

## **2. Population and Housing**

Properly planning for the Town of Beaver's future requires an understanding of the community's population, demographic and housing base. The following chapter inventories and analyzes available data to gain a basic understanding of the current population and housing status as well as to identify trends that are occurring. After knowledge of this base is gained, then the identification of future trends and issues can be determined.

### **2.1 Population Counts**

#### **Population Counts**

According to the 2010 Census, the Town of Beaver had a population of 885, a 3.6% increase from the 2000 population count of 854.

#### **Population Estimates**

Every year the Wisconsin Department of Administration (WDOA), Demographic Services Center develops population estimates for every municipality and county in the state. The Town of Beaver 2005 population estimate from the WDOA was 881 persons, a 3.2% increase from the 2000 census count.

#### **Population by Age Cohort**

Within the Town of Beaver, the majority of the population is within the 30-44 age group. The 2010 median age for the Town of Beaver is 26.1 years of age. According to the 2000 census, the median age for the town was 25.7 years of age.

### **2.2 Population Forecasts and Projections**

#### **Population Forecasts**

Population projections are based on past and current population trends and are not predictions, rather they extend past growth trends into the future and their reliability depends on the continuation of these past growth trends. Projections should be considered as one of many tools used to help anticipate and predict future needs within the town. Population levels are subject to physical conditions, environmental concerns, land use, zoning restrictions, taxation, annexation, and other political policies that influence business and personal location decisions.

#### **WDOA Projection**

In 2003 the Wisconsin Department of Administration (WDOA) Demographic Services Center prepared baseline population projections to the year 2020 for the communities and counties of Wisconsin. The WDOA utilized a projection formula that calculates the annual population changes over three varying time spans. From this formula, the average annual numerical population change is calculated, which was used to give communities preliminary population

projections for a future date.

Table 2-1 displays the WDOA preliminary population projections for the Town of Beaver from 2000 to 2020.

### **West Central Wisconsin Regional Planning Commission (WCWRPC) Population Projection**

Population projections were developed by the Regional Planning Commission in 1992. The WDOA projections are, by State Statute, the official population projections for Wisconsin. However, WDOA states that, because of the way their projections are developed, local planning agencies should attempt to derive different projections based on improved information about the community. Therefore the Regional Planning Commission developed its own population projections taking into account knowledge of local conditions. According to the Regional Planning Commission's projections, the Town of Beaver is estimated to have a 2020 population of 715 persons. This projection is 15 persons below the actual 2000 population of the town.

Projections created by West Central Wisconsin Regional Planning Commission (WCWRPC) were completed to the year 2020, however they were completed in ten year increments rather than five year. The WCWRPC projections are very conservative. These projections also do not utilize 2000 Census counts. It should be noted that WCWRPC projected that all Clark County municipalities would decline in population from 2000 to 2020.

### **Linear Trend Projection Model**

Linear projections were created by using the 1970, 1980, 1990 and 2000 census counts and increasing and decreasing population counts by a constant value that is based on the selected census counts. Therefore, linear trends are based directly on historical population trends. According to linear trends results, the year 2020 population projection for the town is 880 persons and the year 2030 projection is 913 persons. Because the projections are based on past population trends, a decrease in population is projected.

### **Comparative Population Projections**

Table 2-1 provides a summary of the population projection techniques as described earlier within this section. The town should anticipate a moderate population increase over the planning period similar to the increase indicated by the WDOA projection. The population declines indicated by the linear trend projection are not anticipated to occur.

## **Table 2-1 Population Projections, Town of Beaver, 2000-2020**

	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>	<b>2030</b>
<b>Census</b>	<b>854</b>		<b>885</b>				
<b>WDOA Projec- tion</b>		<b>881</b>	<b>913</b>	<b>953</b>	<b>995</b>		
<b>WCWRPC</b>	<b>709</b>		<b>708</b>		<b>708</b>		
<b>Linear Trend</b>	<b>854</b>	<b>850</b>	<b>847</b>	<b>863</b>	<b>880</b>	<b>897</b>	<b>913</b>

Source: Wisconsin Department of Administration, Preliminary Municipal Population Projections, 2005-2020, October 2003; West Central Wisconsin Regional Planning Commission, 1992; U.S. Bureau of the Census, 2000; Foth & Van Dyke, 2002.

### **2.3 Housing Characteristics**

Wisconsin’s planning law requires that a township’s plan include a housing element. Housing costs are the single largest expenditure for most Wisconsin residents. For homeowners, their home is likely their most valuable asset and largest investment. Housing also plays a critical role in state and local economies. The housing in a community may be its largest asset. The construction industry and other occupations that support housing are a major portion of the economy. Residential development is also a major source of revenue for local communities in the form of property taxes. Beyond the financial aspects of housing, there are also social effects that are not so easily measured. People develop a sense of pride in their homes, which in turn creates a sense of community and a likely increase in participation in community activities.

Planning for the provision of housing may be new to many local units of government. Nonetheless, the programs and actions of local governments can influence the housing market. The planning process necessitates that the community analyze the impact of the policies and regulations on the development of various types of housing. The analysis is intended to take into account the current and projected housing needs in the community. The analysis should result in policies that provide opportunities for the development of the types and amounts of housing expected to be needed over a twenty-year planning horizon.

The following sections discuss in more detail specific information about the town’s existing housing stock, patterns, and future trends.

## Town of Beaver General State of Housing

The total number of housing units in the Town of Beaver has increased by 6.7% from 1990 to 2000. For the ten-year period, the town experienced an increase in the number of owner-occupied housing units, but a decrease in the number of renter-occupied units, seasonal, and vacant units. The majority of housing units in the town are one-unit detached structures (87.7%) followed by mobile homes (12.3%). Residential development in the town is generally scattered and located along major roadways. An increase of residential homes has occurred on what was once farmland and on wooded lots while the amount of dairy farms has decreased within the Town of Beaver. Whereas dairy farming has decrease, hobby farming has increased. Also residents have set up a variety of businesses that could or could not constitute 50% of the family's income. These businesses are an archery and sports shop, a tractor repair shop, a pallet company, a game farm, an auto repair and salvage, and the processing of preserves.

### Housing Supply

According to the 2000 Census, there were 249 housing units in the Town of Beaver. This was a 28-unit increase from the 1990 housing count of 221 units. In the 2010 census, the total housing units totaled 267 with 247 being occupied.

### Housing Occupancy and Tenure

Table 2-2 displays the occupancy and tenure characteristics of housing units for the Town of Beaver in 2000 and 2010. Seasonal housing units within the town are not a significant portion of the existing housing stock.

**Table 2-2 Housing Occupancy and Tenure, Town of Beaver**

	<b>2000</b>	<b>2010</b>	<b>Number Change</b>	<b>Percent Change</b>
Total housing units	249	267	+18	+7.2
Occupied housing units	238	247	+9	+3.8
Owner-occupied	211	220	+9	+4.3
Renter-occupied	27	27	0	--
Vacant housing units	11	20	+9	+1.8
Seasonal, rec., occasional use	4	2	-2	-50

Source: U.S. Bureau of the Census, 2000 and 2010.

## Units in Structure

Table 2-3 displays the number of units in structure for the Town of Beaver.

**Table 2-3 Units in Structure, Town of Beaver, 2000 (2010 not available)**

	Number	% of Total
1-unit detached	221	87.7
1-unit attached	2	0.8
2 units	0	0.0
3 or 4 units	0	0.0
5 to 9 units	0	0.0
10 to 19 units	0	0.0
Mobile home	31	12.3
Boat, RV, van, etc	0	0.0
Total	252	100.0

Source: U.S. Bureau of the Census, 2000 and 2010. Based on sample data.

## Age of Housing Units

The age of the housing stock is an important element to be analyzed when planning for the future. If there is a significant amount of older housing units within the housing supply they will most likely need to be replaced, rehabilitated or abandoned for new development within the planning period. Allowing for a newer housing supply also requires planning regarding infrastructure, land availability, community utilities, transportation routes, and a variety of other needs which are affected by new housing development.

## Housing Value

Providing affordable housing which meets the needs of current and future Clark County residents is an important element of overall planning. Finding affordable and quality housing has historically been somewhat difficult in Clark County. A lack of affordable housing has overriding impacts on population migration patterns, economic development and the tax base.

According to the 2010 Census, the median value of owner-occupies housing units (2006-2010) within Clark County was \$110,900.

## 2.4 Housing Unit Projections

Housing unit projections are an important element in preparing the land use plan. Specifically, they are used to estimate required acreage to accommodate future residential development, as well as prepare for future demands growth may have on public facilities and services throughout the planning period. Similar to population projections, it is important to note that housing projections are based on past and current trends, and therefore should only be used as a guide for planning.

### Linear Trend Housing Projection

Using the census counts from 1980 to 2000 a linear trend was created to estimate the projected number of housing units for 2005 to 2030 in the Town of Beaver(refer to Table 2-4). According to these projections, the Town of Beaver is expected to have 293 housing units by 2030. This estimate is a 17.7% increase from the 2000 Census housing unit count.

**Table 2-4 Linear Trends Housing Unit Projection, Town of Beaver  
2000-2030**

	<b>2000</b>	<b>Projec- -tion 2005</b>	<b>Projec- -tion 2010</b>	<b>Projec- -tion 2015</b>	<b>Projec- -tion 2020</b>	<b>Projec- -tion 2025</b>	<b>Projec- -tion 2030</b>	<b># Change 2000- 2030</b>	<b>% Change 2000- 2030</b>
T. Beaver	249	255	261	269	277	285	293	44	17.7

Source: U.S. Bureau of the Census, 1980-2000. Linear trend projection, 2005-2030.

## 2.5 Housing Trends and Outlook

Trends of particular importance to the Town of Beaver included the following:

- ◆ Increased need for retired farmer’s housing.
- ◆ Increased remodeling and rehabilitation of older housing inventory.
- ◆ Continued clean-up of abandoned dwellings.
- ◆ Increased demand to build single-family dwellings.
- ◆ Increased difficulty in finding affordable quality housing.

- ◆ Increased need for small businesses.

## **2.6 Housing Programs**

### **Additional Housing Program Information**

#### Town Building Permits

Building permits are required in the Town of Beaver for any 1-2 family dwelling or when an existing project is remodeled that exceeds more than \$500. A permit is also required for any mobile home moved into or replaced in the Town of Beaver for any reason.

Applications may be subjected to Town Board approval.

No project shall be started before the Town Board approves the application. The Town Chairman administers application forms.

#### Home Safety Act

A new Wisconsin law requires the state's Uniform Dwelling Code (UDC) be enforced in all municipalities. This includes the necessity to have new construction inspected for compliance with the UDC, the statewide building code for one and two family dwellings built since June 1, 1980.

The Town of Beaver has established that the Safety and Buildings Division will enforce the UDC for new homes in the municipality.

The following housing programs are available to Clark County and its municipalities, however they are currently limited in use or are not utilized within the county. These programs and resources should be considered for use during the planning period.

#### **Federal-National Programs**

##### Department of Housing and Urban Development (HUD)

Federal agency with primary responsibility for housing programs and community development. Main repository of resources for housing programs in Wisconsin. Provides funding for state developed programs through HOME and other initiatives. It also funds the Continuum of Care for Homeless Families initiative, and provides section 8 vouchers, which assist low-income families in finding affordable housing. The Wisconsin HUD office is located in Milwaukee.

### USDA, Wisconsin Rural Development, Rural Housing Service

The mission of the Rural Housing Service is to enhance the quality of life of rural people through the creation of safe, affordable, housing where people can live, work, and prosper as part of a community. The Wisconsin Rural Housing Service offers housing preservation grants, loans and grants for farm labor housing, loans and grants for home improvement and repair, loans for financing housing site development, loans for home purchase or construction, loans on apartment buildings, and self-help technical assistance grants. Funding is available for families and individuals, non-profits, local governments, and public agencies such as housing authorities. For further information visit the website at [www.rurdev.usda.gov](http://www.rurdev.usda.gov) or contact the Wisconsin USDA Rural Development office.

### Habitat for Humanity

The goal of this program is to eliminate inadequate housing and poverty housing throughout the world. Local affiliates, including dozens in Wisconsin, are responsible for raising funds, recruiting volunteers, identifying project sites, and constructing owner-occupied housing for the benefit of participating low-income families. Visit [www.habitat.org](http://www.habitat.org).

## **State Programs**

### Wisconsin Department of Commerce, Bureau of Housing

The Bureau of Housing (BOH) helps expand local affordable housing and supports services to people without housing. The fifteen federal and state programs, managed by the Bureau, aid elderly persons, people with disabilities, low and moderate income residents, and the homeless population. The Bureau works closely with local governments and non-profit housing organizations to deliver financial and technical housing assistance and to strengthen the capabilities of housing organizations. For further information on the Bureau and the services they offer visit the Department of Commerce website at: [www.commerce.state.wi.us](http://www.commerce.state.wi.us).

### Historic Home Owner's Tax Credits

A 25% Wisconsin investment tax credit is available for people who rehabilitate historic non-income-producing, personal residences, and who apply for and receive project approval before beginning physical work on their projects. For more information contact the Wisconsin Historical Society.

### Tomorrow's Home Foundation

A non-profit organization started by the Wisconsin Manufactured Housing Association seeks funding by the DNR through the Solid Waste Reduction Grant to remove abandoned and unwanted mobile homes throughout Wisconsin. A scoring system and qualifications have been established due to high demand for services. For more information visit the Wisconsin Manufactured Housing Association website or contact Tomorrow's Home Foundation at (608) 255-3131.

### The Partnership for Homeownership

This is a program where WHEDA and the U.S. Department of Agriculture – Rural Development have combined their resources to make home ownership more affordable for residents in Wisconsin rural areas. Through this program and eligible borrower receives a mortgage with a



rate at or below the market and a mortgage from Rural Development with an interest rate based on ability to pay. This program is targeted to low-income homebuyers. The program will be offered to rural areas served by the USDA-Rural Development. More information can be found by contacting the local Rural Development office or by calling WHEDA.

#### Community Development Block Grant (CDBG) – Housing Program

The Wisconsin Community Development Block Grant (CDBG) program for housing, administered by the Wisconsin Department of Commerce, provides grants to general purpose units of local government for housing programs which principally benefit low- and moderate-income (LMI) households. The CDBG program is a federally funded program through the Department of Housing and Urban Development's Small Cities CDBG Program. CDBG funds can be used for various housing and neighborhood revitalization activities including housing rehabilitation, acquisition, relocation, demolition of dilapidated structures, and handicap accessibility improvements. The maximum grant to an applicant is \$500,000. Approximately 15 communities are awarded funds yearly in Wisconsin. For more information on this program contact the Wisconsin Department of Commerce, Bureau of Housing. See [www.commerce.state.wi.us](http://www.commerce.state.wi.us).

#### Wisconsin Front Door Housing

Wisconsin Front Door Housing is a web-based community service that is intended to better connect providers of housing and housing services to renters who are looking for these types of housing opportunities. Their goal is to provide access to up-to-date housing information with user-friendly tools. These tools are customized for each user group: renters, landlords and property managers, and housing agency staff that help people find and keep housing. As a housing information and business center, Front Door Housing is a virtual location where all players in the housing industry can connect and do business. For further information or to use the service visit the web-site at: <http://www.wifrontdoorhousing.org>.

#### Wisconsin Department of Veterans Affairs, Home Purchase Program

These programs provide 30 year mortgage loan funds for construction or purchase of a home at a below market interest rate with a minimal down payment. A Personal Loan Program allows for the purchase of a manufactured home. Applicants must meet income limits and other veteran eligibility requirements. Contact the Wisconsin Department of Veterans Affairs for further information.

#### Wisconsin Home Energy Assistance Program (WHEAP/LIHEAP)

The Energy Services Bureau oversees Wisconsin's Home Energy Assistance Program (WHEAP). This includes the federally funded Low Income Home Energy Assistance Program (LIHEAP) and other related programs. Households with income at or below 150% of the federal poverty level may be eligible for assistance. Many households with income from farms, offices, factories, and other work places receive LIHEAP assistance. Visit the website for further information, [www.heat.doa.state.wi.us/liheap/default.asp](http://www.heat.doa.state.wi.us/liheap/default.asp).

## **2.7 Housing Goals and Objectives**

*Goal 1: Allow opportunities for an adequate housing supply that will meet the needs of future*

***residents and provide a range of housing choices including all income levels, age groups and special housing needs while maintaining the current housing stock.***

***Objectives***

1. Maintain current ratio (mix) of low to moderate-income quality housing.
2. Increase availability of quality moderate cost starter homes.
3. Improve communications to residents on the availability and accessibility of assisted living and elderly care facilities while continually monitoring the housing needs of the aging population.
4. Avoid public actions which would not allow persons of lower income levels, ethnic origin, creed, age groups, or special needs to reside in the town.
5. Direct residents towards the availability of state or federal housing funding for the development or redevelopment of low to moderate income quality housing.
6. Improve public education on available funding or assistance sources that will allow LMI residents and elderly residents to make accessibility or other improvements to their homes for special needs.
7. Increase efforts to direct future residential development onto existing vacant lots over the creation of new residential lots. (Promote in-fill)
8. Increase the utilization of building codes for new housing construction and rehabilitation.

***Goal 2: Allow opportunities for housing development that maintains the rural nature of the town and is compatible to the town's agricultural atmosphere.***

***Objectives***

1. Encourage, support and direct multi-family, group housing, and other high density residential development to the city where urban services such as public water service and sewer are available.
2. Direct housing development to areas currently served by existing roads, public utilities or other services.
3. Discourage and reduce residential development in areas where primary agricultural activities are present.
4. Direct residential development to planned growth areas.
5. Retain farm, seasonal and single family residences as the preferred type of housing in the

town.

6. Consider housing concepts that encourage creative ways to preserve rural character and natural resources.
7. Encourage energy efficient construction and construction that takes into account the placement of the home in relation to its surrounding environment (i.e. orientation to the sun).

## **2.8 Housing Policies and Recommendations**

### **Policies**

1. Siting and construction of new housing shall be consistent with the goals, objectives, and densities established for each land use management area.
2. Housing development shall be placed on the landscape in a fashion that reduces the impacts to natural vegetation, preserves quality farmland, reduces farmland fragmentation and does not block potential road extensions.
3. Local land use controls and related administration (e.g. fees) shall consider the impact on affordable housing.
4. High density residential development, such as multi-family, shall be directed to neighboring incorporated areas.
5. Rural character and natural resource preservation shall be primary decision making objectives when new development proposals are reviewed.

### **Recommendations**

1. The town shall pursue the development and adoption of a land division ordinance which addresses housing lot sizes.