

Chapter 2: Housing Element

Credit to Richard Leene, who originally drafted and presented this element.

2.A. Vision Statements

1. The Town of Concord will retain a quiet, rural atmosphere.
2. The Town will consist mainly of agricultural lands and productive farmland with limited residential development.
3. Our rural community will continue to be characterized by low housing and population densities.
4. The rural character of the Town will be defined by the continued presence of older houses and structures so important to the rural atmosphere and cultural heritage of the Town.
5. Town taxes and expenditures will remain reasonable and affordable.



2.B. Strategies

1. The Town may choose to limit the creation of new housing units in order to maintain rural character and limit high population density. This objective also coincides with the Town's goal of maintaining a reasonable property tax burden.
2. While the Town of Concord will support Jefferson County's current zoning ordinance¹ as it serves to limit new residential development on productive farmland and outside urban service areas, the Town may choose to adopt ordinances that are more restrictive than the County's.
3. The Town of Concord will adopt procedures that will be more restrictive than Jefferson County relative to available A-1 land splits in order to accomplish the goals of preserving the rural character of the Town and preserving agricultural land.
4. The Town will prohibit the construction of multi-unit housing and high-density housing and will support those planning principles outlined in the 1999 *Jefferson County Agricultural Preservation and Land Use Plan*² which discourage the development of higher-density housing outside areas served by public sanitary sewer service and a public water supply.

¹ *Jefferson County Zoning Ordinance No. 11* (Jefferson County, Effective January 15, 1975, Last Amended September 11, 2006).

² *Jefferson County Agricultural Preservation and Land Use Plan* (Jefferson County, October 1999), p. 101.

5. The Town will continue its reliance on neighboring communities where sewer and water is available to provide Town citizens with access to nearby multi-unit housing or higher-density housing within those communities when appropriate.
6. The Town of Concord will continue its reliance on nearby municipalities to supplement the range of housing opportunities available to local residents.
7. The Town will encourage the preservation of the Town's older houses and structures, in consideration of the role these structures play as part of the character and heritage of the Town of Concord.
8. The Town will limit new residential housing development to sites that have access to existing road infrastructure so as to limit the necessity of creating new roadways.
9. The Town will not support the creation of additional rural subdivisions beyond those areas already designated as rural subdivisions as of the writing of this plan.
10. The Town will not provide locally funded housing assistance but will follow the policy of depending on other government bodies, such as Jefferson County, the State of Wisconsin, and the Federal Government, to provide these services. Like most rural towns in Wisconsin, Concord has not allocated resources for housing subsidies, or the provision or rehabilitation of housing stock, in the past and does not anticipate doing so during the time frame covered by this plan.

2.C. Issues

1. Subdivisions and other higher-density housing clusters are not consistent with the vision statements for the Town as they are contrary to the rural nature of the community and would bring higher traffic levels to Town roads. Higher population density and traffic levels are characteristics of more urban areas and would also put more wear and tear on the Town roads. This would translate into higher road maintenance costs—the largest component of the Town's current expenses—which is also contrary to the Town's goal of maintaining a reasonable tax rate for Town expenses.
2. The Town of Concord has evaluated the number of new lots that could be created under Jefferson County's current zoning and has concluded that there is a more than adequate supply of lots (*see section G, Appendix B*). To ensure the rural vision desired by most Concord residents, the maximum number of lot splits should be restricted. This would not hinder growth at its historical rate.
3. One of the Town's objectives is to preserve our housing stock, especially the heritage buildings that represent the history of our Town. The Town of Concord will consider policies and programs in the future that will support the maintenance and rehabilitation of the Town's housing stock. As a rural town, we believe that county, state, and federal programs currently do an adequate job of helping residents maintain and rehabilitate the housing within our Town and that it is beyond the scope of our Town's government to financially support this process at this time.

2.D. Background Information

Age and Characteristics of Housing Stock

The Town of Concord is a rural community with very high rates of owner-occupancy and few vacant dwelling units (*Table 2-1*). Single-family (detached) homes are the dominant housing type in the Town of Concord (68%), with mobile homes comprising a significant subset of the housing stock (26.9%). Duplexes and single-family (attached) residences make up the balance of the dwelling units.

In Concord, owner-occupied housing differs somewhat in character from rental housing (*Table 2-2*).

- Approximately 70 percent of the owner-occupied housing units are single-family detached houses. The great majority of the other owner-occupied housing units, approximately 29 percent, are mobile homes.
- Approximately 56 percent of the rental housing units are single-family detached houses (*Table 2-2*). Many of the other rental units are located in duplexes (29.4%). The rest are single-family attached units and mobile homes.
- It should also be noted that the rental housing in the Town of Concord is much older, on average, than the owner-occupied housing. The median year of construction for rental housing is 1940 versus a median year of construction for owner-occupied housing of 1975 (*Table 2-3*).

In the Town of Concord there is no multifamily housing, either rented or in condominium ownership. There are also no assisted living complexes for senior citizens or for physically disabled or mentally disabled residents. There may be some small-scale facilities operating as community-based assisted living facilities indistinguishable from other homes. There are multifamily housing opportunities and assisted living facilities in nearby and adjacent communities such as Oconomowoc, Watertown, and Jefferson.

The rate of new housing construction in the Town of Concord has varied over time. Approximately one-quarter of the houses in the Town of Concord were built before 1939 (*Table 2-3*). Over the next three decades few housing units were built in Concord, only about 8.5 percent of the current housing stock. The 1960s and 1970s saw a large increase in the housing stock with the creation of Spacious Acres, the mobile home park, in the late 1960s and with the creation of subdivisions throughout the Town in the 1970s. The farmland preservation legislation implemented by Jefferson County in the early 1980s limited the creation of subdivisions in the Town of Concord and slowed new housing construction. The pace of housing construction in the Town of Concord has been somewhat higher in recent years as people from the Milwaukee and Madison metropolitan areas have sought a more rural atmosphere for their residences (*Table 2-4*).

Tables 2-5 through 2-7 include information detailing other characteristics of Concord's housing stock such as number of rooms, number of bedrooms, and primary heating fuel.

Housing Value and Affordability

Housing in the Town of Concord is affordable to a wide range of income levels. According to the 2000 U.S. Census, 86.6 percent of households in the Town of Concord who own their homes

meet the HUD affordability standards. For owner-occupied housing this is achieved when the cost of housing does not exceed 30 percent of household income (*Table 2-8*).

Table 2-9, taken from the 2000 U.S. Census, details the mortgage status of selected owner-occupied housing units in the Town of Concord. Of those households represented, 80.6 percent have a mortgage, 19.4 percent do not have a mortgage, and 54.8 percent have a second mortgage or home equity loan.

For selected owner-occupied homes in the Town of Concord the median value was \$160,900. All of the housing values fell between \$40,000 and \$499,999 according to the 2000 U.S. Census (*Table 2-10*).

Occupancy and Social Characteristics

Many Town residents have decades-long longevity in their current place of residence, although, as can be expected, mobility rates are somewhat higher among renters than owner occupants (*Table 2-11 and Exhibit 2-1*). The median date of the most recent move is similar for owners and renters, with the median owner-occupied household having been in its current home since 1990 and the median renter-occupied household having been in its current home since 1993.

Selected social characteristics of the Town's households, some of which have implications for housing ownership and maintenance, are detailed in Table 2-12.

2.E. Trends and Assessments

Policies and Programs for Promoting the Development of Housing for Residents of the Town of Concord (per statutes, "Local Government Unit")

Housing development in the Town of Concord currently depends on three factors:

- Free market demand
- Jefferson County Zoning Ordinances
- Town of Concord landowners willing to sell land for housing development.

There are currently more than 500 additional lot splits possible from agricultural parcels in the Town of Concord under Jefferson County zoning.³ If all of these splits were exercised and developed over the next 20 years, it would almost double the current population of the Town. As shown in Exhibit 1-2 and discussed in "Chapter 1: Issues and Opportunities Element," the population of the Town is projected to grow with the addition of 257⁴ to 513⁵ residents by the year 2025. In the year 2000, the average household size was 2.67 people. The number of lot splits available under Jefferson County zoning is more than sufficient to accommodate these population growth projections. (This plan will reduce the potential number of new residential lots but will more than meet demand for new lots at the present growth rate.)

³ *Jefferson County Zoning Ordinance No. 11* (Jefferson County, Effective January 15, 1975, Last Amended September 11, 2006).

⁴ Projection from the State of Wisconsin Department of Administration Demographic Services Center.

⁵ Projection based on an average household size of 2.67 people and a continuation of the average of eight lot splits per year that the Town has experienced since 2000.

Policies and Programs to Maintain or Rehabilitate Existing Housing Stock

The Town of Concord has no current policies or programs to maintain or rehabilitate existing housing. Building construction methods and quality are governed by the State's uniform building code and enforced by the Town of Concord building inspector. The Town is unaware of any significant deficiencies related to housing maintenance in the Town at this time. Housing in the Town is generally maintained at an adequate to excellent level.

2.F. Tables and Charts

With the exception of Table 2-4, which contains information provided by the Town of Concord Clerk, the information in these tables is from the 2000 U.S. Census. Other than table 2-1, the tables generated from the census data are based on samplings, not total households.

	Number	Percent
Total housing units	770	100
Occupied housing units	757	98.3
Vacant housing units	13	1.7
Occupied housing units	757	100
Owner-occupied housing units	690	91.1
Renter-occupied housing units	67	8.9
Vacant housing units	13	100
For rent	0	0
For sale only	4	30.8
Rented or sold, not occupied	0	0
For seasonal, recreational, or occasional use	5	38.5
For migratory workers	0	0
Other vacant	4	30.8

	Owner-occupied housing units		Renter-occupied housing units	
	Number	Percent	Number	Percent
	675	100	68	100
One, detached	468	69.3	38	55.9
One, attached	5	0.7	4	5.9
Two	5	0.7	20	29.4
Three or more	0	0	0	0
Mobile home	197	29.2	6	8.8

	Number	Percent
1999 to March 2000	10	1.3
1995 to 1998	73	9.7
1990 to 1994	49	6.5
1980 to 1989	97	12.9
1970 to 1979	258	34.2
1960 to 1969	47	6.2
1940 to 1959	28	3.7
1939 or earlier	192	25.5
Median year built for specified renter-occupied units	1940	
Median year built for specified owner-occupied units	1975	

Table 2-4: TOWN OF CONCORD BUILDING PERMITS 2000-2006

2000: 4 new homes, 7 remodel, 4 sheds, 5 heating, 8 garages, 3 decks, 10 plumbing, 2 towers, 5 pole buildings, 19 electrical, and 1 prefab.

2001: 10 new homes, 9 remodel, 5 sheds, 14 heating, 5 garages, 2 decks, 17 plumbing, 2 agricultural, 2 pools, 3 towers, 4 pole building, 22 electrical, and 4 prefab.

2002: 43 building permits (7 new homes), 38 electrical, 13 HVAC, and 15 plumbing

2003: 43 building permits (7 new homes), 28 electrical, 16 plumbing, and 13 heating

2004: 61 building permits (13 new homes, 1 two-family home), 49 electrical, 28 plumbing, and 20 heating

2005: 62 building permits (14 new homes), 42 electrical, 30 plumbing, and 18 heating

2006: 43 building permits (12 new homes), 31 electrical, 17 plumbing, and 14 heating

	Number	Percent
Occupied housing units	743	100
Utility gas	369	49.7
Bottled, tank, or LP gas	187	25.2
Electricity	68	9.2
Fuel oil, kerosene, etc.	104	14
Coal or coke	0	0
Wood	15	2
Solar energy	0	0
Other fuel	0	0
No fuel used	0	0

	Owner-occupied housing units		Renter-occupied housing units	
	Number	Percent	Number	Percent
	675	100	68	100
1 room	0	0	0	0
2 rooms	0	0	0	0
3 rooms	27	4	0	0
4 rooms	54	8	2	2.9
5 rooms	149	22.1	37	54.4
6 rooms	162	24	10	14.7
7 or more rooms	283	41.9	19	27.9
Median	6.2		5.4	

	Owner-occupied housing units		Renter-occupied housing units	
	Number	Percent	Number	Percent
	675	100	68	100
No bedroom	0	0	0	0
1 bedroom	5	0.7	0	0
2 bedrooms	135	20	20	29.4
3 bedrooms	378	56	32	47.1
4 bedrooms	137	20.3	8	11.8
5 or more bedrooms	20	3	8	11.8

Percentage of Household Income	Number of Households	Percentage of Households
Less than 15.0 percent	81	32.8
15.0 to 19.9 percent	60	24.3
20.0 to 24.9 percent	29	11.7
25.0 to 29.9 percent	44	17.8
30.0 to 34.9 percent	10	4.0
35.0 percent or more	23	9.3

	Number	Percent
With a mortgage, contract to purchase, or similar debt	199	80.6
Without a mortgage	48	19.4
With a second mortgage or home equity loan	109	54.8
Second mortgage	23	21.1
Home equity loan	86	78.9
No second mortgage or home equity loan	90	45.2

Table 2-10: VALUE OF SPECIFIED OWNER-OCCUPIED HOUSING UNITS		
	Number	Percent
	247	100
Less than \$40,000	0	0
\$40,000 to \$49,999	4	1.6
\$50,000 to \$59,999	3	1.2
\$60,000 to \$69,999	4	1.6
\$70,000 to \$79,999	3	1.2
\$80,000 to \$89,999	0	0
\$90,000 to \$99,999	12	4.9
\$100,000 to \$124,999	36	14.6
\$125,000 to \$149,999	45	18.2
<i>\$150,000 to \$174,999 (median housing value \$160,900)</i>	38	15.4
\$175,000 to \$199,999	44	17.8
\$200,000 to \$249,999	29	11.7
\$250,000 to \$299,999	14	5.7
\$300,000 to \$399,999	10	4
\$400,000 to \$499,999	5	2
\$500,000 or more	0	0

Table 2-11: TIME IN CURRENT RESIDENCE BY OWNER/RENTER STATUS		
	Number	Percent
Owner-occupied housing units	675	100
Moved into unit 1999 to March 2000	22	3.3
Moved into unit 1995 to 1998	175	25.9
<i>Moved into unit 1990 to 1994 (median year moved 1990)</i>	<i>140</i>	<i>20.7</i>
Moved into unit 1980 to 1989	113	16.7
Moved into unit 1970 to 1979	154	22.8
Moved into unit 1969 or earlier	71	10.5
Renter-occupied housing units	68	100
Moved into unit 1999 to March 2000	7	10.3
Moved into unit 1995 to 1998	22	32.4
<i>Moved into unit 1990 to 1994 (median year moved 1993)</i>	<i>11</i>	<i>16.2</i>
Moved into unit 1980 to 1989	9	13.2
Moved into unit 1970 to 1979	16	23.5
Moved into unit 1969 or earlier	3	4.4

Table 2-12: SELECTED SOCIAL CHARACTERISTICS		
Households with Householder 65 Years and Over		
	Number	Percent
Occupied housing units	147	100
Owner occupied	133	90.5
No vehicle available	4	2.7
Below poverty level	14	9.5
Households below Poverty Level		
Owner-occupied housing units	30	100
Lacking complete plumbing facilities	0	0
Built 1939 or earlier	14	46.7
Householder 65 years and over	8	26.7
With Social Security income	13	43.3
Renter-occupied housing units	6	100
Lacking complete plumbing facilities	6	100
Built 1939 or earlier	0	0
Householder 65 years and over	6	100
With Social Security income	6	100
Age of Householder		
Occupied housing units	757	100
15 to 24 years	11	1.5
25 to 34 years	99	13.1
35 to 44 years	194	25.6
45 to 54 years	164	21.7
55 to 64 years	138	18.2
65 years and over	151	19.9
65 to 74 years	99	13.1
75 to 84 years	44	5.8
85 years and over	8	1.1

Exhibit 2-1



