

## **3.0 HOUSING ELEMENT**

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## **3.0 HOUSING ELEMENT**

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## Introduction

Traditionally, most towns have a high percentage of single-family homes, often with few other housing choices available. As new residents move in and the population ages, other types of housing should be looked at to provide the variety needed to meet the needs of all residents. This is particularly true in towns where a large proportion of the population have been long-time residents and desire to remain in the Town during their retirement years. In developing this plan the existing housing stock has been reviewed and recommendations made to meet the housing needs to the year 2025. This chapter includes specific goals and objectives to ensure that local housing choices exist for all stages and conditions of life and the vision described below can be achieved.

## Housing Vision

**In 2025, the Town of Winchester provides mainly single-family housing as the primary choice for residential development. Much of the Town's housing is concentrated within the sanitary district. These homes are located in subdivisions that are traditionally-designed and are also walkable developments.**

**To maintain the rural character of the community, rural residential house sites developed through CSM's consider location, landscaping, large minimum lot sizes and design promote farming and protect natural resources. Well-planned conservation-based subdivisions are also encouraged as a means to permit rural development (beyond the sanitary district).**

## Existing Housing Supply

In 1990, there were 487 housing units in the Town. According to the 2000 U.S. Census,



there were 632 housing units in the Town. This translates to a 22.9% increase in the total housing stock in the last 10 years. Due to sanitary district constraints, much of the new housing has been developed outside of the sanitary district.

The housing supply consists mostly of single-family homes. Other housing choices are available in Winchester because single-family homes may not be suitable for everyone. Specifically, a few duplexes (1.1% of all housing) and the Henrietta Foundation Retirement Apartments (located on Steeple Hill Drive) are choices available to residents. Mobile homes (8.2% of all housing) are also an affordable housing option.

Currently, 7.6% of the Town’s housing supply is classified as rental housing, including apartments and senior housing (2000 Census). This translates into 47 housing units. This percentage is less than all surrounding communities: Town of Wolf River 9.3% (48 units); Town of Clayton 9.1% (97 units); Town of Winneconne 9.3% (78 units); Town of Dale 8.2% (64 units); and Town of Caledonia 7.7% (39 units). The East Central Wisconsin Regional Plan Commission has identified affordable housing as a major challenge in the region. Quality rental housing choices provide affordable housing opportunities.



**Example of New 2-Family Attached Housing**

This plan seeks to provide some opportunities for other types of housing in the sanitary district (i.e. apartments, condominiums, 2-family attached units, etc.) to address issues of affordability, maintenance and preference.

## Age and Quality of Housing Stock

A good indicator of the quality of the available housing is the relative age of the housing stock in a community. Generally, the Town of Winchester has a newer housing supply. More than 20% of all housing has been built in the last 10 years. More than 50% of the housing is less than 30 years old. While 28.3% of the housing units in the Town (179 units) were built before 1939 (60 years old), this is a comparatively small share when compared to other communities in the county. Most of these homes are original farmhouses in the rural areas of the Town. Moreover, simply because some units are older, this does not necessarily mean that these units are in poor condition. Table 12 lists the number of units and the corresponding percent of the Town’s total housing stock by year built.

<b>TABLE 12 AGE OF HOUSING STOCK</b>		
<b>Year Structure Built</b>	<b># of Units in Town of Winchester</b>	<b>% of Total Town of Winchester Housing Stock</b>
1990 to 2000	145	22.9
1980 to 1989	98	15.5
1970 to 1979	108	17.1
1960 to 1969	40	6.3
1940 to 1959	62	9.8
1939 or earlier	179	28.3
Total	632	100%

Source: 2000 U.S. Census (Data Categories Determined by Census Bureau)

Age alone is not the best measure of housing condition in a community. To be more accurate, a visual assessment of the housing stock is helpful. Such an assessment is commonly referred to as a windshield survey because it entails driving or walking through the community and evaluating each housing unit based on visual appearance. The theory is that exterior conditions generally correlate with interior conditions.

A windshield survey of the Town of Winchester was conducted in May of 2003 by OMNNI Associates. Based on this assessment, 4 major housing types were identified. What follows is a description of the major characteristics of each type of housing.

1. **Single Family Neighborhoods** are found within the limits of the Larsen-Winchester Sanitary District. These homes are situated in close proximity (on lots less than one acre in size).
2. **Rural Residential Housing** consists of single family residences located on individual parcels beyond the sanitary district. Most of these homes are built adjacent to roadways. They are usually the result of a farmer or landowner deciding to split a parcel or two from the original plat in order to bring in additional revenue or to accommodate relatives (i.e. children and siblings) of the original landowner.
3. **Farmsteads** – The Town’s historic and modern farmsteads are scattered largely through the central portions of the Town. These homes are generally larger than the homes in the sanitary district. As is the tradition, farmstead homes are situated near barns, silos and other storage buildings on a portion of a farm.
4. **Mobile Homes** are the primary affordable housing choice in the Town at this time. According to the 2000 U.S. Census there are more than 50 mobile homes in the Town accounting for 8.2% of all available housing. Generally speaking, mobile homes do not have the ability to stand the test of time as well as site-built housing choices due to differences in roofing, insulation and foundation standards. There is one mobile home park in the Town. A few mobile homes are also situated on individual lots.

Overall, the windshield survey seemed to indicate the quality of local housing in the Town appears to be very good.

## Occupancy

Housing markets operate efficiently when there is an adequate supply of available housing units for sale or rent. A housing market's supply of available housing units must be sufficient to allow for the formation of new households by the existing population, to allow for in-migration, and to provide opportunities for households to change their housing because of a change in size or status.

According to U.S. Department of Housing and Urban Development (HUD), an overall available vacancy rate of 6.5% (1.5% for the owned portion of a housing stock and 5.0% for the rented portion) allows an adequate housing choice among consumers. The overall available vacancy rate for Wisconsin is 4.75% for rentals and 1.14% for owner occupants (WI Dept. of Commerce, 2000 Consolidated Plan). Vacancy rates vary from one community to the next. High vacancy rates offer a degree of competition in terms of price. The available vacancy rate of a housing market is a good indicator of the adequacy of the housing supply, which influences the cost of housing.

In 2000, the vacancy rate in the Town of Winchester for owner-occupied housing units was 0.5%. The rental vacancy rate was 4.1%. These rates are below the average rates for Winnebago County, which had a 1.3% homeowner vacancy rate and a 6.1% rental vacancy rate in 2000. These low vacancy rates indicate that people looking to move into the Town, particularly residents who desire owner-occupied housing choices, are likely to build.

It should be understood that vacancy rates do not account for residents who sell their homes while they are still living in them resulting in turnover without vacancy. Many homes in the town are sold in this manner due to high demand for housing in the Town.

In the community survey, the majority of Town residents indicated they are satisfied with current conditions.

## Cost of Housing

The available supply, age and condition of the housing stock are the basis for determining demand and cost of housing. The 1990 U.S. Census indicated that the median market value of an owner-occupied home in the Town was \$66,000. This was significantly higher than the overall county average of \$56,274. Table 13 compares the 2000 median market home values in all towns in Winnebago County. The housing value in the Town of Winchester ranked 10th of the 16 towns in Winnebago County.

<b>TABLE 13 MEDIAN MARKET HOME VALUES IN WINNEBAGO COUNTY*</b>		
<b>Town</b>	<b>2000 Median Home Value</b>	<b>Rank</b>
Town of Algoma	147,700	2
Town of Black Wolf	137,500	7
Town of Clayton	140,600	4
Town of Menasha	112,100	14
Town of Neenah	145,800	3
Town of Nekimi	119,900	11
Town of Nepeuskum	95,200	15
Town of Omro	114,500	12
Town of Poygan	139,600	5
Town of Oshkosh	124,200	9
Town of Rushford	92,400	16
Town of Utica	112,000	13
Town of Vinland	138,800	6
<b>Town of Winchester</b>	<b>121,000</b>	<b>10</b>
Town of Winneconne	150,900	1
Town of Wolf River	125,900	8
<b>Winnebago County Town Average</b>	<b>126,100</b>	<b>NA</b>

Source: 2000 U.S. Census

\* Table reflects only the market value of single family structures. The figures do not include the value of land or outbuildings.

Table 14 provides a detailed breakdown of the 2000 Census information pertaining to the market value of owner-occupied housing units in the Town of Winchester.

With respect to rental housing, there were 47 renter-occupied housing units in Winchester in 2000. The median contract rent rate in the Town was \$604 per month in 2000. These rates do not include utilities. These rates are significantly higher than the 2000 median contract rent rate for Winnebago County (\$399). However, the rate is considered favorable when you consider that the Town's rental market consists mostly of single family style homes and mobile homes, not apartments.

<b>TABLE 14 2000 TOWN OF WINCHESTER OWNER-OCCUPIED HOUSING VALUE</b>		
<b>Cost Range</b>	<b>Number of Units</b>	<b>% of All Housing</b>
Less than \$50,000	13	3.4%
\$50,000 to \$99,999	129	33.5%
\$100,000 to \$149,999	146	37.9%
\$150,000 to \$199,999	77	20.0%
\$200,000 or more	20	5.2%

Source: 2000 U.S. Census

NOTE: These figures are based only on information provided by individuals who returned the long-form of the 2000 U.S. Census.

NOTE: These figures do not include land value.

## **Housing Affordability Analysis – Does the cost of housing match the ability of residents to pay for it?**

This is the fundamental question to answer when determining housing affordability. There are many ways to answer this question. A common technique comes from the U.S. Department of Housing and Urban Development (HUD). This method involves comparing income to housing costs. According to HUD, *housing is considered affordable when it costs no more than 30% of total household income.*

In 2000, the median annual household income in the Town of Winchester was \$53,400. Therefore, the median monthly household income was \$4,450. 30% of the median monthly income yields \$1,335 or less to be used for housing costs. The median value of a home in the Town of Winchester in 2000 was \$121,000 with the median rent contract at \$604 per month and the median mortgage payment at \$305 per month. Based on these figures, housing in the Town of Winchester is very affordable to residents.

## **Opportunities for Housing Choice - Barriers to Affordable Housing**

Opportunities for elderly, disabled, and low-income housing are limited in the Town of Winchester, but better than many communities of a similar population size. The Henrietta Foundation Retirement Apartments offer a choice for seniors. There are no other assisted living, retirement, or nursing homes in the Town. Likewise, there are no facilities catering to the needs of disabled residents. These types of facilities can be easily found in Waupaca, Oshkosh and the Fox Cities.



Given this situation, most seniors and disabled persons who reside in the Town of Winchester must be able to live independently, have assistance available to them, or seek residency in



nearby communities that can provide needed services. As a result, assistance from friends, families and neighbors is very important to senior and disabled persons living in the Town.

The fundamental reason for limited housing choice in the Town is the fact that

### **Example of 2-Family Housing**

the community is still rural in nature. Consequently, the supply of jobs, public transportation and other services and opportunities that are necessary to accommodate low-income, elderly, and disabled populations are either unavailable or extremely limited in supply.

There are many possible ways to incorporate alternative housing styles (i.e. apartments, senior housing, duplexes, condominiums, etc.) in the Town of Winchester. The first priority when considering alternative housing should be to ensure that units are adequately served with water, sewer, and other basic infrastructure needs. Therefore, it may be necessary to locate alternating housing in areas that can be served by the sanitary district. Of course, any new alternative development should be compatible with surrounding housing. Therefore, special consideration should be given to parking, signage, landscaping and facade requirements.

Two-family housing units are a particularly compatible alternative housing choice. They are very similar in appearance to single-family homes and provide an excellent buffer between residential neighborhoods and busy county roads or commercial development areas.

Another strategy to promote affordable housing is to permit quality manufactured housing. It is important to point out that manufactured homes are *not mobile homes*. Likewise, it must be clearly stated that the Town of Winchester does not encourage mobile home park development or additional mobile homes on individual lots.

Manufactured housing is considered a viable affordable housing choice only if units are *compatible in size, appearance and quality of area stick-built housing*. Any manufactured housing unit must be constructed in accordance with local building and zoning restrictions. The manufactured home, once located on a property, should be virtually indistinguishable from 70 percent of site built housing located within a mile of the home. Therefore, manufactured housing should have a similar roof pitch, garage facilities, and be located on a foundation, basement, or crawl space as would be the norm for a site built home. Manufactured homes may even be two stories.

Manufactured housing is far more affordable than stick built housing because these homes are built in a factory, which eliminates delays and costs associated with weather. The factory approach also improves efficiencies. Manufactured housing costs are typically around \$40 a square foot, compared to \$90 or \$100 per square foot for site built housing.

Alternative housing options should provide quality housing choices that will support the needs of all residents (i.e. single, married, family, empty nesters, etc.).



**2 photos above are examples of desirable and affordable manufactured housing with attached garages, appropriate roof pitch, front porches, and located on a foundation, crawl space or basement.**

Currently, 11.7% of the Town’s housing is something other than traditional single-family homes (i.e. duplex, apartment, mobile homes, etc.). In the future, the Town should seek to maintain between 10% and 15% of its housing as alternative housing.

## Housing Desires

According to the Town of Winchester Landowner Interview/Survey results, most landowners *prefer single-family homes as the primary housing choice in the Town*. As part of the Landowner Interview/Survey effort, residents were asked about “multiple family” housing. Unfortunately, the question did not provide any distinction between duplexes, apartments, and other types of multiple family choices. As a result, though the responses indicate residents are overwhelmingly opposed to “multiple family” housing, it is not known specifically what types of “multiple family” choices are undesirable.

## Future Housing Need

According to the population projections<sup>1</sup> available through the ECWRPC and the Wisconsin Department of Administration (see Table 3 in Chapter 1), the overall population of the Town is expected to increase to over 2,000 residents in the next 20 years (2025 Projection).

Based on historic building permit trends (over the last 10 years), between 10 and 15 new homes are constructed in the Town each year. Using only this figure as a historic baseline and anticipated minimum of 200 new homes will be proposed the next 20 years not considering US Hwy 10 or sanitary expansion. However, considering the new highway corridors, as well as inquiries by local landowners and developers for development opportunities and sanitary district expansion, it is anticipated that 600 or more new homes will be developed than is historically projected. See Table 29 in Chapter 9.0.

In keeping with historic building practices, new housing will continue to be affordable to residents of the community. In addition, lands are provided on the *Future Land Use Maps* to provide areas for multiple family housing choices to provide greater choice and expanded affordability. The Town would welcome additional senior housing choices in the sanitary district. Local demand for senior housing will be met through space available at the Henrietta Foundation, new multiple family housing choices and facilities available in larger communities beyond Winchester.

## Housing Programs

A number of federal and state housing programs are available to help the Town of Winchester promote the development of housing for individuals with lower incomes, senior housing, and people with special housing and/or maintenance needs.

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<sup>1</sup> Outside influences can impact projections (i.e. influence of USH 10/STH 45 expansion).

## **Federal Programs and Revenue Sources**

HUD is the federal agency primarily responsible for housing programs and community development. Though many of its programs are directed to larger cities and urban areas, the Town of Winchester does qualify for some available funds. Specifically, HUD provides money to non-entitlement communities through grants (i.e. communities with populations less than 50,000). In the State of Wisconsin, the Division of Housing and Intergovernmental Relations (DHIR) within the Department of Administration is responsible for the distribution of these federal funds. It awards these funds through a competitive proposal process.

The United States Department of Agriculture-Rural Development (USDA-RD) provides a variety of housing and community development programs for rural areas. Its programs are generally available to communities with populations of 10,000 or less. It provides support for rental housing development, direct and guaranteed mortgage loans for homebuyers, and support for self-help and cooperative housing development.

## **State Programs and Revenue Sources**

Beyond the funds distributed through HUD, the DHIR administers several state funded programs that can potentially be used to finance housing improvements. Money available through the DHIR, because it is funded by general-purpose revenue, cannot be used to invest directly in housing development. However, funds can achieve the desired result by helping organizations develop the capacity to develop houses or by providing various types of financial assistance to homebuyers or renters through grants to local governments or non-profit agencies.

The Wisconsin Housing and Economic Development Authority (WHEDA) is a quasi-governmental agency that finances housing development through the sale of bonds. Unlike the DHIR, it receives no direct state-tax support. Therefore, WHEDA can provide mortgage financing for first-time homebuyers and financing for multifamily housing as well. Specific programs evolve and change with the needs of the housing market.

## **Coordination with Other Comprehensive Plan Elements**

Housing is an important land use in Winchester. It directly affects most other elements of this comprehensive plan. The goals and policies set forth in this Housing Element will affect the other elements and vice versa. Therefore, it is important that the elements are consistent.

### **Land Use Element**

The *Existing Land Use Map* indicates the amount of land available for housing, as well as its location, type and density. The *20-Year Future Land Use Map* identifies more than 2,000 additional acres for residential use in accordance with current density restrictions. Reviewing building permit and residential platting activity to gauge development trends is recommended to ensure that areas designated for future residential development are adequate to meet demand.

### **Utilities and Community Facilities**

Improvements such as roads, sewer, water, parks, recreational facilities and schools all need to be coordinated with the housing decisions and vice versa. The best method to coordinate

improvements is to follow the land use pattern presented on the *Future Land Use Map*. This approach will greatly enhance the efficiency of capital improvements.

## **Transportation**

The location of housing affects commuting patterns and transportation costs. The inverse is also true. The location and density of housing affects transportation needs. The location of housing influences which roads people drive on or whether they need to drive at all. The affordability of housing also influences how far people must commute. If housing is not affordable, workers must commute from elsewhere. These factors were carefully considered in the Transportation Element to ensure compatibility with projected residential development.

## **Economic Development**

Housing needs must be linked to a community's economic development plans. It is important to ensure that the housing supply is affordable to local workers. For this reason, an affordability analysis is presented in this chapter. Moreover, given that housing is an important land use in the Town, quality housing directly impacts the Town's ability to finance needed improvements through receipt of property taxes.

## **Agricultural, Natural and Cultural Resources**

The desire to protect agricultural and natural areas competes with the desire of others to build additional housing. These competing interests are balanced through the land suitability analysis information presented in the Agricultural, Natural and Cultural Resources Element. This information helps to ensure that housing is located in areas that will have the least impact possible on existing farming areas and important natural resources, while still supporting additional residential development needs.

## **Goals, Objectives and Policies**

Based on population projections through 2025 and the predicted reduction in household size over that same period, it is estimated that there will be between 165 and 200 additional housing units developed in Winchester. To ensure that these units are of a high quality, goals and objectives are included in Chapter 11 based on the information gained during the Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis and input from Town residents and Plan Commission members.

Housing goals and objectives were developed to ensure that the Town of Winchester remains a good place to raise a family for the next 20 years. The community acknowledges the opportunity for all property owners to receive fair value for their lands with defined standards for managing growth and maintaining sound land use.