

## **HOUSING & HOUSING TRENDS**

### **INTRODUCTION**

Adequate housing is a cornerstone of every community. The ability of a municipality to address the demand for housing is important to its economic viability and the well being of its inhabitants. By studying changes in the number of housing units and other housing characteristics, we are able to gain insight into changes taking place in the community.

### **EXISTING AND FUTURE HOUSING CONDITIONS**

In 2000, The U.S. Census Bureau recorded a total of 776 housing units. Of these, 186 were recorded as occupied. Of the total occupied housing units, 160 (20.6% of all housing units) were recorded as owner occupied and 26 (3.4% of all housing units) were recorded as renter occupied. Of the 590 vacant housing units reported, 579 (74.6% of total housing units) were designated as seasonal/recreational use dwellings.

For the period 1990 to 2000, the Town exhibited a 17.9 percent decrease in total housing units, a 10.3 percent increase in owner-occupied units, and a 100 percent increase in renter occupied units.

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

|                                     | <b>1980*</b> | <b>1990</b> | <b>2000</b> |
|-------------------------------------|--------------|-------------|-------------|
| Total Housing Units                 | 786          | 945         | 776         |
|                                     |              |             |             |
| Total Occupied Housing Units        | 130          | 159         | 186         |
| Owner Occupied Housing Units        | 110          | 146         | 160         |
| Renter Occupied Housing Units       | 20           | 13          | 26          |
|                                     |              |             |             |
| Average Household Size              | 2.54         | 2.28        | 2.07        |
|                                     |              |             |             |
| Total Vacant Housing Units          | 636*         | 786         | 590         |
| Vacant (not in use or abandoned)    | ----         | 13          | 11          |
| For seasonal, rec or occasional use | 636*         | 773         | 579         |
|                                     |              |             |             |

Source: US Census Bureau (1980-2000) and Town building permit data (2000)

*\*The 1980 Census did not identify a specific category of seasonal/recreational homes. The 1980 figure is the number of “year-around units” subtracted from the total number of housing units.*

Future housing needs, both year-round and seasonal are difficult to project. Changes in the local economy, regional and national housing trends and home mortgage interest rates can significantly influence home construction. During 2007, the local and national housing market saw sharp downturns and higher than average foreclosure rates throughout the county, state, and nation.

The Wisconsin Department of Administration, Demographic Services Center projects housing data for all municipal government. For purposes of this plan, these projects will be used. A total of 47 households (year-round resident dwellings) are projected from 2000-2025 (Table 2.2)

**Table 2.2: Total Household Projections**

|                  | 2000 | 2005 | 2010 | 2015 | 2020 | 2025 |
|------------------|------|------|------|------|------|------|
| Total Households | 186  | 198  | 212  | 223  | 230  | 233  |

*Source: Census Bureau 2000 and Demographic Services Center 2005-2025*

In the future, the Town promotes the development of housing for residents of the local government and that a range of housing choices are available to meet the needs of all income levels and of all age groups and persons with special needs. While the Town itself may not develop housing units, private or public develop is encouraged in that such development meets the objectives of this plan, all requirements set forth in the Town zoning ordinance, preserves that natural environment and achieves the Northwood’s character. Several housing programs are identified later in this chapter.

The future land use map identifies areas where housing development is targeted. From time-to-time there may occur opportunities to redevelop properties, including properties for low-income families. While the Town is not expected to initiate or develop low-income housing, potential exists for private development to construct or rehabilitate existing structures for such purposes.

**HOUSING OCCUPANCY CHARACTERISTICS**

**Owner Occupied**

In 2000, 160 (86.0% of all occupied housing units) units were identified as owner occupied, representing a 9.6 percent increase from 1990. Projections indicate that owner occupied units will continue to comprise the majority of all occupied units.

**Renter Occupied**

Renter occupied units comprised only 14 percent of all occupied housing units. Projections indicate a gradual increase in the number of renter occupied units. Of the 13 total renter occupied units in 1990, the median gross rent reported was \$425 per month. Of note, resort cabins and short-term recreational lodging are not defined as rental units by the Census Bureau.

**Seasonal Housing**

The 2000 Census identifies 579 (74.6% of the Town’s total housing units) housing units in the Town of Spider Lake for seasonal use. Seasonal housing units increased 21.5 percent from 1980 to 1990 while from 1990 to 2000 seasonal housing units decreased 25.1 percent. This, in part, may be due to retired older persons having turned many seasonal dwellings into year-round homes.

## **WATERFRONT PROPERTY SUMMARY**

There are nearly one hundred lakes named and unnamed in both public and private ownership, in varying states of preservation and development. The largest of the Town's lakes—the Spider Lake chain of lakes, Lost Land Lake and Teal Lake—all have their shorelines developed with a combination of permanent and seasonal residences. The west fork of the Chippewa River flows through the eastern third of the Town in a northeast to southwestern diagonal and much of its adjoining property is in federal ownership—as part of the Chequamegon National Forest—precluding its development as waterfront property for private residences. Areas of this riverway in private ownership include the Meadow Lake region (T42N, R5W, Sec. 28) and roughly the southern half of Lower Clam Lake, (T42N, R5W, Sections 11 and 12). Continued development pressure of recreational homes on the lakes and rivers of the Town of Spider Lake may result in multi-tier development beyond the lakeshore property. Too much development as well as inappropriate lakefront land use and site design can have a negative impact on water quality, wildlife habitat, and the overall aesthetic appearance of lakefront areas.

## **HOUSING STOCK**

### **Age of Housing Stock and Structural Characteristics**

The 2000 Census reports that 200 housing units in the Town of Spider Lake were constructed between 1980 and March 2000. Nearly one half of the housing units reported in the 2000 Census were built prior to 1960 (387 units or 47.9 percent).

### **Mobile Homes**

Mobile homes declined between 1990 and 2000. In 1990 39 mobile homes were reported compared to 19 in 2000.

### **Manufactured Homes**

Recent changes in Town ordinances do allow manufactured homes in residential areas.

### **Water and Sewer Access**

At present, the Town of Spider Lake has no municipal water or sewer system in place.

### **Heating**

Based on sample data of occupied housing units, 143 (73.0%) are using bottled, tank or LP gas as their primary source of heat, while 23 (11.7%) utilize electricity, 6 (3.1%) utilize kerosene or fuel oil and 24 (12.2%) utilize wood or other fuel for heating.

### **Housing Values**

Housing values vary greatly depending on location, such as shoreland homes or abutting county, state, or federal land. While Census data only provides a sample of home values for a very small percentage of all homes, home values sampled ranged from less than \$50,000 to \$1,000,000 or more.

## **HOUSING TRENDS**

As is indicated in the population section of this plan, the Town of Spider Lake is expected to see an increasing population base through the year 2025 and exhibit an increase in total housing units for the same period. While population is of prime importance in effecting changes in housing, factors such as demographic changes and economic activity also impact the construction of new houses.

### **Demographic Changes Affecting Housing**

The continued increase of Town residents aged 65 and over is an important factor affecting housing as older residents often forgo home ownership for apartment living, assisted living quarters or to be nearer to family or health care facilities. The growth of this age group in Spider Lake can be attributed to two reasons. The first is that the Town maintains a stable, aging population. Secondly, a few retirees and a few seasonal homeowners have chosen to make the Town of Spider Lake their permanent place of residence. In coming years, some residents aged 65 and over can be expected to leave the area and potentially sell off their houses and land to incoming residents. Additionally, younger Town residents aged 24 and under, are the group least likely to purchase a parcel of land, construct a new home or purchase a home. This age group is projected to continue to comprise a decreasing percentage of Spider Lake residents in the coming years.

### **Seasonal Homes**

The Town of Spider Lake is well situated within easy travelling distance from a number of popular tourism and recreation destinations ranging from the Hayward area to the west, to the Lake Superior shore and Bayfield Peninsula to the north. Within the Town itself, there are numerous recreational opportunities afforded by the Town and area lakes, rivers, forests and wilderness areas.

### **Decline in Inhabitants Per Occupied Housing Unit**

A trend common to many northern Wisconsin townships and rural areas in general is the gradual decline of inhabitants per occupied household. The average persons per household have continued to decline from 2.54 persons per household in 1980 to 2.07 person per household in 2000. It is predicted that this figure will continue to decline well into the future. The central trends causing this decline include the out migration of inhabitants under 18 for work or school, overall smaller family size, fewer families with infants moving into the Town, and fewer births. Additionally, many households, existing and new, are composed of retired couples or are single person households.

### **Tourism and Recreational Destinations**

Because of its natural amenities and proximity to other regional tourism and recreational destinations, the Town has been an important regional site of recreational tourism and seasonal home development and is expected to remain so in the coming years. As ideal sites on lakes or in wooded seclusion become exhausted or too expensive, home construction may begin to take place in sites that are marginal or less than ideal for additional development. The large number of seasonal dwellings both in the Town itself and in surrounding communities also has an important impact on the local economy.

### **Home Conversion**

Two other overall trends have been identified as taking place throughout northern Wisconsin in the past 10 to 15 years that also may impact the Town of Spider Lake. The conversion of seasonal homes into permanent residences, especially by individuals at retirement age, and the conversion of permanent homes into seasonal homes as area residents retire and spend their winters in a more temperate climate. As no specific data exists on these trends for the Town of Spider Lake, it is difficult to definitively describe at what rate these conversions are taking place.

## **HOUSING PROGRAMS**

### **Sawyer County Housing Authority**

To address housing needs of communities in the county, the Sawyer County Housing Authority (SCHA) was established in September 1972. Headquartered in Hayward, the central purpose of the SCHA is to create and maintain affordable housing units to individuals and families within the municipalities of Sawyer County. The SCHA has no housing units in the Town of Spider Lake and does not plan to introduce a facility in the Town in the coming 20-year period. The Sawyer County Housing Authority places its facilities in Sawyer County's more developed areas that have access to municipal water and sewer and to give facility residents ready access to health care services, employment, and shopping opportunities.

A subsidy program available to qualifying residents of the Town of Spider Lake and to all other municipal divisions of the county is the federally funded Housing and Urban Development (HUD) Section 8 Vouchers. These vouchers, which are administered by the SCHA, enable residents to secure rental units from private stock at a fixed rate. At present, the SCHA administers 150 active HUD Section 8 vouchers in Sawyer County.

### **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.

### **Community Development Block Grant (CDBG) Housing Rehabilitation**

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. In cases of natural disaster, a CDBG Housing Emergency Housing Assistance program can be put into use.

Sawyer County received funding for a housing rehabilitation program in the late 1990s. While all the funds are currently committed, from time-to-time a repayment of a loan is made. This repayment thus allows the county to distribute additional loan funds to residents needing major housing rehabilitation.

#### Northwest Affordable Housing

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.

#### Indianhead Community Action Agency

This agency provides construction of rental units and weatherization (insulation, windows, doors, energy efficient furnaces, etc.) or anything that helps homeowners with even the most modest or extensive home repairs.