



CHAPTER #4

HOUSING

CHAPTER 4: HOUSING

TABLE OF CONTENTS

| | |
|--|------|
| Introduction | 4-1 |
| Housing Vision | 4-2 |
| Existing Housing Supply | 4-2 |
| Senior Housing | 4-3 |
| Age and Quality of Housing | 4-4 |
| Occupancy | 4-6 |
| Cost of Housing | 4-7 |
| Housing Affordability Analysis | 4-8 |
| Opportunities for Housing Choice | 4-9 |
| Future Housing Need | 4-10 |
| Desired Housing | 4-11 |
| Housing Issues and Concerns | 4-12 |
| Preservation of Rural Character – Conservation Subdivision Designs | 4-12 |
| Housing Programs | 4-13 |
| Federal Programs and Revenue Sources | 4-14 |
| State Programs and Revenue Sources | 4-14 |
| Coordination with Other Comprehensive Plan Elements | 4-14 |
| Land Use | 4-14 |
| Utilities and Community Facilities | 4-15 |
| Transportation | 4-15 |
| Economic Development | 4-15 |
| Agricultural, Natural and Cultural Resources | 4-15 |
| Intergovernmental Cooperation | 4-16 |
| Housing Goals, Policies and Objectives | 4-16 |

TABLES

| | |
|---|------|
| Table 4-1: Housing Units by Structure, 2011 - 2015 ACS 5-Year Estimates | 4-3 |
| Table 4-2: Assisted Living Options, 2017 | 4-4 |
| Table 4-3: Age of Structure by Year Built, 2011-2015 ACS 5-Yr Estimate | 4-5 |
| Table 4-4: Median Value of Owner Occupied Homes, 2000 and 2011-2015 ACS 5-Yr Estimates | 4-8 |
| Table 4-5: Value of Owner Occupied Housing, 2011-2015 ACS 5-Yr Estimates | 4-8 |
| Table 4-6: Households Paying a Disproportionate Amount of Their Income for Housing, 2011-2015 ACS 5-Yr Estimates | 4-9 |
| Table 4-7: Household Projections, 2010 to 2040 | 4-10 |
| Table 4-8: Design Preference Survey, Residential Types | 4-12 |

CHAPTER 4: HOUSING

INTRODUCTION

Well-designed, safe and affordable housing choices are important to healthy communities. Housing gives character to communities. It also establishes a connection between residents and their neighborhoods. Wisconsin's Comprehensive Planning Law includes 14 goals for local comprehensive planning. The Town of Buchanan believes that the goals listed below from the Comprehensive Planning Law specifically relate to planning for local housing:

- Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential uses.
- Encouraging neighborhoods that incorporate a variety of housing types.
- Promoting the redevelopment of lands with existing infrastructure and public services.
- Encouraging the maintenance and rehabilitation of existing residential dwellings.
- Providing an adequate supply of affordable housing for individuals of various income levels.
- Providing local housing choices for all stages of life.

To learn more about housing, see these chapters:

- Information about zoning (included recommended changes) is provided in the Land Use Chapter.
- Information about the Darboy Sanitary District and alternative treatment systems is provided in the Utilities and Community Facilities Chapter.
- Information about the location and density of future housing is provided in the Future Land Use Chapter.

Earlier chapters in this document discuss population, household and economic characteristics and trends in the Town. This chapter profiles the existing housing stock and provides recommendations to meet future housing needs.

Some data in the following chapter was obtained from the American Community Survey (ACS). The ACS is an ongoing statistical survey by the U.S. Census Bureau representing a sample of the population over a period of time, differing from the Decennial U.S. Census where figures are based on actual counts during a point in time. ACS estimates are controlled to decennial population estimates and become less accurate over the decade, meaning estimates are only as accurate as the census count on which they are based.

ACS data can be used to draw conclusions, however, due to the limitations of these estimates, patterns can only be inferred through the data and consequently there is a larger margin of error (MOE). Small sample size increases the MOE, indicating inaccuracy and rendering the data unreliable. As a result, annual fluctuations in the ACS estimates are not meant to be interpreted

as long-term trends and caution should be taken when drawing conclusions about small differences between two estimates because they may not be statistically different. It should also be noted when comparing ACS multi-year estimates with decennial census estimates, some areas and subjects must be compared with caution or not compared at all.

HOUSING VISION

HOUSING VISION

In 2040, the Town of Buchanan offers a variety of housing types to meet the lifestyle, demographic and economic needs and desires of its residents. Housing developments, particularly those beyond the Darboy Sanitary District, are designed in harmony with local farms and natural green spaces. Housing west of STH 55 includes alternative housing choices like condominiums, apartments, townhouses, etc. These developments buffer nearby single family residential neighborhoods from business areas and offer a housing choice for residents who want to live in a development close enough to walk to stores, restaurants, services, and even local employers. Several senior housing developments have also been established in Buchanan. Town codes and ordinances promote attractive housing with abundant green spaces and trail access in accordance with the recommendations outlined in the Town of Buchanan comprehensive plan.

EXISTING HOUSING SUPPLY

In 2000¹, there were 1,868 housing units in the Town of Buchanan. Based on 2010 U.S. Census information, the total number of housing units increased to 2,453². This translates to a 31.3% percent increase in the total housing stock in the last 10 years. By comparison, over the same period, the supply of housing in Outagamie County increased by only 16.8%³. As discussed earlier in this plan, the completion of STH 441, the infrastructure available in the Darboy Sanitary District, and low mortgage rates are the primary factors responsible for this growth. Growth would probably have been higher, if not for the economic downturn that started in 2008.

Single-family homes are the predominate housing type in the Town, accounting for 84.8% of all housing units according to the 2011-2015 ACS 5-Year Estimates (Table 4-1). The balance of housing consists of duplex (4.3%) and multi-family units (10.9%). The Town realizes that single-family homes (and home ownership) are not suitable for everyone. Some people are not able to afford a single-family home. Others may not be able to physically handle the maintenance necessary to keep up a home and yard. Still others may simply prefer living in an alternative style of housing. As such, it is recommended that the Town encourage the development of

¹ U.S. Census 2000, SF-1, DP-1.

² U.S. Census 2010, SF-1, DP-1.

³ U.S. Census 2000 and 2010, SF-1, DP-1.

alternative forms of housing to meet the residential needs of a growing population. These alternatives may include condominiums, townhouses, senior housing and apartments.

Table 4-1: Housing Units by Structure, 2011 - 2015 ACS 5-Year Estimates

| | 2011-2015 ACS 5-Yr Est. | | |
|---------------------|-------------------------|--------|-------|
| | Est. | MOE+/- | % |
| Total Units | 2,679 | 172 | 100% |
| 1-unit, detached | 2,114 | 155 | 78.9% |
| 1-unit attached | 158 | 63 | 5.9% |
| 2 units | 115 | 87 | 4.3% |
| 3 or 4 units | 56 | 47 | 2.1% |
| 5 to 9 units | 210 | 100 | 7.8% |
| 10 to 19 units | 11 | 19 | 0.4% |
| 20 or more units | 15 | 24 | 0.6% |
| Mobile home | 0 | 12 | 0.0% |
| Boat, RV, van, etc. | 0 | 12 | 0.0% |

Source: U.S. Census 2011-2015 ACS 5-Yr Estimates, DP04

Senior Housing

Determining the need for senior housing in a community is not a simple task. Unfortunately, there is no clear formula or mathematical model available to determine need. This is largely due to the complexity of the marketplace. The majority of Wisconsin seniors (in all age groups), live in their own homes or in mixed family congregate housing (e.g. apartments that have residents of all age ranges). This is true for seniors living in Buchanan as well. The ability to remain in their own homes is enhanced by organizations and services that are becoming more common. Examples include: “meals on wheels,” parish nursing programs, home health care, etc. Likewise, building design for life (e.g. wider doorframes to accommodate future wheelchair access, first floor master, etc.) approaches also extend a seniors ability to live independently in their own home. On Buchanan’s west side, new developments containing split bedroom ranch style homes support independent living by seniors given their neighborhood setting (e.g. close to neighbors to call on for emergency assistance or weekly tasks such as lawn mowing) and efficient living layout as a single floor plan. However, for a variety of reasons some elderly cannot or will not live in a private home or apartment, and will instead need to live in some type of senior housing arrangement.

Table 4-2: Assisted Living Options, 2017

| | Number | Capacity |
|---|----------|-----------|
| Adult Day Care Capacity | 0 | 0 |
| Adult Family Home Capacity | 3 | 12 |
| Community Based Residential Facilities Capacity | 3 | 40 |
| Residential Care Apartment Units | 0 | 0 |
| Total Units/Capacity | 6 | 52 |

Source: Wisconsin Department of Health Services, *Consumer Guide to Health Care - Finding and Choosing Health and Residential Care Providers in Wisconsin*, Data compiled April 5, 2017

There are 6 Assisted Living Facilities in Buchanan with a capacity of 52 (Table 4-2): Bethesda Lutheran Communities Randy Lane, Ridgefield Home, Erv Court Adult Family Home, AGAPE 9 Kingfisher, Mathews of Appleton I and II.



Mathews of Appleton I and II

Residents in need of nursing care or assisted living environments have more options nearby in Appleton, Combined Locks, Kimberly and Kaukauna. Options include: independent living condominiums, subsidized and non-subsidized independent living apartments, assisted living facilities and nursing facilities.

With a growing population base and an ever-increasing life expectancy rate, the need for adult housing in Buchanan is expected to increase.

Age and Quality of Housing

Understanding the relative age of the housing stock in a community is a good indicator of the quality of the available housing. Buchanan has 472 housing units that were built before 1980 (35 years old). While this does not necessarily mean that the units are in poor condition, it does indicate that the need for repairs and maintenance is somewhat greater. Table 4-3 lists the number of units and the corresponding percent of the Town’s total housing stock by year built. Examining the housing supply by decade, the largest growth period occurred in the 1990s. This is reflected in the Town’s strong population growth over the same period. As a result the Town has a newer housing supply built to modern code requirements.

**Table 4-3: Age of Structure by Year Built, 2011-2015 ACS
5-Yr Estimate**

| Year | Town of Buchanan | | | |
|-----------------|------------------|--------|---------|---------|
| | Number | MOE+/- | Percent | MOE +/- |
| 2014 or later | 0 | 12 | 0.0% | 0.6 |
| 2010 to 2013 | 109 | 56 | 4.1% | 2.1 |
| 2000 to 2009 | 615 | 126 | 23.0% | 4.8 |
| 1990 to 1999 | 1170 | 184 | 43.7% | 6.1 |
| 1980 to 1989 | 313 | 105 | 11.7% | 3.9 |
| 1970 to 1979 | 172 | 88 | 6.4% | 3.2 |
| 1960 to 1969 | 99 | 58 | 3.7% | 2.1 |
| 1950 to 1959 | 91 | 63 | 3.4% | 2.3 |
| 1940 to 1949 | 24 | 29 | 0.9% | 1.1 |
| 1939 or earlier | 86 | 85 | 3.2% | 3.2 |
| Total | 2,679 | 172 | 100% | |

Source: U.S. Census 2011-2015 ACS 5-Year Estimates, DP04

The information in Table 4-3 shows the history of how Buchanan has grown. Before 1980, the Town’s housing supply grew at a modest rate. New housing developments took off in the 1980s, as the Fox Valley began to grow and people discovered the Town was in close driving distance to work centers located in Appleton, Kaukauna and Green Bay. Residential building was strong through the 1990’s and through most of the 2000’s. As a result of the economic downturn that began in 2008, residential building has slowed, as has population growth.

Age alone is not the true measure of housing condition in a community. To achieve greater accuracy in evaluating a community, a visual assessment of the housing stock is helpful. Such an assessment is commonly referred to as a “windshield survey” because it entails driving and walking through the community and developing an assessment of housing based on visual appearance. The theory being the “windshield survey” approach is that the exterior appearance of a home generally correlates with interior conditions. Based on this assessment the following predominate types of homes were found:

- **Rural Subdivisions:** There are a several rural subdivisions in the Town. Generally, these subdivisions are concentrated east of Kaukauna and north of CTH CE. The homes in these subdivisions appear to be very well maintained. Homeowners in these neighborhoods seem to take great pride in their homes, as is demonstrated by their well-maintained appearance. During the 2000’s a few new subdivisions were developed in this area, one near the corner of CTH Z and Powers Road and the other south of CTH Z off of Outagamie Road.



Rural Subdivision

Limited infill occurred in existing subdivisions in this area as well. Since 2010, limited infill development has occurred.

- **Suburban Subdivisions:** There are numerous suburban subdivisions located in the Town. These subdivisions are located south of CE, west of Combined Locks, and north of CTH KK. The majority of these houses were built in the 1990's. Most of these subdivisions do not have sidewalks. Cul-de-sacs and homes with attached garages facing the street characterize these neighborhoods. Limited development occurred in this area during the 2000's and 2010's. These homes appear to be in good condition.



Suburban Development

- **Scattered, Rural Residences:** These homes are scattered throughout the Town, along county and Town roads. For the most part these homes appear to be in good condition with some need for minor improvements (e.g. paint, siding, roofing, etc.).
- **Farmhouses:** Older family farmhouses are scattered throughout the eastern part of the Town of Buchanan. Generally the condition of these homes appears to be good with a few noticeable repairs necessary.

Occupancy

For a housing market to operate efficiently, it must possess an adequate supply of available housing units (units for sale or rent). A housing market's supply of available units must be sufficient to allow for the formation of new households by the existing population, to allow for in-migration, and to provide opportunities for households to change their housing because of a change in household size or status.

According to U.S. Department of Housing and Urban Development (HUD), an overall available vacancy rate of 6.5% (1.5% for the owned portion of a housing stock and 5.0% for the rented portion) is required to allow for an adequate housing choice among consumers. However, additional information such as choice in housing and housing affordability is needed to determine if the units on the market meet the needs of potential buyers and renters. The vacancy rate for Wisconsin in 2010 was 8.0% for rentals and 2.2% for owner occupied housing.⁴ Vacancy rates vary from one community to the next. High vacancy rates offer a degree of competition in terms of price. The available vacancy rate of a housing market is a good indication of the adequacy of the housing supply, which in turn helps dictate the cost of housing.

⁴ Source: U.S. Census 2010, SF-1, DP-1.

In 2010, Town of Buchanan occupied housing stock was composed primarily of owner occupied units. Owner occupied units (1,893) accounted for about 79.1% of the occupied units (2,393) in 2010, while rental made up the remaining 20.1 % housing units (500)⁵. The vacancy rate for owner-occupied housing units in the Town was 0.4% and the rental vacancy rate was 5.5%. By comparison, the owner-occupied housing unit vacancy rate in Outagamie County was 1.8% in 2010 and the rental vacancy rate was 6.1%. Based on these figures, there was a lack of housing choice for owner occupied homes and an adequate supply of rental properties in the Town. With such low homeowner vacancy rates, people seeking to move into the Town generally need to build a home to accommodate their desire to relocate. This situation is of concern because it makes entry into the community difficult. It also might make it difficult for people to move within the community to find different housing choices to fit their needs at different stages of their life (e.g. larger family home and smaller homes).

Cost of Housing

The available supply, age and condition of the housing stock are the basis for determining the demand for and cost of housing. Table 4-4 compares the 2011-2015 (ACS 5-Year Estimates) median home values in nearby communities and Outagamie County. The 2000 U.S. Census indicated that the median value of an owner-occupied home in the Outagamie County was \$106,000 and the median value in the Town of Buchanan was \$149,400. Between 2011-2015 and 2000, the gap between the value of a median owner occupied home in Buchanan compared with Outagamie County decreased. In 2000, Buchanan was 41% above the county median owner occupied home value and by 2011-2015 the gap decreased to 18%.

In 2011-2015, the median housing value in Buchanan was \$190,700 – twenty-eight percent higher than the value in 2000. The Town of Buchanan’s median housing value remained greater than the Outagamie County median value and though it was slightly lower than the median home value in the Town and Village of Harrison. Table 4-5 provides a detailed breakdown of the 2011-2015 American Community Survey 5-Year Estimates information pertaining to the value of owner-occupied housing units in the Town of Buchanan. Approximately 46% of the owner occupied housing is valued between \$150,000 and \$199,999, while another 31% is valued at \$200,000 to \$299,999.

⁵ Source: U.S. Census 2010, SF-1, DP-1.

Table 4-4: Median Value of Owner Occupied Homes, 2000 and 2011-2015 ACS 5-Yr Estimates

| Jurisdiction | 2000 | 2011-2015 ACS 5-Yr Est. | |
|-------------------|-----------|-------------------------|--------|
| | Number | Estimate | MOE+/- |
| T. Buchanan | \$149,400 | \$190,700 | 8,376 |
| T. Harrison | \$144,000 | \$199,700 | 22,298 |
| V. Combined Locks | \$99,500 | \$155,200 | 10,046 |
| V. Harrison | - | \$201,600 | 6,620 |
| V. Kimberly | \$90,500 | \$135,000 | 5,439 |
| C. Appleton | \$91,200 | \$137,500 | 1,612 |
| C. Kaukauna | \$97,900 | \$138,100 | 4,499 |
| Outagamie County | \$106,000 | \$155,900 | 1,827 |

Source: U.S. Census 2000, 2011-2015 ACS 5-Yr Estimate, DP04

With respect to rental housing, in 2011-2015 (ACS 5-Year Estimates) there were 621 renter-occupied housing units in the Town. The median monthly contract rent rate in the Town was \$772 (MOE+/--\$121, based solely on 2011-2015 ACS 5-Year Estimates data). These rates do not include utilities. These rates are higher than the 2011-2015 median contract rent rates reported for Outagamie County (\$735+/--\$15). To some extent, this can be explained by the Town’s desirable location and the age of its housing. The Town is located between the steadily growing communities of Appleton and Kaukauna. This creates a high demand for housing and provides residents with an easy commute to work. Secondly, most of the housing in the Town is newer construction. Newer dwellings will usually have higher rent rates than older dwellings, which helps explain the higher median rental rate.

Table 4-5: Value of Owner Occupied Housing, 2011-2015 ACS 5-Year Estimates

| | Estimate | MOE+/- | Percent | MOE+/- |
|------------------------|----------|--------|---------|--------|
| Total | 1,931 | 160 | 100.0% | |
| Less than \$50,000 | 33 | 36 | 1.7% | 1.9 |
| \$50,000 to \$99,999 | 0 | 12 | 0.0% | 0.9 |
| \$100,000 to \$149,999 | 202 | 96 | 10.5% | 4.6 |
| \$150,000 to \$199,999 | 881 | 175 | 45.6% | 7 |
| \$200,000 to \$299,999 | 595 | 125 | 30.8% | 6.7 |
| \$300,000 to \$499,999 | 220 | 81 | 11.4% | 4.4 |
| \$500,000 to \$999,999 | 0 | 12 | 0.0% | 0.9 |
| \$1,000,000 or more | 0 | 12 | 0.0% | 0.9 |

Source: US. Census 2011-2015 ACS 5-Year Estimates, DP04

Housing Affordability Analysis

Understanding affordability requires more analysis than just looking at the cost of housing. The greater question is, “does the cost of housing match the ability of residents to pay for it?”

There are many ways to answer this question. One common technique comes from the U.S. Department of Housing and Urban Development (HUD). This method involves comparing income to housing costs. According to HUD, housing is considered affordable when it costs no more than 30% of total household income. Per HUD standards, people should have the choice of having decent and safe housing for no more than 30% of their household income.

Table 4-6: Households Paying a Disproportionate Amount of Their Income for Housing, 2011-2015 ACS 5-Yr Estimates

| | Households with Mortgage for Which Owner Costs are Not Affordable | | | Households without Mortgage for Which Owner Costs are Not Affordable | | | Households for Which Renter Costs are Not Affordable | | |
|------------------|---|-----|---------|--|-----|---------|--|-----|---------|
| | Estimate | MOE | Percent | Estimate | MOE | Percent | Estimate | MOE | Percent |
| T. Buchanan | 215 | 91 | 17.2% | 27 | 33 | 4.2% | 138 | 67 | 22.2% |
| Outagamie County | 8,190 | 516 | 24.1% | 2,115 | 267 | 13.3% | 7601 | 527 | 39.2% |

Source: U.S. Census, 2011-2015 ACS 5-Year Estimates, DP-4

Per the 2011-2015 ACS 5-Year Estimates, about 17% of households with a mortgage, 8% of households without a mortgage and about 22% of renters were paying more than 30% of their income on housing (Table 4-6). In comparison, housing was less affordable in Outagamie County. About a quarter (24.1%) of households with a mortgage, 13% of households without a mortgage and about 39% of renters were paying a disproportionate amount of their income on housing.

OPPORTUNITIES FOR HOUSING CHOICE

Opportunities for elderly, disabled, and low- income housing are more limited in Buchanan than some of the surrounding larger communities. The existing housing supply consists primarily of single-family dwellings (84.8%) and duplex units (4.3%). Six assisted living facilities are available in the Town. With a combined capacity of only 52 and a senior population of 571 and climbing, seniors must be able to live independently, have assistance available to them, or seek residency in adjacent communities that can provide needed services. As new, single-family housing is built, the Town must remain aware of its balance of alternative choices.

At this time, the Town has the opportunity to provide more mixed housing types. Such housing could help buffer the commercial and residential developments. Undeveloped land near Eisenhower provides an ideal location for additional mixed development. A mixed development in this area, such as apartments or condominiums, would allow easy walking access to the commercial areas located along CTH KK and CE. This walkable area may extend independent living options for seniors, allowing them to walk to a shopping center or doctor. Mixed development located within and adjacent to the commercial areas of Darboy and STH 55, will allow safe/easy access to services.

There are many possible ways to incorporate additional housing styles (e.g., apartments, senior housing, and condominiums) in Buchanan.

- The first priority when considering such housing should be to ensure that units can be adequately served with water, sewer and other basic infrastructure needs.
- Whenever feasible, alternative housing types should be considered as an infill housing opportunity, or as an integral part of a mixed-use development. This strategy is encouraged to help create a walkable community by allowing individuals easy access to parks, schools, shopping and other amenities via sidewalks and biking lanes. This is particularly important for populations that cannot drive (e.g. youth and elderly).
- The Town could actually require a percentage of alternative units be developed as part of any new housing development. This is a very aggressive strategy, but the results are effective.
- Of course, any new alternative development should be compatible with surrounding housing. Therefore, special consideration should be given to parking, signage, landscaping and façade requirements. However, the Town must be careful to ensure that requirements do not prohibit the development of housing choices.

FUTURE HOUSING NEED

The projected population by the Wisconsin Department of Administration for the Town of Buchanan is 10,180 residents by the year 2040. Based on recent growth trends, it is estimated that an additional 1,562 housing units will be needed by the year 2040 (See Table 4-7). Roughly 52 more housing units will need to be added annually. It is important to point out that total population figures include not only persons in households, but also persons in group quarters. As the population ages during the projection period, it is likely that persons in group quarters may also increase over time. This increase will come from not only the elderly component of the population, but also from the disabled component of the population as aging parents will no longer be able to care for disabled offspring.

Table 4-7: Household Projections, 2010 to 2040

| Year | Population | Households | Persons/ Household |
|------|------------|------------|-----------------------|
| 2010 | 6,755 | 2,393 | 2.82 |
| 2015 | 7,140 | 2,593 | 2.75 |
| 2020 | 7,900 | 2,915 | 2.70 |
| 2025 | 8,605 | 3,216 | 2.67 |
| 2030 | 9,280 | 3,514 | 2.64 |
| 2035 | 9,795 | 3,759 | 2.60 |
| 2040 | 10,180 | 3,955 | 2.57 |

Source: U.S. Census 2010, WDOA, Wisconsin Demographic Services Center, Vintage 2013 Population Projections

Additional housing units do not necessarily have to be single-family homes. Offering alternative housing choices can accommodate the needs of residents of varying ages and household types (e.g. young couples, seniors, single individuals, etc.) and also help to minimize land consumption given that townhomes, apartments and condominiums generally accommodate more housing units per acre than single family residential subdivisions.

DESIRED HOUSING

As part of the public visioning exercise, people were asked if they preferred:

- Single family housing:
 - 1 or 2 stories;
 - attached or detached garages;
 - lot sizes compatible to surrounding neighborhood; and
 - limited amount of duplexes, or townhouses.
- Attached single family housing:
 - most buildings 2 to 3 stories;
 - includes duplexes and townhouses;
 - building and lot configuration may be clustered to promote open space;
 - buildings set closer to sidewalk;
 - may be mixed with single family or small multi-family housing; and
 - may be adjacent to commercial uses.
- Small multi-family housing:
 - 2 to 4 story buildings;
 - wide variety of building designs;
 - parking typically provided on surface lots, garage courts and underground;
 - may be mixed with townhouses or larger multi-family housing; and
 - some commercial uses may be found on the ground floor.
- Larger multi-family housing:
 - 3 to 8 story buildings;
 - large scale buildings on large lots may include large multi-building complexes;
 - parking typically provided on surface lots and underground parking;
 - may be mixed with small multi-family housing;
 - commercial and retail uses might be found on the ground floor; and
 - may be adjacent to and mixed with commercial and employment uses.

The results reveal that residents generally feel comfortable with single family housing, giving this ranking of 2.73 on a scale of 0 (none of this type) to 4 (more of this type) (Table 4-8).

Table 4-8: Design Preference Survey, Residential Types

| Development Type | Ave. Ranking (4 pt. system) |
|--------------------------------|--------------------------------|
| Single Family Housing | 2.73 |
| Attached Single Family Housing | 1.75 |
| Small Multi-Family Housing | 1.58 |
| Larger Multi-Family Housing | 0.73 |

Source: Public Visioning Open House, 3/9/17; Public Visioning On-Line Portal

HOUSING ISSUES AND CONCERNS

Issues and opportunities identified by Town residents included:

- Plan for future development, so it is not so scattered
- Provide direction to maintain agriculture in the eastern part of the Town
- No more development
- Maintain reasonably priced housing
- Maintain the split between urban and rural land uses
- Consider an organic farm development with housing, local food and a gathering place
- Maintain rural look
- Increase community identity

To keep Buchanan a rural and affordable community several strategies can be considered, including:

1. Retaining farmland and open/undeveloped lands (this topic is discussed more in the Agricultural, Natural and Cultural Resources Chapter). Strategies discussed in the chapter include land trust activities, zoning for agriculture, and supporting the farm economy.
2. Utilizing conservation subdivision design techniques effectively in the Town (discussed below).
3. Encourage the development of housing for the elderly (discussed earlier in this chapter).
4. Provide easy access to facilities by creating walking/biking trails, etc. (this topic is discussed more in the Transportation Element).
5. Coordinate with surrounding communities to jointly plan for development areas and prevent scattered “sprawl” development (addressed in the Intergovernmental Cooperation Element).

Preservation of Rural Character – Conservation Subdivision Designs

Similar to when the last comprehensive plan was developed, residents expressed a desire to see a controlled/managed form of growth in the Town and more green spaces in subdivision developments. Residents do not want to see the Town overrun with houses and other types of

development. Rather, residents would prefer new housing development in harmony with the natural environment and remaining farm uses.

Chapter 460: Subdivision of Land allows for conservation subdivision designs that can encourage the preservation and protection of open space, natural areas and farmland resources. In conservation subdivisions, homes are “clustered” together on smaller lots so that a greater proportion of the land is protected from development. The Town’s conservation subdivision requires that a minimum of 40% of the gross tract area be preserved as open space. This requirement includes all secondary and primary conservation areas.

Protection and maintenance of the conserved area can be accomplished through a conservation easement with an appropriate conservation organization, land trust, homeowners association or government body, or through deed restrictions (e.g. covenants). The areas to be conserved must be protected indefinitely. A maximum of 30% of the land designated for protection can be used for active recreation, the remainder should either be left as natural wildlife habitat, open space, or farmland.

The development of walking and bicycle trails is encouraged and may be required, particularly to provide limited access to protected natural areas. Conservation subdivisions are a tool to balance the growth desires of landowners and retiring farmers with the rural character preservation desires of other residents. The financial benefits associated with conservation/cluster subdivisions make these types of development more desirable for landowners and developers. Cost benefits include:

- Reduced construction costs compared to traditional subdivisions because a reduced areas needs to be graded, fewer roads need to be constructed, and less supporting infrastructure (gas, electric, etc.) needs to be installed.
- Residents of conservation-based developments are willing to pay more for their lots than landowners in traditional subdivisions given the open, space amenities and security in the fact that no new homes will be built in their backyard.

When looking at the Town of Buchanan, the greatest potential for future residential development is east of STH 55. For the most part, farmland is the most common land use in this area. As housing demand continues to increase, more land will be needed for housing. Conservation subdivisions allow for expanded housing opportunities, but still set aside farmland and natural areas to retain rural character.

HOUSING PROGRAMS

A number of federal and state housing programs are available to help the Town promote the development of housing for individuals with lower incomes, senior housing, and housing for people with special needs.

Federal Programs and Revenue Sources

HUD is the federal agency primarily responsible for housing programs and community development. Though many of its programs are directed to larger cities and urban areas, the Town does qualify for some available funds. Specifically, HUD provides money to non-entitlement (e.g. communities with populations less than 50,000) communities through grants. In the State of Wisconsin, the Division of Housing within the Department of Administration is responsible for the distribution of federal funds. It awards these funds through a competitive proposal process. The United States Department of Agriculture-Rural Development (USDA-RD) provides a variety of housing and community development programs for rural areas. Its programs are generally available to communities with populations of 10,000 or less. It provides support for rental housing development, direct and guaranteed mortgage loans for homebuyers, and support for self-help and cooperative housing development.

State Programs and Revenue Sources

Beyond the funds distributed through HUD, the Division of Housing within the Department of Administration administers several state funded programs that can potentially be used to finance housing improvements. Money available through the DHIR, because it is funded by general-purpose revenue, cannot be used to invest directly in housing development. However, funds can achieve the desired result by helping organizations develop the capacity to develop houses or by providing various types of financial assistance to homebuyers or renters through grants to local governments or non-profit agencies. The Wisconsin Housing and Economic Development Authority (WHEDA) is a quasi-governmental agency that finances housing development through the sale of bonds. Unlike the Division of Housing, it receives no direct state-tax support. Therefore, WHEDA can provide mortgage financing for first-time homebuyers and financing for multifamily housing as well. Specific programs evolve and change with the needs of the housing market.

COORDINATION WITH OTHER COMPREHENSIVE PLAN ELEMENTS

Housing is the primary developed land use in the Town of Buchanan. As such, it directly affects most other elements of this comprehensive plan. Land Use, Utilities and Community Facilities, Transportation, Economic Development and Agricultural, Natural, and Cultural Resources are all elements directly affected by housing. The goals and policies set forth in this Housing Element will affect these elements and vice versa. Therefore, it is imperative that the elements are consistent and support one another.

Land Use

Zoning and land division ordinances control the amount of land available for housing, as well as its location, type and density. The Future Land Use Map devotes acres to residential use over the next 20 years in accordance with desired density restrictions.

Location considerations are also an important aspect of land use planning. With respect to housing, resident needs should be an important consideration. For example, seniors who may not be able to drive, desire housing locations that are within a walkable distance (less than ¼ mile) to grocery stores, pharmacies, and restaurants. Walkable access to churches and libraries is also highly desirable. Similarly, children who are not able to drive, depend on safe areas to walk and bicycle. Safe access to shopping, schools, parks and libraries is also highly desirable. Providing sidewalk and trail connections to libraries, schools and parks from nearby neighborhoods is important. This is especially true for new development occurring on the outer limits of the Town.

Utilities and Community Facilities

Improvements such as roads, sewers, parks, trails, schools and other infrastructure all need to be coordinated with the housing decisions and vice versa. The best method to coordinate improvements is to follow the land use pattern presented on the Future Land Use Map as closely as possible and plan for future improvements in a Capital Improvements Plan and Budget as recommended in the Utilities and Community Facilities Element. This approach will greatly enhance the efficiency of capital improvements and services.

In addition, Buchanan needs to be open to the use of alternative wastewater treatment systems and private community water systems as tools to efficiently and effectively accommodate Town development east of STH 55. This approach will help to offset annexation pressure associated with the extension of municipal water and sewer service.

Transportation

The location of housing affects commuting patterns and transportation costs. The inverse is also true - the location and density of housing affects transportation needs. The location of housing influences on which roads people drive or whether they need to drive at all. These factors were carefully considered in the Transportation Element to ensure compatibility with projected residential development.

Economic Development

Housing needs must be linked to a community's economic situation. Specifically, it is important to ensure that the local housing supply is affordable to residents. For this reason, an affordability analysis is presented in this chapter. Moreover, given that housing is the primary developed land use in the community, quality local housing directly impacts the Town's ability to finance needed improvements to support the local economy through receipt of property taxes.

Agricultural, Natural and Cultural Resources

The desire to preserve agricultural and natural areas competes with the desire of others to build additional housing. These competing interests are balanced through the land suitability analysis

information presented in the Agricultural, Natural and Cultural Resources Element. This information helps to ensure that housing is located in areas that will have the least impact possible on existing farming areas and important natural resources, while still supporting additional residential development needs.

Intergovernmental Cooperation

Intergovernmental cooperation is critical to the future of the Town of Buchanan. The Town already has boundary agreements in place with Kimberly and Combined Locks. A similar approach should be taken with Kaukauna to ensure the Town of Buchanan can retain land areas east of STH 55 and its overall community identity through 2025 and beyond. Likewise, the Town should continue to coordinate with neighboring communities, Outagamie County and the school districts to provide Town residents with efficient services through intergovernmental agreements.

HOUSING GOALS, POLICIES AND OBJECTIVES

The goals, policies and objectives related to housing in the Town of Buchanan can be found in Chapter 12: Implementation.