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## CHAPTER 6: HOUSING

### FINDINGS AND RECOMMENDATIONS

- The housing stock in the Town is older than in the county and state.
- The Town has little housing diversity; 94 percent of the residential structures in the Town were comprised of single-family units according to the 2013-2017 ACS 5-Year.
- The share of family households and married couple families was significantly greater in the Town than in the county or the state.
- The average number of persons per household was higher in the Town in both 2000 and 2010, when compared to the county and the state.
- Over half (51.3%) of renters were spending more than 30 percent of their income on housing in the Town in 2013-2017. In comparison, 43.1 percent of county renters and 45.7 percent of state renters found housing unaffordable.

#### United States Census Data

Some data in the following chapter was obtained from the American Community Survey (ACS). The ACS is an ongoing statistical survey by the U.S. Census Bureau representing a sample of the population over a period of time, differing from the Decennial U.S. Census where figures are based on actual counts during a point in time. ACS estimates are controlled to decennial population estimates and become less accurate over the decade, meaning estimates are only as accurate as the census count on which they are based.

ACS data can be used to draw conclusions, however, due to the limitations of these estimates, patterns can only be inferred through the data and consequently there is a larger margin of error (MOE). Small sample size increases the MOE, indicating inaccuracy and rendering the data unreliable. As a result, annual fluctuations in the ACS estimates are not meant to be interpreted as long-term trends and caution should be taken when drawing conclusions about small differences between two estimates because they may not be statistically different. It should also be noted when comparing ACS multi-year estimates with decennial census estimates, some areas and subjects must be compared with caution or not compared at all.

The following Findings and Recommendations are based on an analysis of the data contained in Tables A-20 through A-29. These tables are found in Appendix A.

#### Housing Characteristics

##### *Age of Housing (Table A-20)*

- The housing stock in the Town is older than in the county and state. About half (54.2%) of the housing stock in the Town was built before 1970, and about one-third was built before 1940. In comparison, 49.3 percent (pre-1970) and 25.2 percent (pre-1940) of

county and 46.2 percent (pre-1970) and 19.6 percent (pre-1940) of the stock housing stock was built before 1970 and 1940, respectively.

- The top two decades for housing construction was the 1970's and 1990's for all jurisdictions.

#### **Types of Housing Units** (Table A-21)

- The Town has little housing diversity; 94 percent of the residential structures in the Town were comprised of single-family units according to the 2013-2017 ACS 5-Year Estimates. In comparison, single-family units made up 74.5 percent of county and 70.9 percent of state residential units.

#### **Housing Occupancy and Tenure** (Table A-22)

- The share of occupied and owner occupied units fell in every jurisdiction between 2000 and 2010. By 2010, 93.2 percent of the housing units were occupied in the Town, compared to 92.7 percent in the county and 86.9 percent in the state.
- In 2010, 86.5 percent of occupied units were owner occupied compared to 72.3 percent in the county and 68.1 percent in the state.

#### **Vacancy Status** (Table A-22, A-23 and A-24)

- The share and number of vacant units increased in all jurisdictions between 2000 and 2010. In addition, the Town had a lower percentage of vacant housing units than either the county or the state in both time periods.
- In 2010, 6.8 percent of Town housing units were vacant compared to 7.3 percent of county and 13.1 percent of state.
- The top vacant category in the Town in 2010 was *all other vacants* (42.1%). In comparison the top vacant category in the county was *for rent* (31.0%), while the top vacant category for the state was for *seasonal, recreational, or occasional use* (56.0%). These were also the top vacant categories in 2000.

#### **Housing Values** (Table A-25)

- The value of owner occupied home increased in all jurisdictions between 2000 and 2013-2017 ACS 5-Year Estimates. In 2000, about a three-quarters (72.4%) of the owner occupied housing stock in the Town (72.4%) and state (72.5%) were valued at less than \$150,000. Slightly more than 80 percent (80.6%) of owner occupied housing in the county was similarly valued.
- By 2013-2017, about two-thirds (68.7%) of the owner occupied housing stock the Town was valued at over \$150,000. Over half fell into the \$150,000 to \$299,999 range.
- In comparison according to the 2013-2017 ACS 5-Year Estimates, about half of the owner occupied housing stock in the county was valued at less than \$150,000, most falling within the \$100,000 to \$199,999 range.

#### **Median Housing Values** (Table A-26)

- The median value of owner occupied homes in the Town was generally slightly less than the other nearby towns in 2000 and 2013-2017, but more than the county, nearby

villages and the state. In 2000, the median value of owner occupied homes in the Town was \$121,000 compared with \$101,000 in the county and \$112,200 in the state.

- By 2013-2017, the median owner occupied home had increased by 58 percent in the Town to \$191,200, 47.9 percent in the county to \$149,400 and 50.9 percent in the state to \$169,300.

#### **Household Types (Table A-27)**

- The share of family households and married couple families was significantly greater in the Town than in the county or the state. In 2010, 82.6 percent of all households were family households compared to 66.3 percent in the county and 64.4 percent in the state.
- In addition, 71.8 percent of family households were husband-wife family households in the Town. A significantly smaller share, 53.5 percent in the county and 49.6 percent in the state were husband-wife family households.
- In about 80 percent of non-family households, the householder lived alone in 2010.

#### **Persons per Household (Table A-27)**

- The average number of persons per household was higher in the Town in both 2000 and 2010, when compared to the county and the state. In 2000, the average number of persons per household in the Town was 3.04 compared to 2.52 in the county and 2.50 in the state.
- By 2010, the average number of persons per household declined in all jurisdictions. In the Town, the average persons per household was 2.71 compared to 2.41 in the county and 2.43 in the state.

#### **Household Size (Table A-28)**

- The Town has a higher percentage of three and four person households when compared with the county and the state. In 2010, about a third (34.7%) of the households contained three or four persons compared to 27.3 percent in the county and 27.4 percent in the state.
- The majority of households in all jurisdictions in both years was one and two person households. One and two person household made up about half (54.3%) of the households in the Town in 2010, compared with about two-thirds of the households in the county (64.6%) and the state (64%).

#### **Housing Affordability**

- According to the U.S. Department of Housing and Urban Development (HUD), housing is considered affordable if less than 30% of a household's income is needed for housing costs.
- The median household income in the Town of Oakfield in 2017 was \$73,417+/- \$5,472 or about \$6,118 per month. That means a household at the median income level could spend up to \$1,835 per month on housing before the cost would be considered unaffordable.

**Owner Affordability (Table A-29 and A-30)**

- About a third (31.8%) of homeowners with a mortgage and a quarter (23.4%) of homeowners without a mortgage in the Town were spending more than 30 percent of their income on housing in 2013-2017. In comparison, a quarter (23.5% in the county and 25.6% in the state) of homeowners with a mortgage and slightly more than a tenth (12.3% in the county and 14.3% in the state) of homeowners without a mortgage were spending a disproportionate amount of their income on housing.

**Renter Affordability (Table A-29 and A-30)**

- A larger share of renters in all jurisdictions were spending a disproportionate amount of their income on housing when compared to homeowners in 2013-2017. Over half (51.3%) of renters were spending more than 30 percent of their income on housing in the Town in 2013-2017. In comparison, 43.1 percent of county renters and 45.7 percent of state renters found housing unaffordable.

**HOUSING PLANS AND PROGRAMS**

**Local and County**

**Town of Oakfield**

- Currently, the Town of Oakfield does not administer a housing rehabilitation program, nor is any rental assistance program offered for residents. There is also no senior housing or housing programs sponsored or operated by any non-profit organizations (e.g. homeless shelters, domestic abuse centers).

**Fond du Lac Housing Authority**

- The Fond du Lac Housing Authority and the City of Fond du Lac Housing Authority operate as the Fond du Lac Housing Authority to cover Fond du Lac County. The authority provides safe and sanitary housing for low and moderate income people in Fond du Lac County. All of the housing projects are either located in the City of Fond du Lac or Village of North Fond du Lac. No projects are located in the Town of Oakfield.
- The Fond du Lac Housing Authority website is: <http://www.fdlpha.org/>.

**State of Wisconsin**

**University of Wisconsin – Extension**

- The University of Wisconsin Extension has a number of programs and resources available for homeowners, renters and landlords. Family living programs include financial, rent smart and parent education. Homeowner resources cover a wide variety of topics and include home care, maintenance and repair; life skills, financial information, gardening, landscaping, etc. For information is available at: <https://fonddulac.extension.wisc.edu/>.

**Wisconsin Department of Agriculture, Trade and Consumer Protection (DATCP)**

- DATCP publishes a guide for renters and landlords. This guide is available at: <https://datcp.wi.gov/Pages/Publications/LandlordTenantGuide.aspx>.

**Wisconsin Department of Administration – Division of Energy, Housing and Community Resources**

- The Department of Administration – Division of Energy, Housing and Community Resources offers a broad range of program assistance and funds to address homelessness and support affordable housing, public infrastructure, and economic development opportunities. More information is available at: <https://doa.wi.gov/Pages/AboutDOA/DEHCRMainPage.aspx>.

**Wisconsin Department of Health Services – Lead Safe Wisconsin**

- Funds are available for individuals and organizations working toward reducing lead-based paint hazards through home renovation and repair. More information is available at: <https://www.dhs.wisconsin.gov/lead/index.htm>.

**Wisconsin's Focus on Energy**

- Focus on Energy is Wisconsin utilities' statewide energy efficiency and renewable resource program. It offers a variety of services and energy information to energy utility customers throughout Wisconsin. To learn about the programs and services they offer, visit their website at: <http://www.focusonenergy.com>.

**Wisconsin Historical Society (WHS)**

- The Wisconsin Historical Society offers technical assistance and two tax credit programs for repair and rehabilitation of historic homes in Wisconsin. The Wisconsin Historic Society also provides grants to local governments and nonprofit organizations for conducting surveys and developing historic preservation programs. For additional information, visit: <http://www.wisconsinhistory.org/hp/>.

**Wisconsin Housing and Economic Development Authority (WHEDA)**

- WHEDA offers a number of multi-family and single-family home products. In addition the WHEDA Foundation awards grants to local municipalities and nonprofit organizations to support the development and improvement of housing facilities in Wisconsin for low-income persons. For more information, visit: <https://www.wheda.com/>.

**Wisconsin Affordable Assisted Living**

- The WI Department of Health and Family Services and the WI Housing and Economic Development Authority in partnership with NCB Development Corporation's Coming Home Program, a national program of the Robert Wood Johnson Foundation created Wisconsin Affordable Assisted Living. This website is a resource guide for providers, developers and consumers. For more information, visit: <http://www.wiaffordableassistedliving.org/index.html>.

## **Federal Programs**

### ***United States Department of Agriculture (USDA) - Rural Development***

- USDA Rural Development offers a variety of housing products including single-family, multi-family and farm labor housing products. For more information, visit: <https://www.rd.usda.gov/wi>.

### ***United States Department of Housing and Urban Development (HUD)***

- HUD offers a number of multi-family, single-family, public housing, and special needs programs. In addition, the Brownfield Economic Development Initiative Grant can be used for brownfield sites (converting old industrial to residential). For more information, visit: <https://www.hud.gov/>.

### ***Federal Financial Institutions Examination Council***

- The Community Reinvestment Act helps banks/financial institutions meet the credit/investment needs of their markets with the primary purpose of community development. For more information, please visit: <https://www.ffiec.gov/cra/default.htm>.

### ***United States Department of Veterans Affairs***

- The Veterans Administration provides a variety of benefits for eligible veterans and their dependents. Housing products include low cost loans for purchase, construction or repair of owner-occupied housing. For more information, please visit: <https://www.benefits.va.gov/homeloans/>.

## **GOALS, OBJECTIVES, AND POLICIES**

The following goals and objectives were identified in the Town of Oakfield Comprehensive Plan, 2008 – 2028.

### **Goal**

To encourage the development of carefully sited single-family, owner-occupied housing in locations that are compatible with the desire of the Town to preserve agricultural land and areas around the Niagara Escarpment and Horicon Marsh area.

### **Objectives**

1. Encourage future residential development in areas that have minimal impact on agricultural operations and are platted based on the Town's Conservation Subdivision Ordinance.
2. Encourage the provision of decent, safe, and sanitary housing for elderly, handicapped, and low to moderate-income residents of the town.
3. Promote the rehabilitation of substandard housing in the town in order to provide a decent and safe living environment for all residents.

**Policies**

1. The Town of Oakfield shall use the Comprehensive Plan and the Town’s Zoning Ordinance to maintain the agricultural character of the town.
  
2. The Town of Oakfield shall continue to use building and housing codes to maintain and ensure the quality and safety of existing and new housing units.

**IMPLEMENTATION**

The following programs or action are from the Town of Oakfield Comprehensive Plan 2008-2028 and will be listed in the Implementation Chapter.

Program or Action	Responsibility	Year
<i>From Housing Element</i>		
Encourage future residential development in areas that have minimal impact on agricultural operations and are platted based on the Town’s Conservation Subdivision Ordinance.	Plan Commission and Town Board	Ongoing
<i>Source: Town of Oakfield Comprehensive Plan 2008-2028</i>		