

Section 2: Contents of a Comprehensive Plan - 9 Elements, cont.

HOUSING ELEMENT [s. 66.1001 (2)(b), Stats.]			
REQUIRED INFORMATION		COMMENTS	
1. A compilation of objectives, policies, goals, maps, and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit.			
Objectives	To maintain the rural character of Concord		
Policies			
Goals			
Maps			
Programs			
2. Housing Stock Assessment Information:			
Age Characteristics			
Structural Characteristics			
Value Characteristics			
Occupancy Characteristics			
3. Identify policies and programs that:	Policies	Programs	Comments
Promote development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all ages groups and persons with special needs.			
Promote the availability of land for the development or redevelopment of low-income and moderate-income housing			
Maintain or rehabilitate the local governmental unit's existing housing stock.			

Introduction (UW Extension)

Housing Element Requirements:

A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural value, and occupancy characteristics of the local governmental unit's housing stock.

The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock.

Housing Element

Age and Quality of Housing Stock

Table 1, taken from the 2000 U.S. Census, shows the age characteristics of housing units for the Town of Concord. **Table 2** (information provided by Town of Concord Clerk) shows new housing by permits issues from the years 2000–2006. **Table 3**, taken from the 2000 U.S. Census, specifies housing unit types of the Town of Concord housing stock.

The Town of Concord is a rural community. According to the 2000 U.S. census data, approximately 70% of the housing units are single-family detached houses. The great majority of the other housing units, approximately 29%, are mobile homes. There are no assisted living facilities for senior citizens, physically, and mentally disabled residents. There are multi-unit housing and assisted living facilities in near-by and adjacent communities- Oconomowoc, Watertown and Jefferson, for instance.

It is one of the goals of the Town of Concord to retain its rural character. In keeping with this goal, it will be the objective of the Town of Concord not to allow larger, multi-unit housing complexes of more than 2 units, for rental units, condominiums, or assisted living facilities. The Town will follow the policy of utilizing the neighboring communities to provide these larger multi-unit housing complexes.

Approximately 21% of the houses were built before 1939. Over the next three decades few housing units were built in Concord, only about 8.5% of the current housing stock. The 1970's saw a large increase in the number of housing units following the creation of Spacious Acres, the mobile home park, in the late 1960's and with the creation of subdivisions throughout the town in the 197-0's. The farmland preservation legislation implemented by Jefferson County in the early 1980's limited the creation of subdivisions in the Town of Concord and slowed new housing construction, but new housing has continued to grow at a faster rate in subsequent years as people from the Milwaukee and Madison metropolitan areas have sought a more rural atmosphere for their residences.

It is one of the goals of the Town of Concord to retain its rural character. In keeping with this goal, it will be the objective of the Town of Concord to encourage the preservation of the older housing stock within the township. Though there are currently no policies or programs to support this objective, the Town of Concord government will use this objective to guide them in making decisions that involve the town's older houses, in consideration of the role these structures play as an integral part of the character and heritage of the Town of Concord.

Housing Value and Affordability

Table 4, taken from the 2000 U.S. Census, shows values of owner-occupied housing units and mortgage status for the Town of Concord.

According to the 2000 U.S. Census (table listed below) most households in the town of Concord meet the HUD affordability standards- costs of housing equal to 28% or less of household income. The median costs of housing for the Town of Concord falls below 20% of household income. The median value for owner-occupied homes in Wisconsin, according to the 2000 U.S. Census, was \$112, 200. The values of more than 10.5% of the housing units in the Town of Concord were below this level. There are no financially assisted housing facilities in the Town of Concord.

SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 1999

Percentage of Household Income	Number of Households	Percentage of Households
Less than 15.0 percent	81	32.8
15.0 to 19.9 percent	60	24.3
20.0 to 24.9 percent	29	11.7
25.0 to 29.9 percent	44	17.8
30.0 to 34.9 percent	10	4.0
35.0 percent or more	23	9.3
Not computed	-	-

The Town of Concord believes that its housing stock is affordable to a wide range of income levels. It is one of the goals of the Town of Concord to maintain a reasonable tax assessment. In keeping with this goal, it will be the objective of the Town of Concord not to have any financially assisted housing facilities. The Town will follow the policy of depending on other government bodies, such as Jefferson County, the State of Wisconsin, and the Federal Government, to provide these services. The Town of Concord believes that its government and taxpayers are not equipped to provide this type of housing.

Occupancy Characteristics

Tables 5 & 6, taken from the 2000 U.S. Census, show occupancy characteristics for the housing stock of the Town of Concord.

Occupancy characteristics for the Town of Concord are shown in Tables 5 and 6 of this document, taken from the year 2000 U.S. Census.

Policies and Programs For Promoting The Development of Housing

Housing development in the Town of Concord currently depends on three factors: 1) Free market demand; 2) Jefferson County Zoning Ordinances; 3) Town of Concord landowners willing to sell land for housing development.

It is one of the primary goals of the Town of Concord to retain its rural character. In keeping with this goal, the Town of Concord has the objective of limiting new housing units in the Town of Concord in order to maintain this rural character by limiting higher population density. This objective also coincides with the town's goal of maintaining a reasonable tax assessment burden on it's population. As a policy, the Town of Concord supports Jefferson County's current zoning ordinances. The Town of Concord also intends to specify zoning for the land uses in existing the rural hamlet that would affect housing development within this hamlet. The Town of Concord will also consider zoning ordinances that would be more restrictive than Jefferson County relative to available land splits in order to maintain our goal of preserving the rural character of the town.

Policies and Programs to Maintain or Rehabilitate Existing Housing Stock

The Town of Concord has no current policies or programs to maintain or rehabilitate existing housing. Building construction methods and quality are governed by the state's uniform building code and enforced by the Town of Concord Building Inspector.

One of the town's objectives is to preserve our housing stock, especially the heritage buildings that represent the history of our town. The Town of Concord will consider policies and programs in the future that will support the maintenance and rehabilitation of the town's housing stock. We believe that Jefferson County, state, and federal programs currently do an adequate job to help residents maintain and rehabilitate the housing within our town and that it is beyond the scope of our town's government and financial capabilities to actively support this process.

	Number	Percent
TENURE BY YEAR STRUCTURE BUILT		
Owner-occupied housing units	675	100
Built 1999 to March 2000	10	1.5
Built 1995 to 1998	73	10.8
Built 1990 to 1994	49	7.3
Built 1980 to 1989	86	12.7
Built 1970 to 1979	256	37.9
Built 1960 to 1969	36	5.3
Built 1950 to 1959	10	1.5
Built 1940 to 1949	11	1.6
Built 1939 or earlier	144	21.3
Median	1975	(X)
Renter-occupied housing units	68	100
Built 1999 to March 2000	0	0
Built 1995 to 1998	0	0
Built 1990 to 1994	0	0
Built 1980 to 1989	11	16.2
Built 1970 to 1979	2	2.9
Built 1960 to 1969	11	16.2
Built 1950 to 1959	0	0
Built 1940 to 1949	0	0
Built 1939 or earlier	44	64.7
Median	1940-	(X)
TENURE BY YEAR HOUSEHOLDER MOVED INTO UNIT		
Owner-occupied housing units	675	100
Moved in 1999 to March 2000	22	3.3
Moved in 1995 to 1998	175	25.9
Moved in 1990 to 1994	140	20.7
Moved in 1980 to 1989	113	16.7
Moved in 1970 to 1979	154	22.8
Moved in 1969 or earlier	71	10.5
Median	1990	(X)
Renter-occupied housing units	68	100
Moved in 1999 to March 2000	7	10.3
Moved in 1995 to 1998	22	32.4
Moved in 1990 to 1994	11	16.2
Moved in 1980 to 1989	9	13.2
Moved in 1970 to 1979	16	23.5
Moved in 1969 or earlier	3	4.4
Median	1993	(X)

Table #2: Permits

Town of Concord Building Permits 2000-06

2000: 4 new homes, 7 remodel, 4 sheds, 5 heating, 8 garages, 3 decks, 10 plumbing, 2 towers, 5 pole bldgs, 19 electrical and one prefab.

2001: 10 new homes, 9 remodel, 5 sheds, 14 heating, 5 garage, 2 decks, 17 plumbing, 2 ag, 2 pools, 3 towers, 4 pold bldg, 22 electrical and 4 prefab.

2002: 43 bldg permits (7 new home), 38 electrical, 13 HVAC, 15 plumbing

2003: 43 bldg permits (7 new home) 28 electrical, 16 plumbing and 13 heating

2004: 61 bldg permits (13 new home, 1 two family home) 49 electrical, 28 plumbing and 20 heating

2005: 62 bldg permits (14 new home), 42 electrical, 30 plumbing and 18 heating

2006: 43 bldg permits (12 new home), 31 electrical, 17 plumbing and 14 heating

Table #3: Structures	Subject	Number	Percent
TENURE BY UNITS IN STRUCTURE			
Owner-occupied housing units		675	100
1, detached		468	69.3
1, attached		5	0.7
2		5	0.7
3 or 4		0	0
5 or more		0	0
Mobile home		197	29.2
Boat, RV, van, etc		0	0
Renter-occupied housing units		68	100
1, detached		38	55.9
1, attached		4	5.9
2		20	29.4
3 or 4		0	0
5 to 9		0	0
10 to 19		0	0
20 to 49		0	0
50 or more		0	0
Mobile home		6	8.8
Boat, RV, van, etc		0	0
SELECTED CHARACTERISTICS OF HOUSEHOLDS WITH HOUSEHOLDER 65 YEARS AND OVER			
Occupied housing units		147	100
Owner occupied		133	90.5
Less than 1.01 occupants per room		147	100
No telephone service		0	0
No vehicle available		4	2.7
Below poverty level		14	9.5
With meals included in rent		0	0
SELECTED CHARACTERISTICS OF HOUSEHOLDS BELOW POVERTY LEVEL			
Owner-occupied housing units		30	100
Lacking complete plumbing facilities		0	0
1.01 or more occupants per room		0	0
Built 1939 or earlier		14	46.7
Householder 65 years and over		8	26.7
With public assistance income		0	0
With Social Security income		13	43.3
No telephone service		0	0
Renter-occupied housing units		6	100
Lacking complete plumbing facilities		6	100
1.01 or more occupants per room		0	0
Built 1939 or earlier		0	0
Householder 65 years and over		6	100
With public assistance income		0	0
With Social Security income		6	100
No telephone service		0	0

Table #4: Values	Subject	Number	Percent
	Specified owner-occupied housing units	247	100
	VALUE		
	Less than \$10,000	0	0
	\$10,000 to \$14,999	0	0
	\$15,000 to \$19,999	0	0
	\$20,000 to \$24,999	0	0
	\$25,000 to \$29,999	0	0
	\$30,000 to \$34,999	0	0
	\$35,000 to \$39,999	0	0
	\$40,000 to \$49,999	4	1.6
	\$50,000 to \$59,999	3	1.2
	\$60,000 to \$69,999	4	1.6
	\$70,000 to \$79,999	3	1.2
	\$80,000 to \$89,999	0	0
	\$90,000 to \$99,999	12	4.9
	\$100,000 to \$124,999	36	14.6
	\$125,000 to \$149,999	45	18.2
	\$150,000 to \$174,999	38	15.4
	\$175,000 to \$199,999	44	17.8
	\$200,000 to \$249,999	29	11.7
	\$250,000 to \$299,999	14	5.7
	\$300,000 to \$399,999	10	4
	\$400,000 to \$499,999	5	2
	\$500,000 to \$749,999	0	0
	\$750,000 to \$999,999	0	0
	\$1,000,000 or more	0	0
	Median (dollars)	160,900	(X)
	MORTGAGE STATUS		
	With a mortgage, contract to purchase, or similar debt	199	80.6
	With a second mortgage or home equity loan, but not both	109	54.8
	Second mortgage only	23	21.1
	Home equity loan only	86	78.9
	Both second mortgage and home equity loan	0	0
	No second mortgage or home equity loan	90	45.2
	Without a mortgage	48	19.4

Table #5: Occupancy	Subject	Number	Percent
OCCUPANCY STATUS			
Total housing units		770	100
Occupied housing units		757	98.3
Vacant housing units		13	1.7
TENURE			
Occupied housing units		757	100
Owner-occupied housing units		690	91.1
Renter-occupied housing units		67	8.9
VACANCY STATUS			
Vacant housing units		13	100
For rent		0	0
For sale only		4	30.8
Rented or sold, not occupied		0	0
For seasonal, recreational, or occasional use		5	38.5
For migratory workers		0	0
Other vacant		4	30.8
AGE OF HOUSEHOLDER			
Occupied housing units		757	100
15 to 24 years		11	1.5
25 to 34 years		99	13.1
35 to 44 years		194	25.6
45 to 54 years		164	21.7
55 to 64 years		138	18.2
65 years and over		151	19.9
65 to 74 years		99	13.1
75 to 84 years		44	5.8
85 years and over		8	1.1

Table #6: Occupancy Characteristics Subject	Number	Percent
TENURE BY ROOMS		
Owner-occupied housing units	675	100
1 room	0	0
2 rooms	0	0
3 rooms	27	4
4 rooms	54	8
5 rooms	149	22.1
6 rooms	162	24
7 or more rooms	283	41.9
Median	6.2	(X)
Renter-occupied housing units	68	100
1 room	0	0
2 rooms	0	0
3 rooms	0	0
4 rooms	2	2.9
5 rooms	37	54.4
6 rooms	10	14.7
7 or more rooms	19	27.9
Median	5.4	(X)
TENURE BY BEDROOMS		
Owner-occupied housing units	675	100
No bedroom	0	0
1 bedroom	5	0.7
2 bedrooms	135	20
3 bedrooms	378	56
4 bedrooms	137	20.3
5 or more bedrooms	20	3
Renter-occupied housing units	68	100
No bedroom	0	0
1 bedroom	0	0
2 bedrooms	20	29.4
3 bedrooms	32	47.1
4 bedrooms	8	11.8
5 or more bedrooms	8	11.8
HOUSE HEATING FUEL		
Occupied housing units	743	100
Utility gas	369	49.7
Bottled, tank, or LP gas	187	25.2
Electricity	68	9.2
Fuel oil, kerosene, etc	104	14
Coal or coke	0	0
Wood	15	2
Solar energy	0	0
Other fuel	0	0
No fuel used	0	0