General Overview

Adequate housing is more than meeting the basic shelter needs. It is central to the health and vitality of all residents and the community. Housing is the single largest non-tax expenditure for most residents. Housing plays a role in the local economy by providing jobs and supporting other industries and businesses (such as real estate, financial institutions, insurance companies, etc.) Housing provides a major source of revenue for the Town in the form of property taxes. It is a large use of land and is a major capital asset.

The 2000 Census determines housing adequacy by the health and sanitary characteristics of the unit by assessing the lack of kitchen facilities and the lack of plumbing facilities. The Wisconsin Department of Administration has expanded the definition of inadequacy to include households paying more than 25% of their income for rent or owner-occupied housing more than 30 years old and valued less than \$7,500.

Purpose of the Housing

The intent of this element is to provide basic information on housing in the Town, to analyze trends, and to identify potential problems and opportunities for housing development in the future.

Basic Objectives of the Housing Element

Household Characteristics

Most housing units in the Town of Union are single-family residences. Families occupy about 78% of the Town's housing units while individuals 65 years and over occupy 17% of the housing units. Only about 3.5 % of the housing units are vacant at any time. *(Source: U.S. Census Bureau, Census 2000)*

According to the 2005 Union Township Survey, the average household size is 2.76 persons. The average family size is 3.02 persons. 49% of households have children aged 18 years old or under. *(Source: Town of Union Household Survey, March, 2005)*

Condition of Housing

Most housing units in the Town are in good condition. 70% of housing units have been constructed since 1970. Of those, 14.7% were constructed from 1970 to 1979; 13.6% were constructed between 1980 and 1989; 38.4% from 1990 to 2000, and 11% were constructed from 2000 – 2004. 96.5% of units are occupied. No occupied houses lack bathroom or kitchen

facilities. Four vacant houses lack kitchen facilities and bathroom facilities. Less than 3% of housing units need improvement. (Source: U.S. Census Bureau, Census 2000)

Type of Housing

The majority of housing units in the Town of Union are single-family residences. Of the 693 housing units in the Town, owners occupy 93% of the housing units, while renters occupy 6% of the units. 3.5% or 25 are vacant (Source: Town of Union Household Survey, March, 2005, U.S. Bureau of the Census, Census 2000) (See Appendix B for Rock County housing statistics)

There are five mobile home parks in the township. They are Birchwood, Cavalier, Valhalla, Midway Village and Fair Street.

There are no multi-family residences in the township. (Multi-family is defined as four units or more.)

Housing Value and Affordability

In 2000, the median price for a home in the Town was \$148,800. The median rent rate paid was \$581. In comparison, the median price for a home in Rock County was \$98,200, while median rent rate paid was \$543. *(Source: U.S. Bureau of Census, Census 2000)*

A better understanding of housing affordability can be achieved by comparing average income and housing costs. 27.5% of Union's residents living in owner-occupied housing pay 25% or more of their income for housing. This is slightly higher than the average for Rock County which is 25.7%. 34.8% of the Town's residents who rent their homes pay more than 25% or more of their income for housing. This compares to 42.2% of Rock County's rental population who pay more than 25%.

(Source: U.S. Bureau of Census, Census 2000)

Housing Availability

The concept of housing availability involves the need for vacant and new housing to absorb new family formation and population increase. Vacant and available units are necessary to provide households the opportunity to move due to changes in family size, housing upgrade, or desire to change location.

In 2000 in the Town of Union, the owner-occupied vacancy rate was less than 1%. *(Source: U.S. Census Bureau, Census 2000)* As a result, people desiring to move into the Township are purchasing parcels and building new homes.

Housing Demand

In order to anticipate the need for housing for the future, it is helpful to understand the trends, patterns and demand for housing in the past. The following chart lists the building permits issued in the Town from 1970 to 2005.

| Year | # of New Houses | Avg. # of Houses per Year | Avg. Annual Rate of Growth | Total Housing Units |
|--------------|-----------------|------------------------------|-------------------------------|------------------------|
| Through 1969 | | | | 243 |
| 1970 – 1979 | 107 | 11 | 4.4% | 350 |
| 1980 – 1989 | 99 | 10 | 2.8% | 449 |
| 1990 – 1999 | 269 | 27 | 6.0% | 718 |
| 2000 – 2005 | 117 | 20 | 3.3% | 835 |

Table H-2: Housing Demand

Sources: Building permits issued by the Town of Union Building Inspector, 1999 – 2005; U.S. Census Bureau, Census 2000 for years 1970 – 1998

During the period of 1995-2004, there were 250 houses built in the Township with an average of 25 new houses constructed per year. Using this trend in projecting the future need for housing, the Town may experience a demand of 25 new houses per year or 500 houses over the next 20 years.

Goals, Objectives, and Actions

Goal: To maintain the rural character of the township while meeting the housing needs of its residents.

Objective: Continue to have low-density, single-family homes on large lots as the primary type of residential development.

Actions:

Continue to require a minimum lot size of 40,000 sq. ft. for single-family homes.

- Continue to require minimum lot sizes that can accommodate a primary and a backup on-site sewer field in accordance with Sanitary Code.
- Continue to require minimum standards such as setbacks, street frontage and lot coverage.

Objective: To encourage development adjacent to already developed areas.

Actions:

Identify short-term and long-term areas for development on the Land Use map that encourage development adjacent to existing developed areas This is recommended for the following reasons:

To maximize the services and resources of existing sewer and EMS Fire and Police services. To provide efficient school transportation and minimize costs. To continue to maintain the rural character of the Township.

- Locate rural residential or multi-family developments within the area designated on the Future Land Use Map.
- Define subdivisions as a minimum of 5 or more parcels or building sites. (See *ordinances*)
- Require that a Traffic Impact Study, an Environmental Assessment and a report on the impact on schools and Township services be conducted at the developer's

expense and submitted to the Planning & Zoning Committee as part of the review process before a subdivision is approved.

- Continue to research the benefits of pedestrian-friendly neighborhoods developed adjacent to existing City and Village developments.
- Encourage the placement of bike trails/paths in front of houses.
- Consider the purpose for using cul de sacs. If used as a design feature, restrict use to one per 40 acres and ensure there are adequate walkways and roads for residents to travel easily. If used to manage traffic volume and speed, consider traffic patterns and safety issues.
- Evaluate the adequacy of current impact fees and develop recommendations for changes. Include a dedicated amount to be applied for upgrades of the roads, parks, storm water management and future services required by increased growth.
- Utilize a phased-in approach for development of larger subdivisions. (See Implementation Chapter.)
- **Objective:** To provide alternate forms of housing to allow housing units on smaller lots and enable people to reside in the township without having to maintain a large lot.

Actions:

- Allow the use of conservation subdivisions as a means of preserving green space while allowing homes on smaller lots.
- Allow the use of condominium developments located in close proximity to other municipalities provided they are designed with low density and features that retain the rural characteristics of the township.
- Consider options for low-cost housing, rental properties and housing for senior citizens.

Objective: To continue to require quality construction in housing in the township.

Actions:

Review the standards of development and the setting of standards for development.

Promote the use of environmentally friendly and green-built techniques.

Continue to require adherence to standard building codes and building inspections.

- Adopt new building codes as needed and enforce current building codes to ensure that minimum standards are upheld for existing and proposed structures.
- Require that erosion control plans be submitted with a building permit application and implemented during construction
- **Objective:** To manage the quantity of housing in order to keep growth rates consistent with recent historical patterns and to insure that new housing generates sufficient taxes to support increased needs for services.

Actions:

- Based on the historic average of 25 houses built per year between January 1, 1995 and December 31, 2004, maintain the number of approved residential building lots at no more than 50 over any given two-year period.
- Conduct a Cost of Services Study to evaluate whether or not housing growth is generating sufficient taxes to pay for the increased cost of services related to new housing.

Coordination with Other Comprehensive Plan Elements

Housing impacts most of the other elements of this Comprehensive Plan and is impacted by them. Housing directly affects Transportation; Utilities and Community Facilities; Economic Development; Agriculture, Natural and Cultural Resources; Intergovernmental Cooperation; and Land Use. For example, the location of Housing will either make use of existing Transportation routes or will require the upgrading or construction of new routes. Housing needs to be sited in ways that will not interfere with the conduct of Agriculture. Land characteristics dictate where Housing can be located. Because of such impacts, it is important that these elements are consistent in their approach and support one another. The Union Smart Growth Committee considered this interaction as it developed the goals and objectives related to the Housing element.

Related Maps

Map #1: Current Land Use

Town of Union Comprehensive Plan

Housing Element

PAGE

Town of Union Comprehensive Plan

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Housing Element

Town of Union Comprehensive Plan

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SURVEY RESULT

53% of households favored future development consisting of single-family homes in rural subdivisions located within one mile Evansville or Brooklyn.

To understand the housing market in order to determine if housing needs are being adequately met. To project how many new households should be added over the next 20 years.

To identify problems and opportunities.

To develop goals, objectives and policies that will accommodate the needs of current and future residents.

| Built 1939 or earlier 184 Built 1940 - 1949 15 Built 1950 - 1959 24 Built 1960 - 1969 20 Built 1970 - 1979 107 Built 1980 - 1989 99 Built 1990 - 1994 113 Built 1995 - 1998 129 Built 1999 27 Built 2000 11 Built 2001 18 Built 2002 19 Built 2003 28 Built 2005 18 | Year Built | Number of Houses Built |
|---|-----------------------|------------------------|
| Built 1940 - 194915Built 1950 - 195924Built 1960 - 196920Built 1970 - 1979107Built 1980 - 198999Built 1990 - 1994113Built 1995 - 1998129Built 200011Built 200118Built 200219Built 200328Built 200418 | | |
| Built 1950 – 1959 24 Built 1960 – 1969 20 Built 1970 – 1979 107 Built 1980 – 1989 99 Built 1990 – 1994 113 Built 1995 – 1998 129 Built 2000 11 Built 2001 18 Built 2003 28 Built 2004 18 | Built 1939 or earlier | 184 |
| Built 1960 – 1969 20 Built 1970 – 1979 107 Built 1980 – 1989 99 Built 1990 – 1994 113 Built 1995 – 1998 129 Built 2000 11 Built 2001 18 Built 2003 28 Built 2004 18 | Built 1940 - 1949 | 15 |
| Built 1970 – 1979107Built 1980 – 198999Built 1990 – 1994113Built 1995 – 1998129Built 199927Built 200011Built 200118Built 200219Built 200328Built 200418 | Built 1950 – 1959 | 24 |
| Built 1980 – 1989 99 Built 1990 – 1994 113 Built 1995 – 1998 129 Built 1999 27 Built 2000 11 Built 2001 18 Built 2002 19 Built 2003 28 Built 2004 18 | Built 1960 – 1969 | 20 |
| Built 1990 – 1994113Built 1995 – 1998129Built 199927Built 200011Built 200118Built 200219Built 200328Built 200418 | Built 1970 – 1979 | 107 |
| Built 1995 – 1998129Built 199927Built 200011Built 200118Built 200219Built 200328Built 200418 | Built 1980 – 1989 | 99 |
| Built 1999 27 Built 2000 11 Built 2001 18 Built 2002 19 Built 2003 28 Built 2004 18 | Built 1990 – 1994 | 113 |
| Built 2000 11 Built 2001 18 Built 2002 19 Built 2003 28 Built 2004 18 | Built 1995 – 1998 | 129 |
| Built 2001 18 Built 2002 19 Built 2003 28 Built 2004 18 | Built 1999 | 27 |
| Built 2002 19 Built 2003 28 Built 2004 18 | Built 2000 | 11 |
| Built 2003 28 Built 2004 18 | Built 2001 | 18 |
| Built 2004 18 | Built 2002 | 19 |
| | Built 2003 | 28 |
| Built 2005 18 | Built 2004 | 18 |
| | Built 2005 | 18 |

Table H-1: Age of Housing

Source: U.S. Census Bureau, Census 2000