

HOUSING

2.1 INTRODUCTION

Usually, most rural towns contain a high percentage of single-family homes, often with few other housing types available. As new people move in and the population ages, (other types of housing will have to be given some thought) in order to provide the variety needed to meet the needs of residents. In developing a 20-year comprehensive plan for the Town of Stinnett, the existing housing stock has been reviewed and recommendations made to meet the housing needs to the year 2020.

2.2 SMART GROWTH REQUIREMENTS

This element includes a compilation of background information, goals, objectives, actions, and/or policies, and recommended programs of the Town of Stinnett to provide an adequate housing supply that meets existing and forecasted housing demands in the town.

2.3 EXISTING HOUSING STOCK CHARACTERISTICS

For the period 1980 to 1990, the Town of Stinnett exhibited a 25.0 percent increase in total housing units. From 1990 to 2000, the town saw an additional 28 new housing units, a 26.6 percent increase, putting total housing units according to the U.S Census Bureau at 133 in 2000.

Table 2.1: Housing Units

Stinnett Town	1980	1990	2000	2005	2010	2015	2020
Total Housing Units	84	105	133	142	149	156	164
Total Occupied Housing Units (Households)	65	79	100	107	112	118	123
Single Family Units (Owner Occupied Units)	48	55	82	87	92	96	101
Renter Occupied Housing Units	17	24	18	19	20	21	22
Seasonal Units	-	22	28	30	31	33	35
Average Household Size	2.75	2.56	2.63	2.56	2.53	2.50	2.47

Source: 1980, 1990, 2000 Census SF3 & NWRPC Projections

Owner-Occupied Housing Units

The majority of housing units in the Town of Stinnett are owner occupied. In 2000, 82 (82.0%) of all occupied housing units were identified as owner occupied, representing a 49.1 percent increase from 1990. Projections indicate that owner-occupied units will continue to comprise the majority of all occupied units through 2020.

Renter-Occupied Housing Units

Renter-occupied units comprised only 18.0 percent of all occupied housing units in the Town of Stinnett in 2000. Projections indicate four additional renter-occupied units will be developed in the town by the year 2020.

Seasonal Homes

While the town has traditionally not been a tourism or recreation destination, it has maintained a small number of homes identified as seasonal or for recreational use. This category includes all types of recreational uses, from summer homes to hunting cabins.

Trends that have been identified as taking place throughout northern Wisconsin in the past 10 to 15 years also may impact the Town of Stinnett. One is the conversion of seasonal homes into permanent residences, especially by individuals at retirement age; and two is the conversion of permanent homes into seasonal homes as area residents retire and spend winters in a more temperate climate. As no specific data exists on these trends for the Town of Stinnett, it is difficult to definitively describe where and at what rate these conversions are taking place. In the next 20 years, the town is expected to see six new housing units built for seasonal use.

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. Table 2.1 indicates that in 2000 the Town of Stinnett had an average of 2.63 persons per household, representing a decline from the 1980 level of 2.75. Projections indicate that by 2020, the town will have an average of 2.47 persons per household. 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, fewer children being born to Town of Stinnett residents, and a steady divorce rate. Additionally, many households are composed of retired couples or are single person households.

Projected Housing Needs

Future growth or decline in housing units can impact local units of government significantly. Each housing unit requires public services from fire protection to addressing and tax assessment. Projecting future housing units in the Town of Stinnett will assist local town government in planning for future growth.

According to the Census Bureau, the Town of Stinnett has experienced an increase in total housing units since 1980. During the 20-year period from 1980 to 2000, 49 new housing units were constructed. Based upon past trends, total housing units in Stinnett will continue to increase to the year 2020. In 2000, the Town of Stinnett had 133 units, with projections indicating that by 2010, the town will have 149 units and 164 units by 2020. The projected growth indicates an average of two (rounded up) new housing units per year through 2020.

Structural Characteristics

Table 2.1 compares housing characteristics for the Town of Stinnett with the surrounding Towns of Hayward and Lenroot (Sawyer County), Bass Lake, Frog Creek, Gull Lake as well as Washburn County. In 2000, the town had a vacancy of 27.9 percent. According to the 2000 Census, seasonal, recreational, or occasional use accounted for 20.7 percent of that vacancy,

leaving a “true” vacancy of 7.2 percent. These seasonal, recreational, or occasional uses likely are around lake and river areas in the town. The town’s median housing value in 2000 (\$68,600) was lower than all other adjoining municipalities.

Table 2.2: Housing Characteristics

	Town of Stinnett	Town of Bass Lake	Town of Frog Creek	Town of Gull Lake	Town of Hayward	Town of Lenroot	Washburn County
Total Housing Units	140	293	101	131	1,439	975	10,814
% Vacant	27.9%	29.0%	31.7%	49.6%	34.3%	52.6%	38.9%
*Median Housing Value	\$68,600	\$72,000	\$80,000	\$86,300	\$98,200	\$111,000	\$85,700

Source: U.S. Census 2000

* All specified owner-occupied units

Housing Stock

Understanding the relative age of the housing stock is a good indicator of the quality and condition of the available housing stock. Nearly 40 percent of the homes in the Town of Stinnett were built before 1960 (40+ years ago), which might indicate that the need for repair and maintenance of these homes is likely over the 20-year planning period. Table 2.3 lists the number of units, and the corresponding percent of the town’s total housing stock by year built.

Table 2.3: Town of Stinnett Age of Housing Stock

Year Structure Built	Number of Units	% of Total Housing Stock
1999 to March 2000	0	0.0%
1995 to 1998	13	9.3%
1990 to 1994	13	9.3%
1980 to 1989	33	23.6%
1970 to 1979	23	16.4%
1960 to 1969	5	3.6%
1940 to 1959	19	13.6%
1939 or earlier	34	24.3%
Total	140	100%

Source: U.S. Census 2000 Summary File 3

Units in Structure

The 2000 Census reports that of the 140 total housing units 104 (74.3%) are 1-unit detached, 0 (0.0%) are 1-unit attached, while 31 (22.1%) are mobile homes.

Heating Fuel

Of the 101 occupied housing units, 61 (60.4%) are identified as using bottled, tank, or LP gas as their primary source of heat. Table 2.4 illustrates other means of heating fuel that are used in the Town of Stinnett.

Table 2.4: Home Heating Fuel

Heating Fuel	Number
Utility Gas	10
Bottled, tank or LP gas	61
Electricity	-
Fuel oil, kerosene, etc	4
Coal or coke	-
Wood	26
Solar energy	-
Other fuel	-
No fuel used	-

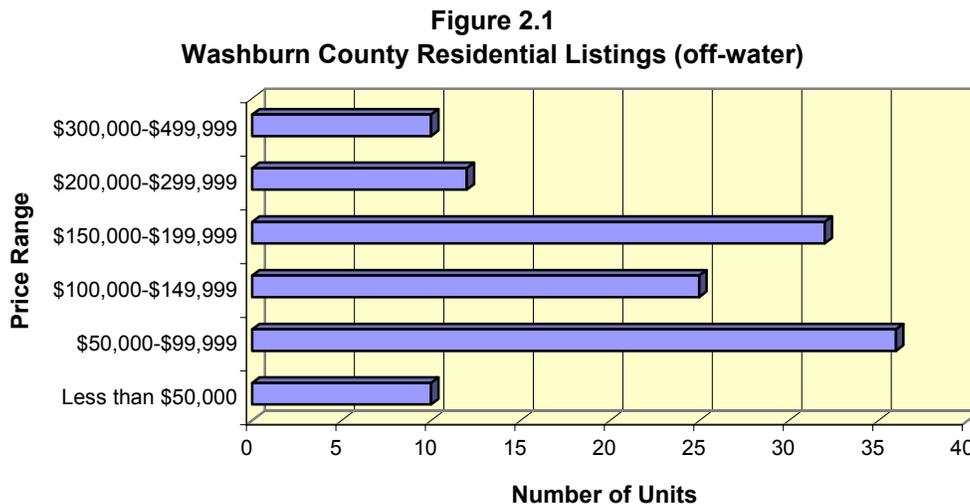
Source: U.S. Census 2000 (DP-4)

Housing Market

The MLS (Multiple Listing Service) database was used to determine the number of off-water residential listings and prices within Washburn County as of January 7, 2003. This database does not include residential properties for sale through private individuals. There were two residential properties in the Town of Stinnett listed in the MLS system on January 7, 2003. Within Washburn County, 125 off-water listings were found, ranging in price from \$29,900 to \$499,000. The average sale price of residential listings was \$129,346. The chart on the following page depicts the number of listings in the MLS system and price ranges of residential, off-water properties in Washburn County.

Value of Existing Housing

The 2000 Census Bureau identifies the value of all owner-occupied housing units in the Town of Stinnett. Of the 85 owner-occupied housing units in the Town of Stinnett, 41 (48.2%) are valued between \$50,000 and \$99,999, while 29 (34.1%) are valued under \$50,000. Figure 2.1 shows a detailed breakdown of existing housing values in the Town of Stinnett.



Affordability Analysis

According to the US Department of Housing and Urban Development (HUD), affordable housing is that which is available for rental or purchase to low and moderate-income families at 30 percent or less of their annual income. HUD defines low income as 80 percent of median household income and below, while very-low income is defined as 50 percent of median and below.

Table 2.5 depicts housing affordability based on HUD income categories. Low and moderate-income (LMI) households in the Town of Stinnett have an income cutoff limit of \$22,200 per year. This represents those households earning 80 percent of the median (\$27,750) value for all households in the town. Extremely low income households; those earning less than 30 percent of the median per year (\$8,325) are the group of most concern with regards to housing affordability.

Table 2.5: Housing Affordability

Percent of Median Income	2000 Annual Household Income ¹		Affordable Monthly Housing Costs		Estimated Affordable Home Price ²		# Listings (countywide)
	Low	High	Low	High	Low	High	Homes
Extremely Low Income (0 % to 30 %)	\$0	\$8,325	\$0	\$208	\$0	\$8,333	0
Very Low Income (30% to 50%)	\$8,325	\$13,875	\$208	\$347	\$8,333	\$13,889	0
Low Income (50% to 80%)	\$13,875	\$22,200	\$347	\$555	\$13,889	\$39,940	4
Low-Median (80% 100%)	\$22,200	\$27,750	\$555	\$694	\$39,940	\$64,940	19

According to the analysis, no homes are currently on the market (MLS listings) at prices considered to be affordable to extremely low and very low-income households. Housing opportunities for low-income households were available (4 homes – countywide).

The affordable monthly housing costs in table 2.4 would also apply to rental units. Figure 2.2 depicts the monthly rental costs for units within the Town of Stinnett. Most of the town’s rental units were assessing monthly rents of \$450 to \$649 per month. Those households at the high end of the extremely low-income category may be able to afford monthly rents up to \$208 per month. Very low- income households may be able to afford monthly rental costs up to \$347 per month.

Figure 2.2: Town of Stinnett Rental Costs

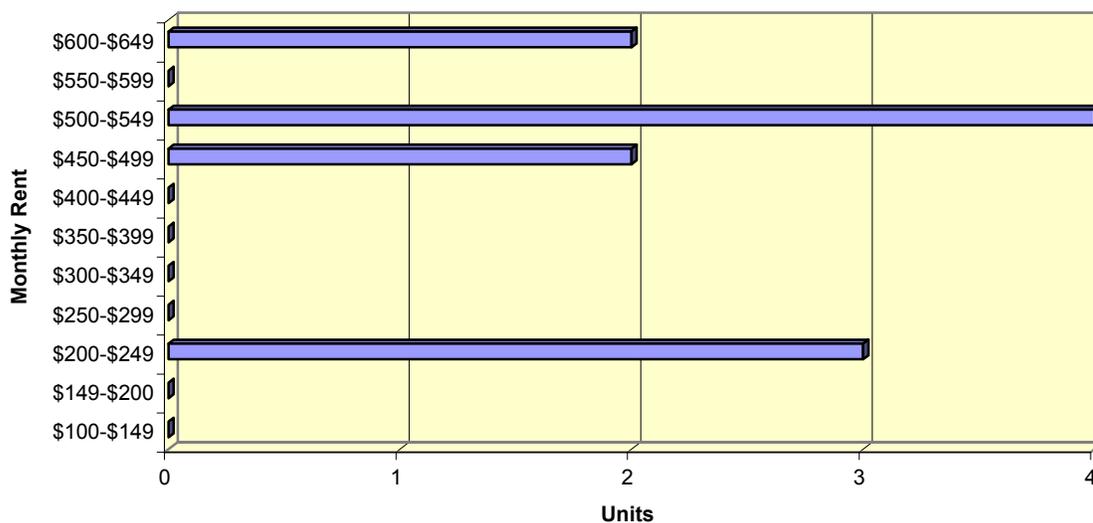
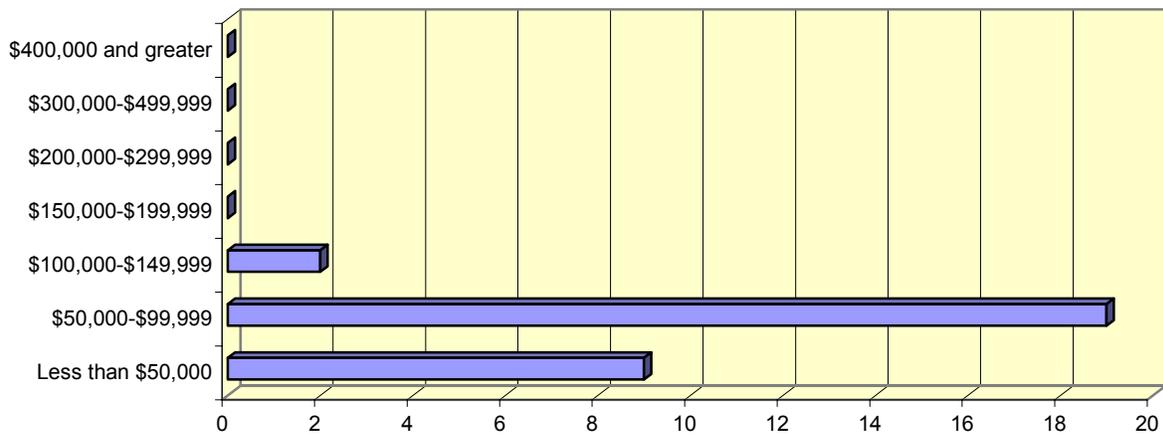


Figure 2.3 depicts the value of owner-occupied housing units based on the 2000 Census. The median value of an owner-occupied housing unit in the Town of Stinnett is \$ 64,400. This chart is based on a sample of 30 respondents from the 2000 Census out of a possible 82 respondents.

¹ Unadjusted figures

² Based on 20-year mortgage financed at 6%, with 10% down payment.

**Figure 2.3:
Value of Owner-Occupied Housing Units (2000 Census)**



Source: 2000 SF-3 Sample Data

Property Taxes

Property taxes can have a significant impact on housing affordability. Home ownership can be put out of reach of low-income families who otherwise may be able to afford a \$400 per month mortgage payment but cannot afford the additional \$100 per month in property taxes. Property taxation is directly correlated with assessed valuation of land and property. Demand for rural land and waterfront property in Washburn County has caused substantial increases in land value. The increased land valuation coupled with rising government and school costs has caused significant increases in taxes assessed to Washburn County property owners. According to the Comprehensive Planning Survey, nearly 60 percent (55.6% Stinnett) of Washburn County property owners were not satisfied with the current property taxation.

The Town of Stinnett’s effective full value tax rate in 2001 was .01485, or \$14.85 per \$1000 of valuation. This equates to \$1,485 (less credits) annually in net property taxes on a \$100,000 home. On the same home this tax rate would add an additional \$123.75 to the monthly mortgage payment on the same home.

2.4 HOUSING PROGRAMS

The Wisconsin Comprehensive Planning legislation requires that the Town of Stinnett compile a list of programs to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit.

Washburn County Housing Authority- The Washburn County Housing Authority contracts with Impact Seven, Inc. to manage housing projects in the Village of Birchwood, City of Shell Lake, and the City of Spooner. The authority is comprised of a five-citizen committee who oversees and gives direction to Impact Seven, Inc. on budget, finance, and administrative duties.

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-moderate income families with home purchase and rehabilitation. Rural Development generally funds individuals who cannot obtain conventional financing.

CDBG (Community Development Block Grant) Housing Rehabilitation- CDBG funds are available through HUD (Housing and Urban Development). These funds are available to public or private entities to help offset rehabilitation costs to homeowners, renters, and landlords. These funds are in the form of zero percent interest/deferred payment loans.

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.

HCRI (Housing Cost Reconstruction Initiative)-This organization provides federal funds for housing down payment and closing costs to low-moderate income families. HOME funds are available for the rehabilitation of these homes after the purchase.

Indianhead Community Action Agency- This agency provides weatherization (insulation, windows, doors, energy efficient furnaces etc...) or anything that helps homeowners with even the most modest or extensive home repairs.

2.5 HOUSING GOALS, OBJECTIVES, AND ACTION STATEMENTS

Goal: To provide a range of housing opportunities to meet the varied needs of existing and future residents, while maintaining a predominantly rural atmosphere.

Objective 1: To support and encourage development of housing that will meet the needs of persons of all income levels, age groups, and special needs.

A: Analyze the levels of income, age, and special needs.

B: Develop town zoning ordinances in conjunction with the county.

Objective 2: To encourage quality construction and maintenance of existing properties.

A: Comply with state mandated inspection ordinance by contracting with an inspector of the town board's choice.

B: Research the development of town ordinances to maintain the health and safety of residents.

C: Research grants for housing rehabilitation and development with Northwest Regional Planning Commission or other pertinent agencies.

Objective 3: Encourage the protection of residential areas from infringement of incompatible land uses.

A: Ensure county zoning restricts reflect the Town of Stinnett's Land Use Plan.