

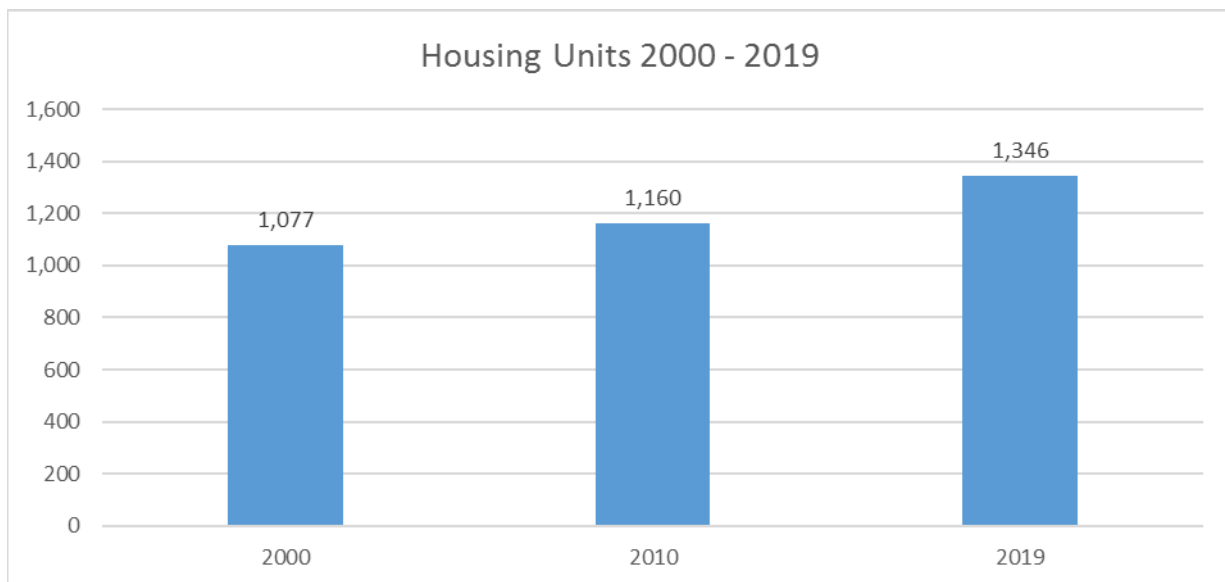
## Chapter 2: HOUSING

### I. Existing Housing Conditions

#### A. *Housing Stock Characteristics:*

The number of housing units in the town has increased 24% between 2000 and 2017 period (Chart 2-1). This is comparable to the 25% increase for Dane County as a whole, over the same period of time.

*Chart 2-1: Housing Units*

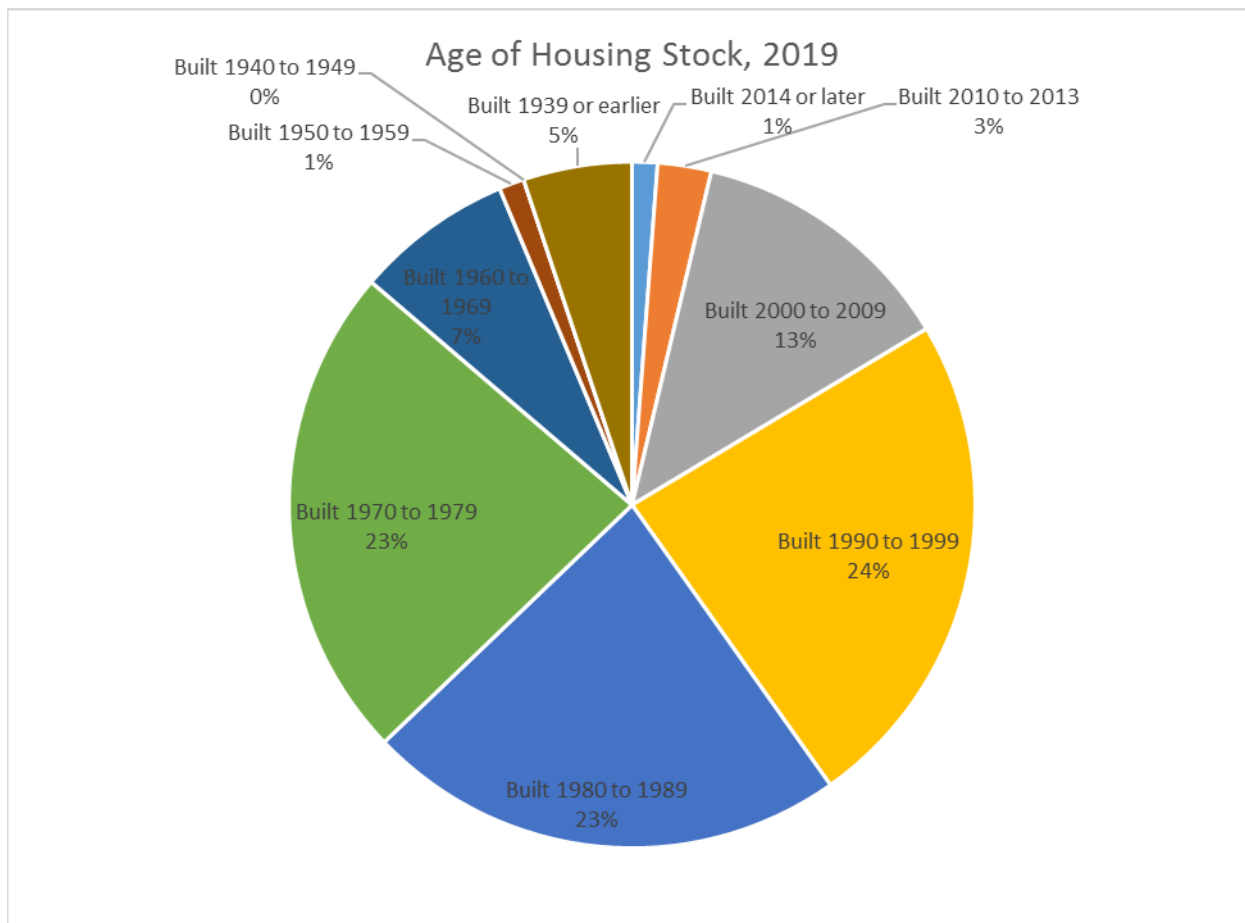


*Source: U.S. Bureau of the Census: 2000, 2010 Census; 2019 American Community Survey*

Detached, single-family residences make up 99.8% of the housing units in the Town of Oregon. As of the 2015 Dane County Land Use Inventory, there were 1,202 detached single-family residences, 3 duplexes and no multi-family homes in the town.

According to the 2017 American Community Survey, 61 percent of the houses in the town were built before 1980 (Chart 2-2), similar to Dane County as a whole.

Chart 2-2: Age of Housing Stock, 2017



Source: American Community Survey, 2019 (margin of error +/- 5%)

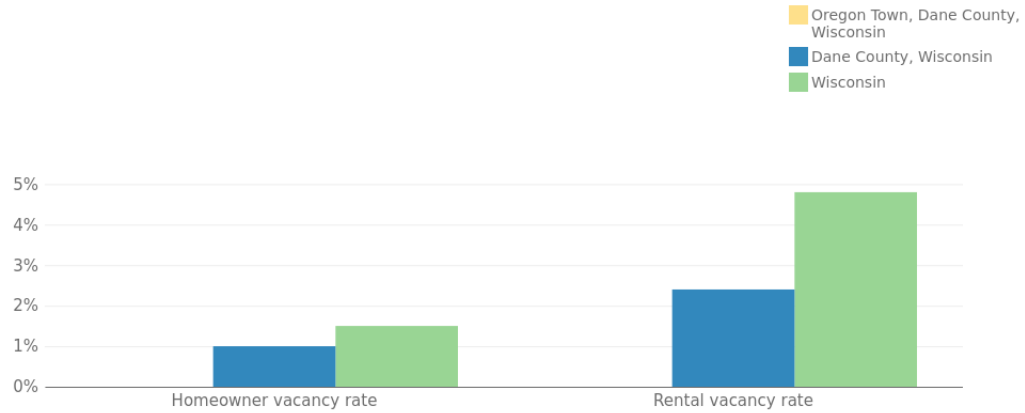
**B. Occupancy Characteristics:**

Owner-occupied homes were estimated to comprise between 95 percent and 98 percent of the housing stock in the town in 2017. Estimates of vacancy rates (for both homeowners and renters) are typically near zero. According to the U.S. Department of Housing and Urban Development (HUD), a healthy owner-occupied vacancy rate is around 2% because it allows residents adequate housing choice.

Chart 2-3: Vacancy Rates

### Homeowner and Rental Vacancy Rates

2013-2017 5-Year Estimate



Data source: 2013-2017 American Community Survey 5-Year Estimates - DP04  
Image produced by [GetFacts.wisc.edu](https://getfacts.wisc.edu), a product of  the Applied Population Lab

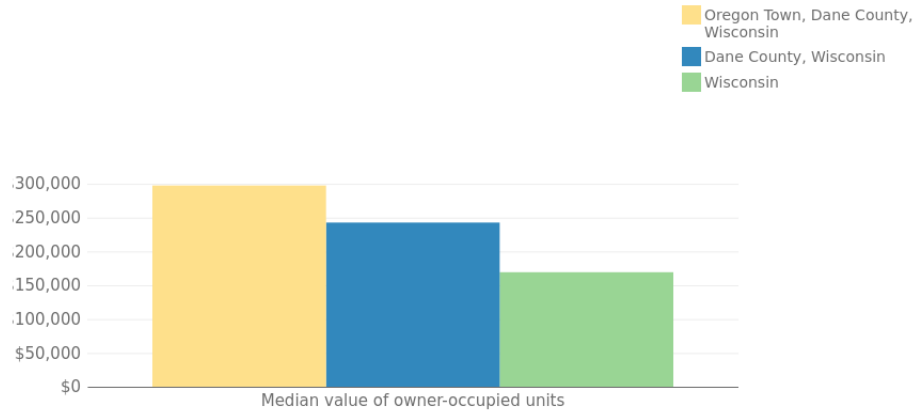
### C. Value Characteristics:

In 2017, the median value of owner-occupied homes in the Town of Oregon was estimated at \$297,500, twenty-two percent higher than the \$242,700 median value for Dane County as a whole.


Chart 2-4: Housing Values, 2013-2017

### Median Owner-Occupied Housing Unit Value

2013-2017 5-Year Estimate



Data source: 2013-2017 American Community Survey 5-Year Estimates - DP04

Image produced by [GetFacts.wisc.edu](https://getfacts.wisc.edu), a product of  the Applied Population Lab

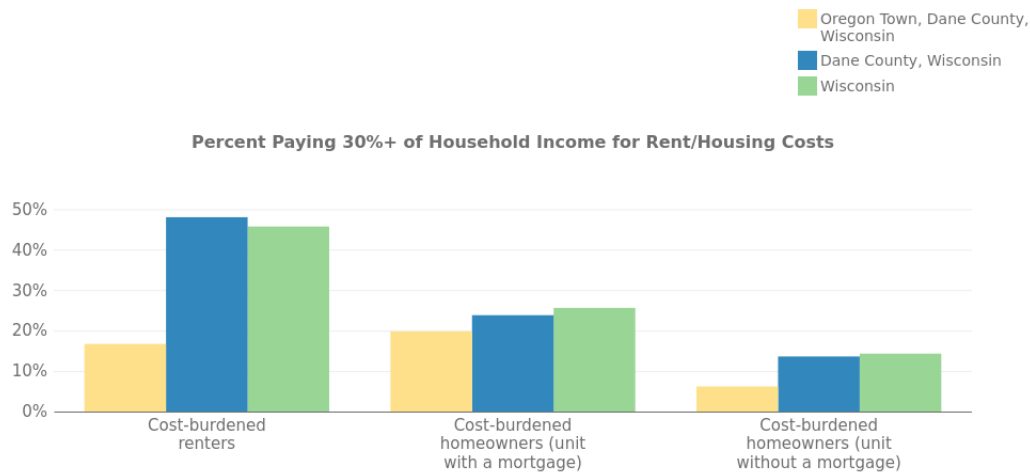
## II. Housing Affordability

“Cost-burdened” is defined as homeowners and renters who spend more than 30% of their monthly income on housing costs. Compared with Dane County and the State of Wisconsin, the Town of Oregon has a smaller percentage of housing cost-burdened residents. Of those cost-burdened households, the [2015 Dane County Housing Needs Assessment](#) suggests 18 existing households with senior citizen residents are cost-burdened.

Chart 2-5: Cost-Burdened

### Housing Cost Burdened, Owners and Renters

2013-2017 5-Year Estimate



Data source: 2013-2017 American Community Survey 5-Year Estimates - DP04  
 Image produced by GetFacts.wisc.edu, a product of the Applied Population Lab

## III. Projected Need for Housing

The Wisconsin Department of Administration projects that there will be 1,370 households in the Town of Oregon by 2040 (see Chapter 1, Issues and Opportunities). Assuming the bulk of those households continue to reside in single-family residences, this suggests the town will need to accommodate 165 additional homes between the 2015 Land Use Inventory and 2040.

#### IV. Housing Programs

##### A. Rural Development- USDA:

A federal program with state offices that provides a variety of housing and community development programs for rural areas. Some programs cover, support for rental housing development, direct and guaranteed mortgage loans for home buyers, and support for self-help and cooperative housing development.

##### B. Wisconsin Housing and Economic Development Authority (WHEDA):

Provides mortgage financing for first-time homebuyers, grants for home repair, and financing for multifamily housing. Specific programs change with the needs and demands of the housing market.

##### C. Community Development Block Grant (CDBG) & Home Investment Partnerships (HOME) Programs

The Community Development Block Grant (CDBG) Entitlement Program provides annual grants on a formula basis to entitled cities and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The funds that Dane County receives from HUD are distributed across the County (outside of Madison) and available to a variety of sub-recipients including municipalities, non-profit, and for-profit entities.

HOME provides formula grants to States and localities that communities use, often in partnership with local nonprofit groups, to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent homeownership or provide direct rental assistance to low-income people.

## V. Housing Goals, Objectives and Policies:

### A. Goals:

1. Direct allowable residential uses to qualified areas as defined in the Land Use section of this plan.
2. Plan for the residential needs of all Town residents to meet existing and forecasted housing demands.
3. Assure a variety of quality housing opportunities for town residents.

### B. Objectives:

1. Encourage the protection and enhancement of the rural character and open spaces of the Town by establishing and enforcing development standards for non-farm, residential development.
2. Consider a policy to phase the approval of all residential development constructed in the Town in order to allow the Town to maintain adequate levels of public services.
3. Work with neighboring municipalities to ensure that a range of housing that meets the needs of area residents of various income levels, age, and health status is planned for.
4. Encourage town residents to maintain the Town's existing housing stock.
5. Avoid future land use conflicts by carefully siting new residential development.
6. Provide adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for housing.

### C. Policies and Programs:

1. To the extent feasible, cooperate with any local and county planning efforts to evaluate housing needs of area residents.
2. Review and comment on the planning efforts of neighboring communities with regards to housing availability and proposed residential uses.
3. Encourage neighboring municipalities to reuse and redevelop properties within their jurisdictions for residential uses that could provide opportunities for affordable housing for area residents with special needs.

4. Encourage voluntary efforts by private homeowners to maintain, rehabilitate, update or otherwise make improvements to their homes.
5. Redirect high-density development requiring public transportation, public sewer or public water to an appropriate Urban Service Area.
6. Consider development of higher density development, such as Accessory Dwelling Units, duplexes, condominiums and multi-family units, only in specific circumstances and only where compatible with the environment, neighborhood and rural character.
7. Follow town density policy as outlined in the Land Use Goals, Objectives and Policies (see Chapter 8: Land Use).
8. Educate town residents about housing rehabilitation and affordability programs available through:
  - US Department of Agriculture Rural Housing Service (<http://www.rurdev.usda.gov/wi/programs/rhs/index.htm>)
  - Dane County Department of Human Services (<http://www.danecountyhumanservices.org/cdbq.shtm>).
9. Consider alternative options for maintenance of aging housing, to supplement or substitute for assistance and/or loan programs.
10. Re-evaluate housing and land use policies on a regular basis to allow for adequate housing to meet the needs of all residents of the town.