

Chapter 3:

Housing

Housing characteristics and trends are important components of comprehensive planning. The physical location of housing can determine the need of many public facilities and services. Furthermore, understanding dynamics in the market likely to affect housing development in the future provides a basis for the formulation of policy to coordinate transportation facilities with a sustainable pattern of residential development. Understanding the factors affecting people’s ability to meet their own housing needs provides a basis for reinforcing community ties, fostering economic development and environmental sustainability and improving the quality of life.

PREVIOUS HOUSING PLANS AND STUDIES

Wisconsin State Consolidated Housing Plan

The Consolidated Housing Plan is required by the U.S. Department of Housing and Urban Development (HUD) in the application process required of the states in accessing formula program funds of Small Cities Community Development Block Grants (CDBG), HOME Investment Partnerships, Emergency Shelter Grants and Housing Opportunities for Persons with AIDS (HOPWA).

The Consolidated Plan provides the Framework for a planning process used by states and localities to identify housing, homeless, community, and economic development needs and resources and to tailor a strategic plan for meeting those needs.

ALICE: A Study of Financial Hardship in Wisconsin, 2020

This report, developed by the United Way, described the 22 percent of households in Wood County that are above the federal poverty level, but still struggle to afford basic household necessities, or “ALICE” households (Asset Limited, Income Constrained, Employed). These households are largely employed but do not earn enough in wages to meet the “household survival budget,” which does not allow for any savings. The report states that many ALICE households provide vital services, such as retail, health care, childcare, and security, but cannot make ends meet on the income provided from these jobs.

- The ALICE report shows that 26 percent of Saratoga households are either below the federal poverty level or are considered ALICE households, indicating that the average household in Saratoga is slightly less financially prosperous than the average Wood County State of Wisconsin household at-large.

Regional Livability Plan, 2015

The 2015 Regional Livability Plan (RLP), written by the North Central Wisconsin Regional Planning Commission (NCWRPC), addresses issues of livability in the areas of housing, transportation,

economic development and land use. The RLP identifies several issues affecting community livability related to housing:

- Aging population
- Smaller household sizes
- Lack of housing options
- Increase in housing costs related to incomes

HOUSING ASSESSMENT

Housing Type and Tenure

In 2020, the Town of Saratoga had approximately 2,430 occupied housing units, 83.2 percent of which were owner occupied, see Table 9. The Town of Saratoga had a significantly higher percentage of owner-occupied homes than both Wood County and the State of Wisconsin, at 66.3 percent and 67.2 percent respectively. The average household size of 2.36 was slightly higher than the county (2.20) and lower than the state (2.39). In 17.6 percent of households the householder lived alone and 44.7 percent of households had an individual age 60 or older. The lower average household size and higher number of households with those 60 and over, when compared to the county and state, suggest that there are more two person families without children or with grown children in the Town of Saratoga.

	T. Saratoga	Wood County	Wisconsin
Total occupied housing units	2,430	35,247	2,377,395
Owner occupied housing units	2,021	23,358	1,596,500
Renter occupied housing units	81	9,359	781,435
Average household size	2.36	2.20	2.39
% owner occupied	96.1%	71.4%	67.0%
% householder living alone	17.6%	32.7%	30.1%
% with individuals 60 or over	44.7%	42.3%	39.5%

Source: American Community Survey, 5-Year Estimates

Structural Characteristics

Tables 10 and 11 detail the number and percentage of housing units by type. Housing in the Town of Saratoga is overwhelmingly single-family detached housing, with a small number of two-unit homes and a considerable number of mobile home units. Wood County is also comprised mainly of single-family housing but does have more of a variety of housing types. This is due mainly to a balance of urban and rural communities throughout the county. In Wood County, single-family detached homes account for 74.1 percent of housing units, followed by apartment style homes with five or more units, which account for 12.4 percent of housing. There is a distinct need for a variety of styles within the Town. This would better accommodate those at various income levels and from different economic backgrounds.

Table 10: Housing Units by Structural Type, 2020

	1- Detached	1- Attached	2	3 or 4	5 or more	Mobile Home	Other	Total
T. Saratoga	2,086	0	10	0	0	334	0	2,430
Wood County	26,126	873	1,730	616	4,371	1,529	2	35,247
Wisconsin	1,804,037	114,519	171,960	97,646	329,523	90,973	786	2,709,444

Source: American Community Survey, 5-Year Estimates

Table 11: Housing Units by Structural Type (Percentage), 2019

	1- Detached	1- Attached	2	3 or 4	5 or more	Mobile Home	Other	Total
T. Saratoga	85.8%	0%	0.4%	0%	0%	13.7%	0%	100%
Wood County	74.1%	2.5%	4.9%	1.7%	12.4%	4.3%	0%	100%
Wisconsin	66.6%	4.2%	6.3%	3.6%	15.9%	3.4%	0%	100%

Source: American Community Survey, 5-Year Estimates

Age Characteristics

The age of a community's housing stock typically reflects several important factors including size, offered amenities, and overall maintenance costs. Age of the home often also reflects different regional and national trends in housing development. For example, average homes constructed in the later part of the previous century and the first decade of the millennium are typically much larger than housing built in previous decades. This can be seen in both the rural and more urban environments of Wood County. Additional bedrooms, bathrooms, and attached garage space are among the amenities found in newer housing units.

Table 12: Year Structure Built, 2020

	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 or later
T. Saratoga	144	82	134	206	579	376	648	197	64
Wood County	6,492	2,226	3,389	4,126	6,366	3,353	4,500	3,570	1,225
Wisconsin	514,838	147,695	289,277	266,303	392,059	266,654	380,262	334,007	122,349

Source: American Community Survey, 5-Year Estimates and T. Saratoga Building Permit Data

Table 13: Year Structure Built (Percentage), 2020

	1939 or earlier	1940 to 1949	1950 to 1959	1960 to 1969	1970 to 1979	1980 to 1989	1990 to 1999	2000 to 2009	2010 or later
T. Saratoga	5.9%	3.4%	5.5%	8.5%	23.8%	15.5%	26.7%	8.1%	2.6%
Wood County	18.4%	6.3%	9.6%	11.7%	18.1%	9.5%	12.8%	10.1%	3.5%
Wisconsin	19.0%	5.5%	10.7%	9.7%	14.5%	9.8%	14.0%	12.3%	4.5%

Source: American Community Survey, 5-Year Estimates and T. Saratoga Building Permit Data

Tables 12 and 13 outline build dates of housing units throughout the Town, county, and state based on 2020 American Community Survey data and the Town’s building permit data. Most housing stock was constructed in the Town of Saratoga between 1970 and 1999 (66%). The most significant periods of housing construction in the Town were from 1990 to 1999 (26.7%), 1970 to 1979 (23.8%) and from 1980 to 1989 (15.5%). Fewer housing units have been constructed within the Town since 2000 (10.7%). Construction in the county and the state occurred more consistently throughout the decades, with most occurring between 1970 and 1979. Construction has leveled in the county and the state since 2000, but to a slightly lesser degree than the Town. Home supply has not been constructed to meet demand since the Great Recession of 2008 in the Town, county, or the state.

Value Characteristics

Table 14 details housing values in owner-occupied homes throughout the Town, county, and state. In 2020, the median housing value was \$241,900 in the Town of Saratoga. This is considerably higher than Wood County, at \$133,700 and lower than the State of Wisconsin, at \$189,200. The largest concentration in home values (37.9%) is in the over \$300,000 range, with declining availability the more affordable the price range.

	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 to \$299,999	\$300,000 or more	Median Value
T. Saratoga	3.7%	5.5%	11.4%	17.8%	23.7%	37.9%	\$241,900
Wood County	7.2%	26.0%	25.2%	18.7%	15.2%	7.8%	\$133,700
Wisconsin	4.4%	11.4%	18.5%	19.2%	24.6%	20.9%	\$189,200

Source: American Community Survey, 5-Year Estimates

Housing Affordability

Several factors contribute to the affordability of housing in Wood County. These factors include rent and mortgage payments, maintenance expenses, lot size, and required or desired amenities for the dwelling. Household size and income are key factors contributing to what housing options are available and accessible to residents.

The U.S. Department of Housing and Urban (HUD) development recommends that housing costs do not exceed 30 percent of monthly income. If housing costs exceed 30 percent of monthly income, a household is considered cost burdened. HUD also indicates that lenders are more willing to make loans if the scheduled mortgage payment is no greater than 31 percent of the monthly household income. Low-income households that pay more than 30 percent of their income toward rent may have difficulty affording other household necessities such as food, childcare, and healthcare costs. Severely cost-burdened households are at risk of becoming homeless.

Table 15 shows that the percentage of households in the Town of Saratoga that pay more than 30 percent of their income on housing costs is much lower than both the county and state with those that have a mortgage as well as those without a mortgage. Table 16 shows that the proportion of renter-occupied households that are cost burdened was 25.9 percent, substantially less than the county or the state.

**Table 15: Owner-Occupied Housing Affordability
(Median Selected Owner Costs)**

	With mortgage	% cost burdened*	No mortgage	% cost burdened*
T. Saratoga	\$1,261	9.9%	\$407	7.7%
Wood County	\$1,106	18.8%	\$453	10.5%
Wisconsin	\$1,436	22.2%	\$556	12.9%

Source: American Community Survey, 5-Year Estimates

*Cost burdened means a household is paying more than 30% of their income towards housing costs

**Table 16: Renter-Occupied Housing Affordability
(Median Selected Renter Costs)**

	Median Gross Rent	% cost burdened*
T. Saratoga	\$776	25.9%
Wood County	\$726	36.8%
Wisconsin	\$872	43.2%

Source: American Community Survey, 5-Year Estimates

*Cost burdened means a household is paying more than 30% of their income towards housing costs

Specialized Housing

In Wood County, housing for seniors and populations with special needs is primarily provided in the urbanized areas in and around Wisconsin Rapids and Marshfield. The Aging and Disability Resource Center (ADRC) of Central Wisconsin has locations in Wisconsin Rapids and Marshfield and serves Lincoln, Marathon, and Wood Counties. The ADRC supports seniors, caregivers, and adults with disabilities. The Wisconsin Department of Health and Family Services, the United Way of South Wood & Adams County, and the Marshfield Area United Way all maintain information about specialized housing options throughout the county. As the number of elderly persons increases in the coming years, there will most likely be a greater need for a wider variety of housing options.

Senior Housing

Housing for seniors typically consists of a range of housing options that provide a spectrum of assistance starting with individual units or homes with little or no assistance, independent living communities for seniors that remain independent, assisted living facilities for those who are no longer able to live on their own, and nursing homes for those that need skilled medical care.

According to research by the Department of Housing and Urban Development, most seniors prefer to “age in place,” or remain in their home throughout retirement. This can be difficult for those in rural areas such as Saratoga, as the ability to access medical care and necessary goods and services can become burdensome. This highlights the importance of senior transportation services and universal design (home design that creates access for all people). Most senior housing within the county is located within the urbanized areas of Wisconsin Rapids and Marshfield. The area surrounding the Town of Saratoga will likely need additional housing options for seniors in upcoming years.

Summary of Housing Characteristics

The Town of Saratoga is dominated by single-family homes and some mobile homes. Beyond that there are few options. Most housing consists of single-family detached housing that is owner occupied. Most housing was constructed between 1970 and 1999, falling into high-valuation ranges. Some population growth is expected in upcoming years, however the community would benefit from a wide range of housing options. Consistent with statewide trends, new housing construction over the past decade has stalled, as only 2.6 percent of homes in the Town have been constructed since 2010.

There is a need for construction of additional housing units to accommodate future demand. It would be desirable to construct housing in a variety of styles to create affordability and more adequately meet the needs of those at various income levels and desiring a range of amenities. Affordability is an issue for some renters and homeowners within the Town, particularly for renters.

There are many Town residents that are moving into older age categories. These older age groups typically desire housing that is smaller, accessible, maintenance free, and near needed healthcare services and amenities. This trend will continue throughout the upcoming decades, and if the Town does not have these options locally, they will relocate to Wisconsin Rapids and other places that do.

The Town has a rural character, consisting of wooded areas near outdoor recreation and tourism to the south and urban employment centers to the north and west. These are attractive qualities to those looking for a home. The more options available that would bring young families and allow seniors to stay in the community are important considerations when looking at future housing policy and planning.

HOUSING PROGRAMS

There are a variety of state and federal housing programs geared at addressing a variety of housing issues. Grants and low interest loans are available for counties, communities, or individual homeowners and renters. The following are some housing resources administered through the state using state or federal funds that are available to participants.

Wisconsin Housing and Economic Development Authority (WHEDA)

- Low Income Housing Tax Credit (LIHTC)
- Rental Assistance (Section 8) Programs
- Multifamily Loan Fund
- National Foreclosure Mitigation Counseling
- WHEDA Advantage
- FHA Advantage
- First-Time Home Buyer Advantage
- WHEDA Tax Advantage
- WHEDA Foundation Grant Program

U.S. Department of Agriculture-Rural Development (USDA-RD)

- Single Family Direct Home Loans
- Single Family Home Loan Guarantees
- Mutual Self-Help Housing Technical Assistance Grants
- Rural Housing Site Loan
- Housing Preservation & Revitalization Demonstration Loans & Grants
- Housing Preservation Grants
- Multi-Family Housing Direct Loans
- Multi-Family Housing Loan Guarantees
- Multi-Family Housing Rental Assistance

State of Wisconsin Department of Administration Division of Energy, Housing and Community Resources (DEHCR)

- Housing Grants and Loans
- Homelessness Assistance and Prevention
- Housing Opportunities for Persons with AIDS (HOPWA)
- HOME Homebuyer and Rehabilitation Program
- HOME Rental Housing Development (RHD)
- Tenant Based Rental Assistance Program
- Housing Cost Reduction Initiative Program (HCRI)
- CDBG – Small Cities Housing and Revolving Loan Program

The U.S. Department of Housing and Urban Development (HUD)

- The HUD Self-Help Homeownership Opportunity Program
- The HOME Investment Partnership Program
- Section 8 Housing Choice Vouchers
- CDBG – Small Cities Program

GOALS, OBJECTIVES AND POLICIES

Goals:

1. Plan for the residential needs of all Town residents to meet existing and forecasted housing demands.
2. Encourage housing properties, types, and densities that reinforce the rural character of the Town

Objectives:

1. Collaborate with neighboring municipalities to plan for a range of housing that meets the needs of area residents of various income levels, age, and health status.
2. Emphasize control of residential density and site design rather than lot size alone.
3. Direct new and expanding land uses to appropriate areas as defined in the Future Land Use Map.
4. Ensure that homes are built and maintained according to current state and local building codes.
5. Retain single-family residences as the preferred type of housing supply in the Town of Saratoga.
6. Encourage residents to maintain the existing housing stock.
7. Work to ensure various services are available to the aging population, including transportation and other senior assistance.
8. Encourage appropriate housing development to attract new families to the community.

Policies:

1. Include affordable housing in any future discussions with developers. Explore opportunities to provide incentives for developers and homebuilders to create housing that is affordable for low and moderate-income households.
2. Encourage the location of multi-family apartment buildings, senior housing, and special needs housing, where there is easier access to public services and facilities.
3. Encourage higher density residential land uses near existing developed areas and lower residential densities near existing wooded lands to provide economies of scale for the Town's infrastructure, retain rural character, and to provide more convenient access to area facilities and services.

4. Encourage clustered residential subdivisions to minimize conversion of open space land. Incentives may be considered by the Town for developments that preserve forested land.
5. Higher density residential development not served by sanitary sewer, must meet state code.
6. Maintain a comprehensive building code that requires inspection of new structures and repair of unsafe and unsanitary housing conditions.
7. Encourage single-family homes as the primary residential building type.
8. Continue to enforce a property maintenance ordinance and encourage voluntary efforts by private homeowners to maintain, rehabilitate, update, or otherwise make improvements to their homes.

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