

4.0 Purpose

Household and housing stock characteristics, both past and present, can be examined to assess whether a community is providing an adequate housing supply to meet the needs of its residents. This section of the Comprehensive Plan describes and analyzes the Town of Woodland's primary housing characteristics such as the number of housing units, occupancy rate, structural type, age and value of existing housing structures, and household income and expenses. This section also describes what constitutes 'affordable' housing and further includes a compilation of objectives and policies that ensure a continued housing supply that provides a range of housing opportunities. Portions of this chapter refer to *Chapter 3: Population Inventory and Analysis*.



4.1 Housing Unit Trends

Between 1990 and 2020, the Town of Woodland experienced an increase of approximately 5.3 housing units per year while the number of total (occupied and vacant) housing units in Woodland decreased by 12%. The decrease in occupied housing while the number of housing units have increased is associated with the high percentage (30.8%) of seasonal units within the Town. This rate of increase is just above Sauk County's housing unit increase. The majority of households in the Town of Woodland are family households (74.5%) and 19.3% of the population lives alone with the remainder of the population living with non-family members. The average household size is larger than the County and surrounding Towns at 3.28 persons per household. Almost all of the housing in the Town are considered single-family homes with only 1 or 2 mobile homes. The County by comparison has a much higher rent of rental multiple family homes. Woodland has a higher average household income than other Towns throughout the County at \$85,893 and higher than the County average of \$77,000. However, the Town's median income is \$66,682 which means there is inequity between earning brackets. Over 56% of households make below the median income.

Another way to look at housing affordability and effect of income levels on the housing market is to analyze the percentage of income being paid towards housing costs. Housing costs are generally considered to be affordable if they are 30% of household income or less. In 2020 69.6% of homeowners reported to be paying less than 30% of their household income to housing costs. Of the remaining homeowners, 7.7% paid between 30-34.9% of their income and 22.6% paid over 35% of their household income. The median monthly cost for homes with mortgages was \$1,514, comparison to Sauk County at \$1,402. There appears to be a variety of housing stock based on the value of occupied housing units, with 43.9% of housing units being valued at \$200,000 or lower, compared to 55.5% in the County overall. There are 31.4% of housing units value between \$200,000 - \$299,999, 17.2% valued between \$300,000-\$499,999 and only 7.6% of households valued over \$500,000.

Chart H1: Regional Housing Unit Comparison

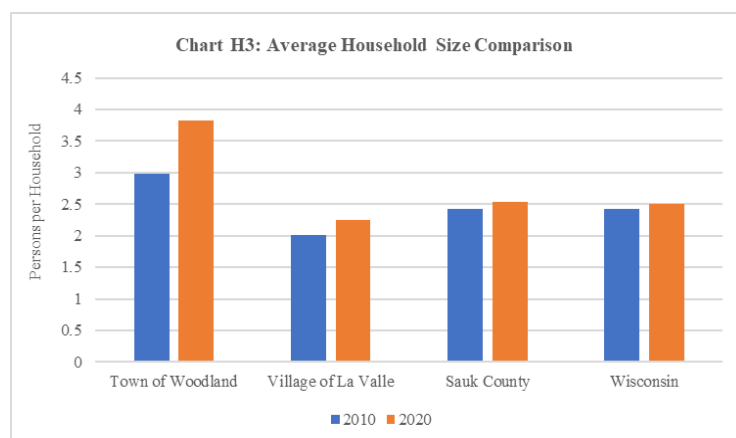
Chart H1: Regional Housing Unit Comparison																
YEAR	Town of Woodland		Town of La Valle		Town of Ironton		Town of Winfield		Town of Westford		Town of Westfield		Sauk County		Wisconsin	
	#	% Change	#	% Change	#	% Change	#	% Change	#	% Change	#	% Change	#	% Change	#	% Change
1990	257		783		201		228		195		206		20,439		2,055,774	
2000	302	17.51%	914	16.73%	228	13.43%	297	30.26%	239	22.56%	216	4.85%	24,297	18.88%	2,321,144	12.91%
2010	396	31.13%	1,182	29.32%	245	7.46%	359	20.88%	254	6.28%	238	10.19%	25,192	3.68%	2,279,768	-1.78%
2020	415	4.80%	1,222	3.38%	255	4.08%	372	3.62%	236	-7.09%	227	-4.62%	30,784	22.20%	2,727,726	19.65%

Source: U.S. Census Bureau, 1990-2020

Table H2: Households by Type

Table H2: Households by Type								
	Town of Woodland				Sauk County			
	2010	% of Total	2020	% of Total	2010	% of Total	2020	% of Total
Family Households	282	86.5%	216	74.5%	16,429	67.1%	16,567	64.8%
Married	260	79.8%	187	64.5%	13,107	53.5%	13,131	51.4%
Other	22	6.7%	29	10.0%	3,322	13.6%	3,436	13.4%
Non-family households	44	13.5%	74	25.5%	8,059	32.9%	8,990	35.2%
Living Alone	36	11.0%	56	19.3%	6,675	27.3%	7,391	28.9%
Not Living Alone	8	2.5%	18	6.2%	1,384	5.7%	1,599	6.3%
Total Households	326	100.0%	290	100.0%	24,488	100.0%	25,557	100.0%

Source: US Census, 2010 and 2020

Chart H3: Average Household Size

Source: US Census, 2010-2020

Table H4: Housing Units by Structural Type

Table H4: Housing Units by Structural Type				
	Town of Woodland		Sauk County	
	2010	2020	2010	2020
Occupied Housing Units	326	290	25,438	30,525
% Single Family	98.2%	98.6%	73.1%	67.0%
% Mobile Home	0.9%	1.4%	7.7%	6.3%
% With 2-4 Units	0.9%	0.0%	8.8%	9.5%
% With 5-9 Units	0.0%	0.0%	4.7%	5.5%
% With 10 or More Units	0.0%	0.0%	5.6%	8.5%

Source: US Census Bureau, 2010 and 2020

Table H5: Age of Existing Housing Structures, 2020				
Year Built	Woodland		Sauk County	
	# of Units	Percentage	# of Units	Percentage
1939 or earlier	77	26.55%	6,096	19.97%
1940 - 1959	29	10.00%	3,133	10.26%
1960 - 1979	36	12.41%	6,314	20.68%
1980 - 1999	50	17.24%	8,600	28.17%
2000 - 2009	90	31.03%	5,088	16.67%
2010 - 2013	6	2.07%	511	1.67%
2014 or Later	2	0.69%	783	2.57%
Total Units	290		30,525	

Source: American Community Survey, 2020

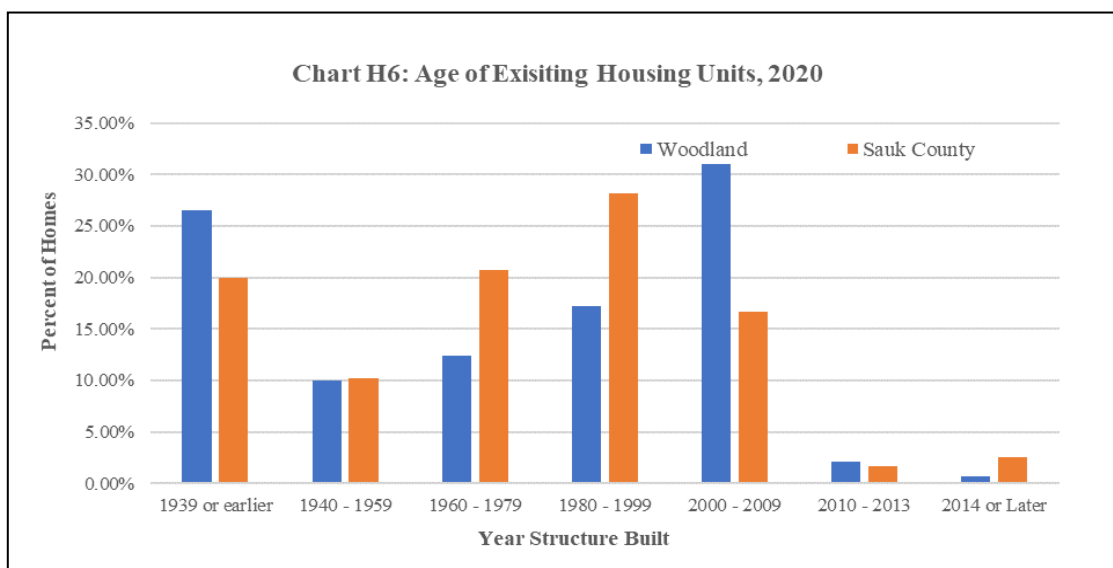
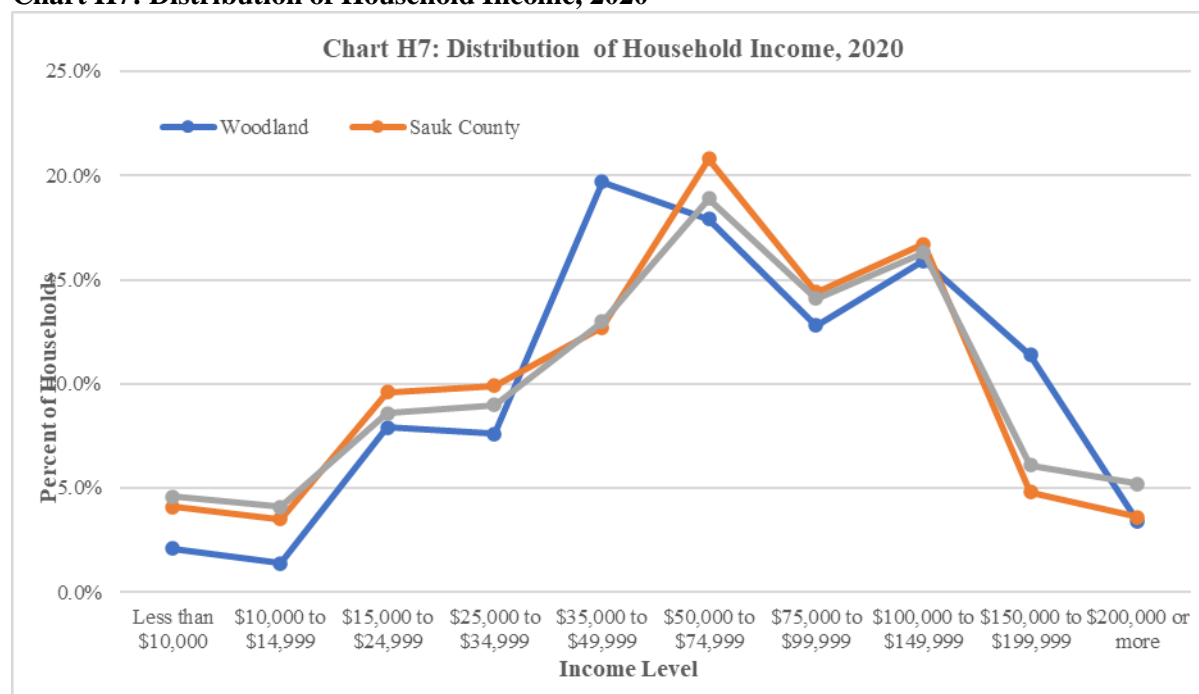


Chart H7: Distribution of Household Income, 2020

Source: American Community Survey, 2020

Tables H8 & H9: Affordable Housing Expenses per Income, Woodland

Table H8: Affordable Housing Expenses per Income, Woodland 2017			
Household Median Income (HMI) = \$59,375			
Household Income Category	Rounded Description	Percent of Households	Affordable housing payment per month based on 30% of income standard
Extremely low income (below 25% of HMI)	\$15,000	8.6%	\$375
Very low income (25% to 50% of HMI)	\$15,000 - \$25,000	17.1%	\$375 - \$625
Low income (50% to 80% of HMI)	\$25,000 - \$35,000	22.4%	\$625 - \$875
Moderate income (80% to 100% of HMI)	\$35,000 - \$50,000	36.9%	\$875 - \$1,250
High income (greater than 100% HMI)	\$50,000	57.5%	\$1,250

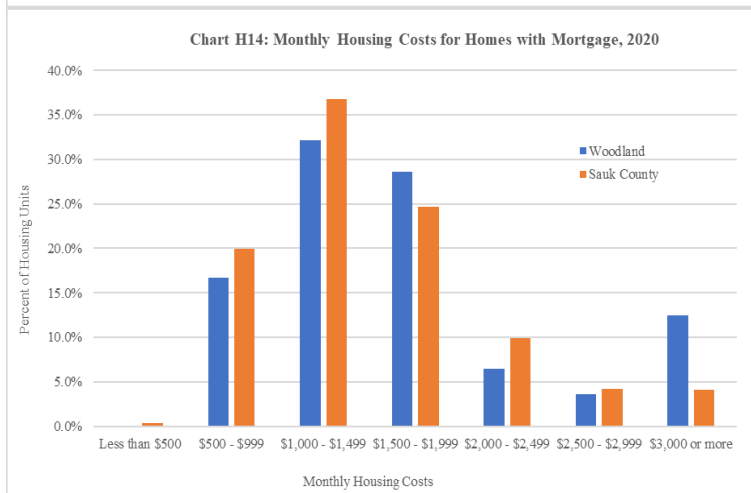
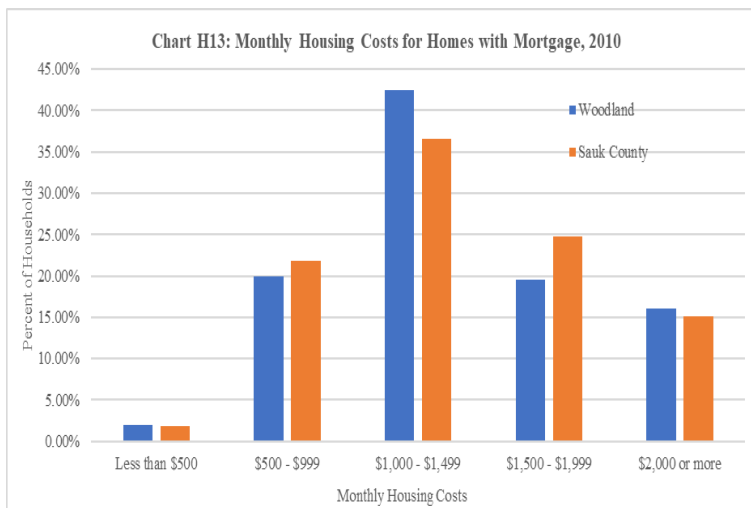
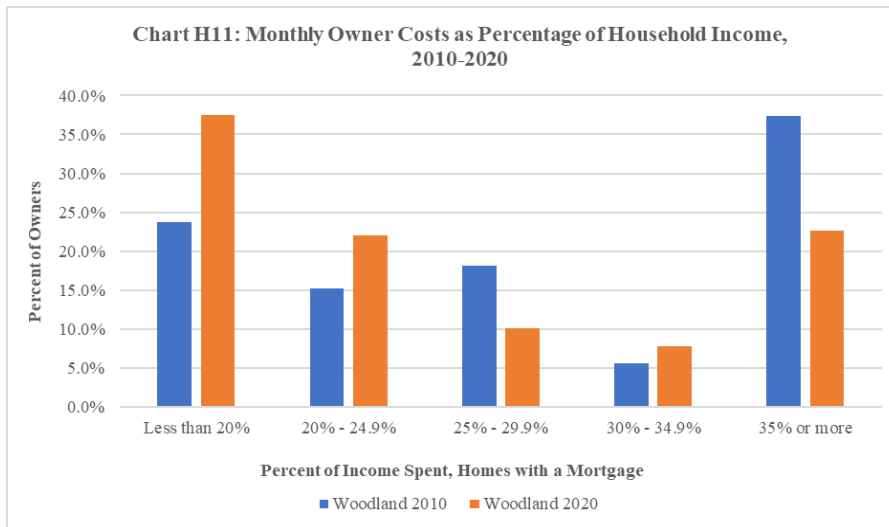
Source: US Census Bureau

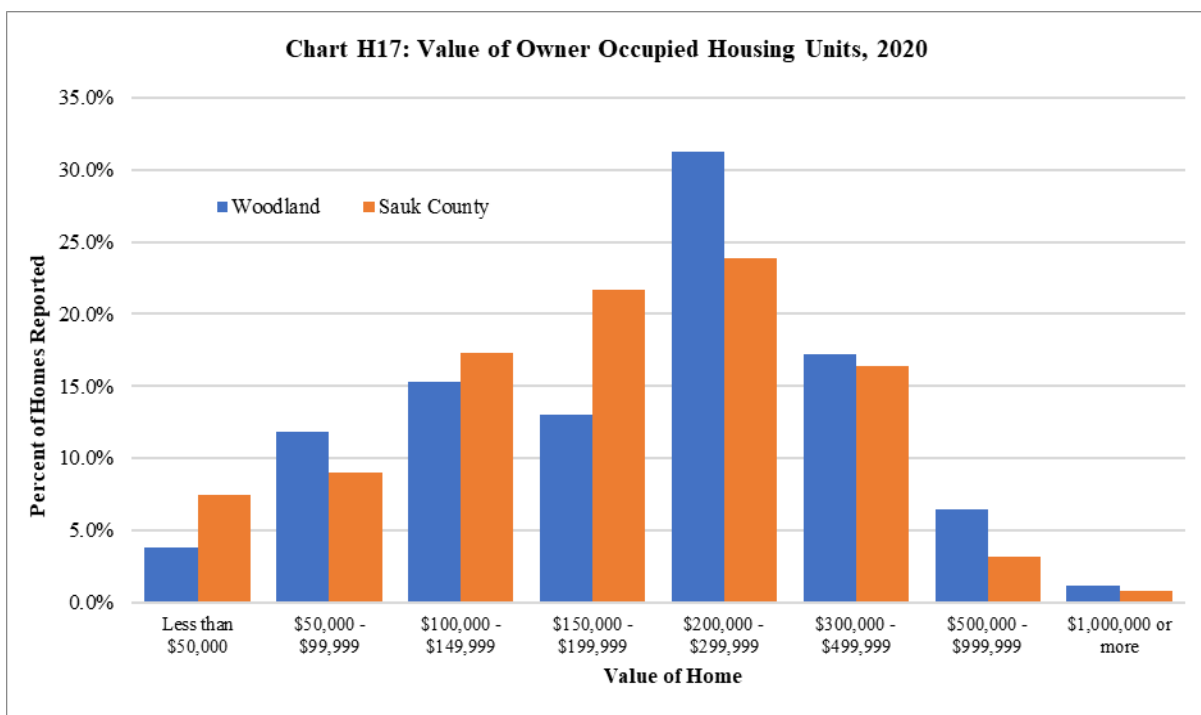
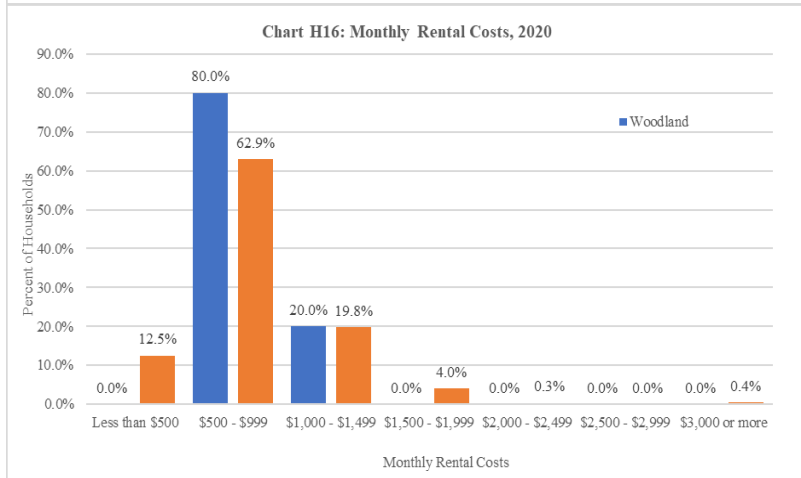
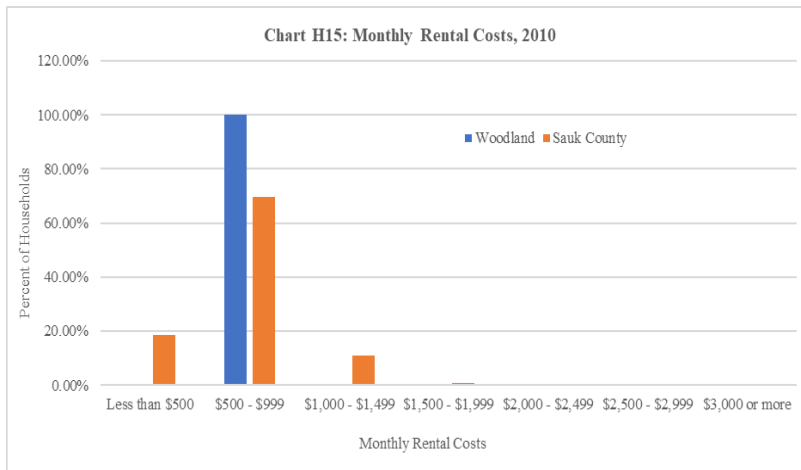
Table H9: Affordable Housing Expenses per Income, Woodland 2020

Household Median Income (HMI) = \$66,458			
Household Income Category	Rounded Description	Percent of Households	Affordable housing payment per month based on 30% of income standard
Extremely low income (below 25% of HMI)	19,999 or less	7.5%	\$445
Very low income (25% to 50% of HMI)	\$20,000 - \$34,999	11.0%	\$445 - \$890
Low income (50% to 80% of HMI)	>\$35,000 - \$60,000	19.7%	\$890 - \$1,424
Moderate income (80% to 100% of HMI)	>\$60,000 - \$71,192	17.9%	\$1,424 - \$1,780
High income (greater than 100% HMI)	>\$76,000	41.5%	\$1,780

Table H10: Distribution of Household Income

Table H10: Distribution of Household Income, 2020			
Distribution of Household Income, 2020	Percent of Households		
	Woodland	Sauk County	Wisconsin
Less than \$10,000	2.1%	4.1%	4.6%
\$10,000 to \$14,999	1.4%	3.5%	4.1%
\$15,000 to \$24,999	7.9%	9.6%	8.6%
\$25,000 to \$34,999	7.6%	9.9%	9.0%
\$35,000 to \$49,999	19.7%	12.7%	13.0%
\$50,000 to \$74,999	17.9%	20.8%	18.9%
\$75,000 to \$99,999	12.8%	14.4%	14.1%
\$100,000 to \$149,999	15.9%	16.7%	16.3%
\$150,000 to \$199,999	11.4%	4.8%	6.1%
\$200,000 or more	3.4%	3.6%	5.2%
Median Household Income	\$66,458	\$62,808	\$63,293
No. of Households	290	26,751	2,377,935
Avg. Household Income	\$85,893	\$77,000	\$82,757
Ratio of mean to median HH Income	1.29	1.23	1.31





4.2 Housing Density

Housing density can be defined in a number of ways. Density in its simplest definition is the number of housing units per total area of land. This numerical value is commonly referred to as gross density. Density policy, on the other hand, involves the utilization of a credit system to determine both the total number of lots that can be created in an area and the size of each lot. The density policy yields a calculation of the total number of potential future houses until an endpoint is reached.

The current gross housing density of the Town of Woodland stands at approximately 1 single-family home per 56 acres. This level of housing density has remained relatively unchanged from a historical perspective, however as more housing units are being built, particularly around the Dutch Hollow Lake development, the overall housing density is increasing.

4.3 Local Population and Housing Trends

To understand population and housing trends in the Town of Woodland and the impacts these trends will have on the future of the community, it is necessary to examine the population projections discussed in the previous chapter. The growth of the population will drive housing development in the Town. If the average household size should begin to decrease in the Town the number of housing units needed to accommodate the population may increase. From 1990 to 2020, the Town experienced a 61.5% increase in housing units or an average of 17.81% increase every ten years. If this trend continues, an additional 74 housing units will be built by the year 2030. From 2030 to 2040, another additional 74 housing units will be built if the 17.81% increase rate remains constant. In many cases, if the occupancy rate in the community increases, it can be assumed that the needed number of new homes will decline. However, this may not be the case in the Town of Woodland, since much of the housing classified as unoccupied is actually seasonal or recreational housing. It is assumed that owners of seasonal and recreational housing will retain these properties and those wishing to relocate to the Town of Woodland will need to build additional housing.

4.4 Projected Housing Needs Based on Population Projections

As noted in *Chapter 3 Population Inventory and Analysis* two methods of population projections are utilized. Population Projection 1 involved a comparison between a linear and growth method, along with a method used by the Wisconsin Department of Administration. Population Projection 2 uses a method that combines the historic projected number of new housing units coupled with a projected occupancy rate. The following includes the projected number of housing units needed based on Population Projection 1 as well as a reiteration of housing units needed, identified under Population Projection 2 and based on the historic number of housing units actually built.

4.4.1 Population Projection 1

- **DOA Projection (2013 est.)** projects a total population of 985 persons in the year 2040. At this rate of growth and a constant of 2.92 persons per household (the County average), the Town would add 146 people or essentially 50 houses assuming the occupancy rate remains the same at 2.92. Alternatively, at this rate of growth and a constant of 3.82 persons per household (the Town of Woodland average from the 2020 census), total new housing units needed by 2040 would be 38. By 2040, based on 3.82 persons per household, the Town will need 258 total housing units to accommodate a total of 985 persons.

- **Growth Model (2020-2050)** shows an increase in population to 1,039 persons, or 200 additional people by 2040. Assuming a constant of 2.92 persons per household (the County average), there will be a need for 69 more housing units by the year 2040. Alternatively, assuming a constant household size of 3.82 persons per household (the Town of Woodland average from the 2020 census), there will only be a need for 52 new housing units by 2040 to accommodate the additional 200 persons.

4.4.2 General Housing Needs Analysis

In reviewing the housing projection methods based on Population Projections 1 and 2, it appears as though the most logical housing projections are those that produce an increase in population through the years 2020 and 2030 respectively. Under Population Projection 1, the linear and growth models present a realistic increase in population and corresponding housing units by the year 2030. Population Projection 2 recognizes that all three analyses closely represent the linear and growth models in projected housing units added by the year 2030. With this analysis, it appears as though the DOA projection under Population Projection 1 may not realistically represent future population growth in the Town of Woodland until the year 2030 when compared to the relative ‘closeness’ of all of the other projection methods.

Realistically, housing units will be added to the Town of Woodland through the year 2030 and beyond. It is difficult to predict exact population and housing need increases, so it may be appropriate to set a range for predicted growth. Planners to identify lands needed to accommodate this growth can then utilize the ranges. (See *Chapter 11 Land Use* for more information on planning for development.)

4.8 Housing Opportunities

The Town of Woodland has always provided options for varying housing choices and locations both as part of a Dutch Hollow Lake development and within the unincorporated Village of Valton. With regard to Dutch Hollow Lake, there are approximately 562 vacant off-water lots located in platted subdivisions that can provide for additional residential development. In Valton, there are approximately 18 lots. Combined, the total number of vacant lots in existing platted areas is approximately 580. Many of these lots were platted before minimum lot size standards, and although they can support a residential structure and septic system, the area of the lots is limited. Thus, in order to develop these lots, two or more may be combined to provide the space necessary for a house, a primary septic system and a replacement septic area.

In addition to existing subdivisions in the Dutch Hollow Lake development, rural lots have historically been created by Certified Survey Map to accommodate rural residences and farmette operations. The creation of these ‘rural lots’ has served to provide an alternative living option to locating in an existing subdivision.

4.9 Housing Programs and Resources

Listed below are some examples of housing assistance programs and administrative agencies for such programs. Based on eligibility criteria, some Town of Woodland residents may qualify.

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

Section 811 – provides funding to nonprofit organizations for supportive housing for very low-income persons with disabilities who are at least 18 years of age

Section 202 – provides funding to private nonprofit organizations and consumer cooperatives for supportive housing for very low-income persons age 62 and older

Section 8 – major program for assisting very low-income families, elderly and disabled individuals to afford housing on the private market. Participants are responsible for finding their own housing. Funding vouchers are distributed through Public Housing Authorities that deliver the vouchers to eligible applicants.

Section 8/SRO – provides funding to rehabilitate existing structures to create single room occupancy (SRO) housing for homeless individuals of very low income, with shared spaces.

Hope VI – provides grants to Public Housing Authorities to destroy severely distressed public housing units and replace them with new units or dramatically rehabilitate existing units. It hopes to relocate residents in order to integrate low and middle-income communities. It also provides community and supportive services.

Public Housing – the goal is to provide rental housing for low-income families, elderly and disabled individuals. Rents are based on resident's anticipated gross annual income less any deductions.

HOME – provides formula grants to states and localities that communities use to fund a range of activities that build, buy, or rehabilitate affordable housing units for rent or ownership.

Section 502 – makes loans to low- and very low-income households in rural areas to build, repair, renovate, or relocate houses, including mobile/manufactured homes. Funds can be used to purchase and prepare sites and to pay for necessities such as water supply and sewage disposal.

Section 515 – provides direct, competitive mortgage loans to provide affordable multifamily rental housing for very low-, low- and moderate-income families, and elderly and disabled individuals. It is primarily a direct mortgage program but funds can also be used to improve land and water and waste disposal systems.

Section 514/516 – loans and grants used to buy, build, improve, or repair housing for farm laborers, including persons whose income is earned in aquaculture and those involved in on-farm processing. Funds can be used to purchase a site or leasehold interest in a site, to construct or repair housing, day care facilities, or community rooms, to pay fees to purchase durable household furnishings and pay construction loan interest.

- **U.S Department of Agriculture Rural Development**

Section 502 Direct Loan Program – this program assists low- and very-low-income applicants obtain decent, safe and sanitary housing in eligible rural areas by providing payment assistance to increase an applicant's repayment ability. Payment assistance is a type of subsidy that reduces the mortgage payment for a short time. The amount of assistance is determined by the adjusted family income.

Section 515 – remortgages made by USDA to provide affordable rental housing for very low-, low-, and moderate-income families, elderly persons, and persons with disabilities.

Section 514/516 – provides loans and grants for the development of on-farm and off farm housing.

- **State of Wisconsin – Department of Administration - Division of Energy, Housing and Community Resources**

HOME Homebuyer and Rehabilitation Program (HHR)

The Division of Energy, Housing and Community Resources (DEHCR) has identified homeownership and the conservation of quality owner-occupied housing as top priorities for allocating federal and state housing resources. A program was established to provide essential home purchase assistance and necessary home rehabilitation, and other vital improvements for dwelling units occupied by low- and moderate-income households. The source of funds is the U.S. Department of Housing and Urban Development (HUD) HOME Investment Partnerships Program (HOME). The Wisconsin Department of Administration, DEHCR awards these funds to local units of government and local housing organizations through a biennial funding cycle.

Housing Cost Reduction Initiative Program (HCRI)

The Housing Cost Reduction Initiative (HCRI) was created in 1989, by the Governor and the Wisconsin Legislature. The State set aside these funds to provide housing assistance to low- and moderate-income (LMI) households seeking to own decent, safe, affordable housing. The Wisconsin Department of Administration, Division of Energy, Housing and Community Resources (DEHCR) awards these funds to eligible applicants through a biennial funding cycle.

Rental Housing Development (RHD) – funds provided through HUD’s HOME program to make repairs or improvements to rental units leased to persons who have low or very low incomes.

Veterans Rental Assistance Program (VRAP) - provides rental assistance for veterans who are struggling.

Wisconsin Emergency Rental Assistance Program (WERA) - provides rental and utility assistance

Wisconsin Help for Homeowners Program (WHH) - provides assistance for mortgage and tax payments, refinancing, homeowner's insurance, and utilities

Neighborhood Stabilization Program (NSP)- provides assistance to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities

Community Development Block Grants (CDBG) – funds made available to local units of government that are deemed most in need of assistance for housing rehabilitation and/or limited other housing activities. The funds are awarded to a local governmental unit, which in turn, provides zero interest, deferred payment loans for housing assistance to low to moderate-income homeowners.

Community Development Block Grant - Emergency Assistance Program (CDBG-EAP) - Funds are to be directed to eligible units of government throughout the State that are in need of assistance due to a natural or manmade disaster. Funds are to be used to provide housing assistance to low to moderate income homeowners to address the damage caused by the disaster.

Wisconsin Housing and Economic Development Authority (WHEDA) – There are two specific programs offered by WHEDA to assist individuals with their homeownership needs, HOME and Home Improvement Loans. The HOME program provides competitive mortgages to potential homeowners with fixed below-market interest rates to qualified candidates. The Home

Improvement Loan program provides funding up to \$17,500 to qualified candidates for rehabilitation and other various housing activities. These funds are provided at below-market fixed interest rates for up to 15 years with no prepayment penalties. The properties must be at least 10 years old and the applicants must meet the income limits established by WHEDA for the county they reside within.

Other Programs – Other programs that may be considered for housing assistance are provided by various agencies throughout the State, including Rural Development components of the U.S. Department of Agriculture and Sauk County.

4.10 Housing Goal, Objectives and Policies

Housing Goal: Manage new housing development and preserve existing housing stock in the Town of Woodland to maintain the rural character, while preserving agriculture and natural resources as well as the natural beauty in the Town.

Housing Objectives/Policies:

HO-1 Promote quality well built homes and maintenance of current housing stock.

HP-1A Continue participation in the Uniform Dwelling Code program and encourage building inspectors to attend sessions to educate them on code updates.

HP-1B Minimum square footage requirements for any residential structure shall be 750 square feet of living space and which may include finished basements/lower levels that provide residential living space.

HP-1C All residential dwellings shall be placed upon a foundation. Any residential dwelling supported on a slab or floating slab shall be designed based upon an analysis of the site and soil characteristics including an analysis of the soil weight bearing capacity and the weight of the proposed structure. Said analysis shall be submitted as part of the Town Building Permit Application.

HP-1D Permanent mobile homes are not permitted, with the exception of mobile homes related to agricultural operations.

HO-2 Promote housing development guidelines that maintain rural character and protect natural beauty.

HP-2A Continue to evaluate all development proposals to ensure that landowners are aware of Town of Woodland regulations and to streamline the permitting and approval process.

HP-2B Provide education to lakeshore landowners on shoreland requirements in an attempt to alleviate conflict. The Town of Woodland encourages the Dutch Hollow Lake Property Owners Association to work with Sauk County Land Resources and Environment Department and UWEX on developing a shoreland education program.

HO-3 Promote new development that utilizes existing infrastructure.

HP-3A All new development and infrastructure must be accessible to emergency services. As such, the Town will notify the respective fire and ambulance district of any new subdivision plan or certified survey map.

HP-3B Continue to review the Town's driveway ordinance to ensure that all development is accessible to emergency vehicles and driveways are constructed in a way that preserves town roads and right-of-way.

HP-3C Encourage new residences, where appropriate, to share driveways with each other or with neighboring existing homes to preserve Town road edges and maintain rural character. Maintenance and easement requirements on shared driveways shall be developed and recorded in the Sauk County Register of Deeds.

HO-4 Direct future development to areas of existing development.

HP-4A Future housing should be directed to Rural Estate Residential, Shoreline Residential and Rural Community areas according to *Map 11-3 Land Use Districts*.

HO-5 Support efforts which provide for affordable housing and which meet the requirements of people with special needs.

HP-5A Direct affordable housing opportunities for people with special needs to the Village of Wonewoc and City of Hillsboro.

HO-6 Encourage residential housing designs that are consistent with the character of the area such as the Dutch Hollow Lake development, Valton and rural parts of the Town of Woodland.

HP-6A Protect active farmland by encouraging development away from prime agricultural lands. (See also agricultural policies under Chapter 5 Agricultural Resources).

HP-6B Runoff from all types of development should not negatively impact surrounding property or natural resources. (See also policies under Chapter 9 Natural Resource).