

Chapter 4: 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.

This chapter will inventory selected housing characteristics within the Township.

Housing Units

The total number of housing units within Burt Township has increased by 25% from 548 units in 1980 to 687 units in 1990. By comparison, the total number of housing units in Alger County increased from 5,067 to 5,775 or 14% between 1980 and 1990.

According to the 1990 Census, only 29% of the 687 housing units are occupied. The Township contains a significant number (63%) of seasonal and recreational use dwellings. Within Alger County, less than a third of the homes are used for seasonal or recreational use.

During the 1980s, the number of seasonal units in the Township increased by 24%, from 314 dwellings to 431 homes. In 1980, seasonal dwellings represented 57% of the total housing in the Township. For Alger County as a whole, seasonal dwellings increased by 13% from 1980 to 1990.

Housing Units: 1990

	Burt Township		Alger County	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Occupied Housing Units	202	29%	3,337	58%
Vacant Housing Units	485	71%	2,438	42%
Seasonal, Recreational	431	63%	1,858	32%
For Sale or Rent	54	8%	580	10%
Total Housing Units	687		5,775	

Source: U.S. Census, 1990

Most of the 687 housing units in the Township are single-family homes. There are 100 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 202 households in the Township 162 (80%) owned their homes and 40 (20%) rented. The ownership/rental rate of the Township mirrors that of Alger County, where 20% of the units are rented.

The median contract rent for rental units in Burt Township is \$200, which is slightly less than the median rent of \$206 for Alger County as a whole.

Interest has developed for construction of a senior citizen housing complex. The Grand Marais Citizens Housing Authority, a non-profit corporation formed in August, 1991, has applied for a Farmers Home Administration loan to construct multi-family housing on a one acre site. Plans are to construct a 14-unit structure to provide affordable housing to senior citizens. The estimated construction cost is \$565,000. Construction will start in May with completion in 1993.

The Authority is appealing the results of the appraisal; barring an unsuccessful appeal, the Authority would have to reduce the construction costs or seek additional outside funding.

Housing Occupancy

The number of persons per occupied unit decreased by 2%, going from 2.38 persons in 1980 to 2.34 in 1990. The decrease in household size is consistent with the experience of Alger County where the average number of persons decreased from 2.76 to 2.52 persons, or about 9% during the same timeframe.

Though overall the number of persons per household decreased, this was not true for rental units. The average number of persons per rental unit increased from 2.15 persons to 3 persons or 40% during the past decade. For Alger County as a whole, the average number of persons residing in rental units remained virtually the same from 1980 to 1990.

Housing Occupancy

	Burt Township			Alger County		
	1980	1990	% Change	1980	1990	% Change
Persons Per Household	2.38	2.34	-2%	2.76	2.52	-9%
Persons/Owner Unit	2.43	2.18	-10%	2.89	2.59	-10%
Persons /Rental Unit	2.15	3.00	40%	2.24	2.25	1%
Unit with >1 person / room	1	7	600%	119	78	-34%

Source: U.S. Census, 1980 & 1990.

With more than one person per room in a housing unit, seven or 3% of the Township's occupied housing units are considered overcrowded. In Alger County, 2% of the occupied housing units are considered to be overcrowded. While the number of overcrowded units in Alger County decreased by a third, overcrowded conditions worsened in Burt Township.

The types of households in Burt Township are presented below:
 The most prevalent type is married couples, with both husband and wife representing almost 60% of the households. Nine percent of the households are single parents. Around 30% of the households are individuals living by themselves.

Household Type in Burt Township

	<u>Number</u>	<u>Percent</u>
Married Couple	121	60%
Female Headed Household	14	7%
Male Headed Household	4	2%
Non-Family Household	63	31%

Source: U.S. Census, 1990.

Housing Age and Conditions

Over 48% or 334 of Burt Township's 687 housing units are over 30 years old, with almost a third of the total housing stock over 50 years old. Older housing often suffers from deterioration, or is less energy efficient and accessible than newer homes.

Age of Housing Units

<u>Year Built</u>	<u>Burt Township</u>		<u>Alger County</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
1980 – 3/1990	128	19%	936	16%
1960 – 1979	227	33%	2,208	38%
1959 or earlier	334	48%	2,631	46%

Source: U.S. census, 1990.

Further evidence of poor housing conditions is indicated by those units lacking plumbing or kitchen facilities. According to the 1990 Census, there are 47 homes that lack complete plumbing facilities and 41 that lack a complete kitchen. 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 median value of an owner-occupied housing unit in Burt Township increased by 534, from \$27,100 in 1980 to \$41,400 in 1990. By comparison, the reported value of owner-occupied homes in Alger County increased by 32% over the same time frame.

Of the owner-occupied homes in Burt Township, 63% are valued less than \$50,000 and 36% have a value between \$50,000 and \$99,999. In the county, 70.6% of the owner-occupied homes have a value of less than \$50,000 and 28% have a value between \$50,000 and \$99,999.

Results of Field Survey

A field (windshield) survey conducted on December 9, 1990, included only those residences that could be seen from the road easily. Most of the housing that borders the south side of the bay was not visible to the viewer. The survey included housing along M-77, and on the following and

intersecting roads: Webb, Ellen Street, Airport Road, Veteran, Grand Marais Avenue, Edward, Lake, Woodruff, Campbell, McMillan, Alger, Adams, Millan, Chisholm, Brazel, Carlson, Wilson, and Randolph. Housing structures were rated as follows:

1. Structures in sound condition requiring normal maintenance only.
2. Structures in deteriorating condition with defects correctable by normal maintenance at a reasonable cost (painting, porch repair, roofing, gutters, and downspouts).
3. Structures in deteriorating condition because of defects not correctable by normal maintenance (structure requires major repair).
4. Structures deficient to a point warranting clearance.

The chart below summarizes the number and percentage of structures in each category.

55.9%	171	Sound
22.2%	68	Minor Repair
13.7%	42	Major Repair
8.2%	25	Dilapidated
100.0%	306	Total Number of Units Surveyed

Overall, the housing in Grand Marais is in decent condition. Of the housing units surveyed, approximately 56% are rated as being in good condition and 78% received a structure rating of 1 or 2. Units that received a rating of 3 were being lived in and often the façade was in good condition (no chipped paint, etc.); however, to the naked eye the foundation had settled at an angle different from the porch or an addition. Seventeen mobile homes were included in this survey, and six structures were observed to be vacant.

At least 24 of the units surveyed were not being occupied on December 9, 1990, because these units had windows that were boarded up and/or driveways that were not plowed, and there had been a snowstorm on the previous Monday.

The oldest housing appears to be located right in the community of Grand Marais bordered by Brazel and Wilson Streets to the North and South and Chisholm and M-77 to the West and East. Newer housing has been, and continues to be, constructed along M-77 and intersecting roads to the South of Grand Marais and along the bay shore. In the future, construction of new homes may decrease because of a lack of available platted building sites.

Issues and Opportunities

There is a significant number of seasonal dwellings in Burt Township. Of the 687 housing units in the Township, 63% are used for seasonal and recreational use and 29% are occupied year-round.

The increase in the housing stock was the result of an increase in seasonal dwellings. Overall the Township's housing stock grew by 25% from 548 units in 1980 to 687 units in 1990.

The size of the household has slightly decreased; in 1980 there were 2.38 persons and in 1990 there were 2.34 persons. The majority of the Township's households are married couples. About 30% of the 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.

Almost half of the Township's housing stock is over 30 years old, with almost a quarter over 50 years of age. There are 47 homes that lack complete plumbing facilities and 41 that lack a complete kitchen. Given the high percentage of seasonal homes in the Township, it is likely that some of these may be camps, which often lack these amenities. A 1990 windshield field survey revealed that approximately 56% of the housing in Grand Marais is in decent condition and only 8% appear to be dilapidated. About a quarter of the people surveyed, stated housing was in need of either minor or major repair work.

With the age of the homes and some lacking certain amenities and the results of the windshield survey, there appears to be the need for a housing rehabilitation program to address these deficiencies.