

HOUSING

The intent of this element is to provide basic information on the housing stock in the community. It analyzes trends, assesses needs, and identifies potential problems regarding accommodating the varied housing needs. For the purpose of this plan housing refers to the **actual building** while household refers to the **family structure living** in a housing unit. Because the term **households** refers to the number of people in a structure, housing and households are not a one to one comparison.

Basic Objectives

Assess local housing conditions, age, structural value and occupancy characteristics.

Review local, state and federal policies and programs that:

- ◆ Meet the needs of persons of all income levels, age groups and those with special needs.
- ◆ Promote the availability of land for development of low and moderate income housing.
- ◆ Maintain or rehabilitate housing stock

Selected Survey Results

◆◆◆◆◆◆◆◆◆◆ Questions from the first landowner survey that concerned housing were:

	Strongly Disagree	Disagree	Agree	Strongly Agree	No Response	
5.◆ There is a conflict between farm and non-farm neighbors regarding dust, noise and odors.	51	158	146	31	33	
6.◆ Agricultural land should not be used for residential housing purposes.	43	170	118	63	25	
8.◆ More single family housing is needed in the Town of Spring Brook.	62	170	121	20	46	
9.◆ There is a need for affordable start-up types of homes for young families.	66	61	228	20	44	
10.◆ There are too many mobile homes in the Town of Spring Brook	27	130	134	71	57	
11.◆ The Town of Spring Brook should regulate the minimum size of a lot for rural housing.	79	85	148	88	19	
21. Trees and ◆open◆ spaces are more important to me than neighboring houses.	17	38	179	148	37	
32. What should be the minimum lot size for single family homes in the Town of Spring Brook?	1 acre	3 acre	5 acre	10 acre	35 acre	open
	109	73	104	31	13	60
Other, please state:						
33. What kind of housing development should be allowed in the Town of Spring Brook? (more than one response allowed)	Single family	Cluster housing	Sub-divisions	Duplex homes	apartment	
	348	79	97	88	42	
Other, please state:						
35. Do you anticipate subdividing or selling your land in the Town of Spring Brook for development within the next 5 years?	Yes	No	No response			
	21	356	42			

◆◆◆◆◆◆◆◆◆◆ Questions in the second landowner survey that were pertinent to the Housing element are:

5. Our township is unique in that it has a large area of flat/open land ideal for raising agricultural crops. The land use map that has been developed by the agriculture subcommittee indicates 70% or more of

the land in our township is currently used for agriculture. Would you like to see ordinances enacted to limit residential development of agricultural land in the Town of Spring Brook? Yes/No

Yes 141 (64%) **No** 66 (30%) **No Response** 13 (6%)

8. In the first survey, the majority of respondents indicated a desire for minimum lot size limits of 5 acres or less. Please circle as many of the following choices that describe your interest in a lot size limit:

A. Concern for potential groundwater contamination (Some feel dense residential development utilizing septic systems can have a negative effect on groundwater)

110 Responses out of 220

B. Minimize land consumption/Sprawl **119 Responses** out of 220

C. I prefer no limit **41 Responses** out of 220

D. Maintain the rural character of the township **147 Responses** out of 220

E. Privacy through larger lots **96 Responses** out of 220

Housing Environment

The Landowner Surveys indicate that citizens are concerned about controlling housing development and lot size. Currently, no control exists but additional control is desired. The issue comes down to what kind of control should be instituted. The options include:

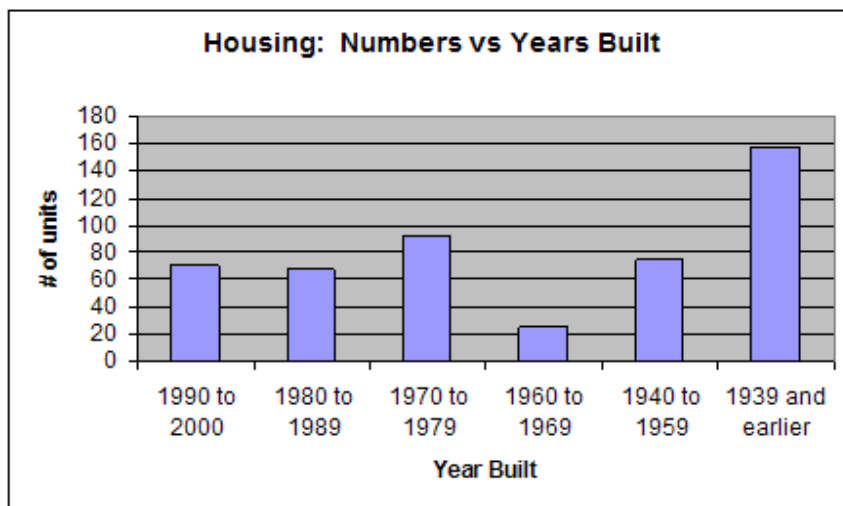
- Doing nothing and remain unzoned
- Work with Dunn County to become zoned
- Work to gain additional control through local ordinance development
- Adopt County zoning and develop local ordinances

Housing Characteristics

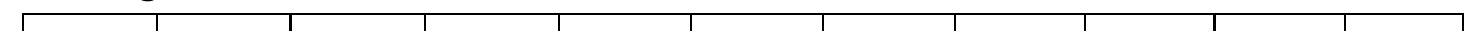
The housing characteristics of the Town of Spring Brook are important elements of the land use plan. The location of housing determines the cost of many public services and facilities. In addition, housing characteristics are related to the social and economic conditions of the community's residents. The need for housing also exerts pressure to convert agricultural land to other uses.

Housing Units

The age of the housing stock is another indicator of its relative condition. 32.2% of Spring Brook's structures were built before 1940 with 39.4% built from 1940 to 1980.



Housing Starts



2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	Total
13	19	17	30	8	6	8	6	7	5	119

Source: 2004 Dunn County Annual report

STRUCTURAL CHARACTERISTICS

Windshield Survey

◆◆◆◆◆◆◆◆◆◆◆◆ In early 2004, a windshield survey was conducted to perform a visual assessment of the housing stock. Housing units were given a numerical rating with 1 being the worst and 5 being the best condition. The following are the results of the survey;

Rating	Total number Of houses	Total Number Of Mobile Homes	Total Number of Modular/Stick Built Homes
1	22	3	19
2	93	21	72
3	332	24	308
4	88	0	88
5	30	0	30

The rating system was based on

1= Unlivable/broken down

3=Average condition

5=New/well maintained

Average Rating for mobile home = 2.69

Average Rating for stick built home = 3.31

Units in Structure

	Town of Spring Brook		Dunn County	
	Number	%	Number	%
Total of all units	490	100	15,277	100
1-unit, detached◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆◆	417	85	10,232	67.0
1-unit, attached◆◆◆◆◆◆◆◆◆◆	1	0.2	206	1.3
2 units	8	2	513	3.4
3 or 4 units	-	-	614	4.0
5 to 9 units	-	-	814	5.3
10 to 19 units	-	-	447	2.9
20 or more units	-	-	527	3.4
Mobile home◆	62	13	1,915	12.5
Boat, RV, van, etc◆◆◆◆◆	-	-	9	0.1

Occupancy Characteristics

General rule is that overall vacancy rate should not be more than 3%.◆ This figure should provide adequate housing choices for consumers. ◆◆◆◆◆◆◆◆◆◆◆◆

Occupancy

Description	Town of Spring Brook		Dunn County	
	Number	%	Number	%
Total Units	489	100		
Occupied Housing	468	96	14,337	100
Owner-occupied housing	394	84	9,990	69.1
Renter-occupied housing	74	16	4,437	30.9

Tenure

Description	Town of Spring Brook		Dunn County	
	Number	%	Number	%
Total Housing Units	489	100	15,277	100.0%
Vacant Housing Units	21	4	940	6.2%
Seasonal	6	1	285	1.9

SOCIOECONOMIC

Low and Moderate Income Housing

The number of low and moderate-income households is important in projecting future housing needs. The classification of low and moderate income households includes all households that earn an amount equal to or less than 80% of the county median household income of \$38,753 in 2000. In the Town of Spring Brook, approx. 36% of households fall in this category. Overall in Spring Brook, 2.3% of all households are below the poverty level, with 13.6% of those headed by females, no husband present.

Affordable Housing

As new housing becomes necessary, town officials must weigh its effect on other elements of the plan, such as transportation and utilities and issues such as density, decent and affordable housing, and repair and maintenance of older housing. Affordable housing, as defined by the Department of Housing and Urban Development (HUD), is a housing unit in which essential housing costs do not exceed 30% of the household income. For example, owner-occupied households are considered to be affordable if the principal, interest, taxes, and insurance costs do not exceed 30% of the household income. Rental housing is considered affordable if the rental and utility costs do not exceed 30%.

According to the latest census survey 90% of our residents occupy affordable housing units. Affordable housing needs are being met and the town will continue to let market conditions fill the demand for housing.

Housing Value

	Number	Percent
Less than \$50,000	25	12
\$50,000-\$99,999	103	49
\$100,000-\$149,999	56	27
\$150,000-\$199,999	16	8
\$200,000-\$299,999	5	2
\$300,000-\$499,999	4	2
\$500,000-\$999,999	-	-

\$1,000,000 or more	-	-
Average		\$91,000

Selected Monthly Owner Costs as a Percentage of Household Income

	Number	Percent
Less than 15.0 percent	92	44
15.0 to 19.9 percent	42	20
20.0 to 24.9 percent	30	14
25.0 to 29.9 percent	25	12
30.0 to 34.9 per	6	3
35.0 percent or more	14	7

Housing Trends

In 2000, there were 489 housing units in Spring Brook, 468 of which are occupied. Housing in Spring Brook consists mostly of single-family dwellings. In 2000 there were 417 single family units, 62 mobile homes, and 10 units classified as 2-4 family units. In 2000, 74 of the housing units were rented (16%) and 394 were owner occupied. The median value of owner occupied housing was \$91,000. The comparable figure for Dunn County is \$92,900 (2000.)

Households

A figure closely tied to housing units is the number of households in the township. In 2000 the number of households in the Town of Spring Brook was 468. 80.3% of these were family households and 19.7% were non-family households. The average household size was 2.82 overall. Average size for family households was 3.15. By comparison, Dunn County has 64.6% family households (average size 3.07) and 35.4% non-family households (average size 2.57). In 2000, 3.8% of Spring Brook households were headed by females with no husband present and 4.5% were headed by males with no wife present. The comparable statistic for Dunn County was 6.9%. According to the Wisconsin Department of Administration from 2000 through 2025 households in Spring Brook are projected to increase by 31.20% or an increase of 146 additional households.

Household Forecast

Census 2000	Projected 2005	Projected 2010	Projected 2015	Projected 2020	Projected 2025
468	502	529	554	585	614

Special Needs

Rural townships such as Spring Brook do not have the resources available to assist in providing ranges of housing choices for all income levels, for all age groups, and for persons with special needs. However, this does not mean that the town cannot promote outside services to meet these needs. Locally, the Dunn County Housing Authority has programs to provide assistance to lower-income families. The following State and Federal programs and sources are for those with special housing needs to use as resources.

Facility Type	Description	Capacity County

Adult Family Homes (AFA) (Licensed by the State)	A place where 3-4 adults receive care or services that may include up to 7 hours per week of nursing care per resident.	9
Community Based Residential Facility (CBRF)	A place where 5 or more unrelated people live in a community setting. Receiving services such as; room and board, supervision, support services or up to 3 hours of nursing care per week.	7
Facility for the Developmentally Disabled (FDD)	A place where 3 or more unrelated people who are developmentally disabled live.	1
Residential Care Apartment Complex	Independent apartment units which provide; room and board, up to 28 hours per week of supportive care.	1
Nursing Home	A place where 24 hour services are provided for people needing more than 7 hours a week of nursing care.	3

Federal and State Housing Programs

Wisconsin Department of Administration, Division of Housing and Intergovernmental Relations.

- Community Development Block Grant Programs
- HOME Rental Housing Development
- Local Housing Organization Grant Program
- Low-Income Weatherization Program
- Rental rehabilitation Program

Federal Home Loan Bank of Chicago

- Affordable Housing Program
- Community Investment Program

U.S. Department of Housing and Urban Development

- Section 202/811. ♦ Capital advances for co-op housing for elderly ♦♦♦♦♦♦♦♦ or persons with disabilities.
- Multi-family FHA Mortgage Insurance ♦♦♦♦♦♦♦♦♦♦

Wisconsin Housing and Economic Development Authority

- Affordable Housing Tax Credit Program Foundation Grant
- Home Improvement Loan Program

Development/Redevelopment and Maintenance/Rehabilitation

Maintaining or redevelopment of housing stock in the rural environment is more a function of supply and demand, since local (town) governments in Dunn County do not have the infrastructure and resources to offer local assistance. Generally speaking, the town is agricultural in nature; there are no run-down neighborhoods or abandoned industrial sites. ♦ Therefore, there are no traditional ♦ redevelopment opportunities ♦. Redevelopment in the town will occur as agricultural related land is changed from its current use to a non agricultural use.

Future Needs

♦♦♦♦♦♦♦♦♦♦ Housing data indicates that housing supply is in reasonably good condition. ♦ Most of the units are owner occupied. The exceptionally high median housing value for the township indicates that there are also many units on the upper end of the scale. Currently there seems to be sufficient low-income housing.

The data also indicates that the Town will continue to grow at a rate of approximately 11 households a year assuming this trend remains the same. However, newly, planned housing developments will change that rate considerably and could be an indicator of future housing developments in the Town. At any rate, we know there will be a continued need for varied types of housing. Determining housing needs is based on population projections, household size figures and growth rates. If new housing becomes necessary, town officials must weigh its effect on other elements of the plan, such as transportation and utilities.

By 2025 the town is expected to increase in population by 302 people or will grow by 22.9%. Given the current household size and the projected populations by 2025 the town is expecting to see the number of households increase from 468 to 614 or an increase of 31.2%.

According to Dunn County housing starts information there has been 119 new housing starts over the last eleven years, or an average of 11 new homes per year or a 0.98% increase per year. It is expected the town will grow at a rate much higher than the past 11 years, therefore an estimated rate of growth has been estimated to be 5%. The average parcel size in the Town of Spring Brook is 2.28 acres which results in the following housing and acreage estimates:

	2005-2010	2015	2020	2025	Total
New houses	68.25	71.66	75.25	79.01	294.17
Amount of land (in acres)	155.61	163.38	171.57	180.14	670.70

Summary

Rate of housing growth in Spring Brook is constant, like the population. As with population, this could change if growth in towns adjacent to Menomonie and Eau Claire spreads. Much of the housing stock is relatively old, which is inherent in the low rate of building. Housing costs are very reasonable, with few (just under 10%) people strained by the cost of their housing, which is primarily owner occupied.