

2. Housing

Introduction

Housing is very important to the citizens of the Town of Westboro, representing in many cases the largest expenditure individuals will make. This element will look at different characteristics of the housing stock in the Town of Westboro, and in some cases neighboring towns and Taylor County, to help make sure that the needs of present and future residents are addressed in this plan.

Housing Inventory

Table 2-1 details historic housing information from 1980 to 2000. In that 20-year period, Westboro added 32 housing units, 62.5 percent of which were occupied. The gradual decline in average household size is a trend common throughout northern and rural Wisconsin. The central trends causing this decline include the out-migration of inhabitants over the age of 18 for work or school, overall smaller family sizes, fewer families with children moving into the town, fewer children being born to Town of Westboro residents, and a steady divorce rate. Additionally, many households are composed of retired couples or are single person households.

Table 2-1: Town of Westboro Historic Housing Profile

Town of Westboro	1980	1990	2000
Total Housing Units	339	350	371
Total Occupied Housing Units (Households)	241	245	261
Owner Occupied Housing Units	214	219	238
Renter Occupied Housing Units	27	26	23
Seasonal Units	82	84	103
Average Household Size	2.93	2.71	2.53

Source: U.S. Census Bureau

Table 2-2 compares housing occupancy and tenure for Town of Westboro and Taylor County. Percentage wise, Westboro has a much lower occupancy rate than the County. There is a large difference between percentages of owner and renter-occupied housing units in the Town of Westboro and Taylor County. Westboro has a higher percentage of owner-occupied units than Taylor County, while the County has a higher percentage of renter-occupied units than Westboro. There is also a very large difference in the types of vacant units between the Town and the County. Almost 94 percent of vacant units in the Town are seasonal, compared to the County’s 66 percent. Average household size in Westboro is comparable to that of Taylor County.

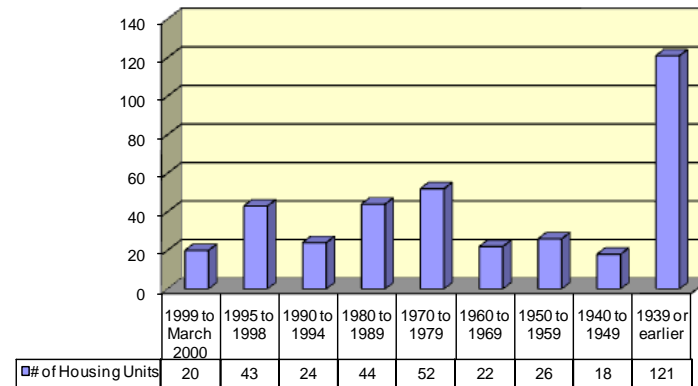
Table 2-2: Total Housing Units, Occupancy, and Tenure 2000				
Housing Units	Town of Westboro		Taylor County	
	Number	Percent	Number	Percent
Total Units	371	100.0%	8,595	100.0%
Occupied	261	70.4%	7,529	87.6%
<i>Owner</i>	238	91.2%	6,067	80.6%
<i>Renter</i>	23	8.8%	1,462	19.4%
Vacant	110	29.6%	1,066	12.4%
<i>For Rent</i>	0	0%	83	7.8%
<i>For Sale</i>	1	0.9%	71	6.7%
<i>Seasonal</i>	103	93.6%	704	66.0%
<i>Other Vacant</i>	6	5.5%	208	19.5%
Average Household Size	2.53		2.58	

Source: U.S. Census 2000, SF1

Housing Age

Figure 2-1 shows housing age for the community. In the Town of Westboro, data shows that nearly 33% of the local housing stock was built before 1939. Recent housing growth from the 1990's makes up over 23 percent of the total housing stock.

Figure 2-1: Town of Westboro Age of Housing Stock

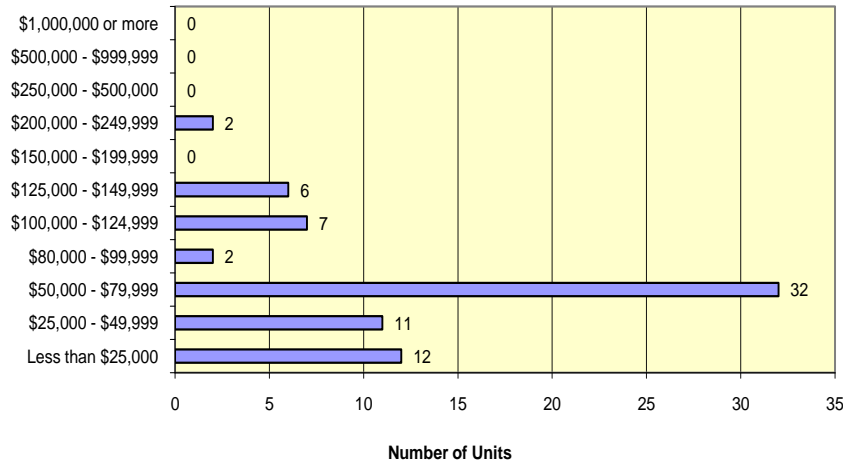


Source: U.S. Census Bureau

Housing Value

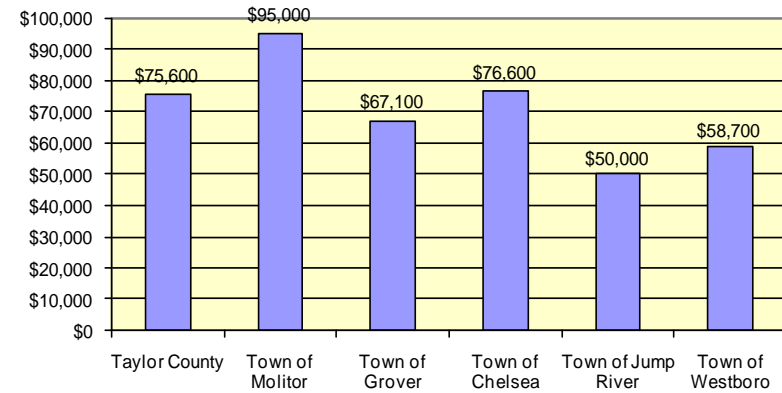
Figures 2-2 and 2-3 display home value statistics. Figure 2-2 breaks down the value of specified owner-occupied units in the Town of Westboro. According to the 2000 U.S. Census, most homes (32) are valued between \$50,000 and \$79,999. Figure 2-3 shows that the median housing value for specified owner-occupied units in the Town of Westboro is higher than the median value for the Town of Jump River, but lower than the median values for other surrounding towns and Taylor County.

**Figure 2-2: Town of Westboro
Value of Specified Owner-Occupied Housing Units**



Source: U.S. Census Bureau

**Figure 2-3:
Median Value of Specified Owner-Occupied Housing Units**



Source: 2000 U.S. Census Bureau

Physical Housing Stock Characteristics

The following tables (Table 2-2 through 2-4 looks at several select factors that measure the makeup of housing in the Town of Westboro. Table 2-2 compares some physical housing stock characteristics of Westboro to its surrounding towns. Most housing units in Westboro are 1-unit detached, meaning the structure is detached from any other house; that is, with open space on all four sides. Homes that lack complete kitchen and plumbing facilities in the Town are more than likely seasonal housing units used for occasional use.

Community	Median Rooms	Characteristics			
		1 unit, detached	Mobile Homes	Lacking complete plumbing facilities	Lacking complete kitchen facilities
Chelsea	5.7	268	31	18	12
Grover	4.9	119	17	18	16
Jump River	4.9	128	32	29	31
Molitor	5.0	122	22	31	31
Westboro	5.4	299	66	51	50

Source: U.S. Census Bureau

Table 2-3 details the number of rooms in housing units in the Town of Westboro. Most homes in the Town average between five and six total rooms and most have three bedrooms.

Total Rooms	370	Bedrooms	
1 room	5	No bedroom	7
2 rooms	4	1 bedroom	22
3 rooms	23	2 bedrooms	116
4 rooms	80	3 bedrooms	153
5 rooms	78	4 bedrooms	50
6 rooms	59	5 or more bedrooms	22
7 rooms	59		
8 or more rooms	62		

Source: 2000 U.S. Census STF-3

Wood is the most common home heating fuel used in the Town of Westboro, as shown in Table 2-5. It is followed by bottled, tank, or LP gas.

Utility Gas	47
Bottled, tank, or LP gas	67
Electricity	9
Fuel oil, kerosene, etc.	43
Wood	86

Source: U.S. Census Bureau

Survey Results on Housing

Town of Westboro residents overwhelmingly desire single-family housing developments, as nearly 85 percent of surveyed residents favored them.

	Yes	No
Single-Family	84.9%	15.1%
Apartments	30.9%	69.1%
Traditional Subdivisions	25.7%	74.3%
Condominiums	15.1%	84.9%
Mobile Home Parks	14.5%	85.5%
Clustered/Planned Unit Developments	17.1%	82.9%
Two-Family Duplexes	26.3%	73.7%
Low-income Housing	23.7%	76.3%
Senior Housing/Assisted Living	50%	50%

Source: 2008 Town of Westboro Comprehensive Plan Survey Results

Housing Assistance Policies and Programs

Housing assistance programs are available through a number of different local, state, federal and regional organizations. This listing of programs may help the Town of Westboro to:

- ✓ Promote development of housing for residents of the Town of Westboro.
- ✓ 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.
- ✓ Promote the availability of land for the development or redevelopment of low and moderate-income housing.
- ✓ Maintain or rehabilitate the Town's existing housing stock.

Taylor County Housing Authority offers assistance for the following program areas.

Housing Cost Reduction Initiative (HCRI)

HCRI assistance is intended for lower income households. Eligible program expenditures include interest-free loans for past due rent, past due utility bills, first month's rent, security deposits and utility deposits. Other program offerings may include assistance to homeowners with past due mortgage payments, property taxes, utilities and homeowner's insurance, and homebuyers' assistance in the form of down payments and closing costs. Additionally, short-term renters assistance may be available for rent and security / utility deposits and past due utilities. Availability of funding is based on the level of available funds.

Section 8 Long-Term Rental Subsidy Program

This long-term rental subsidy program is available to low-income Taylor County families. To be eligible, you must have dependents, be 62 years or older, or disabled receiving SSI. Certain income limits apply. Based on monthly income, we may assist in part or in whole, with monthly rental payments on a long-term basis. Applicants must sign a one-year lease with the landlord, be current on utility bills and maintain the residence in a clean, safe and sanitary condition.

Community Development Block Grant (CDBG)

CDBG funds are available on a limited basis for home repairs to income-eligible homeowners. We will provide help with siding, wiring, heating, roofing, plumbing, insulation, grab bars, foundation repairs, well / septic systems, accessibility modifications and replacing doors and windows. Emergency funds are available for well / septic replacement, lead-based paint / asbestos abatement and hazardous wiring, heating or roofing.

HCRI Home Program

Taylor County Housing Authority has funds available to income-eligible households for purchasing a home. This must be a first-home purchase, and the home must be located in Taylor County. We can assist with a 0 percent interest, deferred payment home loan for 10 percent of a down payment and / or 100 percent of closing costs. The loan becomes payable in full when the home purchased is no longer the primary residence.