



ELEMENT 2: HOUSING

2.1 Introduction

Except for the unincorporated community of Drummond, housing in the Town of Drummond is very rural in nature. Homes in the town are typically associated with single-family residential developments. The housing characteristics of a community are an important element of a comprehensive plan. The physical location of housing determines the needs of many public and private facilities and services. Also, housing characteristics are related to the social and economic conditions of the community’s residents. The information in this element will provide town officials with information about the current housing stock, identify significant trends that have occurred in the area of housing and recognize policies and programs that:

- Promote development of housing for residents of the Town of Drummond.
- 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.
- Promote the availability of land for the development or redevelopment of low-income and moderate-income housing.
- Maintain or rehabilitate the Town of Drummond’s existing housing stock.

2.2 Housing Units, Occupancy, Tenure and Age

Table 2-1 shows occupancy and tenure of the Town of Drummond’s housing in comparison to the surrounding towns in 2000. During that year, 35.8 percent of the Town’s housing units were occupied, while the remaining 64.2 were vacant. Of the occupied units, only Cable (54.7%) and Grand View (42.0%) had more occupied homes. Of the five comparative towns, the Town of Drummond has the fewest owner-occupied units, but has the most renter-occupied units. All towns have a high percentage of seasonal homes that are vacant most of the year.

**Table 2-1
Total Housing Units, Occupancy and Tenure
Town of Drummond and Surrounding Towns**

	Town of Drummond		Town of Barnes		Town of Cable		Town of Delta		Town of Grand View	
	#	%	#	%	#	%	#	%	#	%
Total Units	645	100.0%	1,486	100.0%	697	100.0%	328	100.0%	529	100.0%
Occupied	231	35.8%	278	18.7%	381	54.7%	107	32.6%	222	42.0%
Owner	184	79.7%	248	89.2%	314	82.4%	100	93.5%	186	83.8%
Renter	47	20.3%	30	10.8%	67	17.6%	7	6.5%	36	16.2%



	Town of Drummond		Town of Barnes		Town of Cable		Town of Delta		Town of Grand View	
	#	%	#	%	#	#	%	#	%	#
Vacant	414	64.2%	1,208	81.3%	316	45.3%	221	67.4%	307	58.0%
Seasonal	397	95.9%	1,160	96.0%	284	89.9%	200	90.5%	294	95.8%
Other (rent/sale)	17	4.1%	48	4.0%	24	10.1%	22	9.5%	15	4.2%

Source: U.S. Census Bureau, 2000

Age of Housing Stock

Understanding the relative age of the housing stock in a community is a good indicator of the quality of the available housing stock. The Town of Drummond has an abundant supply of units that were built before 1939. This does not mean that the units are in poor condition, but it does indicate that the need for more maintenance and repairs is likely greater than in a community with newer homes. Table 2-2 lists the number of units and the corresponding percent of the town’s total housing stock by year built. The median year a home was constructed in the Town of Drummond was 1969.

Year Structure Built	Number of Units	% of Total Housing Stock
Built 1999 to March 2000	25	3.5%
Built 1990 to 1998	93	12.9%
Built 1980 to 1989	95	13.2%
Built 1970 to 1979	132	18.3%
Built 1960 to 1969	125	17.4%
Built 1950 to 1959	32	4.4%
Built 1940 to 1949	55	7.6%
Built 1939 or earlier	163	22.6%
Total	720	100.0%

Source: 2000 U.S. Census Bureau, SF-3

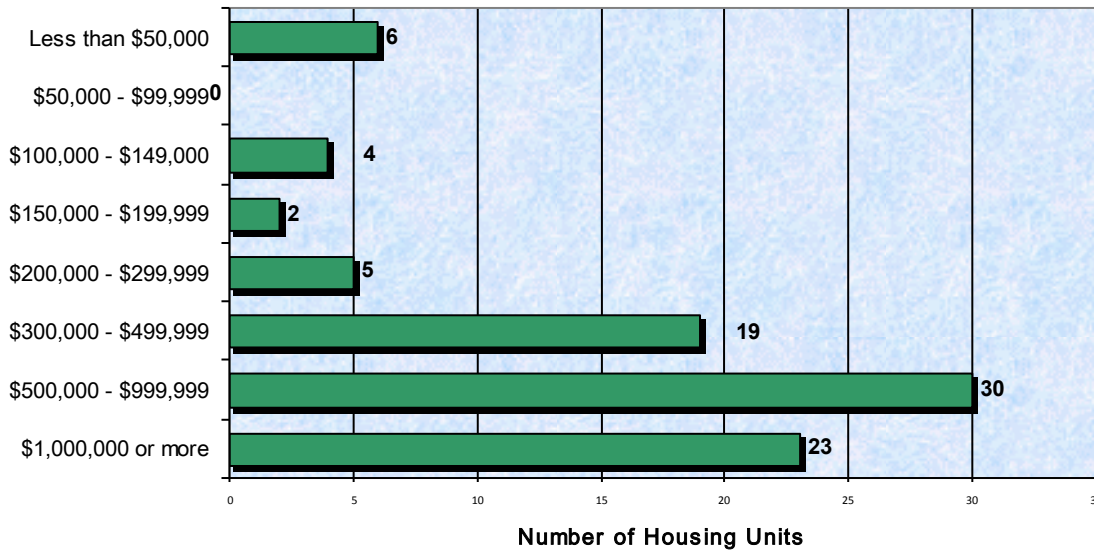
Value of Housing Stock

Value characteristics for the Town of Drummond and surrounding town’s are shown for ‘specified owner-occupied units’, which are defined as the total number of owner-occupied housing units described as either a one-family house detached from any other house or a one-family house attached to one or more houses on less than ten acres with no business on the property. From 1990 to 2000, a significant increase occurred in the median value of specified owner-occupied housing units in the town. In 1990, the median value was \$39,300 compared to \$85,000 in 2000.

Figure 2-1 shows a detailed breakdown of existing specified owner-occupied unit values in the Town of Drummond. Of the reporting sample of 89 units in the town, just over 25 percent are valued at \$1,000,000 or more. Only about one percent are valued at less than \$50,000.



Figure 2-1: Value of Specified Owner-Occupied Housing Units



Source: U.S. Census Bureau, SF3

Housing Affordability

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 utilities, taxes, mortgage or rent payments, and insurance should not be greater than 30 percent of the total household income. If the housing costs are greater than 30 percent, households may have difficulty making ends meet. Table 2-3 shows the monthly owner costs as a percent of household income in 1999 as reported by Census 2000. In the Town of Drummond, only 21 percent of the specified owner-occupied units exceeded 30 percent of their household income.

Table 2-3: Monthly Owner Costs as a Percent of Household Income – 1999

Percent of Household Income	Units	Percent of Specified Units
Less than 15 Percent	36	40.4
15.0 to 19.9 Percent	25	28.1
20.0 to 24.9 Percent	4	4.5
25 to 29.9 Percent	5	5.6
30.0 to 34.9 Percent	9	10.1
35.0 Percent or More	10	11.2
Total Specified Units	89	100.0%

Source: U.S. Census Bureau, SF3



Rental costs vary based on many factors, including the quality of housing, number of bedrooms, and overall size of the housing unit. In 2000, there were 47 rental units identified within the Town of Drummond. Table 2-4 gives the number of specified renter-occupied units by amount of gross rent. According to census data, \$250 was the median gross rent.

Table 2-4: Renter- Occupied Housing Units by Gross Rent – 2000

Gross Rent	Units	Percent of Specified Units
Less than \$200	6	18.8%
\$200 - \$299	10	31.2%
\$300 - \$499	8	25.0%
\$500 or more	0	0.0%
No Cash Rent	8	25.0%
Total Specified Units	32	100.0%

Source: U.S. Census Bureau, SF3

Structural & Other Housing Characteristics

Structural characteristics identify specific details about some of the housing types and unique characteristics in terms of size, facilities and other housing data. Detailed data about some of the structural characteristics and other information are found in Tables 2-6 through 2-10.

Table 2-5: Units in Structure

	2000
1-Unit Detached	631
1-Unit Attached	2
2-4 Unit (multi-family)	14
5 or more Unit (multi-family)	18
Mobile Home	49
Boat, RV, Van, etc.	6
Total	720

Source: U.S. Census Bureau: 2000 SF-3

The 2000 Census reports that of the total housing units in the Town of Drummond, 631 (88%) are one-unit structures detached from any other house, Table 2-5. One-units structures typically make up the majority of structures in rural towns.

Table 2-6: Number of Rooms in Housing Units

Rooms	2000
1 room	31
2 rooms	51
3 rooms	125
4 rooms	167
5 rooms	101
6 rooms	107
7 rooms	63
8 rooms	31
9 or more rooms	44

Source: U. S. Census Bureau: 2000

Table 2-6 shows the number of rooms in housing units for the Town of Drummond as reported by the U.S. Census Bureau for 2000. The median number of rooms is 4.4.



Table 2-7: Number of Bedrooms in Housing Units

	2000
No bedroom	40
1 bedroom	129
2 bedrooms	262
3 bedrooms	209
4 bedrooms	47
5 or more bedrooms	33

Source: U. S. Census Bureau: 2000 SF-3

Table 2-7 depicts the number of bedrooms in housing in 2000 in the Town of Drummond. Most housing units (36.4%) are two bedroom homes.

Table 2-8: House Heating Fuel

	2000
Utility Gas	3
Bottled, tank, or LP	126
Electricity	26
Fuel oil, kerosene, etc.	27
Coal or coke	0
Wood	36
Solar Energy	0
Other fuel	0
No fuel used	0

Source: U. S. Census Bureau: 2000 SF-3

Of all the occupied housing units, 126 are identified as using bottled, tank, or LP gas as their primary source of home heating fuel. Wood is the second choice of home heating fuel in the town with 36. Table 2-8 illustrates other means of heating fuel that are used in the Town of Drummond.

Table 2-9: Plumbing & Kitchen Facilities

	2000
Complete plumbing facilities	577
Lacking complete plumbing facilities	143
Complete kitchen facilities	592
Lacking complete kitchen facilities	128

Source: U. S. Census Bureau: 2000 SF-3

Table 2-9 details how many homes in the Town of Drummond have complete kitchen and plumbing facilities. Most homes in the town have complete kitchen and plumbing facilities.

Housing Programs

Wisconsin Statute 66.1001 requires the Town of Drummond to demonstrate that local goals, objectives, actions, policies, and programs of the local government or that of the county, region, and state are providing programs to address housing issues. Housing concerns were identified throughout the comprehensive planning process by way of the community survey completed as part of the overall process and in the development of the goals, objectives, and activities specific to housing. A summary of housing related programs is provided that may enhance the local initiatives identified relating to housing.

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-moderate income families with home purchase and rehabilitation. Rural Development generally funds individuals who cannot obtain conventional financing.

CDBG (Community Development Block Grant) Housing Rehabilitation

CDBG funds are available through HUD (Housing and Urban Development). These funds are available to public or private entities to help offset rehabilitation costs to homeowners, renters, and landlords. These funds are in the form of zero percent interest/deferred payment loans.

Northwest Affordable Housing Inc.

Northwest Affordable Housing Inc. 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.

HCRI (Housing Cost Reconstruction Initiative)

This organization provides federal funds for housing down payment and closing costs to low-moderate income families. HOME funds are available for the rehabilitation of these homes after the purchase.

Indianhead Community Action Agency

This agency provides weatherization (insulation, windows, doors, energy efficient furnaces etc...) or anything that helps homeowners with even the most modest or extensive home repairs.