

## **Introduction**

A quality, well-designed housing stock is vital to a healthy community. The styles, sizes, and types of housing selections available give a community character and establish a connection between residents and their neighborhoods. In most instances, rural towns have a high percentage of single-family homes with few other housing choices available. This imbalance of housing choice raises concern as the population ages, since other types of housing are often needed to meet the needs of seniors. In the process of developing the Comprehensive Plan for Clearfield, the existing housing stock has been reviewed and recommendations have been made to meet the Town's housing needs over the next 20 years.

Of the fourteen planning goals identified in the Comprehensive Planning Law, those listed below 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.

### **Housing Vision**

In 2030, Clearfield offers rural residential living choices in harmony with the Town's natural environment. Single-family homes are the primary housing choice with additional well designed and well constructed alternative housing styles meeting the needs of a diversity of residents. Local land use ordinances promote attractive housing with abundant green spaces, scenic views, trails, and other desired amenities. Seasonal- and second-homes continue to comprise a significant portion of the residential units in the community.

## **Visions, Objectives, Policies, and Goals**

Wisconsin's Comprehensive Planning Law requires that the Housing Element contain a compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock.

**Existing Housing Supply**

In 1990, there were 376 housing units in the Town of Clearfield. By the 2000 U.S. Census the number had increased by 14.9% to 432. By comparison, the total number of housing units in Juneau County increased by 8.3% during the same timeframe. The housing supply in Clearfield consists primarily of single-family homes (see Table 12), with a high percentage of mobile homes (32.6%). The Town recognizes that single-family homes may not fit the needs of, or be desired by, everyone. Some residents are not able to afford a single-family home. Others may not wish the maintenance responsibilities necessary to keep up a home and yard. Still others may simply prefer living in an alternative style of housing. Given the rural nature of Clearfield and its limited infrastructure, higher density housing choices (if desired) may require alternative water and wastewater systems (please refer to *Chapter 4: Utilities & Community Facilities* for detailed information on water and wastewater). Senior housing developments, townhomes, and housing designed for independent living are housing alternatives that may be considered in the community.

<b>Table 12: Town of Clearfield Housing Variety.</b>		
<b>1-unit, detached</b>	291	66.7%
<b>1-unit, attached</b>	--	
<b>2 units</b>	3	0.7%
<b>3 or 4 units</b>	--	--
<b>5 to 9 units</b>	--	--
<b>10 - 19 units</b>	--	--
<b>20 or more units</b>	--	--
<b>Mobile Home</b>	142	32.6%
<b>Boat, RV, van, etc.</b>	--	--
Source: WDOA Demographic Services Center and 2000 US Census.		

As the demographic data provided in *Chapter 1: Issues and Opportunities* indicated, Clearfield has been growing as a relatively steady rate. This is further demonstrated by the number of building permits issues for new home starts during the past ten years. Since 1999, an average of nearly seven new homes have been constructed in Clearfield for a ten-year total of 67. The number of annual residential building permits issued by year appears below.

- 1999 – 8
- 2000 – 3
- 2001 – 8
- 2002 – 9
- 2003 – 4
- 2004 – 5
- 2005 – 10
- 2006 – 6
- 2007 – 7
- 2008 – 8

**Age and Quality of Housing Stock**

A good indicator of the quality of available housing in a community is the age of the housing stock. Table 13 (on following page) lists the number of units and the corresponding percent of housing stock by year built. More than half (62.8%) of the Town’s housing has been constructed since 1970. One quarter of the existing housing units were built before 1960. These figures are important for two reasons. First, it demonstrates that the majority of Clearfield’s housing is relatively modern – built with modern building products/technologies and to modern code requirements. At the same time, a significant share of the Town’s housing predates the 1960’s when improvements in building construction were enacted. While age alone does not indicate poor condition, it is assumed that older structures will require more frequent and more expensive maintenance.

**Occupancy**

In order for a housing market to operate efficiently, it must possess an adequate supply of available housing units (for sale or rent). The local supply of 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 alternative housing resulting from a change in household size, status, or income. 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 adequate housing choice among consumers. The 2005 available vacancy rate for Wisconsin was 9.0% for rentals and 1.6% for owner occupants. Vacancy rates vary from one community to the next. High vacancy rates demonstrate an adequate supply, offering competition and may potentially lower housing prices.

<b>Year Structure Built</b>	<b># of Units</b>	<b>% Of Total</b>
<b>1990 to 2000</b>	107	24.5%
<b>1980 to 1989</b>	68	15.6%
<b>1970 to 1979</b>	99	22.7%
<b>1960 to 1969</b>	52	11.9%
<b>1940 to 1959</b>	44	10.1%
<b>1939 or earlier</b>	66	15.1%
<b>Total</b>	436*	%

Source: WDOA Demographic Services Center and 2000 US Census.  
\*Note: The discrepancy between total housing units presented in this table and in the Existing Housing Supply section results from reporting errors during the Census.

In 2000, the vacancy rate in Clearfield was 2.0% for owner-occupied units. No data was available for rental vacancy rates. By comparison, the owner-occupied housing unit vacancy rate in Juneau County as a whole was also 2.0% with a rental vacancy rate of 8.3%. Although the rate for owner-occupied housing in Clearfield is high when compared with HUD guidelines, it must be noted that 2,043 of the 2,674 vacant units in 2000 (76.4%) were classified as seasonal, recreational, or occasional use. This implies that the units, though vacant, may not be available for purchase by year-round residents.

**Cost of Housing**

The supply, age, and condition of existing housing units provide the basis for determining the demand and cost of housing.

**Owner-occupied Housing Units**

Table 14 provides a comparison of median home values following the 2000 Census for the communities adjoining Clearfield, Juneau County, and the State of Wisconsin. The median value of an owner-occupied home in Clearfield following the 2000 Census

<b>Location</b>	<b>1990 Median Value</b>	<b>2000 Median Value</b>	<b>Change 1990-2000</b>
<b>T. Clearfield</b>	\$44,300.00	\$79,600.00	\$35,300.00
<b>T. Cutler</b>	\$38,300.00	\$90,000.00	\$51,700.00
<b>T. Fountain</b>	\$46,700.00	\$76,300.00	\$29,600.00
<b>T. Germantown</b>	\$56,100.00	\$94,000.00	\$37,900.00
<b>T. Lisbon</b>	\$53,500.00	\$88,200.00	\$34,700.00
<b>T. Necedah</b>	\$46,600.00	\$82,900.00	\$36,300.00
<b>T. Orange</b>	\$42,900.00	\$73,500.00	\$30,600.00
<b>Juneau County</b>	\$40,700.00	\$71,200.00	\$30,500.00
<b>Wisconsin</b>	\$62,500.00	\$112,200.00	\$49,700.00

Source: WDOA Demographic Services Center and 2000 US Census.

was \$79,600, an increase of 80% from the 1990 Census. The increase in home value in the community was higher than that of the County (75%) and the State (79.5%).

Table 15 (on the following page) provides a comparison by value of owner-occupied units in the Town of Clearfield following the 1990 and 2000 Census. The table does not reflect units built since 2000. In 1990, nearly seventy percent of the homes in Clearfield were valued at less than \$50,000. By 2000, that number had decreased to just less than twelve percent and homes valued over \$100,000 had grown from one in 1990 to 33 in 2000. However, the current recession and down turn in the housing market will undoubtedly result in reappraisals and a lowering of median home values in the community.

<b>Cost Range</b>	<b>Number of Units - 1990</b>	<b>Percent of Total - 1990</b>	<b>Number of Units - 2000</b>	<b>Percentage of Total - 2000</b>
<b>Less than \$50,000</b>	35	67.3%	10	11.8%
<b>\$50,000 to \$99,000</b>	15	28.8%	42	49.4%
<b>\$100,000 to \$149,000</b>	1	1.9%	26	30.6%
<b>\$150,000 to \$199,000</b>	--	--	5	5.9%
<b>\$200,00 to \$299,000</b>	--	--	2	2.3%
<b>\$300,000 +</b>	1	2.0%	--	--
<b>Total</b>	52	100.0%	85	100.0%

Source: WDOA Demographic Services Center and US Census.

**Rental Units**

Of the forty-five rental units located in Clearfield in 2000, none included more than two units per structure. Rental housing in the community may include single-family homes, duplexes, and mobile homes. The median monthly contract rent rate in Clearfield was \$425. By comparison, the median amount paid by all renters in Juneau County in 2000 was slightly higher at \$433.

**Housing Affordability**

Understanding affordability requires answering a seemingly simple, yet surprisingly difficult question...“Does the cost of housing match the ability of residents to pay for it?”

There are several ways to answer this question. One common technique comes from the U.S. Department of Housing and Urban Development (HUD). The HUD method compares income to housing costs. According to HUD, housing is considered affordable when it costs no more than 30% of total household income, on a monthly and annual basis. Under HUD standards, residents should be able to live in safe and decent housing for no more than 30% of their household income.

Housing affordability also requires access to employment and transportation to allow residents to sustain a decent wage to afford mortgage and rent payments. These issues are further discussed in *Chapter 3: Transportation* and *Chapter 6: Economic Development*.

In 2000, the median annual household income for Clearfield was \$35,781, with an estimated monthly pre-tax income of \$2,982. Thirty percent of the median monthly income yields an amount of \$895 to be used to cover the cost of housing (again, under the current HUD guidelines). The median value of a home in 2000 was \$79,600, with a median monthly mortgage payment of \$725. The median monthly contract rent rate was \$425. Both of these figures fall well below the 30% HUD threshold. Table 17 shows the numbers and percentages of households in Clearfield in relation to the percentage of their annual income allocated to housing costs. As the table shows, in 2000:

- 18.8% (16 total) of owner-occupied households exceeded the 30% threshold recommended by HUD
- 48.6% (18 total) of renter-occupied households exceeded HUD guidelines.

<b>Table 17: Percentage of Annual Income Allocated to Housing.</b>		
<b>Owner-occupied Housing</b>		
<b>Percent of Income</b>	<b>Number of Households</b>	<b>Percent of Households</b>
<b>Less than 15%</b>	27	31.8%
<b>15% to 19%</b>	18	21.2%
<b>20% to 24.9%</b>	13	15.3%
<b>25% to 29.9%</b>	11	12.9%
<b>30% to 34.9%</b>	4	4.7%
<b>35% or more</b>	12	14.1%
<b>Renter-occupied Housing</b>		
<b>Percent of Income</b>	<b>Number of Households</b>	<b>Percent of Households</b>
<b>Less than 15%</b>	6	16.2%
<b>15% to 19%</b>	5	13.5%
<b>20% to 24.9%</b>	4	10.8%
<b>25% to 29.9%</b>	4	10.8%
<b>30% to 34.9%</b>	8	21.6%
<b>35% or more</b>	10	27.0%
Source: WDOA Demographic Services Center and 2000 US Census.		

It must be noted, however, that the amount of money associated with mortgage payments and monthly rent does not include local taxes or utility costs (i.e. water, gas, electric, phone, etc.), except when the costs of utilities are included as part of the rental agreement. Additional housing costs related to maintenance and necessary improvements are also not included in the census data.

The abundance of second- and vacation-homes undoubtedly plays a role in the availability of affordable and other alternative housing options in Clearfield. As the population of the community grows, and the average age of Town residents increases, alternatives to the single-family home will

become more desired and more necessary. Therefore, the next section of this chapter focuses on current and future housing needs in the Town of Clearfield.

## **Current and Future Housing Needs**

This section of the Housing Chapter is intended to identify the alternatives to be considered in order to meet current housing shortfalls and future needs in the Town of Clearfield. The housing issues and alternatives discussed in this section were identified based upon a variety of factors, including:

- Input from landowners, business owners, elected and appointed officials, and other stakeholders through the Community Planning Survey.
- A thorough review of demographic data from the 1990 and 2000 US Censuses.
- Recognition of the changing needs and desires of the *baby boom* generation.
- National, regional, and state trends related to the economy, environment, and changing lifestyles resulting in increased demand for alternatives to large, single-family homes.

### **Senior Housing**

Clearly defining the need for future senior housing in a community is not a simple task. This is largely due to the complexity of the marketplace. The majority of seniors in Wisconsin, in all age groups, live in their own homes or in mixed-family congregate housing (i.e. apartments with residents of all age ranges). The ability of a resident to remain at home is enhanced by organizations and services catering to people of retirement age. Examples of these services include: ‘meals on wheels’ programs, parish nursing programs, and home healthcare, among others. In addition, building designs for life (i.e. wider doorframes to accommodate future wheelchair access, first floor bedroom, etc.) can extend the ability of a resident to live independently in their own home. However, some seniors may not be able (or desire) to live in a private home and will seek alternative housing options.

As *Chapter 1: Issues & Opportunities* showed, the population of seniors in the Town is growing (see Table 3, page 1-7). The number of people in Clearfield between the ages of 45 and 64 increased from 150 in 1990 to 227 in 2000 (a 47.3% increase). During the next twenty years, all residents within this group will have reached retirement age. In fact, octogenarians (people age 80 older) are the fastest growing demographic group in the nation. In Clearfield, the percentage 75 years and older increased by 32.3% between 1990 and 2000. (31 in 1990, 41 in 2000).

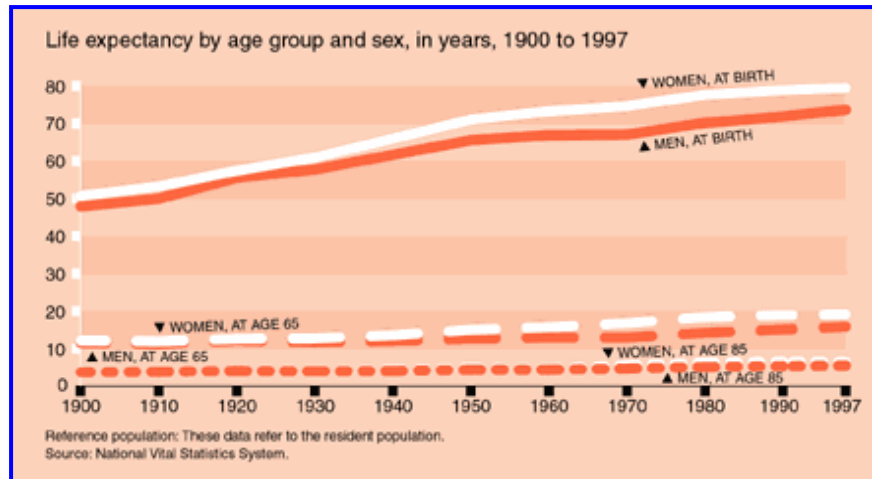
As the average life expectancy for Americans increases (77.8 years in 2004, 74.1 for white males, 79.8 for white females), a greater percentage of the Town’s residents will fall into the 65 and over age category than at any time in its history (see box on following page for average American life expectancy by gender, 1900-1997). As a result, it is anticipated that the number of seniors living in the Town will increase noticeably during the tenure of this plan. Accordingly, local demand for senior housing may support the development of retirement communities, community based residential facilities, and local assisted living facilities and services.

### Senior Housing Options<sup>1</sup>

In recent years, a variety of alternative housing options for seniors have become available.

Although no one of these can be considered the preferred housing alternative, a combination of various housing types will provide a way in which Clearfield may address the challenges of adequate and desirable

housing for seniors. This is important in that it offers ways in which an aging population can remain within the community during their retirement years.



Source: US Department of Health and Human Services, 1997.

A variety of senior-oriented housing options exist to meet the needs of an aging population<sup>2</sup>. They include:

- Age Restricted Retirement Communities. One type of housing for seniors that is growing in popularity is the age-restricted, active adult development. Active adult developments provide a housing atmosphere with the amenities including golf courses and fitness centers that vibrant seniors desire. Aging residents can benefit from a relaxed environment with similarly-aged neighbors while avoiding the conventional maintenance and upkeep requirements that come with home ownership.

The benefits of these developments include quality housing for those that do not require assisted living and nursing care. Communities benefit from attracting active adult developments because they reduce the impact on the transportation network and schools while increasing tax revenue. Some methods used to encourage the construction of active adult developments include creating senior housing districts in the zoning ordinance, planned unit development sites (PUDs), or creating overlay districts. In some instances communities will also provide density bonuses to attract developers.

- Seniors Only Apartments. Some older seniors may choose to sell their homes and move into senior apartments. This frees equity that can then be used to supplement income through interest or dividends earned through investment of capital. The move also frees seniors from home maintenance and grounds-keeper chores. For others, living in a large senior complex affords a greater sense of security than living in a private home.

<sup>1</sup> Much of the text in this section was excerpted from the *Seniorresource.com* website, 2006.

<sup>2</sup> Source: American Planning Association Magazine: December 2006.

- Modular Home Communities. Modular home communities have both full-time residents and those that reside only part of the year. The lots and mobile units may be leased to, or owned by, the residents.
- Elder Cottage Housing Opportunities (ECHO). Elder Cottage Housing Opportunities, which may include accessory units, and granny flats, refer to housing options wherein seniors occupy a second living unit, or apartment with a separate entrance, on a single-family lot with another family. Generally, they are permitted by the municipality to foster affordable housing or aid families with elderly parents unable to live completely alone. The owner of the home or the renting party may be a senior.
- Shared Housing. Under this alternative, seniors share their home with another senior. Professional organizations which specialize in these arrangements match the two parties based on needs. Most of the organizations that provide these services are non-profit and supported from sources other than those seeking help.
- Continuing Care Retirement Communities (CCRCs). Continuing Care Retirement Communities are designed to provide active seniors an independent lifestyle and a private home from which to enjoy it, regardless of future medical needs. They may require buy-in or an up-front annuity purchase followed by monthly payments covering services, amenities, and necessary medical care. They provide the availability of multiple layers of care, without the uncertainty of wondering where you will live.
- Congregate Housing. Congregate communities offer independent living in private separate, apartments and the opportunity to share activities of daily living with other residents. They may offer rental or ownership options.
- Assisted Living. Assisted Living (or Residential Care for the Elderly) offers help with non-medical aspects of daily activities in an atmosphere of separate, private living units. It is similar to Congregate Care albeit for residents less able to function independently in all aspects of their daily life. Licensing is usually required for Assisted Living facilities.
- Board and Care / Residential Care. Board and Care, sometimes referred to as Residential Care, is usually offered in converted homes. It provides a home-like setting with supervision for 4-10 senior residents.
- Skilled Nursing Facilities (Nursing Homes). Skilled Nursing Facilities may be freestanding or part of a senior community and may offer congregate or assisted living options. It may specialize in either short-term acute care or long-term care.

It is important to understand that the senior housing options identified on the previous are not necessarily to be considered as recommendations of the Town of Clearfield Comprehensive Plan. They are listed solely to provide a description of the full variety of senior housing options that may



be considered at some point in the future. Some or all of these options may become more desirable and available during the 20-year tenure of this plan.

### **Options for Affordable Housing**

As stated earlier in this chapter, HUD defines housing affordability based upon the median household income of current residents compared with the median value of available owner-occupied and rental housing in a community. HUD criteria have determined that housing is *affordable* when the annual cost of housing does not exceed 30% of the annual income of residents. Following the 2000 Census, 18.8% of home owners and 48.6% of renters exceeded the 30% threshold (see Table 17 on page 2-5). Although home values are declining nation-wide as a result of the current economic crisis, trends suggest that future property values will increase in proportion to household incomes thereby decreasing the availability of affordable housing in the community.

### **Size Guidelines and Limitations**

Another way in which the Town may provide for an adequate supply of affordable housing is to establish guidelines or limitations related to the size of new housing constructed in the community. Housing size *guidelines* would be non-binding components of a zoning and subdivision ordinance encouraging the development of smaller single-family homes (900 to 1,400 square feet in size), as well as condominiums, townhouses, apartments, and the like. Housing size *limitations* would also be implemented through the zoning and subdivision ordinances but would be achieved through incentives and bonuses or mandatory requirements. Components of the zoning ordinance may include:

- Offering density bonuses to developers for including affordable housing in their plans.
- Reducing the minimum lot size for small homes and duplexes.
- Increasing flexibility within the zoning code.

### **Inclusionary Zoning<sup>3</sup>**

The issue of affordable housing is a concern throughout many Wisconsin communities, but more so in rural Towns like Clearfield where rural character and abundant natural resources drive the development of second- and vacation-homes. Due to the high demand for these homes, and the seasonal demands of a strong tourist economy, many people find it difficult to find housing at a price they can afford. One tool that local governments can use to increase the supply of affordable housing is inclusionary zoning. Inclusionary zoning can be a controversial strategy. Incorporated into the zoning or subdivision ordinance, inclusionary zoning encourages or requires that a certain percentage of the units in a new residential development (or a neighborhood) be affordably priced. The standard of affordability is determined by the mean and median incomes of residents (or prospective workers) within the community. A variety of issues must be considered prior to making a decision to move forward with inclusionary zoning standards. They include:

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<sup>3</sup> Much of the text included in this section was excerpted from *Zoning Practice, Issue #12, Affordable Housing*, December, 2006.

- Equity. Is inclusionary zoning the only effective way of ensuring the provision of homes affordable to working families? Or, is it unfair for government to require property owners and developers to subsidize the public good of affordable homes?
- Incentives. Consensus around the adoption of inclusionary zoning is generally easier to achieve through density bonuses. In other words, developers who include a certain percentage of affordable housing units in a development project are allowed to develop a greater number of lots (and allowed smaller minimum lots sizes) than would otherwise be allowed under current subdivision or zoning requirements.
- Voluntary v. Mandatory. The consensus among planners and zoning administrators is that mandatory requirements are more effective; however, they are also much more controversial. A well-crafted voluntary program may not achieve the level of success of one that is mandatory, but its market-based nature has the potential for significantly increasing the supply of affordable housing while still providing property owners and developers with some flexibility in the development process.
- Target Income Levels. Inclusionary zoning tends to be more effective in providing homes affordable to families of moderate income than those with very low incomes.
- Duration of Affordability. Many communities that adopt inclusionary zoning standards require that the housing units remain affordable for a predetermined time frame (often 15-20 years).
- On-site vs. Off-site. The local government must decide whether the inclusionary standards will be set on-site (in that the percentage of affordable units must be part of the development project) or allowed off-site (allowing the developer to construct an equivalent number of homes somewhere else in the community).

### **Low Income Housing Tax Credits**

The Low-Income Housing Tax Credit (LIHTC) program is run by the IRS and allows companies to invest in low-income housing while receiving 10 years of tax credits. This important program works with state housing finance agencies to administer the program on a state level. Housing credit units are privately owned by developers and are run at a profit.

### **Housing Issues and Concerns**

Significant amounts of new residential development will, if unguided, change the character of Clearfield. Concern about increased growth and its impact on the rural character of the Town was an important motivation for developing this plan. The following options may be considered as a strategy to maintain the community's rural character:

- Retain farmland and open/undeveloped lands (this topic is further discussed more in *Chapter 5: Agricultural, Natural & Cultural Resources*).
- Consider the development of a subdivision ordinance and other local management tools to manage new residential development.
- Encourage or require conservation design for all new subdivision development.
- Locate homes in the most appropriate place within a new parcel.

### **Vacation and Second Homes**

The Town’s beautiful natural setting presents residents and elected officials with what some see as an opportunity and others view as a nuisance...residential and commercial development pressure. Clearfield’s scenic location, diverse topography, and proximity to Castle Rock Lake drive the development of second and vacation homes. As the demand for this type of development increases, property values will continue to rise, tempting farmers and other rural landowners to sell their land for development. Rising property values may make it more difficult for residents to afford to live in the community, particularly young families and retirees.

### **Conservation Subdivision Design<sup>4</sup>**

Responses to the Community Planning Survey indicated that residents desire to preserve the unique landscape that makes Clearfield a special place to live. They do not want to see important natural features lost in order to make way for new development, but recognize that additional homes will be needed to meet the needs of a growing population. One method that may allow the Town to meet these seemingly conflicting needs – protecting the natural environment while allowing for additional residential development – is through the use of *conservation design* for subdivisions. Conservation subdivisions provide developers with a marketable alternative to conventional subdivision design. They allow for profitable and desirable development while simultaneously preserving the important natural and cultural features present on a given piece of property (woodland, farmland, historic structures, etc).

In a conservation subdivision, homes are clustered together on smaller lots so that the remainder of the parcel can be permanently preserved as open space or agricultural land. Typically, 40% or more of the site is preserved through a conservation easement or similar method. The protection and maintenance of the preserved open space is managed through the

#### **How is a Conservation Subdivision Created?**

1. **Develop a Yield Plan.** This plan essentially shows how many homes could be developed if a traditional subdivision layout were used.
2. **Identify Primary and Secondary Conservation Areas.** Primary areas include those areas typically protected by code or ordinance such as wetlands, floodplains, steep slopes, and stormwater management areas. Secondary conservation areas include other areas of local importance typically not protected by code or ordinance: farmland, woodlands, scenic views, etc.
3. **Locate the Home Sites.**
4. **Locate Roads, Sidewalks and Trails.**
5. **Draw the Lot Lines.**

<sup>4</sup> Additional information related to Conservation Subdivisions can be found in *Chapter 5: Agricultural, Natural, and Cultural Resources* and *Chapter 8: Future Land Use*.

easement by a home owners association, land trust, conservancy, or the local government (among other options). Trails, community gardens, and other amenities are often included in the design of conservation subdivisions.

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 benefits associated with conservation subdivisions make these types of development more desirable for landowners and developers alike, and include:

Social/Recreational

- Provision of amenities including trails, sports fields, and even tennis courts and swimming pools in some instances.

Economic

- Reduced engineering and infrastructure costs. Conservation subdivisions can reduce the length of streets, sewer/water lines, and other utilities by 50-75%. The costs of these initial site improvements can add up to fully one-half of the cost of the subdivision.
- Higher resale values due to amenities (trails, play fields), open space, and security in the fact that no new homes will be built in their backyard.
- Open space provided by the subdivision means the local government may not have to construct or maintain additional parks in the area.

Environmental/Hydrological

- Preservation of natural lands, wetlands, habitat, and environmental corridors.
- Provides superior stormwater management as drainage swales and low-lying areas are left intact.
- Preservation of aquifer recharge areas provides for better water quality.

In the typical conservation subdivision, the landowner or developer agrees to preserve the undeveloped area as common open space. The open space is protected through a *conservation easement*. This is a permanent restriction against further development on a portion of a parcel. During the design stages, individual lot sizes are reduced and the surrounding land is held in common ownership, usually maintained by a homeowners association (although a variety of other options are available).

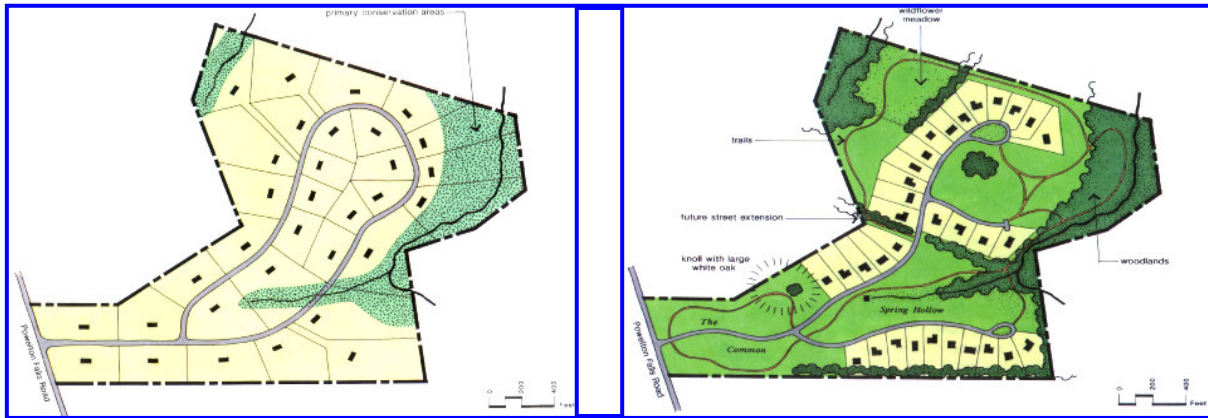
The overall density of development remains the same (i.e. there are the same number of homes in a conservation development as in a traditional development), unless the developer has been awarded a

**What is a Conservation Easement?**

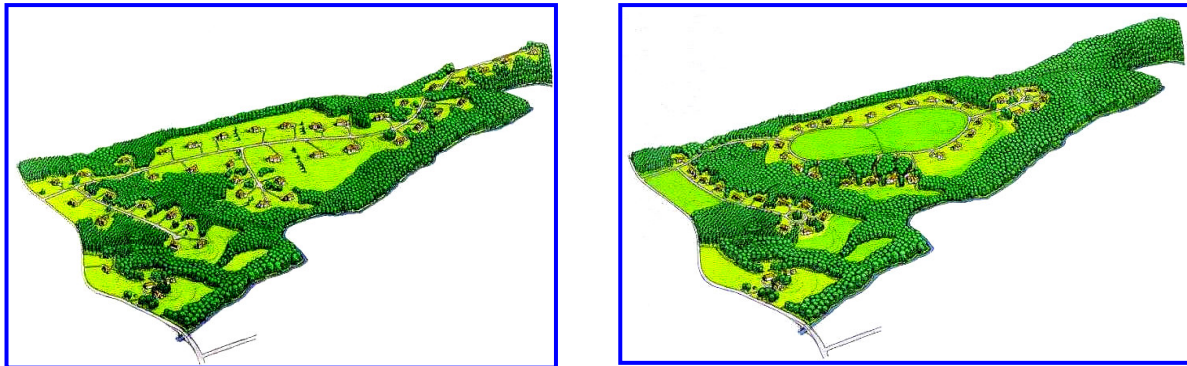
A conservation easement is a **voluntary legal agreement** between a landowner and a land trust or government agency that limits present and future development of a parcel.

Under a conservation easement, the **landowner retains ownership** of the land (within the terms of the easement – i.e. only for farmland or natural space, not for development) and the land trust takes the responsibility for protecting the land's conservation values.

Donated conservation easements that meet federal tax code requirements can provide **significant tax advantages** to landowners because their land will be taxed as undevelopable land, which is a much lower rate than developable land. Qualified easements may also generate charitable contribution deductions for income and transfer tax purposes.



Above: Both the conventional subdivision (left) and the conservation subdivision (right) create 32 lots from a parcel of land. The similarities stop there. The conventional subdivision alters 80% of the land, while the conservation development preserves 75% of the parcel. While the conventional development has no trails or community open space, the conservation design incorporates a trail, community open space, and views of that open space out of the front and rear of all homes.  
 Source: Conservation Design for Subdivisions, Randall Arendt, 1996.



Above: Another presentation of a conventional design (left) vs. a conservation design (right) for a parcel of land. In this instance, factors such as steep slopes, a stream, and a floodplain buffer force the conventional design to preserve many of the same areas as the conservation design. By clustering lots, however, the conservation design preserves greater amounts of woodland and natural areas, and provides a community green in the center of the development.  
 Source: Town of Cary, North Carolina.

density bonus (or more information on *density bonuses*, please refer

to *Chapter 8: Future Land Use*). This is often the result of the community rewarding the developer for preserving more than the minimum required open space. By doing so, the community may choose to allow the developer to sell a few extra lots out of the property.

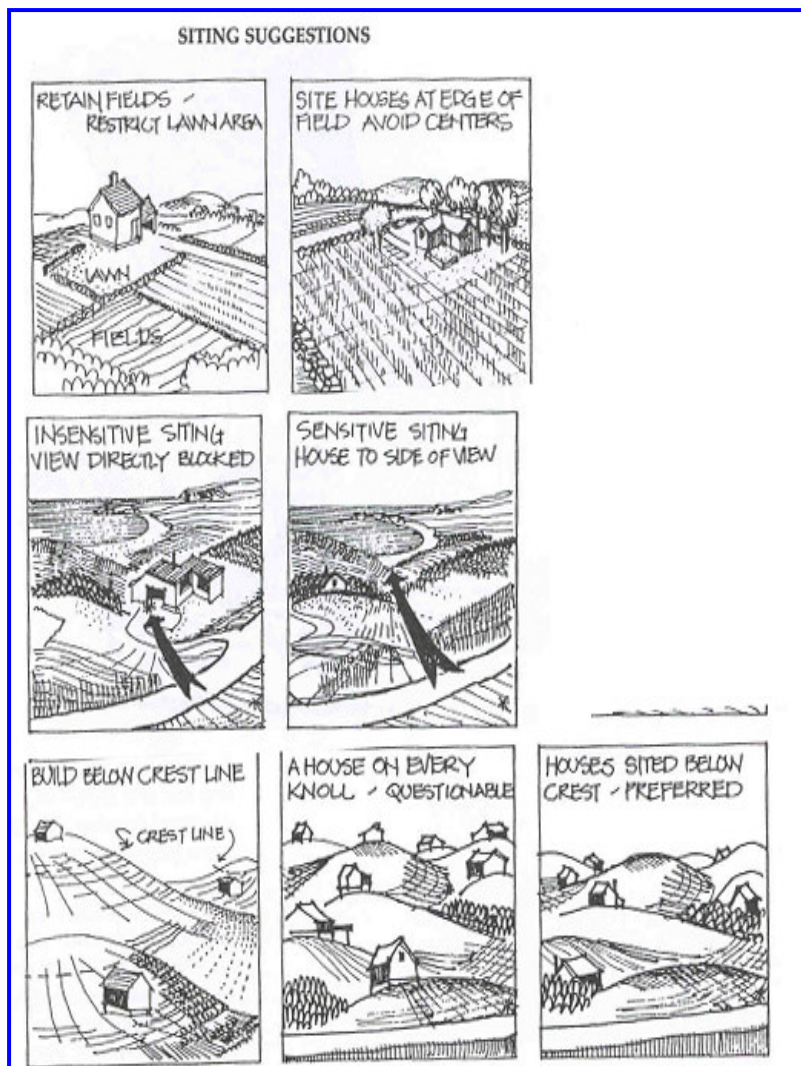
In some situations, however, it is not feasible to reduce the lot size to develop a conservation subdivision. In these situations, lot lines can be extended so that there is no common open space, but rather private open space. Areas beyond the home sites can then be deed-restricted against further development, keeping the property open without creating a “common” open space. These developments do not benefit from a trail network or common playfields but do achieve the goal of preserving large areas of open space. The illustration on the following page shows the differences between conventional subdivisions and conservation-design subdivisions.

**House Locations on Lots**

The placement of a home on a parcel can have a significant impact on the rural character of the area surrounding it. Properly locating homes on parcels can minimize the impact of new development on the natural environment and rural setting. Examples of proper siting suggestions that will minimize the impact upon the land and preserve rural character follows. The implementation of parcel siting requirements would be accomplished within the subdivision ordinance.

To minimize the visual impact of development and maintain a rural, undeveloped character and feeling:

- When constructing homes in agricultural lands or on



Source (picture): *The Hidden Design in Land Use Ordinances: Assessing the Visual Impact of Dimensions Used for Town Planning in Maine Landscapes.* A publication of the MAC/University of Southern Maine Design Arts Project. Edited by Paula M. Craighead. March, 1991.

fallow fields, residences should be located adjacent to tree lines and wooded field edges, if available. If not, homes should be clustered on the edges, not in the center, of the parcel.

- Property should be evaluated to identify land that can continue to be actively farmed or preserved to protect vital wildlife habitat. Homes should be clustered away from this area.
- Development on hilltops should be discouraged (i.e. homes, water towers, cellular towers, etc.) because it can disrupt scenic, open, rural vistas.

To retain rural features and protect rural character:

- Existing farm roads should be incorporated into subdivision designs.
- Stone rows, tree lines, and hedge rows should be preserved.

To minimize the disturbance to the natural environment when new development occurs:

- Roads should be as short as possible and constructed to follow contours and the lay of the land.
- Large, structurally-sound trees should be left in tact (roads should be outside of the drip line).
- Disturbance for the construction of roads and other improvements should be kept at a minimum.
- Disturbance on individual lots (i.e. lawn area) should be limited.
- Drainage swales should be left intact.

### **Availability of Senior Housing**

The availability of housing for a growing senior population is a concern in Clearfield, as it is throughout the country. As with affordable housing, the provision of an adequate supply of housing for seniors will require that the Town consider amendments to the zoning and subdivision ordinances to encourage or require the construction of alternative housing options. Through the use of density bonuses and other incentives, local governments can work with landowners and private developers to ensure that seniors will find safe and affordable housing choices within the community.

### **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, seniors, and people with special needs.

**Federal Programs and Revenue Sources**

US Department of Housing and Urban Development (HUD)

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 would qualify for some available funds. Specifically, HUD provides money to non-entitlement (i.e. communities with populations less than 50,000) communities through grants. In the State of Wisconsin, The Division of Housing and Intergovernmental Relations (DHIR), within the Department of Administration, is responsible for the distribution of these federal funds. It awards the funds through a competitive proposal process.

United States Department of Agriculture-Rural Development (USDA-RD)

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. These funds may prove helpful in the development of a senior housing facility.

**State Programs and Revenue Sources**

Wisconsin Department of Administration – Division of Housing and Intergovernmental Relations (DHIR)

Beyond the funds distributed through HUD, the DHIR 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 construct houses or by providing various types of financial assistance to homebuyers or renters through grants to local governments or non-profit agencies.

Wisconsin Housing and Economic Development Authority (WHEDA)

WHEDA is a quasi-governmental agency that finances housing development through the sale of bonds. Unlike the DHIR, it receives no direct state-tax support. Therefore, WHEDA can provide mortgage financing for first-time homebuyers and financing for multi-family housing as well. Specific programs evolve and change with the needs of the housing market.

**Coordination with Other Comprehensive Plan Chapters**

Housing is the primary developed land use in the Town of Clearfield. As such, it directly affects most other chapters of this comprehensive plan. The goals and policies set forth in this chapter will



affect these chapters and vice versa. Therefore, it is important that the chapters are consistent and support one another.

### **Land Use**

Land use dictates the amount of land available for housing, as well as its location, type and density. The Future Land Use Map(s) devote acres to residential use over the next 20 years in accordance with desired density restrictions.

### **Utilities & Community Facilities**

Recommended improvements such as roads, parks, trails, and schools all must 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(s) as closely as possible and plan for future improvements in a Capital Improvements Plan and Budget as recommended in *Chapter 4: Utilities and Community Facilities*. This approach will greatly enhance the efficiency of capital improvements and services.

### **Transportation**

The location of housing affects commuting patterns and transportation costs. The location of housing influences which roads people drive or whether they need to drive at all. These factors were carefully considered in *Chapter 3: Transportation* 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 (pages 2-4 through 2-6). Furthermore, 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 collection 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 *Chapter 5: Agricultural, Natural and Cultural Resources*. 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.

**Housing Policies, Goals, and Objectives**

The policies, goals, and objectives related to Housing in the Town of Clearfield can be found in *Chapter 10: Implementation*.