

## 2. Population and Housing

### 2.1 Population and Housing Plan

Population and housing are two key indicators that will help the Town of Sand Lake plan ahead for future growth and change. Because they are key indicators of potential future conditions, this element of the comprehensive plan provides a brief summary of population and housing data along with projections for the future. For further detail on population and housing in the Town of Sand Lake and Burnett County, please refer to Chapter 2 of the *Inventory and Trends Report*.

The Town of Sand Lake's plan for population and housing reflects its diverse landscape which includes aspects of both rural and shoreline-oriented population and housing characteristics. Regardless of which landscape applies, the town's primary concern is to retain rural character as population and housing growth continue into the future. Due to its rural nature, the town anticipates that single family, owner-occupied homes will continue to dominate the housing stock. However, as the aging segment of the population grows, it is expected that demand for elder care facilities, mixed use development, multi-family structures, and other forms of housing will increase. The relative accessibility of medical services and urban amenities coupled with the town's rural character and natural amenities will continue to make Sand Lake an attractive location for a variety of housing types.

The town's plan for population and housing is focused on protecting agriculture and forestry, preserving natural resources and rural character, and promoting housing affordability as housing growth takes place. Top issues and opportunities identified during the planning process (refer to *Issues and Opportunities* element) related to housing include potential conflicts between agriculture and rural housing development, the amount of land required to build a house, and the lack of affordable housing. Therefore, opportunities for future housing growth will be provided by protecting the town's best agricultural and forest lands from high density development while allowing more development to take place in other areas of the town. Preventing land use conflicts between intensive agriculture operations and housing development is a primary concern. These issues are addressed in detail by other elements of this plan, and key implementation tools include the management of development density, the use of conservation land division design, and the use of site planning guidelines

### 2.2 Population Characteristics Summary

#### **2000 Census**

A significant amount of information, particularly with regard to population, housing, and economic development, was obtained from the U.S. Bureau of the Census. There are two methodologies for data collection employed by the Census, STF-1 (short form) and STF-3 (long form). STF-1 data were collected through a household by household census and represent responses from every household in the country. To get more detailed information, the U.S. Census Bureau also randomly distributes a long form questionnaire to one in six households throughout the nation. Tables that use these sample data are indicated as STF-3 data. It should

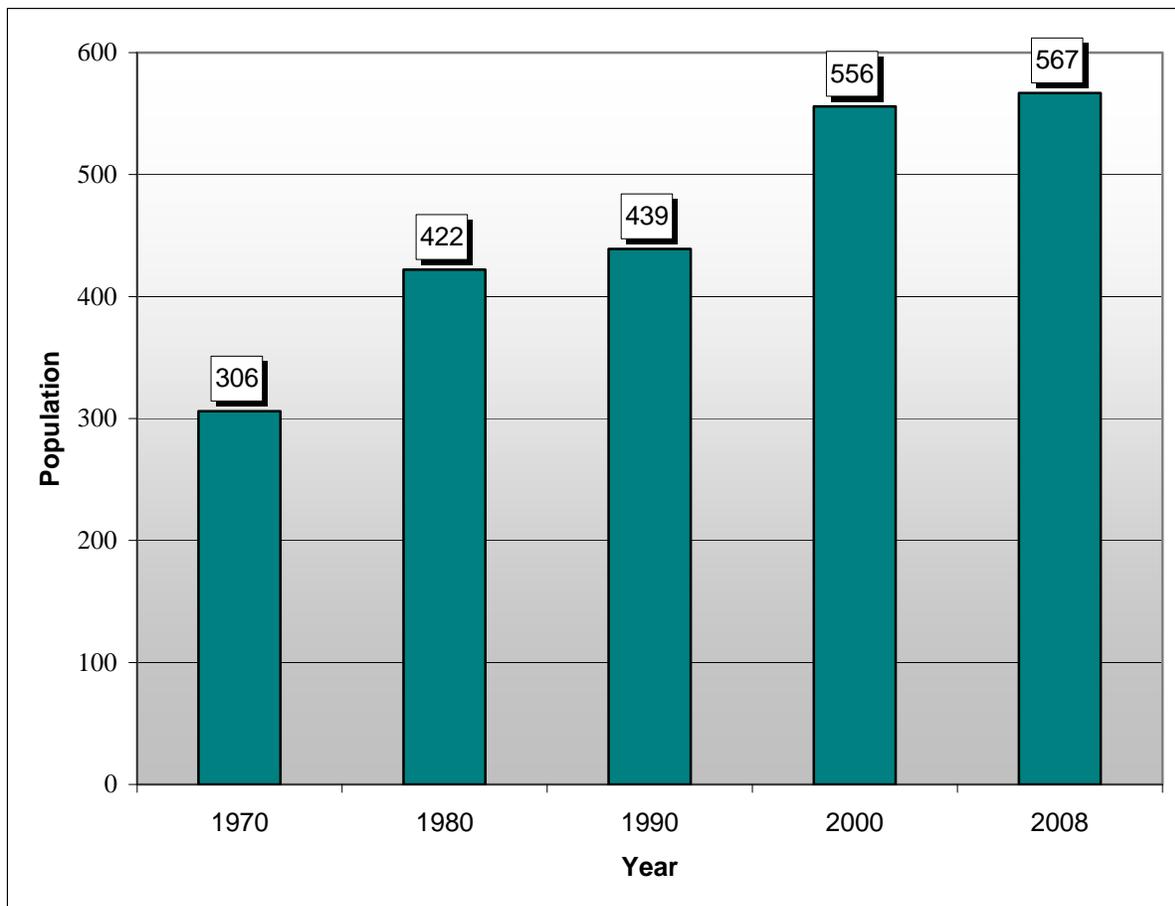
be noted that STF-1 and STF-3 data may differ for similar statistics, due to survey limitations, non-response, or other attributes unique to each form of data collection.

It should also be noted that some STF-3 based statistics represent estimates for a given population, and statistical estimation errors may be readily apparent in data for smaller populations. For example, the total number of housing units will be identical for both STF-1 statistics and STF-3 statistics when looking at the county as a whole – a larger population. However, the total number of housing units may be slightly different between STF-1 statistics and STF-3 statistics when looking at a single community within Burnett County – a smaller population.

### Population Counts

Population counts provide information both for examining historic change and for anticipating future community trends. Figure 2-1 displays the population counts of the Town of Sand Lake for 1970 through 2008 according to the U.S. Census.

Figure 2-1  
Population, Town of Sand Lake, 1970-2008



Source: U.S. Bureau of the Census, 1970-2008

As displayed by Figure 2-1, the Town of Sand Lake has grown steadily over the 38 year period. Approximately 261 people were added to the population representing an increase of 85% from 1970 to 2008. Within the past eight years, the population in the Town of Sand Lake has increased by 2.0%, which is fairly average compared to other communities in the county. As of 2007, the town ranked nine out of twenty-one in terms of population when compared to all the other towns in Burnett County.

Table 2-1 displays the population trends of Burnett County, its municipalities, and the State of Wisconsin from 1970 to 2008 according to the U.S. Census.

Table 2-1  
Population Counts, Burnett County, 1970-2008

	1970	1980	1990	2000	2008	% Change 1970 - 1980	% Change 1980 - 1990	% Change 1990 - 2000	% Change 2000-2008
T. Anderson	193	265	324	372	402	37.3%	22.3%	14.8%	8.1%
T. Blaine	129	151	172	224	229	17.1%	13.9%	30.2%	2.2%
T. Daniels	532	607	602	665	713	14.1%	-0.8%	10.5%	7.2%
T. Dewey	419	520	482	565	605	24.1%	-7.3%	17.2%	7.1%
T. Grantsburg	501	677	860	967	1,139	35.1%	27.0%	12.4%	17.8%
T. Jackson	128	331	457	765	860	158.6%	38.1%	67.4%	12.4%
T. La Follette	269	388	416	511	517	44.2%	7.2%	22.8%	1.2%
T. Lincoln	119	215	228	286	310	80.7%	6.0%	25.4%	8.4%
T. Meenon	596	838	956	1,172	1,257	40.6%	14.1%	22.6%	7.3%
T. Oakland	311	486	480	778	895	56.3%	-1.2%	62.1%	15.0%
T. Roosevelt	177	178	175	197	204	0.6%	-1.7%	12.6%	3.6%
T. Rusk	211	349	396	420	405	65.4%	13.5%	6.1%	-3.6%
T. Sand Lake	306	422	439	556	567	37.9%	4.0%	26.7%	2.0%
T. Scott	252	409	419	590	648	62.3%	2.4%	40.8%	9.8%
T. Siren	550	887	910	873	920	61.3%	2.6%	-4.1%	5.4%
T. Swiss	518	587	645	815	871	13.3%	9.9%	26.4%	6.9%
T. Trade Lake	673	824	831	871	970	22.4%	0.8%	4.8%	11.4%
T. Union	147	199	221	351	346	35.4%	11.1%	58.8%	-1.4%
T. Webb Lake	125	256	200	381	421	104.8%	-21.9%	90.5%	10.5%
T. West Marshland	173	209	293	331	388	20.8%	40.2%	13.0%	17.2%
T. Wood River	876	883	948	974	1,032	0.8%	7.4%	2.7%	6.0%
V. Grantsburg	930	1,153	1,144	1,369	1,460	24.0%	-0.8%	19.7%	6.6%
V. Siren	639	896	863	988	947	40.2%	-3.7%	14.5%	-4.1%
V. Webster	502	610	623	653	685	21.5%	2.1%	4.8%	4.9%
<b>Burnett County</b>	<b>9,276</b>	<b>12,340</b>	<b>13,084</b>	<b>15,674</b>	<b>16,791</b>	<b>33.0%</b>	<b>6.0%</b>	<b>19.8%</b>	<b>7.1%</b>
Wisconsin	4,417,731	4,705,642	4,891,769	5,363,675	5,648,124	6.5%	4.0%	9.5%	5.3%

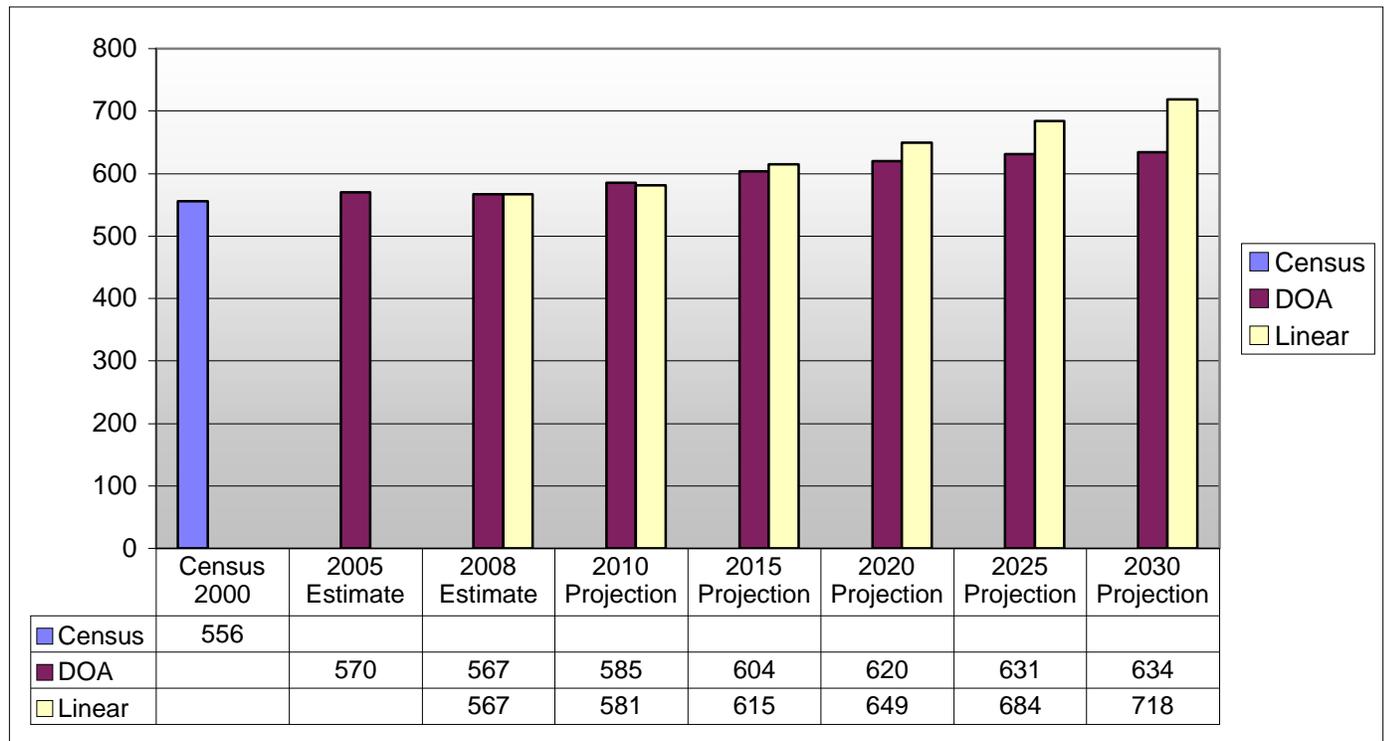
Source: U.S. Bureau of the Census, 1970-2008

## Population Forecasts

Population forecasts are based on past and current population trends. They are not predictions, but rather they extend past trends into the future, and their reliability depends on the continuation of these trends. Projections are therefore most accurate in periods of relative socio-economic and cultural stability. Projections should be considered as one of many tools used to help anticipate future needs in the Town of Sand Lake.

Two sources have been utilized to provide population projections. The first projection is from the Wisconsin Department of Administration (which is the official state projection through 2030). The second projection is a linear trend based on census data going back to 1970. Figure 2-2 displays the two population projections created for the Town of Sand Lake.

Figure 2-2  
Comparative Population Forecast, 2000-2030  
Town of Sand Lake Population Forecasts



Source: Wisconsin Department of Administration, Demographic Services Center, Final Population Projections for Wisconsin Municipalities: 2000-2030, May 2008. Foth Infrastructure & Environment LLC linear projections 2008-2030.

The Department of Administration projects growth with an additional 78 people between 2008 and 2030, while linear projections estimate growth with an additional 151 people during the same timeframe. The rate of growth has slowed in recent years, and economic trends support continued slowing of local population growth. On the other hand, the features of the Town of

Sand Lake that attract people to the area will continue to make this a growing part of Burnett County. For the purpose of forecasting future land use demand (refer to the *Land Use* element), an average of the two projections was used. This projection equates to 21% growth over a 30 year period, or about 4 new people a year.

## 2.3 Housing Characteristics Summary

### Housing Supply, Occupancy, and Tenure

Tables 2-2 and 2-3 display the occupancy and tenure characteristics of housing units for Burnett County and the Town of Sand Lake in 1990 and 2000.

Table 2-2  
Housing Supply, Occupancy, and Tenure, Town of Sand Lake,  
1990 and 2000

	1990	Percent of Total	2000	Percent of Total	# Change 1990 - 2000	% Change 1990 - 2000
Total housing units	419	100.0%	445	100.0%	26	6.2%
Occupied housing units	168	40.1%	212	47.6%	44	26.2%
Owner-occupied	139	82.7%	172	81.1%	33	23.7%
Renter-occupied	29	17.3%	40	18.9%	11	37.9%
Vacant housing units	251	59.9%	233	52.4%	-18	-7.2%
Seasonal units	231	92.0%	229	98.3%	-2	-0.9%

Source: U.S. Bureau of the Census, STF-1, 1990-2000.

Table 2-3  
Housing Supply, Occupancy, and Tenure, Burnett County,  
1990 and 2000

	1990	Percent of Total	2000	Percent of Total	# Change 1990 - 2000	% Change 1990 - 2000
Total housing units	11,743	100.0%	12,582	100.0%	839	7.1%
Occupied housing units	5,242	44.6%	6,613	52.6%	1,371	26.2%
Owner-occupied	4,232	36.0%	5,587	44.4%	1,355	32.0%
Renter-occupied	1,010	8.6%	1,026	8.2%	16	1.6%
Vacant housing units	6,501	55.4%	5,969	47.4%	-532	-8.2%
Seasonal units	5,870	90.3%	5,664	94.9%	-206	-3.5%

Source: U.S. Bureau of the Census, STF-1, 1990-2000.

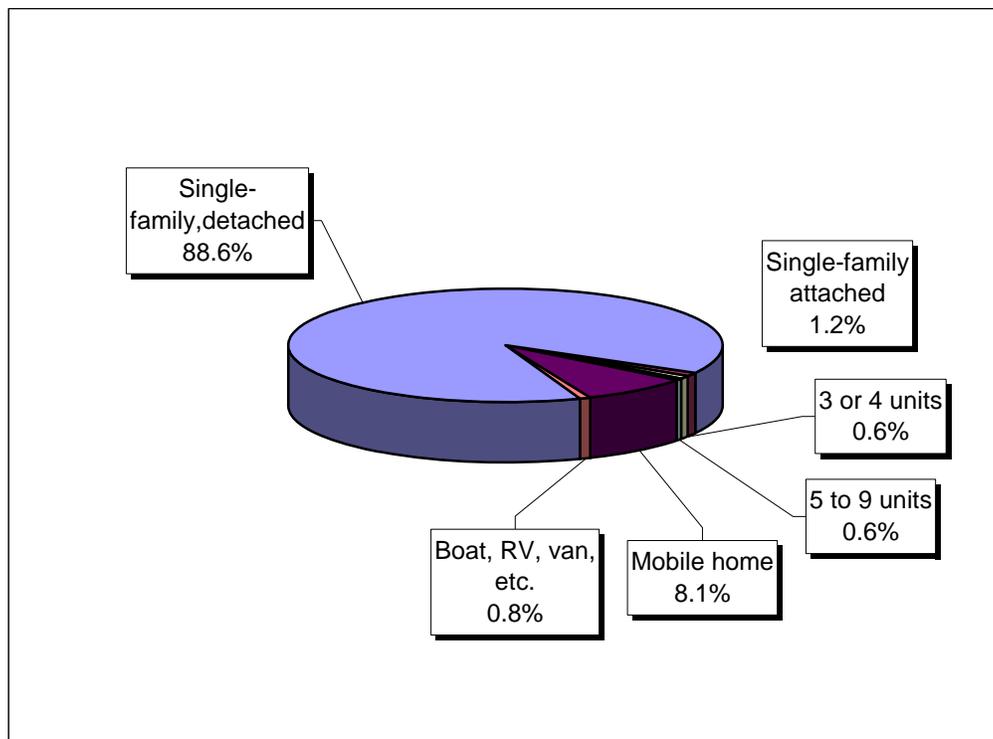
The housing supply in the Town of Sand Lake consists of a variety of housing types in terms of occupancy and tenure. Notably, a majority of the housing stock in Sand Lake is considered vacant, and the vast majority of vacant housing units are seasonal homes. Compared to Burnett County as a whole, there are larger proportions of renter-occupied units, but a substantially larger proportion of vacant and seasonal units. These data suggest that the housing supply in Sand Lake is slightly more difficult to access in terms of rental units and vacant unit availability and sales. The presence of seasonal units as a considerable piece of the housing supply is a reflection of the importance of tourism in the county.

Between 1990 and 2000, the town experienced trends different those of the county as a whole. Owner-occupied units declined slightly in the town, and renter-occupied units increased; this represents opposite trends from the county as a whole. The Town of Sand Lake was strongly impacted by the recent trend to convert many seasonal units to year round homes.

### Housing Units in Structure

Figure 2-3 displays the breakdown of housing units by type of structure (“units in structure”) for the Town of Sand Lake on a percentage basis for 2000.

Figure 2-3  
Units in Structure, Town of Sand Lake, 2000



Source: U.S. Bureau of the Census, 2000, STF-3.

One-unit, detached structures dominate the housing supply at about 88.6%, mobile homes make up 8.1%, and multiple unit structures make up a total of 1.2%. These data show that the housing supply in the Town of Sand Lake is fairly homogenous, however, the variety of multiple unit homes also displays a high level of diversity for an unincorporated town.

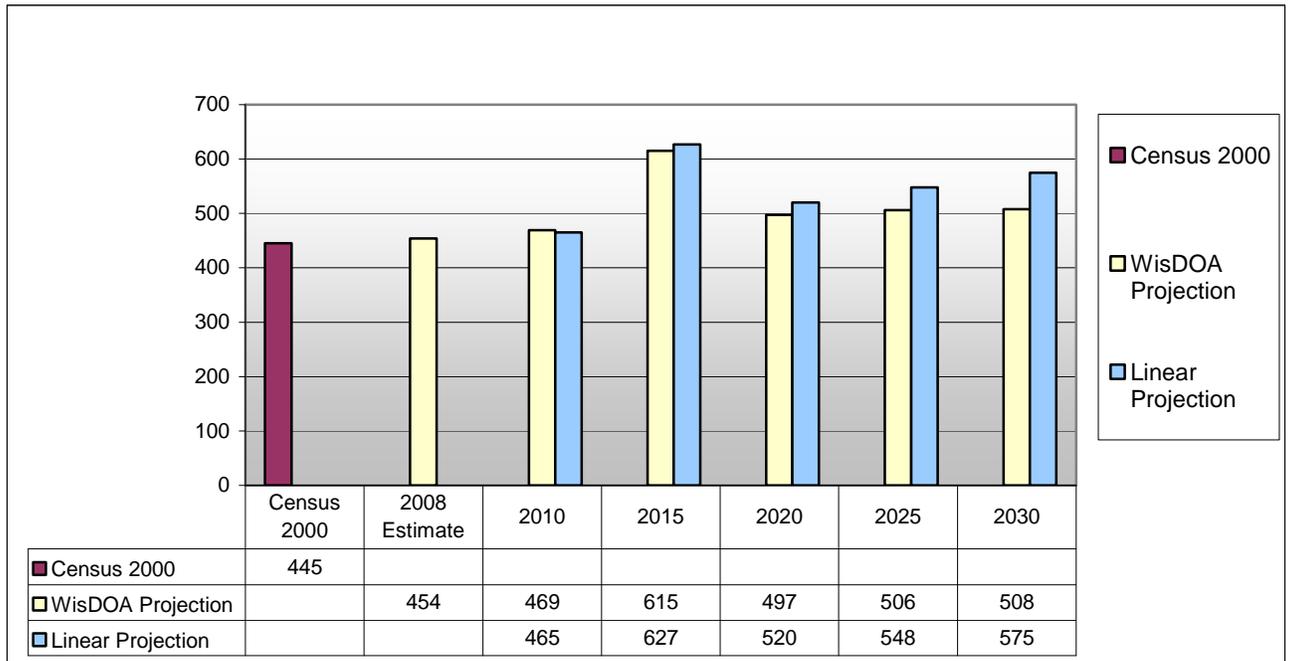
### Housing Unit Projections

Housing unit projections use historical data to extend past trends into the future. These projections serve as a guideline for land use decisions; however, their reliability depends on a variety of issues. Projections are more accurate in times of social and economic stability. A housing unit projection is just one of many tools that elected officials and staff should use to plan

for the future development in the Town. Trends that may influence the future number for housing units include demographic trends, including the declining household size and increasing age of residents, as well as other issues, such as the quality of the existing housing stock, the availability of municipal services, and the current trend of converting seasonal housing into permanent year-round housing.

Figure 2-4 shows two projections, one based on Census data and one based on building permits issued for new homes in the Town of Sand Lake. The projections for future housing unit growth range from an increase of 63 to 130 new units. This equates to an average between about 2 and 4 new homes per year over the 30 year period. Within the last 10 years, the town has issued as many as 7 building permits per year for new construction, which is reflected in the highest level of projected growth. Growth has slowed in recent years, and it is not certain that this trend will continue. The rate of future housing growth is likely to be about 3 new homes per year.

Figure 2-4  
Comparative Housing Forecast, Town of Sand Lake, 2000-2030



Source: U.S. Bureau of the Census, 2000, STF-1. Linear Trend Projection, 2008-2030. Burnett County Zoning Department, building permit data.

## 2.4 Population and Housing Trends and Outlook

Of the population and housing trends identified for Burnett County and the State of Wisconsin (refer to Section 2.4 of the *Inventory and Trends Report*), the following are likely to be experienced in the Town of Sand Lake over the next 20 to 25 years.

- ◆ The aging population is growing, and people over 65 are projected to comprise a significant portion of the total population by 2030.

- ◆ Minority populations are expected to increase.
- ◆ Expect the continued conversion of seasonal to permanent structures.
- ◆ Condominiums will increase as an option for seniors and first time home buyers.
- ◆ Interest in modular and mobile home development will continue as driven by need for affordable housing.
- ◆ People will continue to desire an “acre or two in the country,” and pressure to convert farmland, woodland and open areas to subdivisions and lots will increase, especially in rapidly growing areas.
- ◆ The need for elderly housing will increase as the population ages.
- ◆ Vacant housing units may increase as a result from the aging population choosing other options like assisted living, condominiums, and the like.
- ◆ Finding quality, affordable housing will become increasingly difficult.
- ◆ High demand for housing and energy cost assistance will continue.

## 2.5 Housing for All Income Levels

The housing stock in rural Wisconsin communities typically has a high proportion of single-family homes, with few other housing types available. While a range of housing costs can be found in single-family homes, larger communities are generally relied upon to provide a greater variety of housing types and a larger range of costs. It is a benefit to a community to have a housing stock that matches the ability of residents to afford the associated costs. This is the fundamental issue when determining housing affordability and the ability to provide a variety of housing types for various income levels.

The Department of Housing and Urban Development (HUD) defines housing affordability by comparing income levels to housing costs. According to HUD, housing is affordable when it costs no more than 30% of total household income. For renters, HUD defined housing costs include utilities paid by the tenant.

According to the U.S. Census, housing in the Town of Sand Lake appears to be affordable on the average. The median household income in the town in 1999 was \$39,583 per year, or \$3,299 per month. The median monthly owner cost for a mortgaged housing unit in the town was \$788, and the median monthly gross rent in the town was \$400. The term “gross rent” includes the average estimated monthly cost of utilities paid by the renter. According to the HUD definition of affordable housing, the average home owner in the Town of Sand Lake spends about 23.9% of household income on housing costs, and therefore has affordable housing. The average renter in the Town of Sand Lake spends about 12.1% of household income on housing costs, and therefore has affordable housing. It should be noted, however, that this does not rule out

individual cases where households do not have affordable housing. In fact, in 1999, 39.1 % of homeowners and 18.6% of renters in the Town of Sand Lake paid 30% or more of their household income on housing costs.

## 2.6 Housing for All Age Groups and Persons with Special Needs

As the general population ages, affordability, security, accessibility, proximity to services, transportation, and medical facilities will all become increasingly important. Regardless of age, many of these issues are also important to those with disabilities or other special needs. As new residents move into the area and the population ages, other types of housing must be considered to meet all resident needs. This is particularly true in communities where a large proportion of the population includes long-time residents with a desire to remain in the area during their retirement years.

The Wisconsin Department of Administration has projected that a significant shift in Burnett County's age structure will take place by 2035. More than 7,100 Burnett County residents are expected to be age 65 and older by that time, growing from 21% of the 2005 estimated population to 38% of the projected 2035 population. As this shift in the age structure takes place, communities may find it necessary to further assess the availability of housing for all age groups and persons with special needs.

## 2.7 Promoting Availability of Land for Development/Redevelopment of Low-Income and Moderate-Income Housing

Promoting the availability of underdeveloped or underused land is one way to meet the needs of low- and moderate-income individuals. One way to accomplish this is to plan for an adequate supply of land that will be zoned for housing at higher densities or for multi-family housing. Another option is to adopt housing policies requiring that a proportion of units in new housing developments or lots in new subdivisions meet a standard for affordability. Two elements of comprehensive planning are important in this equation. In the Housing element, a community can set its goals, objectives, and policies for affordable housing. In the Land Use element, a community can identify potential development and redevelopment areas. The Town of Sand Lake supports the efforts of Burnett County to provide affordable housing for all residents.

## 2.8 Maintaining and Rehabilitating the Existing Housing Stock

The maintenance and rehabilitation of the existing housing stock within the community is one of the most effective ways to ensure safe and generally affordable housing without sacrificing land to new development. To manage housing stock maintenance and rehabilitation, a community can monitor characteristics including, price, aesthetics, safety, cleanliness, and overall suitability with community character. The goal of ongoing monitoring is to preserve the quality of the current housing supply with the hope of reducing the need for new development, which has far greater impacts on community resources.

## 2.9 Population and Housing Goals and Objectives

Community goals are broad, value-based statements expressing public preferences for the long term (20 years or more). They specifically address key issues, opportunities, and problems that affect the community. Objectives are more specific than goals and are more measurable statements usually attainable through direct action and implementation of plan recommendations. The accomplishment of objectives contributes to fulfillment of the goal.

***Goal 1: Support Burnett County's efforts to facilitate opportunities for an adequate housing supply that will meet the needs of current and future residents to have access to a full range of housing choices for all income levels, age groups, and special needs.***

***Objectives:***

- A. Assist in planning for increasing housing opportunities for households with special needs including group homes and institutional housing.
- B. Support public and private actions which provide housing choices for town residents.
- C. Ensure that town residents have equal access (antidiscrimination) to housing.
- D. Encourage innovative housing design for efficient, low cost, high density housing where appropriate.
- E. Encourage a balance of residential development units that provides a balance of low-income, moderate-income, and high-income housing.
- F. Coordinate with the county to plan for the aging population's housing needs.

***Goal 2: To guide new housing development into areas that can be efficiently served in a fashion that does not impact scarce natural resources.***

***Objectives:***

- A. Support opportunities for multi-family, group housing, and other high-density residential development in existing neighborhoods with established sewer and water services within Burnett County's villages.
- B. Direct residential development to planned growth areas.

***Goal 3: Support housing development that maintains the attractiveness and rural character of the town.***

***Objectives:***

- A. Direct the development of large residential subdivisions to planned growth areas in order to prevent conflicts between residential development and productive land uses like agriculture and forestry.
- B. Require the development of low to moderate-income housing to be consistent in quality, character, and location with the goals, objectives, and policies of applicable comprehensive plans.
- C. Encourage the use of creative development designs that preserve rural character, agricultural lands, productive forests, and natural resources.

***Goal 4: Support the maintenance and rehabilitation of the town’s existing housing stock.***

***Objectives:***

- A. Work with the county to help provide assistance in maintenance and rehabilitation of housing for town residents.
- B. Enforce zoning and nuisance abatement code requirements on blighted residential properties.
- C. Encourage the preservation, maintenance, and rehabilitation of historically significant homes.

## 2.10 Population and Housing Policies and Recommendations

Policies and recommendations build on goals and objectives by providing more focused responses to the issues that the town is concerned about. Policies and recommendations become primary tools the town can use in making land use decisions. Many of the policies and recommendations cross element boundaries and work together toward overall implementation strategies. Refer to Section 9.5 for an explanation of the strategies cited as sources for many of the policies and recommendations.

Policies identify the way in which activities are conducted in order to fulfill the goals and objectives. Policies that direct action using the word “shall” are advised to be mandatory and regulatory aspects of the implementation of the comprehensive plan. In contrast, those policies that direct action using the words “will” or “should” are advisory and intended to serve as a guide. “Will” statements are considered to be strong guidelines, while “should” statements are considered loose guidelines.

Recommendations are specific actions or projects that the town should be prepared to complete. The completion of these actions and projects is consistent with the town’s policies, and therefore will help the town fulfill the comprehensive plan goals and objectives.

### **Policies and Recommendations**

- H 1. The Town shall support efforts of towns, villages and the County to provide residents a variety of housing options.
- H 2. The Town shall support equal access (non-discrimination) to housing for all residents.
- H 3. New housing within rural areas should reduce woodland fragmentation and impacts to natural vegetation as well as preserve quality farmland.
- H 4. New housing shall be consistent with the purpose, intent, and preferred density established in the applicable Land Use Management Areas.
- H 5. The Town shall support the County’s efforts to review, update, and enforce the County zoning and land division ordinances to assist with the implementation of the Town comprehensive plan.

## 2.11 Population and Housing Programs

For descriptions of housing programs potentially available to the community, refer to the *Population and Housing* element of the *Burnett County Inventory and Trends Report*.