# Housing

The amount, type and quality of housing are significant factors that influence the character in the Town of Round Lake. Where and how housing activity occurs is shaped through local and county initiatives.

**Table 2.1** lists the total number of housing units in the Town, Sawyer County and the state of Wisconsin in 1980, 1990, 2000 and 2016. All three jurisdictions increased the total number of housing units during three plus decades on average of 42 percent.

Table 2.1: Total Housing Units					
Jurisdiction	1980	1990	2000	2016	1980-2016 % Change
T. of Round Lake	878	917	1,113	1229	40%
Sawyer County	11,053	13,025	13,722	16193	46.5%
Wisconsin	1,863,897	2,055,774	2,321,144	2,649,597	42.1%

Source: U.S. Census Bureau /American Fact Finder

## **Current Housing Units**

The Town of Round Lake has 1,229 total housing units. Total housing units comprise year-round, seasonal and vacant residential dwellings. The majority of total housing units are seasonal housing units. Seasonal housing units represent 53.5 percent or 658 dwellings. Seasonal housing in the Town of Round Lake increased from 586 units in 1990, to 658 units in 2016, a 12.2% increase. Occupied housing units (year-round residential) represent 46.5 percent of the housing or 571 dwellings. The remaining 22 units are unoccupied. Of the 431 occupied housing units, 390 are owner-occupied (90.5 percent) and 41 are renter-occupied (9.5 percent).

Table 2.2 depicts housing data by occupancy and tenure.

Table 2.2: Housing Units		
HOUSING OCCUPANCY	Number of Units	Percentage of Total
Total Housing Units	1,229	100
Occupied housing units	571	46.5
Vacant housing units	658	53.5
For seasonal, recreational, or occasional use	626	53.5
Short term rentals *	53**	.043
Homeowner vacancy rate (percent)	5.4	(X)
Rental vacancy rate (percent)	0.0	(X)

Table 2.2: Housing Units (continued)		
HOUSING TENURE		
Owner-occupied housing units	504	88.3
Average household size	1.98	(X)
Renter-occupied housing units	67	11.7
Average household size	2.58	(X)

Source: U.S. Census Bureau / American Fact Finder

#### **Housing Occupancy Characteristics**

**Table 2.3** represents the total number of housing units and corresponding occupancy characteristics. Owner-occupied clearly represents the majority of occupied housing with renter-occupied representing less than 10 percent of the total occupied units. The total housing units in Round Lake represent 7.6 percent of all housing units in the county.

Table 2.3: Housing Occupancy		
Housing Features	Town of Round Lake	Sawyer County
Total Number of Housing Units	1,229	16193
Housing Units by Occupancy Type		
Total Occupied Units (year round)	571	7488
Owner-occupied units	504	5525
Percent owner-occupied	88.3	35.5%
Renter-occupied	67	1963
Percent renter-occupied	11.7	26.2%
Vacant	658	8705
Seasonal (second home)	591	8705
For Sale	31*	350*

Source: U.S. Census Bureau/American Fact Finder 2016 Approx per Coldwell Banker Real Estate, Hayward

#### **Housing Projections**

Looking to the future, the total number of occupied housing units is projected to increase. Based on household projection for occupied dwelling units, a total of 283\* additional housing units will be needed. The total could represent a combination of new construction or conversion of seasonal dwellings to occupied units.

<sup>\*</sup>Short term rental: The use of a single or two family dwelling for the purpose of providing or furnishing overnight lodging accommodations to the any person(s) who occupy the property on a rental basis for a period of less than 30 days. Short term rental numbers were provided by Short term rental ADHOC Committee & SC Health & Human Services

<sup>\*\*</sup> Coldwell Banker Real Estate, Hayward, WI, Estimated number.

Year Householder Moved into Unit Source U.S. Census Bureau		
2000 – 2009	204	
2010 – 2014 150		
2015 or later 5		

### Age of Housing Stock in the Town of Round Lake

During the later part of the 1990s and early 2000s, year-round and seasonal home construction in the Town flourished, spurred on by a strong national economy and low interest rates. **Table 2.4** represents the years structures were built, the number of units built and the percentage of the structures. For any of the periods represented from 1960 to 2016, the period from 1990 to 2000 was the decade of the greatest growth. 309 units were added to the local landscape or 55 percent of the total housing units over the past 36 years.

Table 2.4: Age of Housing Stock		
Year Structure Built	Units in T. of Round Lake	Percent of Total
2014 or later	15	1.2
2010 to 2013	34	2.8
2000 to 2009	202	16.4
1999 to March 2000	63	5.6
1995 to 1998	112	10.0
1990 to 1994	134	12.0
1980 to 1989	151	13.5
1970 to 1979	151	13.5
1960 to 1969	115	10.3
1940 to 1959	230	20.6
1939 or earlier	160	14.3

Source: U.S. Census Bureau / American Fact Finder 2016

#### **Median Home Value**

The median home value in the Town of Round Lake is the second highest of all towns (**Table 2.5**) and far exceeds the Sawyer County median home value by \$68,800. A primary factor influencing the median home value is access to local natural resources, including shorelines and water. Also, the Town hosts a large percentage of higher-income retired households.

Table 2.5: Median Home Value (2000)		
Municipality	Median Home Value*	Rank in the County
Sawyer County	\$159,800	
Bass Lake	\$156,200	8
Couderay	\$93,600	16
Draper	\$112,500	14

Table 2.5: Median Home Value (2000) (continued)		
Edgewater	\$160,300	7
Hayward	\$172,400	6
Hunter	\$198,300	4
Lenroot	\$197,400	5
Meadowbrook	\$152,500	9
Meteor	\$143,200	10
Ojibwa	\$95,000	15
Radisson	\$140,800	11
Town of Round Lake	\$228,600	2
Sand Lake	\$208,300	3
Spider Lake	\$277,500	1
Weirgor	\$136,600	13
Winter	\$138,700	12

Source: U.S. Census Bureau; /American Fact Finder\* for all owner-occupied year round housing units

# **Types of Housing**

The most prevalent type of occupied housing is the one-unit detached single-family home, representing 1,184 units or 96.3 percent of structures (Table 2.6).

Table 2.6: Units in Structure		
Types of Housing	Number	Percent
Total Housing Units	1,229	100
1-unit, detached	1,184	96.3
1-unit attached	7	0.6
2 units	15	1.2
3 or 4 units	13	1.1
5-9 units	0	0.0
Mobile Home	10	0.8
Boat, RV, van, etc.	0	0.0

Source: U.S. Census Bureau / American Fact Finder

#### **Home Heating Fuel**

Bottle, tank or LP gas is the most common fuel, with wood being second and electricity the third most popular choice for home heating. Figure 2.7 shows the home heating fuel preferences based on sample data from the U.S. Census Bureau/American Fact Finder, 2016.

Table 2.7: Home Heating Fuel		
Occupied housing units	571	
Utility gas	17	
Bottled, tank or LP gas	363	
Electricity	55	
Fuel oil, kerosene	5	
Coke or coal	0	
Wood	115	
Solar	0	

### **Housing Programs**

Housing policies and programs for residents of the Town of Round Lake are provided by a number of local, county, state and federal agencies. These programs may not apply to all Town residents because of rules and regulations. The following table lists known housing policies and programs that may relate to these three identified goals.

Table 2.8: Housing Policies & Programs		
Policies	Programs	
Offering innovative products and services in partnership with others to link eligible Wisconsin residents and communities with affordable housing.	WHEDA, HOME, HCRI, CDBG, local financial institutions	
To provide essential home purchase assistance and necessary home rehabilitation, and other vital improvements for dwelling units occupied by low- and moderate income households.	CDBG, HCRI, HOME, 502 Direct Loan, 504 Home Repair Loan& Grant	
To provide essential home purchase assistance and necessary home rehabilitation, and other vital improvements for dwelling units occupied by low and moderate income households.	CDBG, HOME, 504 Home Repair Loan & Grant, Mutual Self-Help Housing	

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