



# RUSK COUNTY COMPREHENSIVE PLAN

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## 2 Housing

Housing characteristics are indicative of the social economic conditions of a country's residents and are an important element of a comprehensive plan. While housing may be taken for granted, the number and availability impacts on the economic and social well being of a particular community and collectively on the country. Information in this element provides data about the current housing stock and identifies changes in the number of housing units and other characteristics of housing. It is important that the ability of a county and its community's to provide housing supply for everyone.

### 2.1 Housing Characteristics

#### Occupancy

The occupancy characteristics by community for Rusk County are listed on the table below. There was a total of 7,609 housing units identified in Rusk County according to the Census Bureau in 2000. 80.1% of the housing units are occupied while 19.9% are left vacant. 78.7% of the occupied houses have owners living in them while houses being occupied by renters is 21.3%

<b>Table 2.1: Housing Occupancy Characteristics by Community</b>						
	<b>Total Housing Units</b>	<b>Occupied Units</b>	<b>Owner Occupied Units</b>	<b>Renter Occupied Units</b>	<b>Total Vacant Units</b>	<b>Season or Recreational Use</b>
<b>Rusk County</b>	<b>7,609</b>	<b>6,095</b>	<b>4,795</b>	<b>1,300</b>	<b>1,514</b>	<b>1,148</b>
<b>Towns</b>						
Town of Atlanta	273	226	208	18	47	36
Town of Big Bend	431	184	169	15	247	227
Town of Big Falls	52	43	37	6	9	7
Town of Cedar Rapids	16	11	10	1	5	3
Town of Dewey	277	209	174	35	68	53



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<b>Table 2.1: Housing Occupancy Characteristics by Community</b>						
Town of Flambeau	438	398	349	49	40	25
Town of Grant	324	293	256	37	31	14
Town of Grow	175	160	139	21	15	5
Town of Hawkins	97	66	64	2	31	25
Town of Hubbard	83	69	63	6	14	12
Town of Lawrence	111	90	74	16	21	18
Town of Marshall	228	210	180	30	18	4
Town of Murry	162	116	99	17	46	36
Town of Richland	111	71	65	6	40	34
Town of Rusk	435	204	176	28	231	206
Town of South Fork	91	51	47	4	40	39
Town of Strickland	160	113	101	12	47	35
Town of Stubbs	314	226	205	21	88	71
Town of Thornapple	375	312	277	35	63	46
Town of True	127	107	96	11	20	11
Town of Washington	238	134	125	9	104	97
Town of Wilkinson	36	24	21	3	12	9
Town of Willard	320	215	199	16	105	89
Town of Wilson	33	30	28	2	3	3
<b>Village</b>						
Village of Bruce	407	284	256	128	23	6
Village of Conrath	39	36	34	2	3	1
Village of Glen Flora	47	44	27	17	3	2
Village of Hawkins	147	138	127	11	9	3
Village of Ingram	38	32	29	3	6	3
Village of Sheldon	123	114	75	39	9	2
Village of Tony	45	43	33	10	2	2
Village of Weyerhaeuser	196	172	123	49	24	9
<b>City</b>						
City of Ladysmith	1,660	1,570	929	641	90	15

Source: U.S. Census 2000



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Table 2.2 compares selected housing characteristics for Rusk County with some of the surrounding counties. Rusk County has the least total housing units for a county for the ones listed below and has 80.1% occupied units right behind Barron County with 85.1% and Chippewa County with 93.6%. Sawyer County is very far behind with only 48.4% housing units occupied but the largest seasonal housing percentage with 48.5% compared to the other three counties listed.

**Table 2.2: Comparison of Housing Characteristics**

	Rusk County	Barron County	Chippewa County	Sawyer County
<b>Total Housing Units</b>	<b>7,609</b>	<b>20,969</b>	<b>22,821</b>	<b>13,722</b>
<b>% Occupied Housing Units</b>	<b>80.1%</b>	<b>85.1%</b>	<b>93.6%</b>	<b>48.4%</b>
<b>% Seasonal</b>	<b>15.1%</b>	<b>11.0%</b>	<b>3.0%</b>	<b>48.5%</b>

Source: U.S. Census 2000

### Value Characteristics

Long form census data is one type of statistical data represented in this chapter.

**Specified owner – occupied housing units** is defined by the U.S. Census Bureau as the following: Total number of owner-occupied housing units described as either a one-family home detached from any other house or a one-family house attached to one or more houses on less than 10 acres with no business on the property.

A breakdown of existing housing values in Rusk County. Of the 2,492 specified owner-occupied housing units in the county, the category with the most houses is the houses valued between \$50,000 and \$99,999 at 47%. Right behind that category is \$50,000 and less at 35.4%.

Affordability of owner-and-renter-occupied units is critical to sustaining population and employment levels for local businesses. According to the U.S. Department of Housing and Urban Development (HUD), affordable housing costs, including taxes, mortgage or rent payments, utilities, and insurance should not be greater than 30 percent of the total household income. If it would be greater than that, households may have a more difficult time making ends meet. The table below shows the monthly owner costs as a percent of household income in 1999 as reported by the U.S. Census Bureau in 2000.



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<b>Table 2.3: Monthly Owner Costs as a Percent of Household Income - 1999</b>		
<b>Percent of Household Income</b>	<b>Units</b>	<b>Percent of Specified Units</b>
Less than 15 Percent	1,247	50%
15 to 19.9 Percent	401	16.1%
20 to 24.9 Percent	256	10.3%
25 to 29.9 Percent	191	7.7%
30 to 34.9 Percent	75	3%
35 Percent or More	309	12.4%
Not Computed	13	0.5%
<b>Total Specified Units</b>	<b>2,492</b>	<b>100%</b>

Source: U.S. Census 2000

Rental costs vary based on many factors, including the quality of housing, overall size of the housing unit, and the number of bedrooms. In 2000, there were 1,158 renter-occupied units identified within Rusk County. Table 2.4 gives the number of renter-occupied units by amount of gross rent. The median gross was \$371.

<b>Table 2.4: Renter – Occupied Housing Units by Gross Rent - 2000</b>		
<b>Gross Rent</b>	<b>Units</b>	<b>Percent of Specified Units</b>
Less than \$200	113	9.8%
\$200 to \$299	197	17%
\$300 to \$499	545	47.1%
\$500 to \$749	190	16.4%
\$750 to \$999	5	0.4%
\$1,000 to \$1,499	0	0%
\$1,500 or more	2	0.2%
No Cash Rent	106	9.2%
<b>Total Specified Units</b>	<b>1,158</b>	<b>100%</b>

Source: U.S. Census 2000

Rentals costs can significantly impact affordability of the percent of costs associated with housing. Following the recommended guidelines from HUD, affordable rental costs (utilities and rent) should not be greater than 30 percent of the total household income. Based on the data from the U.S. Census Bureau, 30.4 percent of rental units have rental costs exceeding 30 percent of household income. Table 2.5 gives more details.



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**Table 2.5: Gross Rent as a Percent of Household Income - 1999**

Percent of Household Income	Units	Percent of Specified Units
Less than 15 Percent	291	25.1%
15 to 19.9 Percent	175	15.1%
20 to 24.9 Percent	89	7.7%
25 to 29.9 Percent	119	10.3%
30 to 34.9 Percent	79	6.8%
35 or more Percent	273	23.6%
Not Computed	132	11.4%
<b>Total Specified Units</b>	<b>1,158</b>	<b>100%</b>

Source: U.S. Census 2000

Table 2.6 shows the number and percent of the housing stock by age in Rusk County. 45.7% of the houses built were built before 1960 making them at least 60 years old based on the U.S. Census Bureau.

**Table 2.6: Age of Housing Stock**

Rusk County Year Structure Built	Percent of Total Housing Stock
1999 to March 2000	1.7%
1995 to 1998	6.3%
1990 to 1994	6.1%
1980 to 1989	11.8%
1970 to 1979	18.9%
1960 to 1969	9.5%
1940 to 1959	18.1%
1939 or earlier	27.6%
<b>Total</b>	<b>100%</b>

Source: U.S. Census 2000



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## Stock

The housing stock in Rusk County consists of mostly single-family homes (1-unit dwellings). About 78 percent of all the housing units were 1-unit dwellings according to the U.S. Census Bureau. About 9 percent were multi-family units and 13 percent belonged to mobile homes and trailers. Table 2.7 gives more details.

Table 2.7: Units in Housing Structure, 2000		
Housing Type	Number	Percent
1-unit, detached	5,937	78%
1-unit, attached	93	1.2%
2 units	139	1.8%
3 or 4 units	162	2.1%
5 to 9 units	97	1.3%
10 to 19 units	76	1%
20 or more units	104	1.4%
Mobile Home	962	12.6%
Boat, RV, van, etc.	39	0.5%
<b>Total</b>	<b>7,609</b>	<b>100%</b>

Source: U.S. Census 2000

## 2.2 Household Projections

Future household projections were developed by the Wisconsin Department of Administration Demographic Service Center. The projections are based on the past projections and the date that was developed, analyzed, and collected by the Demographic Services Center.

According to the household projections on table 2.8, a total of 1,054 households could be added to Rusk County in the next 25 years spanning through 2000-2025.



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Table 2.8: Household Projections 2000 - 2025							
Municipality	Total Households	Projected Households					Total Change Between 2000 & 2025
	2000	2005	2010	2015	2020	2025	
<b>Towns</b>							
Town of Atlanta	226	240	259	273	287	294	68
Town of Big Bend	184	193	203	212	220	223	39
Town of Big Falls	43	43	43	43	42	40	-3
Town of Cedar Rapids	11	11	11	11	11	11	0
Town of Dewey	209	226	245	263	279	289	80
Town of Flambeau	398	419	449	474	499	511	113
Town of Grant	293	293	297	294	291	280	-13
Town of Grow	160	162	166	167	169	165	5
Town of Hawkins	66	70	75	78	82	84	18
Town of Hubbard	69	67	67	65	62	58	-11
Town of Lawrence	90	97	105	112	119	124	34
Town of Marshall	210	220	232	242	251	254	44
Town of Murry	116	116	116	115	114	109	-7
Town of Richland	71	74	78	81	83	84	13
Town of Rusk	204	217	232	246	258	265	61
Town of South Fork	51	52	54	55	56	56	5
Town of Strickland	113	123	133	143	153	160	47
Town of Stubbs	226	238	251	263	273	277	51
Town of Thornapple	312	331	354	373	390	401	89
Town of True	107	106	107	106	104	99	-8
Town of Washington	134	139	146	150	156	157	23
Town of Wilkinson	24	27	30	33	36	38	14
Town of Willard	215	240	270	297	324	344	129
Town of Wilson	30	32	35	37	39	40	10
<b>Village</b>							



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Table 2.8: Household Projections 2000 - 2025							
Village of Bruce	384	387	393	394	393	382	-2
Village of Conrath	36	40	45	50	55	58	22
Village of Glen Flora	44	45	47	47	48	48	4
Village of Hawkins	138	155	174	192	211	225	87
Village of Ingram	32	34	36	39	41	42	10
Village of Sheldon	114	116	118	119	119	118	4
Village of Tony	43	42	41	40	38	36	-7
Village of Weyerhaeuser	172	184	198	211	223	229	57
<b>City</b>							
City of Ladysmith	1,570	1,595	1,639	1,663	1,689	1,648	78
<b>Rusk County</b>	<b>6,095</b>	<b>6,334</b>	<b>6,649</b>	<b>6,888</b>	<b>7,115</b>	<b>7,149</b>	<b>1,054</b>

Source: WDOA, Demographic Services Center

Table 2.9 shows the number of households by age of a householder. Based on the projections in 2030, between the ages of 15 to 44, there will be a 463 decrease in that category. The category for ages between 45 to 85 and over will have an increase of 1,299 people by 2030.

Table 2.9: Number of Households by Age of Householder							
Age of Householder	Census		Projected				
	2000	2005	2010	2015	2020	2025	2030
Age 15 to 24 years	249	259	245	204	180	180	178
Age 25 to 34 years	731	708	833	870	816	683	579
Age 35 to 44 years	1,194	1,092	896	862	999	1,027	954
Age 45 to 54 years	1,162	1,300	1,325	1,208	986	937	1,075
Age 55 to 64 years	915	1,099	1,370	1,528	1,551	1,410	1,152
Age 65 to 74 years	881	887	979	1,193	1,479	1,627	1,643
Age 75 to 84 years	694	670	681	690	764	931	1,154
Age 85 years and over	269	319	320	333	340	354	396
<b>Total Households</b>	<b>6,095</b>	<b>6,334</b>	<b>6,649</b>	<b>6,888</b>	<b>7,115</b>	<b>7,149</b>	<b>7,131</b>

Source: WDOA, Demographic Services Center



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### 2.3 Housing Programs

A number of housing programs are available to assist local governments, developers, and homeowners in assisting and making improvements to housing units. While the following list is not intended to be all inclusive, it provides the more popular programs that aim to meet the needs of persons of all incomes levels, age groups and persons with special needs.

#### **Housing Rehabilitation Loan Funds**

The City of Ladysmith and Rusk County have been past recipients of federal Community Development Block Grant funds intended to assist low- to moderate-income household make home improvements. The programs provide zero percent interest, deferred payment loans to eligible homeowners for making necessary home repairs, such as roofs, windows, siding, doors, plumbing, and electrical and heating systems. Contact the City of Ladysmith for information relating to their funding availability and the Rusk County CDBG office for funding in the remainder of the County.

#### **WHEDA (Wisconsin Housing and Economic Development Authority)**

The Wisconsin Housing and Economic Development Authority serve Wisconsin residents and communities by providing creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness. WHEDA can provide important financing assistance to qualifying low- to moderate-income households throughout the county.

#### **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.

#### **Wisconsin Division of Housing & Community Development (DHCD)**

One of the many functions of the Division is to help expand local affordable housing and support services to people without housing. The fifteen federal and state programs managed by DHCD, aid elderly persons, people with disabilities, low and moderate income residents and the homeless population. DHCD works closely with local governments and non-profit housing organizations to deliver financial and technical housing assistance and to strengthen the capabilities of housing organizations. The programs include:



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#### **HOME Programs**

1. Community Housing Development Organization
2. Homebuyer and Rehabilitation Program
3. Home Single Family Housing Program
4. Rental Housing Development Program
5. Tenant Based Rental Assistance Program

#### **Community Development Block Grant**

1. Community Development Block Grant-Small Cities Program
2. Emergency Assistance Program

#### **Special Needs (Homeless)**

1. Critical Assistance Program
2. Emergency Shelter/Transitional Housing Grant Program
3. Housing Opportunities for People with Aids
4. Project to Assist in the Transition from Homelessness
5. Wisconsin Service Point

#### **State Programs**

1. Interest Bearing Real Estate Trust Accounts Program
2. State Shelter Subsidy Grant Program
3. Wisconsin Fresh Start Program

#### **WIFrontDoorHousing.org**

This site has apartments listed from every county of the state, and allows you to search based on availability, rent amount, handicap accessibility, Income Restrictive, accepts Section 8 vouchers and much more. Many of the units are available for immediate occupancy.

#### **Wisconsin Association of Housing Authorities**

WAHA's purpose is to foster and promote low-rent public housing and other housing programs for low- and moderate-income families, including elderly and handicapped, which provide a physical and social environment for the benefit of both the family and the community. There are three registered housing authorities in Rusk County. They include the Ladysmith and Bruce Housing Authorities and the Rusk County Housing Authority.



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#### **Indianhead Community Action Agency**

ICAA provides valuable housing assistance to eligible clients through several housing rehabilitation programs. Programs include rehabilitation of the home to meeting Housing Quality Standards and other weatherization improvements. The varying programs may be deferred payment, zero percent interest loans or grants.

#### **Rural Housing - HCRI (Housing Cost Reconstruction Initiative)**

This State of Wisconsin administered program, administered through the Department of Commerce, provides funds for housing down payment and closing costs to low-moderate income families. Funds are also used for delinquent rent, utility bills, mortgages, security deposits, and back taxes.

#### **Rusk County and City of Ladysmith Housing Authorities**

The Rusk County Housing Authority also administers and has available other housing assistance and rehabilitation funds to eligible households. These funds include HCRI, Section 8, Home, and HCRI-H (Homebuyers).

## **2.4 Survey Data Summary**

According to the Rusk County Comprehensive Planning Survey, the survey respondents feel that the following types of houses need to be expanded – single family housing, senior housing, and first time buyer homes. What they would prefer to not be expanded is mobile home parks and multi-family houses.



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### **2.5 Summary – Goals & Objectives**

**Goal:** Promote a diversified, affordable, and safe housing stock that meets the needs of current and future residents.

**Objectives:**

1. Support the development of housing units that meet the needs of current and future residents.
2. Promote the development/maintaining of housing to meet the needs of an aging population.
3. Promote the development/maintaining of properties that are suitable for first time home buyers and new residents to the County.

**Actions:**

- A. Identify suitable sites for housing.
- B. Identify areas, types of housing stock needs.
- C. Monitor affect of housing/development on County.