

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

Overview

Housing a growing and ever-changing population presents both challenges and opportunities to the Town of Clinton. As presented in the Issues and Opportunities element of this plan, the town population is steadily changing, and “baby-boomers” are approaching 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 Clinton growing and vibrant.

A primary focus of the housing element is to provide Clinton 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 Clinton throughout the public participation process.

Though the Issues and Opportunities element of the plan contains household forecasts, translating to only 26 new housing units within the Town of Clinton through 2035, it is not inconceivable that a greater number of homes should be planned for. The Housing element builds upon 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 Clinton.

- 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.

Objective Regulate the quality of new home construction.

Housing Goal #2

Provide options to house the aging residents of the Town of Clinton.

Objective Examine methods to allow the conversion of homes into temporary 2-flats, to accommodate aging relatives of property owners.

Housing Goal #3

Maintain the Town of Clinton's existing housing stock.

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

Objective Continue to be amenable to housing rehabilitation loans and programs.

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

The Town of Clinton's Housing Framework

The Town of Clinton has a relatively low variety of housing options for residents to choose from. Very few homes have been constructed in the Town in recent years and they have mostly been separated from other uses (commercial, institutional, recreational, etc.). This results in clusters of single-use developments.

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 Rock County's existing housing stock.

Housing Type and Occupancy Characteristics

There were 316 housing units in Clinton 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 (95.9 percent). This proportion of single-family homes is an increase over the 1990 figure for the Town (90 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 Clinton has far fewer multi-family homes than the county and statewide averages.

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

Units in Structure	Town of Clinton	Percentage	Rock County	Percentage	Wisconsin	Percentage
1-Unit Detached	303	95.9%	45,150	72.6%	1,531,612	66.0%
1-Unit Attached	3	.9%	1,960	3.2%	77,795	3.4%
2 Units	2	.6%	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	3	.9%	1,197	1.9%	75,456	3.3%
20 or More Units	0	0%	2,758	4.4%	143,497	6.2%
Mobile Home	5	1.6%	1,958	3.1%	101,465	4.4%
Boat, RV, van, etc	0	0%	31	< 0.1%	2,703	0.1%
Total	316	100.0%	62,187	100.0%	2,321,144	100.0%

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

Table 2-2 provides a comprehensive examination of trends in housing occupancy in the Town of Clinton. The number of rental units has significantly decreased in current decades, to the point where there were no vacant rental units in the year 2000. While the number of owner-occupied housing units has increased by over 22% since 1980, the vacancy rate for homeowners has decreased to zero, just as with rental units. The 2.5% total vacancy rate refers to a small number of units that have been sold, but are unoccupied, or are seasonal/recreation properties.

This lack of housing choice for current and potential Clinton residents is not ideal. 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. Although it would be ideal for the Town of Clinton to provide a range of housing options for both renters and owners, it is apparent through recent trends that people wishing to reside in the Town are most interested in owning or building a new home.

Demand is outpacing supply, when it comes to housing in the Town of Clinton. The addition of 31 owner-occupied housing units to the Town between 1990 and 2000 appears to not be enough, considering the zero vacancy rate of owner-occupied housing in 2000. 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 Rock County.

Table 2-2 : Occupancy Statistics, Town of Clinton 1980 - 2000

	1980	1990	2000	Change*	
				Number	Percent
Total Housing Units	302	318	316	14	4.6%
Vacancy Rate	2.6%	5.3%	2.5%		-0.1%
Owner-Occupied	210	226	257	47	22.4%
Renter-Occupied	84	75	51	-33	-39.3%
Vacancy Rate (Homeowner)	1.4%	0.4%	0.0%		-1.4%
Vacancy Rate (Rental)	1.2%	3.8%	0.0%		-1.2%

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

Occupancy Trends

From 1980 to 2000, owner-occupancy increased by just over one percent in the county as a whole, while in the Town of Clinton it increased by over 22%. 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 in the Town of Clinton, diminishing by over 39% 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 Clinton will continue a gradual increase. 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 20th 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 Town of Clinton Comprehensive Plan. For example, Figure 1-2 (p. 9, Issues & Opportunities Element) reveals the age of Town of Clinton 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, 2000 - 2035

	Renter - Occupied Units							Owner - Occupied Units						
	2000	2010	2015	2020	2025	2030	2035	2000	2010	2015	2020	2025	2030	2035
Town of Avon	12	23	23	24	24	24	25	192	189	193	196	199	202	204
Town of Beloit	416	449	466	482	498	512	528	2,388	2,593	2,692	2,785	2,877	2,959	3,049
Town of Bradford	106	102	103	103	104	104	105	279	285	287	289	291	292	292
Town of Center	63	72	76	80	84	88	92	318	349	369	389	408	425	446
Town of Clinton	57	53	54	54	55	56	57	259	266	271	275	279	282	285
Town of Fulton	124	163	170	177	184	190	198	1,108	1,187	1,241	1,292	1,343	1,389	1,443
Town of Harmony	50	59	63	66	69	72	75	730	822	867	912	956	996	1,045
Town of Janesville	86	121	131	140	150	159	170	1,072	1,237	1,339	1,441	1,541	1,635	1,748
Town of Johnstown	49	53	52	52	51	50	50	240	230	228	224	221	217	216
Town of La Prairie	76	77	76	76	74	73	71	272	258	255	251	247	242	238
Town of Lima	72	76	78	80	82	84	86	399	426	439	452	463	473	485
Town of Magnolia	69	65	68	71	74	77	80	234	263	276	288	300	311	322
Town of Milton	139	163	174	185	196	206	218	913	1,064	1,137	1,208	1,280	1,346	1,424
Town of Newark	37	40	41	42	43	44	45	533	558	573	587	601	613	625
Town of Plymouth	61	52	54	56	57	59	60	384	420	434	447	460	471	478
Town of Porter	67	57	58	59	60	61	62	274	299	306	312	318	323	328
Town of Rock	149	142	145	147	149	151	154	1,160	1,213	1,235	1,255	1,273	1,288	1,313
Town of Spring Valley	44	39	40	41	42	42	43	233	254	259	263	266	270	274
Town of Turtle	119	99	99	100	100		101	854	865	872	875	877	876	883
Town of Union	92	119	128	138	147	156	167	597	704	761	817	873	925	987
Village of Clinton	264	319	344	367	391	413	428	494	588	634	678	722	763	789
Village of Footville	77	82	83	83	84	84	85	228	235	237	240	241	242	244
Village of Orfordville	87	110	114	118	122	125	128	363	381	394	408	420	432	444
City of Beloit	5,064	5,245	5,322	5,386	5,438	5,481	5,533	8,300	8,523	8,649	8,754	8,837	8,908	8,992
City of Edgerton	697	749	783	817	850	880	912	1,253	1,391	1,456	1,519	1,580	1,636	1,694
City of Evansville	501	597	647	696	744	789	831	1,061	1,267	1,370	1,474	1,576	1,671	1,760
City of Janesville	7,615	8,365	8,755	9,130	9,491	9,823	10,266	16,254	17,917	18,753	19,556	20,328	21,040	21,988
City of Milton	714	808	858	907	955	1,000	1,058	1,318	1,507	1,601	1,692	1,782	1,865	1,973
Rock County	16,907	18,298	19,006	19,678	20,319	20,904	21,625	41,710	45,292	47,127	48,878	50,558	52,091	53,972

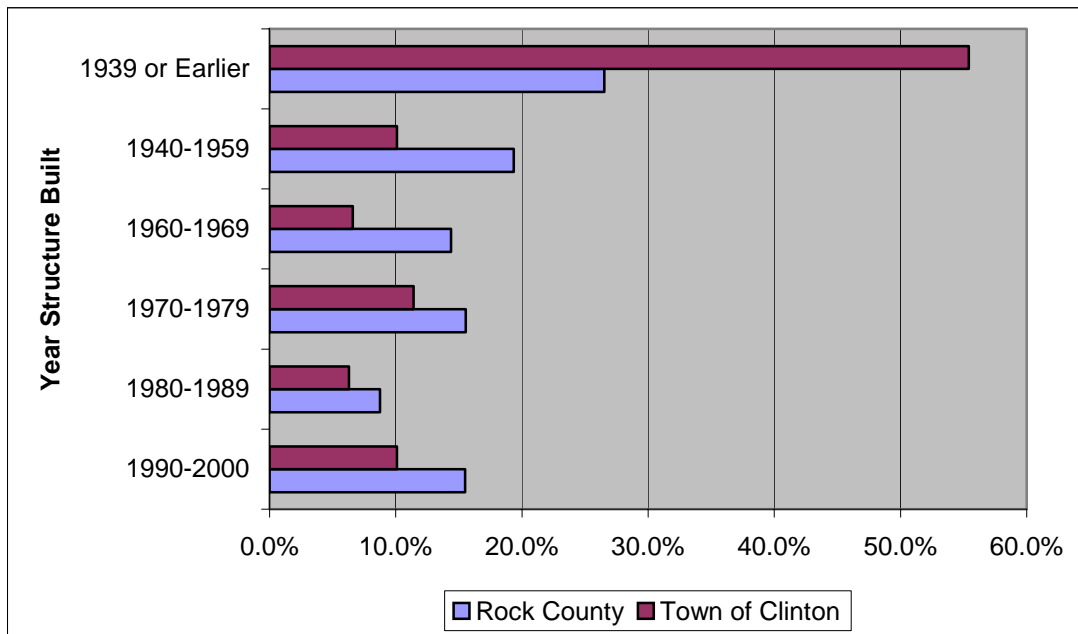
Source: Rock County Planning & Development Agency Projections, 2006.

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 0.9 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 Clinton 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 County has outpaced the Town ever since 1940. Nearly 56% of housing in the Town predates 1940. Since 1970, new housing construction in the Town has mirrored the countywide trends, by increasing in 1970-1979, then decreasing in 1980-1989 and increasing again from 1990-2000.

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



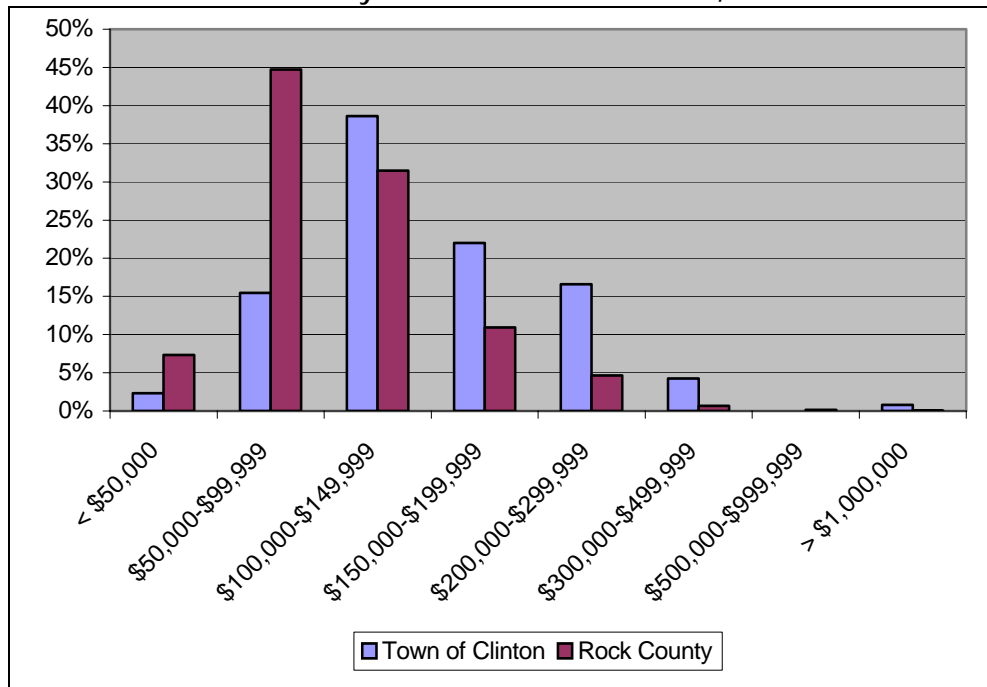
Source: U.S. Bureau of the Census, 2000.

All told, over 60% of the homes in the county were over forty years old in 2000, and 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.

Value Characteristics

According to the 2000 census, the largest percentage of homes in the Town of Clinton ranged in value from \$100,000 to \$199,999. Two homes in the Town were valued at over 1 million dollars. 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 Clinton, 2000



Source: United States Bureau of the Census, 2000.

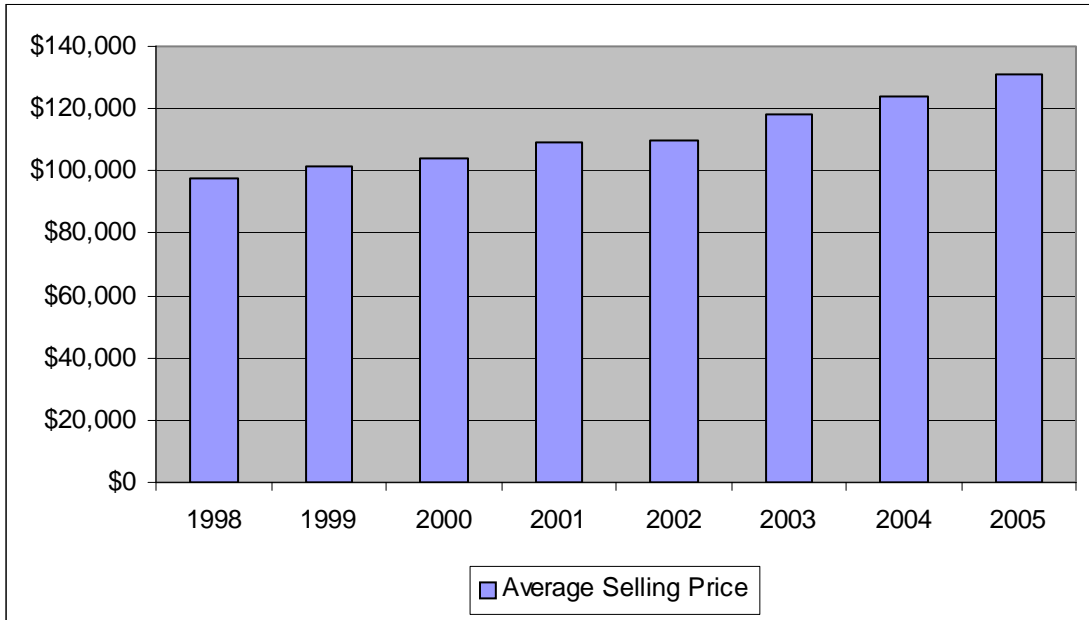
As figure 2-2 indicates, just over half of the Town’s homes were valued below \$150,000, but the Town’s median home value was \$142,400, far above the median value countywide, which was \$98,200. This compares to the state of Wisconsin’s median home value, which was still less than in Clinton, at \$112,200. While homes in the range of \$50,000 to \$99,999 represented the greatest percentage of homes in the County, that range only accounted for 15% of the homes in Clinton. 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 on the following page, 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. However, residential values in the Town of Clinton are forecasted to increase, but not to the degree that they will increase in most other areas of the County.

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 Clinton’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 become 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
Town of Turtle	\$36,496	\$45,509	\$91,394	\$122,256	\$163,541	\$218,766
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
Rock County	\$35,550	\$43,258	\$88,787	\$114,052	\$146,506	\$188,195

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, 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. An analysis using alternative projections is included as appendix x.x to this plan. As evidenced by this table, residential property values will continue to climb, making homeownership a progressively more financially daunting goal through most of the County, but not so much in the Town of Clinton.

In 1980, residential values in Clinton ranked 7th highest among all 20 towns in the County, and fell slightly above the countywide average. By 2000, Clinton’s residential values had increased at a startling rate, landing far above the countywide average, leaving only four towns in the County with residential values that averaged higher than in Clinton. In 2015, it is projected that Clinton’s average residential value will again fall below the countywide average, and will rank the lowest of all towns. It is unknown what contributed to the high values the Town once experienced, or why the values are expected to lose momentum.

Housing Needs Analysis

The Housing element now shifts from an analysis of the housing supply towards an analysis of housing demand in Clinton. A cornerstone of this analysis is an investigation of the affordability of housing in the Town. 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 Clinton. By observing conditions and trends throughout the area, efforts of the planning team can more effectively assess the housing needs of current and future Clinton citizens.

Overall Housing Need

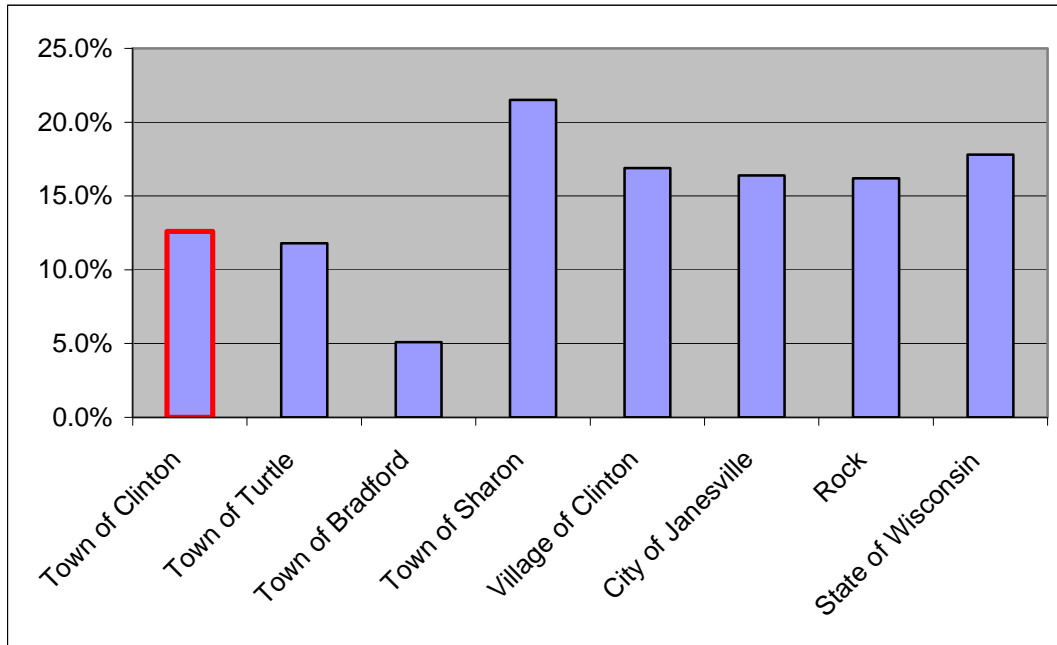
In 2000, there was an inadequate supply of vacant housing overall (table 2-2). In the first half of the decade since then, an economic slowdown and dramatic drop in interest rates have actually caused the demand for rental units to decline, bringing the rental vacancy rate to about 8 percent nationwide, according to a 2004 study by the United States Department of Housing and Urban Development (HUD). In Clinton, owner-occupied residences have been on an incline, but it appears the Town could still use more of these residences to boost the vacancy rate above the zero percent available in the year 2000. This is especially true given this national trend of the declining demand for rental units.

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. 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 Clinton homeowners paying thirty percent or more of their income for housing was 12.6%. This figure is about average among the county’s neighbors and is lower than for the state as a whole (figure 2-4). Among neighboring Rock County towns, Clinton does have the highest percentage of homeowners paying over 30% of their income towards housing. However, directly to the east, in Walworth County, the Town of Sharon has over 21% of their homeowners paying over 30% of their income towards housing. They also pay more of their income towards housing in the Village of Clinton.

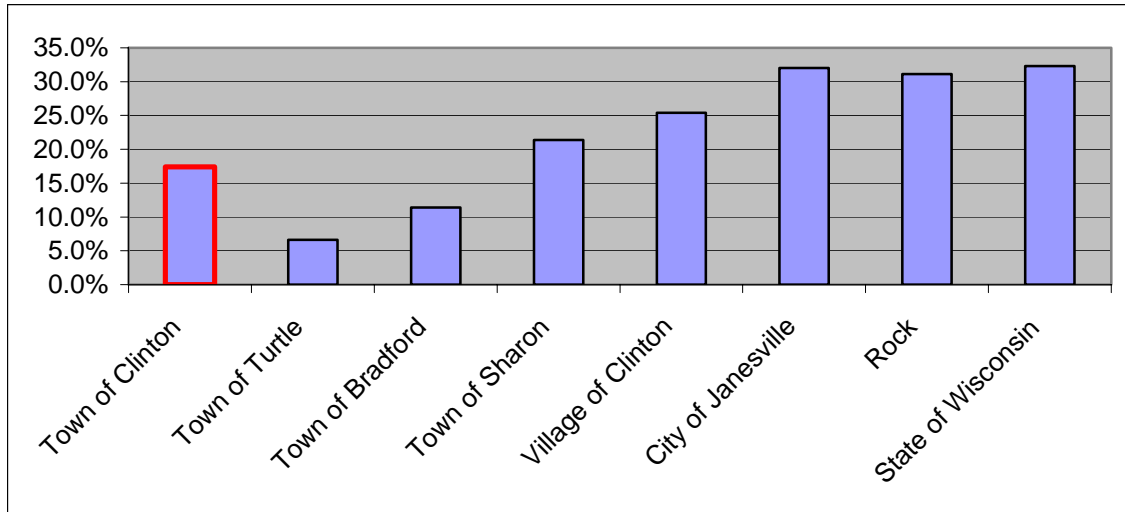
Figure 2-4 : Housing Affordability for Homeowners, 1999



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

While housing affordability, as measured by the HUD standard, is just a slight issue for Clinton homeowners, a considerably higher number of renters in the Town pay disproportionately for housing costs. According to the 2000 U.S. Census, more than 17% of the renters in the Town of Clinton spend over thirty percent of their income on rent. This figure falls higher than neighboring towns in Rock County, but lower than in the Town of Sharon, and lower yet than the Village of Clinton and the County as a whole. Figure 2-5 relates the Town of Clinton 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 fair percentage of Rock County 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 soon. Table 2-5, on the next page, 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. Recalling Table 2-4, 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 working in and looking 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 Wk/Incl Fast	120	\$14,518	\$221.73	\$362.95
Registered Nurses	100	\$49,535	\$756.53	\$1,238.38
Truck Drivers/Light or Delivery Svcs	90	\$34,619	\$528.73	\$865.48
Laborers/Freight/Stock/Material Movers/Handlers	90	\$23,199	\$354.31	\$579.98
Sales Reps/Wkls/Mfg/Exc. Tech/Sci Products	80	\$38,656	\$590.38	\$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
Packers/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
Barenders	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	\$1,086.50	\$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
Total Jobs (Annual) in Top 25	1,890	\$26,500	\$404.72	\$662.49
Average Maximum Mortgaged Value of House :			\$62,903	
(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 Programs

A number of programs exist to provide the Town of Clinton and its residents with housing opportunities that may not have otherwise been possible. There are several state and federal housing programs in place to assist private and non-profit developers in providing (and rehabilitating) affordable, elderly, and assisted housing in the town. A detailed list of housing programs can be found in the Housing element of the Rock County Multi-Jurisdictional Comprehensive Plan. Although that list of programs is not necessarily exhaustive, it is important for the Town to review and implement, when appropriate, these programs when exploring a variety of housing options.

The Town of Clinton, through the Housing & Community Development arm of the Rock County Planning and Development Agency, may utilize a number of the programs detailed in the county plan. Among these, the Community Development Block Grant

(CDBG) program allows the town to receive CDBG funds on an annual basis for housing, economic development, and community service initiatives that benefit low- to moderate-income residents. Over \$500,000 annually in CDBG funds is available for eligible projects in participating communities. Eligible projects related to housing include rehabilitation, minor home repair, handicapped accessibility modifications, down-payment assistance for first-time homebuyers; and housing education, training, and counseling.

Other housing programs available to Town of Clinton residents include home mortgage and improvement loans from WHEDA and grants from the U.S. Department of Agriculture - Rural Development. The Home Investment Partnerships Program (HOME) funds down-payment assistance for homebuyers, rental rehabilitation, weatherization-related repairs, accessibility improvements, and rental housing development. The Housing Cost Reduction Initiative (HCRI) funds activities such as emergency rental aid, homeless prevention efforts, and related housing initiatives. Further information on these programs can be obtained by contacting WHEDA.

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 Clinton 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 Clinton's housing element proposes to guide future housing development according to the following policies:

1. The Town may 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 Clinton may 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 Town may promote the sale of vacant residential lots, rather than developer-built residences, so owners of new homes can choose the home plan and materials they desire.
4. The Town may adopt and enforce anti-repetition regulations for the building of homes in subdivisions, and examine the use of stricter building codes to address quality of materials.

5. The Town may amend the Zoning Ordinance to allow temporary conversions of single-family homes to accommodate elderly parents/grandparents of the property owner.
6. 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.
7. Future residential developments and neighborhoods may locate within a road system that keeps non-local traffic from passing through local streets in residential developments.
8. When possible, easements for walking and biking trails may be secured to link new housing and open space or park developments.