

2. Housing

2.1 Introduction

Since the Town of Burnett's original Comprehensive Plan was adopted, a serious housing shortage has developed throughout the United States. It is serious locally as well.

There is a serious immediate and long-term crisis in housing in Wisconsin, Dodge County and the Town of Burnett. Housing prices have increased to the point that home ownership is beyond the reach of the vast majority of people. Rental housing is scarce. Trends show the housing crisis is likely to persist unless policies changes. The current situation may be summarized with a few significant indicators.

Prices: From 2012 to 2023, the median home sales price in Wisconsin increased 153.1 percent. (UW-Madison Community Economic Development, June 20, 2023, <https://economicdevelopment.extension.wisc.edu/2023/06/20/wisconsins-housing-dilemma/>)

Current Shortage: A report by Dr. Kurt Paulsen, PhD of UW-Madison, attributes the increase in housing prices to a serious shortfall in new housing construction. He calculates that Wisconsin's largest counties produced about 20,000 homes less than needed from 2006-2017. <https://www.wra.org/PressRelease/FallingBehind/>.

Future Needs. A 2023 study by the Forward Analytics group of the Wisconsin Counties Association projects that Wisconsin must build at least 200,000 units of housing over the next 10 years. The new units are required to attract and retain the workforce needed to sustain the State's economy. They are also necessary to generate the tax revenue needed to finance services for an aging population.

This section contains an inventory of housing characteristics in the Town of Burnett. It is intended that this inventory will help identify deficiencies and opportunities relative to meeting the community's housing needs.

2.2 Housing Characteristics

Housing Supply

The U.S. Census Bureau classifies housing units as a house, apartment, mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

In 2020, the Town of Burnett had 379 housing units, a percent increase from 353 units in 2000, an increase of 7.3 percent in 20 years. In 2020, 89.8 % of units were owner-occupied, significantly higher than the 71.5 % ownership figure for Dodge County. Renters were much more likely to have moved within the past 2 years. Only a small number of the housing units within the community were for seasonal, recreational, or occasional use.

Table 2-1 displays the number of housing units found in the Town of Burnett and Dodge County for 1990, 2000 and 2020. The table also includes the number of occupied and vacant homes.

Table 2-1
Housing Supply, Occupancy and Tenure,
Town of Burnett and Dodge County, 1990-2020

Town of Burnett

| | 1990 | % of Total | 2000 | % of Total | 202 0 | Total | %Chang e | |
|----------------------|------|---------------|------|---------------|----------|---------|-------------|---------|
| | | | | | | | 1990-20 | 1990-20 |
| | | | | | | | 100.00 | |
| Total housing units | 333 | 100.00% | 353 | 100.00% | 379 | 100.00% | 46 | 13.81% |
| Occupied units | 326 | 97.90% | 330 | 93.50% | 365 | 96.31% | 39 | 11.96% |
| Owner-occupied | 260 | 78.10% | 285 | 80.70% | 340 | 89.71% | 80 | 30.77% |
| Renter-occupied | 66 | 19.80% | 45 | 12.70% | 34 | 8.97% | -32 | -48.48% |
| Vacant housing units | 7 | 2.10% | 23 | 6.50% | 32 | 8.44% | 9 | 128.57% |
| Seasonal units | 0 | 0.00% | 2 | 0.60% | 5 | 1.32% | 3 | NA |

Source: U.S. Bureau of the Census, 2000 and 2020. Totals may not add up due to rounding.

**Dodge
County**

| | 1990 | % of Total | 2000 | % of Total | Total 2020 | % of Total | Change % Change | |
|----------------------|--------|---------------|--------|---------------|---------------|---------------|-----------------|---------|
| | | | | | | | 1990- 20 | 1990-20 |
| Total housing units | 28,720 | 100.00% | 33,672 | 100.00% | 38,123 | 100.00% | 9,403 | 32.74% |
| Occupied units | 26,853 | 93.50% | 31,417 | 93.30% | 35,007 | 91.83% | 3,590 | 13.37% |
| Owner-occupied | 19,632 | 68.40% | 23,067 | 68.50% | 27,258 | 71.50% | 7,626 | 38.84% |
| Renter-occupied | 7,221 | 25.10% | 8,350 | 24.80% | 10,865 | 28.50% | 3,644 | 50.46% |
| Vacant housing units | 1,867 | 6.50% | 2,255 | 6.70% | 2,935 | 7.70% | 680 | 36.42% |
| Seasonal units | 950 | 3.30% | 815 | 2.40% | | 2.14% | -135 | -14.21% |

Source: U.S. Bureau of the Census, 2000.

815.00

*Percentages may not add up to 100%, due to rounding.

Age of Housing Units

An examination of the age of the community's housing stock will provide an indication of its overall condition. The age of the housing stock is an important element to be analyzed when planning for a future housing supply. If there is a significant amount of older housing units within the housing supply they will most likely need to be replaced, rehabilitated, or abandoned for new development within the planning period. Allowing for a newer housing supply also requires planning regarding infrastructure, land availability, community utilities, transportation routes, and a variety of other things which are affected by new housing development.

Table 2-3 details the year that structures were built in the Town of Burnett and Dodge County according to the 2000 Census.

Table 2-2
Year Structures Built,
Town of Burnett and Dodge
County, 2020

| Label | Dodge County, Wisconsin | | Town of Burnett | |
|-----------------------|-------------------------|---------|-----------------|---------|
| | Est. # | Percent | Est. # | Percent |
| Total: | 37,942 | 100.00% | 397 | 100.00% |
| Built 2014 or later | 918 | 2.42% | 0 | 0.00% |
| Built 2010 to 2013 | 810 | 2.13% | 2 | 0.50% |
| Built 2000 to 2009 | 4,002 | 10.55% | 53 | 13.35% |
| Built 1990 to 1999 | 5,118 | 13.49% | 30 | 7.56% |
| Built 1980 to 1989 | 2,777 | 7.32% | 22 | 5.54% |
| Built 1970 to 1979 | 4,661 | 12.28% | 71 | 17.88% |
| Built 1960 to 1969 | 3,373 | 8.89% | 13 | 3.27% |
| Built 1950 to 1959 | 3,301 | 8.70% | 46 | 11.59% |
| Built 1940 to 1949 | 1,678 | 4.42% | 4 | 1.01% |
| Built 1939 or earlier | 11,304 | 29.79% | 156 | 39.29% |

US Census, American Community Survey. (Uses Different Data From Census Figures.)

These figures are from the American Community Survey. The numbers are estimates. The figures show the bulk of housing growth in the Town occurred before 1980. There was a significant period of growth in the early part of this century, followed by the deep recession of 2007-2012.

More recently, however, housing starts have been slow. That is a national trend. Higher interest rates in the recent past have greatly slowed housing construction and sales. The demand for housing,

though, has increased nonetheless.

Even though far fewer people were born in 1995-2000 than from 1960-65, construction of housing in the recent past has not been sufficient to meet the demand created as Millennials have entered the housing market. For a variety of reasons, our communities have not met the needs of the community.

Housing Value

Housing costs are typically the single largest expenditure for individuals. It is therefore assumed that a home is the single most valuable asset for homeowners. While many people in Wisconsin enjoy a good housing situation, many are struggling. A lack of affordable housing not only affects these individuals, but also has effects on population and migration patterns, economic development, and the local tax base.

Table 2-3 provides housing values of specified owner-occupied units for 2020. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. The U.S. Bureau of the Census determines value by the respondents estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.

Table 2-3
Housing Value for Specified Owner-Occupied Units, Town of Burnett and Dodge County, 2020

| VALUE | DODGE COUNTY | | TOWN OF BURNETT | |
|------------------------|--------------|-------|-----------------|-------|
| | Number | % | Number | % |
| Owner-occupied units | 24,270 | 100 | 339 | 100 |
| Less than \$50,000 | 1,000 | 4.1% | 2 | 0.6% |
| \$50,000 to \$99,999 | 2,629 | 10.8% | 17 | 5.0% |
| \$100,000 to \$149,999 | 6,005 | 24.7% | 97 | 28.6% |
| \$150,000 to \$199,999 | 5,356 | 22.1% | 78 | 23.0% |
| \$200,000 to \$299,999 | 5,467 | 22.5% | 82 | 24.2% |
| \$300,000 to \$499,999 | 2,968 | 12.2% | 53 | 15.6% |
| \$500,000 to \$999,999 | 660 | 2.7% | 4 | 1.2% |
| \$1,000,000 or more | 185 | 0.8% | 6 | 1.8% |
| Median (dollars) | 169,000 | | 179,600 | |

The Town of Burnett had a large percentage (18.1 percent) of homes valued between \$150,000 and \$199,999. Whereas Dodge County had the largest percentage (21.2 percent) of its homes valued

between \$70,000 and \$89,999. The median value of homes in the Town of Burnett is comparable to that of Dodge County. The Town should be able to attract affordable housing since its median housing value is similar to Dodge County's.

2.3 Housing Unit Projections

Housing unit projections are an important element in preparing the comprehensive plan for the community. Specifically, they are used as a guide to estimate required acreage to accommodate future residential development, as well as prepare for future demands growth may have on public facilities and services throughout the planning period. Similar to population projections, it is important to note that housing projections are based on past and current trends, and therefore should only be used as a guide for planning.

Linear Housing Unit Projection Versus Experience

The original comprehensive plan included a linear projection calculated the consultants using historical data. Table 2-5 shows the original projection:

Table 2-5
Original Plan's Linear Housing Unit Projections, Town of Burnett, 2000-2030

| 2000 Housing Units | 2010 | 2015 | 2020 | 2025 | 2030 | % Change 2000-2030 | TotalNew Units 2000-2030 |
|--------------------------|------|------|------|------|------|--------------------------|--------------------------------|
| 353 | 373 | 383 | 393 | 403 | 413 | 17.0 | 60 |

Source: U.S. Bureau of the Census, 1990 and 2000. Linear projections completed by Foth & Van Dyke.

The projection was off by 14 housing units. The 2020 census showed the Town of Burnett with 379 housing units. This 4 percent deviation is well within any reasonable margin of error. But the fact that housing growth fell significantly short of the modest estimate is concerning. The Town has long supported a strong program of rural preservation to protect the farmland in the Town and maintain the Town's rural character.

However, slow housing growth within the Town is actually a threat to the character of the Town.

The Town of Burnett's median age (half of the people are older and half younger) was 53 in 2020. That contrasts sharply to Dodge County's median age of 43. Wisconsin's median age was 40.1 – itself significantly higher than the national median age of 38.8. An older and aging population has significant needs for care and assistance. The absence of affordable housing limits the potential supply of people who can meet the needs of elders. Already, the aging population is drastically affecting the supply of available volunteers to support the Town's Fire Department and EMS.

The second major concern relates to meeting the needs of the local economy. Dodge County has a booming economy. As of the adoption of this Plan Revision in 2023, the local job market is very strong. Unemployment is below 2 percent. Major employers are resorting to billboard

advertisements to find workers. Of course, during the period this Plan is in effect, it is likely there will be periods of higher unemployment. There are cycles in the economy. Those cycles, however, cannot mask the long-term trend of labor shortages in Wisconsin and nationally. The Baby Boom generation is retiring. A significant drop in birth rates since the 1980s is hitting the labor market.

The Town of Burnett enjoys a substantial supply of developable land. There are excellent transportation facilities and recreational amenities. It's a great place to live. The Town needs to do its part to boost local housing supplies to support the Dodge County economy.

The third major reason for pursuing expansion of the Town's housing base is the expense of sewer service upgrades. These are discussed in the Utilities and Community Facilities section. However, the Town's Sanitary District faces an expenditure of almost \$4 million to connect the District's customers to the City of Beaver Dam sanitary sewer system. Without development, that cost will fall on 122 homeowners. The financial hardship of these improvements is unacceptable.

For these reasons, the Town needs to set a goal of promoting development of residential housing to meet the needs of the workforce and the community. Given these needs, a significant expansion of the Town's housing stock is essential.