

# Housing

## Major Findings

1. Overall, the age of the Town of Marshfield's housing stock in 2000 was older than average. More than 54% of the town's housing stock was built before 1960.
2. Housing values were much more diversified in 2000 than in 1990, when 94% of all housing units were valued at less than \$100,000. By 2000, only 32% of housing was valued at less than \$100,000, and almost 16% was more than \$200,000.
3. Almost 96% of housing in Marshfield in 2000 was traditional single-family homes.
4. In the Town of Marshfield in 2000, the proportions of households that were families, that included a married couple, and that had children were much higher than in Fond du Lac County and Wisconsin. The percentages of households that had a single occupant or a female head of household were dramatically lower than in the county and state.
5. There was an average of 3.00 persons per household in Marshfield in 2000. This is a dramatic decrease from 3.40 persons in 1990. Marshfield's average of 3.00, however, was much higher than 2.63 in the county and 2.57 in the state.

## Recommendations

1. Strive to control residential growth by denying rural subdivisions in those areas designated as agricultural and limit the number of lots created by a certified survey map based on density regulations.

## Goals, Objectives, Policies, and Programs

### Goals

1. 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 enforce ordinances to maintain the existing housing stock.

### Objectives

1. **Minimize Farming Impact** Encourage future residential lots only in areas that have minimal impact on agricultural operations and absorb as little land as possible to preserve farmland.
2. **Elderly and Low to Moderate Income:** Support in every way the development of decent, safe, and sanitary housing for elderly, handicapped, and low to moderate-income residents of the community.
3. **Rehabilitation:** Promote the rehabilitation of substandard housing in the community in order to provide a decent and safe living environment for all residents.

### Programs

1. The building inspector will enforce minimum building codes for health, welfare and safety of all citizens.

## Background Information

### Housing Characteristics

*NOTE: The following analysis is based on Tables 116 through 126, which can be found in the back of the Plan behind the "Tables" tab. It must be noted that the statistics upon which the analysis is based are from the 2000 U. S. Census, which is the latest available data. Being nine years hence, and after and within the boom and bust housing market since then, some characteristics may have changed dramatically. This, of course, can render the information and subsequent analysis of some areas of information inaccurate relative to the present day.*

*The demographic data for the Town of Marshfield in the Housing Element is compared to the surrounding Towns of Calumet, Forest, and Taycheedah, and to Fond du Lac County and Wisconsin.*

#### Age of Housing (Table 116)

- ❑ Overall, the age of the Town of Marshfield's housing stock in 2000 was older than average. More than 54% of the town's housing stock was built before 1960, compared to 44% in Wisconsin and 49% in Fond du Lac County.
- ❑ Approximately 22% of housing in Marshfield was constructed in the between 1980 and 2000, compared to about 25% in Fond du Lac County and 28% in Wisconsin.

#### Median Housing Values (Table 117)

- ❑ A median value is the middle point in a string of values. Half the values are higher than the median and half are lower. The median is not the average of all the values.
- ❑ The median value of housing in Town of Marshfield in 2000 was \$114,200. This is about average compared to all the other locations except the Town of Taycheedah, where the median housing value in 2000 was \$144,200.
- ❑ Marshfield's median housing value increased 75% between 1990 and 2000. This is a lesser increase than in all the other locations.

#### Housing Values (Table 118)

- ❑ Based on housing values, the housing stock in the Town of Marshfield was much more diversified in 2000 than it was in 1990.
- ❑ The vast majority of housing in 1990, 119 units, or 71% of all, was valued between \$50,000 and \$100,000. It would be expected that in ten years the rise in home values would push these homes to the next level of \$100,000 to \$150,000, and it would appear that it did, for in 2000 there were 127 homes within this range. The proportion of these housing units to all, however, fell by half from 1990 to 2000
- ❑ In 1990, 94% of all housing units were valued at less than \$100,000, leaving only 10 units being valued more than that. By 2000, only 32% of housing was valued at less than \$100,000, and almost 16% was more than \$200,000.
- ❑ Sixty-eight percent of housing in Marshfield in 2000, then, was valued between \$100,000 and \$200,000.
- ❑ In comparison, more than 49% of housing Fond du Lac County in 2000 was valued less than \$100,000, and about 8% was valued more than \$200,000. In Wisconsin, these percentages were 44% and 12% respectively.

#### Types of Housing Units (Table 119)

- ❑ Almost 96% of housing in Marshfield in 2000 was traditional single-family homes, compared to approximately 73% in Fond du Lac County and 69% throughout Wisconsin.

**Housing Occupancy (Table 120)**

- ❑ In 1990, 85% of housing units in Marshfield were owner-occupied, and 15% were renter-occupied. By 2000, owner-occupied units had increased to 90%, leaving only 10% as rental units.
- ❑ In the county in 2000, 73% of housing was owner-occupied and in Wisconsin, 68% were owner occupied.

**Vacancy Status (Table 121)**

- ❑ In 2000, 1.2% of owner-occupied housing in Town of Marshfield was vacant. The vacancy rate in rental units was 5.6%.

**Household Types (Table 122)**

- ❑ Table 122 displays a variety of household types, such as family and non-family, female-headed, sole occupants, and elderly occupants.
- ❑ More than 81% of households in the Town of Marshfield in 2000 were families (all persons related).
- ❑ Seventy-eight percent of all households included a married couple.
- ❑ Forty percent of the households in Marshfield in 2000 had children.
- ❑ Each of the above percentages were significantly higher than in Fond du Lac County and Wisconsin.
- ❑ The proportions of households in Marshfield in 2000 that had a single occupant or a female head of household were dramatically lower than in the county and state.
- ❑ Twenty percent of households in Marshfield in 2000 had at least one occupant age 65 or older. This is slightly less than in the county and state.

**Persons per Household (Table 123)**

- ❑ There was an average of 3.00 persons per household in Marshfield in 2000. This is a dramatic decrease from 3.40 persons in 1990.
- ❑ Nonetheless, Marshfield's average of 3.00 persons per household was much higher than 2.63 in Fond du Lac County and 2.57 in Wisconsin.

**Household Size (Table 124)**

- ❑ Thirty-five percent of households in the Town of Marshfield in 2000 had two persons. This is nearly identical to Fond du Lac County and Wisconsin.
- ❑ Households with one person were a significantly smaller proportion of all households in Marshfield than in the county and state. Almost 32% of households in Marshfield in 2000 had four or more persons, compared to 24% in the county and 23% in the state. These statistics explain the high average number of persons per household illustrated in Table 123.

## Housing Affordability

**Homeowner 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. Based on the value of \$56,250 in Table 105, the median household income in the Town of Marshfield in 1999 was approximately \$4,690 per month. That means a household at the median income level could spend up to \$1,405 per month on housing before the cost would be considered unaffordable.
- ❑ In the Town of Marshfield in 2000, 14.5% of owner-occupied households were spending more than 30% of their income on housing. The proportion in Fond du Lac County was 15.3%, and 17.8% in Wisconsin.

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

- ❑ Based on the same HUD guideline, about 11% of renting households in the Town of Marshfield in 2000 were above the 30% of income threshold. This is about one-third the proportions in the county and state.

## **Housing Plans and Programs**

### **Town of Marshfield**

- ❑ The Town of Marshfield does not administer a housing rehabilitation program, nor is any rental assistance program offered for residents. There is no senior housing or housing programs sponsored or operated by any non-profit organizations (e.g. homeless shelters, domestic abuse centers). However, two private elderly housing projects exist in the Town of Marshfield, just north of the Village of Mt. Calvary.

### **Fond du Lac Housing Authority**

- ❑ The Fond du Lac Housing Authority has no projects in the Town of Marshfield.
- ❑ The Housing Authority's web site 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 of the Directory is a list of housing programs that may benefit the Town of Marshfield in addressing housing issues. The directory is at: [http://www.doa.wi.gov/dir/documents/Resource\\_directory101703.pdf](http://www.doa.wi.gov/dir/documents/Resource_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)