# 2

# Population and Housing





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### 2 Population and Housing

### 2.1 Population and Housing Plan

Population and housing are two key indicators that will help the Town of Hubbard plan ahead for future growth and change. Because they are key indicators of potential future conditions, this element of the comprehensive plan provides population and housing data along with projections for the future.

The Town of Hubbard's plan for population and housing reflects its limited housing options and a desire to retain the rural character of the town as modest rates of population and housing growth continue into the future. Due to its rural nature, the town anticipates that single family, owner-occupied homes will continue to dominate the housing stock. As the aging segment of the population grows, it is expected that many of these individuals will desire to live closer to larger urban centers with more accessible medical services and urban amenities. The Town of Hubbard does not expect that municipal sewer, water, or other urban services required to support a full range of housing choices will be provided within its borders over the next 20 to 25 years. Accomplishing some of the town's housing goals and objectives will rely on the surrounding region and incorporated communities like Horicon and Mayville.

The town's plan for population and housing is focused on protecting agricultural and natural resources as housing growth takes place. Top housing issues and opportunities identified during the planning process (refer to the *Issues and Opportunities* element) include controlling residential development and maintaining a low density of housing. Therefore, opportunities for future housing growth will be provided by protecting the town's agricultural lands from high density development and by carefully placing new housing development relative to the locations of agricultural and natural resources. Preventing land use conflicts between intensive agriculture and housing development is a primary concern. These issues are addressed in detail by other elements of this plan, and key implementation tools include the management of development density and the use of site planning guidelines.

### 2.2 Population Characteristics

### 2000 Census

A significant amount of information, particularly with regard to population, housing, and economic development, was obtained from the U.S. Bureau of the Census. There are two methodologies for data collection employed by the Census, STF-1 (short form) and STF-3 (long form). STF-1 data were collected through a household by household census and represent responses from every household in the country. To get more detailed information, the U.S. Census Bureau also randomly distributes a long form questionnaire to one in six households throughout the nation. Tables that use these sample data are indicated as STF-3 data. It should be noted that STF-1 and STF-3 data may differ for similar statistics, due to survey limitations, non-response, or other attributes unique to each form of data collection.

### **Population Counts**

Population change is the primary component in tracking a community's past growth as well as predicting future population trends. Population characteristics relate directly to the community's housing, educational, utility, community, and recreational facility needs, as well as its future economic development. Table 2-1 displays population trends from 1960 to 2000 for all municipalities in Dodge County.

From 1960 to 2000, the Town of Hubbard population increased from 1,079 residents to 1,643 representing a net increase of 564 persons or 15%. The town is continuing to grow modestly and this trend is expected to continue as shown by the 2006 population estimate of 1,784 residents.

Table 2-1
Population Trends, Dodge County, 1960-2000

T. Ashippun       1,376       1,500       1,929       1,783         T. Beaver Dam       1,509       1,933       3,030       3,097         T. Burnett       899       875       917       915         T. Calamus       908       934       1,077       1,009         T. Chester       933       1,060       981       797         T. Clyman       852       889       815       742         T. Elba       928       960       1,028       964         T. Emmet       969       1,050       1,089       1,014         T. Fox Lake       793       1,501       1,674       1,928         T. Herman       1,145       1,215       1,131       1,127         T. Hubbard       1,079       1,301       1,508       1,390	000
T. Beaver Dam       1,509       1,933       3,030       3,097         T. Burnett       899       875       917       915         T. Calamus       908       934       1,077       1,009         T. Chester       933       1,060       981       797         T. Clyman       852       889       815       742         T. Elba       928       960       1,028       964         T. Emmet       969       1,050       1,089       1,014         T. Fox Lake       793       1,501       1,674       1,928         T. Herman       1,145       1,215       1,131       1,127         T. Hubbard       1,079       1,301       1,508       1,390	2,308
T. Calamus       908       934       1,077       1,009         T. Chester       933       1,060       981       797         T. Clyman       852       889       815       742         T. Elba       928       960       1,028       964         T. Emmet       969       1,050       1,089       1,014         T. Fox Lake       793       1,501       1,674       1,928         T. Herman       1,145       1,215       1,131       1,127         T. Hubbard       1,079       1,301       1,508       1,390	3,440
T. Chester       933       1,060       981       797         T. Clyman       852       889       815       742         T. Elba       928       960       1,028       964         T. Emmet       969       1,050       1,089       1,014         T. Fox Lake       793       1,501       1,674       1,928         T. Herman       1,145       1,215       1,131       1,127         T. Hubbard       1,079       1,301       1,508       1,390	919
T. Clyman       852       889       815       742         T. Elba       928       960       1,028       964         T. Emmet       969       1,050       1,089       1,014         T. Fox Lake       793       1,501       1,674       1,928         T. Herman       1,145       1,215       1,131       1,127         T. Hubbard       1,079       1,301       1,508       1,390	1,005
T. Elba       928       960       1,028       964         T. Emmet       969       1,050       1,089       1,014         T. Fox Lake       793       1,501       1,674       1,928         T. Herman       1,145       1,215       1,131       1,127         T. Hubbard       1,079       1,301       1,508       1,390	960
T. Emmet       969       1,050       1,089       1,014         T. Fox Lake       793       1,501       1,674       1,928         T. Herman       1,145       1,215       1,131       1,127         T. Hubbard       1,079       1,301       1,508       1,390	849
T. Fox Lake       793       1,501       1,674       1,928         T. Herman       1,145       1,215       1,131       1,127         T. Hubbard       1,079       1,301       1,508       1,390	1,086
T. Herman       1,145       1,215       1,131       1,127         T. Hubbard       1,079       1,301       1,508       1,390	1,221
T. Hubbard 1,079 1,301 1,508 1,390	2,402
	1,207
	1,643
T. Hustisford 891 1,034 1,262 1,209	1,379
T. Lebanon 1,212 1,278 1,518 1,630	1,664
T. Leroy 1,086 1,146 1,110 1,025	1,116
T. Lomira 1,242 1,247 1,391 1,280	1,228
T. Lowell 1,205 1,254 1,205 1,134	1,169
T. Oak Grove 1,543 1,326 1,333 1,200	1,126
T. Portland 879 915 976 994	1,106
T. Rubicon 1,355 1,564 1,759 1,709	2,005
T. Shields 625 602 584 500	554
T. Theresa 1,092 1,174 1,152 1,083	1,080
T. Trenton 1,221 1,406 1,319 1,299	1,301
T. Westford 890 1,006 1,203 1,248	1,400
T. Williamstown 659 659 657 692	646
V. Brownsville 276 374 433 415	570
V. Clyman 259 328 317 370	388
V. Hustisford 708 789 874 979	1,135
V. Iron Ridge 419 480 766 887	998
V. Kekoskee 247 233 224 218	169

	1960	1970	1980	1990	2000
V. Lomira	807	1,084	1,446	1,542	2,233
V. Lowell	341	322	326	312	366
V. Neosho	345	400	575	658	593
V. Randolph*	978	1,089	1,206	1,227	1,346
V. Reeseville	491	566	649	673	703
V. Theresa	570	611	766	771	1,252
C. Beaver Dam	13,118	14,265	14,149	14,196	15,169
C. Columbus*	0	0	0	10	36
C. Fox Lake	1,181	1,242	1,373	1,279	1,454
C. Hartford*	0	0	0	9	10
C. Horicon	2,996	3,356	3,584	3,873	3,775
C. Juneau	1,718	2,043	2,045	2,157	2,485
C. Mayville	3,607	4,139	4,333	4,374	4,902
C. Watertown*	3,968	4,373	5,911	6,754	8,063
C. Waupun*	5,849	5,481	5,439	6,086	7,436
Dodge County	63,170	69,004	75,064	76,559	85,897
Wisconsin	3,951,777	4,417,731	4,705,642	4,891,769	5,363,675

Source: Wisconsin Department of Administration, 1960, 1970, and 1980. U.S. Bureau of the Census, 1990 and 2000 (STF-1). \*Municipality crosses county line, only includes portion in Dodge County.

### **Population Estimates**

The Wisconsin Department of Administration (WDOA), Demographic Services Center annually develops population estimates for every municipality and county in the state. The 2006 population estimate for the Town of Hubbard was 1,784 residents, an increase of 10.8% from 2000. The 2006 estimate for Dodge County was 89,063 residents, an increase of 3.7% from 2000. Population estimates from the Wisconsin Department of Administration should be utilized as the primary source for population information until the release of the 2010 Census. Figure 2-1 displays the 1990 and 2000 Census counts for the town as well as the 2006 population estimate.

2000 1,784 1,643 1800 1600 1.390 1400 Population 1200 1000 800 600 400 200 0 0 0 0 1990 2000 2006 Year

Figure 2-1 Population Trends, Town of Hubbard, 1990, 2000, and 2006

Source: U.S. Bureau of the Census, 1990 and 2000 (STF-1). Wisconsin Department of Administration, Demographic Services Center, January 1, 2006 Final Population Estimates.

### **Age Distribution**

A shifting age structure can affect a variety of services and needs within the community. A shifting age structure is a national trend that is also prevalent in Wisconsin. The "baby-boom" generation, which is the largest segment of the overall population, is nearing retirement age. As this age group gets older the demand for services such as health care will increase and a younger workforce will need to take the place of retirees. It will become increasingly important to recognize whether these trends are taking place locally and to determine how to address the impacts on the town.

Table 2-2 displays the population by age cohort for the Town of Hubbard and Dodge County.

Table 2-2
Population by Age Cohort, Town of Hubbard and Dodge County,
2000

	Town	of Hubbard	Dodge County		
	Number	% of Total	Number	% of Total	
Under 5	73	4%	5,098	5.9%	
5 to 14	244	15%	12,095	14.1%	
15 to 24	183	11%	11,174	13.0%	
25 to 34	154	9%	11,746	13.7%	
35 to 44	317	19%	15,018	17.5%	
45 to 54	240	15%	11,341	13.2%	
55 to 64	220	13%	7,439	8.7%	
65+	212	13%	11,986	14.0%	
Total	1,643	100%	85,897	100.0%	
Median Age		40.0	3	37.0	

Source: U.S. Bureau of the Census, 2000 (STF-1).

The largest percentage (19%) of Town of Hubbard residents is between the ages of 35 to 44, the next largest age cohort is ages 45 to 54. The largest percentage of Dodge County's residents is in the 35 to 44 age category, 17.5%. The Town of Hubbard's median age is 40, which is slightly higher than Dodge County's median age of 37.

### 2.3 Population Projections

Population forecasts are based on past and current population trends. They are not predictions, but rather they extend past trends into the future, and their reliability depends on the continuation of these trends. Projections are therefore most accurate in periods of relative socio-economic and cultural stability. Projections should be considered as one of many tools used to help anticipate future needs in the Town of Hubbard.

Two sources have been utilized to provide population projections. The first projection was produced by the Wisconsin Department of Administration (which is the official state projection through 2025). The second projection is a linear trend based on census data going back to 1960. Figure 2-2 displays the two population projections along with the 2000 census population and the 2006 estimated population.

2,500 2,000 1,500 1,000 500 0 2000 2006 2010 2015 2020 2025 2030 1,643 Census 1,784 ■ WDOA Estimate 1,775 1,840 1,898 1,955 ■ WDOA Projection ■ Linear Projection 1,784 1,855 1,925 1,996 2,057

Figure 2-2 Comparative Population Projections, Town of Hubbard, 2000-2030

Source: U.S. Bureau of the Census, 2000 (STF-1). Wisconsin Department of Administration, Demographic Services Center, January 1, 2006 Final Population Estimates. Wisconsin Department of Administration, Demographic Services Center, Final Population Projections for Wisconsin Municipalities: 2000-2025, January 2004. Foth linear projections 2010-2030.

According to the WDOA, the Town of Hubbard is projected to have a population of 1,955 in 2025, representing an increase of 207 people from the 2006 population estimate. The linear projection for the town forecasts a population 2,057 in 2030, representing an increase of 273 people from 2006 or an average of eleven additional people per year over a 24 year period. Local opinion supports the linear projection as the most likely scenario. Reasons cited in support of the linear trend include the net increase in population from 1960 to 2000 and the population increase represented by the 2006 WDOA estimate.

### 2.4 Housing Characteristics

Table 2-3 displays the number of housing units found in the Town of Hubbard and Dodge County for 1990 and 2000. The table also includes the number of occupied and vacant homes.

The U.S. Census Bureau classifies housing units as a house, apartment, mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

Table 2-3
Housing Supply, Occupancy, and Tenure, Town of Hubbard and
Dodge County, 1990-2000

### **Town of Hubbard**

	1990	Percent of Total	2000	Percent of Total	# Change 1990-00	% Change 1990-00
Total Housing Units	662	100.0%	745	100.0%	83	12.5%
Occupied Housing Units	503	76.0%	620	83.2%	117	23.3%
Owner-occupied	427	64.5%	565	75.8%	138	32.3%
Renter-occupied	76	11.5%	55	7.4%	-21	-27.6%
Vacant Housing Units	159	24.0%	125	16.8%	-34	-21.4%
Seasonal units	143	21.6%	91	12.2%	-52	-36.4%

Source: U.S. Bureau of the Census, 2000 (STF-1).

**Dodge County** 

	Percent of		Percent of	# Change	% Change	
	1990	Total	2000	Total	1990-00	1990-00
Total Housing Units	28,720	100.0%	33,672	100.0%	4,952	17.2%
Occupied Housing Units	26,853	93.5%	31,417	93.3%	4,564	17.0%
Owner-occupied	19,632	68.4%	23,067	68.5%	3,435	17.5%
Renter-occupied	7,221	25.1%	8,350	24.8%	1,129	15.6%
Vacant Housing Units	1,867	6.5%	2,255	6.7%	388	20.8%
Seasonal Units	950	3.3%	815	2.4%	-135	-14.2%

Source: U.S. Bureau of the Census, 2000 (STF-1).

In 2000, the Town of Hubbard had 745 housing units, a 12.5.0% increase from 1990. In 2000, approximately 83.2% of the community's housing units were occupied. Vacant units accounted for 16.8% of the total housing supply. Compared to the town, total housing units grew faster in Dodge County. However, the Town of Hubbard has experienced a greater variety of occupancy and tenure than in Dodge County as a whole.

### **Units in Structure**

Table 2-4 displays the number of units in structure type for the Town of Hubbard and Dodge County for 2000. Detached housing units are defined as one-unit structures detached from any other house, with open space on four sides. Structures are considered detached even if they have an attached garage or contain a business unit.

Table 2-4
Units in Structure, Town of Hubbard and Dodge County, 2000

	Town o	f Hubbard	Dodge County		
	Number	% of Total	Number	% of Total	
1-unit Detached	627	86.1%	23,983	71.2%	
1-unit Attached	11	1.5%	676	2.0%	
2 Units	18	2.5%	2,598	7.7%	
3 or 4 Units	4	0.5%	930	2.8%	
5 to 9 Units	0	0.0%	1,539	4.6%	
10 to 19 Units	0	0.0%	1,245	3.7%	
20 to 49 Units	2	0.3%	598	1.8%	
50 or More Units	0	0.0%	504	1.5%	
Mobile Home	66	9.1%	1,567	4.7%	
Boat, RV, Van, etc.	0	0.0%	32	0.1%	
Total	728	100.0%	33,672	100.0%	

Source: U.S. Bureau of the Census, 2000 (STF-3).

The housing supply in the Town of Hubbard is very homogeneous. The predominant housing structure in both the Town of Hubbard and Dodge County is the one-unit detached structure, making up 86.1% and 71.2% of all housing structures, respectively. For the town, mobile homes came in a distant second comprising 9.1% of housing structures. A lack of multiple unit housing is common in rural areas that do not provide municipal sewer and water or other urban services.

### **Age of Housing Units**

An examination of the age of the community's housing stock will provide an indication of its overall condition. If there is a significant amount of older housing units within the housing supply they will most likely need to be rehabilitated or replaced with new development within the planning period. Allowing for a newer housing supply requires planning for infrastructure, land availability, utilities, community services, and transportation routes.

Table 2-5 details the year that structures were built in the Town of Hubbard and Dodge County according to the 2000 Census.

Table 2-5
Year Structures Built, Town of Hubbard and Dodge County, 2000

	Town of	Hubbard	Dodge	County
	Number	% of Total	Number	% of Total
Built 1995 to March 2000	82	11.3%	3,587	10.7%
Built 1990 to 1994	61	8.4%	2,289	6.8%
Built 1980 to 1989	56	7.7%	2,707	8.0%
Built 1970 to 1979	107	14.7%	5,023	14.9%
Built 1960 to 1969	139	19.1%	3,129	9.3%
Built 1950 to 1959	62	8.5%	3,123	9.3%
Built 1940 to 1949	16	2.2%	2,126	6.3%
Built 1939 or earlier	205	28.2%	11,688	34.7%
Total	728	100.0%	33,672	100.0%
Median Year	19	966	19	960

Source: U.S. Bureau of the Census, 2000 (STF-3).

Taking into account the area's settlement history, it is not surprising that the greatest percentage of both Hubbard's and Dodge County's existing housing units were built prior to 1940. Both the town and the county experienced building spurts during the 1970s. However, Hubbard also added 19.1% of its current housing stock during the period 1960 to 1969. More recently, Hubbard added 19.7 percent to its housing stock from 1990 to 2000, while Dodge County added 17.5% during this same period.

### **Housing Value and Affordability**

Housing value is a key indicator for measuring the affordability of housing. Housing costs are typically the single largest expenditure for individuals. It is therefore assumed that a home is the single most valuable asset for homeowners. According to the State of Wisconsin's 2000 Consolidated Plan: For the State's Housing and Community Development Needs, households in the low-income range have great difficulty finding adequate housing within their means that can accommodate their needs. A lack of affordable housing not only affects these individuals, but also has effects on population and migration patterns, economic development, and the local tax base.

Table 2-6 provides housing values of specified owner-occupied units for 2000. A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for. The U.S. Bureau of the Census determines value by the respondent's estimate of how much the property (house and lot, mobile home and lot, or condominium unit) would sell for if it were for sale.

Table 2-6
Housing Value for Specified Owner-Occupied Units,
Town of Hubbard and Dodge County, 2000

	Town o	f Hubbard	Dodge County		
	Number	% of Total	Number	% of Total	
Less than \$49,999	5	1.3%	519	2.9%	
\$50,000 to \$69,999	12	3.1%	1528	8.6%	
\$70,000 to \$89,999	26	6.8%	3,760	21.2%	
\$90,000 to \$99,999	27	7.0%	2,250	12.7%	
\$100,000 to \$124,999	61	15.8%	3,566	20.1%	
\$125,000 to \$149,999	69	17.9%	2,664	15.0%	
\$150,000 to \$199,999	125	32.5%	2,308	13.0%	
\$200,000 to \$299,999	60	15.6%	988	5.6%	
\$300,000 or more	0	0.0%	174	1.0%	
Total	385	100.0%	17,757	100.0%	
Median Value	\$14	17,300	\$105,800		

Source: U.S. Bureau of the Census, 2000 (STF-3).

The Town of Hubbard had the greatest percentage (32.5%) of homes valued between \$150,000 to \$199,999 whereas Dodge County had the greatest percentage (21.2%) of its homes valued between \$70,000 and \$89,999.

The housing stock in rural Wisconsin communities typically has a high proportion of single-family homes, with few other housing types available. While a range of housing costs can be found in single-family homes, larger communities are generally relied upon to provide a greater variety of housing types and a larger range of costs. It is a benefit to a community to have a housing stock that matches the ability of residents to afford the associated costs. This is the fundamental issue when determining housing affordability and the ability to provide a variety of housing types for various income levels.

The Department of Housing and Urban Development (HUD) defines housing affordability by comparing income levels to housing costs. According to HUD, housing is affordable when it costs no more than 30% of total household income. For renters, HUD defined housing costs include utilities paid by the tenant.

According to the U.S. Census, housing in the Town of Hubbard appears to be affordable on the average. The median household income in the town in 2000 was \$51,250 per year, or \$4,271 per month. The median monthly owner cost for a mortgaged housing unit in the town was \$1,130, and the median monthly gross rent in the town was \$572. The term "gross rent" includes the average estimated monthly cost of utilities paid by the renter. According to the HUD definition

of affordable housing, the average home owner and renter in the Town of Hubbard spends less than 15% of household income on housing costs, and therefore has affordable housing. It should be noted, however, that this does not rule out individual cases where households do not have affordable housing. In fact, in 1999, 24.6% of homeowners in the Town of Hubbard paid 30% or more of their household income on housing costs.

The Town of Hubbard has addressed the issue of housing for all income levels. Refer to the following *Housing* element objective for the town's approach to this issue.

• Objective H1b

### 2.5 Housing Projections

Housing unit projections are an important indicator of potential future growth, especially in rural towns where residential development is the primary form of expected growth. Specifically, they are used as a guide to estimate the amount of land required to accommodate future residential development and to prepare for future demands that growth may have on public facilities and services over the long term. Similar to population projections, it is important to note that housing projections are based on past and current trends, and therefore should only be used as a guide for planning.

Figure 2-3 displays two housing forecasts for the Town of Hubbard. The Linear projection assumes a continuation of housing growth trends since 1990 based on census data. Census housing unit counts from 1990 and 2000 were utilized to create a linear trend by extending forward to 2030 the percent change between the census counts. The Building Permit projection is a linear projection based on information from the last five years. For the last five years (2003 through 2007) the town has averaged fourteen (14) new building permits per year.

Housing Units Census ■ Linear Projection 1,067 □ Building Permits 1,137

Figure 2-3
Comparative Housing Projections, Town of Hubbard, 2000-2030

Source: Foth Linear Housing Projection and Building Permit Projection. Town of Hubbard.

The two projections both forecast an increase in housing units and range from an increase of 249 to 392 new homes. A similar or corresponding increase is also in alignment with the projected population increase. It is assumed that the linear projection is the best estimate of future population as there are only five years of data available on housing permits. The Linear housing unit projection then becomes the most likely housing projection based on the number of persons per housing unit. In 1990, the town had a ratio of 2.75 persons per housing unit. In 2000, the ratio of persons per housing unit was 2.65. Therefore, we can project that the number of persons per housing unit in 2030 will be approximately 2.35 persons, based upon previous history. Statewide trends similarly show decreasing numbers of persons per household. A ratio of 2.35 resulting from the Linear housing unit projection seems to be within reason.

### 2.6 Housing for All Age Groups and Persons with Special Needs

As the general population ages, affordability, security, accessibility, proximity to services, transportation, and medical facilities will all become increasingly important. Regardless of age, many of these issues are also important to those with disabilities or other special needs. As new residents move into the area and the population ages, other types of housing must be considered to meet all resident needs. This is particularly true in communities where a large proportion of the population includes long-time residents with a desire to remain in the area during their retirement years.

The Town of Hubbard has not specifically addressed the issue of housing for all age groups and persons with special needs with the goals, objectives, policies, or recommendations of this plan, but should monitor local and regional housing availability trends over the planning period.

Should this become an increasingly important issue for the community in the future, the town may consider addressing it in more detail in an update of this plan.

### 2.7 Land for Low-Income and Moderate-Income Housing

Promoting the availability of underdeveloped or underused land is one way to meet the needs of low- and moderate-income individuals. One way to accomplish this is to plan for an adequate supply of land that will be zoned for housing at higher densities or for multi-family housing. Another option is to adopt housing policies requiring that a proportion of units in new housing developments or lots in new subdivisions meet a standard for affordability. Two elements of comprehensive planning are important in this equation. In the *Housing* element, a community can set its goals, objectives, and policies for affordable housing. In the *Land Use* element, a community can identify potential development and redevelopment areas.

The Town of Hubbard's plan for future land use provides for some availability of land for the development of low- to moderate-income housing. Such housing could be accommodated as infill development or redevelopment of areas classified as Single Family Residential on the Future Land Use map (Map 8-3). These areas of the town allow for the highest density of residential development. Such development can also be accommodated in areas classified as Agriculture, as the town has adopted policies and recommendations to implement a maximum lot size. While densities will be low in these areas, a maximum lot size requirement can help keep the price of rural residential lots at affordable levels. The town's future land use classifications do not specifically provide for multi-family residential development, but such development would not be in character with the rural and agricultural nature of the town. With the increase of high value, new housing construction, it is clear that the town's existing housing stock has, and will continue to be, the housing most accessible to low and moderate income residents. Also refer to the following policies and recommendations for the town's approach to the issue of availability of land for the maintenance and rehabilitation of the existing housing stock.

- Policy LU4
- Housing element recommendations
- Goal H2

### 2.8 Maintaining and Rehabilitating the Existing Housing Stock

The maintenance and rehabilitation of the existing housing stock within the community is one of the most effective ways to ensure safe and generally affordable housing without sacrificing land to new development. To manage housing stock maintenance and rehabilitation, a community can monitor characteristics including, price, aesthetics, safety, cleanliness, and overall suitability with community character. The goal of ongoing monitoring is to preserve the quality of the current housing supply with the hope of reducing the need for new development, which has far greater impacts on community resources.

The Town of Hubbard has addressed the issue of housing stock maintenance and rehabilitation. Refer to the following goals, objectives, policies, and recommendations for the town's approach to this issue.

- Goal H2 and related objectives
- Policy H3
- Housing element recommendations

### 2.9 Population and Housing Goals and Objectives

Community goals are broad, value-based statements expressing public preferences for the long term (20 years or more). They specifically address key issues, opportunities, and problems that affect the community. Objectives are more specific than goals and are more measurable statements usually attainable through direct action and implementation of plan recommendations. The accomplishment of objectives contributes to fulfillment of the goal.

# Goal 1. Provide for housing development that maintains the attractiveness and rural character of the town.

### **Objectives**

- 1.a. Direct residential subdivision development to planned growth areas in order to prevent conflicts between residential development and productive land uses like agriculture.
- 1.b. Strategically encourage the development of land, poorly suited to agriculture or farming, for future development of residential housing.
- 1.c. Encourage the use of creative development designs that preserve rural character, agricultural lands, productive forests, and natural resources.
- 1.d. Require the preservation of natural buffers, the building of buffers and use of setbacks between to maintain attractiveness and rural character.
- 1.e. Require all multi-unit and condominium development to be supported by public sanitary sewer.

## Goal 2. Support the maintenance and rehabilitation of the community's existing housing stock.

### **Objectives**

- 2.a. Support efforts to enforce zoning, nuisance abatement, and building code requirements on blighted residential properties.
- 2.b. Encourage the preservation, maintenance, and rehabilitation of historically significant homes.

### 2.10 Population and Housing Policies and Recommendations

Policies and recommendations build on goals and objectives by providing more focused responses to the issues that the town is concerned about. Policies and recommendations become primary tools the town can use in making land use decisions. Many of the policies and recommendations cross element boundaries and work together toward overall implementation strategies. Refer to Section 9.5 for an explanation of the strategies cited as sources for many of the policies and recommendations.

Policies identify the way in which activities are conducted in order to fulfill the goals and objectives. Policies that direct action using the word "shall" are advised to be mandatory and regulatory aspects of the implementation of the comprehensive plan. In contrast, those policies that direct action using the words "will" or "should" are advisory and intended to serve as a guide. "Will" statements are considered to be strong guidelines, while "should" statements are considered loose guidelines. The town's policies are stated in the form of position statements (Town Position), directives to the town (Town Directive), or as criteria for the review of proposed development (Development Review Criteria).

Recommendations are specific actions or projects that the town should be prepared to complete. The completion of these actions and projects is consistent with the town's policies, and therefore will help the town fulfill the comprehensive plan goals and objectives.

### **Policies: Development Review Criteria**

- Future residential development should be directed toward non-productive farmland, and be limited to lot sizes of one to three acres to minimize the conversion of agricultural land to non-farm use (Source: Strategy ANC1, ANC2, ANC3, ANC5, LU2).
- H2 Housing shall be maintained at a low density and located in a manner that preserves the rural character and the countryside atmosphere of the town (Source: Strategy ANC1, ANC5, LU1, LU4).
- H3 Manufactured homes should feature designs similar to "stick-built" homes (Source: Strategy H3).

### Recommendations

- Require the completion of buildings, structures within one year, and landscaping within two years of the issuance of a building permit. Alternatives for implementing this recommendation include working with Dodge County Zoning to improve enforcement of related county requirements, or to develop a local building code ordinance that includes such provisions to be enforced locally (Source: Strategy H2, ED3).
- Annually assess the availability of land for residential development (Source: Strategy H2).

### 2.11 Population and Housing Programs

The following programs are currently utilized by the community or are available for use by the community to implement the goals, objectives, policies, and recommendations identified.

### Community Development Block Grant (CDBG) – Housing Program

The Wisconsin Community Development Block Grant (CDBG) program for housing, administered by the Wisconsin Department of Commerce, provides grants to general purpose

units of local government for housing programs which principally benefit low- and moderate-income (LMI) households. The CDBG program is a federally funded program through the Department of Housing and Urban Development's Small Cities CDBG Program. CDBG funds can be used for various housing and neighborhood revitalization activities including housing rehabilitation, acquisition, relocation, demolition of dilapidated structures, and handicap accessibility improvements. For more information on this program contact the Wisconsin Department of Commerce, Bureau of Housing.

### Wisconsin Housing and Economic Development Authority (WHEDA)

The Wisconsin Housing and Economic Development Authority serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness. For further information contact WHEDA.

### Community Options Program (COP)

Community Options helps people who need long term care to stay in their own homes and communities. Its purpose is to provide cost-effective alternatives to expensive care in institutions and nursing homes. Elderly people and people with serious long-term disabilities receive funds and assistance to find services they are not able to get through other programs. Contact the Wisconsin Department of Health and Family Services for further information.