

# Housing

## Findings and Recommendations

- ❑ The housing stock in the Town of Oakfield is generally older than the county or state averages.
- ❑ The Town of Oakfield has a very high percentage of single-family and owner occupied housing units.
- ❑ A very high percentage of households in the Town are headed by a two parent household, and the average number of persons per household is relatively high compared to other communities, the county or state.

## Housing Characteristics

*The following Findings and Recommendations are based on an analysis of the data contained in Tables 116 through 126. These tables are found in the back of the plan.*

### Age of Housing (Table 116)

- ❑ The housing stock in the Town of Oakfield is rather old, with 56% of the housing units being built forty or more years ago. This compares to 49% in Fond du Lac County and 44% in Wisconsin.
- ❑ Table 116 identifies an uneven pattern of housing growth in the last forty years. Only 6% of the housing stock was built 30 to 40 years ago, but 17% in the following decade. Then housing slowed again, with only about 5% of housing being built 10 to 20 years ago, but another 16% in the last ten years.

### Types of Housing Units (Table 117)

- ❑ The Town's housing stock was overwhelmingly single-family in 2000, at over 93% of all housing. This compared to 73% in Fond du Lac County, and only 69% in Wisconsin.
- ❑ The 93% figure grew from 88% in 1990.
- ❑ In Fond du Lac County, 10% of the housing stock had two to four units, and another 12% has five or more units.
- ❑ The Town contains two-four unit apartment units, a duplex, and some scattered mobile home units.

### Housing Occupancy and Tenure (Table 118)

- ❑ The percentage of housing units in 2000 that were occupied by their owner was relatively high, at 82 percent. The percentage of owner-occupied in Fond du Lac County was about 69%, and less than 62% in Wisconsin.
- ❑ This percentage increased from 1990 to 2000 in the town, county, and state. Correspondingly, the percentage of renter-occupied housing went down in these three jurisdictions.

### Vacancy Status (Table 119)

- ❑ There were fifteen vacant housing units in the Town of Oakfield in 2000, an increase from six in 1990.
- ❑ Vacancy rates for owner-occupied housing in the town are similar to the county and state, but the renter vacancy rate is much lower in the town.

**Housing Values (Table 120)**

- ❑ Housing values in the Town of Oakfield changed dramatically between 1990 and 2000. In 1990 there were no houses valued at more than \$150,000, and 91% of homes were worth less than \$100,000. By 2000, 84 of the 230 housing units, or more than a third, were valued at more than \$150,000, less than a third were worth less than \$100,000, and another third from \$100,000 to \$150,000.
- ❑ In 2000, 37% of homes in the town were valued at greater than \$150,000 compared to 27% in Wisconsin, and only 21% in Fond du Lac County.
- ❑ The 31% of homes in the Town valued at less than \$100,000 compares to 44% in Wisconsin, and almost 50% in Fond du Lac County.

**Median Housing Values (Table 121)**

- ❑ The increase in housing values in the Town of Oakfield is confirmed in Table 121. The average house in the town in 2000 was \$121,000, compared to only \$59,200 in 1990. This is an increase of more than 100 percent.
- ❑ Nonetheless, the median value of housing in the Town of Oakfield in 2000 was lower than surrounding towns, but higher than the Village of Oakfield.
- ❑ The median value of housing in Fond du Lac County in 2000 was only \$101,000, which was an 81% increase from 1990.

**Household Types (Table 122)**

- ❑ The types of households present in the Town of Oakfield are remarkable in several aspects. Over 80% of the town's households in 2000 were families (all occupants related). This percentage was ten points lower in Fond du Lac County, and fourteen points lower in Wisconsin.
- ❑ Over 93% of the households with families were headed by a married couple. This compares to 58% in the county, and only 53% in the state.
- ❑ Of the non-family households more than 85% were people living alone, compared to 25% in the county and 27% in the state.
- ❑ 43% of non-family households included people older than 65, compared to 11% in the county and 10% in the state.
- ❑ In summary, three quarters of the households in the town in 2000 were two-parent families. The households that were not families were very likely to be elderly people living alone.

**Persons per Household (Table 123)**

- ❑ The average number of persons per household in the town was comparatively very high 3.04 in 2000. The county averaged 2.63 persons per household, and the state 2.57.
- ❑ The number of persons per household is declining in the town (it was 3.21 in 1990) as it is throughout the state and nation.

**Household Size (Table 124)**

- ❑ In line with the high proportion of two-parent families, the Town of Oakfield has a higher percentage of households with three and four persons compared to the county and state, and a percentage of households with six or more persons. That is nearly four times higher than either the county or state.
- ❑ Despite the data discussed in Household Types, less than 17% of households in the town in 2000 had only a single occupant, compared to more than 25% in the county and state.

## Housing Affordability

### **Owner Affordability (Table 125)**

- ❑ 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 1999 was approximately \$4,330 per month. That means a household at the median income level could spend up to \$1,300 per month on housing before the cost would be considered unaffordable.
- ❑ About 16% of town households in 2000 were spending more than 30% of their income on housing. This is not significantly different than in Fond du Lac County and Wisconsin.

### **Renter Affordability (Table 126)**

- ❑ Based on the same HUD guideline, only 7.4% of renting households in 2000 were above the 30% of income threshold. Nearly 30% of county households, and 32% of state households, were over the threshold.
- ❑ The 7.4% figure in 2000 is five times lower than it was in 1990, which was more in line with the county and state.

## Housing Plans and Programs

### **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 has jurisdiction of both City and County housing projects. 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**

#### ***Department of Administration***

- ❑ The Department of Administration has released a document entitled, "Directory of Resources for Comprehensive Planning." In the housing section is a list of housing programs that may benefit the Town of Oakfield in addressing housing issues. The directory is at: [http://www.doa.state.wi.us/dir/documents/Resources\\_directory101703.pdf](http://www.doa.state.wi.us/dir/documents/Resources_directory101703.pdf)

#### ***Department of Commerce***

- ❑ The Department of Commerce 2005-2009 Consolidated Plan addresses the need for housing and community development activities. The Consolidated Plan may be found at: <http://commerce.wi.gov/CD/CD-Consolidated-Plan.html>

#### ***Wisconsin Historical Society (WHS)***

- ❑ Owners of historic income-producing properties in Wisconsin may be eligible for two income tax credits that can help pay for their building's rehabilitation. The WHS's Division of Historic Preservation administers both programs in conjunction with the National Park Service. More information is at: [http://www.wisconsinhistory.org/hp/architecture/iptax\\_credit.asp](http://www.wisconsinhistory.org/hp/architecture/iptax_credit.asp).

***Wisconsin Housing and Economic Development Authority***

- The Wisconsin Housing and Economic Development Authority (WHEDA) serves communities by providing creative financing resources to residents and businesses. Specifically, their mission is to offer innovative products and services in partnership with others to link Wisconsin residents and communities with affordable housing and economic development opportunities. Specific information regarding the wide variety of products and services WHEDA offers can be viewed at [www.wheda.com/index.asp](http://www.wheda.com/index.asp).

**United States Department of Agriculture - Rural Development**

- The United States Department of Agriculture's Rural Development Agency helps rural communities to develop and grow by offering federal assistance that improves quality of life. Rural Development targets communities in need and provides them with financial and technical resources. Currently, the Wisconsin office of Rural Development offers the following nine housing programs to qualified applicants:
  - Farm Labor Housing Loans and Grants
  - Housing Preservation Grants
  - Multi Family Housing Direct Loans
  - Multi Family Housing Guaranteed Loans
  - Repair Loans and Grants
  - Rural Housing Site Loans
  - Self Help Technical Assistance Grants
  - Single-family Housing Direct Loans
  - Single-family Housing Guaranteed Loans
- Complete information can be found at [www.rurdev.usda.gov/wi/programs/index.htm](http://www.rurdev.usda.gov/wi/programs/index.htm)

## Goals, Objectives, and Policies

### 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.