

CHAPTER 5

Housing

Housing in Holland is very rural in nature with homes typically associated with farming or other agricultural activity. Although the Town is overwhelmingly rural, there are some newer single-family homes that have been recently developed either on individual lots or within or near Hollandtown.

The Issues and Opportunities chapter of the plan contains the forecasts for new housing units within the Town of Holland over the next 20 years. This chapter will build on these forecasts by identifying existing trends and characteristics of the housing market and by providing recommendations on various standards, tools, and resources to ensure that future residential development does not detract from the Town’s rural character. It is important to note that the U.S. Census Bureau’s American Community Survey (ACS) is used for the baseline housing data in the Town of Holland. The ACS utilizes statistical sampling techniques to obtain an estimate of the respective housing characteristics. Since the ACS uses sampling rather than an actual count, the numbers identified may not reflect the 100 percent count or type of housing unit, but the ACS will produce a statistically valid estimate.

Housing Characteristics

Age

Figure 5-1 shows that new home construction in Holland was one of the best decades for growth which contrasts with the housing market recession in the late 2000’s. The chart also reveals that Holland has a proportionately higher number of homes built in 1939 or earlier than the county and slightly less than the state. As the Town’s housing stock continues to age, it will be necessary for the Town to ensure the housing units remain in good condition through current building code enforcement and providing information to Town homeowners regarding resources available to assist with home maintenance.

Figure 5-1: Age of Housing Units for Holland, Brown County, and Wisconsin

Year Structure Was Built	Holland	%	Brown County	%	Wisconsin*	%
2014 or later	1	0.19%	115	0.11%	1,658	0.06%
2010-2013	0	0.00%	2,001	1.88%	28,192	1.07%
2000-2009	125	23.76%	16,310	15.31%	346,082	13.10%
1990-1999	106	20.15%	17,303	16.24%	369,677	13.99%
1980-1989	55	10.46%	12,635	11.86%	261,129	9.89%
1970-1979	54	10.27%	18,417	17.29%	392,952	14.88%
1960-1969	33	6.27%	11,406	10.71%	256,919	9.73%
1950-1959	33	6.27%	10,839	10.17%	298,364	11.29%
1940-1949	17	3.23%	4,567	4.29%	155,203	5.88%
1939 or Earlier	102	19.39%	12,939	12.15%	531,451	20.12%
Total	526	100.00%	106,532	100.00%	2,641,627	100.00%

*Wisconsin subtotals may not equal the total reported due to U.S. Bureau of the Census rounding.

Source: U.S. Bureau of the Census, 2011-2015 American Community Survey 5-Year Estimates - Selected Housing Characteristics.

One item Holland residents with homes built prior to 1978 should understand is that their home may contain lead-based paint. As lead-based paint ages, it cracks, peels, chips, and powders, creating a chance

for children and adults to ingest it either via mouth or nose and enter the blood stream. According to the Mayo Clinic a few of the signs and symptoms of lead poisoning in children and/or infants include:

- Developmental delays
- Learning difficulties
- Slowed growth
- Irritability
- Abdominal pain
- Fatigue

Lead poisoning in adults includes signs and symptoms such as:

- High blood pressure
- Abdominal pain
- Joint pains
- Declines in mental functioning
- Pain or numbness/tingling in extremities
- Memory loss
- Mood disorders
- Miscarriage or premature birth in women



If renovations are to be started in or on a home that was constructed prior to 1978 that will impact existing painted surfaces, lead-safe renovation practices should be followed to protect the persons living in the home. The U.S. Environmental Protection Agency prepared the document "The Lead-Safe Certified Guide to Renovate Right"¹ which provides basic information on lead paint hazards and the proper techniques and resources to deal with this hazard as a home is renovated.

Structures

According to the 2011-2015 American Community Survey, the Town of Holland has a significantly higher percentage of 1-unit detached structures (typically single-family homes) at 99.4 percent than either Brown County or the State of Wisconsin at 65.1 and 66.7 percent, respectively. The Town has a proportionately smaller percentage of duplexes and all types of multifamily units. The relative lack of more dense housing types is most likely due to a lack of public sewer and water services within the Town that could adequately handle the needs of these housing types and because Holland has not yet faced the development pressures that other Brown County Towns have. However, Holland should begin to monitor the demands of an aging population to ensure that the Town's senior population housing needs are met in Holland or nearby communities. Figure 5-2 identifies the total number of housing units in structure in Holland and the estimated number of units they contain.

¹ The Lead-Safe Certified Guide to Renovate Right. U.S. Environmental Protection Agency, September, 2011.
<http://www2.epa.gov/sites/production/files/documents/renovaterightbrochure.pdf>.

Figure 5-2: Units in Structure for Holland, Brown County, and Wisconsin

Units in Structure	Holland	%	Brown County*	%	Wisconsin	%
1-Unit Detached	502	98.00%	65,517	65.10%	1,533,504	66.70%
1-Unit Attached	0	0.00%	5,133	5.10%	1,057,59	4.60%
2 Units	2	0.40%	6,542	6.50%	149,442	6.50%
3 or 4 Units	2	0.40%	3,220	3.20%	873,66	3.80%
5 to 9 Units	0	0.00%	7,850	7.80%	114,955	5.00%
10 or More Units	0	0.00%	10,869	10.80%	241,406	10.50%
Mobile Home or Other Type of Housing	6	1.20%	1,409	1.40%	66,674	2.90%
Total	512	100.0%	100,640	100.0%	2,299,107	100.0%

*Brown County subtotals may not equal the total reported due to U.S. Bureau of the Census rounding.

Source: U.S. Bureau of the Census, 2011-2015 American Community Survey 5-Year Estimates – Selected Housing Characteristics.

Occupancy

According to the 2012-2016 American Community Survey, there were an estimated total of 512 housing units within the Town of Holland. This compares with 443 units in 2000, which is an increase of 69 units (13.4 percent) over the 15-year period. The breakdown of housing units into owner-occupied and renter-occupied shows that owner-occupied units accounted for 89.15 percent of the Town’s dwelling units in 2000, and this percentage decreased slightly to 88.72 percent owner-occupied housing in 2016. A higher percentage of renter-occupied housing could occur over the course of the next 20 years if the Town has sewer capacity in the Hollandtown area. Additionally, small scale senior housing and scattered duplex units could be developed on septic systems and wells, provided that they are adequately maintained, managed, and are placed in locations that do not negatively impact agricultural production. Figure 5-3 summarizes the changes that occurred between 2000 and 2016.

Figure 5-3: Change in Housing Occupancy Characteristics in Holland, 2000 and 2016.

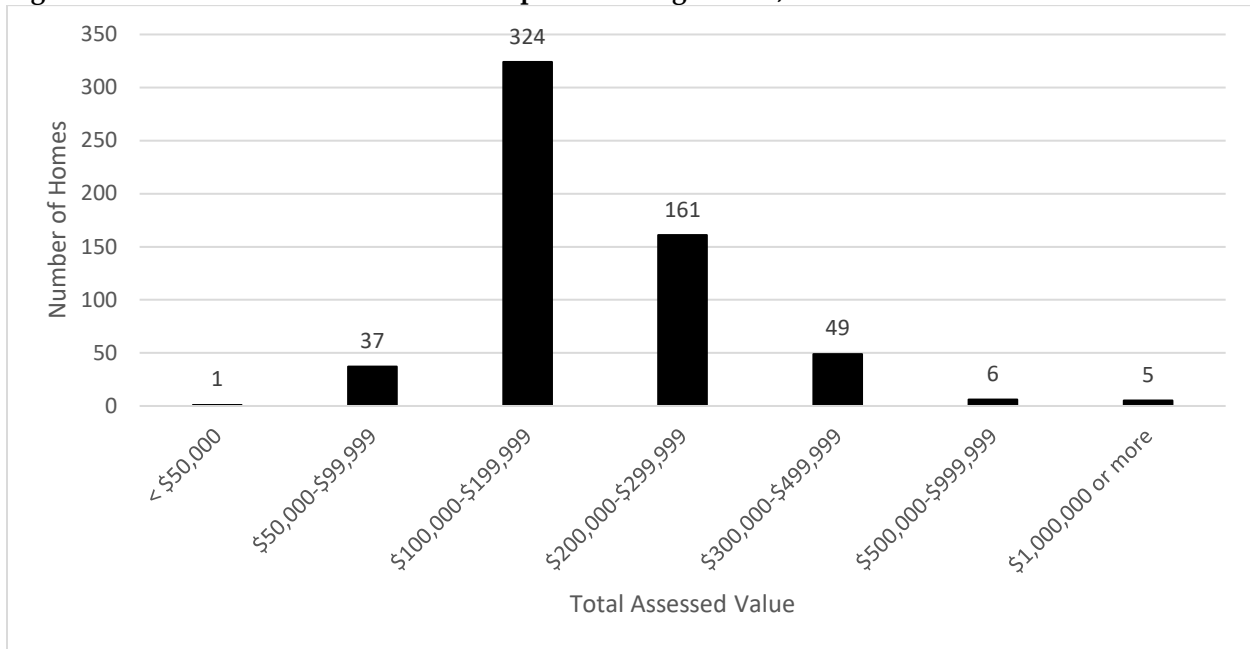
Housing Unit Status	2000 Census	% of Total	2016 Estimate	% of Total	Increase or Decrease	Percent Change 2000-2016
Total Housing Units	443	100.00%	545	100.00%	102	18.72%
Occupied Housing Units	433	97.74%	523	95.96%	90	17.21%
Owner-Occupied	386	89.15%	464	88.72%	78	16.81%
Renter- Occupied	47	12.18%	59	12.72%	12	20.34%

Source: U.S. Bureau of the Census, 2012-2016 American Community Survey 5-Year Estimates – Selected Housing Characteristics.

Value

In order to obtain approximate home values in Holland, the Brown County Land Records System was utilized to identify parcels that had assessed improvements and a mailing address, as opposed to a simple location. The total assessed valuation (land and improvements) was utilized to estimate the home values. According to Brown County land records, the largest segment of the owner-occupied homes (including land) in the Town of Holland has a total assessed value between \$100,000 and \$199,999 at 55.5 percent (324 homes); while 161 homes (27.6 percent) of the homes are valued between \$200,000 and \$299,999 and 49 homes (8.4 percent) are valued between \$300,000 and \$499,999 (see Figure 5-4). The highest ranges of the valuations typically included large agricultural buildings and improvements on the same parcels as the homes.

Figure 5-4: Town of Holland Owner-Occupied Housing Values, 2016.



Source: Brown County Land Records Data, 2016

Housing Expenses

Rent

The 2011-2015 American Community Survey (ACS) identifies the median gross rent in the Town of Holland as approximately \$918 per month. The ACS further identifies a total of 20 rental units with rent ranges generally \$900 - \$1,249 per month. Because of Holland’s location, about midway between the Green Bay urban area and the Appleton urban area, it is hard to say which metro area picks up the majority of the rental demand; however it is probably safe to say that it is split fairly evenly. Although it is unlikely large numbers of rental properties will be developed in Holland due to the lack of available land served by public sewer and water, there could be some demand for duplex-type housing units or senior housing as the population ages.

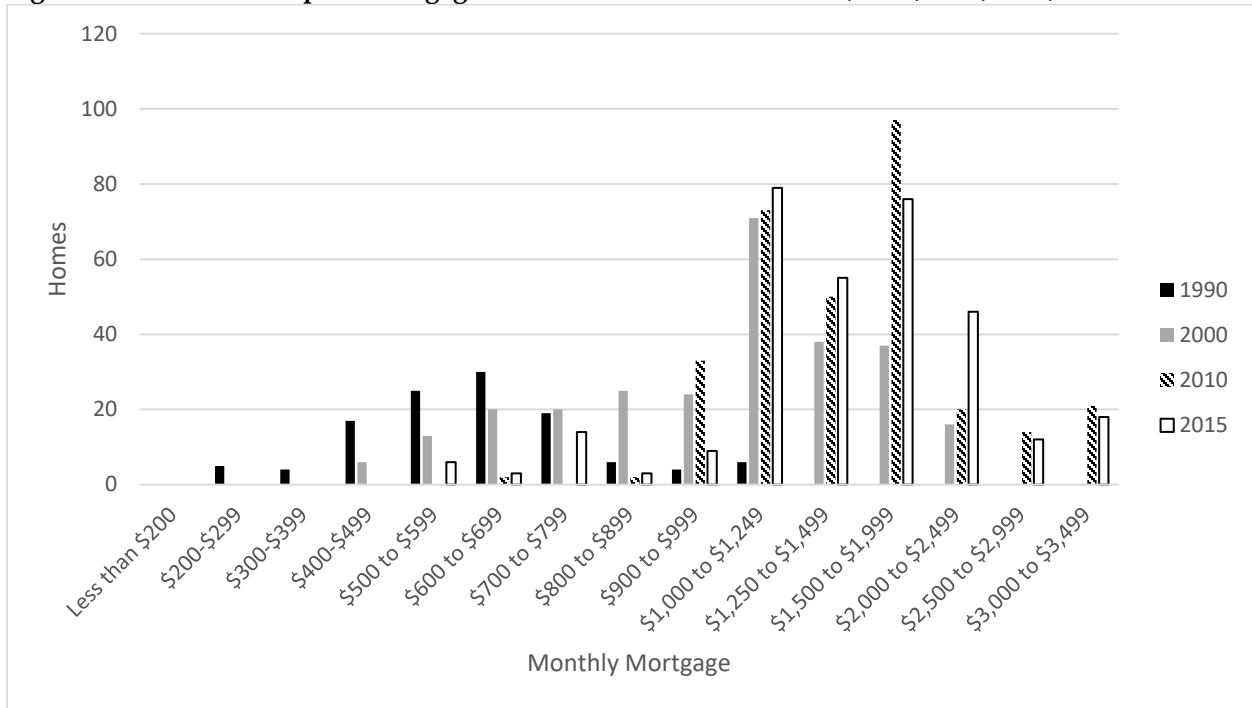
Mortgage

According to the 2011-2015 American Community Survey, approximately 69 percent of the owner-occupied housing units in Holland have a mortgage, with a median monthly mortgage cost of \$1,461. This is slightly higher than either the county or state, at \$1,334 and \$1,402 per month, respectively.

One metric to determine whether or not a mortgage is affordable, is from the U.S. Department of Housing and Urban Development (HUD), which recommends housing costs (mortgage, insurance, taxes, etc.) not exceed 30 percent of household income. Homeowners paying 30 percent or more are considered to be overextended and in danger of mortgage default if any interruptions to income or unforeseen expenses occur. The ACS estimates 29.6 percent of Holland homeowners pay 30 percent or more of their household income for housing, which is more than Brown County (25.7 percent) and the State of Wisconsin (28.9 percent), respectively. The relatively high mortgage expenses and percentages may be related to the fact that many Holland homeowners have large yards and accessory structures such as sheds, barns, and other agricultural buildings, as opposed to suburban or urban homes where the lot is

much smaller and consists of only the home. Figure 5-5 compares owner-occupied housing unit mortgage costs for the years 1990, 2000, 2010, and 2015.

Figure 5-5: Owner-Occupied Mortgage Costs in the Town of Holland, 1990, 2000, 2010, and 2015.

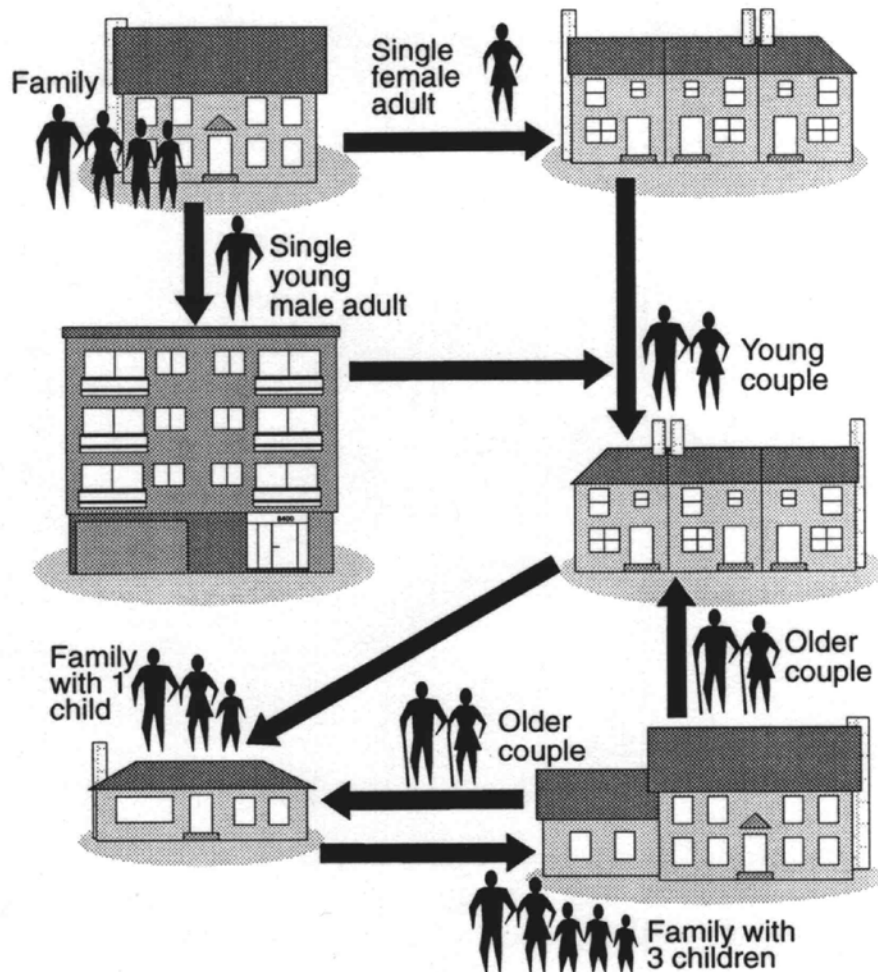


Source: U.S. Bureau of the Census, 2011-2015 American Community Survey 5-Year Estimates – Selected Housing Characteristics.

Range of Housing Choices

While understanding that the lack of public services limits the range of housing choices that are and will be available within the Town, it is important to recognize that as people go through various stages in their life, their preferred housing type may change. Although the Town may currently depend on neighboring communities to provide the complete range of housing, this section contains a series of recommendations the Town may implement to maintain its current housing stock and somewhat increase its range of housing choices while keeping the overall agricultural character and rural atmosphere of the Town. Figure 5-6 provides a representation of how a person’s housing preferences might change over time.

Figure 5-6: Change in Housing Preferences over Time



Source: Local Government Commission, 2003.

Provide Information to Residents and Homebuilders Regarding “Visitability” and Universal Design Concepts

One of the ways a community can account for an aging population is to encourage the inclusion of “visitability” and/or universal design features into new homes. As people age, their ability to move around their own home can become increasingly difficult. For a number of elderly and mobility-impaired residents, the simple presence of a single stair to enter a home could cause a great deal of difficulty. According to Green Bay-based Options for Independent Living, “visitability” applies to the construction of new single-family homes to make them “visit-able” 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.

Similarly, universal design in housing far exceeds the minimum specifications of legislated barrier-free and accessible mandates. The principles of universal design are applied to all spaces, features, and aspects of houses and creates homes that are usable by and marketable to people of all ages and abilities.

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

Serve as a Resource for Housing Improvements for Holland Residents

Although the Town of Holland does not have a large institutional capacity to administer its own housing programs, it can serve as a resource for Town residents looking for housing assistance. For instance, the Town of Holland can refer low to moderate income residents looking to repair their homes to the Northeastern Wisconsin Community Development Block Grant - Housing Rehabilitation Program (CDBG-Housing). The program is administered through the Brown County Planning Commission for a 10-county region and provides zero-percent interest, deferred payment loans to qualified applicants to repair or replace roofs, siding, windows, lead-paint hazards, furnaces, flooring, and other parts of a home not meeting federal housing quality standards (HQS).

The Wisconsin Housing and Economic Development Agency (WHEDA) is a public agency that partners with local financial institutions to provide a number of unique fixed-rate financing options for purchasing and refinancing a home to qualified applicants. Specific loan programs to qualified applicants include:

- WHEDA Advantage - Allows for a home buyer to have a lower down payment at loan closing.
- WHEDA FHA Advantage - Allows for a buyer to leverage down payment assistance from other programs to buy a home.
- WHEDA Easy Close Advantage - Provides a 10-year low-cost loan for WHEDA Advantage borrowers to help pay for down payment, closing costs, and homebuyer education expenses.
- WHEDA Tax Advantage - Provides a tax credit to qualified borrowers to reduce their federal income tax liability over the life of the mortgage.
- WHEDA First-Time Homebuyer Advantage - Provides a preferred, fixed interest rate for qualified first time homebuyers.

Including a notice of the availability of these and other housing opportunities in the Town's newsletter once a year would help to ensure Town residents are aware of the programs.

Recommendations

It is very important for the Town to continue to monitor its progress in meeting the goals and objectives of the plan's Housing chapter. The following recommendations will assist the Town in meeting their goals and objectives:

- Require the placement of new homes in areas that will not adversely affect farming operations. Site locations that should be considered include along fence-lines, on non-prime agricultural soils, in wooded or other non-farmed areas, and close to the road. Homes should not be placed in the middle of active farm fields or have long driveways that cross through an actively farmed field.
- Continue to ensure that the Town's housing stock remains in good condition through code enforcement and promoting county and state rehabilitation programs.
- Consider the development of individual rental units in the Town through duplex or 2-story (double-flat) homes or senior housing options.

- Large multifamily developments should be encouraged to locate in Hollandtown or in other areas of Brown County that are able to provide adequate public facilities and services for its residents.
- Provide information to homeowners and builders about the advantages of including “visitability” and universal design concepts in new homes.
- The Town should provide information to its residents about various housing programs, including the Northeastern Wisconsin CDBG-Housing rehabilitation loan program and WHEDA homebuyer loan programs.