

APPENDIX C-6: HOUSING INVENTORY

HOUSING INVENTORY & ANALYSIS

Developing a baseline of housing characteristics for North Fond du Lac provides a foundation upon which to build North Fond du Lac's goals, framing concepts, policies; strategies and action items (see Chapter 2). The following section compiles and analyzes current housing conditions for North Fond du Lac and provides projections for future conditions based on the best available 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 (i.e. 2000, 2010) 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 sizes increase 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.

HOUSING GROWTH

The demand for housing can be influenced by a number of factors, including prevailing interest rates, income levels, proximity to places of work, and general population growth. To determine the historic and future demand for housing in North Fond du Lac, household trends and projections are used as one indicator of housing demand in the owner-occupied and rental sectors. Because the U.S. Census defines households to include all the persons who occupy a housing unit (house, apartment, mobile home, etc.), this analysis combines the rental and owner-occupied markets when assessing demands. Analyzing the number of residential building permits issued in North Fond du Lac provides another indicator of housing demand.

Historical Demand

During the 2000-2010 time periods, household size decreased from 2.53 persons per household to 2.37. Because there are fewer persons per household, the rate of increase for new households generally outpaces the rate of increase in population. The decrease in household size is best explained by a combination of national and local trends; national trends include the movement towards smaller families (including single parent families), the aging of the "baby boom" generation, and the increased prominence of single person households.

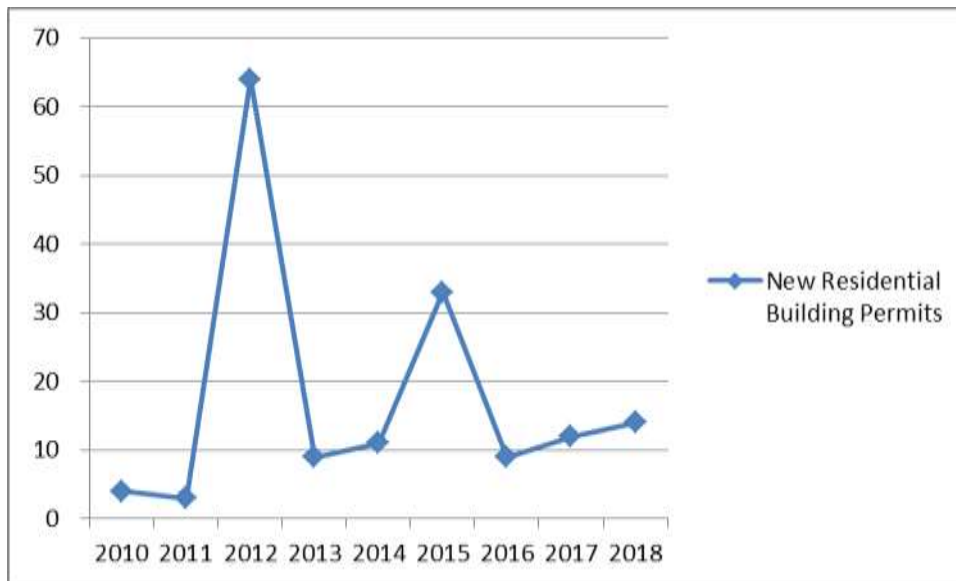
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Table 6-1: Households and Persons per Household, 2000 and 2010

Jurisdiction	2000		2010	
	No. HH	Average HH size	No. HH	Average HH size
North Fond du Lac	1,789	2.53	2,106	2.37
Fond du Lac County	36,931	2.52	40,697	2.41
Wisconsin	2,084,544	2.5	2,279,768	2.43

Source: U.S. Census 2000 & 2010, DP-1

Figure 6-1: New Residential Building Permits, 2010-2018



Source: WI DOA 2019

Overall, increases in yearly residential building permits issued were experienced between 2010 and 2018, as seen in Figure 6-1. **During the 2010 to 2018 time frame, North Fond du Lac averaged about 18 residential building permits per year.** There was a significant spike in building permits in 2012 with an increase of multifamily homes. This spike represents 40% of new residential building permits between 2010 and 2018

Looking forward, North Fond du Lac can anticipate an increase of approximately 362 households between 2020 and 2040, according to WDOA's estimates. The addition of a 10% market factor brings this figure to 398. A steady decrease in household size is also expected over the planning period which means more households would be created even if North Fond du Lac's population remained stable.

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Table 6-2: Estimated Households and Persons per Household, 2010-2040

	2010 Census		2020 Projection		2025 Projection		2030 Projection		2035 Projection		2040 Projection	
	No. HH	Persons per HH	No. HH	Persons per HH	No. HH	Persons per HH	No. HH	Persons per HH	No. HH	Persons per HH	No. HH	Persons per HH
North Fond du Lac	2,106	2.37	2,366	2.27	2,495	2.24	2,609	2.21	2,686	2.19	2,728	2.16
Fond du Lac County	40,697	2.41	44,308	2.31	46,020	2.28	47,419	2.25	48,079	2.22	48,076	2.20

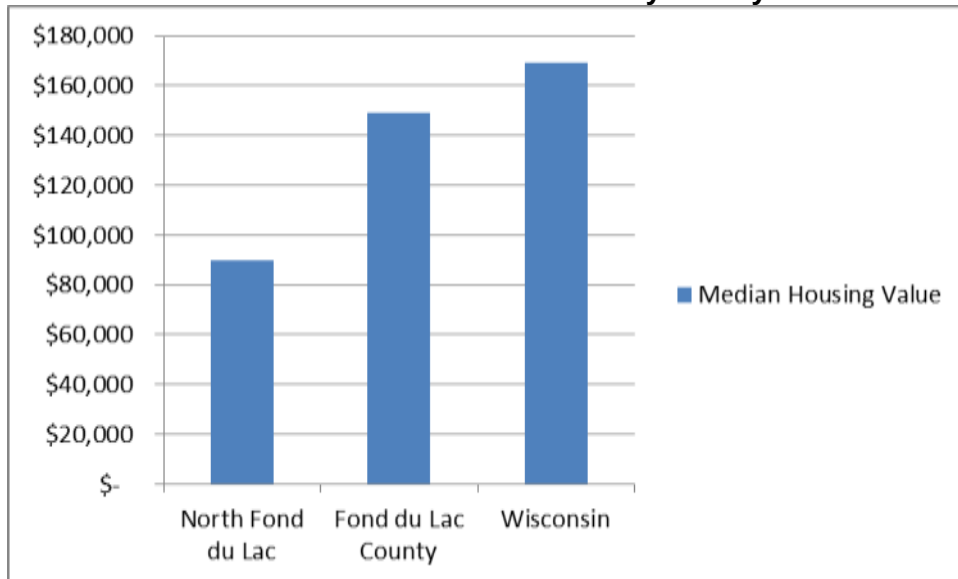
Source: U.S. Census 2010 and WI DOA Household Projections, 2013 Vintage

HOUSING VALUE

Median Value

North Fond du Lac's Median Value (\$90,000) of Owner Occupied Homes is significantly lower than that of Fond du Lac County's (\$149,400) and Wisconsin (\$169,300) according to 2013-2017 ACS 5-Year Estimates.

Figure 6-2 Median Value of Owner Occupied Homes, 2013-2017 American Community Survey



Sources: ACS 2013-2017 B25075 and B25077

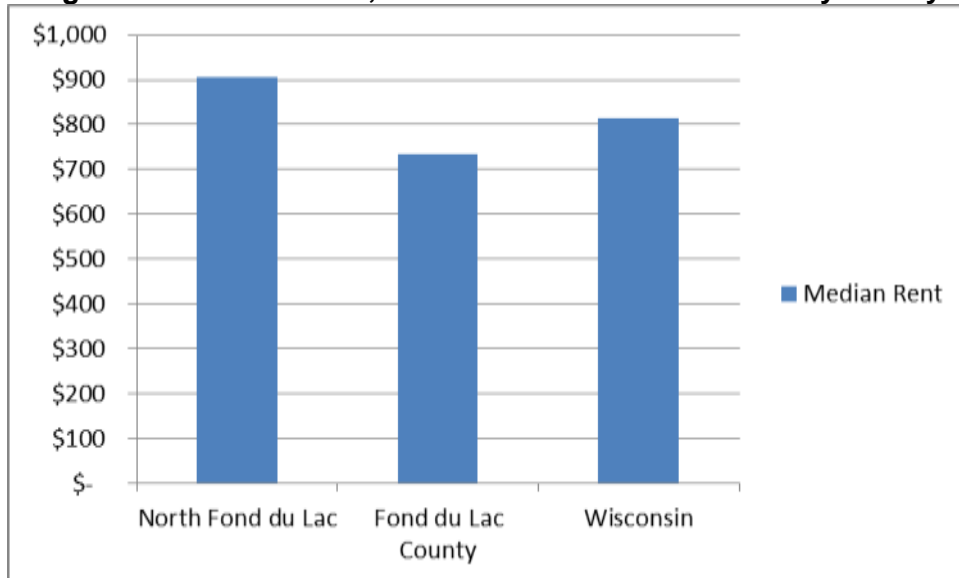
Rent

The 2013-2017 ACS 5-Year Estimates indicates the gross rent for North Fond du Lac (\$907) was higher than Fond du Lac County (\$734) and Wisconsin (\$813). However, it is important to remember ACS estimates have larger margin of errors and are sometimes less reliable. Higher rents and median value of owner occupied homes in North Fond du Lac may be due to a lower vacancy rate for both rental and homeowners. According to the 2013-2017 ACS 5-Year Estimates, the homeowner and rental vacancy rate was 0 percent in North Fond du Lac

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and 1.7 percent and 6.0 percent respectively, in Fond du Lac County. Although it is important to realize a portion of the increases in home value and rents is accounted for in the rate of inflation, while other portions are caused by increased market demand and other conditions.

Figure 6-3: Median Rent, 2013-2017 American Community Survey

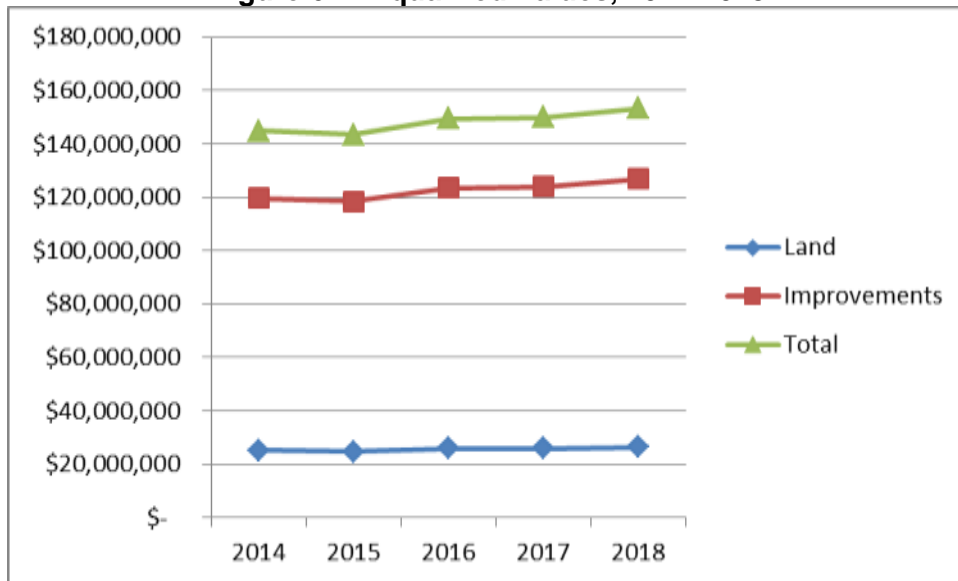


Source: 2013-2017 American Community Survey

The Wisconsin Department of Revenue releases yearly equalized property valuation reports. Equalized value is the total value of all real estate at full-market prices. Although these values are reported as a total value for the entire community, they can be used as a way to gauge the pricing trends for different sectors of real estate, such as residential, commercial and agricultural. **For North Fond du Lac, the value of residential property grew consistently between 2014 and 2018 (with a slight dip between 2014-2015, with total growth in the time period being 5.8 percent)** (see Figure 6-4). More specifically, the improvements portion of the value grew more rapidly (6.0%) than the land portion (4.9%) of the total value.

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Figure 6-4: Equalized Values, 2014-2018



Source: WI DOR, Statement of Equalized Value, 2014-2018

Housing Affordability

The relationship between housing costs and household income is an indicator of housing affordability, which is gauged by the proportion of household income expended for rent or home ownership costs. Rental costs include contract rent, plus the estimated average monthly cost of utilities and fuel. Owner costs include payments for mortgages, real estate taxes, fire hazard and flood insurance on the property, utilities and fuels. Households spending more than 30 percent of their income for housing may be at risk of losing their housing should they be confronted with unexpected bills or unemployment of one or more workers in that household.

In 2012-2016, the share of homeowners without a mortgage, homeowners with a mortgage and renters paying more than 30 percent of their income for housing in North Fond du Lac, was 19.2%, 26.5% and 35.5% respectively. In Fond du Lac County, the share of owners without a mortgage (12.3%) and with a mortgage (23.5%) paying a disproportionate share for their housing was lower than in North Fond du Lac. Additionally, North Fond du Lac was more successful in providing affordable housing to renters compared to Fond du Lac County, where 43.1 percent of renters paid a disproportionate share of their income for housing.

OCCUPANCY CHARACTERISTICS

Occupancy Status

Occupancy status reflects the utilization of available housing stock within a community. The total number of housing units includes renter-occupied, owner-occupied and various classes of vacant units, including those which are available for sale or rent and those which are seasonal, migrant, held for occasional use or other units not regularly occupied on a year-round basis.

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Table 6-3: Occupancy & Vacancy Characteristics

	North Fond du Lac			Fond du Lac County			Wisconsin		
	Estimate	MOE	%	Estimate	MOE	%	Estimate	MOE	%
Total Housing Units	1,886	119	100.0%	44,820	154	100.0%	2,668,692	2,383	100.0%
Occupied Housing Units	1,886	119	100.0%	41,387	479	92.3%	2,328,754	6,459	87.3%
Owner Occupied	1,210	135	64.2%	29,466	578	65.7%	1,559,308	8,215	58.4%
Renter Occupied	676	144	35.8%	11,921	572	26.6%	769,446	4,108	28.8%
Vacant Housing Units	-	12	0.0%	3,433	472	7.7%	339,938	4,639	12.7%
For Rent	-	12	0.0%	766	263	1.7%	39,499	1,839	1.5%
Rented not occupied	-	12	0.0%	93	79	0.2%	9,395	736	0.4%
For Sale Only	-	12	0.0%	526	234	1.2%	24,512	1,294	0.9%
Sold Not Occupied	-	12	0.0%	110	58	0.2%	6,852	672	0.3%
Seasonal Use	-	12	0.0%	945	151	2.1%	190,794	1,894	7.1%
Migrant Workers	-	12	0.0%	6	10	0.0%	570	163	0.0%
Other Vacant	-	12	0.0%	987	270	2.2%	68,316	2,316	2.6%

Sources: ACS 2013-2017 B25001, B25002, B25003, and B25004

In the 2013-2017 ACS sample period, North Fond du Lac's occupied housing stock was primarily composed of owner-occupied units, which accounted for 64.2% of occupied housing units, while rentals accounted for 35.8%. This split of owner-occupied versus rental occupied is similar to the county while the state has lower owner occupied units.

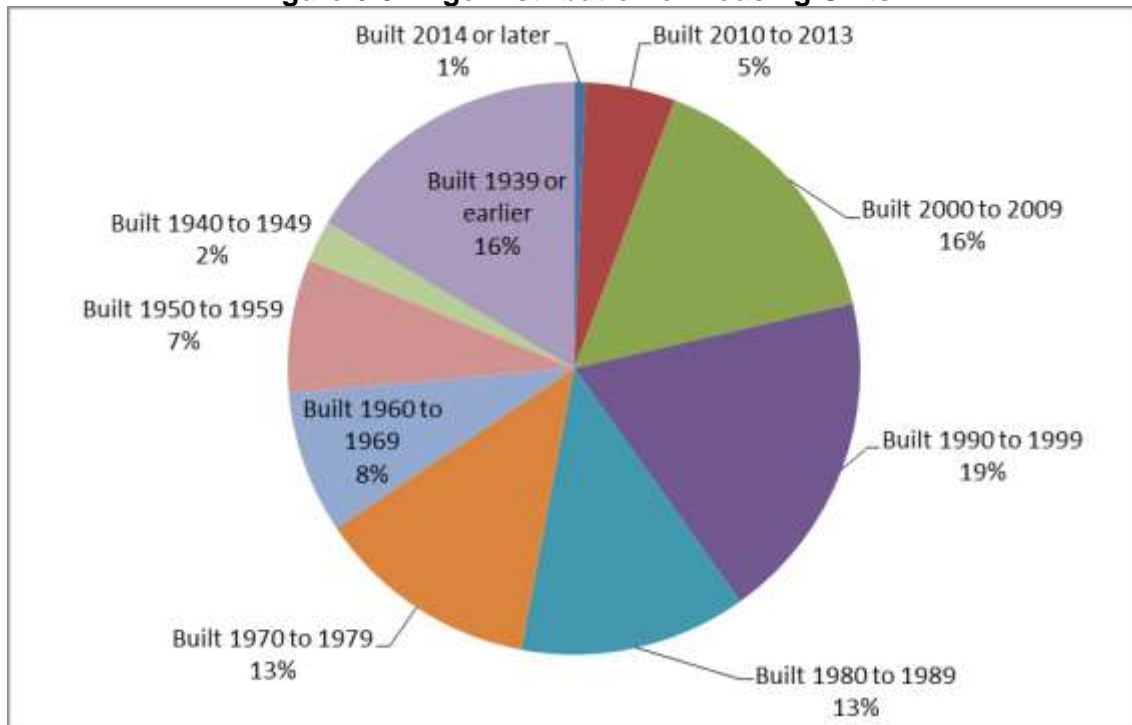
HOUSING STOCK CHARACTERISTICS

Housing Age

Because of substantial residential growth in the 1990's and 2000's, North Fond du Lac has a very young housing stock, overall (2013-2017 ACS 5-Year Estimates). As Figure 6-5 exhibits, **of the 1,886 residential units in North Fond du Lac, 34.4% of North Fond du Lac's residential structures (649 units) were built between 1990 and 2009.** Another large period of construction were homes built in 1939 or earlier with 16.5% share of the housing stock.

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Figure 6-5: Age Distribution of Housing Units



Sources: ACS 2013-2017 B25034 and B25035

Structural Type

Single family structures (attached and detached) are the dominant residential type in North Fond du Lac, accounting for 55.9% of units according to the 2013-2017 ACS 5-Year Estimates. This is less than the county (74.5%) and state (70.9%).

Table 6-4: Number of Units by Structural Type, 2013-2017

	North Fond du Lac			Fond du Lac County			Wisconsin		
	Estimate	MOE	%	Estimate	MOE	%	Estimate	MOE	%
1 - Unit, Detached	970	128	51.4%	32,058	555	71.5%	1,776,970	5,570	66.6%
1 - Unit, Attached	85	51	4.5%	1,343	248	3.0%	114,444	1,603	4.3%
2 Units	116	88	6.2%	2,162	315	4.8%	173,245	2,406	6.5%
3 or 4 Units	25	27	1.3%	1,347	257	3.0%	99,396	1,649	3.7%
5 to 9 Units	166	99	8.8%	2,360	358	5.3%	130,296	1,841	4.9%
10 to 19 Units	118	55	6.3%	1,744	301	3.9%	91,393	1,747	3.4%
20 to 49 Units	36	28	1.9%	1,396	300	3.1%	101,443	1,607	3.8%
50 or More Units	63	46	3.3%	807	173	1.8%	86,876	1,522	3.3%
Mobile Home	307	85	16.3%	1,603	162	3.6%	94,013	1,358	3.5%
Boat RV Van etc	-	12	0.0%	-	20	0.0%	616	125	0.0%
Total Housing Units	1,886	119	100.0%	44,820	154	100.0%	2,668,692	2,383	100.0%

Sources: ACS 2013-2017 B25024

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Housing Conditions

Four Census variables often used for determining housing conditions include units which lack complete plumbing facilities, kitchen facilities, no available telephone and overcrowded units. Complete plumbing facilities include hot and cold piped water, at least one flush toilet, and a bathtub or shower. If any of these three facilities is missing, the housing unit is classified as lacking complete plumbing facilities. Complete kitchen facilities for exclusive use include sink, refrigerator, and oven or burners. Again if any of these facilities are missing, the housing unit is classified as lacking complete kitchen facilities. The Census defines overcrowding as more than one person per room in a dwelling unit.

In North Fond du Lac, occupied units without complete plumbing and kitchen facilities are non-existent, while those lacking telephone services is also rare, occurring in only 0.8% of the time. North Fond du Lac's housing conditions fair better than Fond du Lac County, where 0.3% of dwellings lack complete plumbing facilities, 1.2% lack complete kitchen facilities and 2.0% have no telephone service available. Additionally, overcrowding (generally defined as more than one person per room) is a slight issue for North Fond du Lac (4.3%) and Fond du Lac County (1.6%)

Subsidized, Special Needs and Assisted Living Housing

Subsidized, special needs and assisted living housing serves individuals who, because of financial difficulties, domestic violence situations, disabilities, age, alcohol and drug abuse problems, and/or insufficient life skills need housing assistance or housing designed to accommodate their needs. In some instances, extended family structures and finances may allow families or individuals to cope privately with special needs. In most instances, however, some form of assistance is needed. The housing needs of these populations vary based on their circumstances, health, economic conditions and success of educational, training, treatment or counseling programs.

54 assisted living units, housed in seven separate Adult Family Homes and one Community Based Residential Facility exist within North Fond du Lac. Table 6-5 illustrates limited subsidized and special needs housing in North Fond du Lac, although Fond du Lac County does have many facilities which meet these needs.

Table 6-5: Subsidized & Assisted Living Units, 2019

	North Fond du Lac		Fond du Lac County	
	Number	Capacity	Number	Capacity
Adult Day Care	0	0	2	80
Adult Family Home	7	28	41	162
Community Based Residential Facilities	1	26	31	601
Residential Care Apartment Complexes	0	0	9	398
Total Units	8	54	83	1241

Source: Wisconsin Department of Health Services. Data accessed 8/29/19

HOUSEHOLD CHARACTERISTICS

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Evaluating household characteristics is important for understanding North Fond du Lac and the population it serves. Household size and year moved in information are two Census variables which can help with this evaluation.

When compared to Fond du Lac County, North Fond du Lac has had similar household sizes in 2000 and 2010 (See Table 6-1) and the WDOA estimates this trend will continue (See Table 6-2). The breakdown of persons per household (Table 6-6) is additional method to compare North Fond du Lac and Fond du Lac County. North Fond du Lac (79.4%) generally has a higher share of more than 2-person households than the county (72.2%).

Table 6-6: Persons per Household 2013-2017

	North Fond du Lac		Fond du Lac County	
	Estimate	Percent	Estimate	Percent
1-person household	389	20.6%	11,485	27.8%
2-person household	665	35.3%	16,077	38.8%
3-person household	400	21.2%	5,844	14.1%
4-or-more-person household	432	22.9%	7,981	19.3%

Source: ACS 2013-2017

Table 6-7 illustrates the year householders moved in for North Fond du Lac, Fond du Lac County and Wisconsin. The highest years for householders moving in were between 2000 and 2014 for all jurisdictions.

Table 6-7: Year Householder Moved In, 2013-2017

	North Fond du Lac			Fond du Lac County			Wisconsin		
	Estimate	MOE	Percent	Estimate	MOE	Percent	Estimate	MOE	Percent
Occupied Housing Units	1,886	119	-	41,387	479	-	2,328,754	6,459	-
Moved in 2015 or later	215	98	11.4%	3,868	436	9.3%	240,696	3,264	10.3%
Moved in 2010 to 2014	743	130	39.4%	11,415	538	27.6%	682,467	3,739	29.3%
Moved in 2000 to 2009	406	126	21.5%	11,902	511	28.8%	672,931	4,580	28.9%
Moved in 1990 to 1999	279	81	14.8%	6,452	369	15.6%	353,977	3,198	15.2%
Moved in 1980 to 1989	103	55	5.5%	3,070	244	7.4%	170,911	2,117	7.3%
Moved in 1979 and earlier	140	64	7.4%	4,680	285	11.3%	207,772	1,860	8.9%

Source: ACS 2013-2017