

Housing

Introduction

The amount, type and quality of housing are significant factors that influence the character and sense of place for communities. The area's natural resources, most notably forests and water, have significantly influenced a greater percentage of seasonal homes versus year-round homes. While the level of housing activity can be influenced by the financial market (gains and losses), new housing development will continue to occur into the future. Where and how housing activity occurs can be influenced through local and county initiatives. These planning initiatives are applied to help protect and preserve local resources for future generation.

Housing Units

Past Housing Units

Table 2.1 lists the total number of housing units in the Town, Sawyer County, and the State of Wisconsin in 1980, 1990 and 2000. All three jurisdictions increased the total number of housing units during the course of three decades by approximately 25 percent.

Table 2.1: Total Housing Units

Jurisdiction	1980	1990	2000	1980-2000 % Change
T. of Round Lake	878	917	1,113	26.8%
Sawyer County	11,053	13,025	13,722	24.1%
Wisconsin	1,863,897	2,055,774	2,321,144	24.5%

Source: U.S. Census Bureau

Current Housing Units

The Town of Round Lake has 1,113 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 59.3 percent or 660 dwellings. Occupied housing units (year-round residential) represent 38.7 percent of the housing or 431 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	1,113	100
Occupied housing units	431	38.7
Vacant housing units	682	61.3
For seasonal, recreational, or occasional use	660	59.3
Homeowner vacancy rate (percent)	0.5	(X)
Rental vacancy rate (percent)	12.8	(X)
HOUSING TENURE		
Owner-occupied housing units	390	90.5
Average household size	2.25	(X)
Renter-occupied housing units	41	9.5
Average household size	2.02	(X)

Source: U.S. Census Bureau

Table 2.3 lists housing units used for seasonal, recreational, or occasional use in 1990 and 2000 for all townships in Sawyer County. Based on 2000 U.S. Census data, seasonal units in Round Lake represent 10 percent of the total seasonal dwellings of all townships. While the Town of Meteor had the largest percent change in seasonal units from 1990 to 2000, Round Lake had the largest numerical increase of any town, gaining a total of 74 seasonal units. County-wide, seasonal dwellings represented in the 16 townships decreased by 2.7 percent.

Table 2.3: Seasonal Housing Unit Comparison

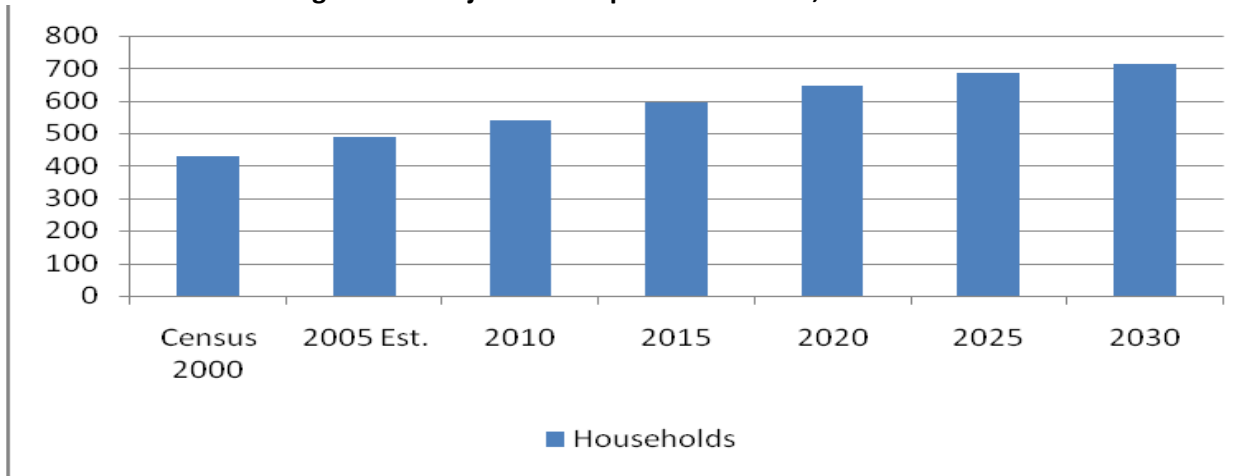
Municipality	Seasonal Units in 1990	Seasonal Units in 2000	Percent Change
Sawyer County Towns	6,746	6,567	-2.7%
Bass Lake	975	951	-2.5%
Couderay	54	61	13.0%
Draper	261	305	16.9%
Edgewater	527	378	-28.3%
Hayward	530	549	3.6%
Hunter	683	532	-22.1%
Lenroot	463	479	3.5%
Meadowbrook	28	40	42.9%
Meteor	38	64	68.4%
Ojibwa	137	147	7.3%
Radisson	141	162	14.9%
Round Lake	586	660	12.6%
Sand Lake	744	783	5.2%
Spider Lake	773	579	-25.1%
Weirgor	62	77	24.2%
Winter	744	800	7.5%

Source: U.S. Census Bureau

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.

Figure 2.1: Projected Occupied Households, 2010 - 2030



Source: Wisconsin Department of Administration, Demographic Services

Housing Occupancy Characteristics

Table 2.4 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 ten percent of the total occupied units. The total housing units in Round Lake represent eight percent of all housing units in the county.

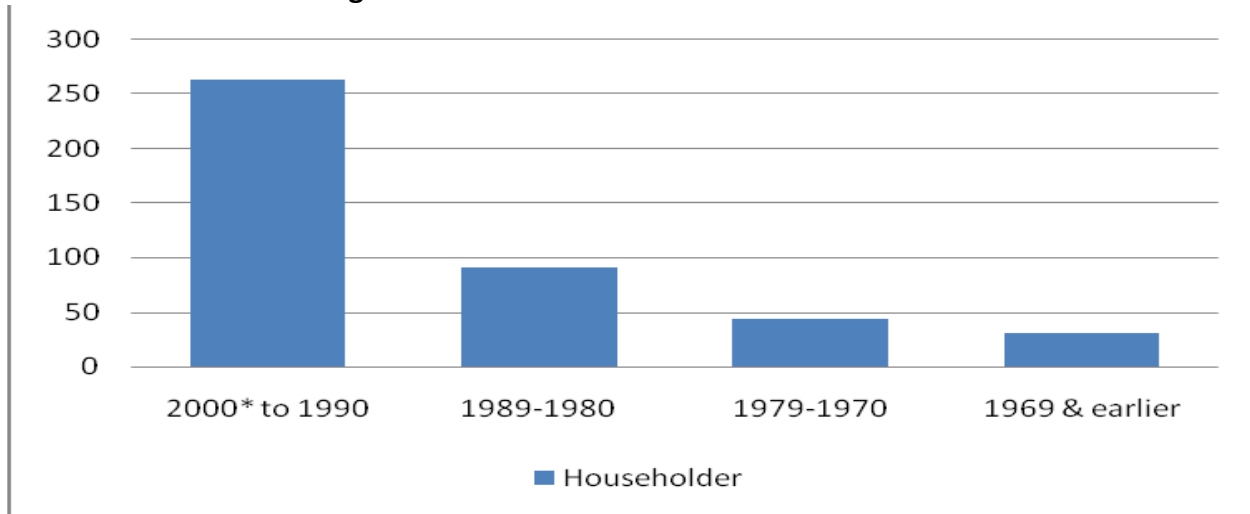
Table 2.4: Housing Occupancy

Housing Features	T. Round Lake	Sawyer County
Total Number of Housing Units	1,113	13,722
Housing Units by Occupancy Type		
Total Occupied Units (year round)	431	6,640
• Owner-occupied units	390	5,120
• Percent owner-occupied	90.5	77.1
• Renter-occupied	41	1,520
• Percent renter-occupied	9.5	22.9
Vacant		
• Seasonal (second home)	660	6,658
• For Sale	22	424

Source: U.S. Census Bureau 2000

Based on occupied housing unit data, the “year households moved into the structure” finds 61.5 percent of units became occupied between 1990 and March 2000 with only 17.1 percent having occupied their housing unit from 1979 or earlier. Compared to countywide data, 61 percent of units became occupied between 1990 and March 2000 with 19.7 percent having occupied their housing unit from 1979 or earlier.

Figure 2.2: Year Householder Moved into Unit



Source: U.S. Census Bureau; *data includes up to March 2000

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 2.5** 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 2000, the period from 1990-2000 saw a total of 309 units added to the local landscape, or 42 percent of the total housing units over the past 40 years.

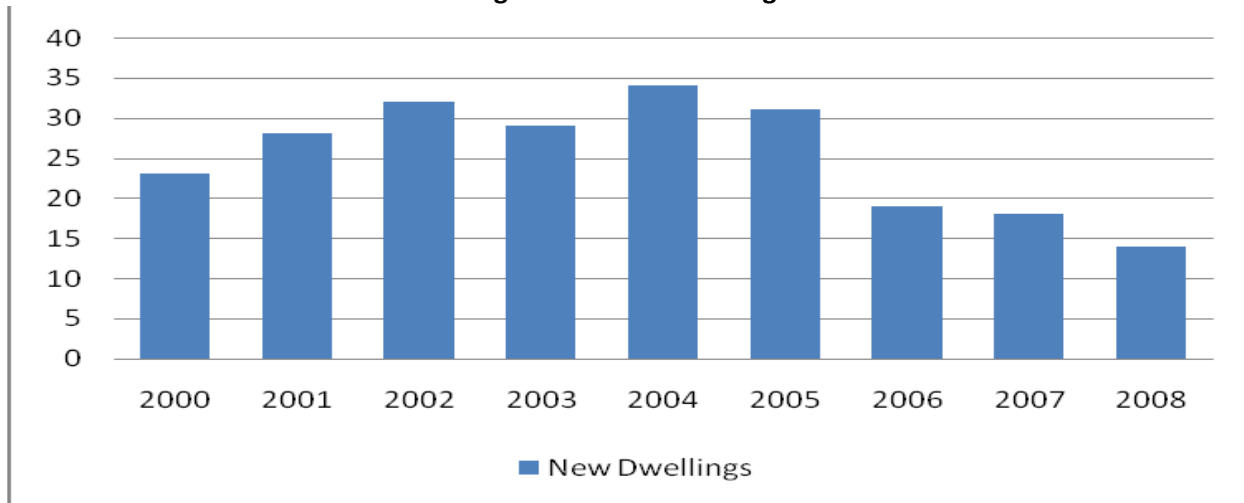
Table 2.5: Age of Housing Stock

Year Structure Built	Units in T. of Round Lake	Percent of Total
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

The peak of new housing construction began to slow by 2005. Calendar year 2008 marked the lowest number of new home developments (14) since 1998 when only 12 new dwellings were reported constructed. The significant drop in new dwelling construction can, in part, be related to the collapse the financial markets that occurred throughout 2008. New dwellings constructed in the town of Round Lake for the period from 2000 to 2008 totaled 228.

Figure 2.3: New Dwellings



Median Home Value

The median home value in Round Lake is the second highest of all townships (**Table 2.6**) and far exceeds the Sawyer County median home value by \$52,600. A primary factor influencing the median home value is the access to local natural resources, namely shorelines and water. Also the town hosts a large percentage of higher income retired households.

Table 2.6: Median Home Value (2000)

Municipality	Median Home Value*	Rank in the County
Sawyer County	\$94,300	--
Bass Lake	\$89,900	10
Couderay	\$61,300	14
Draper	\$60,000	15
Edgewater	\$111,500	5
Hayward	\$109,400	6
Hunter	\$121,300	3
Lenroot	\$115,900	4
Meadowbrook	\$60,000	15
Meteor	\$77,500	11
Ojibwa	\$74,400	12
Radisson	\$91,000	9
Round Lake	\$146,900	2
Sand Lake	\$96,700	8
Spider Lake	\$211,500	1
Weirgor	\$62,000	13
Winter	\$108,600	7

Source: U.S. Census Bureau; * 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 1,056 units or 94.6 percent of structures (**Table 2.7**). Several other housing structure types make up the remaining units, with mobile homes the second largest percentage capturing 2.7 percent of the total.

Table 2.7: Units in Structure

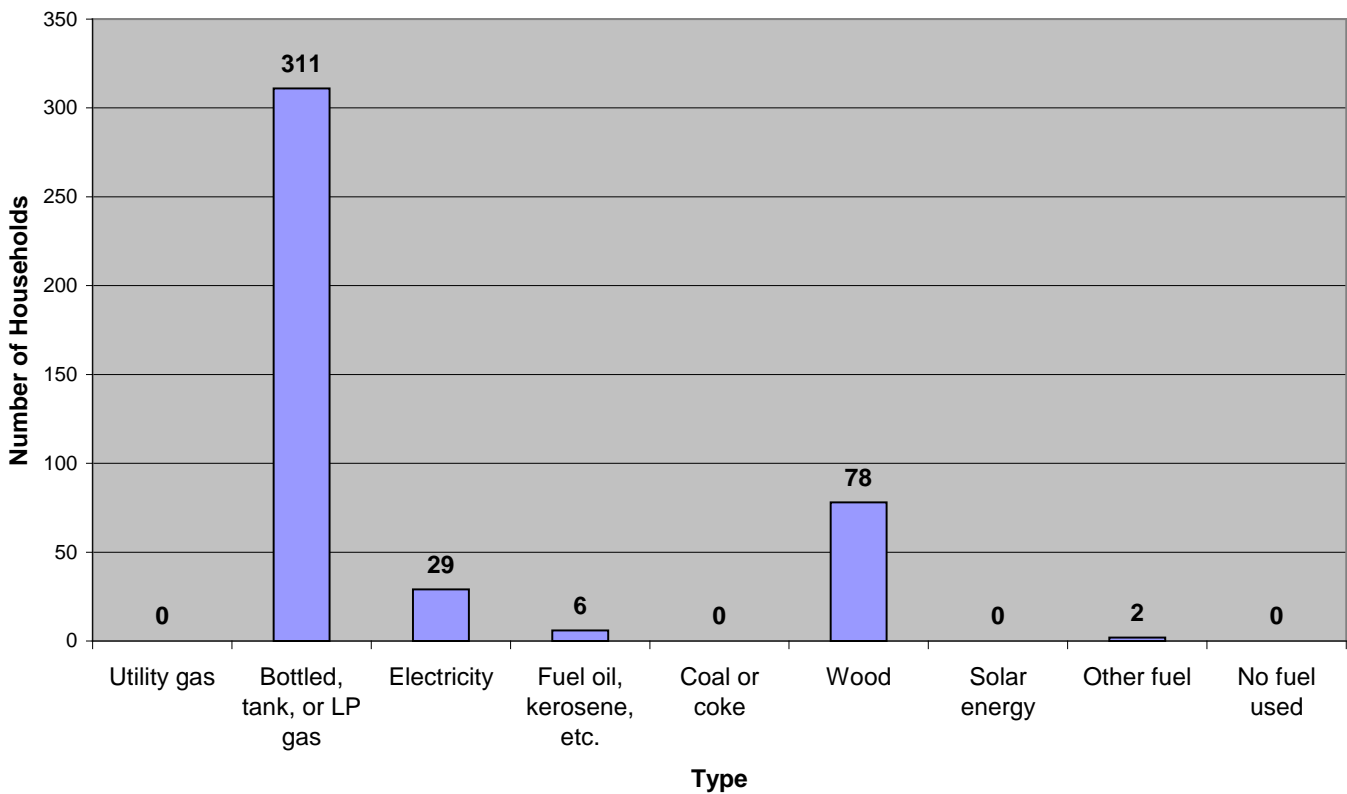
Types of Housing	Number	Percent
Total Housing Units	1,116	100
1-unit, detached	1,056	94.6
1-unit attached	3	0.3
2 units	1	0.1
3 or 4 units	18	1.6
5-9 units	3	0.3
Mobile Home	30	2.7
Boat, RV, van, etc.	5	0.4

Source: U.S. Census Bureau

Home Heating Fuel

Another interesting aspect when looking at homes is the types of heating fuel they utilize. 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 2.4** shows the home heating fuel preferences based on sample data from the U.S. Census Bureau, 2000.

Figure 2.4: Home Heating Fuel



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, although housing related, may or may not be applicable to all residents of the Town because of different 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		
Goals:	Policies	Programs
1. Promote development of housing for residents of Round Lake 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.	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
2. Promote the availability of land for the development or redevelopment of low-income and moderate-income housing.	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
3. Maintain or rehabilitate existing housing stock.	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

WHEDA – (Wisconsin Housing and Economic Development Authority); HICRH – (Housing Cost Reduction Initiative Homebuyer); HOME – (Home Investment Partnership Program); CDBG – (Community Development Block Grant); 502 & 504 Programs (United States Dept of Agriculture, Rural Development)

Housing Facilities Goals, Objectives, and Actions

Housing development has seen steady increasing over the past several decades. Much of that housing stock was impacted by seasonal (second-home) construction by non-resident members of the Town. Today and into the future, the ability to live in one’s home and maintain a safe and affordable dwelling is important. The financial issues facing the Nation and individuals that began in 2008 will continue to influence affordability and the resale and construction of homes well into the future.

The Plan Commission with input from town property owners developed the housing goals, objectives and actions.

Goal 1: Encourage housing development consistent with the rural northwoods character.

Objective 1: Encourage the development of new housing into locations that ensures minimal environmental impact.

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- Action 1: Inventory, assess and map natural areas vulnerable to development in the Town of Round Lake.
Responsible party – NWRPC
When – 2010
 - Action 2: Encourage the use of Best Management Practices described in detail in the Wisconsin Department of Natural Resources publications titled “Wisconsin Construction Site Best Management Practice Handbook”, and “Wisconsin’s Forestry Best Management Practices for Water Quality” to protect and preserve water quality.
Responsible party – Plan Commission
When – Ongoing
 - Action 3: Ban the use of phosphorus fertilizers in the Town.
Responsible party – Town Board
When – 2010
 - Action 4: Promote awareness and conservancy of lake, river and wetland resources by inventorying, assessing and mapping the Town’s water and wetland resources.
Responsible party – Plan Commission
When – Ongoing
 - Action 5: Promote shoreline stewardship by introducing landowners and developers to the County Shoreland Protection Regulations.
Responsible party – Plan Commission
When – Ongoing
 - Action 6: Direct high-density residential development to be located in areas away from lakes, rivers, wetlands and economically productive areas, including farmland and forests and locate such development in proximity to major roadways.
Responsible party – Plan Commission
When – Ongoing

Objective 2: Retain the natural beauty of the Town of Round Lake.

- Action 1: Inventory, assess and map scenic areas vulnerable to development in the Town of Round Lake.
Responsible party – NWRPC
When – 2010
- Action 2: Request the County develop and provide property owners with information on the environmental, aesthetic and economic benefits of not removing all or a significant amount of natural vegetation from properties prior to or after building.
Responsible party – Sawyer County
When – 2010

Action 3: Encourage natural visual buffers and retention of natural screening between building sites.

Responsible party – Plan Commission

When – Ongoing

Action 4: Require natural buffer strips along all public roads to help conceal logging, commercial buildings, and industrial sites to prevent visual conflicts with our Northwoods Character.

Responsible party – Town Board

When – Ongoing

Action 5: Identify and enforce restrictions on unkempt properties. (e.g., junk vehicles, trash, abandoned buildings).

Responsible party – Plan Commission

When – Ongoing

Action 6: Require natural buffers and/or setbacks from existing forest resources to protect them from development impacts.

Responsible party – Town Board

When – Ongoing

Action 7: Locate, map and preserve existing cultural, historic and archaeological sites.

Responsible party – NWRPC

When – 2010

Action 8: Develop and conduct fire education programs for residential communities to prevent fire damage.

Responsible party – Round Lake Fire Department

When – Ongoing

Objective 3: Encourage conservation design and cluster development that results in open green space and protection of vulnerable natural resources.

Action 1: Establish economic, environmental and social incentives and advantages over conventionally designed subdivisions.

Responsible party – Plan Commission

When – Ongoing

Goal 2: Encourage housing development choices that meet the needs of persons of all income levels, age groups and individuals with special needs.

Objective 1: Develop plan and design standards for new mobile home parks, apartment complexes and senior housing.

Action 1: Designate potential new mobile home park locations.

Responsible party – Plan Commission
When – 2010

Action 2: Require manufactured homes meet feature designs similar to “stick built” homes relative to roof pitch, overhang, minimum floor area, minimum width, exterior siding and roofing material requirements. In the event that a manufactures home does not utilize a perimeter load-bearing foundation, any space between ground level and siding shall be required to be enclosed with a permanent, non-load bearing concrete or masonry having a foundation-like appearance.

Responsible party – Town Board
When – Ongoing

Action 3: Designate areas suitable for the development of apartments and similar medium density residential uses in areas suitable for that purpose.

Responsible party – NWRPC
When – 2010

Action 4: Designate areas suitable for the development of senior and special needs housing.

Responsible party – NWRPC
When – 2010

Goal 3: Promote the availability of land for the development or redevelopment of low income and moderate income housing.

Objective 1: Provide low and moderated income affordable housing and apartments.

Action 1: Implement a Habitat for Humanity housing project(s).

Responsible party – Town Board
When – Ongoing

Action 2: Increase public awareness of available local/state/federal funds for housing assistance.

Responsible party – Town Board
When – Ongoing

Goal 4: Maintain and/or rehabilitate the Town’s existing housing stock.

Objective 1: Provide information on grants to upgrade sub-standard housing.

Action 1: Provide access to educational materials for low-cost loans for dwelling rehabilitation.

Responsible party – Town Board
When – Ongoing

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- Action 2: Provide applications to the Wisconsin Department of Commerce for housing rehabilitation funds to assist in owner- and renter-occupied rehabilitation.
Responsible party – Town Board
When – Ongoing

Goal 5: Educate builders and new and current property owners of the various county and town planning and development regulations.

Objective 1: Encourage regulations that promote efficient, effective and equitable development patterns.

- Action 1: Ensure that builders follow the rules of the Uniform Dwelling Code.
Responsible party – Plan Commission
When – Ongoing

- Action 2: Ensure that builders and property owners obtain and review pertinent sections of the Town of Round Lake Comprehensive Plan as part of the building permit application process.
Responsible party – Town Board
When – Ongoing

- Action 3: Disseminate comprehensive plan information through realtors, lenders and contractors.
Responsible party – Town Board
When – Ongoing

- Action 4: Provide a link on the Town website to Sawyer County building permit application information.
Responsible party – Town Board
When – Ongoing

- Action 5: Put up road signs at the entrance to the town that say “building permits required”.
Responsible party – Town Board
When – Ongoing

- Action 6: Provide the Northland Area Builders Association (NABA) with information on the Town of Round Lake Land Use Plan and website.
Responsible party – Town Board
When – Ongoing

- Action 7: Establish communications between and among seasonal and permanent residents regarding new building and planning ordinances, development guidelines and housing programs.
Responsible party – Town Board
When – Ongoing

- Action 8: Require monitoring of all private on-site wastewater treatment systems (POWTS) on a minimum of a three year schedule.
Responsible party – Town Board
When – Ongoing

Objective 2: Support Sawyer County subdivision ordinances.

- Action 1: Transfer infrastructure development costs to the developer or owner.
Responsible party – Town Board
When – Ongoing

- Action 2: Require the developer or owner to prepare a storm water management plan containing measures to prevent damage to adjacent bodies of water, waterways, wetlands, vulnerable areas forests and surrounding land, to minimize runoff, erosion and sedimentation and to restore damage caused by such soil erosion and sedimentation.
Responsible party – Town Board
When – Ongoing

- Action 3: Encourage the preservation and use of native vegetation and trees in all new developments and subdivisions.
Responsible party – Plan Commission
When – Ongoing

- Action 4: Locate new subdivision development near to major throughways and existing residential developments.
Responsible party – Plan Commission
When - Ongoing

Coordination with Other Plan Elements

Housing can directly affect most other elements of this comprehensive plan. Land Use, Utilities and Community Facilities, Transportation, Economic Development and Agricultural, Natural and Cultural Resources are all elements directly affected by housing. Therefore, it is important that the elements are consistent and support one another.

LAND USE ELEMENT

Land use dictates the amount of land available for housing, as well as its location, type and density. The *Future Land Use Map* devotes land to residential expansion use.

UTILITIES AND COMMUNITY FACILITIES

Improvements such as roads, parks, and recreational facilities all need to be coordinated with the housing decisions and vice versa. The best method to coordinate improvements is to follow the land use pattern, presented on the *Future Land Use Map*. This approach will greatly enhance the efficiency of services.

TRANSPORTATION

The location of housing affects commuting patterns and transportation costs. The inverse is also true. The location and density of housing affects transportation needs. The location of housing influences which roads people drive or whether they need to drive at all. These factors were carefully considered in the Transportation Element to ensure compatibility with projected residential development.

ECONOMIC DEVELOPMENT

Housing needs must be linked to a community’s economic development plans. It is important to ensure that the housing supply is affordable to local workers. Given that housing is an important land use in the Town of Round Lake, quality housing directly impacts the Town’s ability to finance needed improvements through receipt of property taxes.

AGRICULTURAL, NATURAL AND CULTURAL RESOURCES

The desire to preserve agricultural, forest, and natural areas competes with the desire of others to build additional housing in the Town of Round Lake. These competing interests are balanced through information presented in the Agricultural, Natural and Cultural Resources Element. This information helps to ensure that housing is located in areas that will have the least impact possible on sensitive natural resources, while still supporting additional residential development needs.