



Introduction

Well-designed, safe and quality housing choices are vital to healthy communities. Housing choices give communities character and establish a connection between residents and their neighborhoods.

Wisconsin's Smart Growth Law includes 14 goals for local comprehensive planning. The Village of Casco and the Towns of Carlton, Casco, Lincoln, Montpelier, and West Kewaunee believe that the goals listed below specifically relate to planning for housing:

- Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential uses.
- Encouraging neighborhoods that incorporate a variety of housing types.
- Promoting the redevelopment of lands with existing infrastructure and public services.
- Encouraging the maintenance and rehabilitation of existing residential dwellings.
- Providing an adequate supply of affordable housing for individuals of various income levels.
- Providing local housing choices for all stages of life.

The previous chapters in this plan discuss population, household, and economic characteristics and trends within the six communities. This chapter profiles the existing housing stock and provides recommendations to meet future housing needs.

Want to Learn More?

For more information about housing, also see these chapters:

- The Utilities and Community Facilities Chapter discusses water and wastewater issues.
- The Land Use Element identifies locations for future housing development and discusses development regulations like zoning.
- The Agricultural, Natural & Cultural Resources Element includes information about the soils and development limitations in the area. This chapter also describes conservation-based development approaches.
- The Economic Development Element considers the role of housing in the Village and Town's Economies.

Housing Vision

In 2025, the Village of Casco, and Towns of Carlton, Casco, Lincoln, Montpelier, and West Kewaunee offer rural residential living choices in harmony with the natural and agricultural landscape. Single-family homes are the primary housing choice, but additional well-built and maintained alternative housing styles provide choices to singles, seniors, and young families. Residential development densities vary in the communities, with denser development in the Village and select areas throughout the five Towns. Codes and ordinances encourage attractive residential development with abundant green spaces, scenic views, and trails.

Existing Housing Supply

Table 34.0 provides a comparison of the number of housing units available in each of the six communities following the 1990 and 2000 US Census. At 20.3%, the Town of Casco experienced the greatest amount of growth in number of units during the decade, with the Town of West Kewaunee following at 12.4%. Housing units in the Village of Casco and Towns of Carlton, Lincoln, and Montpelier grew by less than 4%. By comparison, housing units in Kewaunee County as a whole grew by 9.0% during the same period of time.

| Table 34.0: Housing Supply, 1990 and 2000 | | | | | | |
|---|-------------------------|-----------------|---------------|-----------------|--------------------|-----------------------|
| | Number of Housing Units | | | | | |
| | Village of Casco | Town of Carlton | Town of Casco | Town of Lincoln | Town of Montpelier | Town of West Kewaunee |
| 2000 | 230 | 394 | 414 | 344 | 465 | 507 |
| 1990 | 223 | 383 | 344 | 338 | 457 | 451 |
| Percent Change | 3.1% | 2.9% | 20.3% | 1.8% | 1.8% | 12.4% |

SOURCE: WI Dept. Administration Demographic Services Center and 1990, 2000 U.S. Census

Single-family detached homes are the primary housing choice in all six communities accounting for, on average, 86% of the housing units in 2000 (see Table 35.0). Single-family detached homes and duplexes can also be found in each community. Larger structures including tri- and quad-plexes and multi-family apartment complexes are primarily located within the Village, with a few units in the Towns of Casco and Lincoln. Mobile homes account for an average of 8.2% of the housing options within the five towns.

The communities are aware that a variety of housing options are necessary to meet the needs of current and future residents. Single-family homes are not suitable for everyone. Some people are not able to afford a single-family home. Others may not desire to undertake the maintenance necessary to keep up a home and yard. Still others may simply prefer living in an alternative style of housing. As such, it is recommended that the communities continue to encourage the development of alternative forms of housing to meet the residential needs of a growing population. These alternatives may include condominiums, townhouses, senior housing, low-density multi-family, and downsized single-family homes.



Example of an upscale quadplex. Potential for this type of housing to be developed at the entrance of a single-family home subdivision near a main road. Single-family homes would be located on sizable lots, with plenty of green space, built further back away from the road.

| TABLE 35.0: Housing by Type, 2000 | | | | | | | |
|-----------------------------------|-------------------------------|-----------------|---------------|-----------------|--------------------|-----------------------|-----------------|
| Type | Percent of Town Housing Stock | | | | | | |
| | Village of Casco | Town of Carlton | Town of Casco | Town of Lincoln | Town of Montpelier | Town of West Kewaunee | Kewaunee County |
| 1 Unit, Detached | 76.1% | 87.1% | 85.7% | 91.0% | 89.7% | 86.2% | 79.3% |
| 1 Unit, Attached | 0.9% | 1.0% | 1.9% | 0.6% | 0.6% | 0.4% | 1.4% |
| 2 Units | 8.3% | 1.8% | 1.2% | 2.3% | 2.4% | 4.7% | 6.3% |
| 3 or 4 Units | 4.3% | 0% | 1.0% | 0.6% | 0% | 0% | 2.3% |
| 5 to 9 Units | 3.0% | 0% | 0% | 0% | 0% | 0% | 1.6% |
| 10 to 19 Units | 0.9% | 0% | 0.5% | 0% | 0% | 0% | 1.3% |
| 20 or More Units | 6.5% | 0% | 0% | 0.6% | 0% | 0% | 1.0% |
| Mobile Homes | 0% | 10.2% | 9.7% | 4.9% | 7.3% | 8.7% | 6.8% |
| Boat, RV, Van, etc. | 0% | 0% | 0% | 0% | 0% | 0% | 0.1% |

SOURCE: WI Dept. Administration Demographic Services Center and 2000 U.S. Census



Examples of quality smaller housing choices (1,600 – 2,000 square feet). These types of housing may be appropriate for seniors, couples without children, and as a more affordable housing choice when included in residential developments with larger homes.

As the population of the six communities increases (and ages) during the next twenty years, alternatives to the single-family home will become a more desired and required commodity. The Land Use Element identifies potential areas to accommodate alternative housing choices in each community. New housing options may include the addition of alternatives to the single-family home into new residential development projects. Opportunities to integrate a variety of housing types into new subdivision developments should be considered such as townhomes, smaller single-family homes, or duplexes or triplexes near the entrance of a subdivisions with larger single-family homes in other areas of a development (see illustration above right).

Senior Housing

Determining the need for senior housing in a community is not a simple task. There is no precise formula or mathematical model available to determine need. This is largely due to the complexity of the marketplace. The majority of seniors in Wisconsin, in all age groups, live in their own homes or in mixed-family congregate housing (i.e., apartments that have residents of all age ranges). The ability of seniors to remain in their own homes is significantly increased by “meals on wheels” services, parish nursing programs, home health care, a strong social support network, etc. Availability of local health care providers and immediate family also has a direct affect on the ability of seniors to continue to live independent lives. However, for a variety of reasons some cannot or will not live in a private home or apartment and will instead need to live in some type of senior housing arrangement.

Age and Quality of Housing

Understanding the relative age of a community’s housing stock is a good indicator of the quality of its available housing. On average, 53.1% of the housing units in the six communities were constructed prior to 1960, and are now approaching fifty years of age. The Town of Lincoln has the oldest housing stock, with 60.7% of its units built before 1960. During the past two decades, the Town of Casco led the six communities in new home construction with 30.2% (125) of its units constructed between 1980 and the 2000 Census. In total number of housing starts, West Kewaunee was tops with 133 units constructed during the two decades prior to the Census. The Town of Montpelier was the sole community among the six to experience a greater number of homes built between 1960 and 1980 than the two decades leading to the 2000 Census.

While age alone does not suggest that the units are in poor condition, it does indicate that the need for repairs and maintenance is greater than that of younger housing stock. In many ways, the predominance of older homes serves as a testament to the workmanship that went into their construction. Tables 36.1 through 36.6 list the number of units and the corresponding percent of each community’s total housing stock by year built.

A visual assessment of the housing stock is helpful in evaluating the condition of the current housing stock. Such an assessment is commonly referred to as a “windshield survey,” and entails driving and walking through a community and evaluating housing based on visual appearance. The presumption is that exterior condition generally correlates with interior conditions. The survey revealed that, in general, housing in the Village of Casco and Towns of Carlton, Casco, Lincoln, Montpelier, and West Kewaunee appears to be well maintained. This is significant given that more than half of the housing units in the six communities were constructed before 1960.

What Defines a Single Family Detached, Single Family Attached, Duplex, etc?

Single Family Detached - a single unit structure detached from any other house with separate title.

Single Family Attached - typically, a house that has been converted into two separate living quarters.

Duplex - a single structure, constructed as two separate living units, either above and below or side-by-side.

Townhouse - a home that is attached to one or more other houses, but which sits directly on a parcel of land owned by the homeowner.

Apartment - One rental unit of a complex of two or more self contained units offering common areas such as hallways, parking lots, stairwells, etc.

Mobile Home – a trailer or moveable structure that is used as a permanent home, usually connected to utilities that may or may not have a foundation

Manufactured Home - a home that is constructed off-site, transported, and assembled at the construction site

| Year Built | # Of Units | % Of Total |
|-----------------|------------|---------------|
| 1990 to 2000 | 14 | 6.0% |
| 1980 to 1989 | 29 | 12.6% |
| 1970 to 1979 | 29 | 12.6% |
| 1960 to 1969 | 24 | 10.4% |
| 1940 to 1959 | 57 | 24.8% |
| 1939 or earlier | 77 | 33.5% |
| Total | 230 | 100.0% |

| Year Built | # Of Units | % Of Total |
|-----------------|------------|---------------|
| 1990 to 2000 | 75 | 19.0% |
| 1980 to 1989 | 25 | 6.3% |
| 1970 to 1979 | 47 | 11.9% |
| 1960 to 1969 | 33 | 8.4% |
| 1940 to 1959 | 40 | 10.2% |
| 1939 or earlier | 174 | 44.2% |
| Total | 394 | 100.0% |

| Year Built | # Of Units | % Of Total |
|-----------------|------------|---------------|
| 1990 to 2000 | 91 | 22.0% |
| 1980 to 1989 | 34 | 8.2% |
| 1970 to 1979 | 69 | 16.7% |
| 1960 to 1969 | 26 | 6.3% |
| 1940 to 1959 | 58 | 14.0% |
| 1939 or earlier | 136 | 32.9% |
| Total | 414 | 100.0% |

| Year Built | # Of Units | % Of Total |
|-----------------|------------|---------------|
| 1990 to 2000 | 39 | 11.4% |
| 1980 to 1989 | 32 | 9.3% |
| 1970 to 1979 | 37 | 10.8% |
| 1960 to 1969 | 27 | 7.8% |
| 1940 to 1959 | 50 | 14.5% |
| 1939 or earlier | 159 | 46.2% |
| Total | 344 | 100.0% |

| Year Built | # Of Units | % Of Total |
|-----------------|------------|---------------|
| 1990 to 2000 | 57 | 12.2% |
| 1980 to 1989 | 46 | 9.9% |
| 1970 to 1979 | 96 | 20.6% |
| 1960 to 1969 | 45 | 9.7% |
| 1940 to 1959 | 31 | 6.7% |
| 1939 or earlier | 190 | 40.9% |
| Total | 465 | 100.0% |

| Year Built | # Of Units | % Of Total |
|-----------------|------------|---------------|
| 1990 to 2000 | 89 | 17.5% |
| 1980 to 1989 | 44 | 8.7% |
| 1970 to 1979 | 99 | 19.5% |
| 1960 to 1969 | 17 | 3.4% |
| 1940 to 1959 | 57 | 11.2% |
| 1939 or earlier | 201 | 39.6% |
| Total | 507 | 100.0% |

SOURCE (TABLES 36.1 – 36.6): WI Dept. Administration Demographic Services Center and 2000 U.S. Census

Occupancy

An efficient housing market possesses an adequate supply of available housing units either for sale or for rent. The supply of available housing units must be sufficient to allow for the formation of new households by the existing population, to provide for in-migration, and to offer alternatives in style or location of housing due to a change in size or status of the household.

According to U.S. Department of Housing and Urban Development (HUD), an overall available vacancy rate of 6.5% (1.5% for the owner-occupied portion of a housing stock and 5.0% for the rented portion) is required to allow for 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 indicate a degree of competition in terms of price and selection. The vacancy rate of a housing market is a good indication of the adequacy of the housing supply, which in turn helps dictate the cost of housing. Table 37.0 provides a summary of the vacancy rates for the six communities participating in this planning effort and Kewaunee County following the 2000 U.S. Census.

| | Village of Casco | Town of Carlton | Town of Casco | Town of Lincoln | Town of Montpelier | Town of West Kewaunee | Kewaunee County |
|-----------------------|------------------|-----------------|---------------|-----------------|--------------------|-----------------------|-----------------|
| Owner Vacancy | 1.8 | 0.6 | 0.6 | 0.3 | 0.2 | 0.7 | 1.4 |
| Rental Vacancy | 4.5 | 2.8 | 5.3 | 0.0 | 3.0 | 2.3 | 5.9 |
| Total Vacancy | 6.3 | 3.4 | 5.9 | 0.3 | 3.2 | 3.0 | 7.3 |

SOURCE: WI Dept. Administration Demographic Services Center and 2000 U.S. Census

The average homeowner vacancy rate for the six communities was 0.7% in 2000. The average for rentals was 2.98%. The Village of Casco had the highest vacancy rate for homeowner units (1.8%) and the second highest rate for rentals (4.5%). The vacancy rate for rental units was highest in the Town of Casco (5.3%). None of the six communities met the HUD criteria of a 6.5% total vacancy rate, indicating a limited supply of housing choices. As a result, the construction of new housing units will be required to accommodate most people intent upon moving into, or within, one of the six communities. By comparison, Kewaunee County had a cumulative vacancy rate of 7.3% following the last census (1.4% owner, 5.9% rental), indicating a higher level of housing choice in the county as a whole.

Cost of Housing

OWNER OCCUPIED

The available supply, age and condition of the housing stock are the basis for determining the demand for, and cost, of housing. Table 38.0 compares the median home values in the six communities and Kewaunee County between 1990 and 2000. The Town of Montpelier had the highest median home value in 2000 at \$111,000. The Town of Carlton experienced the highest increase in median home value, from \$45,300 in 1990 to \$94,300 in 2000 (108%). On average, home values in the six communities increased by 88.3% during the decade studied. By comparison, the median value of owner-occupied homes in Kewaunee County increased by 85% during the same period of time.

| | 1990 Median Value | 2000 Median Value | % Change 1990 - 2000 |
|-----------------------|----------------------|----------------------|-------------------------|
| Town of Carlton | \$45,300 | \$94,300 | 108% |
| Town of Casco | \$56,400 | \$106,000 | 88% |
| Village of Casco | \$53,300 | \$90,400 | 70% |
| Town of Lincoln | \$46,100 | \$88,300 | 92% |
| Town of Montpelier | \$61,700 | \$111,000 | 80% |
| Town of West Kewaunee | \$51,100 | \$98,100 | 92% |
| Kewaunee County | \$49,800 | \$92,100 | 85% |

SOURCE: 1990 and 2000 U.S. Census

NOTE: Median Value of Housing Units does not include the value of the land on which the housing unit is located

| | Village of Casco | | Town of Carlton | | Town of Casco | | Town of Lincoln | | Town of Montpelier | | Town of West Kewaunee | |
|---------------------------|--------------------|---------------------|--------------------|---------------------|--------------------|---------------------|--------------------|---------------------|--------------------|---------------------|-----------------------|---------------------|
| | Number of Units | Percent of Total | Number of Units | Percent of Total | Number of Units | Percent of Total | Number of Units | Percent of Total | Number of Units | Percent of Total | Number of Units | Percent of Total |
| Less than \$50,000 | 6 | 4.2% | 11 | 6.7% | 11 | 5.5% | 23 | 13.9% | 14 | 6.6% | 35 | 14.0% |
| \$50,000 to \$99,999 | 77 | 53.8% | 84 | 51.2% | 82 | 40.8% | 77 | 46.4% | 70 | 33.2% | 93 | 37.2% |
| \$100,000 to \$149,999 | 52 | 36.4% | 34 | 20.7% | 62 | 30.8% | 48 | 28.9% | 84 | 39.8% | 73 | 29.2% |
| \$150,000 to \$199,999 | 8 | 5.6% | 20 | 12.2% | 31 | 15.4% | 14 | 8.4% | 32 | 15.2% | 29 | 11.6% |
| \$200,000 to \$299,999 | 0 | 0% | 6 | 3.7% | 15 | 7.5% | 4 | 2.4% | 8 | 3.8% | 13 | 5.2% |
| \$300,000 to \$499,999 | 0 | 0% | 5 | 3.0% | 0 | 0% | 0 | 0% | 3 | 1.4% | 7 | 2.8% |
| \$500,000 to \$999,999 | 0 | 0% | 4 | 2.4% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| \$1,000,000 or more | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |

Source: 2000 U.S. Census – based on owner-occupied units reporting from the long census form.

Table 39.0 provides a detailed breakdown of owner-occupied housing values in 2000. The table indicates that each of the six communities offer a relatively good balance of “affordable” (under \$100,000) and “upscale” (\$200,000 or more) housing. The majority of homes in the six communities were valued between \$50,000 and \$149,999 (74.7%). The Town of West Kewaunee had the highest number of homes valued at \$200,000 or more with 20 (8%). The Town of Carlton had four homes valued at \$500,000 to \$1,000,000.

RENTAL HOUSING

Rental units available in the six communities in 2000 ranged in price from less than \$200 to \$1,500 or more per month. The bulk of the units (55.2% of the total for all communities) fell between \$300 and \$749 per month. The Village of Casco and Town of West Kewaunee provided the greatest number of low-cost rental units (21 and 10, respectively). The Town of Casco had 13 units renting for \$1,500 or more per month in 2000. The median monthly cost for rentals in Kewaunee County as a whole was \$428. Three communities, the Town of West Kewaunee (\$363), Village of Casco (\$370), and the Town of Montpelier (\$403) had median rental rates lower than that of Kewaunee County. The remainder of the six communities, the Towns of Lincoln (\$455), Carlton (\$468), and Casco (\$563) had median rates exceeding that of the County as a whole. The cost of utilities is not factored in to the median rental rates included in this section.

| Rent/Month | Village of Casco | | Town of Carlton | | Town of Casco | | Town of Lincoln | | Town of Montpelier | | Town of West Kewaunee | |
|-----------------|------------------|------------------|-----------------|------------------|-----------------|------------------|-----------------|------------------|--------------------|------------------|-----------------------|------------------|
| | Number of Units | Percent of Total | Number of Units | Percent of Total | Number of Units | Percent of Total | Number of Units | Percent of Total | Number of Units | Percent of Total | Number of Units | Percent of Total |
| Less than \$200 | 15 | 25.0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 2 | 6.1% |
| \$200-\$299 | 6 | 10.0% | 3 | 12.0% | 3 | 9.1% | 0 | 0% | 2 | 4.3% | 10 | 30.3% |
| \$300-\$499 | 19 | 31.7% | 12 | 48.0% | 8 | 24.2% | 15 | 45.5% | 24 | 51.1% | 12 | 36.4% |
| \$400-\$749 | 11 | 18.3% | 6 | 24.0% | 9 | 27.3% | 6 | 18.2% | 3 | 6.4% | 0 | 0% |
| \$750-\$999 | 5 | 8.3% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 2 | 6.1% |
| \$1,000-\$1,499 | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% | 0 | 0% |
| \$1,500 or more | 0 | 0% | 0 | 0% | 3 | 9.1% | 0 | 0% | 0 | 0% | 0 | 0% |
| No Cash Rent | 4 | 6.7% | 4 | 16% | 10 | 30.3% | 12 | 34.6% | 18 | 38.3% | 7 | 21.2% |

Source: 2000 U.S. Census.

Housing Affordability Analysis

HOMEOWNERS

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 in a community. The U.S. Department of Housing and Urban Development (HUD) utilizes a method that compares income to housing costs. According to HUD criteria, housing is considered affordable when it costs no more than 30% of total household income. The 30% figure includes mortgage payments and all utilities. Table 41.0 (following page) compares median annual and monthly household income in the six communities with median monthly mortgage payments to determine the amount of affordable housing in the Village of Casco, the Towns of Carlton, Casco, Lincoln, Montpelier, and West Kewaunee, and Kewaunee County.

| | Village of Casco | Town of Carlton | Town of Casco | Town of Lincoln | Town of Montpelier | Town of West Kewaunee | Kewaunee County |
|-------------------------------------|------------------|-----------------|----------------|-----------------|--------------------|-----------------------|-----------------|
| Median Annual Income | \$44,583 | \$50,227 | \$46,250 | \$42,188 | \$51,000 | \$47,059 | \$43,824 |
| Median Monthly Income | \$3,715 | \$4,186 | \$3,854 | \$3,516 | \$4,250 | \$3,922 | \$3,652 |
| 30% of Median Monthly Income | \$1,115 | \$1,256 | \$1,156 | \$1,055 | \$1,275 | \$1,176 | \$1,096 |
| Median Monthly Mortgage | \$858 | \$791 | \$915 | \$940 | \$933 | \$852 | \$877 |
| Available for Utilities | \$257 | \$465 | \$241 | \$115 | \$342 | \$324 | \$219 |
| Percent Paying More than 30% | 8.4% | 15.9% | 18.4% | 19.9% | 10.4% | 15.6% | 16.3% |

SOURCE: 2000 U.S. Census.

On average, one out of every seven homeowners in the six communities (14.8%) exceeded HUD guidelines for housing affordability following the 2000 U.S. Census. By comparison, 16.3% of Kewaunee County homeowners exceeded the HUD affordability threshold. It is important to note, however, that recent reductions in mortgage rates may have resulted in homeowners refinancing to more affordable monthly mortgage payments than were reflected in the 2000 U.S. Census data. The majority (60.3% on average) of homeowners in the Village of Casco and Towns of Casco, Carlton, Lincoln, Montpelier, and West Kewaunee paid less than 20% of their monthly income on housing.

RENTERS

The same HUD method utilized for owner occupied units is used to determine affordability for renters. Again, it's important to note that the monthly rental data provided by the 2000 U.S. Census does not include the cost associated with utilities. Table 42.0 provides a comparison of gross rent as a percentage of household income for renters in the six communities and Kewaunee County.

| | Percentage of All Renters | | | | | | |
|------------------------|---------------------------|-----------------|---------------|-----------------|--------------------|-----------------------|-----------------|
| | Village of Casco | Town of Carlton | Town of Casco | Town of Lincoln | Town of Montpelier | Town of West Kewaunee | Kewaunee County |
| Less than 15.0% | 36.7% | 60.0% | 33.3% | 21.2% | 27.7% | 36.4% | 31.3% |
| 15.0% to 19.9% | 13.3% | 0% | 6.1% | 6.1% | 0% | 6.1% | 15.2% |
| 20% to 24.9% | 21.7% | 8.0% | 0% | 6.1% | 2.1% | 15.2% | 12.1% |
| 25% to 29.9% | 6.7% | 0% | 6.1% | 6.1% | 10.6% | 6.1% | 6.8% |
| 30.0% or more | 15.0% | 16.0% | 24.3% | 24.3% | 14.9% | 15.2% | 21.8% |
| Not computed | 6.7% | 16.0% | 30.3% | 36.4% | 44.7% | 21.2% | 12.8% |

SOURCE: 2000 U.S. Census.



Example of a smaller single-family home (approx 1,600 square feet) on a quarter acre lot. This type of development may be suitable adjacent to existing housing in the six communities, or included with larger homes in proposed residential subdivisions.

The 2000 Census information specifically breaks-out rental housing costs as a percentage of household income. An average of 15.8% of renters in the six communities were paying more than 30% of their monthly household income on housing costs (21.8% in the county as a whole). This figure does not include renters where the percentage of household income going towards rent was not computed during the Census. Half of renters paid less than 25% of their monthly household income on housing costs.

PEOPLE ON FIXED INCOMES

As Table 43.0 demonstrates, the housing supply in the six communities is generally unaffordable to residents relying on income from fixed sources (i.e. social security) to pay mortgage or rental payments. It is important to note, however, that many residents who are at an age eligible to receive social security benefits may live in homes with paid-off mortgages. According to the 2000 U.S. Census, 10.0% (634 persons) of residents in the six communities were receiving social security income¹. The mean (average) amount of annual social security income for each community is identified in the table below. For senior residents not receiving income from other sources (i.e. pension, job, etc.), social security payments do not provide enough income to meet the 30% threshold identified by HUD. As a result, seniors dependent on social security income would either have to pay a larger percentage of their monthly income for housing than levels deemed affordable by HUD or live elsewhere. A similar situation exists for residents dependent upon jobs paying minimum wage. Working forty hours per week in a minimum wage paying job generates an annual income of \$10,712. With a monthly income of \$892, residents in this situation must compete with seniors on fixed incomes for the relatively few units available renting for less than \$300/month.

| | Village of Casco | Town of Carlton | Town of Casco | Town of Lincoln | Town of Montpelier | Town of West Kewaunee | Kewaunee County |
|--|------------------|-----------------|---------------|-----------------|--------------------|-----------------------|-----------------|
| Number of Residents with Social Security | 64 | 108 | 111 | 94 | 118 | 139 | 2,260 |
| Mean Annual Social Security Income | \$11,604 | \$10,132 | \$10,994 | \$11,838 | \$11,122 | \$11,539 | \$11,255 |
| Mean Monthly Social Security Income | \$967 | \$844 | \$916 | \$987 | \$927 | \$962 | \$938 |
| HUD Threshold (30% of monthly) | \$290 | \$253 | \$275 | \$296 | \$278 | \$289 | \$281 |
| Median Monthly Mortgage | \$858 | \$791 | \$815 | \$940 | \$933 | \$852 | \$877 |
| Median Monthly Rent | \$370 | \$468 | \$563 | \$455 | \$403 | \$363 | \$428 |
| Number of Available Rentals below \$300/month | 21 | 3 | 3 | 0 | 2 | 12 | 259 |

SOURCE: 2000 U.S. Census.

The communities can form partnerships with local non-profit organizations, like Habitat for Humanity, to encourage affordable housing development. They might also consider establishing requirements that a percentage of alternative units be developed as part of any new housing development. This is a more aggressive strategy, but the results are effective. New alternative development should be compatible with surrounding housing. Therefore, special consideration should be given to parking, signage, landscaping and façade requirements.

Future Housing Need

The projected total population for the six communities, based on state projections, is 7,109 (a 12.1% increase over the year 2000 population total) residents by the year 2025 (see Table 44.0 on the following page and Tables 21.0 and 25.0 in Chapter 3 on pages 1 and 4).² On average, the household size in the six communities has declined from 3.44 persons in 1990 to 2.8 in 2000. This trend is expected to continue in the future (refer to the Community Profile Chapter). The significance to this from a planning perspective is that a decline in the number of persons per household will result in a greater need for housing units even if population remains the same. Based on DOA population projections, the six communities will see an increase of nearly 700 new housing units constructed by the year 2025 (again, see footnote 2). It is important to remember that dwelling units do not necessarily equate to single-family homes. They can include duplexes, apartments, and senior housing development, among others. As was recommended earlier in this chapter, all six communities desire a balance of housing choices.

¹ The Census data does not indicate whether social security is the sole source of income for the residents identified in the Census report. It should not be assumed that 21.1% of residents are living solely on social security income.

² It must be reiterated that population projections are based upon DOA formulae which tend to be conservative in their estimates. It is likely that actual population increases will exceed DOA estimates during the next twenty years.

Opportunities for Housing Choice

To meet the needs of all residents a community should strive to provide a variety of housing types, styles, and values. As new, larger, and more expensive single-family homes are constructed, the communities must decide whether to encourage the construction of alternative types of housing. Seniors, singles, young families, and individuals on limited or fixed incomes will find it challenging to find affordable housing in any of the six communities.

The Village of Casco and Towns of Carlton, Casco, Lincoln, Montpelier, and West Kewaunee would like to provide some alternative housing choices in their communities. There are many ways to incorporate alternative housing styles (i.e., senior housing, townhomes, smaller single-family homes) into the landscape. The first priority when considering alternative housing should be to ensure that units can be adequately served with basic infrastructure needs. Since the majority of the area has no municipal water or sewer system, private well and on-site wastewater treatment are necessities.

| TABLE 44.0: Household Projections | | | | | | | | | | | | |
|-----------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|----------------------|
| | Village of Casco | | Town of Carlton | | Town of Casco | | Town of Lincoln | | Town of Montpelier | | Town of West Kewaunee | |
| | Projected Population | Projected Households | Projected Population | Projected Households | Projected Population | Projected Households | Projected Population | Projected Households | Projected Population | Projected Households | Projected Population | Projected Households |
| 2000 | 572 | 227 | 1,000 | 363 | 1,153 | 385 | 957 | 334 | 1,371 | 482 | 1,287 | 460 |
| 2005 | 587 | 236 | 1,003 | 369 | 1,217 | 412 | 974 | 345 | 1,399 | 499 | 1,324 | 480 |
| 2010 | 601 | 247 | 1,006 | 378 | 1,282 | 443 | 991 | 358 | 1,427 | 519 | 1,361 | 503 |
| 2015 | 615 | 257 | 1,009 | 386 | 1,346 | 474 | 1,007 | 371 | 1,454 | 538 | 1,397 | 526 |
| 2020 | 629 | 266 | 1,010 | 391 | 1,410 | 503 | 1,022 | 381 | 1,480 | 556 | 1,432 | 546 |
| 2025 | 640 | 275 | 1,007 | 395 | 1,467 | 530 | 1,033 | 390 | 1,501 | 570 | 1,461 | 565 |

SOURCE: 2000 U.S. Census.

Housing Issues and Concerns

RATE OF HOUSING DEVELOPMENT

As is demonstrated by the data in this chapter, the rate of housing development in the six communities has increased significantly in recent years. This fact is confirmed by reviewing the number of building permits issued annually since the 2000 U.S. Census (see Table 45.0). Residents are concerned that if this rate of housing development continues the rural character of the community will be lost. Several strategies can be employed to address this concern, including:

- The use of conservation-based development to protect open spaces and natural areas (refer to Chapter 7), respecting the natural areas illustrated on the *Future Land Use Map* and directing development away from these areas.
- Allowing for the development of smaller lots in and adjacent to existing residential areas to accommodate population demands in developed areas rather than undeveloped natural and/or agricultural areas.
- A more aggressive strategy would be to adopt growth management ordinances (which are discussed in the Implementation Chapter) to restrict annual lot development. This allows a local government to better control the pace of development.

| TABLE 45.0: Building Permits Issued by Community, 2000-2004 | | | | | | | |
|---|------------------|-----------------|---------------|-----------------|--------------------|-----------------------|------------|
| | Village of Casco | Town of Carlton | Town of Casco | Town of Lincoln | Town of Montpelier | Town of West Kewaunee | Total |
| 2000 | 3 | 9 | 5 | 8 | 12 | 7 | 44 |
| 2001 | 3 | 6 | 6 | 9 | 9 | 11 | 44 |
| 2002 | 2 | 11 | 12 | 8 | 11 | 8 | 52 |
| 2003 | 1 | 5 | 7 | 5 | 7 | 10 | 35 |
| 2004 | 2 | 5 | 15 | 4 | 5 | 5 | 36 |
| Total | 11 | 36 | 45 | 34 | 44 | 41 | 211 |

SOURCE: Village of Casco, and Towns of Carlton, Casco, Lincoln, Montpelier, and West Kewaunee, 2004

AVAILABILITY OF SENIOR HOUSING

The availability of housing for a growing senior population is an issue in the six communities. Some residents are concerned about providing an adequate supply of assisted living units for those elderly residents who want to remain in their community. It is not feasible, from an economic perspective, for the Village of Casco and the Towns of Carlton, Casco, Lincoln, Montpelier, and West Kewaunee to develop senior housing as government-funded project. Moreover, Kewaunee County has no plans currently underway to establish a senior housing facility in any of the six communities. In order for assisted living facilities to be developed, if deemed necessary, private developers will have to determine a market need and establish facilities. The Village and Towns may encourage such development as a local governmental policy in order to address anticipated increases in their respective senior populations.

The Town of Montpelier believes that urban amenities in the Kewaunee, Luxemburg, Green Bay area, and Denmark are more conducive to promoting and developing senior housing. Institutional or community based senior facilities have major demands on the environment and infrastructure; the lack of municipal sewer & water, groceries, drug stores, hospitals, and banking etc. in Montpelier does not lend itself well to promotion of such establishments. Montpelier would not necessarily forbid a senior housing facility, however, their current zoning ordinance would require a conditional use permit. A developer or a resident could bring a request and plans for a senior housing facility before the Town Board and Zoning Committee for review.

DESIRE FOR MIXED DEVELOPMENTS AND AFFORDABLE HOUSING CHOICES

During the development of this plan, residents expressed a desire to see more diversity in the housing choices available in their community. Newer development has been dominated by sizable single-family housing. Housing for seniors, townhomes, condominiums, duplexes, and other choices have not been pursued. A key challenge to alternative housing development is the Zoning Ordinance. The existing ordinances of each community do not easily accommodate a mixture of housing types, designs, and price ranges within a single development. In some cases they require restrictions on minimum house size and attached garage sizes. The ordinances also do not provide innovative approaches for addressing infill development on small lots or in areas of existing residential development (more common in the Village of Casco than the rural towns). One approach to address this concern would be to revise the existing zoning provisions to allow for *planned unit developments* (see box).

The Town of Montpelier points out that there are two potential definitions of affordable housing.

- *Affordable 1* – meaning housing that the average middle class can afford. We would not require certain minimum values on new housing stock because it is conceivable that existing elderly residents in the farming community will want to retire from farming and may chose to build or live in modest, affordable homes. In addition it is conceivable that new residents of any age may chose to build or live in modest, affordable homes. Furthermore, our current zoning ordinance already has specific requirements for mobile homes. And, we could seek to update the zoning ordinance to include language for manufactured housing.
- *Affordable 2* – meaning low-income housing. We believe that low-income housing is typically built near mass transit, shopping, and major manufacturing or job sites, and none of those currently exist nor are planned for Montpelier. We do recognize that the farming community is experiencing an influx of low-income workers seeking jobs in the agricultural sector. It is conceivable that large-scale farming operations may wish to build low-income housing nearby for their workers. Developers of that type of housing are required to provide plans and obtain conditional use permits via existing zoning ordinances. We could seek to update the zoning ordinance to add language regarding low-income housing.

What is a Planned Unit Development (PUD)?

A development approach whereby a parcel of land is developed as a single unit, rather than as individual lots, with design flexibility from traditional siting regulations (such as side yards, setbacks, and height limitations) or land use restrictions (such as prohibitions against mixing land uses within a development). The greater flexibility in combining various land uses makes it possible to achieve certain economics in construction, as well as the preservation of open space and the inclusion of many amenities (i.e. trails, landscaping, including a mix of housing types within a single development). PUDs are also used to allow infill development in downtown and crossroad community areas that include small lot sizes that cannot conform to modern setback requirements.

Properties zoned PUD, permit development as is specifically depicted on plans approved in the process of zoning that lot or tract. This gives the community a clear picture of exactly what is being approved. These plans should include renderings of the building design and landscaping.

HOUSING CHOICES THAT RESPECT THE RURAL CHARACTER OF THE AREA

During the planning program, residents clearly stated that the natural setting – the rolling hills, woodlands, wetlands, streams, and farms – make the community special. Accordingly, they do not want to see these features lost to accommodate housing development. Rather, housing development should respect these amenities. Accordingly, development approaches like conservation subdivisions provide a means by which each community can address the housing needs of a growing population in a manner consistent with the preservation of important natural and cultural assets. Moreover, the Natural Resources Chapter includes a building suitability analysis to determine areas that can accommodate housing based on soil limitations, slopes, and other natural limitations. This information was an important tool used to develop the *Future Land Use Map*.

The Town of Montpelier wishes to encourage future residential housing development in harmony with the predominantly agricultural landscape. Montpelier is exploring changes to its A-1 zoning ordinance that currently considers a minimum lot or farm size of 35 acres. This minimum requirement is taking a lot of prime agricultural land out of production and therefore no longer meeting the intent of the Farmland Preservation Act. They are interested in changing the lot size so that existing agricultural landowners may realize income from their investment in the land while still keeping a majority of the agricultural land in production. However, at the same time, we will allow dispersed and occasional residential housing only in harmony with the existing rural landscape.

Housing Programs

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

FEDERAL PROGRAMS AND REVENUE SOURCES

The Department of Housing and Urban Development (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 Village of Casco and Towns of Carlton, Casco, Lincoln, Montpelier, and West Kewaunee may qualify for available funds. HUD provides money to non-entitlement communities (i.e., communities with populations less than 50,000) through grants. 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. Funds are awarded through a competitive proposal process.

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 multi-family housing as well. Specific programs evolve and change with the needs of the housing market.

LOCAL PROGRAMS AND REVENUE SOURCES

Each of the six communities has the ability to affect the type and cost of housing available in the area through local regulations and policies. While most government regulations are implemented in order to protect public health, safety and welfare needs, they may also have unintended adverse impacts on affordability. One technique for ensuring a range of housing choice is to provide a variety of densities and lot sizes. This is regulated through subdivision and zoning ordinances. Recommendations related to these tools are provided in the Land Use and Implementation Chapters of this plan.

Coordination with Other Comprehensive Plan Elements

Housing directly affects most other elements of this comprehensive plan. Land Use, Utilities and Community Facilities, Transportation, Economic Development and Agricultural, Natural, and Cultural Resources are all influenced by, and directly related to, housing. The goals and policies set forth in this Housing Element will affect other chapters, and vice versa. Therefore, it is important that these elements are consistent and supportive of each other.

A Reminder...

When reviewing the Comprehensive Smart Growth Plan, one must remember that the document was created to plan for these mostly rural communities through 2025. As the landscape has changed during the past twenty years, so shall it change during the next twenty.

The Comprehensive Plan is intended to serve as a guidance document providing the communities with a set of tools necessary to address land use issues on the horizon, as well as those faced by the communities today. Although commercial and industrial development are now relatively minor components of the landscape in most of the communities, and may remain so during the next two decades, the plan must be drafted so as to provide them with the means necessary to address all of the potential land use issues it may face during coming years.

LAND USE ELEMENT

Location considerations are an important aspect of land use planning. Resident needs should be incorporated into all housing decisions. For example, seniors who may not be able to drive may desire housing locations that are within a walkable distance (less than ¼ mile) to grocery stores, pharmacies, and restaurants. Convenient access to churches and libraries is also highly desirable. Similarly, children who are not able to drive, depend on safe areas to walk and bicycle. Providing sidewalk and trail connections to libraries, schools and parks from nearby neighborhoods is also important. Even in a primarily rural community, these issues can be addressed through sound planning. As the community grows, and as commercial development becomes a more significant component of the landscape, it is important to proceed with locational decision-making that guides residential development based not only on market factors, but on ecological and cultural ones as well.

UTILITIES AND COMMUNITY FACILITIES

Improvements such as roads, recreational facilities, and schools must be coordinated with 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* as closely as possible and plan for future improvements in the Capital Improvements process and Village/Town Budget. This approach will greatly enhance the efficiency of capital improvements expenditures.

TRANSPORTATION

The location of housing affects commuting patterns and transportation costs and influences which roads people drive or whether they need to drive at all. These factors were carefully considered in the Transportation Element to ensure compatibility with projected residential development.

ECONOMIC DEVELOPMENT

The Economic Development Element discusses housing as a strategy for promoting economic development. It also discusses the importance of providing quality jobs. A key determinant in choosing whether to relocate to a community, by prospective employers or employees, is the quality and availability of desired housing. Local employment choices bring people to the community and keep residents in the community. Finally, the Economic Development Element considers housing as an economic activity in the context of the local tax base.

INTERGOVERNMENTAL COOPERATION

To effectively plan for housing, it is imperative that the six communities coordinate their planning efforts with those of neighboring communities. If one community pursues aggressive strategies to require mixed development, growth management, and design guidelines, it is possible that developers will simply avoid it and seek to develop in neighboring communities. No community is an island. Each must work with adjacent local governments and Kewaunee County to ensure that the vision and plan for the region is consistent and compatible.