

# Chapter 3

## Housing

### Introduction

Housing is an essential component to healthy and vibrant communities and striving to provide safe and affordable housing is a common community goal but also a challenge today. Housing also contributes to the tax base that helps pay for things such as streets, parks, staff and facilities that serve residents. An analysis of housing conditions will help the Town of Wheaton gain a better understanding of the state of existing housing and demographic trends that may influence future needs. This information will create a foundation from which decisions regarding future housing development and housing needs can be based. Demographic information presented in the Issues and Opportunities element is not repeated here.

### Housing Tenure

Like many Towns, the Town of Wheaton housing supply is predominantly single family owner-occupied. Table 3-1 shows that almost 91% of housing units are owner-occupied compared to 67% in the State of Wisconsin. About 9% of housing units are renter-occupied. Many of the rental units are single family homes.

**Table 3-1: HOUSING TENURE – Town of Wheaton**

Occupied Housing Units	978	100.0%
Owner-Occupied	886	90.6%
Renter-Occupied	92	9.4%
Average Household Size of Owner-Occupied Unit	2.89	(X)
Average Household Size of Renter-Occupied Unit	2.43	(X)

Source: 2014-2018 American Community Survey 5-Year Estimates

### Units in Structure

Table 3-2 shows that the majority of housing units in the Town of Wheaton (92.4 %) are one-unit detached structures commonly referred to as single family homes. Detached housing units are one-unit structures that are detached from any other house, with open space on all four sides. Structures are considered detached even if they have an attached garage. Attached housing units are one or more unit structures that have one or more walls extending from ground to roof separating them from adjoining structures. Two-unit dwellings account for 3.0% of housing and mobile homes account for 3.7% of housing in the Town of Wheaton. Currently, there are no housing units with more than two dwelling units in the Town.



**Table 3-2: UNITS IN STRUCTURE – Town of Wheaton**

Total housing units	1,065	100.0%
1-unit, detached	984	92.4%
1-unit, attached	10	0.9%
2 units	32	3.0%
3 or 4 units	0	0.0%
5 to 9 units	0	0.0%
10 to 19 units	0	0.0%
20 or more units	0	0.0%
Mobile home	39	3.7%
Boat, RV, van, etc.	0	0.0%

Source: 2014-2018 American Community Survey 5-Year Estimates

### Year Structure Built

The age of the local housing stock is an important element to view when preparing for the future. If there is a significant amount of older housing units among the housing supply, they may need to rehabilitation to accommodate the needs of the owners or residents. Allowing for residential development also requires planning regarding infrastructure, land availability, community utilities, transportation routes, and a variety of other public services to address community needs that are affected by new development.

Table 3-3 and Figure 3-1 show that approximately 47% of all housing units in the Town of Wheaton were built since 1980. This is an indicator that the average housing stock in the Town of Wheaton is newer, which should result in relatively low maintenance and rehabilitation costs in the near future for homeowners.

Homes built in 1980 or earlier may have structural, mechanical, or other conditions that may make them expensive to maintain, heat/cool, inaccessible to handicapped residents, or may have an impact on a person’s health. Typical conditions of an aging housing stock include:

- Lead paint
- Asbestos in building materials
- Inefficient heating and cooling systems
- Old water and sanitary sewer systems
- Inadequate insulation and inefficient windows
- Steps into the home and bedrooms and bathrooms on the 2<sup>nd</sup> floor
- Narrow hallways and stairs and overall small rooms

The information found in Table 3-3 and Figure 3-1 does not tell us if a home has been remodeled or updated.

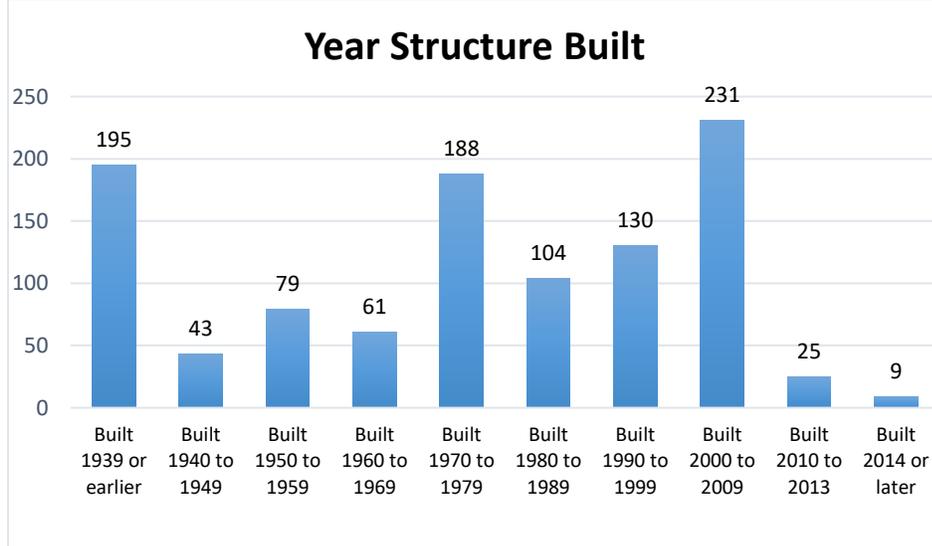


**Table 3-3: Year Structure Built**

Total housing units	1,065	100.0%
Built 2014 or later	9	0.8%
Built 2010 to 2013	25	2.3%
Built 2000 to 2009	231	21.7%
Built 1990 to 1999	130	12.2%
Built 1980 to 1989	104	9.8%
Built 1970 to 1979	188	17.7%
Built 1960 to 1969	61	5.7%
Built 1950 to 1959	79	7.4%
Built 1940 to 1949	43	4.0%
Built 1939 or earlier	195	18.3%

Source: 2014-2018 American Community Survey 5-Year Estimates

**Figure 3-1: Year Structure Built**



Source: 2014-2018 American Community Survey 5-Year Estimates

### Home Heating Characteristics

The heating of a dwelling unit accounts for about 40% of home energy use. This has continued to go down as the efficiency of furnaces and improvements in home building materials (windows and insulation) and building code requirements have improved home efficiencies reducing heating costs. The cost to heat a dwelling unit will also be impacted by the type of fuel being used.

Table 3-4 shows that 66.5% of residents use bottled, tank or LP gas for heating. As utility gas becomes available, more homes may utilize that option. Currently, 11.5% of dwelling units use utility gas, 9.2% percent use wood, 7.6% use fuel oil and 3.4% use electricity as their main heating source.

**Table 3-4: Housing Heating Fuel**

Utility gas	112	11.5%
Bottled, tank, or LP gas	650	66.5%
Electricity	33	3.4%
Fuel oil, kerosene, etc.	74	7.6%
Coal or coke	0	0.0%
Wood	90	9.2%
Solar energy	0	0.0%
Other fuel	14	1.4%
No fuel used	5	0.5%

Source: 2014-2018 American Community Survey 5-Year Estimates

### Housing Value Characteristics

An owner-occupied housing unit is a unit in which the owner or co-owner lives, even if it is mortgaged or not fully paid for. The U.S. Bureau of the Census determines value by the survey respondent's estimates of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale. The figures presented may differ from assessed housing values as calculated by an assessor.

Table 3-5 and Figure 3-2 shows that the median value of owner-occupied housing units in 2019 was \$197,000. This is almost double the \$104,900 median value in 2000 but similar to the 2010 median value of \$189,300. About 64% of homes in the Town of Wheaton are valued between \$150,000 and \$299,999.

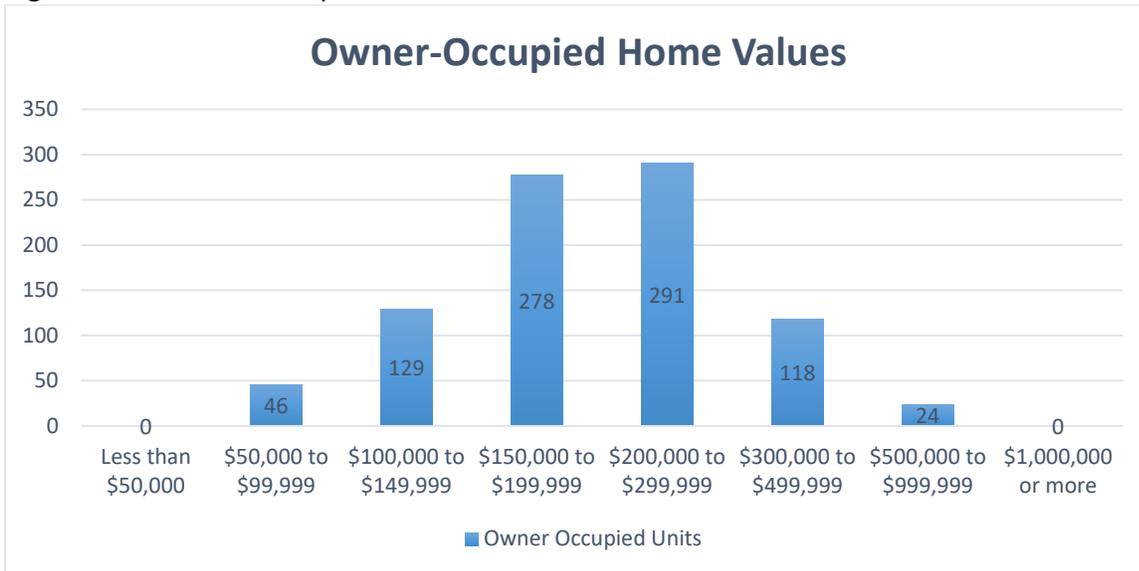
**Table 3-5: Owner-Occupied Home Values**

Less than \$50,000	0	0.00%
\$50,000 to \$99,999	46	5.20%
\$100,000 to \$149,999	129	14.60%
\$150,000 to \$199,999	278	31.40%
\$200,000 to \$299,999	291	32.80%
\$300,000 to \$499,999	118	13.30%
\$500,000 to \$999,999	24	2.70%
\$1,000,000 or more	0	0.00%
Median (dollars)	\$197,900	(X)

Source: 2014-2018 American Community Survey 5-Year Estimates



Figure 3-2: Owner-Occupied Home Values



Source: 2014-2018 American Community Survey 5-Year Estimates

### Year Householder Moved Into Unit

The year a householder moved into their home can show a changing age dynamic in a community. Table 3-6 shows that almost 55% of people stated they moved into their dwelling unit between 2000 and 2019. This could indicate new homes being constructed and people moving into Wheaton or residents staying in Wheaton but moving into a different home.

**Table 3-6: Year Householder Moved Into Unit**

Occupied housing units	978	978
Moved in 2017 or later	18	1.8%
Moved in 2015 to 2016	48	4.9%
Moved in 2010 to 2014	160	16.4%
Moved in 2000 to 2009	310	31.7%
Moved in 1990 to 1999	225	23.0%
Moved in 1989 and earlier	217	22.2%

Source: 2014-2018 American Community Survey 5-Year Estimates

### Housing Affordability Assessment

The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as housing and related costs (insurance, utilities, taxes, etc.) that does not cost a household more than 30 percent of their monthly or annual income. This affordability benchmark does not address the ability to pay for housing. Households may choose to pay more to get the housing they need or want. However, according to HUD standards, people should have the choice of having decent and safe housing for not more than 30 percent of their household income.



Table 3-7 shows selected monthly owner costs as a percentage of household income. According to the U.S. Census Bureau, selected monthly owner costs are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. When combined with income, we can determine the percentage of these costs in comparison to household income.

Table 3-7 shows that almost 81% of owner-occupied households in the Town Wheaton pay less than 30 percent of their household income towards housing costs. This shows that HUD mostly considers housing “affordable”.

**Table 3-7: Selected Monthly Owner Costs As A Percentage Of Gross Household Income**

Housing units with a mortgage	574	100.0%
Less than 20.0 percent	319	55.6%
20.0 to 24.9 percent	90	15.7%
25.0 to 29.9 percent	55	9.6%
30.0 to 34.9 percent	32	5.6%
35.0 percent or more	78	13.6%

Source: 2014-2018 American Community Survey 5-Year Estimates

Table 3-8 shows that about 49% of renters are paying less than 30% of their gross income on rent and related expenses but almost 51% are paying 30% or more of their gross income on rent and related expenses. This high percentage may be due to lower income residents who pay higher portions of their income on rental or rental costs being higher than in urban areas because many rentals are single family homes and there are not multi-family dwelling units (3 units or more) in the Town of Wheaton.

**3-8: Gross Rent As A Percentage Of Household Income**

Occupied units paying rent	79	100.0%
Less than 15.0 percent	15	19.0%
15.0 to 19.9 percent	18	22.8%
20.0 to 24.9 percent	0	0.0%
25.0 to 29.9 percent	6	7.6%
30.0 to 34.9 percent	13	16.5%
35.0 percent or more	27	34.2%
Not computed	13	(X)

Source: 2014-2018 American Community Survey 5-Year Estimates

### Survey Results Related to Housing

In the Town of Wheaton Comprehensive Planning Public Opinion Report, 2019, residents were asked what types of housing are needed in the Town.

Of those with an opinion (excluding the “no opinion responses) 85% of respondents agreed or strongly agreed with the need for more single family housing in the Town of Wheaton (see



Table 3-9). A slight majority, 53% strongly agree or agree that more elderly housing is needed. Conversely, a slight majority of respondents (52%) strongly disagree or disagree that more affordable housing is needed in the Town and strong majorities (90% and 72%, respectively) were opposed to more multiple family units (apartments and duplexes).

**Table 3-9: Opinions About the Need for Additional Housing Types in the Town of Wheaton**

	No Opinion	# With Opinion	Strongly Agree	Agree	Disagree	Strongly Disagree
Single Family Housing	15%	485	38%	47%	11%	5%
Affordable Housing	21%	449	13%	35%	25%	27%
Elderly Housing	24%	431	11%	42%	28%	19%
Duplexes	13%	488	3%	25%	34%	38%
Apartments	12%	494	2%	8%	32%	58%

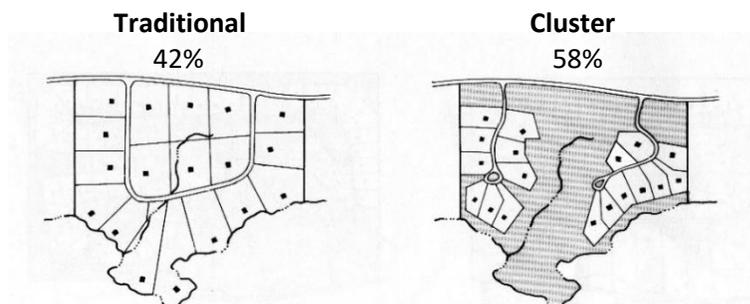
Source: UW-River Falls Survey Research Center 2019

Other survey observations related to housing include:

- A higher proportion of respondents 45 and above and respondents with household incomes of less than \$75,000 see a need for more elderly housing, more affordable housing, and more duplexes in the Town of Wheaton.
- Respondents with no children in their households see a higher need for more affordable housing and elderly housing in the Town of Wheaton.

Respondents were asked their preference for the layout of housing lots. They were shown diagrams of a traditional housing development with large individual lots and a “cluster” development with smaller lots and preserved common open space (see Figure 3-3). Cluster development, sometimes referred to as conservation subdivisions, maintain a significant portion of a development site in common open space by minimizing individual lot sizes, while maintaining the overall density of development specified by the zoning ordinance. A cluster development is designed around the area proposed to be preserved in open space. Often, additional lots are allowed as an incentive for preserving open space. A majority of survey respondents prefer the cluster design to the traditional design.

**Figure 3-3: Preference for Housing Layout**



Source: UW-River Falls Survey Research Center 2019



There were a number of statistically significant differences demographically, in terms of the type of residential development preferred.

- **Cluster Design:** The cluster design, while still preferred by a majority, had significantly higher levels of support from younger (<45 years old) respondents, respondents with children in their household, and respondents living in the Town for less than 25 years.
- **Traditional Design:** Respondents 45 and above, respondents without children in their household, and respondents living in the Town 25+ years were more likely to prefer a traditional design for housing layouts.

### Potential Housing Related Needs

Traditionally, rural towns such as Wheaton have a high percentage of single family homes, often with few other housing options available. However, as new residents move in and the population ages, other types of housing may need to be considered that will provide an assortment of housing types to meet the needs and demands of area residents.

- Older residents who want to remain in the Town of Wheaton may want to live in senior housing or an apartment where they would not be responsible for building maintenance, lawn care or snow removal.
- Residents, especially younger than 45 years of age, preferred the cluster design for residential development that provided smaller lots but more preservation of open space.
- There is a trend for “age in place” type home construction, which includes design elements such as wider doors and hallways, no steps, levers for door handles and walk in showers.

### Housing Regulations

There are state, county and local regulations that affect housing. The Uniform Dwelling Code regulates home construction. Zoning determines the type of housing allowed, minimum lot size building and setbacks. A Subdivision or Land Use Ordinance dictates review requirements, road construction standards, and utilities. Other ordinances regulate stormwater runoff and development near wetlands or shorelands. Adjacent cities and villages can exercise extraterritorial zoning or plat review authority that may impact how development occurs in the Town of Wheaton. These regulations, and how they affect Wheaton, will be discussed in more detail in the Land Use Chapter.

### Housing Programs

There are a number of housing programs available to low to moderate-income residents or disabled residents to purchase a home, renovate an existing home or provide rental assistance. This list is not exclusive but provides a list of common programs or agencies used by people in need. Many of these agencies implement a wide range of assistance programs for different needs.



**Chippewa County Housing Authority:**

Chippewa County Housing Authority is a public housing authority that provides a variety of housing resources and services for low and moderate-income households. All of their programs are income based and income limits vary by program.

**Wisconsin Housing and Economic Development Authority (WHEDA):** WHEDA works closely with lenders, developers, local government, nonprofits, community groups and others to implement low-cost financing programs. Since 1972, WHEDA has financed more than 75,000 affordable rental units, helped more than 130,000 families purchase a home and made more than 29,000 small business and agricultural loan guarantees.

**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.

**Property Tax Deferred Loan Program (PTDL):** The Wisconsin Property Tax Deferral Loan Program allows low to moderate-income elderly homeowners and veterans to convert home equity into income to pay property taxes. The program provides cash income to individuals who have little disposable income and a significant amount of home equity. Loans help pay property tax bills, thereby helping owners remain in their homes.

**Goals, Objectives and Recommendations**

**Goal 1:** The Town of Wheaton will work with Chippewa County to review, amend, create and enforce housing related ordinances as needed.

Objectives:

1. Maintain a high standard of housing and property maintenance in the community.
2. Keep housing regulations up to date with housing trends and resident needs.

Recommendations:

1. Review and amend housing related ordinances, when needed, to allow for a range of housing and subdivision options identified in the comprehensive plan, community survey or public input.
2. Work to develop a conservation subdivision or cluster design ordinance that provides for the protection of open space in new subdivisions. The ordinance could provide incentives, such as more lots, in exchange for natural resource protections or amenities such as trails.



**Goal 2:** The Town of Wheaton supports and encourages the development of a full range of housing options for current and future Town residents.

Objectives:

1. Increase housing options that allow residents to live in the Town of Wheaton as they age.
2. Collaborate with developers to meet local housing needs.

Recommendations:

1. Consider the development and rezoning of property for the construction of senior housing or other multi-family housing.
2. Work to develop a conservation subdivision or cluster design ordinance that provides for the protection of open space in new subdivisions. The ordinance could provide incentives, such as more lots, in exchange for natural resource protections or amenities such as trails.
3. Communicate the housing desires in the Town of Wheaton to developers.

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