

# HOUSING ELEMENT

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## General Overview

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### Why Housing?

Unlike some of the other required elements of a comprehensive plan, the purpose of a housing element may not be readily apparent. This is because local governments are not seen as housing developers and builders.

Yet, local governmental units do finance and develop certain types of housing when it is required to meet an unmet need. And most importantly, local governmental units do directly influence the provision of decent and affordable housing through the land use regulations and development standards they adopt and the type of services they provide. For example, the land use element of this plan will control what types of housing units (single-family/multi-family) are constructed and at what density. In addition, transportation and public utility plans can certainly affect the timing of residential development. Therefore, it will be necessary to ensure that each of the elements in this plan form a consistent framework and support each other where they overlap.



### Background Issues

Affordable and decent housing has long been considered a basic element of one's quality of life. Yet it is not always possible to find housing that is both decent and affordable<sup>1</sup>. The lack of affordable housing is an issue that exists even in times of relative economic prosperity.

According to a recent study of housing in the United States, finding affordable housing is a growing problem for many families, especially renters as illustrated by the following:

- The number of affordable rental units decreased 5 percent from 1991 to 1997.
- Rents increased at two times the rate of inflation from 1997 to 1998.
- The number of renters at or below 30 percent of the median income continues to increase.

According to another study of housing in Wisconsin, a worker earning the federal minimum wage of \$5.15 per hour would have to work 81 hours per week in order to afford a two-bedroom unit with a rent of \$543. Put another way, a worker would have to earn \$10.44 per hour for a 40-hour week to afford that unit. Based on statewide data collected in the 2000 census, more than 17 percent of homeowners and more than 37 percent of renters spent more than 30 percent of their income on housing. The bottom line is that the lack of affordable housing extends to all corners of Wisconsin.

## Objective of Element

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The intent of this element is to provide basic information on the housing stock in the Town of Randall and Village of Twin Lakes, analyze trends and identify potential problems and opportunities so that taken as a whole, this plan will accommodate the varied housing needs of current and new residents (Exhibit D-1).

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<sup>1</sup> A dwelling unit is considered affordable if it costs no more than 30 percent of the total household income.

Another important product of this element is the projections for the number of additional households that will form over the next 20 years. These projections will then be used in the Land Use Element to determine the amount of land that should be allocated for residential purposes. The information will also provide for well planned and diverse housing which will support a balanced range of needs and economic levels while preserving the natural landscape and community atmospheres of the area.

**Exhibit D-1. Basic Objectives of the Housing Element**

- Assess local housing conditions.
- Understand the local housing market to assess whether housing needs are being met.
- Understand the various roles in the housing delivery system and the community's role in it.
- Review various state and federal housing programs.
- Project how many new households will be added over the next 20 years.
- Identify problems and opportunities.
- Develop goals, objectives and policies that will accommodate the needs of current and future residents.

**Existing Conditions**

**Types of Housing Units**

As shown in Table D-1, in 2000, there were 1,283 housing units in the Town of Randall. Single-family homes predominated and represented more than 95 percent of the total housing units. Duplex homes made up the second most common housing type with 2.7 percent of the total. Other multi-family units made up a small proportion of the remaining housing stock.

In the Village of Twin Lakes, there were 2,737 housing units and the housing mix was slightly different.

The predominant housing type, single-family homes made up 80.7 percent of the total. Multi-family housing accounted for 17 percent of the total while duplex homes were only 2.2 percent of the total. Manufactured homes accounted for only .10 percent of the housing units.

**Table D-1. Housing Units by Type; Town of Randall, Village of Twin Lakes, Kenosha County and Wisconsin: 2000**

Housing Type	Town of Randall #/Percent	Village of Twin Lakes #/Percent	Kenosha County Percent	Wisconsin Percent
Single-Family	1,228/95.7	2,209/80.7	69.2	69.4
Duplex	34/2.7	59/2.2	8.4	8.2
Multi-Family	21/1.6	466/17.0	19.0	18.0
Manufactured Homes	0/0	3/.10	3.4	4.4
Other	0/0	0/0	0/0	0.1
<b>Total</b>	<b>1283/100</b>	<b>2737/100</b>	<b>100.0</b>	<b>100.0</b>

Source: US Census of Population and Housing  
 Note: Percent column may not add up to 100 due to rounding.

**Occupancy Status**

The number of dwelling units available for rent or purchase in a community can represent the difference between a community with intense pressure for housing and inflated housing costs and a community in decline with abandoned homes. The supply of available dwelling units must be sufficient to allow for the formation of new households within the existing population, absorb in-migration of new households and permit existing households to reform because of a change in size or status. If the supply is insufficient, it is likely that housing costs will increase making it more difficult to find affordable housing for many residents.

As a general rule, the overall vacancy rate should not exceed 3 percent (1.5 percent for owned units and 4.5 percent for rentals). At this rate, there are generally enough dwelling units to maintain adequate housing choice among consumers.

**Table D-2. Occupancy Status; Town of Randall, Village of Twin Lakes, Kenosha County and Wisconsin: 2000**

Tenure	Town of Randall		Village of Twin Lakes		Kenosha	Wisconsin
	Number	Percent	Number	Percent	County Percent	Percent
Occupied Units	1,031	80.7	1,973	72.0	93.4	89.8
Unoccupied Units	40	3.1	126	4.5	3.8	4.1
Seasonal/Recreational	207	16.2	643	23.5	2.8	6.1
Total	1,278	100.0	2,742	100.0	100.0	100.0

Source: US Census of Population and Housing  
 Note: Percent column may not add up to 100 due to rounding.

When the 2000 census was taken, roughly 81 percent of the homes in the Town of Randall and 72 percent in the Village of Twin Lakes were occupied (Table D-2). In the case of both the Town and the Village the occupancy rates were lower than Kenosha County (93.4%) and Wisconsin (89.9%).

**Housing Tenure**

During 2000, nearly 90 percent of the occupied housing units in the town of Randall were owner-occupied (Table D-3). In contrast, 71.8 percent of the housing units in the village of Twin Lakes were owner-occupied. The number of renter-occupied housing units is considerably higher (28.3%) in the Village than in the Town (10.5%).

**Table D-3. Occupied Housing Units by Tenure; Town of Randall, Village of Twin Lakes, Kenosha County and Wisconsin: 2000**

Tenure	Town of Randall		Village of Twin Lakes		Kenosha	Wisconsin
	Number	Percent	Number	Percent	County Percent	Percent
Owner-Occupied	923	89.5	1,415	71.8	69.1	68.4
Renter-Occupied	108	10.5	558	28.3	30.9	31.6
Total	1,031	100.0	1,973	100.0	100.0	100.0

Source: US Census of Population and Housing  
 Note: Percent column may not add up to 100 due to rounding.

**Household<sup>2</sup> Size**

The number of people living in a dwelling unit has implications for the number of housing units that may be needed in the future. Even if the population were to remain stable, the declining trend in household size would suggest that more housing units would be needed to accommodate the same population.

Nationally, the average number of individuals living in a dwelling unit has been declining for the last 30 years. Many factors have contributed to this trend, including: increasing number of single-parent homes, decreasing number of children per household and increasing life expectancy, especially for females. Although the decline in household size has been fairly steady for several decades, it is anticipated that the downward trend will moderate in the future and remain somewhat stable.

<sup>2</sup> A household consists of all those individuals living in a dwelling unit. Some households consist of one person, a traditional family, unrelated individuals or any combination of families and individuals.

During 2000, the average household size was 2.85 in the town of Randall and 2.68 in the village of Twin Lakes (Table D-4). Compared to the statewide average, both the Town and the Village had slightly larger average household sizes.

**Table D-4. Average Household Size; Town of Randall, Village of Twin Lakes, Kenosha County and Wisconsin: 1990 and 2000**

	1990	2000	Percent Change 1990 to 2000
Town of Randall	2.95	2.85	-3.3
Village of Twin Lakes	2.78	2.68	-3.5
Kenosha County	2.81	2.74	-2.4
Wisconsin	2.61	2.50	-4.2

**Age of Housing Stock**

The age of the housing stock in a community is one measure of quality, although one must not assume that as the age of a home increases, its quality declines. Age of a building only suggests that as a home gets older it may

be necessary to spend more time and money on upkeep and maintenance.

**Table D-5. Year of Construction; Town of Randall, Village of Twin Lakes, Kenosha County and Wisconsin: 2000**

Year Constructed	Town of Randall Percent	Village of Twin Lakes Percent	Kenosha County Percent	Wisconsin Percent
1999 to March 2000	.9	1.3	1.9	2.2
1995 to 1998	5.1	8.8	7.5	7.3
1990 to 1994	11.8	14.7	9.1	7.3
1980 to 1989	11.1	13.3	8.9	10.8
1970 to 1979	21.3	15.5	14.7	16.9
1960 to 1969	13.7	11.1	13.3	11.9
1940 to 1959	23.1	23.2	22.9	20.3
Prior to 1940	13.0	12.1	21.6	23.4
Total	100.0	100.0	100.0	100.0

Source: US Census of Population and Housing  
 Note: Percent column may not add up to 100 due to rounding.

If basic maintenance is not done on a continual basis, older homes will soon become a liability rather than an asset. The costs of maintenance can be especially burdensome on low-income households who may not have the necessary resources.

In addition, some of the older homes that become substantially substandard, will be torn down or abandoned and must be replaced to maintain the same number of units in the available housing stock.

As shown in Table D-5, more than 71 percent of the existing housing in the town of Randall was constructed before 1980 and over a third of that housing was constructed prior to 1960. By comparison, 62 percent of the housing in the village of Twin Lakes was built prior to 1980. In the case of both the Town and the Village, new housing has been somewhat limited since 1995.

As suggested by these data, older homes make up a significant proportion of the housing stock and this suggests the Town and Village will need to continue to assist homeowners in the rehabilitation and maintenance of their homes. If this isn't done, the quality of the homes will decline, which will have long-term consequences for the tax base and on the residents' quality of life.

**Residential Construction**

During the past five years the new residential housing construction in the Town and Village has been significant (Table D-6). On average there were 29 permits per year in the town of Randall and 45 permits per year in the village of Twin Lakes. In total, for both communities, there were 369 additional residential units constructed during these past five years.

**Table D-6: Number of New Housing Units Constructed; Randall and Twin Lakes: 1998 - 2002**

Year	Town of Randall	Village of Twin Lakes
1998	19	43
1999	28	43
2000	36	30
2001	42	47
2002	20	61

**Housing Affordability**

As briefly mentioned earlier, housing affordability is a problem that affects many low-and moderate-income residents throughout Wisconsin. To gauge the affordability of owner occupied homes in 2002, 5 representative home sales in the town of Randall and village of Twin Lakes were analyzed to see how many current households could afford to buy and live in one of these houses. These example houses are listed in Table D-7 along with the estimates for a mortgage payment, property tax, homeowner’s insurance and utilities. **For the purpose of this analysis, a home is considered affordable at the time of purchase if the total monthly housing cost does not exceed 30 percent of the average monthly household income.**

ID	Description	Sales Price	Monthly Mortgage Payment <sup>1</sup>	Monthly Property Tax	Total Monthly Housing Cost <sup>2</sup>
<b>ID Description- Randall</b>					
1.	1953 Ranch-2 bedrooms,1 bath	\$57,500	\$264	\$91	\$485
2.	1975 Ranch-3 bedrooms, 1 bath	\$105,000	\$480	\$165	\$775
3.	1978 Cape Cod-3 bedrooms, 1.5 baths	\$125,000	\$571	\$197	\$898
4.	1977 Duplex New Style-4bedrooms, 2 baths	\$149,000	\$680	\$235	\$1045
5	1991 Bi-level, 3 bedrooms, 3 baths	\$159,600	\$728	\$251	\$1109
<b>ID Description-Twin Lakes</b>					
1	1924 Cottage-2 bedroom, 1 bath	\$49,250	\$227	\$82	\$439
2	1930 1 Story Old Style-1bedroom, 1 bath	\$95,000	\$434	\$158	\$722
3	1934 Cottage-1 bedroom, .5 bath	\$118,000	\$539	\$196	\$865
4	1982 Duplex-3 bedrooms, 3 bath	\$134,000	\$611	\$222	\$963
5	2001 Ranch-3 bedrooms, 2 baths	\$159,900	\$729	\$265	\$1124

1 Based on a 30-year fixed rate mortgage, a down payment of 20 percent and an interest rate of 5.5 percent  
2 Includes \$60 for energy, \$25 for insurance, and \$45 for water and sewer service.

The total monthly housing costs are then compared to various categories of residents based on their monthly incomes and household size (Tables D-8). Also identified are the percent of households in the Town and Village that fall within each low and moderate-income category, as estimated from the results of the community survey (Appendix B).

In the town of Randall 29.8 percent of all the households constitute the LMI (low/moderate income) group; 33.4 percent of all households in the village of Twin Lakes comprise the LMI group in that community.

As shown, nearly all of the LMI households in the town of Randall and in the village of Twin Lakes could afford the first house in their respective areas. Home #2 was affordable to 19.7

percent of the LMI households in the Town and 22 percent of the LMI households in the Village. As graphically illustrated, only 14.8 percent of the households in the town of Randall and 22 percent of the households in the village of Twin Lakes could afford a moderately priced home within their own community. The most expensive of these five properties was affordable to only 6.8 percent of the LMI households in the Town and 7.9 percent of the LMI households in the Village.

A more detailed analysis regarding the ability of local residents to afford housing in their areas based on actual assessed property values is contained in Exhibits D-2 and D-3.

**Table D-8. Housing Affordability (LMI Households) by Family Size and Income; Village of Twin Lakes: 2003**

Per Income Category <sup>1</sup>	Percent of Households	30% of Monthly Income <sup>2</sup>	Home <sup>3</sup>				
			\$439	\$722	\$865	\$963	\$1,124
			#1	#2	#3	#4	#5
6.4	1 person LI =	\$550					
3.8	2 persons LI =	\$628					
1.2	3 persons LI =	\$706					
0.9	4 persons LI =	\$785					
0.7	5 persons LI =	\$848					
4.1	1 person MI =	\$879					
0.2	6 persons LI =	\$910					
0.1	7 persons LI =	\$974					
8.1	2 persons MI =	\$1,005					
0.1	8 persons LI =	\$1,036					
2.7	3 persons MI =	\$1,130					
2.4	4 persons MI =	\$1,256					
1.2	5 persons MI =	\$1,356					
0.9	6 persons MI =	\$1,458					
0.4	7 persons MI =	\$1,558					
0.2	8 persons MI =	\$1,658					

### Exhibit D-2: Town of Randall Affordable Housing

1999 Census Household Income	Number of households in Randall	Percent of households in Randall	30% of income used for housing per month	Affordable housing based on income/estimated monthly cost**	Homes in Randall assessed at these values	Percent of homes assessed at these values	Remarks*
< \$10,000	33	3.4	\$250	\$20,000	0	0.0	5.7% of the households can't afford a house in the Town
\$10,000-\$14,999	23	2.3	\$250-\$375	\$20,000-\$40,000	0	0.0	
\$15,000-\$24,999	58	5.9	\$375-\$625	\$40,000-\$79,999	59	4.4	5.9% of households can access 4.4% of existing housing
\$25,000-\$34,999	92	9.3	\$625-\$875	\$80,000-\$119,999	239	17.6	9.3% of households can access 17.6% of existing housing
\$35,000-\$49,999	121	12.3	\$875-\$1,250	\$120,000-\$179,999	441	32.5	12.3 % of households can access 32.5% of existing housing
\$50,000-\$74,999	316	32.1	\$1,250-\$1,875	\$180,000-\$249,999	334	24.6	32.1% of households can access 24.6% of existing housing
\$75,000-\$99,999	189	19.2	\$1,875-\$2,500	\$250,000-\$349,999	167	12.3	19.2% of households can access 12.3% of existing housing
\$100,000-\$149,999	127	12.9	\$2,500-\$3,750	\$350,000-\$449,999	58	4.3	12.9% of households can access 4.3% of existing housing
\$150,000 - \$199,999	21	2.1	\$3,750-\$5,000	\$450,000-\$549,999	24	1.8	2.1% of households can access 1.8% of existing housing
\$200,000 +	4	0.4	\$5,000+	\$550,000+	33	2.4	.4% of households can access 2.4% of existing housing
<b>Totals</b>	<b>984</b>	<b>99.9</b>			<b>1,355</b>	<b>99.9</b>	

Sources: 2000 U.S. Census & Town of Randall Assessor

\* Assumption is that households in each income group cannot afford to "buy up" to the higher levels of housing values and that households will not choose to "buy down".

\*\* Estimated monthly housing costs assumed a 30-year mortgage at 5.5% interest and 20% down, plus prorated monthly costs for taxes, utilities, and insurance.

### Town of Randall 2002 Residential Home Sales

	Less than 1,200 sq. ft.	1,201-1,600 sq. ft.	1,601 to 2,000 sq. ft.	2,001 and more sq. ft.	Total	Percent of Total
Less than \$89,999	3	0	0	0	3	6.5
\$90,000-\$109,999	3	2	0	0	5	10.9
\$110,000-\$129,999	7	1	1	0	9	19.6
\$130,000-\$149,999	3	3	2	1	9	19.6
\$150,000-\$169,999	0	2	6	0	8	17.4
\$170,000-\$189,999	0	2	4	0	6	13.0
\$190,000 and higher	1	1	2	2	6	13.0
<b>Total</b>	<b>17</b>	<b>11</b>	<b>15</b>	<b>3</b>	<b>46</b>	<b>100.0</b>

Sources: Town of Randall Assessor

### Exhibit D-3: Village of Twin Lakes Affordable Housing

1999 Census Household Income	Number of households in Twin Lakes	Percent of households in Twin Lakes	30% of income used for housing per month	Affordable housing based on income/estimated monthly cost**	Homes in Twin Lakes assessed at these values	Percent of homes assessed at these values	Remarks*
< \$10,000	116	5.7	\$250	\$20,000	0	0.0	9.4% of the households can't afford a house in the Village
\$10,000-\$14,999	75	3.7	\$250-\$375	\$20,000-\$40,000	0	0.0	
\$15,000-\$24,999	241	11.9	\$375-\$625	\$40,000-\$79,999	200	8.0	11.9% of households can access 8.0% of existing housing
\$25,000-\$34,999	285	14.1	\$625-\$875	\$80,000-\$119,999	633	25.3	14.1% of households can access 25.3% of existing housing
\$35,000-\$49,999	361	17.9	\$875-\$1,250	\$120,000-\$179,999	949	37.9	17.9% of households can access 37.9% of existing housing
\$50,000-\$74,999	464	23.0	\$1,250-\$1,875	\$180,000-\$249,999	340	13.5	23% of households can access 13.5% of existing housing
\$75,000-\$99,999	289	14.3	\$1,875-\$2,500	\$250,000-\$349,999	169	6.7	14.3% of households can access 6.7% of existing housing
\$100,000-\$149,999	141	7.0	\$2,500-\$3,750	\$350,000-\$449,999	110	4.4	7% of households can access 4.4% of existing housing
\$150,000 - \$199,999	20	1.0	\$3,750-\$5,000	\$450,000-\$549,999	55	2.2	1% of households can access 2.2% of existing housing
\$200,000 +	29	1.4	\$5,000+	\$550,000+	50	2.0	1.4% of households can access 2% of existing housing
<b>Totals</b>	<b>2,021</b>	<b>100</b>			<b>2,506</b>	<b>100</b>	

Sources: 2000 U.S. Census & Village of Twin Lakes Assessor \*

Assumption is that households in each income group cannot afford to "buy up" to the higher levels of housing values and that households will not choose to "buy down".

\*\* Estimated monthly housing costs assumed a 30-year mortgage at 5.5 % interest and 20% down, plus prorated monthly costs for taxes, utilities, and insurance.

### Village of Twin Lakes 2002 Residential Home Sales

	Less than 1,200 sq. ft.	1,201-1,600 sq. ft.	1,601 to 2,000 sq. ft.	2,001 and more sq. ft.	Total	Percent of Total
Less than \$89,999	13	0	0	0	13	9.1
\$90,000-\$109,999	11	2	0	1	14	9.7
\$110,000-\$129,999	17	15	1	2	35	24.5
\$130,000-\$149,999	6	12	3	0	21	14.7
\$150,000-\$169,999	7	16	6	2	31	21.7
\$170,000-\$189,999	0	3	6	3	12	8.4
\$190,000 and higher	1	2	4	10	17	11.9
<b>Total</b>	<b>55</b>	<b>50</b>	<b>20</b>	<b>18</b>	<b>143</b>	<b>100.0</b>

Source: Village of Twin Lakes Assessor

**Housing Sales**

During 2002, there were 189 residential sales in the town of Randall (46) and village of Twin Lakes (143). Approximately **18.8** percent of the homes in the Village were sold for less than \$110,000. Almost **40** percent of the units were selling for \$110,000 to \$149,999 and **30** percent were sold for \$150,000 to \$189,999. Slightly less than **12** percent of all the sales were homes valued at \$190,000 and higher. Over **73** percent of the homes sold were typically less than 1,600 square feet. (Tables D-9)

**Table D-9. Single-Family Home Sales; Village of Twin Lakes: 2002**

Sales Price Category	Size (in square feet)				Total Number	Percent of Total
	Less Than 1,200	1,201 to 1,600	1,601 to 2,000	2,001 and More		
less than \$89,999	13	0	0	0	13	9.1
\$90,000 to \$109,999	11	2	0	1	14	9.7
\$110,000 to \$129,999	17	15	1	2	35	24.5
\$130,000 to \$149,999	6	12	3	0	21	14.7
\$150,000 to \$169,999	7	16	6	2	31	21.7
\$170,000 to \$189,999	0	3	6	3	12	8.4
\$190,000 and higher	1	2	4	10	17	11.9
<b>Total</b>	<b>55</b>	<b>50</b>	<b>20</b>	<b>18</b>	<b>143</b>	<b>100.0</b>

Source: Town of Randall and Village of Twin Lakes

Note: Percent column may not add up to 100 due to rounding.

**Table D-9. Single-Family Home Sales; Town of Randall: 2002**

Sales Price Category	Size (in square feet)				Total Number	Percent of Total
	Less Than 1,200	1,201 to 1,600	1,601 to 2,000	2,001 and More		
less than \$89,999	3	0	0	0	3	6.5
\$90,000 to \$109,999	3	2	0	0	5	10.9
\$110,000 to \$129,999	7	1	1	0	9	19.6
\$130,000 to \$149,999	3	3	2	1	9	19.6
\$150,000 to \$169,999	0	2	6	0	8	17.4
\$170,000 to \$189,999	0	2	4	0	6	13.0
\$190,000 and higher	1	1	2	2	6	13.0
<b>Total</b>	<b>17</b>	<b>11</b>	<b>15</b>	<b>3</b>	<b>46</b>	<b>100.0</b>

Source: Town of Randall and Village of Twin Lakes

Note: Percent column may not add up to 100 due to rounding.

In comparison, **17.4** percent of the homes in the Town were sold for less than \$110,000. Slightly more than **39** percent of the homes sold for \$110,000 to \$149,999 and **30.4** percent sold for \$150,000 to \$189,999. The homes valued at \$190,000 and higher comprised **13** percent of the sales in 2002. Over **60** percent of the homes sold were typically less than 1,600 square feet in size.

**Value of Owner-Occupied Dwelling Units**

During 2002 there were a total of 3,861 owner occupied dwelling units in the Town and Village ranging in value from less than \$49,999 to more than \$1,000,000. The largest percentages in both the Town (19.9%) and the Village (28.2%) were in the \$90,000-\$129,999 range (Table D-10). However, there were 51 percent of the homes in the town of Randall and 33.2 percent of those in the village of Twin Lakes that were valued at \$170,000 or greater. Of this number there were 10 properties in the Town and 6 in the Village valued at more than \$750,000.

**Table D-10- Single Family Homes: Assessed Values, Town of Randall and Village of Twin Lakes - 2002**

2002 Assessed Values	Town of Randall		Village of Twin Lakes	
	Number of Properties	Percent of Total	Number of Properties	Percent of Total
Less than \$90,000	92	6.8	332	13.2
\$90,000 - \$129,999	270	19.9	706	28.2
\$130,000 - \$149,999	166	12.3	345	13.8
\$150,000 - \$169,999	136	10.0	290	11.6
\$170,000 - \$189,999	142	10.5	197	7.9
\$190,000 - \$229,999	212	15.6	199	7.9
\$230,000 - \$299,999	152	11.2	151	6.0
\$300,000 - \$\$499,999	142	10.5	212	8.5
\$500,000 - \$599,999	19	1.4	43	1.7
\$600,000 - \$749,999	14	1.0	25	1.0
\$750,000 and higher	10	0.8	6	0.2
Total	1,355	100.0	2,506	100.0

Source: Town of Randall and Village of Twin Lakes

**Special Housing Needs**

Based on projections completed by the Wisconsin Department of Administration, the state’s number of people 65 and older will nearly double to 1.32 million by 2030. Over the next 5 years, we expect to see this age group increase by 2 percent. However, beginning in 2015 the projections anticipate double-digit growth. This trend will have a significant effect on future housing need and demand.

The special housing needs of the elderly must be an important part of a community’s commitment to provide appropriate housing options for all of its residents. The availability of special facilities is especially important to residents who want to stay in the community they are most familiar with and to remain near family and friends. Maintaining the connection is a critical component of one’s well being. The elderly who live near family and friends or who live in their community generally live longer than those who are more distant from these positive influences.

The Wisconsin Department of Health and Family Services (DHFS), Division of Supportive Living licenses a number of residential settings for the elderly along with facilities for the physically

and developmentally disabled. Table D-11 lists various residential settings and the total number of facilities and beds available in the town of Randall, village of Twin Lakes and Kenosha County. It should be noted most of these facilities are filled to capacity and generally maintain waiting lists.

**Table D-11: Special Needs Housing; Town of Randall, Village of Twin Lakes, Kenosha County: 2002**

Facility Type	Description	Town of Randall		Village of Twin Lakes		Kenosha County	
		Facilities	Capacity	Facilities	Capacity	Facilities	Capacity
Adult Family Homes (AFH) (Licensed by the State)	A place where 3 or 4 adults receive care, treatment, or services (above the level of room and board) and that may include up to 7 hours per week of nursing care per resident.	0	0	1	4	22	88
Community Based Residential Facility (CBRF)	A place where 5 or more unrelated people live together in a community setting. Services provided include room and board, supervision, support services and may include up to 3 hours of nursing care per week.	0	0	2	28	30	541
Facility for the Developmentally Disabled (FDD)	A residential facility for 3 or more unrelated persons with development disabilities	0	0	0	0	0	0
Nursing Home	A residential facility that provides 24-hour services, including room and board to 3 or more unrelated persons. These persons require more than 7 hours a week of nursing care.	0	0	0	0	9	1,127
Residential Care Apartment Complex (RCAC)	Independent apartment units in which the following services are provided: room and board, up to 28 hours per week of supportive care, personal care and nursing services.	0	0	0	0	1	62

Source: Wisconsin Department of Health and Family Services, Division of Supportive Living

**Review of Existing Federal and State Housing Programs**

As a result of a number of unmet housing needs, various governmental and nongovernmental efforts have developed over the years. These programs are intended to help provide decent and affordable housing, especially for low- and moderate-income persons, or persons with special housing needs (physically disabled, developmentally disabled, homeless and elderly). Exhibit D-4 is a summary of some available federal and state housing programs. It should be noted that this information is general and intended to show the range of options and available resources. Each of the programs has certain limitations and procedures for providing assistance.

**Exhibit D-4. Summary of Selected Federal and State Housing Programs and Revenue Sources**

<p><b>Wisconsin Department of Administration, Division of Housing and Intergovernmental Relations (DHIR)</b></p> <p><b>Community Development Block Grant (CDBG) Program.</b> Provides funds to local units of government on a competitive basis for rehabilitation, acquisition, site development and handicapped accessibility improvements for low- and moderate-income households. Funded through the U.S. Department of Housing and Urban Development (HUD).</p> <p><b>HOME Rental Housing Development (RHD).</b> Provides funds to nonprofit organizations, housing authorities and local governments for acquisition, rehabilitation and new construction of rental housing projects for low-income persons. For-profit developers may participate in the program as co-owners with a nonprofit or local governmental entity or directly through the Wisconsin Housing and Economic Development Authority (WHEDA).</p> <p><b>Local Housing Organization Grant (LHOG) Program.</b> Provides funds, with a one to one match, to housing authorities, Indian tribes and nonprofit housing organizations to improve their capacity to provide affordable housing for low-income persons.</p> <p><b>Low-Income Weatherization Program.</b> Provides funds through local weatherization programs for units occupied by low-income persons.</p> <p><b>Rental Rehabilitation Program (RRP).</b> Provides funds to owners of rental housing for repairs and improvements. Funded by HUD Home Investment Partnership Program.</p> <p><b>Home Program.</b> Provides below market rate mortgages to first time homebuyers.</p>
<p><b>Federal Home Loan Bank of Chicago</b></p> <p><b>Affordable Housing Program (AHP).</b> Provides loans or grants to not-for-profit organizations or public entities to finance the purchase, construction or rehabilitation of affordable rental housing.</p> <p><b>Community Investment Program (CIP).</b> Provides funds at below-market interest rate advances for financing the purchase or rehabilitation of rental housing.</p>
<p><b>U.S. Department of Housing and Urban Development (HUD)</b></p> <p><b>Section 202/811.</b> Provides capital advances under an annual competition to nonprofit organizations for rehabilitation or construction of affordable multi-family rental and co-op housing for elderly persons and persons with disabilities.</p> <p><b>Multi-Family FHA Mortgage Insurance.</b> Provides federal mortgage insurance for private lenders to finance construction or rehabilitation of multi-family properties, nursing homes, intermediate care facilities or board and care homes.</p>
<p><b>Wisconsin Housing and Economic Development Authority (WHEDA)</b></p> <p><b>Affordable Housing Tax Credit Program.</b> Provides federal income tax credits for construction, rehabilitation and preservation of affordable rental housing.</p> <p><b>Foundation Grant.</b> Provides grant funds to nonprofit sponsors to help meet the housing needs of low- and moderate-income elderly, disabled or persons in crisis.</p> <p><b>Home Improvement Loan Program (HILP).</b> Provides mortgage loan funds for rehabilitation and improvements for one- to four-unit owner-occupied dwellings.</p> <p><b>Multi-Family Homeless Mortgage Loan.</b> Provides non-recourse mortgage loans for projects benefiting individuals or families who are currently homeless or in danger of becoming homeless.</p> <p><b>Multi-Family Wisconsin Affordable Housing Alliance, LLC.</b> Provides long-term, non-recourse mortgage loans. Commonly used by developers of tax credit projects.</p> <p><b>Multi-Family Tax-Exempt Revenue Bond Loan.</b> Provides construction and long-term financing for new construction, purchase or rehabilitation of existing buildings for multi-family rental housing.</p> <p><b>Home Program.</b> Provides below market rate mortgages to first time homebuyers.</p>

Source: 2000 Consolidated Plan and others  
 Compiled by: Mid-America Planning Services, Inc.

## **Future Housing Needs**

Based on the overall intent of this plan, the populations of the town of Randall and the village of Twin Lakes are expected to increase over the next 20 years at an annual rate of 1.9 percent in the town of Randall and 2.0 percent in the village of Twin Lakes, resulting in a total increase of 3,766 residents (Table D 12). To project the number of households over the next 20 years, the number of people living in group quarters (e.g. special care facilities) was subtracted from the total projected population. This was then divided by the anticipated average household size for that time period. For the purposes of this plan, it is anticipated that the average household size will be 2.83 for the Town and 2.58 for the Village.

By 2022, the number of households in the Town will be 1,570 and in the Village should approach 3,005. Between 2003 and 2022, 1,414 new households will be formed in these two communities, or on average about 353 in each of the five-year increments. As the number of households in a community rises, the number of dwelling units available should also increase. The number of dwelling units available should exceed the actual number of households given the fact that a certain percentage of the units will be vacant at any point in time. A reasonable vacancy rate allows consumers a choice when newcomers move into an area and when current residents create new households or decide to move within the community due to a change in household status, housing requirements or lifestyle. In addition, more housing units will need to be constructed to replace housing units that are destroyed, demolished or converted to nonresidential uses.

The number of housing units was calculated by applying a vacancy rate to the projected number of households for each of the time periods. For the purpose of this plan, it is assumed that the occupancy rate will hold fairly steady at about 96 percent over the next 20 years. Although it is likely some of the existing housing units will be taken out of housing stock, the amount will likely be insignificant and is not a factor in the projections. Over the next 20 years, about 490 new housing units will be needed in the town of Randall and 985 in the village of Twin Lakes to accommodate the growth rates of 1.9 percent and 2.0 percent, respectively.

**Table D-12: Projections of Persons in Households, Number of Households and Housing Units; Town of Randall & Village of Twin Lakes: 2003 to 2022**

	2003	2007	2012	2017	2022
<b>Town of Randall</b>					
Persons in Household	3,109	3351	3682	4045	4444
Households	1,099	1184	1301	1429	1570
Housing Units	1,145	1233	1355	1489	1635
<b>Village of Twin Lakes</b>					
Persons in Household	5,322	5761	6361	7023	7753
Households	2,062	2233	2466	2722	3005
Housing Units	2,145	2326	2569	2835	3130

## **Goals, Objectives, Policies, and Recommendations**

Goals, objectives, policies and recommendations for this element are found in Chapter B.