

Housing

Major Findings

- ❑ The housing stock in the Town of Friendship is comparatively new, with 27% of the housing units being built in the 1990s. This compares to 16% in Fond du Lac County and 17% in Wisconsin.
- ❑ The Town of Friendship is remarkable for the number of Manufactured homes within its boundaries. 338 of the town's 1,059 housing units in 2000 – almost a third – were manufactured homes. This compares to around five percent in Fond du Lac County and Wisconsin. In fact, the 338 manufactured homes in Friendship are 17% of all the manufactured homes in the entire county.
- ❑ The proportion of manufactured homes to all housing declined in the county and state. In Friendship, the number of manufactured homes increased by 46% between 1990 and 2000. This accounts for much of the new housing in the 1990s identified in Table 116.
- ❑ Only 5% of housing units in the Town of Friendship are duplex or multi-family. These types of housing units account for 22% of the county's housing stock, and 26% of the state's.
- ❑ Only 11% of housing units in the town were renter occupied in 2000, compared to 25% in the county and 28% in the state.

Recommendations

- ❑ Continue a controlled residential growth pattern within the sanitary district, and limit large lot development through ordinance amendments.
- ❑ Accept the more densely developed residential housing sites along the lakeshore because of its high value.

Goals, Objectives, and Policies

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.
2. Encourage developers and those who remodel existing homes to provide a wide range of housing choices and mixed-use housing projects to meet the needs of all income levels, age groups, and special needs.

Objectives

1. **Minimize Farming Impact** Encourage future residential development in areas that have minimal impact on agricultural operations.
2. **Housing Rehabilitation** Promote the rehabilitation of substandard housing in the town in order to provide a decent and safe living environment for all residents and especially for those who cannot afford new housing.
3. **Residential Density Standards** Revisit the Zoning and Subdivision Ordinance density standards throughout the town to preserve farmland.

4. **Limitation on Platting** Write an ordinance that requires a developer to submit a concept plan before platting is reviewed by the Town and County. The Town will also require all plat- ted lots to have a stormwater plan, reviewable by the Town Engineer.

Policies

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

Background Information

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 Friendship is comparatively new, with 27% of the housing units being built in the 1990s. This compares to 16% in Fond du Lac County and 17% in Wisconsin.
- ❑ Table 116 identifies an uneven pattern of housing growth in the last forty years. Forty per- cent of the housing stock was built before 1960, but less than ten percent in the following decade. Housing rebounded in the 1970s, when 17% of the current housing was built, then slowed dramatically in the '80s before the strong growth of the nineties.
- ❑ In Fond du Lac County, almost 49% of all housing units were built before 1960.

Types of Housing Units (Table 117)

- ❑ The Town of Friendship is remarkable for the number of manufactured homes within its boundaries. 338 of the town's 1,059 housing units in 2000 – almost a third – were manufac- tured homes. This compares to around five percent in Fond du Lac County and Wisconsin. In fact, the 338 manufactured homes in Friendship are 17% of all the manufactured homes in the entire county.
- ❑ The proportion of manufactured homes to all housing declined in the county and state. In Friendship, the number of manufactured homes increased by 46% between 1990 and 2000. This likely accounts for much of the new housing in the 1990s identified in Table 116.
- ❑ Only 5% of housing units in the Town of Friendship are duplex or multi-family. These types of housing account for 22% of the county's housing stock, and 26% of the State's.

Housing Occupancy and Tenure (Table 118)

- ❑ The percentage of housing units in 2000 that were occupied by their owner was relatively high, at 81 percent. The percentage of owner-occupied in Fond du Lac County was about 69%, and less than 62% in Wisconsin.
- ❑ Only 11% of housing units in the town were renter occupied in 2000, compared to 25% in the county and 28% in the state.
- ❑ The number of renter-occupied units declined slightly in Friendship from 1990 to 2000. Owner-occupied housing increased by 136 units, or nineteen percent.

Vacancy Status (Table 119)

- ❑ There were 91 vacant housing units in the Town of Friendship in 2000, an increase from fifty in 1990.
- ❑ Vacancy rates for owner- and renter-occupied housing in the town in 2000 (three and fourteen percent, respectively) were much higher than in the county and state, and significantly higher than they were in 1990.

Housing Values (Table 120)

- ❑ Housing values in the Town of Friendship changed dramatically between 1990 and 2000. In 1990 there were only 13 houses valued at more than \$150,000, and 91% of homes were worth less than \$100,000. By 2000, 193 of the 861 housing units, or 22%, were valued at more than \$150,000.
- ❑ This trend, however, was also evident in the county and state. The distribution of housing values in 2000 was quite similar in Friendship, Fond du Lac County, and Wisconsin. Forty-four percent of homes in Friendship were valued at less \$100,000. This is identical to Wisconsin. In Fond du Lac County, 49% of homes were in this value category. The 22% of Friendship housing valued at more than \$150,000 compares to 21% in the county and 27.5% in the state.

Median Housing Values (Table 121)

- ❑ The increase in housing values in the Town of Friendship is confirmed in Table 121. The average house in the town in 2000 was \$118,400, compared to only \$63,800 in 1990. This is an increase of eighty-five percent.
- ❑ The median value of housing in the Town of Friendship in 2000 was nearly equal or a bit higher than surrounding towns, except for Black Wolf in Winnebago County, where the median housing value was \$137,500. The median value in Friendship is much higher than in Fond du Lac and Winnebago Counties.

Household Types (Table 122)

- ❑ Recent trends in the composition of families are illustrated in the Town of Friendship. Between 1990 and 2000, the percentages of all households in the categories of non-family occupants (29%), without children (67%), living alone (22%), female-headed (19%), and one or more occupants over age 65 (24%) have all increased. Households with married couples have decreased, to less than sixty percent.
- ❑ The percentages associated with all the categories of household types in Table 122 are fairly similar between the Town of Friendship, Fond du Lac County, and Wisconsin.

Persons per Household (Table 123)

- ❑ The average number of persons per household in the town in 2000 was 2.48. This is much lower than in the county (2.63), and also lower than across the state (2.57).
- ❑ The number of persons per household is declining in the town (it was 2.63 in 1990) as it is throughout the state and nation.

Household Size (Table 124)

- ❑ In line with the trends in household types, the number of households in the Town of Friendship with four, five, or six or more persons declined from 1990 to 2000. Households with four or more persons declined from one quarter of all households to only one fifth. This decline also occurred in Fond du Lac County and Wisconsin.
- ❑ The percentage of small households (three or less, 80%) is even greater in the town than in the county (76%) and state (77%).

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. The median household income in the Town of Friendship in 1999 was approximately \$4,275 per month (based on datum in Table 103). That means a household at the median income level could spend up to \$1,280 per month on housing before the cost would be considered unaffordable.
- ❑ About 18% of town households in 2000 were spending more than 30% of their income on housing. This is similar to in Wisconsin and slightly higher than in Fond du Lac County. Households spending 18% on housing is nearly a sixty percent increase from 1990 household expenditures, and twice the increases in the county and state.

Renter Affordability (Table 126)

- ❑ Based on the same HUD guideline, 13% of renting households in 2000 were above the 30% income threshold. Nearly 30% of county households, and 32% of state households, were over the threshold.
- ❑ The 7.4% figure in 2000 is about half what it was in 1990. The county and state saw smaller declines in this figure.

Housing Plans and Programs

Town of Friendship

- ❑ Currently, the Town of Friendship 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 Friendship.
- ❑ 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 Friendship in addressing housing issues. The directory is at: 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

- ❑ 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 Society's Division of His-

toric Preservation administers both programs in conjunction with the National Park Service. More information is at 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.

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