CHAPTER FOUR: HOUSING

INTRODUCTION

Housing is an important segment of the community. It is necessary to consider housing when assessing a community's needs. The type of housing available in a community is related to such factors as income level, family size, age, etc. By studying household characteristics, housing conditions, the role of the Township can be determined.

Researching housing statistics provides Burt Township the opportunity to inventory existing housing stock and its condition, occupancy and affordability characteristics; to assess its adequacy and suitability for serving current and future population needs; and to articulate community housing goals. This chapter will inventory selected housing characteristics within the Township.

HOUSING UNITS

The total number of housing within Burt Township has increased by 7.8 percent from 715 units in 2000 to 771 units in 2010. By comparison, the total number of housing units in Alger County increased from 5,964 to 6,554 or 9.9 percent between 2000 and 2010.

According to the 2010 Census, only 333 of the 771 existing housing units are occupied. Burt Township contains a significant number (52.5 percent) of seasonal and recreational use dwellings. Burt Township's number of seasonal units is exceptionally high, likely due to the fundamentally recreational nature of the Township. Nearly all (92.5 percent) of the vacant units in the Township are used seasonally. Within Alger County, less than one-third of homes are used for seasonal or recreational use. Since 2000, the number of homes used seasonally in Burt Township has actually decreased. For Alger County as a whole, the number of seasonal dwellings increased from 2000 to 2010.

| Table 4-1 | | | | | | | | | |
|--|--------|---------|--------|---------|--------------|---------|--------|---------|--|
| Housing Units, Burt Township and Alger County, 2000 and 2010 | | | | | | | | | |
| | | Burt To | wnship | | Alger County | | | | |
| | 2000 | | 2010 | | 2000 | | 2010 | | |
| Housing Units | Number | Percent | Number | Percent | Number | Percent | Number | Percent | |
| Total Units | 715 | 100.0 | 771 | 100.0 | 5,964 | 100.0 | 6,554 | 100.0 | |
| Occupied | 243 | 34.0 | 333 | 43.2 | 2,785 | 63.5 | 3,898 | 59.5 | |
| Owner | 214 | 88.1 | 269 | 80.8 | 3,121 | 82.5 | 3,228 | 82.8 | |
| Renter | 29 | 11.9 | 64 | 19.2 | 664 | 17.5 | 670 | 17.2 | |
| Vacant | 472 | 66.0 | 438 | 56.8 | 2,179 | 36.5 | 2,656 | 40.5 | |
| For Rent | 12 | 1.7 | 16 | 3.7 | 95 | 12.5 | 145 | 5.5 | |
| For Sale | 10 | 1.4 | 7 | 1.6 | 104 | 3.2 | 106 | 4.0 | |
| Rented/Sold, Not Occupied | 6 | 0.8 | 0 | 0.0 | 35 | 0.6 | 9 | 0.3 | |
| Seasonal Use | 448 | 62.7 | 405 | 92.5 | 1,842 | 30.9 | 2,155 | 81.1 | |
| Other Vacant | 2 | 0.3 | 8 | 1.8 | 121 | 2.0 | 212 | 8.0 | |

Source: U.S. Bureau of the Census, Census 2000 Table DP-1 Profile of General Demographic Characteristics (all SF1 data); Census 2010 Table DP-1 Profile of General Demographic Characteristics.

Most of the 771 housing units in the Township are single-family homes. There are also mobile homes in the Township and several apartments. In 1987, the 18-unit Bay View condominiums were constructed in the community of Grand Marais.

HOUSING TENURE

Renting is an alternative to home ownership that many people choose for a variety of reasons. For the young it does not commit them to long-term debt; for the mobile, renting does not strap them down; and for the elderly, it means relatively maintenance-free housing. Of the 333 households in the Township, 269 (80.8 percent) owned their homes, while 64 (19.2 percent) rented. In Alger County, approximately 28 percent of all housing units are rented.

According to the American Community Survey 2005-2009 estimates, the median gross rent for rental units in Burt Township is \$256, which is significantly lower than the median gross rent of \$515 for Alger County as a whole.

The Grand Marais Citizens Housing Authority, a nonprofit corporation formed in August 1991, applied for a Farmers Home Administration loan to construct multi-family housing on a one acre site. The Housing Authority constructed a 14-unit structure to provide affordable housing to senior citizens.

HOUSING OCCUPANCY

The number of persons per occupied unit in the Township decreased by 20.7 percent; from 1.98 in 2000 to 1.57 persons in 2010. The decrease in household size is consistent with the experience of Alger County where the average number of persons decreased from 2.35 persons to 2.20 persons (6.4 percent) during the same time frame.

HOUSEHOLD TYPE AND RELATIONSHIP

The United States Bureau of the Census categorizes households into three types: family households, non-family households, and group quarters. Family households consist of a householder and one or more persons living in the same household who is related by birth, marriage or adoption. Non-family households consist of either one person living alone or of two or more persons who share a dwelling but do not constitute a family. Group quarters refer to facilities providing living quarters that are not classified as housing units (i.e. prisons, nursing homes, dormitories).

Table 4-2 presents census data on household types and the relationships occurring in those households for the Township. The most prevalent type of household is the non-family household, representing over 60 percent of households in Burt Township. Approximately 4.8 percent of households consist of single parents, while 39.9 percent of households are married couple families. Approximately 57.7 percent of households are individuals living by themselves; 33.0 percent of individuals living alone are over the age of 65. Elderly individuals living alone may benefit from additional services, such as Meals on Wheels.

| Table 4-2 Household Type and Relationship, Selected Areas, 2010 | | | | | | |
|--|---------------|---------|--|--|--|--|
| Composition of Households | Burt Township | | | | | |
| | Number | Percent | | | | |
| Total Population | 522 | 100.0 | | | | |
| Total Households | 333 | 100.0 | | | | |
| Family Households | 133 | 39.9 | | | | |
| Married Couple Family | 117 | 35.1 | | | | |
| Male Householder | 7 | 2.1 | | | | |
| Female Householder | 9 | 2.7 | | | | |
| Non-family Households | 200 | 60.1 | | | | |
| Householder Lives Alone | 192 | 57.7 | | | | |
| Householder 65 Years & Over | 110 | 33.0 | | | | |

Source: US Bureau of the Census, Table DP-1, 2010.

HOUSING AGE AND CONDITION

The age and condition of housing in a community can be an important indicator of housing needs and can assist in identifying housing that requires special attention to continue to provide safe and suitable shelter. Declining housing conditions can be an indication of unsafe and inadequate shelter for some residents.

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Over 30 percent of Burt Township's housing units are over 50 years old, with over 23 percent of the total housing stock over 70 years old.

| Table 4-3 Housing Units by Year Structure Was Built, Selected Areas | | | | | | | | | |
|--|--------------------------------------|--|---|--|---|--|---|---|---|
| Unit of Government | Percent Built 2005 or later | Percent Built from 2000 to 2004 | Percent Built from 1990 to 1999 | Percent Built from 1980 to 1989 | Percent Built from 1970 to 1979 | Percent Built from 1960 to 1969 | Percent Built from 1950 to 1959 | Percent Built from 1940 to 1949 | Percent Built in 1939 or earlier |
| Burt Township | 0.1 | 1.9 | 14.5 | 11.7 | 32.3 | 9.1 | 2.9 | 4.4 | 23.1 |
| Alger County | 0.7 | 4.3 | 15.8 | 9.4 | 22.2 | 8.9 | 8.5 | 8.3 | 22.0 |

Source: US Bureau of the Census, American Community Survey Estimates 2005-2009.

Further evidence of poor housing conditions is indicated by those units lacking plumbing or kitchen facilities. According to the 2005-2009 American Community Survey estimates, there are no homes that lack complete plumbing facilities and no homes that lack a complete kitchen. These numbers have decreased significantly since 1990. As these figures include total housing units, some of these homes may be camps or seasonal dwellings which often lack these amenities.

HOUSING VALUE

The cost of housing should be compatible with the income of its residents. If affordable housing is not available in a community, workers may be forced to live elsewhere and commute to their jobs. Conversely, if there is not an adequate supply of middle and upper-income housing, the future economic development potential of the community may be hindered.

Median housing values have been steadily increasing nationwide. The home value is an estimate of how much the property would sell for if it were for sale. Estimates of home value are based on owner occupied units only.

The median value of owner-occupied housing units in Burt Township increased by 78.4 percent from 2000 (\$72,200) to 2005-2009 estimates (\$128,800). By comparison, the reported value of owner-occupied homes in Alger County increased by 93.6 percent over the same time frame.

ISSUES AND OPPORTUNITIES

- The percentage of occupied units in Burt Township is much lower than the County. Due to the recreational nature of living in Burt Township, many homes are used seasonally or for seasonal purposes. Of the 771 housing units in the Township, 405 are used for seasonal and recreation use and 333 are occupied year-round.
- The increase in the housing stock was the result of an increase in owner occupied units and seasonal dwellings. Overall the Township's housing stock grew by 7.8 percent, from 715 units in 2000 to 771 units in 2010.
- The vast majority of housing units in the Township consists of single family homes. Mobile homes are also common.
- Average household size in Burt Township has decreased dramatically; the average household is currently 1.57 persons. Over 57 percent of households are individuals living alone. One of the issues discussed, which is not unique to Burt Township, is the difficult time young people have in finding affordable housing.
- Burt Township's housing stock is a mixture of older homes and few recently built homes. There are no units that reported a lack of plumbing, kitchen facilities, despite the abundance of seasonal residences.