

Chapter 3, Housing

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Section 1 - Introduction

In any comprehensive plan, especially the section on housing, fundamental information includes population increases or decreases, changing demographics, shifting sociology-economic composition, and the like.

The previous Liberty Grove Comprehensive Plan, 2003, devoted considerable space to detailed analysis of and predictions about the Town's population and its possible consequences on housing, housing stock, etc.

Looking back on previous comprehensive plans from the perspective of the mid twenty-teens, the Plan Commission recognizes how much time and effort had gone into the housing chapter based in large part on predictions of population and related factors. With the luxury of looking back with twenty/twenty hindsight, the Commission notes with all due respect and understanding that none of the population or demographic predictions of previous comprehensive plans have come to fruition. If anything, the population and demographics of the Town have been static and, indeed, run contrary to previous predictions. In short, few, if any, connections were made between population trends prior to 2003 (the year of the pervious comprehensive plan) and housing needs between 2003 and 2015.

The drafters of this comprehensive plan believe that if the population and/or demographics and/or socio-economic character, etc. of the Town should undergo substantial changes over the following decade or two, the Town would surely make arrangements to revise the 2015 chapter on housing and any and all plan chapters directly and indirectly affected by these population changes.

Thus, the chapter of the Town Comprehensive Plan, 2015, on housing will work under the assumption of a population that is more or less static, as well as no appreciable change in the demographics of the Town, nor in its socio-economic characteristics, with one major exception: the likely demographic changes resulting from the aging and dwindling down of the numbers of the baby boom generation.

By avoiding questions of what might occur if a certain growth or a certain decline in population were to occur, the drafters of this plan hope to focus the reader, instead, on those housing issues demanding of the Town's attention, both in the short run and long run. Thus, the Plan Commission relies on the wisdom and attention of future Town Boards and Plan Commissions to address housing needs generated by substantial population, demographic, and socio-economic changes, including, but not limited to the likely population and demographic changes brought about by the declining number of baby boom residents as that demographic continues to age.

Inclined to avoid predictions, the Plan Commission, nonetheless, appreciates the fact that Door County, especially Northern Door, has been and continues to be one of the nation's top ten retirement destinations, according to published sources. Therefore, this Comprehensive Plan takes note of the real possibility of increased growth in the upper age demographic category and all of that age-

group's special needs and interests--housing, care facilities, and otherwise.

Along the lines of avoiding predictions, the drafters of this comprehensive plan take note of a long-term factor that could have profound influences on Northern Door, and, then, again, might not have any influences whatsoever. That long-term factor is climate change. Unlike the aging of the baby boomer generation, a demographic factor certain to occur, climate change is not as predictable neither in its actually occurring nor how any climate change might affect Northern Door, indeed, the entire upper Midwest. Thus, the drafters of this comprehensive plan alert Town leaders and planners of the future to the possibility of profound demographic, commercial, agricultural, cultural, and social changes wrought by long-term climate change affecting the region over the decades. In particular, future leaders and planners must take especial attention to the fact that the Town is surrounded by one of the world's largest sources of potable water. The need for potable water will become paramount for the continuation of society as we now know it, whether there is permanent climate change or not. Thus, the drafters of this comprehensive plan urge future Town leaders and planners to make every effort to protect the water supply in every way possible, both in the quality of our water as well as access thereto.

Section 2 - Description of Population, Demographics, Housing Stock, Etc.

Drafters of this version of the Plan considered certain tables in the 2003 version of the Comprehensive Plan speculative, irrelevant, and distractive of the goals, policies, and actions regarding housing. Thus, the drafters excluded from this version of the Plan those tables that had been part of the Housing Chapter in the 2003 version of the

Comprehensive Plan. The following tables in the 2003 Plan that have been excluded in the current version of the Plan are as follows (referred to by table number in the 2003 version):

Table 3.2, Population Trends, 1970, Town of Liberty Grove and Selected Areas; Table 3.4, Revised Population Projections, Town of Liberty Grove, 2005-2020; Table 3.5, Male and Female Distribution by Age and Sex, Town of Liberty Grove, 1980-2000;

Table 3.6, Population by Age Groups and Sex, 2000, Town of Liberty Grove and Selected Areas;

Table 3.8, Median Age, 1970-2000, Town of Liberty Grove and Selected Areas; and Table 3.11, Household Projections by Household Type, 1990-2015, Door County.

For updated versions of these tables, see, for example, United States Census Data, 2010, Door County Department of Planning and Zoning, and similar sources.

The following tables reflect the most current information and data as of the drafting of this chapter, i.e., mid-2015, renumbered from the 2003 version of the Comprehensive Plan:

Table 3.1, Historic Population Levels, 1900-2010, Town of Liberty Grove;

Table 3.2 (previously numbered 3.3), Estimated Seasonal Population, 2010, Liberty Grove; and

Note: A Useful study, “Estimating the Seasonal Population of Door County,” by Greg Lamb, Door County University Extension,” sets forth a method of estimating seasonal population down to the municipal level, including Liberty Grove.

Table 3.3 (previously numbered 3.7), Household Relationship, 2010, Town of Liberty Grove;

Table 3.4 (previously numbered 3.9), Total Housing Units, 1970-2000, Town of Liberty Grove;

Table 3.5 (previously numbered 3.10), Housing Unit Additions and Deletions, Town of Liberty Grove, 2016;

Table 3.6 (previously numbered 3.12), Housing Occupancy and Tenure, 2000, Town of Liberty Grove;

Table 3.7 (previously numbered 3.13), Housing Units by Year Built, Town of Liberty Grove. See also Table 3.5 above for more current information.

Seasonal Population

The seasonality of the population of Liberty Grove, as well as Door County generally, influences many aspects of life, government, culture, and the various topics that comprise this Comprehensive Plan.

Seasonal housing includes seasonal, recreational, or occasional use units, but it does not include other vacant housing units.

To calculate the seasonal population, multiply the number of seasonal housing units by the average number of persons per household. In 1990, for example, the Town of Liberty Grove had 1,100 seasonal housing units. The 2000 estimated seasonal population for Liberty Grove was 2,475 persons. See “Estimating the Seasonal Population of Door County” by Greg Lamb, Door County University Extension”. Using the method in Lamb’s analysis, the seasonal population of Liberty

Grove is approximately 4,000-plus residents on average. Lamb's analysis is based on figures collected in 1999.

Note: In addition to this study, future Town Boards or others who require statistics on seasonal population are advised to consult the 2010, 2020, or even the 2030 United States Census, when such census data becomes available.

Substandard Housing

The definition of "substandard housing" varies from community to community. In the Town of Liberty Grove, substandard housing equates to units lacking complete kitchen/plumbing facilities.

Determining the number of substandard housing units serves as one indicator of the condition of the overall housing stock in the municipality.

Although the age of a housing unit could be included in determining whether such unit is substandard, many older housing units having been remodeled or renovated do not fall into the category of "substandard." For example, in 2000, 335 housing units in the Town of Liberty Grove were constructed prior to 1940, most of which do not fall into the category of "substandard".

In 1990, five housing units fell into that category, all of which lacked complete kitchen/plumbing facilities.

When determining the number of housing stock in a municipality, exclude housing units that fall into the "substandard" category in that number.

Note: For future Town Boards or others who require statistics on substandard housing, users are advised to consult the 2010, 2020, or even the 2030 United States Census when such census data becomes available

Housing and Land Prices

Prices for housing units and for land can be obtained from the rolls of the county tax assessment as well as by polling local realtors.

Land is priced by acre, and housing units by the median price of a residence.

Housing unit and land prices vary depending upon a number of factors, including but not limited to the following:

- The surrounding land use
- Location
- Access
- Services
- Whether the land or residence fronts the water
- Whether the land is wooded
- Whether the residence includes a large amount of open space
- Other, subjective factors

Housing Costs, Ownership, and Affordable Housing

“Affordable housing” means, according to the U.S. Department of Housing and Urban Development (HUD), having to pay no more than 30% of household income for housing. In the year 2000, for example, the median household income in the Town of Liberty Grove equaled \$43,472 per year. Thus, applying HUD guidelines for affordable housing

using the 2000 data, an individual earning the median household income could afford approximately \$1,087 per month for housing. For future Town Boards or others who require statistics on HUD Guidelines, users are advised to consult the most current statistics published by the federal agency.

In the Town of Liberty Grove, according to the 2000 U.S. Census, owners in owner-occupied housing units with a mortgage paid a median monthly owner cost of \$965. In the Town, owners in owner-occupied housing units without a mortgage paid a median monthly cost of \$286.

Note: For future Town Boards or others who require statistics on owner-occupied housing, users are advised to consult the 2010, 2020, or even the 2030 United States Census.

Typically in the state of Wisconsin, low income areas correlate to areas where housing costs are low. However, Door County is atypical with regard to housing costs, where lower than average resident income exists in an area where higher than average housing costs exist. This atypical correlation exists not only among entry-level type positions, but also among professionals employed by the County or by school districts, where such professionals do not expect to afford to live where they work as the result of high housing costs.

An employment survey conducted by the Door County Economic Development Corporation in 1999 polled employers as to the factors responsible for their having difficulty in filling positions. Thirty percent of the survey respondents, i.e., employers, attributed the lack of affordable housing as the reason why employers found it difficult to fill positions, particularly in restaurant businesses.

See Section 3, Goal Number 1 below on affordable housing.

Housing Rentals

According to the 2000 Census: renters of housing units paid a median gross monthly rent of \$528; and 79 renter-occupied housing units existed in the Town of Liberty Grove. Of these 79 renter-occupied housing units, the renters of 12 of these units, or 15%, paid 30% or more of their income in rent, 30% of a household's income being the maximum amount paid in order to consider the housing "affordable".

Section 3 - Goals, Policies, and Actions

Wisconsin Statutes Section 66.1001 (2)(b) imposes requirements to be included in any comprehensive plan on housing. These requirements are as follows:

- Promote the development of housing which provides a range of housing choices to meet the needs of persons of all income levels and of all age groups.
- Promote the availability of land for the development or redevelopment of low-income and moderate-income housing.
- Maintain or rehabilitate existing housing stock.

The following goals, policies, and actions are not necessarily organized according to these three statutorily authorized requirements, however, the elements of the comprehensive plan below touch on each of these three requirements to the extent that the Town has authority over such matters.

Goal 1 - Facilitate Affordable Housing

Policy: Encourage an overall atmosphere in the Town and policies of the Town for affordable housing.

Actions:

- a. Provide zoning districts allowing adequate areas for smaller lot sizes at higher densities where infrastructure—e.g., sewer, water, retail, public and alternative transportation, etc.—is planned or currently exists. Where practicable, provide for smaller lot sizes of one-quarter (1/4) acre or less.
- b. Consider innovative standards in zoning and subdivision techniques including, but not limited to, zero lot lines, cluster developments, on-site utilities, and inclusionary zoning. **[Note: current Door County zoning ordinances prohibit zero-lot lines.]**
- c. Consider using property owned by the Town for affordable housing.
- d. Work with private and/or nonprofit organizations to assist in creating more affordable housing.
- e. Continue to explore policies and programs that promote affordable year-round and seasonal housing.
- f. Continue to refine and update the Town’s “Application Guidelines”, a publication of the Town to streamline the permitting process.

LINK: Affordable housing raises the issue not only of dwellings but also of transportation based on the notion that those in need of affordable

housing are often also in need of public or transportation sources other than a personal automobile. See Chapter 4, Transportation.

Policy: Explore needs and policies for seasonal employee housing.

Policy: Encourage continued use and reuse of existing housing stock.

Actions:

- a. Discourage demolition of and encourage the renovation and upgrading of existing residential properties.
- b. Consider adaptive reuse of affordable housing.
- c. Explore the possibilities for residential use and/or re-use of existing housing stock.

Examples of how the Town might be able to encourage (or discourage) the Action items above include, but are not limited to the following:

- a. Liberally construe the zoning ordinances and housing codes in favor of discouraging demolition of existing and salvageable housing and of encouraging its re-use whenever possible.
- b. Establish an information network including the Town and local realtors to provide information on existing improved properties with the potential of being rehabilitated and/or re-used or and/or relocated instead of being demolished or otherwise left to deteriorate.
- c. Recognize and designate historic building status for certain older structures where rehabilitation might be prohibitively expensive.

- d. Organize and foster community fix-up events to create peer pressure to work to fix up esthetically unappealing structures, including community events where the non-owning community members actually pitch in and plan and assist with the actual rehabilitation.
- e. Become a resource for local residents in need of financial and technical governmental assistance as to where they might apply for such assistance in rehabilitating their properties.
- f. Conduct educational programs in conjunction with local hardware retailers, building materials retailers, contractors, handymen, etc. on making repairs to and otherwise rehabilitating structures.

Goal 2 - Work to mitigate property tax impact on residents.

Policy: Work independently and inter-governmentally to cause legislative change and to formulate policies to reduce property taxes whenever possible.

LINK: See Chapter 7, Intergovernmental Cooperation, for more specific instances of how the Town might work to cause legislative change and formulate policies to reduce property taxes.

Goal 3 - Preserve the rural, the open, and the natural character of the Town of Liberty Grove by managing development through planning.

Policy 1: Manage and minimize the environmental impact of multi-unit housing through planning.

Actions:

- a. Concentrate multi-unit housing in areas classified as high density residential and general commercial on the General Plan Design Map.
- b. Concentrate multi-unit housing to areas with the appropriate infrastructure; for example, the present population centers and/or existing or future sanitary/utility districts.
- c. Work with Door County Planning Department to periodically review ordinances.

LINK: See Chapter 7, Intergovernmental Cooperation on how the Town might work with the County in reviewing ordinances.

- d. Concentrate multi-unit housing to areas with the appropriate infrastructure, for example, the present population centers and/or existing or future utility district(s).
- e. Minimize the impact any multi-unit housing might have on environmental corridors and/or wetlands.

LINK: See Chapter 8, Land Use

LINK: See GDP (General Plan Design) Map 8.2

- f. Encourage compatibility of multi-unit housing with natural and cultural surroundings to minimize the environmental impact.
- g. Encourage cooperation with other governmental units to protect the environment through the use of storm water run-off plans.

LINK: See Chapter 7, Intergovernmental Cooperation

- h. Encourage down lighting.
- i. Encourage the use of low wattage, high efficiency lighting fixtures.

Policy 2: Minimize visual impact as well as the social impact of multi-unit housing.

Actions:

- a. Encourage design standards that minimize the visual impact of multi-unit housing.
- b. Encourage design limitations for multi-unit housing pertaining to the number of units per building and overall square footage of multi-unit buildings.
- c. Encourage the use of a broad set of design standards to accommodate the different types of multi-unit housing, including, but not limited to attainable (i.e., affordable) housing, seasonal housing, residential housing, and commercial housing.

The Comprehensive Plan encourages the formulation of and use of design standards with a sense of place, i.e., Northern Door, including the use of natural materials, the use of colors harmonious to the natural setting of the structure, compatible designs in keeping with neighboring properties and the rural character of the community.

For further information on design standards, see Appendix B

LINK: See Chapter 7, Intergovernmental Cooperation.

Policy 3: Retain the natural and rural character of the Town while providing sufficient land area for development of residential needs.

Actions:

- a. Utilize the General Plan Design Map as an illustration of the Town's overall development policy to provide sufficient land area for projected residential needs.
- b. Encourage future development within and towards population centers to facilitate controlled residential growth.
- c. Encourage utilization of conservation based subdivision guidelines to preserve rural and natural areas.
- d. Encourage the use of ecologically and geologically sound practices in residential development.
- e. Utilize the General Plan Design Map to minimize the impact of housing on Liberty Grove's infrastructure.
- f. Work with the County and neighboring municipalities to ensure compatible residential growth.

LINK: See Chapter 7, Intergovernmental Cooperation

Section 4 - Programs and Agencies Assisting with Housing Issues

- Lake Shore Community Action Program, offering education and assistance to Door County low income residents/families on receiving low interest loans and counselling on purchasing a residence.
- A housing trust fund dedicates an amount specifically for housing, helping families to purchase, rehabilitate, maintain, etc. The City of Stevens Point established such a fund.
- Housing linkage programs encourage developers, retailers, institutions, and contractors, et al. to voluntarily contribute to the construction of affordable housing. The housing linkage concept works on the premise that commercial and retail development

requires employees, employees require housing—thus, the former would benefit by contributing to affordable housing.

- Non-profit housing development corporations assist communities on improving their range of housing opportunities. Small municipalities without their own housing staff or housing programs may contract with non-profit housing development corporations to provide housing management and grant-writing, as well as provide expertise and skills with regard to finance, construction, rehabilitation, and project management. In Wisconsin, the Local Housing Organization Grant (LHOG) Program provides grants to non-profits to increase their capacity.

Chapter 3, Maps, Tables and Charts

Table 3.1 – Population trends

1900	1,500	
1910	1,529	1.4%
1920	1,410	-7.8%
1930	1,275	-9.6%
1940	1,358	6.5%
1950	1,332	-1.9%
1960	1,190	-10.7%
1970	1,174	-1.3%
1980	1,313	11.8%
1990	1,506	14.7%
2000	1,858	23.4%
2010	1,734	-6.7%
U.S. Census Bureau		

Table 3.2 - Estimated Seasonal Population – 2010 U. S. Census

Population	1,734
Persons in household	2.09
Housing units	2,342
Total seasonal housing units	1,246
Estimated seasonal population	2,604

Table 3.3 - Household relationships

Units	number	
Total persons	1,734	100%
In Households	1,734	100%
Householder	829	47.80%
Spouse	502	28.90%
Child	307	17.80%
Other relative	38	2.20%
Non relative	58	3.30%

Table 3.4: Total Housing Units, 1970-2000, Town of Liberty Grove & Selected Areas

Area	Year				Percent Change			
	1970	1980	1990	2000	1970-80	1980-90	1990-00	1970-00
Village of Sister Bay	292	493	859	945	68.8%	74.2%	10.0%	223.6%
Town of Baileys Harbor	475	857	954	1,029	80.4%	11.3%	7.9%	116.6%
Town of Liberty Grove	1,136	1,463	1,750	2,000	28.8%	19.6%	14.3%	76.1%
Door County	10,779	15,324	18,037	19,587	42.2%	17.7%	8.6%	81.7%
Wisconsin	1,472,466	1,863,897	2,055,774	2,321,144	26.6%	10.3%	12.9%	57.6%

Source: U.S. Bureau of the Census, 1970 Census of Population and Housing, Series 100, Table 2; 1980 Census of Population and Housing, Table 45; 1990 Census of Population and Housing, STF1A, Census 2000; and Bay-Lake Regional Planning Commission, 2001.

Table 3.5 Houses added/Removed 2006 to 2016

Year	Single family	Duplex	Removed
2006	35	12	-
2007	36	10	3
2008	19	2	5
2009	18	2	2
2010	11	2	1
2011	8	1	2
2012	10	-	1
2013	16	1	2
2014	13	3	2
2015	16	1	4
2016	11	1	5

Table 3.6 Households Occupied

Units	Number	Percentage
Occupied	829	35.40%
Owner	736	88.80%
Renter	93	11.20%
Vacant	1,513	64.60%
Seasonal, Recreational, Occasional	1,246	82.30%
Other	119	17.70%
Total	2,342	100%
U.S. Census Bureau - 2010 Census		

Table 3.7 – Year Households Built

Year Structure Built	Town of Liberty Grove	
	Number	Percent
1999 to March 2000	2	0.1%
1995 to 1998	140	8.4%
1990 to 1994	310	18.5%
1980 to 1989	247	14.8%
1970 to 1979	240	14.3%
1960 to 1969	264	15.8%
1940 to 1959	135	8.1%
1939 or earlier	335	20.0%
Total	1,673	100.0%

