

## Housing

### Introduction

Housing characteristics are related to the social and economic conditions of a community's residents and are an important element of a comprehensive plan. Information in this element will provide data about the current housing stock, as well as identify significant changes in the number of housing units and other housing characteristics. The ability of a community to provide an adequate housing supply is crucial to its economic viability and the well being of its inhabitants.

### Existing Housing Characteristics

**Table 2.1** addresses the number and type of housing units for the period 1980-2000. From 1980-1990, the total units increased 10.8 percent (91); however, during the period from 1990-2000, the town lost 50 housing units, putting the total housing units at 887 according to the 2000 Census. Occupied housing units (households) continued to gain during the same time, but the number of seasonal units became fewer by year 2000. The conversion of seasonal, recreational, or occasional use units to permanent dwellings by retiring seasonal homeowners most likely caused this change in classification.

**Table 2.1: Housing Units 1980-2000**

Town of Hunter	1980	1990	2000	Change 1980-2000
Total Housing Units	846*	937	887	+41
Total Occupied Housing Units (Households)	194	229	334	+140
Owner-Occupied Units	145	190	258	+113
Renter-Occupied Units	49	39	76	+27
Vacant Units	--	708	553	-155
Seasonal or Occasional Use Units	--	683	532	-151
Average Household Size	3.06	2.43	2.29	-0.77

Source: U.S. Census Bureau 1980-2000

\*Includes vacant and seasonal units

A gradual decline of inhabitants per occupied household is occurring throughout Sawyer County and northern Wisconsin. In 2000 the Town of Hunter had an average of 2.29 persons per household, representing a decline from both 1980 and 1990 levels. The central trends causing this decline include the out migration of inhabitants over the age of 18 for work or school, overall smaller family sizes, fewer families with children moving into the town, and fewer children being born to town residents. Additionally, many households are composed of retired couples or are single person households.

Lakes and streams have influence primary and secondary housing development patterns. Based on town assessment information, within the riparian areas (adjacent to or near streams or lakes) 109 primary (year-round) homes are located on shoreline and 85 primary homes are

near shoreline. Secondary homes in the riparian area include 325 on the shoreline and 69 near the shoreline.

### **Occupancy Characteristics**

Since the Town of Hunter, like much of Sawyer County, is a vacation and retirement destination, the number of seasonal, recreation, or occasional use housing units is greater than the occupied housing units. **Table 2.2** compares in detail the occupancy and tenure characteristics for the town, Sawyer County, and the State of Wisconsin. As referenced in the Table, 553 (62.3%) of all town housing units in 2000 were identified as vacant. In comparison, Sawyer County had 51.6 percent of housing units vacant (94.0% seasonal). Because of the high seasonal housing levels, housing vacancy rates in the town and the county were substantially greater than the state. Renter-occupied units comprised 22.8 percent of all occupied housing units in the Town.

**Table 2.2: Total Housing Units, Occupancy, and Tenure;  
Town of Hunter, Sawyer County, and State of Wisconsin, 2000**

Housing Units	Town of Hunter		Sawyer County		State of Wisconsin	
	Number	Percent	Number	Percent	Number	Percent
<b>Total Units</b>	<b>887</b>	<b>100.0%</b>	<b>13,722</b>	<b>100.0%</b>	<b>2,321,144</b>	<b>100.0%</b>
<b>Occupied</b>	<b>334</b>	<b>37.7%</b>	<b>6,640</b>	<b>48.4%</b>	<b>2,084,544</b>	<b>89.8%</b>
<i>Owner</i>	258	77.2%	5,120	77.1%	1,426,361	68.4%
<i>Renter</i>	76	22.8%	1,520	23.1%	658,183	31.6%
<b>Vacant</b>	<b>553</b>	<b>62.3%</b>	<b>7,082</b>	<b>51.6%</b>	<b>236,600</b>	<b>10.2%</b>
<i>For Rent</i>	5	<1%	111	1.6%	38,714	16.4%
<i>For Sale</i>	2	<1%	114	1.6%	17,172	7.3%
<i>Seasonal</i>	532	60.0%	6,658	94.0%	142,313	60.1%
<i>Other</i>	14	2.5%	199	2.8%	38,401	16.2%

Source: U.S. Census 2000, SF1

**Table 2.3** compares selected housing characteristics for the Town of Hunter with surrounding towns. All areas listed in the table had high rates of seasonal, recreational, or occasional use housing units. Hunter had the second highest percentage of seasonal homes (60.0%). The town's median housing value in 2000, as reported by all specified owner-occupied units, was \$121,300, which was higher than all surrounding towns, save the Town of Round Lake.

**Table 2.3: Comparison of Housing Characteristics**

	Town of Hunter	Town of Hayward	Town of Radisson	Town of Round Lake	Town of Winter
Total Housing Units	887	1,841	351	1,113	1,203
Percent Occupied Housing Units	37.7%	66.2%	52.7%	38.7%	31.7%
Percent Seasonal	60.0%	29.8%	46.2%	59.3%	66.5%
*Median House Value	\$121,300	\$109,400	\$91,000	\$146,900	\$108,600

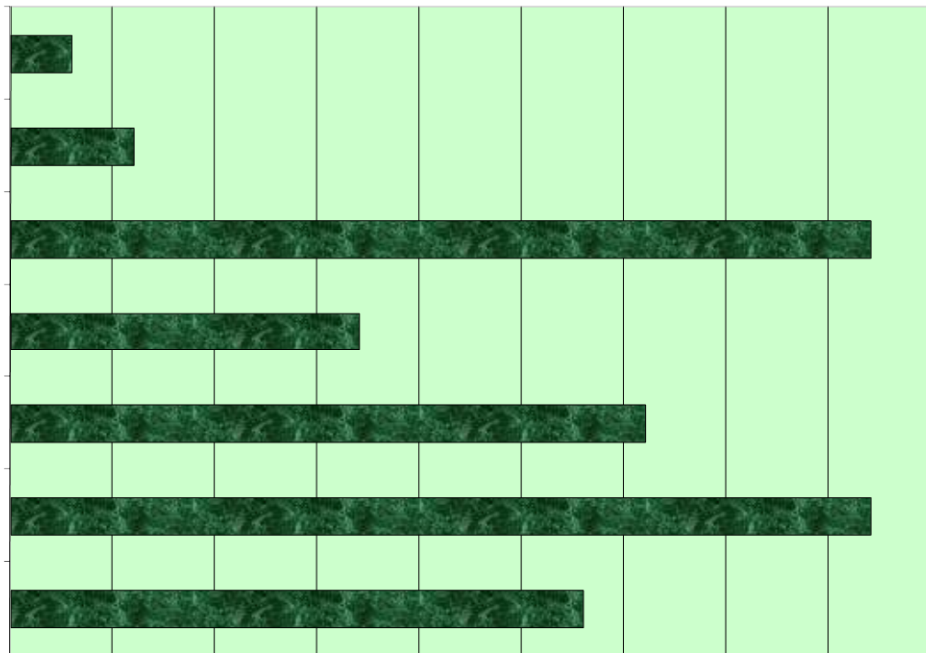
Source: U.S. Census 2000, SF1 and SF3

\* Specified owner-occupied units

**Value Characteristics**

**Specified owner occupied housing units** is defined by the U.S. Census Bureau as the following: Total number of owner occupied housing units described as either a one family home detached from any other house or a one family house attached to one or more houses on less than 10 acres with no business on the property.

**Figure 2.1** shows a detailed breakdown of existing housing values in the Town of Hunter. Of the reporting sample of 169 specified owner-occupied housing units in the town, the majority (53.3%) is valued between \$50,000 and \$299,999. Roughly 17 percent (28 units) were valued less than \$50,000.



Affordability of owner and renter occupied units is critical to sustaining population and employment levels for local businesses. According to the U.S. Department of Housing and Urban Development (HUD), affordable housing costs including utilities, taxes, mortgage or rent

payments, and insurance should not be greater than 30 percent of the total household income. If the housing costs are greater than 30 percent, households may have difficulty making ends meet. **Table 2.4** shows the monthly owner costs as a percent of household income in 1999 as reported by Census 2000. In the Town of Hunter, 20 percent of the owner-occupied units exceeded 30 percent of their household income.

<b>Table 2.4: Monthly Owner Costs as a Percent of Household Income – 1999</b>		
Percent of Household Income	Units	Percent of Specified Units
Less than 15 Percent	79	46.7%
15.0 to 19.9 Percent	21	12.4%
20.0 to 24.9 Percent	19	11.2%
25 to 29.9 Percent	16	9.5%
30.0 to 34.9 Percent	5	3.0%
35.0 Percent or More	26	15.4%
Not Computed	3	1.8%
<b>Total Specified Units</b>	<b>169</b>	<b>100.0%</b>

Source: U.S. Census Bureau, SF3

Rental costs vary based on many factors, including the quality of housing, number of bedrooms, and overall size of the housing unit. There were 76 renter occupied units identified within the Town of Hunter in 2000. **Table 2.5** gives the number of specified renter-occupied units by amount of gross rent. According to census data, \$264 was the median gross rent.

<b>Table 2.5: Renter- Occupied Housing Units by Gross Rent – 2000</b>		
Gross Rent	Units	Percent of Specified Units
Less than \$200	14	21.2%
\$200 - \$299	27	40.9%
\$300 - \$499	16	24.2%
\$500 - \$749	5	7.6%
\$750 or more	0	0.0%
No Cash Rent	4	6.1%
<b>Total Specified Units</b>	<b>66</b>	<b>100.0%</b>

Source: U.S. Census Bureau, SF3

**Age Characteristics**

Understanding the relative age of the housing stock in a community is a good indicator of the condition of the available housing units. **Table 2.6** lists the number of units by decade and the corresponding number of the town’s total housing stock. Nearly 50 percent of the total housing units in the town were built between 1970 and 1990.

Year Structure Built	Number
1999 to March 2000	47
1990 to 1998	148
1980 to 1989	264
1970 to 1979	205
1960 to 1969	117
1940 to 1959	114
1939 or earlier	40

Source: U.S. Census 2000, SF3

**Structural Characteristics**

**Table 2.7** references the type of structural housing units in the Town of Hunter as reported by the U.S. Census Bureau in 1990, and 2000. One-unit detached homes are the typical housing unit for the town. According to Census 2000, approximately 75 percent of town housing units were 1-unit detached dwellings and nearly 23 percent were mobile homes.

	1990	2000
1-Unit Detached	626	695
1-Unit Attached	12	9
2-4 Unit (multi-family)	15	18
5 or more Unit (multi-family)	0	0
Mobile Home or Trailer	251	213

Rooms	1990	2000
1 room	2	0
2 rooms	34	44
3 rooms	104	144
4 rooms	251	281
5 rooms	265	178
6 rooms	141	138
7 rooms	79	69
8 rooms	35	16
9 or more rooms	10	65
Median rooms	5.6	4.5

Source: U. S. Census Bureau, 1990 & 2000

**Table 2.8** shows the number of rooms in total housing units for the Town of Hunter as reported by the U.S. Census Bureau for the years 1990 and 2000. As indicated, the general trend is away from small one, two, and three room units towards much larger dwellings.

**Housing Programs**

The Wisconsin comprehensive planning legislation requires the Town of Hunter to compile a list of programs to provide an adequate housing supply that meets existing and forecasted housing demand. Below are housing programs available to developers, citizens, or the Town Board.

**Sawyer County Housing Authority**

The Sawyer County Housing Authority administers the county's Section 8 Voucher program and owns and provides rental assistance to low-income families and elderly in Sawyer County. Currently the housing authority has housing projects located in Hayward, Radisson, Winter, Exeland, and Stone Lake.

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

The Wisconsin Housing and Economic Development Authority serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness.

**USDA-Rural Development**

Rural Development administers federal funds to help secure loan options to assist low- to moderate-income families with home purchase and rehabilitation. Rural Development generally funds individuals who cannot obtain conventional financing.

**Sawyer County Community Development Block Grant (CDBG) Housing Rehabilitation Program**

Housing rehabilitation funds are made available through the Department of Housing and Urban Development, Washington, DC as a pass through to the State of Wisconsin. CDBG housing rehabilitation funds are available to municipalities to help offset rehabilitation costs by eligible homeowners, renters, and landlords.

Sawyer County has a housing rehabilitation loan program targeted to income eligible permanent residents throughout the county. These loan funds may be used for home rehabilitation purposes such as replacing heating systems, shingles, windows, siding, doors and adding insulation. Funds are also available to assist eligible individuals with down payment and closing costs on purchasing a home in the county.

**Community Development Block Grant Emergency Assistance Program (CDBG-EAP)**

Emergency assistance funds are available to assist local governments in responding to emergency housing needs. The funds are provided to low to moderate-income families who are homeless due to natural disasters, as well as family groups who meet the state definition of homeless.

**Northwest Affordable Housing Inc.**

Northwest Affordable Housing Inc. is a 501(C)(3) non-profit organization that is able to obtain funds that are not available to the general public for the purpose of promoting affordable and accessible housing for low- and moderate-income persons.

**Housing Organization and Direct Assistance Program (HODAP)**

HODAP funds provide financial assistance to reduce the housing costs of low- and moderate-income households. Funds may be used for housing assistance that includes rent and security deposits, foreclosure prevention, and down payment and closing costs for homebuyers.

**Indianhead Community Action Agency**

ICAA provides weatherization (insulation, doors, energy efficient furnaces, etc.) assistance and provides owner occupied rehabilitation repairs to homes.

**Housing Goals, Objectives, Actions, Policies and Programs**

A set of recommended goals, objectives, and actions steps has been developed to assist the Town of Hunter in the area of housing. Implementation of the identified actions will assist in achieving the overall goal for a range of housing units to meet the needs of existing and future community year-round and seasonal residents while maintaining a predominately rural/wilderness atmosphere.

**GOAL:** A range of housing units to meet the needs of existing and future community year-round and seasonal residents, while maintaining a predominately rural/wilderness atmosphere

**OBJECTIVES:**

1. Support housing to meet the needs of persons of all income levels and physical abilities.

**Regulation Action:** Identify all areas within the Town of Hunter that meet development criteria for development (e.g., high or low density).

**Education Action:** Provide information to the public on the range of present and anticipated housing values and available government housing programs.

2. Encourage high-quality construction and repair or maintenance of existing structures.

**Regulation Action:** Encourage enforcement of the UDC (Universal Dwelling Code) in the Town of Hunter.

**Education Action:** Make available information about established standards and inspection methods.

3. Encourage housing units in areas that will not result in property or environmental damage.

**Regulation Action:** Develop land use regulations that restrict future residential development in sensitive or non-conforming areas.

**Education Action:** Provide residents with information on the benefits of preventing environmental degradation.

4. Cite specifications on current and future manufactured home use.

**Regulation Action:** Require all manufactured homes be set on a permanent foundation.

5. Develop regulations for the use of mobile homes as a permanent dwelling.

**Regulation Action:** Locate mobile homes in Mobile Home Parks.

6. Encourage the county to strengthen the process of monitoring all septic systems.

**Regulation Action:** Follow state and county regulations relating to permitting and upgrading facilities.

**Education Action:** Encourage the county to send a septic system post card to all parcels with improved assessed values.

The private sector is encouraged to address the needs of all income levels, age groups, and persons with special needs in the development of safe, affordable, and quality housing. While it is unlikely the town will develop residential housing units itself, it encourages the private sector to make available residential housing. Although the town has an abundance of developable lands, redevelopment of vacant or dilapidated buildings before the development of green space is encouraged, whenever practical. Affordable housing developments, including those for low to moderate income, are encouraged to ensure all ranges of family incomes have an opportunity to live, work, and raise a family in Hunter.