

# CHAPTER 6: HOUSING

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## INTRODUCTION

Planning for housing will ensure North Fond du Lac's housing needs are met. The design, placement and density of housing impacts the overall appearance and character of a community by defining a sense of place and encouraging or discouraging social interaction between residents. It influences the cost of housing and the cost and efficiency of other plan elements, such as roadways, school transportation (e.g. busing vs. walking), economic development and the provision of public utilities.

The "Smart Growth" Legislation requires the housing element contain objectives, policies, goals, maps and programs to meet current and future housing needs of North Fond du Lac, by developing and promoting policies which provide a range of housing choices for residents that meet the needs of all income levels, age groups, and persons with special needs. An assessment of age, structural, value, and occupancy characteristics of North Fond du Lac's housing stock is also required. This chapter, along with Appendix C-6 and Chapter 2, "Framework Plan" addresses these requirements.

## SUMMARY OF KEY POINTS AND NARRATIVE

### HOUSING GROWTH

#### THE FACTS:

- 1. 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.*
- 2. During the 2010 to 2018 time frame, North Fond du Lac averaged about 18 residential building permits per year.*
- 3. 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.*

#### WHAT IT MEANS:

North Fond du Lac continues to have steady rates of housing growth. Household sizes are reducing which creates additional demand for housing.

#### **PLAN COMMISSION DISCUSSION:**

- What impacts does a reduction in household size have on the community?*
- Does the land exist for the projected housing growth?*

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## HOUSING VALUE

### THE FACTS:

1. *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.*
2. *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).*
3. *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.*
4. *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.*

### WHAT IT MEANS:

Home values within North Fond du Lac are lower than the county and state, while rent amounts are higher. Access to affordable housing is not only a quality of life consideration, but is also an integral part of a comprehensive economic development strategy for a community. Communities need affordable housing for workers in order to retain existing companies and attract new companies to the area. Households which must spend a disproportionate amount of their income on housing, will not have the resources to properly maintain their housing, nor will they have adequate disposable income for other living expenses, such as transportation, childcare, healthcare, food, and clothing. Nevertheless, a need exists for expansion of housing choices to accommodate residents who currently pay more than is recommended for housing, given their incomes.

### **PLAN COMMISSION DISCUSSION:**

- *What can the community do to ensure that all housing needs are met in terms of affordability?*
- *Is there existing discussion about rent levels?*

## OCCUPANCY CHARACTERISTICS

### THE FACTS:

1. *In the 2013-2017 ACS sample periods, 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%.*

### WHAT IT MEANS:

The split of owner-occupied and rentals are similar to the county and state. Many communities are finding needs for additional rental properties.

### **PLAN COMMISSION DISCUSSION:**

- *What do you think of the split between owner-occupied and rentals?*

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- *What type of housing (owner or rental) do you see a need for in the future?*

## HOUSING STOCK CHARACTERISTICS

### THE FACTS:

1. *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.*
2. *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.*
3. *In North Fond du Lac, occupied units without complete plumbing and kitchen facilities are non-existent, while those lacking telephone services is also rare.*

### WHAT IT MEANS:

Home ownership is of high importance to North Fond du Lac residents. Single family structures are the top structural type, the percentage share is lower than the county and state. As discussed previously, the relationship between employment (place of work) and residence can be critically important. Ensuring housing options exist for employees who work at area businesses is becoming more of an issue due to affordability.

### **PLAN COMMISSION DISCUSSION:**

- *How would you rate housing in the community?*
- *What programs are in place to maintain the community's housing stock? Does more or less need to be done?*

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## GOALS, FRAMING CONCEPTS, POLICIES, STRATEGIES & ACTIONS

### POPULATE AFTER PLAN COMMISSION DISCUSSION ABOUT GOALS

## POLICIES AND PROGRAMS

A comprehensive listing of federal, state, county and local policies and programs which may apply to topics discussed in this chapter (where known about) are contained in [Appendix G](#).