

Introduction

Housing is a basic human necessity providing shelter from the elements, but it is so much more than that. It is a prominent feature of the built environment, a driver of transportation patterns, a consumptive good and an investment for building financial security. It can be an indicator of social interaction and achievement and a symbol of familial connections and personal history. It often expresses the values of its occupants.

The type of housing most desired by residents may vary depending on age, income, marital and family status, and geographic location, among other factors. A supply of high quality, well-designed housing is vital to a healthy and prosperous community. The styles, sizes, and types of available housing options create community character and establish a connection between residents and their neighborhoods. The Town of Linn, like most rural communities, possesses a high percentage of single-family homes...both year-round and seasonally occupied. There are limited alternative housing options available in the community. This imbalance will become of greater importance as the population ages and diversifies, since seniors, young families, and singles may prefer alternatives to large, single-family homes.



Courtesy Zillow

In the process of developing the Town of Linn Comprehensive Plan 2040, the quantity and quality of the existing housing stock was reviewed and goals, objectives, and policies were developed to ensure that the township is prepared to address its housing needs during the coming decades.

Comprehensive Planning Law

Wisconsin's Comprehensive Planning Law (Section 66.1001(2)(b), Wis. Stats.) requires that the housing element of a comprehensive plan contain all of the following:

- A compilation of objectives, policies, goals, and programs to provide an adequate housing supply that meets existing and forecasted housing demand.
- An assessment of the age, structural value, and occupancy characteristics of the housing stock.
- Specific policies and programs that promote the development of housing for residents and provide a range of housing choices that meet the needs of persons of all income levels and age groups and those with special needs.
- Policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing.
- Policies and programs to maintain or rehabilitate the existing housing stock.

Housing Vision

Through policies, programs, and residential development procedures created in consultation with residents, landowners, developers, and other stakeholders, the Town of Linn will ensure a diverse and well-maintained housing stock and provide a growing array of residential living options to meet the needs of current and future generations.

Current Housing Supply

As of the 2015 ACS there were 2,082 housing units in the Town of Linn. Ninety-five percent of these were single-family structures. As mentioned in *Chapter 1: Issues & Opportunities*, 1,008 of these were occupied with the remainder classified as vacant units (many of those likely seasonal or vacation homes). Although the housing stock is dominated by owner-occupied housing there were a small number of alternatives including duplexes and single-family attached (53 structures), 3 to 4 units (22), 5 to 9 units (4), 20 or more units (2), and mobile homes (22). The Town might benefit from increases in the number of available alternatives.

Although the nearby City of Lake Geneva and Villages of Fontana-on-Lake Geneva and Williams Bay offer more than 3,000 rental units (with vacancy rates of 23.9%, 16.1%, and 6.0% respectively), it is likely that the majority of these are intended as short-term rentals for vacationers and tourists.

Single-family homes may not fit everyone’s needs. Some residents may not be able to afford home ownership. Others may be unable or unwilling to maintain a house and yard. Still others may simply prefer living in an alternate style of housing. During the next two decades senior housing developments, condominiums, townhouses, secondary suites, and quality rental units may become increasingly desirable housing options in the community. *Table 2.1* presents a comparison of Linn’s housing supply in 2000 and 2012.



Examples of single-family housing options available in the Town of Linn; courtesy Zillow

Category	2000		2015		Change 2000-2015	
	Number	Percent	Number	Percent	Number	Percent
Total Units	1,915	100%	2,082	100%	167	8.7%
Occupied units	917	47.9%	1,008	48.4%	91	9.9%
Vacant units	998	52.4%	1,074	51.6%	76	7.6%
1-unit, detached	1,830	95.6%	1,980	95.1%	150	8.2%
1-unit, attached	16	0.8%	25	1.2%	9	56.3%
2 units	28	1.5%	27	1.3%	-1	-3.6%
3 to 4 units	21	1.1%	22	1.1%	1	4.8%
5 to 9 units	13	0.7%	4	0.2%	-9	-69.3%
10 to 19 units	--	--	--	--	--	--
20 or more units	2	0.1%	2	0.1%	0	0.0%
Mobile Home	5	0.3%	22	1.1%	17	340.0%
Boat, RV, van, etc.	--	--	--	--	--	--

Source: US Census and ACS

Occupancy

For a housing market to operate efficiently it must possess an adequate supply of available housing units for sale or rent. The supply must be sufficient to allow for the formation of new households by the existing population, to allow for immigration, and to provide opportunities for alternative housing resulting from a change in household size, status, or income. According to the US Department of Housing and Urban



Development (HUD), an overall available vacancy rate of 6.5% (1.5% for owner-occupied; 5.0% for the renter-occupied) is required to allow for adequate housing choice among consumers. Low vacancy rates indicate a shortage of available housing. High rates demonstrate an adequate supply, increased competition, and potentially lower housing prices and values.

Vacancy rates vary from one community to the next. The rate in Wisconsin as of the 2015 ACS was 1.8% for owner-occupied units and 4.9% for rentals. Within Walworth County, the rates were 3.0 and 4.6, respectively. The Town of Linn had a 2015 owner-occupied vacancy rate of 4.8% and a rental rate of 0.0%. Based upon this data, HUD would categorize the township as deficient in availability of housing units for rent.

Age and Quality of Housing Stock

A good indicator of the quality of a community's housing stock is the year existing structures were built. *Table 2.2* lists the number of units and the corresponding percent of total housing stock by year built. Nearly 50% of existing units in Linn have been constructed since 1970 when modern building codes began to regulate new home construction. Nearly a quarter of the Town's housing stock predates World War II and the post-war improvements in building construction. While age alone does not indicate poor condition, it is assumed that older structures will require more frequent and expensive maintenance.

Year Structure Built	Number of Units	Percent of Total Units
2010 or later	7	0.3%
2000 to 2009	361	17.3%
1990 to 1999	204	9.8%
1980 to 1989	199	9.6%
1970 to 1979	214	10.3%
1960 to 1969	143	6.9%
1950 to 1959	273	13.1%
1940 to 1949	186	8.9%
1939 or earlier	495	23.8%
Total	2,082	100%

Source: ACS

Housing Starts

As with much of the state, the demand for residential development in the Town dropped during the 'Great Recession'; however, the numbers are beginning to rebound. During the past ten years the Town of Linn has averaged 17 new home starts per year, with a high of 31 in 2007 (pre-recession) and a low of 7 in 2012. Building permits issued for new home construction by year in Linn include:

- 2007 – 31
- 2008 – 20
- 2009 – 14
- 2010 – 12
- 2011 – 12
- 2012 – 7
- 2013 – 13
- 2014 – 13
- 2015 – 27
- 2016 – 17

Housing Value

Table 2.3 provides a comparison of median home values in the Town of Linn with those of the select municipalities, Walworth County, and the State of Wisconsin in 2000 and 2015. The median value of an owner-occupied home in Linn following the 2000 census was \$174,500. Fifteen years later that figure had risen to \$291,600, an increase of sixty-seven percent. Were it not for the collapse of the housing market in 2007, and the subsequent recession, median home values in the township may have approached \$350,000.



Table 2.3: Comparison of Median Value of Owner-Occupied Homes in the Town of Linn, Select Municipalities, Walworth County, and State of Wisconsin, 2000 and 2015

Municipality	2000	2015	Change, 2000-2015	
			Number	Percent
T. Linn	\$174,500	\$291,600	\$117,100	67.1%
46.5% T. Bloomfield*	\$102,800	\$132,200	\$29,400	28.6%
T. Delavan	\$120,700	\$187,200	\$66,500	55.1%
T. Geneva	\$135,000	\$216,900	\$81,900	60.7%
T. Walworth	\$155,100	\$259,300	\$104,200	67.2%
V. Bloomfield*	\$102,800	\$168,800	\$66,000	64.2%
V. Fontana-on-Geneva Lake	\$181,900	\$345,200	\$163,300	89.8%
V. Williams Bay	\$157,000	\$254,100	\$97,100	61.9%
C. Lake Geneva	\$121,200	\$185,000	\$63,800	52.6%
Walworth County	\$128,400	\$189,600	\$31,200	24.3%
Wisconsin	\$112,200	\$165,800	\$53,600	47.8%

* Note: The bulk of the Town of Bloomfield incorporated as the Village of Bloomfield in 2012. As a result, Town of Bloomfield housing data is used for the year 2010.
Source: US Census and ACS

As *Table 2.4* shows, 337 owner-occupied units (56.9% of the total) were valued below \$200,000 following the 2000 census. By 2015 that number had dropped to 230 (28.8%). Meanwhile, the number of units valued at \$500K or more rose from 74 to 265, including 114 with an estimated value at or in excess of \$1 million.

Table 2.4: Comparison of Owner-Occupied Housing Units by Value in the Town of Linn, 2000 and 2015

Value	2000		2015		Change, 2000 to 2015	
	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	10	1.7%	17	2.1%	7	70.0%
\$50,000 to \$99,999	63	10.6%	26	3.3%	-37	-58.7%
\$100,000 to \$149,999	154	26.0%	85	10.6%	-69	-44.8%
\$150,000 to \$199,999	110	18.6%	102	12.8%	-8	-7.3%
\$200,000 to \$299,999	116	19.6%	183	22.9%	67	57.8%
\$300,000 to \$499,999	66	11.1%	121	15.1%	55	83.3%
\$500,000 to \$999,999	52	8.8%	151	18.9%	99	190.4%
\$1,000,000 or more	22	3.7%	114	14.3%	92	418.2%
Total	593	100%	799	100%	206	34.7%

Source: US Census and ACS

Table 2.5: Comparison of Rental Housing Units by Value in the Town of Linn, 2000 and 2015

Monthly Rent	2000		2015		Change, 2000 to 2015	
	Number	Percent	Number	Percent	Number	Percent
Less than \$500	36	19.3%	3	1.9%	-33	-91.7%
\$500 to \$999	90	48.1%	99	63.1%	9	10.0%
\$1,000 to \$1,499	16	8.6%	39	24.8%	23	143.8%
\$1,500 to \$1,999	--	--	13	8.3%	13	--
\$2,000 to \$2,499	--	--	--	--	--	--
\$2,500 or more	--	--	3	1.9%	3	--
No cash rent paid	45	24.1%	52	24.9%	7	15.6%
Median rent	\$582		\$869		\$287	49.3%

Source: US Census and ACS



Housing Affordability

Income is the primary factor, not price and availability, that determines housing affordability. Understanding housing affordability requires answering the question, “Does the cost of housing in the community match the ability of residents to pay for it?” The most commonly used affordability calculator was developed by the US Department of Housing and Urban Development (HUD). The HUD method compares current income to existing housing costs. Under HUD guidelines, **housing is considered affordable when it costs no more than 30% of total monthly household income**. Residents should be able to live in safe and decent housing for less than one-third of their household income. Families who pay more than thirty percent are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.¹

As of 2015, nearly half of all owner-occupied and thirty percent of renter-occupied households spent thirty-percent or more of monthly income on housing (see Table 2.6). In 2000, prior to the ‘Great Recession’, the figures for owner- and renter-occupied were 27.5% and 17.5%, respectively. In Walworth County as a whole, 35.8% of homeowners spent 30% or more of income on mortgage payments while 50.4% of renters exceeded HUD’s recommended housing affordability threshold.

The ‘Housing Values’ section of the Town’s current plan included the following statement [with corrections]:

“Currently, there is an adequate supply of affordable housing. However, incomes and new housing starts in the Town of Linn trend toward the higher end. Over time, as the older housing stock is rebuilt or renovated and housing values continue to rise, the Town of Linn may begin to experience a need for affordable housing for young families and the elderly. In addition, a lack of rental units within the town may also contribute to the need for affordable housing.”²

Table 2.6: Percentage of Monthly Income Allocated to Housing in the Town of Linn, 2015
Owner-Occupied Housing, with Mortgage

Percent of Income	Number of Households	Percent of Households
Less than 20%	146	31.7%
20% to 24.9%	66	14.3%
25% to 29.9%	34	7.4%
30% to 34.9%	45	9.8%
35% or more	169	36.7%
Not computed	2	0.4%
Total (w/mortgage)	460	100%
Renter-occupied Housing		
Percent of Income	Number of Households	Percent of Households
Less than 15%	36	22.9%
15% to 19.9%	18	11.5%
20% to 24.9%	47	29.9%
25% to 29.9%	9	5.7%
30% to 34.9%	17	10.8%
35% or more	30	19.1%
Not computed	52	33.1%
Total	157	100%

Source: US Census and ACS

Between 2000 and 2015 median household incomes in Linn increased by 15%, from \$54,213 to \$62,500. During the same fifteen years:

- The median value of owner-occupied housing increased by 67.1%.
- Median rent increased by 49.3%.
- The percentage of mortgage holders spending more than 30% of monthly income on housing increased by 19%.
- The percentage of renters spending more than 30% of monthly income on housing increased by 12.4%

¹ Excerpted from *Affordable Housing*, US Department of Housing and Urban Development website, 2016.

² Town of Linn 2025 Comprehensive Plan, Foth & Van Dyke and Assoc. June 2004, page 2-5.



Even with the temporary depression in home values resulting from the 2007-10 recession, the cost of housing versus income is still increasing at an unsustainable rate. Left unabated, the long-term result of this trend will be moderate-income residents priced out of the township.

Housing Plan

The remainder of the chapter focuses on the categories of housing and forms of residential development that will allow the Town of Linn to meet current and future needs. The pages that follow include a broad discussion of housing issues in the community, descriptions of various residential living alternatives, policy options to achieve housing goals, and a list of programs that can aid in achieving those goals.

Flexibility in Land Use Regulations

While local ordinances (zoning, subdivision, site plan, etc.) can achieve important development and planning goals, they may also inhibit the private sector from creating affordable housing alternatives for singles, young families, and seniors. The removal of certain regulatory barriers may eliminate the need for developers to procure variances and waivers in order to create housing alternatives. Such barriers may include larger than necessary minimum lot sizes, stringent setbacks, single-family minimum square footage requirements, and prohibitions on accessory dwelling units, among others.³

Seasonal Homes⁴

Wisconsin has nearly 200,000 seasonal homes, second in the nation only behind Florida. The northwoods has the highest percent of seasonal homes due to its abundant lakes, forests, and outdoor recreation opportunities. Door County, the Lake Petenwell area in Adams and Juneau Counties, Lake Geneva, and Waushara and Marquette Counties each possess a relatively high percentage of seasonal homes. Homes that are used for seasonal or occasional use, or that are rented out on a short-term basis present, unique challenges. Communities that attempt to regulate short-term rentals must “clearly and unambiguously” define what restrictions apply compared to other types of housing. With a growing number of retirees and others looking to use vacation homes on a more permanent basis, seasonal homes are being expanded and updated to accommodate modern, year-round living. Larger structures and more frequent use place greater demands on septic systems and may create more runoff into lakes and streams.

Housing for Seniors

Wisconsin’s senior population is expected to grow over the coming decades. In the next thirty years, the number of people over the age of sixty-five is expected to increase by nearly 100 percent, while those aged 85 and older will increase by 140 percent. Older adults almost universally say they want to age in their current homes, but many lack access to the resources needed to ensure this outcome. An older population with health and mobility issues will drive demand for home modifications, services to help residents age in place, and housing options that facilitate the delivery of services and help prevent premature entry into nursing homes.⁵

³ Excerpted from *Affordable Housing and Smart Growth: Making the Connection*, Smart Growth Network and National Neighborhood Coalition, 2009.

⁴ Excerpted from *Wisconsin Land Use Megatrends: Housing*, UW-Stevens Point Center for Land Use Education, Summer 2015.

⁵ Excerpted from *Wisconsin Land Use Megatrends: Housing*, UW-Stevens Point Center for Land Use Education, Summer 2015.



As presented in *Chapter 1: Issues & Opportunities* (see *Figure 1.1*, page 1-7), the percentage of the Town's population over the age of 65 is projected to increase considerably during the next twenty years. In 2000, there were 343 residents 65 years or older, including 25 over the age of 85. Fifteen years later the numbers had grown to 578 and 56, an increase of 69% and 124%, respectively. According to the 2011 Profile of Americans by the Administration on Aging, people reaching age 65 had an average life expectancy of an additional 18.8 years. The types of housing desired and required by an aging population differ from that of its younger cohorts. At present there is a limited supply of such housing in the Town of Linn. As a result, seniors who 'age out' of their current homes may be forced to move out of the township to find suitable living options elsewhere.



Example of a small seniors-only apartment development potentially desirable within the Town of Linn

Clearly defining the need for senior housing in a community is not an easy task. This is largely due to the complexity of the marketplace. A majority of seniors in Wisconsin reside 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, county senior support programs, and home

healthcare, among others. In addition, building designs for life (i.e. wider doorframes to accommodate wheelchair access, first floor bedrooms, etc.) can extend the ability of a resident to live independently in their own home. Still, some seniors may not be able (or desire) to live in a private home and will seek alternative housing options.

In recent years, a variety of alternative housing options for seniors and grants for retrofitting existing homes for disability access have become available. Although no one of these can be considered the preferred alternative, a combination of various housing types may provide a way for Linn to address the current and future challenges of providing adequate, affordable, and desirable housing for seniors. Among the various living options that might be appropriate for seniors in the Town are:⁶

- *Age Restricted Retirement Communities (ARRC)*. ARRC can be a desirable alternative for those that do not require assisted living or around-the-clock care. Aging residents benefit from a relaxed environment with similarly aged neighbors while avoiding the conventional maintenance and upkeep requirements that come with home ownership. Communities benefit from attracting active adult developments because they reduce the impact on the transportation network and schools while increasing tax revenue. ARRCs may be created by establishing senior housing districts in the zoning ordinance, utilizing planned unit developments or overlay districts, and offering density bonuses to willing developers under subdivision regulations.
- *Seniors Only Apartments*. For some seniors, selling their home and moving into an apartment may free equity that can then be used to supplement income, invest, or travel. Living in a larger senior complex may also afford a greater sense of security than living in a single-family home.
- *Elder Cottage Housing Opportunities (ECHO)*. An ECHO is a housing option wherein seniors occupy a second living unit (often referred to as a secondary suite or granny flat) on a single-family lot with another family member or caregiver. In many cases, the family member or caregiver occupies the secondary unit. Such options create affordable housing and aid families with elderly

⁶ Source: American Planning Association Magazine, December 2006.

parents who are unable to live completely alone. In many cases, secondary suites are not restricted to seniors-only living (see also ‘*Secondary Suites*’ on page 2-9).

Affordable Housing

Although HUD defines affordability on a national scale, the department’s criteria do not adequately account for cost of living in the calculations. Clearly, housing in Linn is less costly than in Chicago, New York, or San Francisco. The standard of affordability is determined by the mean and median incomes of current and prospective residents within a community. Affordability in the Town and throughout Walworth County will be achieved by providing a diversity of housing types and styles, for sale or rent, at a range of costs.



NextGen multigenerational home, courtesy Lennar

Living in a household with multiple generations is becoming increasingly common. Reasons include cost savings, children over the age of 18 moving back home, and the health and caretaking needs of aging parents. In Wisconsin, households with three or more generations increased nearly one-third between 2000 and 2010, from 40,000 to 50,000 statewide. A nationwide report by the Pew Research Center suggests that as much as 18 percent of the population lives in a home with two or more adult generations. This is double the number from 1980. In terms of design, this means that many people are building or renovating homes to include a second master bedroom or living quarters. Examples of how multiple generations may be accommodated within accessory suites are presented in the image at left. Also, see section on Secondary Suites below.

Secondary Suites

A secondary suite is an additional dwelling unit located on a parcel that would typically accommodate only one unit. Considered an accessory to the primary residence, it can be self-contained (see image at right) or attached to the principal structure with its own entrance, kitchen, bathroom, and living area. Secondary suites may come in a variety of forms, including:

- A suite above a detached garage
- A suite above the main floor of a single-family dwelling.
- A basement suite.
- A suite attached to a single-family dwelling at grade.
- A suite detached from the principal dwelling (a garden suite or guesthouse).

Multigenerational Housing⁷

Living in a household with multiple generations is becoming increasingly common. Reasons include cost savings, children over the age of 18 moving back home, and the health and caretaking needs of aging parents. In Wisconsin, households with three or more generations increased nearly one-third between 2000 and 2010, from 40,000 to 50,000 statewide. A nationwide report by the Pew Research Center suggests that as much as 18 percent of the population lives in a



Examples of secondary suites; courtesy Greenwood Homes and Granny Flats (top) and Pacific Building Company (bottom)

⁷ Excerpted from Wisconsin Land Use Megatrends: Housing, UW-Stevens Point Center for Land Use Education, Summer 2015.

Generally, secondary suites are permitted (or allowed as a conditional use) in order to foster affordable housing or aid families with elderly parents who are unable to live completely alone. They offer a viable, affordable option for providing senior and high-quality rental housing in urban and rural communities alike.



Example of modern manufactured home, courtesy FMHA

Manufactured Housing

Another method to promote more affordable housing is to encourage quality manufactured housing. Not to be confused with mobile homes, manufactured housing has grown in quality and popularity in recent years. Manufactured housing is considered a viable affordable housing choice only if units are similar in size, appearance, and quality to area stick-built housing. Manufactured housing units must conform to local building and zoning restrictions. Manufactured housing is more affordable than site built housing because homes are built in a factory

and assembled on-site thereby reducing the time and cost of construction.

Duplexes / Quadplexes

Small rental units, such as duplexes and quadplexes, offer affordable housing options in rural communities without the population densities to support traditional multi-family housing. Available at market prices, they offer housing alternatives desirable to singles, young families, and seniors. Zoning and subdivision ordinances can ensure that the structures are aesthetically suitable in a rural environment.

Density Bonuses⁸

A density bonus is an incentive-based tool that permits developers to increase the maximum allowable development on a property in exchange for helping the community achieve public policy goals. Increasing development density may allow for increases in developed square footage or increases in the number of developed units. This tool works best in areas where growth pressures are strong and land availability limited or when incentives for attaining the goals outweigh alternative development options. The two most common uses for density bonuses are:

- *Environmental Protection.* A density bonus is commonly used to promote conservation or improvement of natural resources and open space. A community may allow a developer to build more units than is permitted in an area in exchange for permanently protecting green spaces or by making environmental improvements such as with landscaping or developing a nature trail in a project area. This technique can be used to protect land on the property being developed or on another property.
- *Affordable Housing.* Density bonuses are often used to increase the supply of affordable housing for lower income or senior households. Density bonus ordinances permit developers to increase the



Examples of duplexes and quadplexes potentially desirable in the Town of Linn

⁸ Excerpted from Planning Implementation Tools: Density Bonuses, Center for Land Use Education, UW-Stevens Point, November 2005.

square footage or number of units allowed on a piece of property if they agree to restrict the rents or sales prices of a certain number of the units for low income or senior households. The additional cash flow from these bonus units offsets the reduced revenue from the affordable units.

Live/Work Units

A live/work unit is a structure (e.g., studio, loft, or one bedroom) consisting of both a commercial/office and a residential component, each occupied by the same resident. By combining living quarters with workspace, they reduce fuel consumption and air pollution related to commuting, provide an affordable housing option for small business owners and startups, and supporting mixed-use and infill development.

Live/work units are distinguished from home occupations in residential zoning districts in that they are primarily permitted in commercial and industrial zone districts and are not subject to significant restrictions on hours of operation, types of commercial activities, and number of employees, as is usually the case for home occupations. By outward appearance, such structures may be indistinguishable from adjoining buildings. Live/work units provide both a housing alternative and an economic development option in the community.



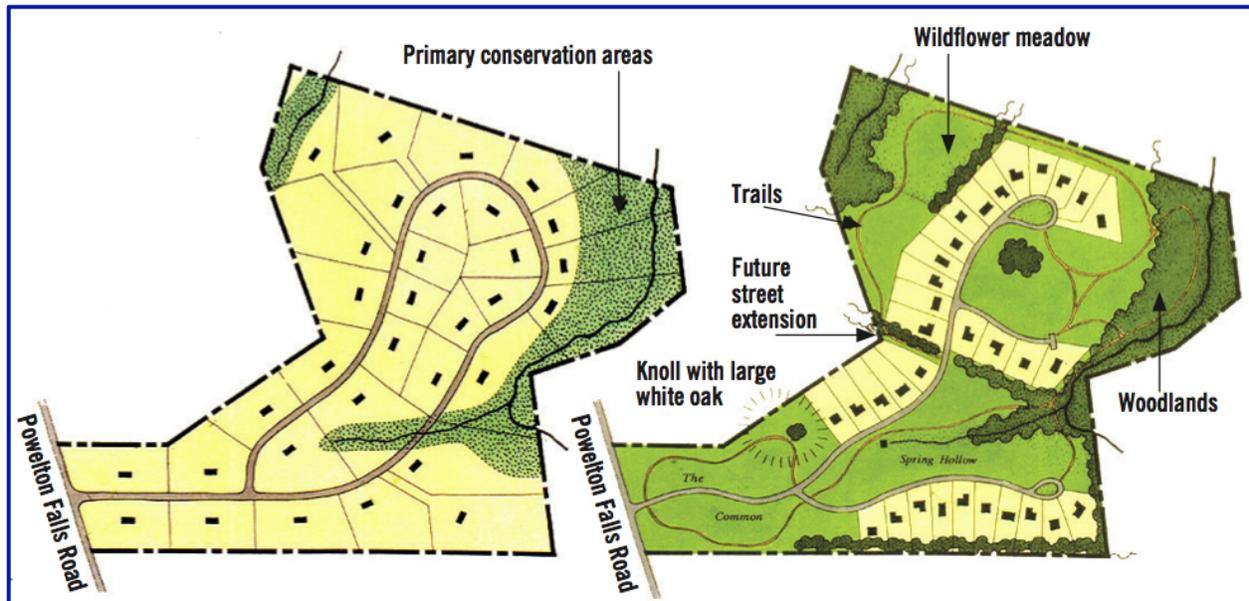
Example of live/work unit, courtesy
Quadrangle Architecture

Conservation Subdivisions

Year-round and seasonal residents view the Town of Linn as a special place to live and vacation. They do not want to see important natural features lost in order to make way for new residential and commercial development. However, the community realizes that additional homes will be necessary to meet the needs of a growing population. One method that may allow the township to address 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 may be permanently preserved as open space or agricultural land. Typically, 40% or more of the site is protected through a conservation easement or similar method. Open spaces are maintained via a homeowners association or similar mechanism. Trails, community gardens, and other amenities are often included in the design of conservation subdivisions.

Please refer to *Chapter 5: Agricultural, Natural, and Cultural Resources* for additional information related to conservation subdivisions.

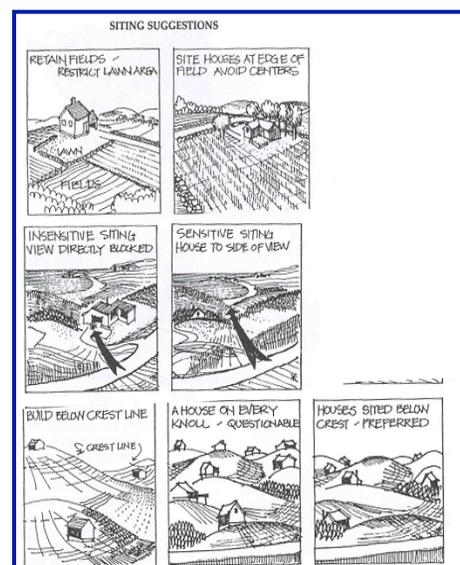


The images above compare a conventional subdivision (left) with a conservation subdivision (right). Both developments include 32 residential lots. The conventional subdivision adheres to a 2-acre minimum lot size, while the conservation development has a minimum lot size of one acre. By reducing the size of the lots, the developers are able to provide the same number of parcels while permanently preserving (through a conservation easement) important natural and cultural resources. The open space system in the conservation subdivision is accessible to everyone who lives in the development. Within the conventional development, the entirety of the area is parceled off with just eight lots having direct access to the woods. Courtesy Growing Greener, Randall Arendt.

Placement of Structures on Rural Parcels

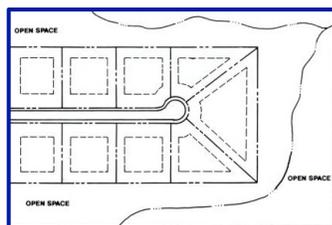
Where a residence and its accessory structures are placed on a rural lot can have a significant impact on the character of the surrounding area. Properly locating homes on parcels can minimize the impact of new development on the natural environment and its rural setting. The best management practices listed below may provide opportunities to reduce the visual impact of development and maintain a rural, undeveloped character for the Town.

- When constructing homes in agricultural areas, residences should be located adjacent to tree lines and wooded field edges, if available. If not, homes should be located on the edge of the parcel, not in its center.
- Development on hilltops should be discouraged or prohibited since it disrupts the rural character of the surrounding area.
- Construction should not occur within woodlands and wildlife habitat or adjacent to wetlands and riparian corridors.
- Existing farm roads should be incorporated into the parcel and fencerows and tree lines should be preserved.



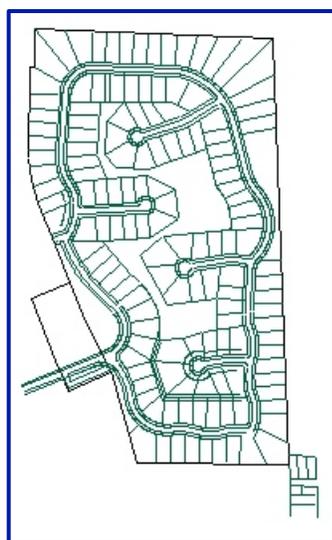
Courtesy American Planning Association

- Driveways should be as short as possible and follow contours and the lay of the land; disturbances for driveway construction should be kept to a minimum.
- Large, structurally sound trees should be left in tact (roads should be outside of the drip line).
- Onsite drainage patterns should remain intact.



Single-Access Subdivisions

As the name implies, a single-access subdivision is a residential development designed with just one road providing ingress and egress for the project. For small subdivisions located in areas unlikely to see additional future development, single-access systems do not raise significant concerns (see image at left). However, when applied to larger residential projects, particularly those adjoining areas to be further developed, this type of access limits connectivity and raises potential safety concerns along the entrance road.



Large, limited-access subdivisions essentially become islands isolated from the surrounding community. Residents are forced to navigate through the development to the lone exit, even when their destination may be a residence in an adjoining subdivision. Although this may be a minor nuisance to some, it raises concerns (and costs) related to police and fire protection, garbage collection, snow plowing, and the provisions of park space, among others.

Mixed-use Development

Mixed-use development is the practice of allowing more than one type of use in a building or set of buildings, or incorporating complementary residential, commercial, and civic uses into a single parcel or adjoining parcels. It provides opportunities for an expanded and diversified housing supply. Mixed-use zoning sets standards for the blending of residential,

commercial, cultural, institutional, and (where appropriate) industrial uses. It is closely linked to increased density, which allows for more compact development. Higher densities increase land-use efficiency and housing variety while reducing energy consumption and transportation costs. The mixed-use buildings that result can help strengthen or establish neighborhood character and encourage walking and bicycling.⁹

Mixed-use development would be particularly desirable within the hamlet of Zenda. The inclusion of such development in the township would likely increase the probability of future incorporation as a village.

Equestrian Subdivisions

An equestrian subdivision (or horse community) is a residential development where people live with their horses on their property or at a facility within the development. Shared trails and other equestrian facilities provide opportunities for pleasure riding. These communities



Courtesy Bristol Equestrian Estates,
Sun Prairie

⁹ Source: Zoning for Mixed Uses, American Planning Association, 2010.



may have a centralized stable where all of the horses are stalled or individual stables at each principal residence. They tend to be diverse in both price and size and are growing in popularity as the availability of riding trails decreases and urban sprawl increases.

Land Division / Subdivision Ordinance

The process of subdividing land in Wisconsin is governed under Chapter 236.45, Wis. Stats. However, local governments administering these land division regulations are given significant latitude within the statutes to tailor subdivision development to their specific needs. The Town of Linn does not currently administer and enforce its own subdivision ordinance and is reliant on Chapter 58: Subdivisions of Walworth County Code of Ordinances. By adopting its own subdivision regulations, the Town would move the review and approval process for certified survey maps, subdivision plats, and the like from Elkhorn to Zenda providing greater accountability to locally elected officials (as opposed to the County Board) by assuming regulatory authority over the land division process.

Housing Programs¹⁰

The following pages describe the various federal and state housing programs that are available to aid the Town in implementing its housing plan. It should be noted that criteria for the following programs vary, and those based on socioeconomic factors or other demography may be difficult for Linn to attain given the socioeconomic strength of its population.

Federal Government

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (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 may qualify for some available funds. HUD provides money to non-entitlement communities (i.e., communities with populations fewer than 50,000) through grants. In the state of Wisconsin, the Department of Administration Division of Housing and Intergovernmental Relations (DHIR) is the agency responsible for the administration of this program. DHIR awards funds through a competitive proposal process.

U.S. Department of Agriculture-Rural Development

The U. S. Department of Agriculture-Rural Development (USDA-RD) provides a variety of housing and community development programs for rural areas. Support is generally available to communities with populations of 10,000 or fewer. USDA-RD provides support for rental housing development, direct and guaranteed mortgage loans for homebuyers, and support for self-help and cooperative housing development.

¹⁰ Much of the information provided in this section was excerpted from the webpages of the various organizations that provide housing programs and assistance.



HOME Investment Partnerships Program

The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that are often used in partnership with local nonprofit groups to fund a wide range of activities that builds, buys and/or rehabilitates affordable housing for rent or homeownership or provides direct rental assistance to low-income people.

Participating jurisdictions may choose among a broad range of eligible activities, such as: providing home purchase or rehabilitation financing assistance to eligible homeowners and new home buyers; building or rehabilitating housing for rent or ownership; or for other reasonable and necessary expenses related to the development of non-luxury housing, including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses. The program's flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance.

State Government

Wisconsin Department of Administration–Division of Housing and Intergovernmental Relations

Beyond the funds distributed through HUD, 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 nonprofit agencies.

Wisconsin Housing and Economic Development Authority

The Wisconsin Housing and Economic Development Authority (WHEDA) is a quasi-governmental agency that finances housing development through the sale of bonds. Unlike DHIR, it receives no direct state-tax support. As such, 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.

Wisconsin Community Action Program Association

WISCAP was incorporated on March 1, 1974. The association was founded on the principal that bringing about economic self-sufficiency for the state's low-income households should be a coordinated endeavor, including strengthening policy, resources mobilization, training and development, and advocacy efforts. WISCAP is organized as a private, not-for-profit corporation governed by a Board of Directors. The Board is comprised of the Executive Directors from each of the association's member agencies. Member agency dues comprise the core funding of WISCAP. Funding for program and training initiatives is derived, in part, from various state and federal agencies and generous contributions of sponsors at conference and training events.

WISCAP's member agencies employ funds provided through the Community Development Block Grant (CDBG), HOME, Wisconsin's Shelter Subsidy Grant, the Housing Organization and Direct Assistance



program (HODAP), the FreshStart program, and the Continuum of Care initiative to help low-income families obtain safe and affordable housing, provide households with emergency mortgage or rent aid, and preserve and improve affordable housing units. Through the receipt of federal and state funds to help homeless families, member agencies work as part of local Continuums of Care to offer temporary shelter and other assistance to homeless households.

Implementation Plan

The goals, objectives, and policies related to housing are presented in *Chapter 9: Implementation*.



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