

# Chapter 5 Housing

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## Introduction

The housing element is one of the nine elements of a comprehensive plan required by Section 66.1001 of the *Wisconsin Statutes*. Section 66.1001 (2) (b) of the *Statutes* requires the housing element to assess the age, structural condition, value, and occupancy characteristics of existing housing stock in the Town of Saukville. In addition, specific policies and programs must be identified that:

- Promote the development of housing for residents of the Town of Saukville and provide a range of housing choices that meet the needs of persons of all income levels and age groups and persons with special needs.
- Promote the availability of land for the development or redevelopment of affordable housing.
- Maintain or rehabilitate existing housing stock.

## Summary

This chapter outlines the various aspects of housing within the Town of Saukville. Communities across the nation rely on having a sufficient and affordable housing stock to not only maintain their current population, but also expand if desired.

In several data tables throughout this chapter, the number of total households / occupied housing units varies. This is because a variety of data sources were utilized, with information being pulled from the Wisconsin Department of Administration, the U.S. Decennial Census, and the U.S. Census American Community Survey. While totals may slightly differ from table-to-table, the best available data was used in each case and the results, especially when considered in percentage form, provide an excellent source for determining current trends and planning for future housing needs.

## Citizen Opinion Survey Results

According to the Citizen Opinion survey results, the majority of respondents (87.3%) lived in a traditional single-family detached dwelling unit, with about 11.3% living in a on a farm. A majority of respondents (81.75%) desired additional single-family detached (>1,300 sq. ft.) housing in the future, while 31.23% indicated that ‘small’ (<1,300 sq. ft.) single-family residential uses should be added. Only 19.3% indicated a need for new senior living/senior housing options in the future. Finally, only a small percentage (between 9 – 10%) were in favor of duplex or tri-plex homes, tiny homes, or accessory dwelling units.

Strengths pertaining to housing (not in any type of priority order):

- Rural
- Beautiful area
- Natural resources
- Small town/community feel
- Low density



Improvements pertaining to housing (not in any type of priority order):

- There were no comments pertaining to housing in the survey.

General Comments:

- Stay rural
- Keep what we have
- Limit development

## SWOT Results pertaining to housing (In order of importance)

### Strengths

- Neighborly culture

### Weaknesses

- High land values - cause development pressure and lack of affordable housing

### Opportunities

- Keep it rural

### Threats

- Annexation/development pressure

## Housing Characteristics

The characteristics of the existing housing stock in the Town of Saukville have been inventoried to help determine the number and type of housing units that will best suit the needs of Town of Saukville residents through 2044.

This chapter will build on these forecasts by identifying existing trends and characteristics of the housing market and providing recommendations on how to improve the existing housing stock and provide for the development of new and innovative housing practices.

### Household Size

Table 5.1 shows that the average household size is 2.72 people per household (larger than Ozaukee County) and the average family is 2.96 people per household (on par with Ozaukee County). Only 11% of households live alone, which is significantly below the County and State.

Table 5.1: Household Size

	Average Household Size	Average Family Size	Total Households	% of Family Households	% of Households Living Alone
Town of Saukville	2.72	2.96	628	82.8%	11.0%
Ozaukee County	2.41	2.94	36,889	68.2%	27.3%
Wisconsin	2.39	2.98	2,401,818	62.0%	30.3%

Source: U.S. Census – American Community Survey 2017-2021



### Housing Development and Projections

Since 2017, there were 11 new single family home permits issued. During that same timeframe, there have been 17 land divisions. One of those land divisions resulted in the creation of 4 lots from a 55-acre parcel. Housing growth is generally slow and that is by design as the Town only permits land division with a Certified Survey Map and does not allow major subdivision (land divisions of 5 or more parcels within a 5-year timeframe).

Despite the recent slow growth, the Wisconsin Department of Administration has projected a small uptick in growth moving forward, showing an estimated 58 additional households by 2040 in Table 5.2.

Table 5.2: Household Projections

	Total Households	Projected Households			
	2020	2025	2030	2035	2040
Town of Saukville	757	789	814	823	815
Ozaukee County	36,905	38,532	39,817	40,225	39,862
Wisconsin	2,491,982	2,600,538	2,697,884	2,764,498	2,790,322

Source: Wisconsin Department of Administration, 2013

### Age of Housing Stock

Table 5.3 shows that 48.8 percent of the housing structures in the Town of Saukville were constructed after 1970 with only 11 percent of housing units built after 2000. The largest percentage of homes in the Town of Saukville was built prior to 1940, accounting for 25.5 percent of the total housing stock. This indicates that much of the housing stock within the Town is still relatively old and may be in need of repair.

As the housing stock ages, it will be necessary for the Town to ensure that the housing units remain in good condition through code enforcement, the use of State housing rehabilitation programs (if eligible), and selective redevelopment.

Table 5.3: Year Structure Constructed

		Town of Saukville	Ozaukee County	Wisconsin
Total Housing Units		670	38,766	2,718,369
Built 2020 or later	Number	0	11	2,706
	Percent	0.0%	0.0%	0.1%
Built 2010 to 2019	Number	12	2,303	145,182
	Percent	1.8%	5.9%	5.3%
Built 2000 to 2009	Number	62	4,596	331,651
	Percent	9.3%	11.9%	12.2%
Built 1990 to 1999	Number	104	6,047	372,427
	Percent	15.5%	15.6%	13.7%
Built 1980 to 1989	Number	66	4,007	262,162
	Percent	9.9%	10.3%	9.6%
Built 1970 to 1979	Number	83	6,685	394,778
	Percent	12.4%	17.2%	14.5%
Built 1960 to 1969	Number	72	4,581	263,031
	Percent	10.7%	11.8%	9.7%
Built 1950 to 1959	Number	51	4,217	288,415
	Percent	7.6%	10.9%	10.6%
Built 1940 to 1949	Number	49	1,576	149,150
	Percent	7.3%	4.1%	5.5%
Built 1939 or earlier	Number	171	4,743	508,867
	Percent	25.5%	12.2%	18.7%

Source: U.S. Census – American Community Survey 2017-2021

### Structural Characteristics

The Town of Saukville has a rather monoculture housing stock. Table 5.4 shows that nearly 96% of the Town’s housing units are 1-unit detached structures. These are individual structures that are open on all sides. In comparison, a 1-unit attached structure is separated from other structures by a shared wall. Multiple-family structures account for less than 1% of the total units in the Town.



Table 5.4: Housing Units in a Structure

		Town of Saukville	Ozaukee County	Wisconsin
Total Housing Units		670	38,766	2,718,369
1-Unit, Detached	Number	642	26,673	1,808,977
	Percent	95.8%	68.8%	66.5%
1-Unit Attached	Number	5	2,995	115,708
	Percent	0.7%	7.7%	4.3%
2 Units	Number	19	1,630	170,039
	Percent	2.8%	4.2%	6.3%
3 or 4 Units	Number	0	1,031	97,856
	Percent	0.0%	2.7%	3.6%
5 to 9 Units	Number	4	2,733	132,693
	Percent	0.6%	7.0%	4.9%
10 to 19 Units	Number	0	1,141	95,452
	Percent	0.0%	2.9%	3.5%
20 or More Units	Number	0	2,475	210,212
	Percent	0.0%	6.4%	7.7%
Mobile Home	Number	0	88	86,592
	Percent	0.0%	0.2%	3.2%

Source: U.S. Census – American Community Survey 2017-2021

### Occupancy and Vacancy Status

Table 5.5 shows the breakdown of occupied housing units into owner occupied and renter occupied. The Town of Saukville has slightly over 86% owner-occupied housing compared to approximately 10% renter-occupied housing. This breakdown is higher than Ozaukee County, but pretty typical for rural areas. Owner-occupied housing percentages remained stable between 2010 and 2020. The percentage of renter-occupied housing decreased slightly by 1.61% from the 2010 Census, while the number of vacant units marginally increased by 0.86 percent.

Table 5.5: Owner and Renter-Occupied Housing Units

		Total Housing Units	Owner Occupied		Renter Occupied		Vacant	
			Number	Percent	Number	Percent	Number	Percent
2010	Town of Saukville	728	622	85.44%	82	11.26%	24	3.30%
	Ozaukee County	36,267	26,245	72.37%	7,983	22.01%	2,039	5.62%
	Wisconsin	2,624,358	1,551,558	59.12%	728,210	27.75%	344,590	13.13%
2020	Town of Saukville	746	643	86.19%	72	9.65%	31	4.16%
	Ozaukee County	39,086	27,982	71.59%	9,033	23.11%	2,071	5.30%
	Wisconsin	2,727,726	1,610,565	59.04%	817,796	29.98%	299,365	10.97%

Source: U.S. Census 2010, 2020



## Value Characteristics

In 2020, the largest segment of the Town’s homes was valued between \$300,000 and \$499,000 (38.3%), while 20.1% of the homes were valued below \$200,000. Table 5.6 shows that 2020 median home values are comparable to the rest of Ozaukee County, but much higher than the State. 2020’s median home value of \$293,300 represents a slight decrease from 2010 when the median value was \$303,600.

Table 5.6: Owner-Occupied Housing Value

Value of Owner-Occupied Units	Town of Saukville		Ozaukee County		Wisconsin	
	2010	2020	2010	2020	2010	2020
Less than \$50,000	0.5%	0.0%	1.2%	1.0%	4.7%	4.4%
\$50,000 to \$99,999	3.8%	0.9%	1.5%	1.4%	13.3%	11.4%
\$100,000 to \$149,999	3.8%	2.6%	5.9%	5.1%	22.3%	18.5%
\$150,000 to \$199,999	10.3%	16.6%	19.0%	15.9%	21.8%	19.2%
\$200,000 to \$299,999	30.6%	33.1%	33.5%	28.9%	22.4%	24.6%
\$300,000 to \$499,999	38.5%	38.3%	24.7%	30.7%	11.3%	16.5%
\$500,000 to \$999,999	11.1%	7.1%	11.7%	14.7%	3.3%	4.6%
\$1,000,000 or more	1.5%	1.4%	2.5%	2.3%	0.7%	0.8%
Median Value (Dollars)	\$303,600	\$293,300	\$255,600	\$292,200	\$169,000	\$189,200

Source: U.S. Census – 2010 & 2020 American Community Survey 5-Year Estimates Data Profiles

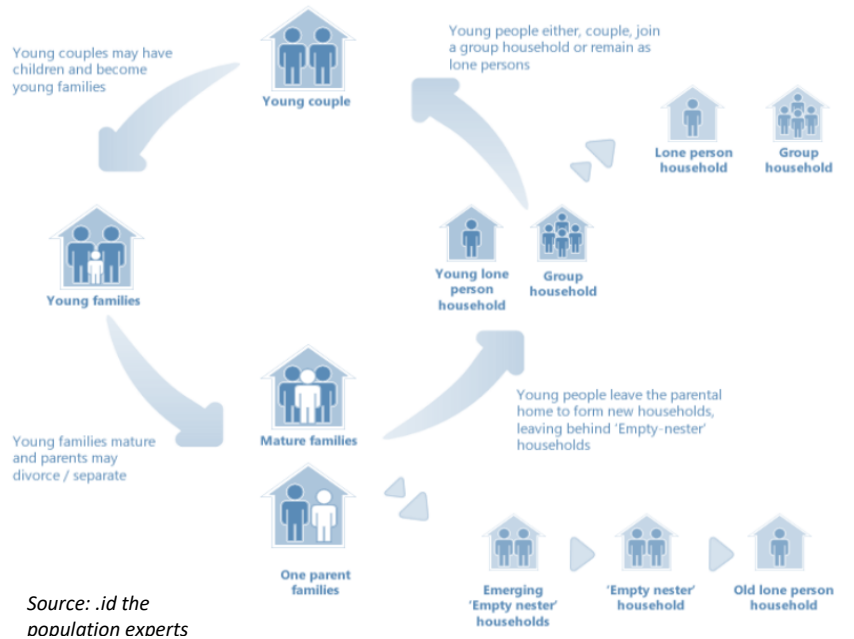
## The Household Cycle

As people age, they go through the “household cycle” and the need or desire to rent or own a dwelling can change. As a person gets older, there may be a need for personal care as well. Figure 5.1 depicts the lifecycle of an average household. As shown in the Household Life Cycle diagram, a household goes through several stages:

- A Young Lone Person or Group Household will typically rent.
- A Young Couple will typically rent but may begin planning for a home.
- A Young Family may rent but look at homeownership as well. A small home may transition to a larger home.
- Mature Families will generally own a home and may look at aging in place as their children grow older.
- Couples may divorce creating One Parent Households or a Lone Person Household. They may rent or own a home.
- As children grow older and leave home, Empty Nester Households are created. These households may no longer need their larger home and want to downsize to a smaller home, apartment, or condominium. They may also need care as they get older, so there may be a need for senior housing, assisted living facilities, or nursing homes.



- Figure 5.1: Age and Household Lifecycle Diagram



### Housing Affordability Crisis

The lack of affordable housing is a nationwide problem. Nearly all communities are experiencing shortages of housing that meet the physical and economic needs of residents. These shortages have resulted in higher rents and homes that are selling higher than assessed values, but even more so, housing is the single biggest factor impacting economic mobility for most Americans. When residents have stable living conditions, the benefits are apparent — students do better in school, health outcomes improve, and personal wealth grows. Communities benefit as a whole from this stability. While there is no single reason for the decline of affordable housing, several factors and trends have emerged that have affected housing costs since the 2020 COVID-19 pandemic:

- Housing supply has not kept up with demand due to lack of construction and lot creation over the last decade or more, since the Great Recession.
- Housing market shortages have enabled sellers to price homes higher. The Wisconsin median sales price in April 2012 was \$112,800 and for April 2023 it was \$285,500, an increase of 153.1 percent. For the homeowner, this represents a remarkable increase in wealth but for potential buyers, this increase creates financial stress.
- Interest rates have increased, making the costs of borrowing more prohibitive, which further contributes to slowing the turnover rate. From 2012-2019, the average 30-year mortgage rate was 3.97%, then declined to a low of 2.65% in January 2020 (which contributed to the record demand for housing) to an average of 6.42% from January to June 2023.

- Incomes have not kept up with rents and home values. Average monthly costs for 1- and 3-bedroom rentals in Wisconsin have jumped by as much as 25% since 2021.
- People are staying in their homes longer, slowing the turnover rate. Many current homeowners with relatively low mortgage interest rates are hesitant to place their homes on the market and face higher interest rates.
- Due to technology and ‘work from home’ policies, people are moving to locations based on quality of life, not based on where their job is located.
- There is a labor shortage in the new home construction sector.
- The cost of construction materials has risen greatly due to the COVID-19 pandemic and associated supply chain issues.
- There is less profit made on entry-level or starter homes as demand for market rate homes continues. Moreover, the profit margins in higher-end homes are simply too attractive to contractors.
- There is a higher demand for rental housing due to both the increase in one and two-family households, as well as the shortage of entry-level owner-occupied housing. Additionally, a majority of state and federal gap financing caters to rental housing production.
- Multi-family housing and denser development continues to have a negative perception.

Elected officials at every level of government are hearing from constituents that housing is a major problem where they live. In response, municipalities and states are pursuing a wide range of different, and sometimes contentious, solutions. Local leaders are pushing the boundaries of what's possible for local governments to meet demands for housing. Communities are experimenting with zoning and code reforms, and lacking other alternatives, some are building housing on their own.

### **Housing Affordability Analysis**

For the purposes of the Housing Assessment, the standard definition for affordability is used. This states that **households should pay no more than 30% of their gross income for housing and related costs** (property taxes, utilities, maintenance, etc.), which would leave 70% of a household’s income for food, clothing, transportation, and other necessities. If a household spends more than 30% of its income on housing and related costs, then the household is considered overburdened. This measure of affordable housing is addressed in more detail later in the report.

According to the 2017-2021 American Community Survey, Table 5.7 shows nearly 80% of households with a mortgage spend less than 30% of their income on housing which would show that, despite recent the recent trends throughout Wisconsin, housing in the Town of Saukville is generally affordable.





As expected, in homes without a mortgage, the affordability level increases and over 90% of the households have living conditions that would be considered affordable.

Table 5.7: Monthly Housing Costs as a Percentage of Household Income with a Mortgage

		Town of Saukville	Ozaukee County	Wisconsin
Total Housing Units with a Mortgage		314	18,208	1,016,013
Less than 20 Percent	Number	132	9,410	527,312
	Percent	42.0%	51.7%	51.9%
20 to 24.9 Percent	Number	66	2,735	163,890
	Percent	21.0%	15.0%	16.1%
25 to 29.9 Percent	Number	52	1,751	103,452
	Percent	16.6%	9.6%	10.2%
30 to 34.9 Percent	Number	29	1,281	58,997
	Percent	9.2%	7.0%	5.8%
35 Percent or More	Number	35	3,031	162,362
	Percent	11.1%	16.6%	16.0%
Not Computed	Number	-	32	3,344
	Percent	0.0%	0.2%	0.3%

Source: U.S. Census – American Community Survey 2017-2021

Table 5.8: Monthly Housing Costs as a Percentage of Household Income without a Mortgage

		Town of Saukville	Ozaukee County	Wisconsin
Total Housing Units without a Mortgage		239	9,503	594,356
Less than 10 Percent	Number	104	4,222	253,921
	Percent	43.5%	44.4%	42.7%
10 to 14.9 Percent	Number	73	2,289	130,426
	Percent	30.5%	24.1%	21.9%
15 to 19.9 Percent	Number	26	824	71,956
	Percent	10.9%	8.7%	12.1%
20 to 24.9 Percent	Number	9	656	41,322
	Percent	3.8%	6.9%	7.0%
25 to 29.9 Percent	Number	4	275	26,195
	Percent	1.7%	2.9%	4.4%
30 to 34.9 Percent	Number	5	402	17,265
	Percent	2.1%	4.2%	2.9%
35 Percent or More	Number	18	835	53,271
	Percent	7.5%	8.8%	9.0%
Not Computed	Number	-	33	5,991
	Percent	0.0%	0.3%	1.0%

Source: U.S. Census – American Community Survey 2017-2021

Costs associated with renting can vary significantly compared to homeownership. Renters do not directly have to pay property taxes, insurance costs are less, and utility costs may be included



with the rent. Gross rent is the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels if these are paid for by the renter or for the renter by someone else. Table 5.9 shows that over 95% of those that rent spend less than 30% of their income on housing.

Table 5.9: Gross Rent-Percentage of Household Income

		Town of Saukville	Ozaukee County	Wisconsin
Total Renter Occupied Housing Units		63	8,679	735,869
Less than 15 Percent	Number	29	1,753	126,299
	Percent	46.0%	20.2%	17.2%
15 to 19.9 Percent	Number	28	1,528	111,209
	Percent	44.4%	17.6%	15.1%
20 to 24.9 Percent	Number	3	1,099	100,633
	Percent	4.8%	12.7%	13.7%
25 to 29.9 Percent	Number	-	937	83,582
	Percent	0.0%	10.8%	11.4%
30 to 34.9 Percent	Number	3	529	62,147
	Percent	4.8%	6.1%	8.4%
35 Percent or More	Number	-	2,833	251,999
	Percent	0.0%	32.6%	34.2%
Not Computed	Number	12	434	46,245
	Percent	19.0%	5.0%	6.3%

Source: U.S. Census – American Community Survey 2017-2021

### “Aging In Place” Residential Concepts

As people age, their ability to move within their own home, or even stay within their own community, can become increasingly difficult. For a number of elderly and mobility-impaired residents, the simple presence of a single stair to enter a home can cause a great deal of difficulty. In other cases, elderly people who desire to downsize may not have appropriate housing styles available in their community to accommodate their needs.

According to Options for Independent Living, “visitability” applies to the construction of new single-family homes to make them “visitable” by people with physical or mobility disabilities. Typically, visitable homes have:

- One entrance with no steps.
- A minimum 32-inch clear passage through all the main floor doors and hallways.
- A useable bathroom on the main floor.

Although these improvements do not allow full accessibility, they do allow (at a minimum) the elderly, and people with mobility limitations, the ability to visit a home or remain living in their home for a longer period of time.

From a community perspective, aging in place means having a diverse set of housing types and styles which can offer the opportunity to move out of a larger home and into a smaller house, apartment or assisted living facility that is more suited to their needs. Recent housing market



trends are showing that people are living in their homes longer, mostly due to price and the overall availability of different housing options. While 1,800 square foot ranch homes are suited well for families, when the majority of the housing stock is comprised of such units, it makes it very challenging for a resident to stay within their own community. The Town of Saukville should consider embracing the ‘aging in place’ concept and can help support it by ensuring that a diverse set of housing types are built in the future and that its existing housing stock is well-maintained, energy-efficient, and has the ability to be modified to allow for a lower income older population.

## **Conservation Design**

Conservation Design is a subdividing method that focuses on maintaining open space and conserving significant natural and cultural features. This is accomplished by preserving a significant portion of a development site as undivided open space with the remaining land used for housing lots and necessary roads. The open space is permanently preserved through conservation easements. A conservation by design subdivision provides the landowner with the same number of lots that could be accomplished through a conventional subdivision.

Given the strong desire of many residents to retain rural character and preserve natural features and farmland, conservation design subdivisions offer a preferable alternative to typical subdivisions with large house lots blanketing entire tracts of land. There are several recommendations relating to conservation by design developments. They include:

- Conservation by design should be encouraged as a preferred method for future residential subdivisions, particularly in areas where there are significant natural or cultural features that should be preserved.
- Require a minimum of 30 percent of the acreages of the conservation by design subdivision to be dedicated to open space, natural areas, or agricultural uses. The 30 percent requirement can include undevelopable land, such as wetlands, creeks, and other water features, in the calculation.
- To ensure that each conservation by design subdivision meets the density requirements set by the community, plans should be required to determine the maximum number of home sites allowed. Each plan would show how many lots could be created if the tract were subdivided conventionally using a standard minimum lot area and width. The total number of lots under the plan then becomes the total number of home sites allowed within the conservation by design subdivision.
- Prime agricultural land, in addition to natural resource features such as wetlands, steep slopes, and floodplains, should be included within the preserved open space to the greatest extent possible. Additional features that a community feels adds to its rural character, such as blocks of upland woods, should be identified as secondary conservation areas, and are preferred for the balance of the open space areas, if needed.
- The uses allowed in the open space areas should be limited to agricultural uses, conservation practices, and passive recreation (such as trails). However, active recreation areas (such as playgrounds and ball fields) could be considered on a case-by-case basis.

The following are some characteristics of conservation by design subdivision layouts:

- Close to half of the site is undivided open space or agricultural land that can be permanently preserved.



- View from across the road to trees or open space is almost entirely preserved.
- Creates a number of common open space areas with a large area remaining for active agricultural use.

## **Housing Programs**

The following general programs are currently available to the Town to assist with implementation of the various goals, objectives, policies, and recommendations of the Housing Element of the Town of Saukville Comprehensive Plan.

### **The HOME Consortium – Housing Program**

The Downpayment Assistance (DPA) loan program provides eligible home buyers in Ozaukee County with a forgivable loan of up to \$10,000 to be used for down payment and/or closing costs. The program is funded by the HOME Consortium’s annual allocation of funds provided through the U.S. Department of Housing and Urban Development. Eligible homebuyers must reserve funds through a participating lender of their choice who will receive a loan commitment from the HOME Consortium program administrator. For more information, visit:

<https://www.homeconsortium.info/home/home-ownership-assistance/>

### **Community Development Block Grant (CDBG) – Housing Program**

The Wisconsin Community Development Block Grant program for housing, administered by the Wisconsin Department of Commerce, provides grants to general purpose units of local government for housing programs which principally benefit low- and moderate-income (LMI) households. The CDBG program is a federally funded program through the Department of Housing and Urban Development’s Small Cities CDBG Program. CDBG funds can be used for various housing and neighborhood revitalization activities including housing rehabilitation, acquisition, relocation, demolition of dilapidated structures, and handicap accessibility improvements. For more information on this program, contact the Wisconsin Department of Commerce, Bureau of Housing.

### **Wisconsin Housing and Economic Development Authority (WHEDA)**

For more than 45 years, WHEDA has worked to provide low-cost financing for housing and small business development in Wisconsin. Since 1972, WHEDA has financed more than 75,000 affordable rental units, helped more than 133,000 families purchase a home and provided more than 29,000 small business and agricultural loan guarantees. WHEDA is a self-supporting public corporation that receives no tax dollars for its operations. For more information on WHEDA programs, visit [wheda.com](http://wheda.com) or call 800-334-6873.

### **Office of Rural Prosperity within the Wisconsin Economic Development Corporation (WEDC)**

Wisconsin Governor Tony Evers called for creating the Office of Rural Prosperity in his State of the State speech in February 2020 to “provide a one-stop shop for folks to navigate state programs and resources tailored to rural communities, businesses and workers.” The program is relatively new but has recently developed a long list of programs available to assist communities with a variety of needs. The program has the potential to be a “game changer” in linking resources to rural communities for workforce housing, economic development, transportation,



ag-related business and tourism and much more. Information as the program develops can to be obtained through <https://ruralwi.com/resources/>

### **Department of Agriculture (USDA) Rural Housing Programs**

The mission of the US Department of Agriculture Rural Development is to improve the quality of life in rural areas. The housing programs help rural communities and individuals by providing loans and grants for housing and community facilities to fund single-family homes, apartments for low-income persons or the elderly, and housing for farm laborers. The following is a list of a variety of USDA rural housing loan and grant programs. A complete list of programs can be found on the USDA Rural Development Web Site:

<https://www.rd.usda.gov/about-rd/agencies/rural-housing-service>

Checking the web site frequently is suggested as program specifics are removed, added or changed regularly based on legislation and/or orders.

**Farm Labor Housing Loans and Grants** provide low-cost financing for the development of affordable rental housing for both year-round and migrant "domestic farm laborers" and their households. These programs may be used to build, buy, improve, or repair farm labor housing and provide related facilities, such as on-site child care centers.

**Housing Preservation Grants** provide qualified public nonprofit organizations and public agencies funding to assist very low and low-income homeowners repair and rehabilitate their homes in rural areas.

**Rural Housing Site Loans** are short term loans to finance development costs of subdivisions located in communities with a population less than 10,000 persons. Developed lots are to be sold to families with low to moderate household income (up to 115 percent of the county median income).

**Repair Loans and Grants** are low interest home improvement loans and grants designed for very low-income individuals (50 percent or less of county median income). Funding can be used for making repairs, installing essential features, or removing health and safety hazards. In order to be eligible for grants, the applicant must be at least 62 years old and be unable to repay the loan.

**Single Family Housing Direct Loans** are for families seeking financing to purchase (existing or new construction), repair, or improve a home. This subsidized housing program offers loan benefits as down payment assistance to enable purchase with a loan through a private lending source (Rural Development accepts a junior lien behind the primary lender) or as a sole source of assistance for purchase, repair, or improvement. Sole source assistance is limited to families who are unable to obtain any part of the needed credit from another lending source.

The **Guaranteed Rural Housing (GRH)** loan program provides moderate income families with access to affordable home ownership in eligible rural areas. Approved GRH



lenders provide home purchase financing requiring no down payment and can finance loan closing costs and repairs up to the property's appraised value.

**Multi-Family Housing Direct Loans** provide loans for the development of affordable rental housing in rural communities for seniors, individuals, and families. Low and very-low income households are targeted as tenants, but moderate-income households are also eligible. Rural Development may also provide Rental Assistance (RA) with its loan. Rental Assistance is a project-based tenant subsidy that pays a portion of tenant shelter costs, reducing them to an affordable level (30 percent of adjusted income).

**Multi-Family Housing Guaranteed Loans** serve the rental housing needs of low and moderate-income rural households by providing loan guarantees for newly constructed or rehabilitated rental property in eligible rural areas. Guarantees may be used in conjunction with other subsidy programs, such as the Low-Income Tax Credit, HOME, and state rental assistance programs. Loans can be made for a variety of rental housing types, for example: family elderly, congregate housing, and mobile homes. Loans can be made for new construction moderate or substantial rehabilitation, acquisition of buildings that meet "special housing needs," and combination construction and permanent loans.

### **Wisconsin Rural Partners (WRP)**

Since December 1992, WRP has served as Wisconsin's State Rural Development Council (SRDC) through a cooperative agreement with the US Department of Agriculture. WRP initiatives are more far reaching than just housing, but the WRP can provide key resources. WRP is a neutral, nonprofit organization that brings together a cross section of residents, organizations and leaders important to rural communities throughout the state. The primary focus is on addressing issues and building collaboration between community, state, federal, nonprofit, and private sector leaders that impact rural communities.

WRP has designed and implemented highly effective programming to identify and address key issues that impact rural life. WRP is a member of National Rural Development Partnership and Partners for Rural America that actively promotes economic, social and community development for rural Wisconsin.

WRP is an active advocate for locally-based solutions focused on core issues and opportunities. They encourage private/public partnerships for sustainable rural community development. Through fostering and celebrating local initiatives and projects that promote stewardship and expansion of community and natural resources including:

- Broadband Access and Adoption
- Community Infrastructure and Systems
- Child and Health Care Access
- Housing Financing and Construction
- Transportation Maintenance, Access and Use
- Agriculture and Natural Resource Use and Conservation

More information can be obtained through the WRP web site at: <https://www.wiruralpartners.org>



## Goals, Objectives, Recommendations, and Policies

Goals and objectives identify what the plan should accomplish. Goals are statements that describe a desired future condition, often in general terms. Objectives are statements that describe a specific future condition to be attained, to reach the established goals.

Policies are a set of ideas for what to do in certain situations and that the Town agrees is the right approach. Recommendations and policies identify the action necessary to achieve goals and objectives. For this reason, recommendations should be actionable, attainable, and specific. Not all recommendations can be achieved in the short-term, so they should be specific enough so that any individual or group wishing to achieve a stated goal can take action.

The following goals, objectives, policies, and recommendations were jointly developed by the Town of Saukville Plan Commission and its consultants.

**Goal 1: Support a variety of housing options to attract and retain residents of all ages, physical needs, and income levels.**

*Objective:*

1. Promote housing affordability and equality.
2. Have trained personnel available to maintain property files and work with property owners.
3. Promote a variety of residential lot sizes.

*Recommendations and Policies:*

1. Continue to require building permits under the authority of the Town Building Inspector to ensure that all new construction meets applicable State Building Codes.
2. Prepare and distribute checklists and handouts concerning permits and procedures to ensure consistency and help with preparation of applications.
3. Consider allowing Conservation Design subdivisions as a development option as a way to allow the Town to cluster residential development and maintain larger tracts of farmland.
4. Support efforts for the “aging in place” concept to ensure that a diverse set of housing types are built in the future and that its existing housing stock is well-maintained, energy-efficient, and has the ability to be modified to allow for a lower income older population. This may include approval of PUDs that have a percentage of their homes that include “aging in place” characteristics.
5. Consider the implementation and/or utilization of some of the programs outlined in this chapter to assist in improving the availability of housing for all where applicable.
6. Continue to maintain a modest minimum home size in the zoning code to allow for more affordable housing.

**Goal 2: Promote adequate housing choice for consumers and promote housing stock that protects Town property values and meets the housing preferences of Town of Saukville residents.**

*Objective:*

1. Maintain property values.



2. Promote the addition on average of no more than 5 new dwelling units annually to the Town of Saukville current housing stock by 2044 in the areas identified for residential use on the future land use map.

*Recommendations and Policies:*

1. Reserve adequate land within the Town of Saukville for residential development through implementation of the Comprehensive Plan.
2. Consider supporting efforts to maintain and rehabilitate the aging housing stock in the Town.
3. Use Town of Saukville Zoning and Land Division ordinances to help to preserve the quality of life in the community and preserve and protect the farmland and environmentally sensitive areas of the Township.
4. As all dwelling units in the Town of Saukville are dependent on POTWS systems and private well water, the Town will continue its commitment to five acre minimum lot sizes.
5. Maintain separate zoning administrator position to work with the Town and building inspector.

**Goal 3: Retain an adequate amount of safe and decent housing for households of all incomes and sizes in the Town of Saukville.**

*Objective:*

1. Ensure that all housing units located in the Town of Saukville are safe and decent.

*Recommendations and Policies:*

1. Address all housing units identified as “unsound” by the Town of Saukville Assessor from the Town of Saukville housing stock.
  - a. Consider requiring the renovation or demolition of “unsound” housing units.
2. Continue to enforce the Town Junk Vehicle ordinance.
3. Review Town Code of Ordinance and make revisions to ensure nuisance issues can be adequately addressed.

