistics, Consumer Expenditure Survey households spent nearly 33 percent of their income on housing, 19 percent for transportation, and 14 percent for food in 2001.

Housing is a difficult element of the comprehensive plan. It requires maximum cooperation between government and the private sector. Developers in most cases build the housing units and government regulates housing design and placement with building codes, and zoning and subdivision regulations.

Wis. Stat. 66.0295 (2) (b) spells out the requirements of the housing element to the comprehensive plan. The housing element is a compilation of objectives, policies, goals, maps, and programs of the local government unit to provide an adequate supply that meets existing and forecasted housing demand. The element shall assess the age, structural, value, and occupancy characteristics of housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents 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 existing housing stock.

The Town of Byron has several housing challenges to consider over the next 20 years. The number of housing units has experienced a fairly consistent growth pattern since 1960. The town contains an abundance of land resources in a favorable location that has the potential to attract more people looking for a rural atmosphere with open space amenities. Over the next 20 years, over 20 percent of the current population will reach the age of 65. This may create additional need for housing for senior citizens if the town desires to retain this population. As growth pressure increases it is necessary for the town to work with developers to maintain an adequate base of affordable housing options. Finally, nearly 80 percent of the current housing stock in the town is 25 or more years old. Therefore, housing maintenance and renovation are issues that the town will face in the future.

### DATA ANALYSIS

#### Housing Units

The Town of Byron had 550 housing units in 2000 (Table II-1). The vast majority of these units are one-unit single-family homes. In fact, almost 92 percent are single-family residential homes. Only 4 percent are two to four units in size and an additional 5 percent are mobile homes.

**Table II-1**

**TOWN OF BYRON: TYPES OF HOUSING UNITS, 2000**

Single Family Housing Units	503
Two to Four Housing Units	21
Mobile Homes	26
Total	550

Source: U.S. Bureau of the Census: 2000

**Housing Growth and Age**

According to the U.S. Bureau of the Census, 27 new homes were built between 1995 and March of 2000 throughout the Town of Byron. Since 1960 the number of housing units in the town has increased by nearly 10 percent each decade (Table II-2). The exception to this trend occurred in the 1970s when the number of homes increased by almost 24 percent and again over the past five years where new building permits have averaged 15 housing units per year.

Over 38 percent of all housing units were constructed before 1939. The fact that nearly 80 percent of homes are at least 25 years old indicates that continued renovation is required to maintain functional and structural viability. The Town of Byron contracts with a licensed building inspector for review of all new home construction and renovations of existing homes.

**Table II-2**

**TOWN OF BYRON: HOUSING UNIT GROWTH TRENDS**

Decade	Number of Housing Units	Percent Increase
1939 or earlier	211	38.4
1940 to 1959	47	8.5
1960 to 1969	50	9.1
1970 to 1979	131	23.8
1980 to 1989	53	9.8
1990 to March 2000	58	10.5

Source: U.S. Bureau of the Census: 2000

**Housing Characteristics**

Almost Forty-Five percent of homes in the town have 5 or 6 rooms. Nearly 29 percent contain 7 or 8 rooms. The median for rooms per house in the Town of Byron is 6.6. This median is consistent with rooms per house in neighboring government units. About 69 percent of homes use utility or LP gas for their source of heat within the town. The remaining homes use electricity (28 percent) or wood (3 percent) for home heating. Finally, the vast majority of homes have modern conveniences. Only 12 persons who completed the 2000 census indicated that their home did not have plumbing, a kitchen, or telephone service.

**Home Values and Costs**

The Town of Byron offers a wide range of price options for a homebuyer. The 2000 census indicated that the median value of owner occupied homes in the Town of Byron is \$126,000. The highest value homes range from \$300,00 to \$499,000. These homes make up about 1 percent of homes in Byron, but are significant since they provide a higher tax base. Twenty-five percent of homes are in the \$150,000 to \$299,000 range. The remaining homes range in value from \$50,000 to \$149,999.

Almost 72 percent of survey respondents approved of single-family homes in the \$125,000 to \$200,000 price range. Over 50 percent felt that single-family homes in the \$201,000 to \$300,000 range were acceptable in the Town of Byron. The approval rating dropped to 32 percent for new developments with homes over \$300,000.

Over 66 percent of all homeowners are paying a mortgage. Monthly mortgage payments range from \$300 to over \$2,000 a month. The median monthly mortgage payment was \$940 in 2000. Over 45 percent of mortgaged homes were making monthly payments between \$700 and \$1,500 a month.

The U.S. Department of Housing and Urban Development identifies affordable housing as 28 percent or less of household annual gross income. In the Town of Byron, about 15 percent of homeowners are paying 30 percent or more of their household income on their home. In the town survey, 15 percent of respondents felt that the Town of Byron was not providing housing for all income levels). The median household income for Byron increased from \$36,875 to \$56,667 between 1990 and 2000. The median household income in the Town of Byron was 21 percent higher than Fond du Lac County and 25 percent greater than the City of Fond du Lac in 2000. Using \$56,667 as a benchmark currently places median affordable housing (28% of gross income) in the Town of Byron in the \$175,000 to \$200,000 price range.

**Rental Housing**

The Town of Byron has 61 renter occupied units. Over 62 percent of these units were built before 1939. They include former farmhouses and residential homes in Byron and South Byron. About 27 percent of all housing units in Fond du Lac County are rental occupied units. The Town of Byron has the lowest percent of renter occupied units of all its neighboring communities (Table 3).

**Table II-3**

**Selected Fond du Lac County Communities: Owner Vs. Renter Occupied Units, 2000**

Community	Percent Owner Occupied	Percent Renter Occupied
Town of Byron	88.8	11.2
Town of Eden	83.7	16.3
Town of Fond du Lac	86.6	13.4
Town of Lomira	86.1	13.9
Town of Oakfield	87.3	12.7
City of Fond du Lac	61.7	38.3
Fond du Lac County	72.9	27.1

Source: U.S. Bureau of the Census: 2000

**Housing Tenure**

Almost 82 percent of homeowners in the Town of Byron have lived in the same household unit since 1994. The remaining 18 percent have owned their home in Byron between 1995 and 2000. This longer period of tenure indicates that residents like the quality of life that Byron provides. Thirty four percent of survey respondents (125 residents) indicated that they had lived in Byron for over 30 years. Twenty-eight percent indicated that they had lived in the town for 10 years or less. Renters are less stable and often more mobile than a homeowner. This is the case in Byron as well. Fifty-nine percent of renters had moved into their current rental unit between 1995 and 2000.

**Table II-4**

**TOWN OF BYRON: HOUSING UNIT GROWTH PROJECTIONS, 2000-2030**

Year	Low Growth Projection	Medium Growth Projection	High Growth Projection
2000	550	550	550
2005	578	590	625
2010	606	630	700
2015	634	670	775
2020	662	710	850
2025	690	750	925
2030	718	790	1000
Total New Units	168	240	450

Source: U.S. Bureau of the Census, 1990 and 2000. Projections completed by ICD.

**HOUSING UNIT GROWTH PROJECTIONS, 2000-2030**

**County Household Unit Projection**

According to projections developed by the Wisconsin Department of Administration, Fond du Lac County will gain nearly 10,000 new households by 2030. In 2000, 36,931 households were in Fond du Lac County. Projections indicate that 46,319 households will exist in the county in 2030.

**Low Growth Projection**

This projection was created utilizing census data from 1980 to 2000 to develop a linear housing unit growth projection. A constant value of 28 new housing units per five-year increment is projected. This results in an increase of 168 new housing units by 2030.

**Medium Growth Projection**

This projection is based upon census data from 1970 to 2000. Based on this information a constant value of 40 new housing units per five-year increment is projected. This results in an increase of 240 new housing units by 2030.

**High Growth Projection**

This projection is based upon average new housing unit growth in the Town of Byron over the past 5 years. It also takes into account the development that will occur due to an enhanced transportation network created by the new U.S. Highway 151 bypass and the future rebuilding of State Highway 175 into a modern county trunk system along with continuing improvements to the U.S. Highway 41 corridor. Under the high growth projection, the Town of Byron will gain 75 new housing units per five-year increment resulting in an increase of 450 new housing units by 2030. For this level of growth, a sanitary district may be necessary to create a higher density development.

**Population and Demographic Trends**

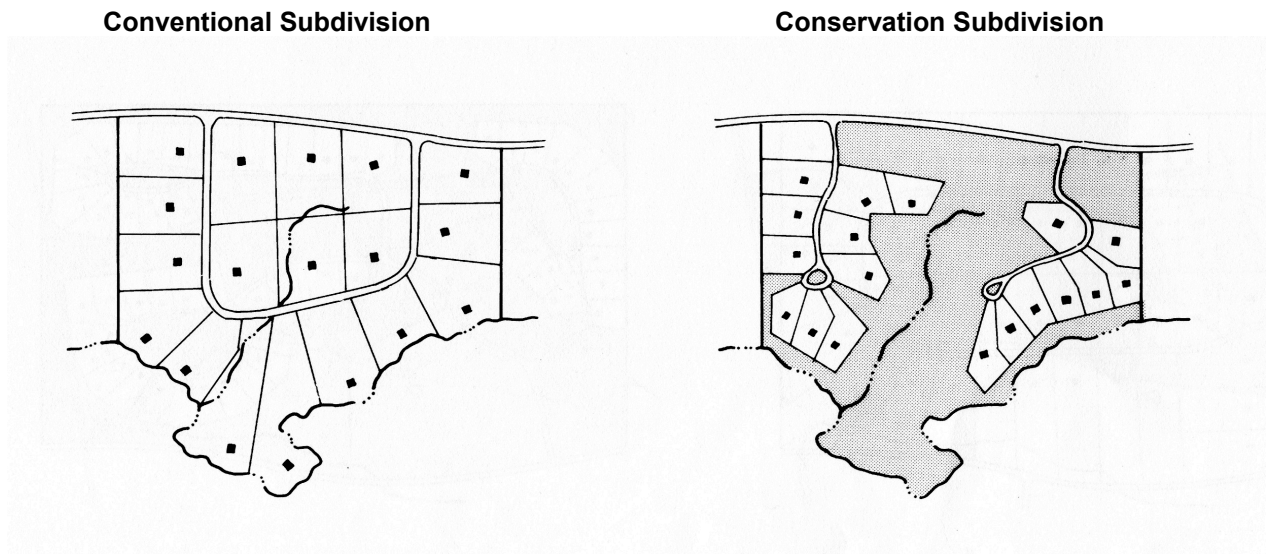
Changes in Byron's population and demographic characteristics affect the demand for housing. The average household size declined from 4 people per unit in 1970 to 2.88 in 2000. The median age increased from 23 to nearly 38 years between 1960 and 2000 in the town. The significant increase in median age is attributed to an increase in the population of age 45 to 64 and a decrease in the population of age 25 to 44. At the same time, a slight increase in the population of age 65 and over took place. If the town seeks to grow it will be important to provide adequate housing choices for the 45 to 64 age group as they begin retiring. Retaining a larger portion of the population in their 20's and 30's will require that the town maintain an adequate supply of

affordable starter homes. If this option does not exist, this younger population will seek other housing opportunities in nearby villages and cities which may have an impact on future population growth and also reduce opportunities to build future community capacity.

### **Housing Development Trends**

The Town of Byron has an interesting mix of housing. Housing options include stand alone farmsteads, stand alone homes, clusters of homes built in a linear fashion along existing roads, and new subdivisions with their own local streets. The town has a limited amount of land zoned for new residential. The majority of land is zoned for agricultural production. The town's policy is to review each request for new home development through an individual case-by-case process and then make a decision whether to allow the new housing development and make the necessary zoning changes to allow implementation of the project. The town has an adopted subdivision ordinance that is used as a policy tool to help create consistency in the development process. Another option to help create a buffer between agricultural production and housing is to create an ordinance that would allow a developer to consider creating a conservation subdivision. A conservation subdivision refers to a development where 20 to 50 percent of the build able land area is designated and undivided, permanent open space (Figure 2-1). This type of development allows for nearly the same number of homes as in a traditional subdivision layout, however it protects agricultural interests by providing a buffer of open space between the development and agricultural production areas. Conservation developments also take into consideration the protection of wetlands, woodlands, and critical wildlife habitat. This relationship between housing and geography is discussed in further detail later in the land use element chapter.

**Figure II-1**



## **HOUSING PROGRAMS**

### **Department of Housing and Urban Development**

The Department of Housing and Urban Development (HUD) administers two major programs for housing maintenance and rehabilitation. The Property Improvement Loan Insurance (Title 1) program insures loans to finance property rehabilitation. Eligible borrowers include property owners, those who lease properties, or individuals purchasing property. HUD also administers Rehabilitation Mortgage Insurance, which insures loans, to encourage lenders to make mortgage

credit available to borrowers who would not otherwise qualify for conventional loans on affordable terms and to residents of disadvantaged neighborhoods. The types of improvements that borrowers may make using this financing include structural alterations and reconstruction; modernization and improvements to the home's function; elimination of health and safety hazards; changes that improve the appearance and eliminate obsolescence; reconditioning or replacing plumbing; installation of a well and/or sewage treatment system; addition or replacement of roofs, gutters, and downspouts; addition or replacement of floors and floor treatments; major landscape work and site improvements; enhancement of accessibility for a disabled person; and improvements in energy conservation. HUD can be reached at (414) 297-3214 or at their website <http://www.hud.gov/loal/mil>

### **U.S. Department of Agriculture-Rural Development (USDA-RD)**

Rural Development provides support to rural communities in the areas of rental housing and direct and guaranteed mortgage loans. The state office is in Stevens Point. Rural Development can be reached at (715) 345-7600 or at their website at <http://www.rurdev.usda.gov/wi>

### **Wisconsin Housing and Economic Development Authority (WHEDA)**

WHEDA provides mortgage assistance for first-time homebuyers and financing for multi-family housing projects. WHEDA's telephone number is 1-800-362-2761 and their website is <http://www.wheda.com/>

## **HOUSING ELEMENT GOALS AND OBJECTIVES**

### **Goal 1**

Develop housing development policies to reduce conflicts with agricultural production.

#### **Objectives**

1. Encourage protection of environmentally sensitive areas such as waterways, wetlands, and wildlife corridors that provide buffers between farms and residential development.
2. Educate potential developers and residents about the benefits of conservation subdivisions.

### **Goal 2**

Provide housing choices for all current and future residents regardless of age or income levels.

#### **Objectives**

1. Encourage new subdivisions that provide a mix of housing choices.
2. Develop subdivisions that promote neighborhood establishment not sprawl.
3. Collaborate with neighboring cities and villages, to increase housing opportunities such as apartments and elderly housing, if the town cannot accommodate future demand.
4. Support efforts to continue the rehabilitation of older housing stock in Byron and South Byron as well as former farmsteads.
5. Utilize code enforcement and technical assistance to maintain existing housing base.

## **HOUSING ELEMENT: POLICIES AND RECOMMENDATIONS**

### **Policies**

1. The Town of Byron shall encourage investment in existing residential areas to maintain tax base and support redevelopment and rehabilitation of existing housing stock.
2. New subdivisions should be located in areas that do not adversely impact environmental corridors and operating farms.

### **Recommendations**

1. The Town of Byron will create a conservation subdivision ordinance as another option for residential development.
2. The Town will make certain that maintaining existing housing stock is just as important as guiding the development of new housing.
3. The Town of Byron will create opportunities for mixed income housing in new subdivisions.