

HOUSING

Wisconsin State Statute 66.1001(2)(b)

Housing element

A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock.

HOUSING PROFILE

According to the 2000 US Census, Sawyer County has a total population of 16,196; a growth of 3,353 persons since 1980. In order to meet the needs of the increase in population, the county has also increased its housing stock.

Housing Units

Housing units in the county totaled 13,722 in 2000, an increase of 24 percent from 1980 but only a 5 percent increase since 1990. Sawyer County along with Washburn County had the largest percent increase of housing units in the 20-year period from 1980-2000 in the northwest region.¹

Countywide, 20 of the 21 municipalities saw increases in housing units between 1980 and 1990; however, only 8 units of government saw increases between 1990 and 2000. As indicated in Table 2-1, the largest increases in housing units were in the Towns of Bass Lake and Hayward with increases of 516 and 511, respectively. The Town of Spider Lake was the only municipality to decline in housing units from 1980 to 2000.

	TOTAL HOUSING UNITS		
	1980	1990	2000
Ashland	7,781	8,371	8,883
Bayfield	9,642	10,918	11,640
Burnett	10,359	11,743	12,582
Douglas	20,141	20,610	20,356
Iron	5,098	5,243	5,706
Price	8,727	9,052	9,574
Rusk	7,194	7,904	7,609
Sawyer	11,053	13,025	13,722
Taylor	7,163	7,710	8,595
Washburn	8,716	9,829	10,814

Source: US Census, 1980-2000

¹ The northwest region includes the Counties of Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Taylor and Washburn.

Table 2-2: Housing Units by Minor Civil Division

Municipal Unit	1980	1990	2000	Percent Change 1980-1990	Percent Change 1990-2000
Towns					
T Bass Lake	1,320	1,651	1,836	25%	11%
T Couderay	194	213	248	10%	16%
T Draper	353	404	397	14%	-2%
T Edgewater	613	745	640	22%	-14%
T Hayward	1,330	1,642	1,841	23%	12%
T Hunter	846	937	887	11%	-5%
T Lenroot	719	871	986	21%	13%
T Meadowbrook	94	107	102	14%	-5%
T Meteor	82	94	128	15%	36%
T Ojibwa	215	253	265	18%	5%
T Radisson	294	320	351	9%	10%
T Round Lake	878	917	1,113	4%	21%
T Sand Lake	938	1,125	1,147	20%	2%
T Spider Lake	786	945	776	20%	-18%
T Weirgor	178	204	243	15%	19%
T Winter	945	1,143	1,203	21%	5%
Villages					
V Couderay	53	51	54	-4%	6%
V Exeland	103	111	110	8%	-1%
V Radisson	128	128	131	0%	2%
V Winter	182	203	200	12%	-1%
City					
C Hayward	802	961	1,064	20%	11%

Source: US Census, 1980-2000

Occupancy Characteristics

The 2000 census identifies 6,640 occupied housing units in Sawyer County. Of these 5,286 (79.6%) are found in the county's unincorporated areas and 960 (14.5% of total occupied dwellings) are found within the City of Hayward. Owner-occupied housing accounts for 77 percent of the occupied units and renter-occupied is approximately 23 percent of the total. The 2000 census reports 52 percent of Sawyer County's housing units as vacant with 6,648 of those vacant units reported as seasonal, recreational, or occasional use, leaving a "true" vacancy rate of only 3 percent. "True" vacant units are either for rent or sale, rented or sold but not occupied, or uninhabited.

Table 2-3: Occupancy Characteristics by MCD, 2000

Municipal Unit	Total Units	Owner Occupied	Renter Occupied	Vacant
Towns				
T Bass Lake	1,836	630	200	1,006
T Couderay	248	104	72	72
T Draper	397	76	8	313
T Edgewater	640	213	32	395
T Hayward	1,841	942	277	622
T Hunter	887	258	76	553
T Lenroot	986	422	57	507
T Meadowbrook	102	48	12	42
T Meteor	128	57	5	66
T Ojibwa	265	96	14	155
T Radisson	351	158	27	166
T Round Lake	1,113	390	41	682
T Sand Lake	1,147	292	55	800
T Spider Lake	776	160	26	590
T Weirgor	243	141	16	86
T Winter	1,203	342	39	822
<i>Total unincorporated</i>	<i>5,286</i>	<i>4,329</i>	<i>957</i>	<i>6,877</i>
Villages				
V Couderay	54	33	7	14
V Exeland	110	64	28	18
V Radisson	131	67	31	33
V Winter	200	107	57	36
City				
C Hayward	1,064	520	440	104
<i>Total incorporated</i>	<i>1,559</i>	<i>791</i>	<i>563</i>	<i>205</i>
Sawyer County	13,722	5,120	1,520	7,082

Source: US Census, 2000, DP-1

Table 2-4 illustrates changes in housing occupancy occurring between 1980 and 2000. While a number of municipalities had significant changes in their housing stock, Sawyer County showed only a slight increase in percentages of occupied vs. vacant housing.

The Town of Hunter had the largest percentage increase (15%) in occupied housing units during that period and a 14 percent decrease in seasonal housing. This could be due to the conversion of seasonal housing to permanent housing by persons retiring in the area.

The Town of Meteor had the largest increase in seasonal homes during the 20-year period. In 1980, only 5 percent of the housing units were seasonal, but by 2000, 50 percent of all housing units in the town were for seasonal, recreational or occasional use. The Town of Winter also saw a significant increase in seasonal housing during the 20-year period going from 302 to 800 units.

Table 2-4: Housing Occupancy (Percent of Total Housing Units, 1980-2000)

	Occupied Housing			Vacant Housing					
	1980	1990	2000	Seasonal			"True" Vacant		
Towns	1980	1990	2000	1980	1990	2000	1980	1990	2000
T Bass Lake	35%	38%	45%	61%	59%	52%	4%	3%	3%
T Couderay	65%	69%	71%	26%	25%	25%	9%	6%	4%
T Draper	25%	23%	21%	66%	65%	77%	9%	12%	2%
T Edgewater	27%	28%	38%	57%	71%	59%	16%	1%	3%
T Hayward	59%	62%	66%	30%	32%	30%	11%	6%	4%
T Hunter	23%	24%	38%	74%	73%	60%	3%	3%	2%
T Lenroot	45%	44%	49%	50%	53%	49%	5%	3%	2%
T Meadowbrook	71%	65%	59%	20%	26%	39%	9%	9%	2%
T Meteor	54%	54%	48%	5%	40%	50%	41%	6%	2%
T Ojibwa	41%	39%	42%	54%	54%	55%	5%	7%	3%
T Radisson	44%	50%	53%	41%	44%	46%	15%	6%	1%
T Round Lake	34%	34%	39%	51%	64%	59%	15%	2%	2%
T Sand Lake	31%	30%	30%	64%	66%	68%	5%	4%	2%
T Spider Lake	17%	17%	24%	81%	82%	75%	2%	1%	1%
T Weirgor	74%	68%	65%	21%	30%	32%	5%	2%	3%
T Winter	28%	27%	32%	32%	65%	67%	40%	8%	1%
Villages									
V Couderay	81%	78%	74%	11%	22%	19%	8%	0%	7%
V Exeland	76%	67%	84%	9%	14%	8%	15%	19%	8%
V Radisson	80%	72%	75%	4%	9%	16%	16%	19%	9%
V Winter	85%	85%	82%	2%	6%	8%	13%	9%	10%
City									
C Hayward	87%	88%	90%	3%	3%	3%	10%	9%	7%
Sawyer County	42%	43%	48%	47%	52%	49%	11%	5%	3%

Source: US Census, 2000, DP-1

The population of Sawyer County is projected to increase by 27 percent by the year 2035. Occupied housing units are projected to increase by 46.5 percent. Sawyer County is projected to have the second highest growth rate between 2000 and 2035 compared to the other nine counties in the northwest region.

Figure 2-1: 2000-2035 Sawyer County Population and Occupied Housing Unit Projections

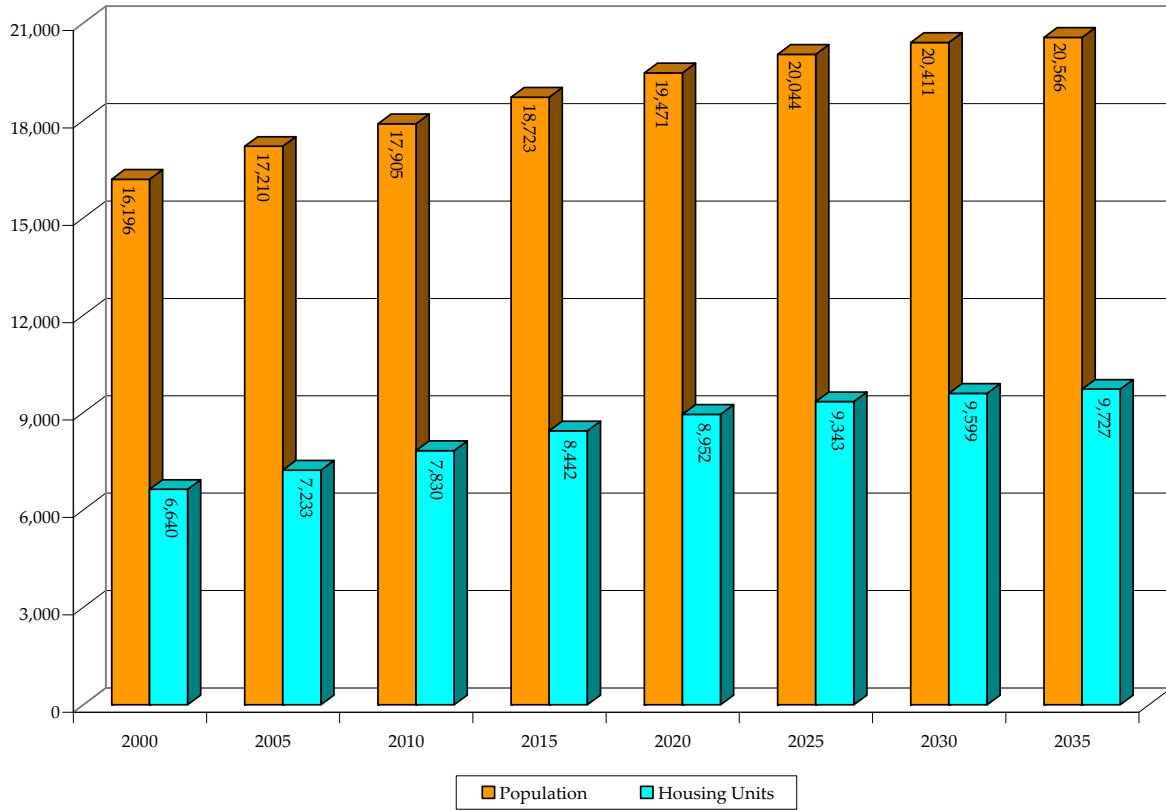


Table 2-5: Household Projections for Sawyer County Minor Civil Divisions: 2005 – 2030

	Census 2000	2005 Estimate	2010 Projection	2015 Projection	2020 Projection	2025 Projection	2030 Projection
Towns							
T Bass Lake	830	896	989	1,085	1,169	1,236	1,286
T Couderay	176	183	194	206	214	220	223
T Draper	84	93	95	96	96	95	93
T Edgewater	245	266	288	311	330	345	354
T Hayward	1,219	1,323	1,428	1,536	1,626	1,694	1,736
T Hunter	334	377	420	464	504	536	560
T Lenroot	479	537	591	647	694	733	761
T Meadowbrook	60	63	63	63	62	60	57
T Meteor	62	66	72	79	85	91	94
T Ojibwa	110	124	133	143	151	157	161
T Radisson	185	196	208	221	230	237	240
T Round Lake	431	487	541	595	645	685	714
T Sand Lake	347	381	402	422	438	447	451
T Spider Lake	186	203	217	233	245	254	260
T Weirgor	157	178	191	205	216	224	229
T Winter	381	424	471	519	563	597	623
Villages							
V Couderay	40	38	38	38	37	36	34
V Exeland	92	91	93	94	95	94	92
V Radisson	98	104	106	107	107	106	103
V Winter	164	169	171	172	171	167	162
City							
C Hayward	960	1,034	1,119	1,206	1,274	1,329	1,366
Sawyer County	6,640	7,233	7,830	8,442	8,952	9,343	9,599

Source: Wisconsin Department of Administration

Age of Housing Stock

The 2000 U.S. Census reports 39.8 percent of all housing units in Sawyer County were constructed between 1980 and March 2000, 47.1 percent were constructed between 1940-1979, and 13.1 percent constructed before 1939.

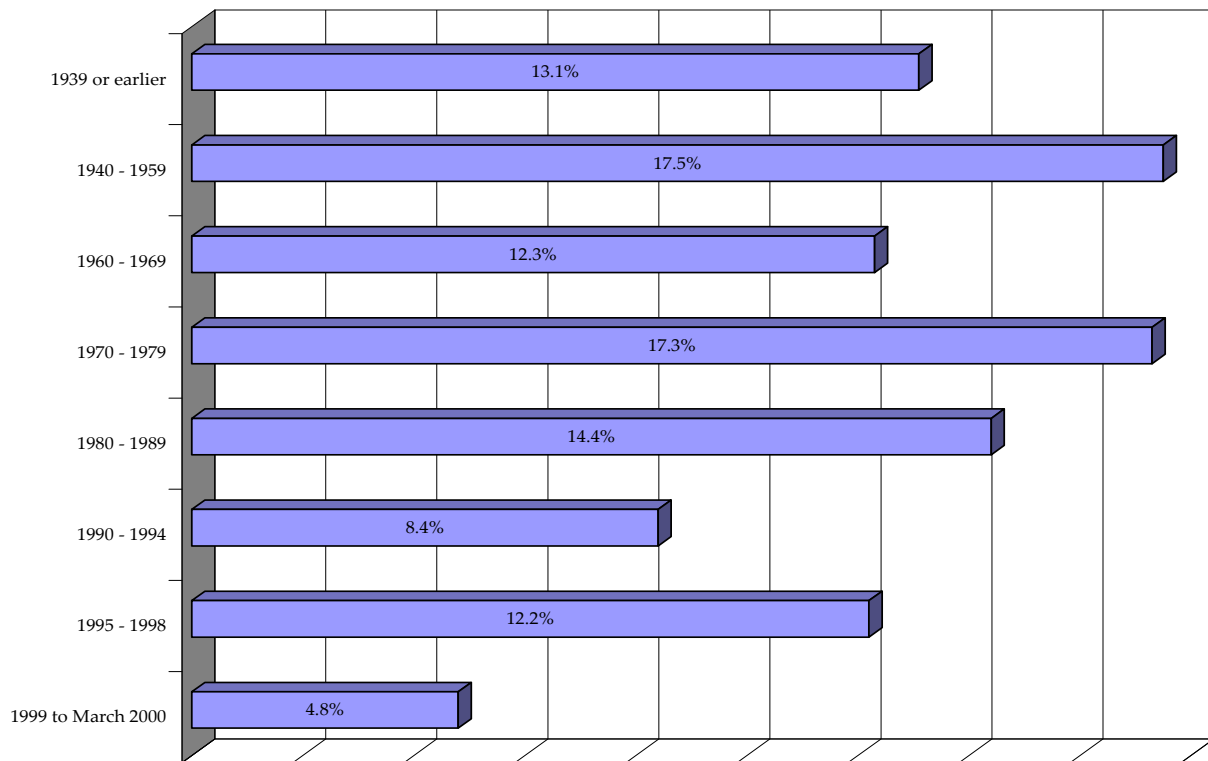
Housing construction was steady in the 1970's with 17.3 percent of the housing units in the county being built during that period. The 1980's saw a decrease in construction (only 14.4%), but the 90's saw a boost again with 25.4 percent of total housing units being built between 1990 and March 2000. The Towns of Edgewater and Sand Lake had the greatest percent of increase in construction during the last ten years, with 258 and 510 housing units built, respectively.

Table 2-6: Age of Housing Stock

Year Structure Built	Number of Structures
1999 to March 2000	652
1995 - 1998	1,676
1990 - 1994	1,147
1980 - 1989	1,972
1970 - 1979	2,373
1960 - 1969	1,693
1940 - 1959	2,406
1939 or earlier	1,803

Source: US Census, 2000 DP-4

Figure 2-2: Sawyer County Housing Units, Years Structures Built



Source: US Census, 2000 DP-4

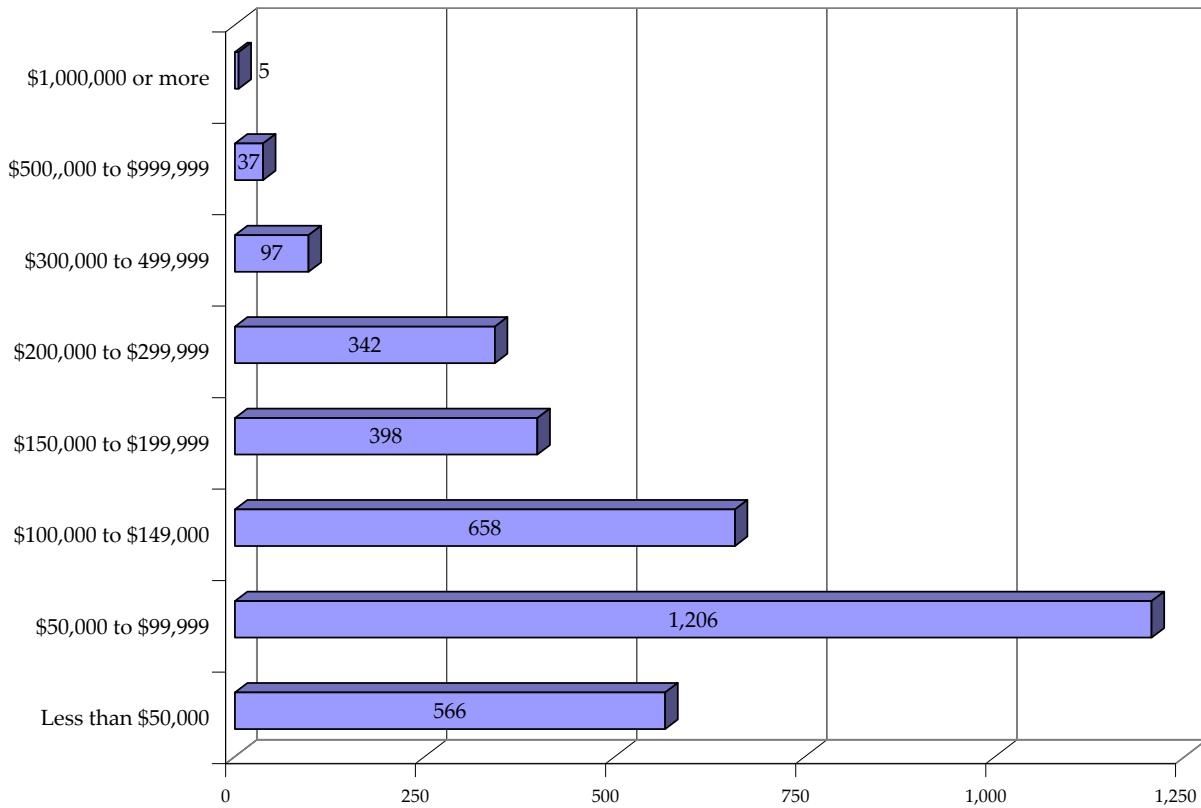
Table 2-7: Housing Age by Minor Civil Division

Year Built	Built 1990-2000	Built 1980-1989	Built 1970-1979	Built 1960-1969	Built 1940-1959	Built 1939 or earlier
Towns						
T Bass Lake	24.7%	20.1%	19.6%	13.8%	14.3%	7.5%
T Couderay	12.5%	17.8%	27.4%	15.9%	10.1%	16.3%
T Draper	2.9%	2.4%	18.7%	24.0%	37.4%	14.6%
T Edgewater	40.0%	7.7%	12.4%	17.3%	17.5%	5.1%
T Hayward	25.8%	15.5%	24.2%	9.5%	17.4%	7.6%
T Hunter	20.9%	28.2%	21.9%	12.5%	12.2%	4.3%
T Lenroot	27.3%	12.3%	17.9%	17.6%	17.3%	7.6%
T Meadowbrook	18.0%	14.0%	18.0%	25.0%	13.0%	12.0%
T Meteor	32.8%	3.7%	4.5%	4.5%	17.2%	37.3%
T Ojibwa	23.6%	13.0%	26.7%	15.2%	15.9%	5.6%
T Radisson	25.3%	12.7%	13.6%	12.7%	15.8%	19.9%
T Round Lake	27.8%	13.5%	13.5%	10.3%	20.6%	14.3%
T Sand Lake	40.8%	8.8%	9.0%	12.2%	13.4%	15.8%
T Spider Lake	24.8%	10.0%	11.8%	5.6%	16.6%	31.3%
T Weirgor	25.7%	18.4%	15.1%	6.5%	13.9%	20.4%
T Winter	20.9%	15.0%	18.6%	14.0%	23.1%	8.4%
Villages						
V Couderay	3.2%	12.9%	24.2%	11.3%	11.3%	37.1%
V Exeland	13.4%	12.6%	11.8%	10.1%	5.9%	46.2%
V Radisson	15.3%	6.6%	24.5%	18.5%	14.6%	20.5%
V Winter	11.3%	14.1%	15.1%	1.1%	35.7%	22.7%
City						
C Hayward	21.6%	13.5%	14.6%	8.6%	18.9%	22.8%

Source: U.S. Census, 2000, DP-4

The 2000 Census collected a data sample of housing values for owner-occupied units in Sawyer County. Based on the 3,309 samples, 53.5 percent are valued under \$100,000. Figure 2-3 gives a detailed breakdown of existing housing values in Sawyer County. The median value of owner-occupied units in the county is \$94,300.

Figure 2-3: Value of Owner-Occupied Housing Units



Source: US Census, 2000 DP-4

Housing Types

Of the 13,722 total housing units identified in Sawyer County, 11,871 (86.5%) are identified as 1-unit detached,² 193 (1.4%) 1-unit attached,³ 420 (3.1%) as having 2 to 4 units, 72 (.5%), as having 5 to 9 units, and 141 (1.0%) as having 10 or more units. Additionally, 1,025 (7.5%) are identified as mobile homes, boats, RV's, vans, or other housing type.

² 1-Unit, Detached--This is a 1-unit structure detached from any other house; that is, with open space on all four sides. Such structures are considered detached even if they have an adjoining shed or garage. A one-family house that contains a business is considered detached as long as the building has open space on all four sides. Mobile homes or trailers to which one or more permanent rooms have been added or built also are included.

³ 1-Unit, Attached--This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses), double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

Table 2-8 Housing Types by Minor Civil Division

Type (Units)	1-unit, detached	1-unit, attached	2 units	3 or 4 units	5 to 9 units	10-19 units	20 or more units	Mobile home	Boat, RV, van, etc.
Towns									
T Bass Lake	1,636	17	33	16	5	0	2	75	0
T Couderay	166	3	8	0	2	10	0	19	0
T Draper	393	2	0	0	0	0	0	15	2
T Edgewater	596	4	2	3	0	0	0	41	0
T Hayward	1,466	76	40	23	14	0	0	124	0
T Hunter	695	9	15	3	0	0	0	213	0
T Lenroot	787	18	10	2	0	0	2	126	30
T Meadowbrook	85	0	0	0	0	0	0	15	0
T Meteor	120	0	0	0	0	0	0	14	0
T Ojibwa	252	0	0	0	0	0	0	18	0
T Radisson	286	3	0	0	0	0	0	27	0
T Round Lake	1,056	3	1	18	3	0	0	30	5
T Sand Lake	1,167	6	5	3	0	0	0	69	0
T Spider Lake	781	2	2	4	0	0	0	19	0
T Weirgor	206	2	0	0	0	0	0	37	0
T Winter	1,101	24	4	0	3	0	0	70	0
Villages									
V Couderay	53	0	0	0	0	0	0	9	0
V Exeland	100	0	6	0	10	0	0	3	0
V Radisson	109	5	2	13	4	3	0	15	0
V Winter	116	5	9	12	11	2	0	30	0
City									
C Hayward	700	14	117	69	20	75	47	19	0

Source: US Census, 2000 DP-4

The 2000 Census identifies 18 percent of all housing units have three or fewer rooms while the remaining units, 82 percent, have four or more rooms. The countywide median number of rooms per dwelling is 4.8. The census statistics depicting the number of rooms is shown in Table 2-9.

Table 2-9: Number of Rooms per Dwelling by Minor Civil Division

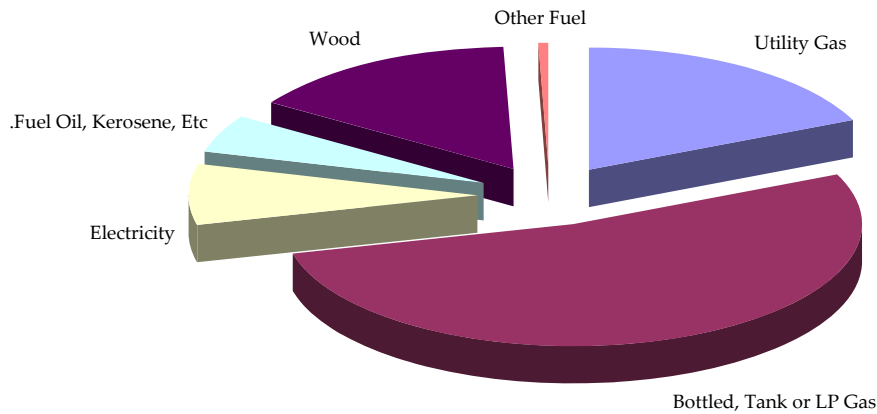
Rooms	1	2	3	4	5	6	7	8	9+
Towns									
T Bass Lake	39	71	112	412	472	343	155	89	91
T Couderay	2	10	15	64	49	34	16	16	2
T Draper	15	47	125	96	66	48	15	0	0
T Edgewater	4	22	52	175	151	141	46	30	25
T Hayward	22	24	160	354	432	363	147	125	116
T Hunter	0	44	144	281	178	138	69	16	65
T Lenroot	9	43	105	250	210	164	99	40	55
T Meadowbrook	2	4	18	23	20	18	4	3	8
T Meteor	0	8	5	26	41	28	17	2	7
T Ojibwa	5	6	46	82	76	28	15	2	10
T Radisson	6	0	45	100	72	40	18	17	18
T Round Lake	36	92	158	262	224	162	80	62	40
T Sand Lake	27	19	103	285	354	253	89	57	63
T Spider Lake	24	19	95	189	165	108	75	59	74
T Weirgor	2	11	16	64	60	47	26	6	13
T Winter	43	86	227	369	215	143	69	20	30
Villages									
V Couderay	0	0	2	14	20	2	14	4	6
V Exeland	0	2	13	31	23	35	4	7	4
V Radisson	0	5	9	34	42	36	14	3	8
V Winter	0	9	23	60	48	29	9	4	3
City									
C Hayward	6	81	148	217	271	201	64	38	35

Source: US Census, 2000 DP-4

Heating Fuel

The majority (53%) of occupied housing units in Sawyer County use bottled, tank, or LP gas as their primary source of heat (Figure 2-4). Utility gas is used in 18.2 percent of the homes and 15.2 percent use wood. Others use either electricity (7.9%), fuel oil, kerosene, etc. (5.1%) or some other type of fuel (0.6%) (U.S. Census Bureau).

Figure 2-4: Sources of Heat



Plumbing Facilities

In 1990, only 1.4 percent of our homes in Wisconsin lacked complete plumbing facilities. But, things were much different in 1940, when nearly half lacked complete plumbing. By comparison, the 2000 Census shows 1.2 percent of the housing units in Sawyer County lacking complete plumbing facilities. Complete plumbing facilities are defined as hot and cold piped water, a bathtub or shower and a flush toilet.

Table 2-10: Plumbing Facilities, Total Housing Units by Minor Civil Division

Towns	Complete	Lacking	Towns	Complete	Lacking
T Bass Lake	98.6%	1.4%	T Sand Lake	97.6%	2.4%
T Couderay	97.3%	2.7%	T Spider Lake	100.0%	0.0%
T Draper	95.7%	4.3%	T Weirgor	96.7%	3.3%
T Edgewater	98.4%	1.6%	T Winter	97.4%	2.6%
T Hayward	99.7%	0.3%	Villages		
T Hunter	100.0%	0.0%	V Couderay	100.0%	0.0%
T Lenroot	99.1%	0.9%	V Exeland	98.1%	1.9%
T Meadowbrook	100.0%	0.0%	V Radisson	97.5%	2.5%
T Meteor	100.0%	0.0%	V Winter	100.0%	0.0%
T Ojibwa	100.0%	0.0%	City		
T Radisson	97.4%	2.6%	C Hayward	100.0%	0.0%
T Round Lake	96.9%	3.1%	Sawyer County	98.8%	1.2%

Source: US Census, 2000 DP-4

HOUSING PROGRAMS

A number of housing programs are available to assist residential home owners in the rehabilitation of existing housing units. Based on household income, owner-occupied dwellings might receive financial assistance for weatherization at little of no financial contribution to major housing rehabilitation utilizing a loan with deferred payment zero percent interest loans.

Sawyer County Housing Authority

The Sawyer County Housing Authority administers the county’s Section 8 Voucher program and owns and provides rental assistance to low-income families and elderly in Sawyer County. Currently the Housing Authority has housing projects located in Hayward, Radisson, Winter, Exeland, and Stone Lake.

WHEDA (Wisconsin Housing and Economic Development Authority)

The Wisconsin Housing and Economic Development Authority serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness.

USDA-Rural Development

Rural Development administers federal funds to help secure loan options to assist low- to moderate-income families with home purchase and rehabilitation. Rural Development generally funds individuals who cannot obtain conventional financing.

Sawyer County Housing Rehabilitation Program

Housing rehabilitation funds are made available through the Department of Housing and Urban Development, Washington, DC as a pass through to the State of Wisconsin. Rehabilitation funds are available to municipalities to help offset rehabilitation costs by eligible homeowners, renters, and landlords.

Sawyer County has a housing rehabilitation loan program targeted to income eligible permanent residents. These loan funds may be used for home rehabilitation purposes such as replacing heating systems, shingles, windows, siding, doors and adding insulation. Funds are also available to assist eligible individuals with down payment and closing costs on purchasing a home in the county. Funds are provided to recipients in the form of deferred payment zero percent interest rate loans.

Community Development Block Grant Emergency Assistance Program (CDBG-EAP)

Emergency assistance funds are available to assist local governments in responding to emergency housing needs. The funds are provided to low to moderate-income families who are homeless due to natural disasters, as well as family groups who meet the state definition of homeless.

Northwest Affordable Housing

Northwest Affordable Housing is a 501(C)(3) non-profit organization that is able to obtain funds that are not available to the general public for the purpose of promoting affordable and accessible housing for low- and moderate-income persons. These loan funds may be used for major home rehabilitation needs or for down payment and closing costs when purchasing a home. Funds are provided to recipients in the form of deferred payment zero percent interest rate loans.

Indianhead Community Action Agency

ICAA provides weatherization (insulation, doors, energy efficient furnaces, etc.) assistance and provides owner occupied rehabilitation repairs to homes. Owner occupied rehabilitation loans are provided to recipients in the form of deferred payment zero percent interest rate loans.