

## Chapter 2 - Housing

According to Wisconsin State Statutes 66.1001, the Housing element of a comprehensive plan is to be *"a compilation of objectives, policies, goals, maps, and programs... to provide an adequate housing supply that meets existing and forecasted housing demand: in the town. Working very much in concert with the other elements, the housing element specifically addresses the assessment of "age, structural, value and occupancy characteristics" of the town's housing stock. Additionally, the housing element is to "identify specific policies and programs that promote the development of housing for residents" of the town... "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, (and identify) policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate" the town's existing housing stock.*

### Introduction

Housing a growing and ever-changing population presents both challenges and opportunities to the Town of Turtle. As presented in the Issues and Opportunities element of this plan, the town population is steadily changing, and "baby-boomers" are approach retirement age, and the population is becoming more diverse. Providing a range of housing choices for all citizens is very important in order to keep the Town of Turtle growing and vibrant.

A primary focus of the housing element is to provide Turtle residents of all social and economic character with affordable and varied housing options. This chapter will investigate both the existing housing market and some options for the future development of housing in the town. The goals and objectives of the Housing element reflect key concerns addressed by residents of the Town of Turtle throughout the public participation process.

Though the Issues and Opportunities element of the plan contains household forecasts, translating to only 24 new housing units within the Town of Turtle through 2035, the Town wishes to prepare for and expect more population growth. The Housing element builds upon these wishes and identifies existing trends and characteristics of the housing stock, provides recommendations on how to improve the housing stock market, and illustrates how to provide for the development of new and innovative housing practices.

### Goals and Objectives

#### Housing Goal #1

*Responsibly provide quality housing in appropriate locations, for the residents of the Town of Turtle.*

- Objective:* Clearly designate areas ideal for residential development, where infrastructure is cost efficient and prime agricultural land is not taken out of production.
- Objective* Ensure that new housing developments be accessible to parks and open space.

## Housing Goal #2

*Maintain the Town of Turtle's existing housing stock.*

*Objective:* Promote reinvestment into the existing housing stock in order to maintain property values and strong neighborhoods.

*Objective* Continue to support housing rehabilitation loans and programs.

*Objective* Continue to support Community Development Block Grants (CDBG) and other programs to address the needs of low- and moderate-income families and individuals.

## The Town of Turtle's Housing Framework

The Town of Turtle has a relatively low variety of housing options for residents to choose from. Residential subdivisions that have been developed since the 1950s tend to be uniform and consist almost exclusively of single-family homes. Typically, these subdivisions are separated from other uses (commercial, institutional, recreational, etc.) and housing types. This results in clusters of single-use developments, thus creating an environment where nearly every trip out of one's home must be by vehicle. In order to create an environment where walking and bicycling are viable transportation options, a mixing of land uses, including a variety of housing types, should be integrated into new developments and included in redevelopment efforts, as well.

Providing a wide range of housing choices is necessary for the community to maintain a stable housing stock and population base. Therefore, each community must provide as wide a selection of housing choices as their utilities and other services can accommodate. It is vital to understand that a person's housing preference changes over time. A young person just out of school, for example, may elect to rent an apartment. Later in life they may lack the purchasing power or necessity of a large home and may continue renting, or perhaps purchase a starter home. Upon starting a family, they may see that they need additional space and opt to purchase a larger home. As their children grow and move out on their own, they may lose the utility of their larger home, may wish not to maintain a yard, and choose to purchase a condominium. Or perhaps at that point in their lives they may wish to build their dream home for retirement. Should they become widowed the now-single senior citizen may opt for apartment-style living once again. It is these sorts of life changes that have a certain amount of influence on a person's housing tastes. This chapter turns now towards an examination of the many characteristics of Turtle's existing housing stock.

### Housing Type and Occupancy Characteristics

There were 973 housing units in Turtle as of the 2000 Census. As shown in Table 2-1, the Town's 2000 housing stock consisted of a considerable amount of single-family homes (96.1 percent). This proportion of single-family homes is a slight increase over the 1990 figure for the Town (94.6 percent) and is higher than the year 2000 Rock County figure (nearly 76 percent) and significantly higher than the year 2000 nationwide figure (about 69 percent). Accordingly, the Town of Turtle has far fewer multi-family homes than the statewide average. In fact, the only type of multi-family in the Town is duplexes.

The pace of housing development in the County, as a whole, has increased in the first five years of the 2000s. Between 2000 and 2005, Wisconsin Department of Administration

estimates indicate that over 4,000 units (for a total of 66,405 - over 840 units per year) were introduced to the countywide housing stock. This increase is more pronounced, by over one hundred houses per year, than the average increase that occurred from 1990 to 2000.

**Table 2-1 : Housing Types in the Town of Turtle, Compared to Rock County and the State of Wisconsin, 2000**

Units in Structure	Town of Turtle	Percentage	Rock County	Percentage	Wisconsin	Percentage
1-Unit Detached	935	96.1%	45,150	72.6%	1,531,612	66.0%
1-Unit Attached	0	0%	1,960	3.2%	77,795	3.4%
2 Units	38	3.9%	4,799	7.7%	190,889	8.2%
3 or 4 Units	0	0%	1,745	2.8%	91,047	3.9%
5 to 9 Units	0	0%	2,589	4.2%	106,680	4.6%
10 to 19 Units	0	0%	1,197	1.9%	75,456	3.3%
20 or More Units	0	0%	2,758	4.4%	143,497	6.2%
Mobile Home	0	0%	1,958	3.1%	101,465	4.4%
Boat, RV, van, etc	0	0%	31	< 0.1%	2,703	0.1%
<b>Total</b>	<b>973</b>	<b>100.0%</b>	<b>62,187</b>	<b>100.0%</b>	<b>2,321,144</b>	<b>100.0%</b>

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

Table 2-2 provides a comprehensive examination of trends in housing occupancy in the Town. In the Town of Turtle, renter-occupied housing is most prevalent in the northwestern corner of the Town, north of the City of Beloit and west of the I-90 corridor. While larger cities offer greater access to some of the other amenities and infrastructure that renters need, it is important that each community work towards a range of housing options for both owners and renters.

**Table 2-2 : Occupancy Statistics, Town of Turtle 1980 - 2000**

	1980	1990	2000	Change* Number	Percent
<b>Total Housing Units</b>	881	889	973	92	10.4%
<b>Vacancy Rate</b>	3.4%	2.9%	3.8%	0.4%	
<b>Owner-Occupied</b>	753	763	854	101	13.4%
<b>Renter-Occupied</b>	128	126	119	-9	-7.0%
<b>Vacancy Rate (Homeowner)</b>	1.2%	1.0%	0.5%	-0.7%	
<b>Vacancy Rate (Rental)</b>	0.5%	0.1%	0.0%	-0.5%	

Source: U.S. Bureau of the Census, 1980 - 2000.

A certain amount of vacancy is necessary for a healthy housing market. According to HUD, an overall vacancy rate of around 3% allows consumers adequate choice and mobility, with owner-occupied rates around 1.5% and renter-occupied rates around 5% considered acceptable. As table 2-2 indicates, Turtle's total vacancy rate in 2000 was on target with the HUD-prescribed rate, at 3.8%. This figure was much lower than the state average

(10.2%). While the homeowner vacancy rate is significantly lower than prescribed, the vacancy rate for rental units is 0.0%, indicating a crucial need for a broader supply of rental housing in the Town. This lack of vacant rental units indicates that demand surely exceeds supply, resulting in a lack of choices for renters wishing to relocate to the Town or within the Town. This could be due to any number of factors, ranging from inadequate infrastructure, to local trends or tastes to a matter of affordability. While affordability is addressed later in this chapter, the Housing element continues with a further examination of the characteristics of the existing housing market in Turtle.

### **Occupancy Trends**

From 1980 to 2000, owner-occupancy increased by just over 1% in the county as a whole, while in Turtle it increased by over 2%. Each town in the County, in fact, saw owner-occupancy rise, while this figure actually dropped for two of three villages and three of five cities. Renter-occupancy has been on a decline, diminishing by 2.3% from 1980 to 2000.

It is difficult to predict with certainty how occupancy trends will progress in the future. It would appear, however, that owner-occupancy in the Town of Turtle has reached a near maximum, while a more constant and diverse distribution of occupancy choices exist in nearby cities and villages. Table 2-3, on the next page, illustrates the distribution of both renter- and owner-occupied housing in all jurisdictions throughout Rock County, as projected under the assumption that the occupancy trends existing at the end of the 20<sup>th</sup> century will continue through the planning period. While this methodology allows the planning partners to look forward several years into the future, it is imperative that these trends are investigated frequently. Periodic update and revision will allow the Town to recognize whether there exists a need for additional housing of varying occupancy types.

Analysis of table 2-3 should be done with regard to other data provided throughout the Rock County Multi-Jurisdictional Comprehensive Plan. For example, Figure 1-2 (p. 9, Issues & Opportunities Element) reveals the age of Turtle residents. These data clearly projects a dramatic increase in people over the age of 65 through the projection period. In fact, it is projected that over 30% of Rock County Households in 2035 will be headed by persons over the age of 65, compared to 21% in 2000.

Predicting the home occupancy habits of a population in the future is risky. There are a number of factors that will shape the occupancy patterns of future residents, including the age of householder and the housing types available. A further discussion of future housing demand appears later in the Housing element. However, we can predict that renter-occupied units will continue to be low, resulting in far fewer rental units than needed to serve the population, particularly if an aging population decides against home ownership in their later years. Following table 2-3 the element continues examining the existing housing stock with an analysis of age and structural characteristics.

**Table 2-3 : Projected Housing Units by Occupancy, Rock County, 2010 - 2035**

	Renter - Occupied Units						Owner - Occupied Units					
	2010	2015	2020	2025	2030	2035	2010	2015	2020	2025	2030	2035
Town of Avon	23	23	24	24	24	25	189	193	196	199	202	204
Town of Beloit	449	466	482	498	512	528	2,593	2,692	2,785	2,877	2,959	3,049
Town of Bradford	102	103	103	104	104	105	285	287	289	291	292	292
Town of Center	72	76	80	84	88	92	349	369	389	408	425	446
Town of Clinton	53	54	54	55	56	57	266	271	275	279	282	285
Town of Fulton	163	170	177	184	190	198	1,187	1,241	1,292	1,343	1,389	1,443
Town of Harmony	59	63	66	69	72	75	822	867	912	956	996	1,045
Town of Janesville	121	131	140	150	159	170	1,237	1,339	1,441	1,541	1,635	1,748
Town of Johnstown	53	52	52	51	50	50	230	228	224	221	217	216
Town of La Prairie	77	76	76	74	73	71	258	255	251	247	242	238
Town of Lima	76	78	80	82	84	86	426	439	452	463	473	485
Town of Magnolia	65	68	71	74	77	80	263	276	288	300	311	322
Town of Milton	163	174	185	196	206	218	1,064	1,137	1,208	1,280	1,346	1,424
Town of Newark	40	41	42	43	44	45	558	573	587	601	613	625
Town of Plymouth	52	54	56	57	59	60	420	434	447	460	471	478
Town of Porter	57	58	59	60	61	62	299	306	312	318	323	328
Town of Rock	142	145	147	149	151	154	1,213	1,235	1,255	1,273	1,288	1,313
Town of Spring Valley	39	40	41	42	42	43	254	259	263	266	270	274
<b>Town of Turtle</b>	<b>99</b>	<b>99</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>101</b>	<b>865</b>	<b>872</b>	<b>875</b>	<b>877</b>	<b>876</b>	<b>883</b>
Town of Union	119	128	138	147	156	167	704	761	817	873	925	987
Village of Clinton	319	344	367	391	413	428	588	634	678	722	763	789
Village of Footville	82	83	83	84	84	85	235	237	240	241	242	244
Village of Orfordville	110	114	118	122	125	128	381	394	408	420	432	444
City of Beloit	5,245	5,322	5,386	5,438	5,481	5,533	8,523	8,649	8,754	8,837	8,908	8,992
City of Edgerton	749	783	817	850	880	912	1,391	1,456	1,519	1,580	1,636	1,694
City of Evansville	597	647	696	744	789	831	1,267	1,370	1,474	1,576	1,671	1,760
City of Janesville	8,365	8,755	9,130	9,491	9,823	10,266	17,917	18,753	19,556	20,328	21,040	21,988
City of Milton	808	858	907	955	1,000	1,058	1,507	1,601	1,692	1,782	1,865	1,973
<b>Rock County</b>	<b>18,298</b>	<b>19,006</b>	<b>19,678</b>	<b>20,319</b>	<b>20,904</b>	<b>21,625</b>	<b>45,292</b>	<b>47,127</b>	<b>48,878</b>	<b>50,558</b>	<b>52,091</b>	<b>53,972</b>

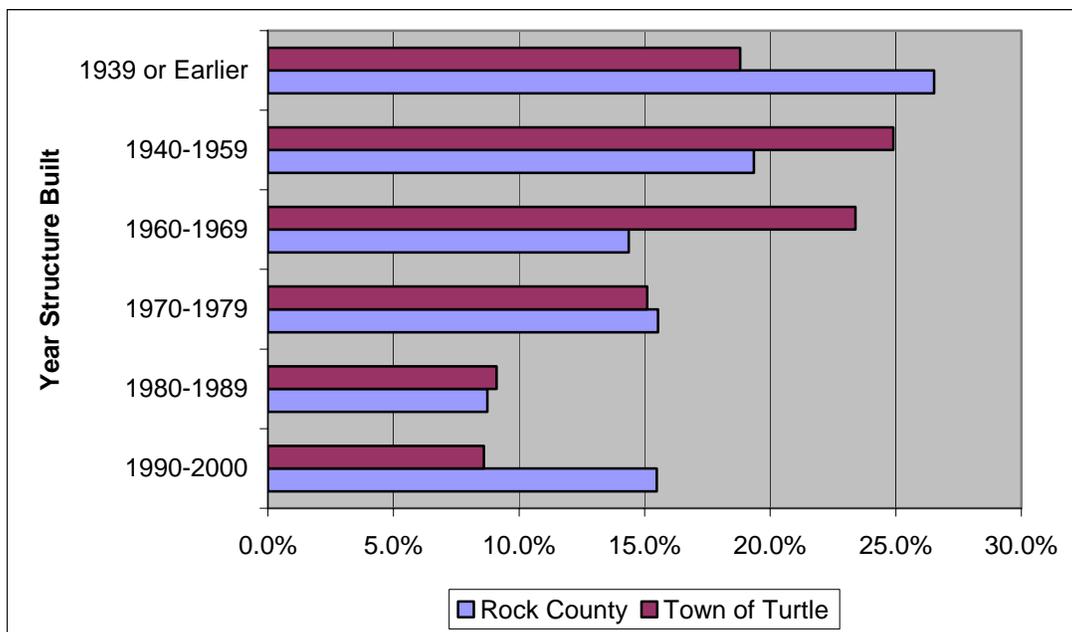
Source: Rock County Planning & Development Agency Projections, 2006.

### Housing Age and Structural Characteristics

The overall condition of housing in Rock County can generally be assessed through census data, including general characteristics of structural age, presence of complete plumbing facilities, and overcrowding. In 2000, only 0.8 percent of the Town’s housing units lacked hot and cold water, a flush toilet, or a bathtub or shower. Therefore, a lack of complete plumbing facilities is greater for Town of Turtle homes than for the County as a whole. However, it is not enough to be a critical concern. Also in 2000, none of the Town’s housing units were considered to be “overcrowded,” a term used when a housing unit has more than one person per room.

Figure 2-1 illustrates the age of the Town’s housing stock, compared to the County total, based on the 2000 census. As is evident from this figure, new home construction in the Town outpaced the County from 1940 to 1969. The majority of housing in the Town predates 1970. From 1990 to 2000 housing construction began to increase countywide, but not in the Town of Turtle.

**Figure 2-1 : Age of Housing as a Percent of 2000 Housing Stock, Rock County and the Town of Turtle**



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

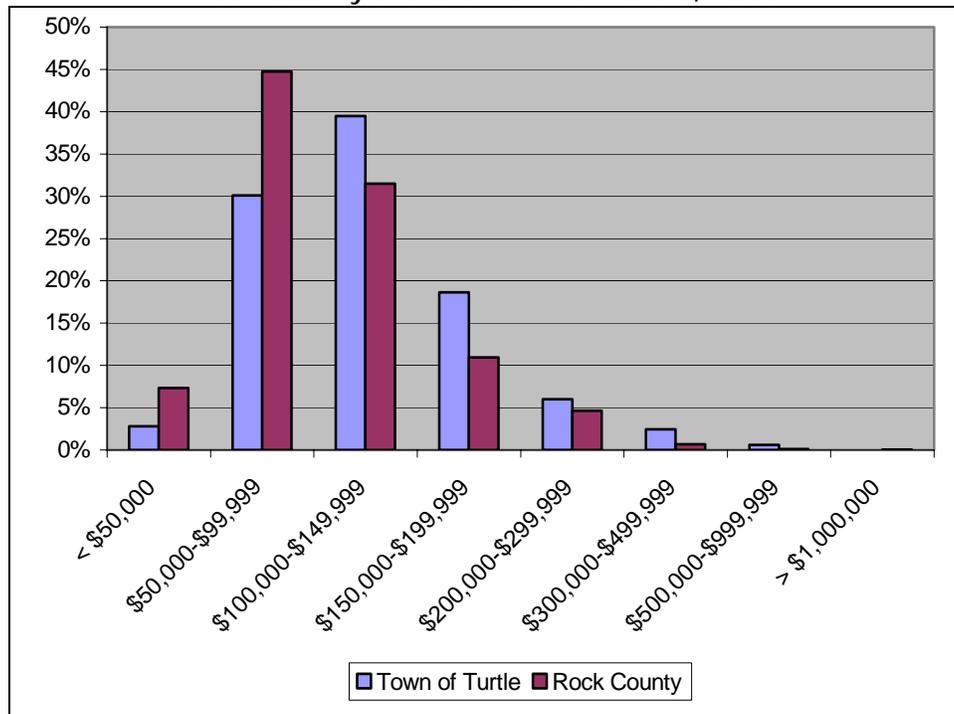
All told, less than 44% of the homes in the Town were over forty years old in 2000, which is fewer than in the County as a whole. However, a significant number of homes will likely show signs of wear over the planning period. This could potentially increase the necessity for and interest in housing rehabilitation resources, new home construction, or historic preservation and restoration. The northern and northeastern portions of the Town, north of I-43, have the most homes aged over 60 years, with between 100 and 200 older homes. But, said portions of the Town also have the

largest concentration of newer homes, with 51 to 100 homes built between 1995 and 2000. It makes sense that this area in the Town has the most homes, in general.

**Value Characteristics**

According to the 2000 census, the largest percentage of homes in the Town of Turtle ranged in value from \$50,000 to \$150,000. Figure 2-2 displays the range of home values in the Town and in Rock County, as reported by the 2000 census.

**Figure 2-2 : Range of Home Values,  
Rock County and the Town of Turtle, 2000**



Source: United States Bureau of the Census, 2000.

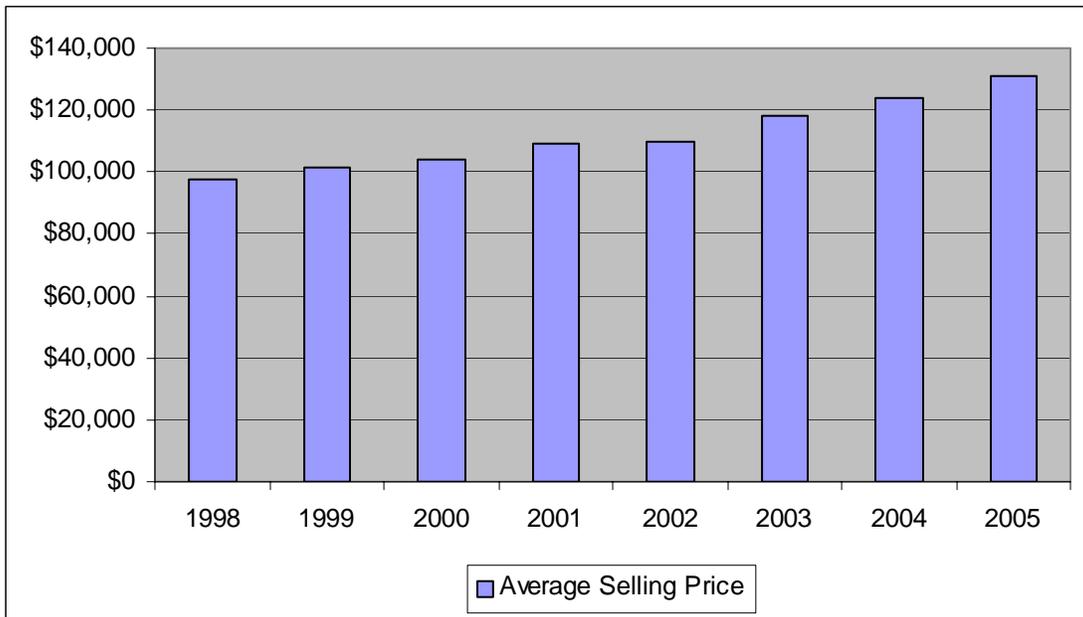
As figure 2-2 indicates, over half of the Town’s homes were valued below \$150,000, as the Town’s median home value was \$119,700. At the same time, the County’s median home value was \$98,200. This compares to the state of Wisconsin’s median home value, which was measurably higher than the County’s but lower than the Town’s, at \$112,200. While homes in the range of \$50,000 to \$99,999 represented the greatest percentage of homes in the County, the \$100,000 to \$149,999 range is the most common in the Town of Turtle. Likewise, Turtle has a higher percentage of highly-valued homes than the County as a whole. This is likely attributable to numerous factors, among them the general age of housing stock, local tastes and preferences, and factors of income and economics.

**Price Trends**

Sales price data is not available at the town level, but countywide statistics indicate that since 1998, the average selling price of a single-family home in Rock County has

tended upwards. This trend has been steady and constant, resulting in an increase in average selling price by almost \$35,000 between 1998 and 2005. This trend is depicted below, in figure 2-3, and by all accounts is projected to continue upwards as the county continues to exhibit housing growth through the planning period. While this trend is good news for those who own homes, it potentially could result in greater difficulty for individuals of more modest incomes, as home-ownership will progressively become a more difficult goal. With home values being greater in the Town of Turtle, this could be a major concern locally.

**Figure 2-3 : Average Single-Family Home Selling Price - Rock County, 1997 - 2005**



Source: Wisconsin Realtors Association, 2006.

On the next page, the discussion of Turtle’s housing framework concludes with forecasted future housing values, through 2015, based upon the trends that have been observed and illustrated in the housing element. These data were compiled by the Rock County Planning Agency and are based upon Wisconsin Department of Revenue’s annual statements of equalized values and assessments for Rock County municipalities since 1980. As with all projections, those provided here should be used carefully and updated as more current data becomes available.

Table 2-4 : Average Residential Value, Rock County, 1980 - 2015

	Avg. Res. Value - 1980	Avg. Res. Value - 1990	Avg. Res. Value - 2000	Avg. Res. Value - 2005	Avg. Res. Value - 2010	Avg. Res. Value - 2015
Town of Avon	\$23,530	\$35,534	\$85,179	\$125,303	\$184,327	\$271,153
Town of Beloit	\$26,682	\$37,004	\$72,435	\$95,587	\$126,139	\$166,455
Town of Bradford	\$32,286	\$47,030	\$93,841	\$135,961	\$196,987	\$285,404
Town of Center	\$32,848	\$47,787	\$119,016	\$156,163	\$204,903	\$268,855
Town of Clinton	\$40,364	\$46,867	\$124,837	\$133,420	\$142,594	\$152,399
Town of Fulton	\$28,630	\$34,424	\$88,371	\$123,616	\$172,918	\$241,883
Town of Harmony	\$50,645	\$61,298	\$136,611	\$174,476	\$222,838	\$284,604
Town of Janesville	\$44,733	\$64,011	\$142,104	\$185,013	\$240,878	\$313,612
Town of Johnstown	\$39,011	\$49,543	\$127,553	\$173,095	\$234,899	\$318,769
Town of La Prairie	\$46,956	\$49,476	\$104,906	\$132,397	\$167,093	\$210,882
Town of Lima	\$39,523	\$48,739	\$121,820	\$168,885	\$234,134	\$324,593
Town of Magnolia	\$25,460	\$35,482	\$108,911	\$144,383	\$191,407	\$253,748
Town of Milton	\$20,355	\$37,993	\$98,285	\$136,022	\$188,249	\$260,528
Town of Newark	\$43,073	\$47,685	\$116,402	\$155,174	\$206,862	\$275,766
Town of Plymouth	\$33,088	\$37,112	\$107,082	\$135,429	\$171,280	\$216,623
Town of Porter	\$40,917	\$41,468	\$124,219	\$175,894	\$249,065	\$352,675
Town of Rock	\$31,500	\$39,479	\$89,050	\$116,380	\$152,097	\$198,777
Town of Spring Valley	\$41,460	\$47,460	\$115,012	\$142,224	\$175,873	\$217,484
<b>Town of Turtle</b>	<b>\$36,496</b>	<b>\$45,509</b>	<b>\$91,394</b>	<b>\$122,256</b>	<b>\$163,541</b>	<b>\$218,766</b>
Town of Union	\$33,195	\$46,037	\$128,272	\$170,014	\$225,339	\$495,659
Village of Clinton	\$38,888	\$44,703	\$92,559	\$107,910	\$125,806	\$146,671
Village of Footville	\$32,605	\$35,653	\$75,357	\$94,730	\$119,083	\$149,697
Village of Orfordville	\$29,711	\$35,704	\$82,260	\$102,562	\$127,875	\$159,436
City of Beloit	\$27,146	\$32,549	\$58,680	\$76,002	\$98,439	\$127,499
City of Edgerton	\$38,229	\$37,890	\$86,627	\$116,015	\$155,373	\$208,083
City of Evansville	\$37,312	\$46,515	\$87,748	\$133,226	\$202,275	\$307,112
City of Janesville	\$44,031	\$51,061	\$97,580	\$118,966	\$145,039	\$176,826
City of Milton	\$39,454	\$45,965	\$96,182	\$119,066	\$147,394	\$182,463
<b>Rock County</b>	<b>\$35,550</b>	<b>\$43,258</b>	<b>\$88,787</b>	<b>\$114,052</b>	<b>\$146,506</b>	<b>\$188,195</b>

Source: Wisconsin Department of Revenue, Bureau of Equalization - *Statement of Assessments and Equalized Values*, 1980 - 2005. Rock County Planning Agency Projections, 2006.

Table 2-4 indicates the significant rise in residential property values expected through 2015. When analyzing these data, it must be noted that "residential property values" refers to **all** residential property in the county, including multi-family units, vacant residential land, and homes without mortgages. Furthermore, these projections were prepared under the assumption that the most recent trends in value change would

continue through 2015. As evidenced by this table, residential property values will continue to climb throughout the County, making homeownership a progressively more financially daunting goal for many people.

In 1980, residential values in Turtle ranked 9<sup>th</sup> highest among all 20 towns in the County, and fell slightly above the countywide average. In 2000, there were only four towns in the County with residential values that averaged lower than in Turtle, although Turtle's values were still above the countywide average. In 2015, it is projected that Turtle's average residential value will be over \$30,000 above the countywide average, and will rank 14<sup>th</sup> of all towns.

### **Housing Needs Analysis**

The Housing element now shifts from an analysis of the housing supply towards an analysis of housing demand in Turtle. A cornerstone of this analysis is an investigation of the affordability of housing. During the countywide visioning process, citizens rated a "lack of affordable housing" among their greatest housing market concerns in the county, and at Turtle's visioning session a shared housing concern was the rising cost of rural homes. In this section of the housing element, attention is given to existing and projected housing affordability. The existing housing framework provides an overall picture of the housing market in the Town of Turtle. By observing conditions and trends throughout the county, efforts of the planning team can more effectively assess the housing needs of current and future citizens.

### **Overall Housing Need**

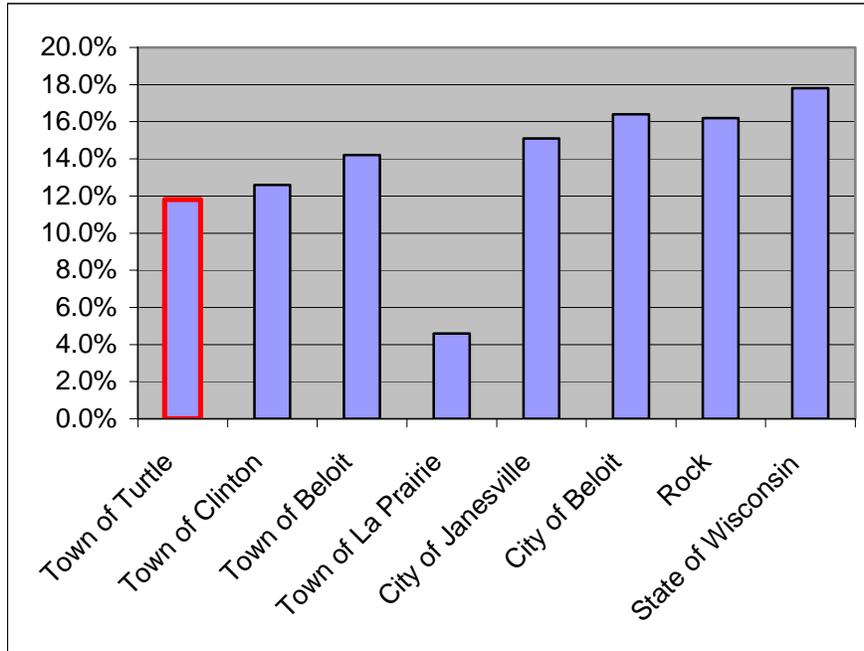
In 2000, there was a slightly inadequate supply of vacant housing for homeowners, while vacant rental housing was severely lacking (table 2-2, page 21). In the first half of the decade since then, an economic slowdown and dramatic drop in interest rates have actually caused the demand for rental units to decline, bringing the rental vacancy rate to about 8 percent nationwide, according to a 2004 study by the United States Department of Housing and Urban Development (HUD). It is unknown at this time if this national trend has helped to offset the lack of available rental housing in Turtle in recent years. The demand for owner-occupied housing, according to the study, has shown very little change over the same time period.

### **Housing Affordability**

One of the most effective methods of gauging housing affordability is by measuring the proportion of household income spent for rent or homeownership costs. The national standard, established by HUD, for determining whether rent or home ownership costs comprise a disproportionate share of income is set at thirty percent of gross household income (Maps 2-4 & 2-5 illustrate this figure for each municipality in the county). Households spending more than thirty percent of their income for housing are at a higher risk of losing their housing should they be confronted with unemployment, unexpected bills, or other unexpected events. In 1999 (as measured by the 2000 census), the percentage of homeowners in the Town of Turtle paying 30% or more of their income for housing was 11.8%. This is significantly lower than countywide, where over 16% of homeowners are paying 30% or more of their income towards housing. This figure compares favorably among the Town's neighbors, the County and the state as a whole (figure 2-4), exhibiting the lowest proportion of homeowners

exceeding this thirty percent threshold, with the exception of the Town of La Prairie. In La Prairie, only 4.6% of homeowners are paying 30% or more of their income towards housing.

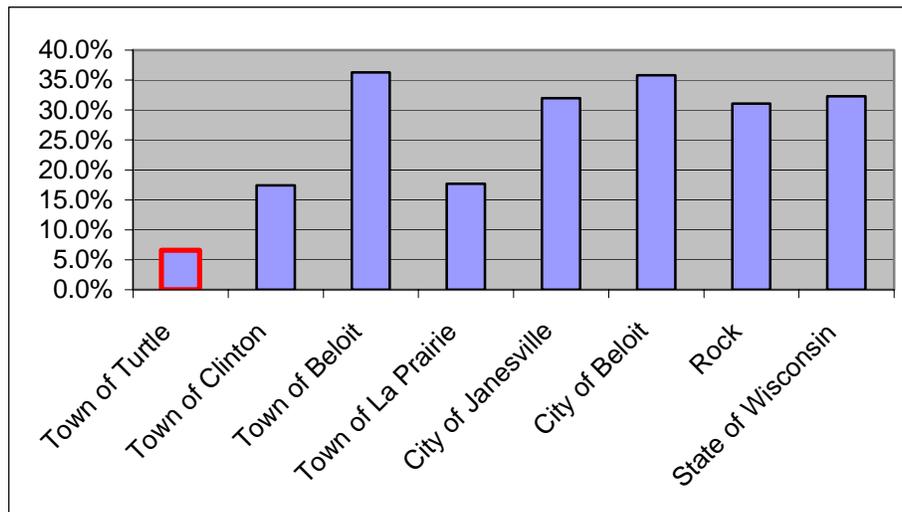
Figure 2-4 : Housing Affordability for Homeowners, 1999



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

While housing affordability, as measured by the HUD standard, is not a major issue for homeowners in the Town, affordability for renters is even less of a concern. Less than 7% of all renters in the Town of Turtle are paying 30% or more of the income towards their housing. This figure falls well below those of neighboring jurisdictions, as well as those of the County and the State as a whole. It appears that though there are limited options for renters wishing to reside in the Town, this has not driven up the costs for the few rental units available. Figure 2-5 relates Turtle to its neighbors in terms of housing affordability for renters.

Figure 2-5 : Housing Affordability for Renters, 1999



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

**Housing Affordability in the Near Future**

The census data provided on the preceding pages reveal that a relatively low percentage of Turtle residents, at the time of the 2000 census, were overly “burdened” by housing costs, when using the HUD prescribed 30 percent rule as a measuring stick. In the short time since that census, a number of trends have emerged, which, along with the projections provided through various sources, indicate that housing affordability may become a more serious issue for the County as a whole, in the near future. Table 2-5 is a deeper analysis of housing affordability for Rock County residents through the year 2015. This analysis uses detailed employment forecasts to determine future housing demand and affordability. Unfortunately, this data is not available specifically at the town level. Recalling Table 2-4 (page 30), the data provided in Table 2-5 clearly indicate that the rising costs of homeownership might very well outpace and out-price many of the people who work in, and look for homes in, Rock County. Table 2-5 forecasts the maximum amount persons in certain occupations could afford to pay for rent (using the HUD 30% rule) or mortgage (also using HUD’s rule, but with a slightly more complex calculation accounting for other homeowner costs.) The assumptions made in the affordable mortgage forecast are listed at the foot of the table.

Table 2-5 : Affordable Housing Costs, 2002 - 2012

Occupation	Average Annual Job Openings: 2002-2012	Average Annual Wage	Max Monthly Mortgage Payment (HUD)	Max. Monthly Rent Payment (HUD)
Cashiers	190	\$16,642	\$254.17	\$416.05
Retail Salespersons	180	\$22,097	\$337.48	\$552.43
Waiters/Waitresses	140	\$14,336	\$218.95	\$358.40
Comb. Food Prep/Serv Wkr/Indl Fast	120	\$14,518	\$221.73	\$362.95
Registered Nurses	100	\$49,535	\$766.53	\$1,238.38
Truck Drivers/Light or Delivery Svcs	90	\$34,619	\$628.73	\$865.48
Laborers/Freight/Stock/Material Movers/Handlers	90	\$23,199	\$354.31	\$579.98
Sales Reps/Whts/Mfg/Exc. Tech/Sci Products	80	\$38,656	\$600.38	\$966.40
Team Assemblers	70	\$26,397	\$403.15	\$659.93
Janitors/Cleaners Exc. Maids/Hskpng	70	\$20,749	\$316.89	\$518.73
Nursing Aides/Orderlies/Attendants	60	\$20,054	\$306.28	\$501.35
Office Clerks/General	60	\$22,045	\$336.69	\$551.13
Customer Service Reps	60	\$29,556	\$451.40	\$738.90
Packagers/Packers/Handlers	60	\$21,520	\$328.67	\$538.00
Stock Clerks/Order Filers	60	\$20,579	\$314.30	\$514.48
Receptionists/Info Clerks	50	\$20,322	\$310.37	\$508.05
Bartenders	50	\$15,702	\$239.81	\$392.55
Bookkeepers/Account/Auditing Clerks	40	\$25,616	\$391.23	\$640.40
Elementary School Teachers Exc. Special/Voc. Ed	40	\$35,959	\$549.19	\$898.98
General and Operations Mgrs.	40	\$71,795	\$1,096.50	\$1,794.88
Maint/Repair Wkrs/General	40	\$30,948	\$472.66	\$773.70
Teacher Asssts	40	\$19,265	\$294.23	\$481.63
Secondary Schl Tchrs Exc. Special/Voc. Ed	40	\$38,378	\$586.14	\$959.45
Personal and Home Care Aides	40	\$17,849	\$272.60	\$446.23
Home Health Aides	40	\$18,876	\$288.29	\$471.90
Tellers	40	\$19,778	\$302.06	\$494.45
<b>Total Jobs (Annual) in Top 25</b>	<b>1,880</b>	<b>\$26,500</b>	<b>\$404.72</b>	<b>\$662.49</b>
Average Maximum Mortgaged Value of House :			\$52,903	
(10% down & 7.0% interest, 30 yr. Loan)				

Source: Wisconsin Department of Workforce Development, *Wisconsin Projections 2002 - 2012: Employment in Industries and Occupations*, 2004, Rock County Planning & Development Agency, 2006.

### Housing Policies

The Town’s policies should be used as rules or courses of action to be followed in order to assure Town citizens that the plan is implemented. The policies outlined in the housing element of the Town of Turtle Comprehensive Plan, like the policies of the other elements, are meant to accomplish the goals and objectives of the plan. They should be used by Town decision-makers on a day-to-day basis. As examples, the Town should apply these policies when:

- Considering proposals to rezone property, review site plans, or issue conditional use permits.
- Revising and/or creating housing-related ordinances and documents such as the zoning or subdivision ordinance.
- Communicating with the private sector so that the Town’s expectations are known in terms of the location, timing, and quality of residential development.

The Town of Turtle's housing element proposes to guide future housing development according to the following policies:

- 1) The Town will plan for a sufficient supply of developable land for housing in areas consistent with town wishes at a logical, controlled pace consistent with recent development trends, and of densities and types consistent with the Town's predominantly rural setting.
- 2) The Town of Turtle should coordinate with Rock County in seeking Community Development Block Grant (CDBG) funds to provide, maintain, and rehabilitate housing for all income and age levels.
- 3) The residential component of the Land Use Plan shall clearly indicate the allowable zoning categories, residential uses, densities, intensities, and ancillary uses allowed in the town. These uses shall be adhered to unless there is a compelling overall community reason to change the Land Use Plan.
- 4) Future residential developments and neighborhoods should locate within a road system that keeps non-local traffic from passing through local streets in residential developments.
- 5) When possible, easements for walking and biking trails should be secured to link new housing and open space or park developments.