

4.0 HOUSING ELEMENT

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4.0 HOUSING ELEMENT



Traditionally, most rural and suburban towns have a high percentage of single family homes, often with few other housing types available. As new residents move in and

the population ages, other types of housing must be looked at to provide the variety needed to meet the needs of all residents. This is particularly true in towns where large portions of the population have been longtime residents. In such communities, there is a desire for these residents to remain in the town during their retirement years. Therefore, an analysis of the existing housing stock with recommendations to meet the housing needs to the year 2020 is a critical component of this Land Use Plan Update.

Housing Vision

THE TOWN OF NEKIMI PROVIDES RESIDENTS WITH QUALITY SINGLE-FAMILY HOUSING OPPORTUNITIES AS THE PRIMARY RESIDENTIAL CHOICE. RESIDENTIAL DEVELOPMENTS IN THE TOWN ARE DESIGNED TO PRESERVE AND PROTECT OPEN SPACE AND FARMLAND IN ORDER TO MAINTAIN THE RURAL CHARACTER OF THE COMMUNITY AND ENHANCE THE VALUE AND APPEARANCE OF RESIDENTIAL AREAS.

Existing Housing Supply

Housing Environments

The Town of Nekimi has four (4) basic residential housing environment types:



Traditional Farmhouses. Traditional farmhouses are scattered around the township. These historic homes help to define community character and stand as landmarks representing the long farming history of the Town of Nekimi.

Rural Agricultural. In some areas, parcels appear to be “cut-out” of large farms. The homes on these parcels tend to be located quite some distance from the roadway. Residents of these “rural agricultural” homes enjoy a sense of solitude because their property is surrounded by farmland. These parcels also typically offer residents wide-open views of the surrounding farm areas.





Neighborhood. Nekimi has some small neighborhood style developments scattered around the town. Typical lots in these neighborhoods are 1-acre in size. Some of the neighborhoods feature a small lake or park area, while others, do not share a common area. Most of the neighborhoods accommodate mobile homes, but a few new neighborhoods include site-built housing.

Rural Roadside. As the name implies, “rural roadside” developments are characterized



by homes situated in a line along town roadsides. Many of the “rural roadside” homes were built between the 1950s and 1970s. Some of the rural roadside homes are sheltered from the roadway by a stand of trees while others are built in open areas. The photo on the left is a classic example of this type of housing environment in the Town of Nekimi.

Housing Types

Single family residential units comprise the vast majority of Nekimi’s housing stock. Currently, there are no multi-family dwellings in the town. However, there is one senior housing facility and one group home accommodating persons with disabilities. Tables 12 and 13 provide information about the types of housing found in Nekimi as well as a comparison of housing trends in the other Winnebago County. From the tables it is apparent that there has not been a significant change in the number of housing units in the Town of Nekimi. In fact, in 1997, the town’s rate of housing growth was the lowest of all towns in Winnebago County.

TABLE 12: TOWN OF NEKIMI TOTAL DWELLING UNITS BY STRUCTURAL TYPE				
Structural Type	1990		2000	
	Number	Percent	Number	Percent
Single Family Units	457	88.57%	499	90.1
2 Units	24	4.65%	22	4.0
3 or 4 Units	0	0.00%	2	0.4
5 Units or More	0	0.00%	2	0.4
Mobile Home/Trailer/Other	35	6.78%	29	5.2
Total Housing Units	516	100.00%	554	100.00%

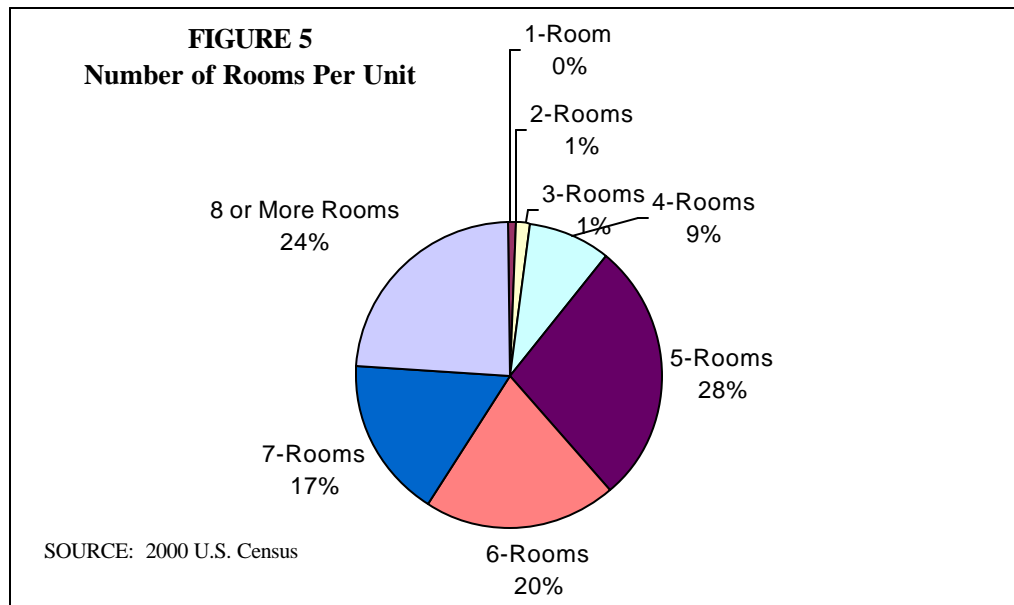
Source: U.S. Census 1980, 1990 and 2000.

TABLE 13: WINNEBAGO COUNTY TOWN HOUSING TRENDS

Town Name	Housing Units		Change in Housing Units, 1990 – 2000	
	1990	2000		Percent Change
<i>Town of Nekimi</i>	516	554	38	7%
Town of Algoma	1,250	2,020	770	62%
Town of Black Wolf	916	1,003	87	9%
Town of Clayton	832	1,096	264	32%
Town of Menasha	5,512	6,484	972	18%
Town of Neenah	1,001	1,035	34	3%
Town of Nepeuskun	254	279	25	10%
Town of Omro	665	767	102	15%
Town of Oshkosh	1,512	1,348	-164	-11%
Town of Poygan	475	535	60	13%
Town of Rushford	552	587	35	6%
Town of Utica	391	469	78	20%
Town of Vinland	627	710	83	13%
Town of Winchester	535	632	97	18%
Town of Winneconne	880	1,016	136	15%
Town of Wolf River	713	809	96	13%
All Town in County	16,631	19,344	2,713	16%

Source: 1990 U.S. Census & 2000 U.S. Census.

Another useful source of information about housing is size. One of the best measures of the size of the housing stock is the number of rooms per housing unit. According to the 2000 U.S. Census, the housing



supply in the Town of Nekimi consists mostly of 5-6 room homes (See Figure 5).

Housing Conditions

The U.S. Census information indicates that the housing stock in the Town of Nekimi is generally in good condition. Census data used to determine housing conditions are plumbing facilities and overcrowding. Complete plumbing facilities include hot and cold piped water, a flush toilet and a bathtub or shower. Housing units are classified as lacking complete plumbing facilities if any of these facilities are not present. Overcrowding is defined as more than one person per room in a dwelling unit.

In 2000, slightly more than two percent (2.2%) of the dwelling units in the Town of Nekimi had more than one person per room. This is slightly higher than the figure for Winnebago County (1.9%). In addition, there were no dwelling units in the town that lacked complete plumbing facilities in 2000. All dwelling units also had complete kitchen facilities. Private wells and individual waste treatment systems serve nearly all of the housing units in the town. The primary source of house heating fuel is natural gas, either provided by a utility or stored on-site in a tank.

Structural Assessment

During the planning process, the Town's consultant completed a "windshield survey" of the local housing supply to determine structural quality. The theory being that outside appearance relates directly to structural code compliance.

This survey revealed that the housing in the town is well-maintained. Moreover, much of the housing supply has been constructed since the 1970s under modern code requirements to help ensure structural stability. The Census Data profiled in this section further indicates the quality of the housing supply. Nekimi does not have a documented history of structural code deficiencies reported. Town leaders are not aware of any severe code violations related to structural quality.

Age of Housing Stock

Understanding the relative age of the housing stock in a community is a good indicator of the housing quality. The town's housing stock is somewhat newer than that of the county or the state. In 1990, the average age of the town's housing stock was 23 years, compared with 30 years for both the county and the state. Unfortunately, the 2000 U.S. Census does not provide a comparable statistic to determine the average age of housing. Table 14 provides a detailed breakdown of the year structures were built in the Town of Nekimi. In looking at the housing constructed by decade, most of Nekimi's housing was constructed in the 1970s.

TABLE 14: TOWN OF NEKIMI AGE OF HOUSING STOCK		
Year Structure Built	Number of Units	Percent of Total Housing Stock
1990 to March 2000	72	12.9
1980 to 1989	56	10.1
1970 to 1979	136	24.5
1960 to 1969	69	12.5
1940 to 1959	71	12.8
1939 or earlier	150	27.1
Total Housing Units	554	100.00%

Source: 2000 U.S. Census

Occupancy Characteristics

Occupancy status reflects the utilization of the available housing stock. There are three basic categories of occupancy: renter-occupied, owner-occupied and vacant. Between 1990 and 2000, the rental occupancy rates in both the Town of Nekimi and Winnebago County remained fairly constant. During this period of time, the proportion of owner-occupied units in the town increased slightly. Table 15 provides a comparison of occupancy in 1990 and 2000 for the Town of Nekimi and Winnebago County.

TABLE 15: OCCUPANCY STATUS								
Occupancy Status	1990				2000			
	Town of Nekimi		Winnebago County		Town of Nekimi		Winnebago County	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Housing Units	516	100.0%	56,123	100.0%	540	100.0%	64,721	100.0%
Occupied Units	499	96.7%	53,216	94.8%	526	100.0%	61,157	100.0%
Owner Occupied	425	82.4%	35,423	63.1%	455	86.5%	41,571	68.0%
Renter Occupied	74	14.3%	17,793	31.7%	71	13.5%	19,586	32.0%
Vacant Units	17	3.3%	2,907	5.2%	14	2.6%	3,564	5.5%
For Rent	3	0.6%	641	1.1%	NA	NA	NA	NA
For Sale Only	0	0.0%	430	0.8%	NA	NA	NA	NA
Seasonal Units	1	0.2%	1,145	2.0%	3	0.6%	1,032	1.6%
All Other Vacant	13	2.5%	691	1.2%	NA	NA	NA	NA
Vacancy Rates								
Homeowner	0.0%		1.2%		0.4%		1.3%	
Rental	3.9%		3.5%		2.7%		6.1%	

Source: 1990 and 2000 U.S. Census.

Vacancy Status

Vacancy status is an indicator of the availability of housing. Vacancy rates lower than 1.5 percent for owner-occupied and 5 percent for renter-occupied indicate that housing is in short supply. In Nekimi, vacancy rates for owner- and renter-occupied housing fell well below these standards in 1990 and 2000, indicating a relatively tight housing market.

Household Size

In Chapter 3, reference was made to the fact that national and state trends indicate a decreasing household size. This trend is important because household size is a determinant of future housing demand. Declining household size generally indicates a need for more housing units, even if there is no actual growth in the population.

In 1990, the average household size in the Town of Nekimi was 3.06 and Winnebago County's figure was 2.52. The town's larger average household size may be due to the fact the Nekimi has a relatively small share of multi-family units, which tend to be occupied by smaller households. By 2000, the average household size in the Town of Nekimi had dropped to 2.69 and the Winnebago County figure actually increased slightly to 2.6. The trends indicate that the Town of Nekimi is experiencing an overall decrease in household size.

Cost of Housing

Housing Value

The available supply, age and condition of the housing stock are the basis for determining the demand for and cost of housing in the Town of Nekimi. The 2000 Census indicated that the median value of an owner-occupied home in the town was \$119,900 (up significantly from \$70,500 in 1990). This was about 23 percent higher than the county median value in 2000 (\$97,700). Table 16 compares the 1990 and 2000 median home values for all towns of Winnebago County in 1990. The Town of Nekimi 1990 median home value ranked 9th out of the 16 towns. By, 2000 this ranking had decreased to 11.

**TABLE 16: TOWN OF NEKIMI
MEDIAN VALUE OF HOUSING STOCK**

Town Name	1990 Median Home Value	1990 Rank	2000 Median Home Value	2000 Rank
<i>Town of Nekimi</i>	\$70,500	9	119,900	11
Town of Algoma	\$85,800	1	147,700	2
Town of Black Wolf	\$80,900	4	137,500	7
Town of Clayton	\$76,700	6	140,600	4
Town of Menasha	\$72,500	8	112,100	13
Town of Neenah	\$83,500	2	145,800	3
Town of Nepeuskun	\$56,300	15	95,200	15
Town of Omro	\$63,500	12	114,500	12
Town of Oshkosh	\$73,700	7	124,200	9
Town of Poygan	\$59,400	14	139,600	5
Town of Rushford	\$48,700	16	92,400	16
Town of Utica	\$63,600	11	112,000	14
Town of Vinland	\$82,900	3	138,800	6
Town of Winchester	\$66,700	10	121,000	10
Town of Winneconne	\$78,000	5	150,900	1
Town of Wolf River	\$62,000	13	125,900	8
All Towns in the County	\$70,924			NA

Source: 1990 & 2000 U.S. Census

Housing Affordability

The relationship between housing costs and household income is an indicator of housing affordability, which is gauged by the percentage of household income expended for rent or homeownership costs. Persons paying more than 30 percent of their income on housing costs are classified as paying a disproportionate share of income. Rental costs include contract rent plus the estimated average monthly costs of utilities and fuel. Owner costs include payments for mortgages, real estate taxes, fire hazard and flood insurance on the property, utilities and energy.

With respect to rental housing, there were 71 renter-occupied housing units in the town in 2000 (up from 37 in 1990). Slightly more than 5 percent of all renters paid a disproportionate share of income for rent (i.e. more than 30 percent of household income) in 2000. During this same time period, Winnebago County (28.3%) and the state (32.3%) saw their shares decline from their 1990 rates of 33.08 and 37.48 percent, respectively.

Between 1990 and 2000 there was a decline in the share of Nekimi’s homeowners paying a disproportionate share of their income for home ownership costs. In 1990, 18.95 percent of all homeowners paid a disproportionate share of income for housing. By 2000, the amount had increased marginally to 19.4 percent. Winnebago County experienced a declining trend. In fact, the figures for the county were significantly lower than those for the Town of Nekimi. In 1990, Winnebago County had 12.85 percent of all homeowners paying a disproportionate share of their income for homeownership costs. By 2000, the figure for Winnebago County had dropped to 15.6 percent. The state percentages went from 15.13 percent in 1990 to 17.8 percent in 2000.

Additional information about housing prices in the Town of Nekimi was obtained from the Realtors Association of Northeast Wisconsin (RANEW). Based on information available, the average selling price of a single-family home in the town has increased significantly over the last five years. Specifically, the average selling price of a single-family home listed with RANEW's Multiple Listing Service in 1997 was approximately \$125,500. In 2001, the average selling price had increased to about \$156,900. The information from the RANEW also indicated that, on average, 9 residential properties are sold in the town each year. Additionally, the days properties remain on the market for sale has increased steadily over the last 5 years. In 1997, the average days on the market for a residential property in the town was 108 days. By 2001, the average days on the market increased to 146. If this information is a true indication of market trends over the last five years, homes in the Town of Nekimi are more expensive and taking longer to sell. Of these, the vast majority of the units for sale are existing single-family homes followed by condos.¹

Opportunities for Housing Choice (Barriers to Affordable Housing)

Opportunities for elderly, disabled, and low-income housing are limited in the Town of Nekimi. The existing housing supply consists primarily of single-family dwellings. The town does have one senior housing facility and one group home, which have very limited resident capacities. However, housing environments that cater to elderly, disabled, and low-income persons are available elsewhere in the county. Therefore, most seniors and disabled persons who reside in the Town of Nekimi must be able to live independently.

The senior housing facility, Braasch Adult Country Home, has been serving the Town of Nekimi for 15 years. Located on Old Knapp Road, this private facility is operated by the homeowner (i.e. no outside staff support) and can accommodate up to 4 seniors. The Braasch Adult Country Home provides residents with full-service care (i.e. meals, personal hygiene, transportation, medication distribution, etc.) at a market rate. Residents of the Braasch Adult Country Home come from all over Winnebago County, including the town.

The Corral House is a licensed group home for up to eight (8) developmentally disabled individuals. It is located along USH 41. The Corral House has a full-time staff which provides 24 hour assistance to its residents. The facility has been open since 1998.

The fundamental reason for limited housing choice in the Town of Nekimi is the fact that the community is rural in character. Consequently, the supply of jobs, public transportation and other services and opportunities that are necessary to accommodate low-income, elderly, and disabled populations are either unavailable or extremely limited in supply.

¹ The information provided by the Realtors Association of Northeast Wisconsin only includes properties listed through the Multiple Listing Service (MLS).

Housing Trends

The housing supply in the Town of Nekimi consists mostly of single family homes. However, single family homes may not be suitable for everyone living in the town. Some people may not be able to afford a single family home, while others may not be able to physically handle the maintenance necessary to maintain a home and yard. To provide more opportunities for other types of housing, suitable areas of the town should be identified to accommodate housing for the elderly and disabled. These areas will likely coincide with the areas designated for higher density development in the newly adopted subdivision ordinance. If areas for alternative housing are not part of the future plan, long-time residents and people with special needs may be forced to move out of the Town of Nekimi.

At this time, Winnebago County enforces all zoning in the Town of Nekimi. While the Town has no separate zoning ordinance, it has recently adopted a subdivision ordinance. The subdivision ordinance is designed to accommodate additional residential development, while maintaining farmland and other open space areas of the town. It provides guidance to the Town Board and residents on divisions of land in the town.

One of the special features of the new subdivision ordinance is the designation of overlay zones. The overlay zones are designed to maintain the rural character of the town and still provide for the flexibility of residential development. The overlay zones divide the town into three areas:

- ✓ Zone 1: Rural – This area covers approximately 2/3 of the southern portion of the town and provides for a minimum lot size of five (5) acres.
- ✓ Zone 2: Rural Transitional – This zone comprises about 20% of the town and is located immediately north of Zone 1. The minimum lot size in this area is 2 ½ acres.
- ✓ Zone 3: Urbanizing – This area is immediately adjacent to the City of Oshkosh and permits a minimum lot size of ½ acre.

The subdivision ordinance also provides for the creation of cluster subdivisions. This type of development encourages the “clustering” of homes, on smaller lots (minimum size of ½ acre), so that a greater proportion of the land is kept in open space. A minimum of 20 acres is required for a cluster subdivision. In addition, at least 50% of the land must be retained in its natural state and protected from further development. By clustering homes, infrastructure costs (water, sewer, roads, etc.) can be significantly reduced from those associated with a traditional subdivision.

Similar in some ways to a cluster subdivision, conservation subdivisions encourage the preservation and protection of open space, natural areas and historic resources. Conservation subdivision standards are also included in the new subdivision ordinance. Specifically, conservation subdivisions have a ½ acre minimum lot size and emphasize protecting natural and cultural areas. Because of decreased development area,

infrastructure costs can be significantly reduced in a conservation subdivision. Protection and maintenance of the conserved area is to be accomplished through a conservation easement with an appropriate conservation organization, neighborhood association or government body, or through deed covenants. The areas to be conserved in both the cluster subdivision and conservation subdivision must be protected in perpetuity. In a conservation subdivision, the main emphasis should be on protecting valuable natural habitat. In both types of subdivisions, cluster and conservation, the development of walking and bicycle trails is encouraged.

Future Housing Need

In an average year the town issues between 3 and 5 building permits for the construction of new homes. If this trend continues, the town will see approximately 80 - 90 new homes over the next 20 years. Based on the population projections presented in Chapter 2, it is estimated that the town will see an additional 88 housing units constructed by 2025.

Housing Programs

A number of federal and state housing programs are available to help the Town of Nekimi 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

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 Town of Nekimi does qualify for some available funds. Specifically, HUD provides money to non-entitlement (i.e. communities with populations less than 50,000) communities 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. It awards these funds through a competitive proposal process.

The United States Department of Agriculture-Rural Development (USDA-RD) provides a variety of housing and community development programs for rural areas. Its programs are generally available to communities with populations of 10,000 or less. It provides support for rental housing development, direct and guaranteed mortgage loans for homebuyers, and support for self-help and cooperative housing development.

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 multifamily housing as well. Specific programs evolve and change with the needs of the housing market.

Local Programs and Revenue Sources

The Town of Nekimi 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 can be regulated through recommended improvements -in the comprehensive plan, subdivision control ordinances (including conservation subdivisions), and local zoning controls.

At this time, Winnebago County enforces all zoning and subdivision controls in the Town of Nekimi. While the town has no separate zoning ordinance, it does have the authority to veto rezoning decisions made by the county.

Coordination with Other Comprehensive Plan Elements

Housing is an important land use in the Town of Nekimi. As such, it 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 elements directly affected by housing. The goals and policies set forth in this Housing Element will affect these elements and vice versa. Therefore, it is important that the elements are consistent and support one another.

Land Use Element

Land use dictates the amount of land available for housing, as well as its location, type and density. The *Future Land Use Maps* devote 2,425 acres to residential use by 2025 in accordance with current density restrictions. Furthermore, the goals and objectives of the Land Use Element recommend reviewing building permit and residential platting activity to gauge development trends.

Utilities and Community Facilities

Improvements such as roads, sewer, water, parks, recreational facilities and schools all need to be coordinated with the housing decisions and vice versa. The best method to coordinate improvements is to follow the land use pattern, presented on the *Future Land Use Maps*. This approach will greatly enhance the efficiency of capital improvements.

Transportation

The location of housing affects commuting patterns and transportation costs. The inverse is also true. The location and density of housing affects transportation needs. The location of housing influences on which roads people drive or whether they need to drive at all. The affordability of housing also influences how far people must commute. If housing is not affordable, workers must commute from elsewhere. These factors were carefully considered in the Transportation Element to ensure compatibility with projected residential development.

Economic Development

Housing needs must be linked to a community's economic development plans. It is important to ensure that the housing supply is affordable to local residents. For this reason, an affordability analysis is presented in this chapter. Moreover, given that housing is an important land use in the Town of Nekimi, quality housing directly impacts the town's ability to finance needed improvements to support the economy through receipt of property taxes.

Agricultural, Natural and Cultural Resources

The desire to preserve agricultural and natural areas competes with the desire of others to build additional housing in the Town of Nekimi. These competing interests are balanced through the land suitability analysis information presented in the Agricultural, Natural and Cultural Resources Element. This information helps to ensure that housing is located in areas that will have the least impact possible on existing farming areas and important natural resources, while still supporting additional residential development needs.

Housing Goals and Objectives

HOUSING GOALS

1. Maintain the environmental assets and rural character of the community so that it continues to be an attractive place to live.
2. Conserve or improve the quality of existing single-family housing and maintain housing values.
3. Provide opportunities for the development of alternative housing to accommodate the needs of residents of all ages (i.e. senior housing facilities and duplexes).
4. Encourage residential development opportunities that compliment the rural character of the Town and protect valuable natural resources.

HOUSING OBJECTIVES

1. Encourage future single-family residential developments where services are readily available, conflicts with agricultural uses are minimized, and efficient, cost effective development is most likely.
2. Seek to encourage the preservation of natural areas, buffers, and protect farmland in the town to ensure that at least 80 percent of new residential development occurs in conservation subdivisions.
3. Encourage “low impact” development within the town that can help reduce stormwater runoff and flooding.
4. Support existing efforts and consider new programs that provide needed assistance for elderly and disabled residents, who wish to stay in their own homes. This may include coordination with the City of Oshkosh to direct alternative and multiple family developments to areas where appropriate services can be made available.
 - a. Develop articles for the town newsletter that describe available services and that lists contact persons.
 - b. Develop a brochure of assistance programs available through the county and private organizations (i.e. home maintenance programs, transportation services, visiting nurses, meals on wheels, etc.)
 - c. Coordinate with the local school districts to provide opportunities for students to volunteer time assisting seniors with special projects on occasions like “Make a Difference Day” or through other groups coordinated by the school district like the National Honor Society, Student Council, etc.
5. Educate town residents about the importance of property maintenance by developing articles for the town newsletter that highlight property maintenance techniques and benefits.

POLICY

It is the policy of the Town of Nekimi to discourage residential development in prime farmland areas.