

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 will~~ limit the creation of new housing units and new road infrastructure 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, limit population growth, and limit demand for more public services and expenses that could raise property taxes.
- 2 While the Town of Concord will support Jefferson County's current zoning ordinance, 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 maintain procedures that will be are more restrictive than Jefferson County relative to available A-1 land splits in agricultural preservation areas in order to accomplish the goals of preserving the rural character of the Town and preserving agricultural land. More specifically, the Town will permit no more than 2 lot splits for new single-family residences on non-prime farmland and 1 split for new residences on prime farmland.
- 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 Plan² 2021 Jefferson County Agricultural Preservation and Land Use Plan which discourage the development of higher-

¹ Jefferson County Zoning Ordinance No. 11 (Jefferson County, Effective January 15, 1975, Last Amended September 11, 2006 January 11, 2022).

² Jefferson County Agricultural Preservation and Land Use Plan (Jefferson County, October 1999 February, February 2021), p. 101.

density housing outside areas served by public sanitary sewer service and a public water supply.

- 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, including higher-density formats that require public sewer and water service.**
- 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 and affordability 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 creation of 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 in 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 one of the larger components 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 to maintain the desired growth rate (see section G, Appendix B). Ensure the rural vision desired by most Concord residents while also accommodating some continued household growth, the maximum number of lot splits should be restricted to a total of two new residential lots from 1977 parent parcels. ~~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 re-**

habilitation 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 (68.5%), 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 70-85% of the owner-occupied housing units are single-family detached houses. The great majority of the other owner-occupied housing units, approximately 29-15%, are mobile homes.
- Approximately 56-94% of the rental housing units are single-family detached houses (*Table 2-2*). Many of the other A few rental units are located in duplexes- (29.4%). The with the rest being 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 1940-1939 versus a median year of construction for owner-occupied housing of 1975-1976 (*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, Johnson Creek, 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 2000-2020 U.S. Census American Community Survey 5-Year Estimates ("2020 ACS") U.S. Census, 78%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. Census2020 ACS, details the mortgage status of selected owner-occupied housing units in the Town of Concord. Of those households represented, 80.6 percent56% have a mortgage, 19.4 percent44% do not have a mortgage, and 54.8 percent15% have a second mortgage or home equity loan.

For selected owner-occupied homes in the Town of Concord the median value was \$160,900253,000. 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 significantly different for owners and renters, with the median owner-occupied household having been in its current home since 1990-1999 and the median renter-occupied household having been in its current home since 19932011.

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 500hundreds of 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 doublesubstantially increase the current population of the Town. shown in Exhibit 1-2 and discussed in "Chapter 1: Issues and Opportunities Element," the population of the Town is projected to grow with

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

the addition of ~~304~~257⁴ to ~~513~~⁵-residents by the year ~~2025~~2040. In the year ~~2000~~2020, 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.)

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 ~~2000~~ 2020 ACS. Other than table 2-1, the tables generated from the census data are based on samplings, not total households.

Table 2-1: OCCUPANCY STATUS		
	Number	Percent
Total housing units	844 770	100%
Occupied housing units	811 757	98.396%
Vacant housing units	33 13	1.74%
Occupied housing units	757811	100%
Owner-occupied housing units	690686	91.185%
Renter-occupied housing units	67125	15%8.9
Vacant housing units	1333	100%
For rent	00	0%
Rented, not occupied	04	0%30.8
For sale only	00	0%0
Sold, not occupied	05	0%38.5
For seasonal, recreational, or occasional use	120	036%
For migrant workers	0	0%
Other vacant	214	30.864%

Table 2-2: NUMBER OF UNITS IN STRUCTURE BY OWNER/RENTER STATUS		
	Owner-occupied housing units	Renter-occupied housing units

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.

	Number	Percent	Number	Percent
	<u>686</u> 675	<u>100</u> %	68 <u>125</u>	<u>100</u> %
One, detached	<u>584</u> 468	<u>85</u> % 69.3	<u>117</u> 38	<u>94</u> % 55.9
One, attached	<u>0</u> 5	<u>0</u> % 0.7	<u>4</u> 4	<u>3</u> % 5.9
Two	<u>0</u> 5	<u>0</u> % 0.7	<u>4</u> 20	<u>3</u> % 29.4
Three or more	<u>0</u> 0	<u>0</u> % 0	<u>0</u> 0	<u>0</u> % 0
Mobile home	<u>102</u> 197	<u>15</u> % 29.2	<u>0</u> 6	<u>0</u> % 8.8

Table 2-3: YEAR STRUCTURE BUILT

	Number	Percent
2014 or later	410	1.3
2010 to 2013	573	0.7
2000 to 2009	7349	6.5
1990 to 1999	15297	12.9
1980 to 1989	102258	84.2
1970 to 1979	24847	6.2
1960 to 1969	4828	3.7
1950 to 1959	34192	5.5
1940 to 1949	14	1.6%
1939 or earlier	207	23.3%
Median year built for specified renter-occupied units	1940	1939
Median year built for specified owner-occupied units	1975	1976

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

Table 2-5: HOUSE HEATING FUEL

	Number	Percent
Occupied housing units	811743	100%
Utility gas	289369	36%49.7
Bottled, tank, or LP gas	280187	35%25.2
Electricity	7368	9%0.2
Fuel oil, kerosene, etc.	35104	4%14
Coal or coke	00	0%0
Wood	10015	12%2
Solar energy	00	0%0
Other fuel	340	4%0
No fuel used	00	0%0

Table 2-6: NUMBER OF ROOMS IN DWELLING UNIT BY OWNER/RENTER

	Owner-occupied housing units		Renter-occupied housing units	
	Number	Percent	Number	Percent
	<u>686</u> 675	<u>100%</u>	<u>125</u> 68	<u>100%</u>
1 room	<u>17</u> 0	<u>2%</u> 0	<u>0</u> 0	<u>0%</u> 0
2 rooms	<u>0</u> 0	<u>0%</u> 0	<u>0</u> 0	<u>0%</u> 0
3 rooms	<u>16</u> 27	<u>2%</u> 4	<u>0</u> 0	<u>0%</u> 0
4 rooms	<u>54</u> 54	<u>8%</u> 8	<u>0</u> 2	<u>0%</u> 2.9
5 rooms	<u>106</u> 149	<u>15%</u> 22.1	<u>29</u> 37	<u>23%</u> 54.4
6 rooms	<u>165</u> 162	<u>24%</u> 24	<u>46</u> 10	<u>37%</u> 14.7
7 or more rooms	<u>283</u> 328	<u>48%</u> 41.9	<u>50</u> 19	<u>40%</u> 27.9
Median	<u>6.2</u>		<u>5.4</u>	

Table 2-7: NUMBER OF BEDROOMS BY OWNER/RENTER

	Owner-occupied housing units		Renter-occupied housing units	
	Number	Percent	Number	Percent
	<u>686</u> 675	<u>100%</u>	<u>125</u> 68	<u>100%</u>
No bedroom	<u>17</u> 0	<u>2%</u> 0	<u>0</u> 0	<u>0%</u> 0
1 bedroom	<u>10</u> 5	<u>1%</u> 0.7	<u>37</u> 0	<u>30%</u> 0
2 bedrooms	<u>124</u> 135	<u>18%</u> 20	<u>21</u> 20	<u>17%</u> 29.4
3 bedrooms	<u>394</u> 378	<u>57%</u> 56	<u>54</u> 32	<u>43%</u> 47.1
4 bedrooms	<u>129</u> 137	<u>19%</u> 20.3	<u>9</u> 8	<u>7%</u> 11.8
5 or more bedrooms	<u>12</u> 20	<u>2%</u> 3	<u>4</u> 8	<u>3%</u> 11.8

Table 2-8: SELECTED MONTHLY OWNER HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN 19992020

Percentage of Household Income	Number of HouseholdsHousing Units	Percentage of HouseholdsHousing Units
Less than 15.0 percent	<u>29</u> 181	<u>42%</u> 32.8
15.0 to 19.9 percent	<u>13</u> 960	<u>20%</u> 24.3
20.0 to 24.9 percent	<u>53</u> 29	<u>8%</u> 11.7
25.0 to 29.9 percent	<u>50</u> 44	<u>7%</u> 17.8
30.0 to 34.9 percent	<u>57</u> 10	<u>8%</u> 4.0
35.0 percent or more	<u>68</u> 23	<u>10%</u> 9.3
Not computed	<u>2</u> 8	<u>4%</u>

Table 2-9: MORTGAGE STATUS

	Number	Percent
With a mortgage, contract to purchase, or similar debt	<u>199</u> 384	<u>80.6</u> 56%
Without a mortgage	<u>48</u> 302	<u>19.4</u> 44%

With a second mortgage or home equity loan	10958	54.815%
Second mortgage	2311	21.12.9%
Home equity loan	8647	78.912%
No second mortgage or home equity loan	90326	45.285%

Table 2-10: VALUE OF SPECIFIED OWNER-OCCUPIED HOUSING UNITS

	Number	Percent
	247686	100%
<u>Less than \$50,000</u> <u>Less than \$40,000</u>	<u>1080</u>	<u>16%</u> <u>0</u>
<u>\$50,000 to \$99,999</u> <u>\$40,000 to \$49,999</u>	<u>264</u>	<u>4%</u> <u>1.6</u>
<u>\$100,000 to \$149,999</u> <u>\$50,000 to \$59,999</u>	<u>203</u>	<u>3%</u> <u>1.2</u>
<u>\$150,000 to \$199,999</u> <u>\$60,000 to \$69,999</u>	<u>904</u>	<u>13%</u> <u>1.6</u>
<u>\$200,000 to \$299,999 (median value \$253,000)</u> <u>\$70,000 to</u>	<u>1933</u>	<u>28%</u> <u>1.2</u>
<u>\$300,000 to \$499,999</u> <u>\$80,000 to \$89,999</u>	<u>1620</u>	<u>24%</u> <u>0</u>
<u>\$500,000 to \$999,999</u> <u>\$90,000 to \$99,999</u>	<u>7212</u>	<u>10%</u> <u>4.9</u>
<u>\$1,000,000 or more</u> <u>\$100,000 to \$124,999</u>	<u>1536</u>	<u>2%</u> <u>14.6</u>
<u>\$125,000 to \$149,999</u>	<u>45</u>	<u>18.2</u>
<i>\$150,000 to \$174,999 (median housing value \$160,900)</i>	<i>38</i>	<i>15.4</i>
<u>\$175,000 to \$199,999</u>	<u>44</u>	<u>17.8</u>
<u>\$200,000 to \$249,999</u>	<u>29</u>	<u>11.7</u>
<u>\$250,000 to \$299,999</u>	<u>14</u>	<u>5.7</u>
<u>\$300,000 to \$399,999</u>	<u>10</u>	<u>4</u>
<u>\$400,000 to \$499,999</u>	<u>5</u>	<u>2</u>
<u>\$500,000 or more</u>	<u>0</u>	<u>0</u>

Table 2-11: TIME IN CURRENT RESIDENCE BY OWNER/RENTER STATUS

	Number	Percent
Owner-occupied housing units	675686	100%
<u>Moved in 2019 or later</u> <u>Moved into unit 1999 to March 2000</u>	<u>022</u>	<u>0%</u> <u>3.3</u>
<u>Moved in 2015 to 2018</u> <u>Moved into unit 1995 to 1998</u>	<u>115175</u>	<u>17%</u> <u>25.9</u>
<u>Moved in 2010 to 2014</u> <u>Moved into unit 1990 to 1994 (median</u>	<u>71140</u>	<u>10%</u> <u>20.7</u>
<u>Moved in 2000 to 2009</u> <u>Moved into unit 1980 to 1989</u>	<u>145113</u>	<u>21%</u> <u>16.7</u>
<u>Moved in 1990 to 1999</u> <u>Moved into unit 1970 to 1979</u>	<u>200154</u>	<u>29%</u> <u>22.8</u>
<u>Moved in 1989 or earlier</u> <u>Moved into unit 1969 or earlier</u>	<u>15571</u>	<u>23%</u> <u>10.5</u>
<u>Median year householder moved into unit</u>	<u>1999</u>	
Renter-occupied housing units	12568	100%
<u>Moved in 2019 or later</u> <u>Moved into unit 1999 to March 2000</u>	<u>07</u>	<u>0%</u> <u>10.3</u>
<u>Moved in 2015 to 2018</u> <u>Moved into unit 1995 to 1998</u>	<u>622</u>	<u>5%</u> <u>32.4</u>
<u>Moved in 2010 to 2014</u> <u>Moved into unit 1990 to 1994 (median</u>	<u>6611</u>	<u>53%</u> <u>16.2</u>
<u>Moved in 2000 to 2009</u> <u>Moved into unit 1980 to 1989</u>	<u>359</u>	<u>28%</u> <u>13.2</u>

Moved in 1990 to 1999	Moved into unit 1970 to 1979	416	3%23.5
Moved in 1989 or earlier	Moved into unit 1969 or earlier	143	11%4.4
Median year householder moved into unit		2011	

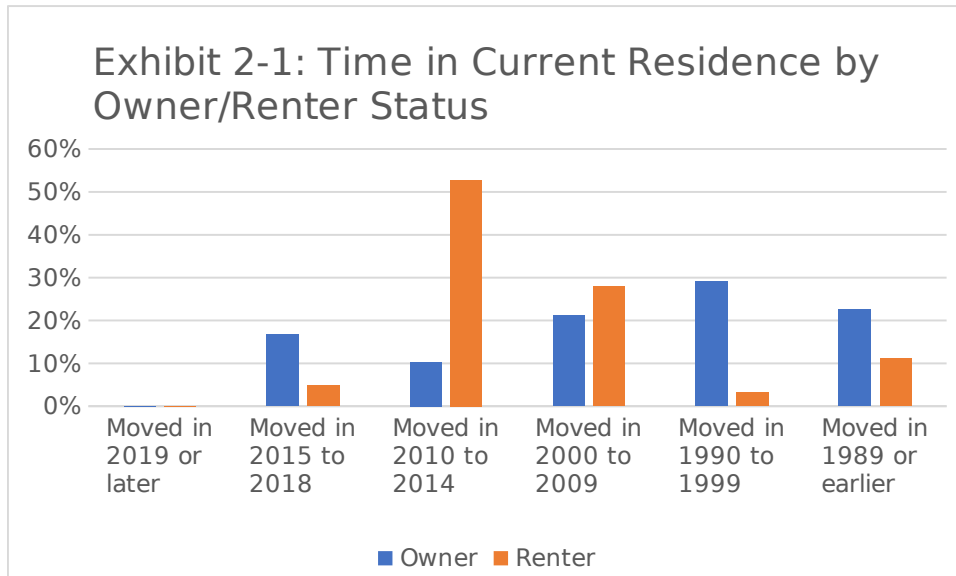


Exhibit 2-1

