



2 HOUSING

Housing supports local resident's ability to live within the county. While housing may be taken for granted, the number, kind, and availability have significant impacts on the social and economic well being of a particular community and collectively on the county.

The term "housing" refers to all types of structures, such as owner-occupied, rental, cooperative, seasonal, and condominium ownership. While county and local governments do not engage in developing all levels of housing, policies and governance provide avenues in which some communities develop housing for special segments of the population, such as a housing authority developing rental units for eligible elderly and disabled persons.

Local governments rely on housing for many reasons: providing employment for local businesses, children for local school districts, and revenue for operating government facilities and programs from collected property taxes.

Finding appropriate affordable housing is often one of the greatest challenges faced by community residents; thus, the ability of a community to provide an adequate housing supply for all persons and income levels is vital to its economic prosperity and the well being of its residents. Housing costs are the single largest expenditure for most of the county's residents. In Wisconsin, two-thirds of households are homeowners and for most it is likely that their home is their most valuable asset and largest investment.

2.1 HOUSING CHARACTERISTICS

Occupancy

Occupancy characteristics by community for Taylor County are listed in Table 2-1. A total of 8,595 housing units were identified in Taylor County according to the Census Bureau in 2000. The majority of these housing units in Taylor County are located in rural local towns. Approximately 66 percent of total housing units are located in towns leaving the remaining 34 percent split between villages and the city. Almost half of all the county's rental units are located in the City of Medford. When combining the City of Medford rentals with those of the Town of Medford and Village of Rib Lake, the total rentals reach nearly 66 percent. The Towns of Rib Lake and Westboro have the greatest number of seasonal or recreational use homes, which is most likely due to the number of lakes in those areas. Taylor County does not have a high percentage of seasonal or recreational units in total housing units.



Table 2-1: Housing Occupancy Characteristics by Community

Area	Total Housing Units	Occupied Units	Owner Occupied Units	Renter Occupied Units	Total Vacant Units	Seasonal or Recreational Use	Vacant Year Round Units
Taylor County	8,595	7,529	6,067	1,462	1,066	704	362
T. Aurora	154	134	114	20	20	14	6
T. Browning	313	298	271	27	15	6	9
T. Chelsea	310	274	255	19	36	29	7
T. Cleveland	120	98	93	5	22	15	7
T. Deer Creek	253	241	210	31	12	2	10
T. Ford	103	96	87	9	7	4	3
V. Gilman	209	185	143	42	24	2	22
T. Goodrich	203	164	146	18	39	32	7
T.Greenwood	295	234	216	18	61	54	7
T. Grover	135	93	85	8	42	35	7
T.Hammel	346	265	246	19	81	77	4
T.Holway	284	263	243	20	21	3	18
T. Jump River	167	118	108	10	49	38	11
T. Little Black	414	403	361	42	11	1	10
V. Lublin	72	59	46	13	13	1	12
T. Maplehurst	144	133	103	30	11	2	9
T. McKinley	186	139	124	15	47	31	16
C. Medford	2,034	1,947	1,228	719	87	2	85
T. Medford	846	821	699	122	25	5	20
T. Molitor	142	100	96	4	42	41	1
T.Pershing	92	70	64	6	22	15	7
T. Rib Lake	466	278	253	25	188	167	21
V. Rib Lake	394	356	220	136	38	8	30
T. Roosevelt	169	149	138	11	20	11	9
V.Stetsonville	241	230	178	52	11	1	10
T. Taft	132	120	102	18	12	5	7
T. Westboro	371	261	238	23	110	103	7

Source: U.S. Census 2000, SF 1



Age

Table 2-2 and Figure 2-1 show the percent and number, respectively, of the housing stock by age in Taylor County. Forty-five percent of the housing units in the county were built before 1960, making those units 40 years of age or older, based on 2000 Census figures.

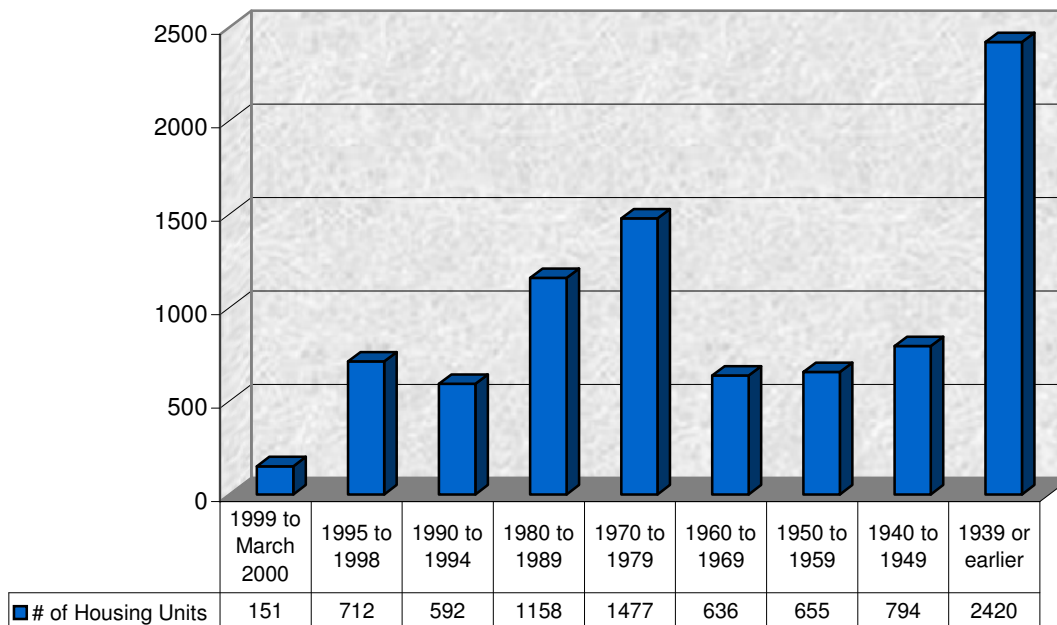
Table 2-2: Age of Housing Stock

Taylor County

Year Structure Built	Percent of Total Housing Stock
Total	100.0%
1999 to March 2000	1.8%
1995 to 1998	8.3%
1990 to 1994	6.9%
1980 to 1989	13.5%
1970 to 1979	17.2%
1960 to 1969	7.4%
1950 to 1959	7.6%
1940 to 1949	9.2%
1939 or earlier	28.2%

Source: U.S. Census 2000, SF 3

Figure 2-1: Age of Housing Stock



Source: U.S. Census 2000 SF3



Stock

The housing stock in Taylor County consists of mainly single-family homes (1-unit dwellings). According to Census Bureau data, approximately 78 percent of all housing units were 1-unit dwellings, 11 percent were multi-family units and 11 percent were mobile homes or trailers (Table 2-3).

Table 2-3: Units in Housing Structure, 2000

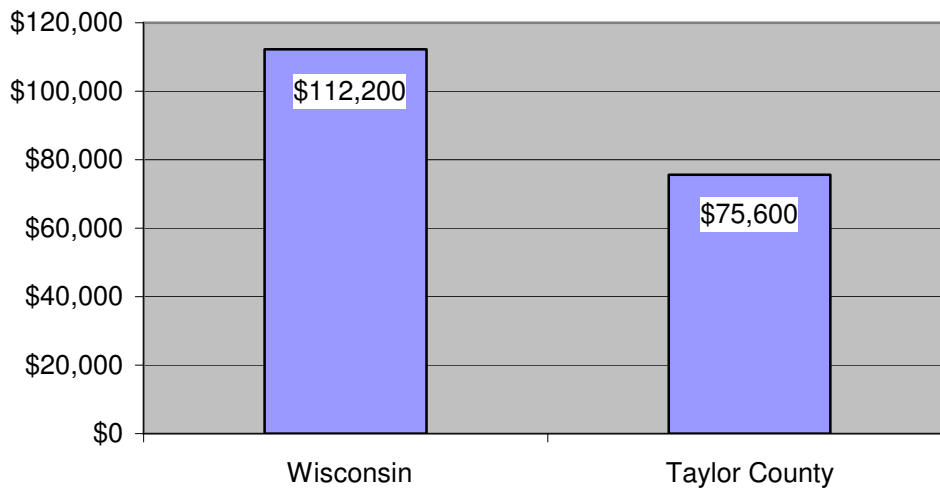
Housing Type	Number	Percent
1-unit detached	6,617	77.0%
1-unit attached	95	1.1%
2 units	278	3.2%
3 or 4 units	258	3.0%
5 to 9 units	212	2.5%
10 to 19 units	138	1.6%
20 or more units	51	0.6%
Mobile Home	937	10.9%
Boat, RV, Van, Other	9	0.1%
Total	8,595	100.0%

Source: U.S. Census 2000 SF3

Value

According to the U.S. Census Bureau, specified owner-occupied units are housing units that include only one-family houses on less than ten acres without a business or medical office on the property. The data for “specified units” excludes mobile homes, houses with a business or medical office, houses on ten or more acres, and housing units in multi-unit buildings. Reporting the value of only specified units gives a clearer picture of the value of homes in an area (Figure 2-2).

Figure 2-2: Median Value of Specified Owner-Occupied Housing Units, 2000

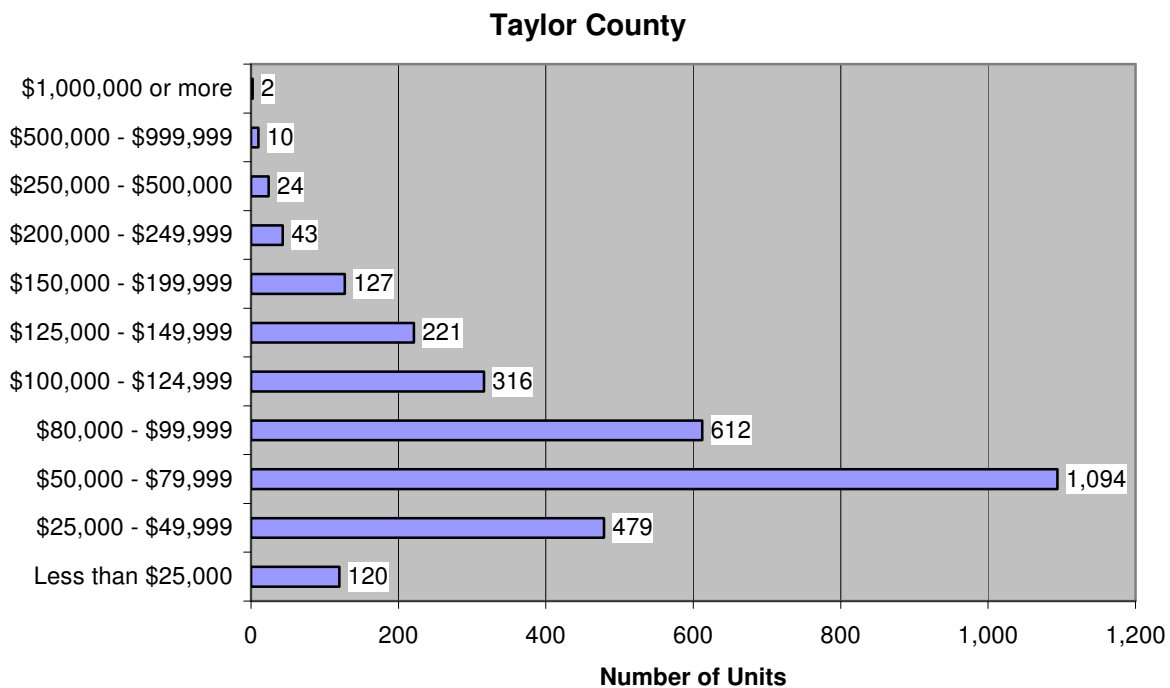


Source: U.S. Census 2000 SF3



The Census Bureau also reported that 3,048 of the 7,529 occupied housing units in Taylor County were specified owner-occupied units. The median value of these units is \$75,600 compared to a median value in Wisconsin of \$112,200 (Figure 2-2). The value of all housing units (specified owner-occupied) covered a broad range from less than \$25,000 to more than \$1,000,000. Figure 2-3 lists the number of specified owner-occupied units by value.

Figure 2-3: Value of Specified Owner-Occupied Housing Units, 2000



Source: U.S. Census 2000 SF3

2.2 HOUSEHOLD PROJECTIONS

Future household projections were developed by the Wisconsin Department of Administration, Demographic Services Center. The projections are based on past projections and data developed, collected and analyzed by the Demographic Services Center. A methodology on how the Center developed the municipal household projections is available online at the Department of Administration web page located at http://www.doa.state.wi.us/docs_view2.asp?docid=2053.



According to the household projections (Table 2-4), a total of 1,091 households will be added to Taylor County during a 25-year horizon spanning 2000-2025. While the projection for Taylor County reveals a net increase, four local governments are projected to see declines in households. The projections represented in Table 2-4 include occupied households and do not project seasonal or vacant units.

Table 2-4: Household Projections

Household Projections: 2000-2025							Total Change Between 2000 & 2025
Municipality	Total households	Projected Households					
	2000	2005	2010	2015	2020	2025	
Town of Aurora	134	130	128	125	121	117	-17
Town of Browning	298	318	342	365	387	408	110
Town of Chelsea	274	280	290	299	305	312	38
Town of Cleveland	98	103	110	116	122	128	30
Town of Deer Creek	241	246	254	262	267	272	31
Town of Ford	96	101	107	113	118	125	29
Town of Goodrich	164	170	177	185	191	196	32
Town of Greenwood	234	240	248	256	261	266	32
Town of Grover	93	99	105	112	117	124	31
Town of Hammel	265	281	301	319	336	353	88
Town of Holway	263	270	281	290	297	305	42
Town of Jump River	118	116	116	114	112	110	-8
Town of Little Black	403	410	420	430	437	442	39
Town of Maplehurst	133	137	142	147	151	155	22
Town of McKinley	139	144	150	157	162	167	28
Town of Medford	821	865	918	970	1,016	1,060	239
Town of Molitor	100	108	117	126	135	143	43
Town of Pershing	70	68	66	64	62	59	-11
Town of Rib Lake	278	285	297	307	315	321	43
Town of Roosevelt	149	150	153	156	157	158	9
Town of Taft	120	123	127	131	135	138	18
Town of Westboro	261	267	277	284	291	297	36
Village of Gilman	185	192	201	211	218	223	38
Village of Lublin	59	57	56	54	52	50	-9
Village or Rib Lake	356	359	363	368	369	369	13
Village of Stetsonville	230	237	246	255	263	268	38
City of Medford	1,947	1,969	2,005	2,036	2,053	2,054	107
Taylor County	7,529	7,725	7,997	8,252	8,450	8,620	1,091

Source: WDOA, Demographic Services Center

While the Demographics Services Center does not publish projected total housing units to 2025, they do provide estimates on a yearly basis. The Census Bureau reports a total housing unit figure for Taylor County of 8,595 units (2000 Census). Demographic Services Center estimates reveal that the total housing units as of April 1, 2006 are 9,120 approximately 525 more since 2000.



Household projections by age of householder in Table 2-5 indicates that households with householders between the ages of 15 to 44 will decrease by 562 and households with householders from 45 to over 80 years of age will increase by 1,812 in the 30 years from 2000 to 2030. This suggests that planning for older householders may be an important aspect for Taylor County and local developers to consider as the age of householders is predicted to steadily increase from 2005 to 2030.

Table 2-5: Households by Age of Householder - Taylor County

Age of Householder	Census 2000	Projected					
		2005	2010	2015	2020	2025	2030
15 to 24 years	342	370	338	292	279	288	290
25 to 34 years	1,109	1,040	1,180	1,299	1,198	1,038	984
35 to 44 years	1,757	1,535	1,262	1,190	1,345	1,478	1,372
45 to 54 years	1,444	1,748	1,869	1,638	1,348	1,276	1,452
55 to 64 years	970	1,100	1,387	1,687	1,805	1,588	1,318
65 to 74 years	895	917	963	1,104	1,396	1,707	1,839
75 to 84 years	750	729	707	741	781	916	1,173
85 years and over	262	286	291	301	298	329	351
Total Households	7,529	7,725	7,997	8,252	8,450	8,620	8,779

Source: WDOA, Demographic Services Center

2.3 PROGRAMS AND IMPLEMENTATION TOOLS

A number of housing programs are available to assist local governments, developers, and homeowners in assisting and making improvements to housing units. While the following list is not intended to be all inclusive, it provides the more popular programs that aim to meet the needs of persons of all incomes levels, age groups and persons with special needs.

Housing Rehabilitation Loan Funds

The Villages of Gilman and Rib Lake, Towns of Jump River and McKinley, and Taylor County have been past recipients of federal Community Development Block Grant funds intended to assist low- to moderate-income household make home improvements. The programs provide zero percent interest, deferred payment loans to eligible homeowners for making necessary home repairs, such as roofs, windows, siding, doors, plumbing, and electrical and heating systems. Contact the Village of Gilman and the Towns of McKinley and Jump River for information relating to their funding availability and the Taylor County Housing Authority for funding availability in the Village of Rib Lake and Taylor County.

WHEDA (Wisconsin Housing and Economic Development Authority)

The Wisconsin Housing and Economic Development Authority serve Wisconsin residents and communities by providing creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness. WHEDA can provide important financing assistance to qualifying low- to moderate-income households throughout the county.



USDA-Rural Development

Rural Development administers federal funds to help secure loan options to assist low- to moderate-income families with home purchase and rehabilitation. Rural Development generally funds individuals who cannot obtain conventional financing.

Wisconsin Division of Housing & Community Development (DHCD)

One of the many functions of the Division is to help expand local affordable housing and support services to people without housing. The fifteen federal and state programs managed by DHCD, aid elderly persons, people with disabilities, low and moderate income residents and the homeless population. DHCD 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. The programs include:

HOME Programs

1. Community Housing Development Organization
2. Homebuyer and Rehabilitation Program
3. Home Single Family Housing Program
4. Rental Housing Development Program
5. Tenant Based Rental Assistance Program

Community Development Block Grant

1. Community Development Block Grant-Small Cities Program
2. Emergency Assistance Program

Special Needs (Homeless)

1. Critical Assistance Program
2. Emergency Shelter/Transitional Housing Grant Program
3. Housing Opportunities for People with Aids
4. Project to Assist in the Transition from Homelessness
5. Wisconsin Service Point

State Programs

1. Interest Bearing Real Estate Trust Accounts Program
2. State Shelter Subsidy Grant Program
3. Wisconsin Fresh Start Program

WIFrontDoorHousing.org

This site has apartments listed from every county of the state, and allows you to search based on availability, rent amount, handicap accessibility, Income Restrictive, accepts Section 8 vouchers and much more. Many of the units are available for immediate occupancy.

Wisconsin Association of Housing Authorities

WAHA's purpose is to foster and promote low-rent public housing and other housing programs for low- and moderate-income families, including elderly and handicapped, which provide a physical and social environment for the benefit of both the family and the community. There are



four registered housing authorities in Taylor County. They include the Village of Gilman, Village of Rib Lake, City of Medford and the Taylor County Housing Authority.

Indianhead Community Action Agency

ICAA provides valuable housing assistance to eligible clients through several housing rehabilitation programs. Programs include rehabilitation of the home to meeting Housing Quality Standards and other weatherization improvements. The varying programs may be deferred payment, zero percent interest loans or grants.

Rural Housing - HCRI (Housing Cost Reconstruction Initiative)

This State of Wisconsin administered program, administered through the Department of Commerce, provides funds for housing down payment and closing costs to low-moderate income families. Funds are also used for delinquent rent, utility bills, mortgages, security deposits, and back taxes.

Taylor County Housing Authority

The Taylor County Housing Authority also administers and has available other housing assistance and rehabilitation funds to eligible households. These funds include HCRI, Section 8, Home, and HCRI-H (Homebuyers).

2.4 SUMMARY

Availability, affordability, and location of housing for residents are all critical to the continued prosperity of the county and its residents. Residential neighborhoods foster community values and relationships that in the end provide the community with a sense of place specific to its residents. Over the past several years and decades, the cost of housing (development and other related expenses) has increased and will likely continue well into the future. Coordination between communities and developers in providing housing opportunities regardless of income ability, age groups, and persons with special needs will continue to create dynamic and supportive communities.