

Chapter 3: HOUSING

INTRODUCTION

Housing is an important component of all communities. High quality, available, and affordable housing enhances quality of life and supports economic development. This Chapter provides an analysis of the Town of Washburn's existing housing. It also describes goals, objectives, policies, maps, and programs that will help Washburn meet the housing needs of its residents and provide housing opportunities for its future residents they hope to attract and retain.

INVENTORY AND ANALYSIS

HOUSING SUPPLY

Number and Types of Housing Units

Housing has also followed the same upward growth trend as the population. The number of housing units has steadily increased since 1980. The increase continued through the 1990's and into 2000. The Town of Washburn recorded the 5th largest percentage increase of housing units for all the municipalities in Bayfield County during this period. The following Table 3-A provides an illustration and comparison of the number of Total Housing Units from 1980 to 2000 for the Town and some of the surrounding communities.

TABLE 3-A: TOTAL HOUSING UNITS 1980-2000					
Municipality	1980	1990	2000	Number of Units Change 1980-2000	Percentage Change 1980-2000
Town of Washburn	156	201	227	+71	+45.5%
City of Washburn	906	994	1,004	+98	+10.9%
Town of Bayfield	364	344	491	+127	+34.9%
Town of Barksdale	284	318	353	+69	+24.3%
Town of Bayview	192	206	283	+91	+48.4%
Bayfield County	9,642	10,918	11,640	+1,998	+20.7%

Source: U.S. Census Bureau and Bayfield County

The town is projected to have an increase of 3.7 housing units per year from 2000 to 2020 (*Refer to Table 3-B below*). Because housing and population follow the same trend, it is obvious that the housing supply must appropriately meet the needs of the residents. As environmental concern is growing, thought must go into having eco-friendly, sustainable housing. Environmentally conscious building may in many cases be more expensive. Because of this we should not limit construction but we must have concern for environmental issues where housing may cause problems and where materials for housing have negative environmental impacts.

Municipality	2000	2005	2010	2015	2020	Total Units 2000-2020	Projected Units/Year 2000-2020
Town of Washburn	227	248	266	283	301	74	3.7
City of Washburn	1004	1041	1066	1090	1115	111	5.6
Town of Bayfield	491	495	527	558	590	99	5.0
Town of Barksdale	353	370	387	405	422	69	3.5
Town of Bayview	283	295	318	341	364	81	4.1
Bayfield County	11,640	12,227	12,727	13,226	13,726	2,086	104.3

Source: U.S. Census Bureau and Bayfield County and Northwest Regional Planning Commission

Table 3-C below lists the number of housing units in Washburn by housing type (e.g., single-family, multi-family, etc.). The 2000 U.S. Census indicates that there were 242 total housing units in the Town of Washburn in 2000 –compared to 192 units in the 1990 Census. This is an increase of 50 units, which represent a considerable 26% increase over this 10-year period. Almost 87% of the housing units in Washburn are single-family detached houses – which is considerably higher (and expected) than the State average of 65.5%. The Town also shows a slight increase in single-family attached units (i.e. townhomes) from zero in 1990 to 2 in 2000. The Town has a small scattering of seasonal or occasional use homes, which are typically in the form of a “mobile-home” or manufactured structures numbering 25 units. This number did not change over the 10-year period. Due to its rural character, the Town does not have any significant numbers of two-family or other multiple-family dwellings in the Town.

Units per Structure	1990 Units	1990 Percent	2000 Units	2000 Percent	State Average
Single-Family	164	85.4%	210	86.8%	65.5%
Single-Family Attached	0	0%	2	0.8%	3.3%
Seasonal/Mobile Home	25	13%	25	10.3%	4.2%
2-4 Unit Multi-Family	3	1.6%	2	0.8%	12.0%
Other	0	0%	3	1.2%	--
Total Housing Units	192	100%	242	100%	100%

Source: US Census Bureau, 1990 and 2000 Census

Housing Characteristics

Owner-Occupied vs. Renter-Occupied Units and Vacancies

Communities need owner-occupied and renter-occupied units, and it is always a good measure to try to balance these numbers out to provide as much available housing for all who desire or seek the need in a community. In general, many communities strive to have roughly 65 to 70% of their housing units owner-occupied. Over the past decade, the Town of Washburn has experienced a relatively significant shift in its housing numbers (refer to Table 3-D Housing Tenure 1990- 2000). Of the 227 total housing units, 189 of these are considered occupied. A vast majority of these 189 occupied units (almost 93%) are classified as Owner-Occupied, while the remaining 14 units, or 7.4% are classified as Renter Occupied. The State of Wisconsin's average for owner occupied (single-family) is 68.5% while the renter-occupied is 5.9%.

TABLE 3-D: HOUSING TENURE– 1990 - 2000					
	1990 Units	1990 Percent	2000 Units	2000 Percent	1990 – 2000 Number & /Percentage Change
Total Occupied Housing Units	159	82.8%	189	83.3%	+30 / 18.9%
Owner Occupied Units	137	86.2%	175	92.6%	+38 / 27.8%
Renter Occupied Units	22	13.8%	14	7.4%	-8 / (57.1%)
Vacant Housing Units	33	17.2%	38	16.7%	+5 /15.2%
Seasonal Units	13	6.7%	28	12.3%	+15 / 115.4%
Average Household Size (for Owner-Occupied)	3.18	--	2.91	--	-.27 / (9.3%)
Average Household Size (for Renter-Occupied)	2.45	--	2.21	--	-.24 / (10.8%)
Total Housing Units	192		227		+35 / 18.2%

Source: US Census Bureau, 1990 and 2000 Census

The following Table 3-E illustrates the projected owner occupied housing units from the period 2000 to 2020.

TABLE 3-E: PROJECTED OCCUPIED HOUSING UNITS 2000 - 2020					
Municipality	2000	2005	2010	2015	2020
Town of Washburn	189	202	216	229	243
City of Washburn	938	982	1,018	1,054	1,090
Bayfield County	6,207	6,433	6,707	6,970	7,258

Source: U.S. Census Bureau and Bayfield County and Northwest Regional Planning Commission

An appropriate percentage of vacancies in the housing market is necessary if those looking to purchase or rent property are going to have adequate housing choices. Vacancies also help keep the cost of housing in balance. Table 3-B above indicates that the Town of Washburn's overall vacancy rate is close to 16.7%, which is high in comparison to the State of Wisconsin's level of 10.1% and the City of Washburn's at 6.3%. However, when we factor out the seasonal unit's vacancy rate of 12.3%, the overall rate decreases to 4.4%, which is manageable.

Value of Housing

The median value of owner-occupied housing units in the Town of Washburn in 2000 was \$86,000 – up 66.3% (or \$29,000) from the median value in 1990. The predominant value is between \$50,000 to \$99,000, which represents 47.1% of the housing units. The median value of owner-occupied housing in the State was \$112,200, while the City of Washburn and Bayfield County are relatively comparable to the Town's at \$80,900 and \$86,100, respectively. In comparison to low and moderate valued housing, there is a relatively small choice of high valued housing units in Washburn. But one should expect or accept this as a fairly typical factor in many rural communities such as the Town of Washburn. This overall low to moderate value also presents itself as positive opportunity for entry-level or first-time homebuyers, or those seeking more affordable housing options than they would probably not be able to find in the higher density urbanized or metropolitan areas. (Refer to Table 3-F for additional information and a comparison of the Town to the City of Washburn, Bayfield County and the State of Wisconsin.)

TABLE 3-F: OWNER-OCCUPIED HOUSING BY VALUE - 2000					
Value	Town of Washburn	Percent of Specified Units	City of Washburn Avg. of Spec. Units	Bayfield County Avg. of Spec. Units	State of WI Avg. of Spec. Units Average
Less than \$50,000	8	23.5%	27.9%	43.5%	6.5%
\$50,000 - \$99,999	16	47.1%	55.8%	20.0%	35.4%
\$100,000 - \$149,999	8	23.5%	9.5%	9.0%	30.6%
\$150,000 - \$199,999	2	5.9%	4.6%	6.6%	15.5%
\$200,000 or More	0	--	2.2%	2.4%	8.5%
Specified Units	34	100%	1,861	2,624	1,122,467
MEDIAN VALUES	\$86,000	--	\$80,900	\$86,100	\$112,200

Source: US Census Bureau, 2000 Census

Affordable housing (for both owner-occupied and rental units) is a crucial element in sustaining and supporting the local population, employment and economic bases of a community. One key component of making housing affordable to all is to provide an effective balance between the housing costs in relation to the household income. According to the U.S. Department of Housing and Urban Development (HUD), housing costs (taxes, insurance, principal, interest, etc.) should not exceed 30% of total household income. It is

both surprising and encouraging that the average homeowner or renter did not exceed this 30% threshold; in fact, over 91% fell below the 19.9% mark, which is commendable. This trend suggests that housing is quite affordable and that homeowners are very conscientious of making sure to live within their means when it comes to providing for their housing needs. (Refer to Table 3-G).

TABLE 3-G: MONTHLY OWNER COSTS AS % OF HOUSEHOLD INCOME - 1999			
Percent of HH Income	Units	Percent	State Average
Less than 15%	18	52.9%	36.8%
15-19%	13	38.2%	19.7%
20-24%	3	8.8%	15.5%
25-29%	--	--	9.8%
30-34%	--	--	5.8%
35% or More	--	--	12.0%
Not Computed	--	-	0.4%
Total Specified Units	34	100%	100%

Source: US Census Bureau, 2000 Census

Rental Characteristics

Rental housing units account for only 14 or 7.48% of the occupied housing units in the Town of Washburn. In 1990, only 5 specified units had a monthly rate of \$499 or less. In 2000, nearly 53% had a monthly rent of \$300 or more. (Refer to Table 3-H for additional information.)

TABLE 3-H: RENTER-OCCUPIED HOUSING UNITS BY GROSS RENT -2000			
Monthly Rent	Units	Percent of Specified Units	State Average of Specified Units
Less than \$200	--	--	4.8%
\$200 - \$299	--	--	5.7%
\$300 - \$499	6	35.3%	29.5%
\$500 or More	3	17.6%	56.3%
No Cash Rent	8	47.1%	3.7%
Total Specified Units	17	100%	100%

Source: US Census Bureau, 2000 Census

In 1999, 17.6% of renters paid between 25-29% of their household income to rent and 23.5% of renters paid over 30% of their household income in rent. The 17.6% number is higher than the State average, and the 23.5% is slightly below the State average. These two different percentage numbers may indicate or suggest that there is a need for more affordable rental units in the Town of Washburn. (Refer to Table 3-I for more information.)

TABLE 3-I: GROSS RENT AS % OF HOUSEHOLD INCOME – 1999			
Percent of HH Income	Units	Percent	State Average
Less than 15%	--	--	21.1%
15-19%	2	11.8%	16.7%
20-24%	--	--	14.2%
25-29%	3	17.6%	10.6%
30-34%	--	--	6.9%
35% or More	4	23.5%	25.4%
Not Computed	8	47.1%	5.2%
Total Specified Units	17	100%	100%

Source: US Census Bureau, 2000 Census

Age and Maintenance of Housing Stock

Most of the new housing since 1995 exceeded the average amounts indicated in City of Washburn, Bayfield County and the overall State of Wisconsin. Nearly 28% of the housing units in the Town of Washburn were built before 1939, while a good percentage (over 45%) was built between 1960 to 1989. Most of the existing housing is at least 50 years old, which consequently could create some long-term maintenance, aesthetics, energy efficiency, and safety issues as this stock continues to age.

TABLE 3-J: YEAR STRUCTURE BUILT					
Year Structure Built	Units	Percent	City of Washburn Avg. %	Bayfield Co. Avg. %	State of WI Avg. %
1999 to March 2000	15	6.2%	0.4%	4.7%	2.2%
1995 to 1998	24	9.9%	2.9%	8.7%	7.3%
1990 to 1994	5	2.1%	3.8%	6.5%	7.3%
1980 to 1989	41	16.9%	11.7%	11.7%	10.8%
1970 to 1979	60	24.8%	17.3%	17.8%	16.9%
1960 to 1969	11	4.5%	8.1%	12.2%	11.9%
1949 to 1959	19	7.9%	10.9%	14.8%	20.3%
1939 or Earlier	67	27.7%	44.9%	23.6%	23.4%
Total Specified Units	242	100%	100%	100%	100%

Source: US Census Bureau, 2000 Census

Plumbing, Kitchen, and Telephone

The U.S. Census identified that of the 242 occupied housing units in the Town of Washburn in 2000, 9 of those (or 4.5%) lacked complete plumbing facilities, while 2 units (or 1%) lacked complete kitchen facilities. All residential units appear to have telephone service.

Housing for those with Disabilities

According to the 2000 US Census, 27 people (8.5%) between 21 and 64 years old had some form of disability, and of those 33.3% were employed. The Census also indicates that up to 12 individuals, or nearly 25.5% of people over 65 years of age are afflicted with some form of disability. It is unknown how many of these individuals have mobility limitations due to their disabilities. As the Town of Washburn's population continues to age, the housing need for those with disabilities and special needs will also increase. The Town of Washburn should consider and provide as many housing opportunities and provide access to all public facilities, which comply with the American's with Disabilities Act (ADA).

PROFILE OF HOUSEHOLDS

The housing needs of a community relate to the demographic profile of the households. Typically, households move through several life-cycle stages, including entry-level households, first time homeowners, move-up buyers, empty nesters/young seniors, and older seniors. The following describes each of these household types and the effect that they have on housing demands in Washburn.

Entry Level Households

People in the 18 to 24 year old age group typically leave their childhood home and establish their own household. They often rent a house or an apartment because they generally do not have the income and savings needed to buy a home. In addition, many people in this age group move frequently, so they are hesitant to buy a house. They are also more apt to share housing with other unrelated people of similar age.



The entry-level household population in the Town of Washburn will fluctuate annually. Many of the Town residents who graduate from high school move to other communities to pursue job opportunities or enroll in institutes of higher education. In the long term, unless current conditions and trends change, the Town of Washburn will not see an increase in the 18 to 24 year old age group. Nevertheless, there will always be a strong need to provide affordable, entry level housing choices for people of all ages.

First Time Homeowners

First time homeowners are typically in their 20s and 30s. They are usually "move up" renters, meaning they are moving from an apartment to a home. They are often married, with young children, yet increasingly, first time homeowners are single. They are prone to moving within several years of buying their first home for several reasons including: increased salaries allow them to move up to more expensive housing, the addition of

children to the household may require larger housing, and job opportunities may require that they move to another community.

Like the 18 to 24 year old age group, Washburn will likely not see a significant increase in the population of typical first time homeowners unless current conditions and trends change. However, the Comprehensive Plan sets expectations for population growth, and the City recognizes that it will need to maintain and attract people in their 20s and 30s if they are going to grow the population and economy of Washburn. Consequently, the City must plan for future growth in the first time homeowner’s market.

Move Up Buyers

Move up buyers are typically in their 30s and 40s. They move up from the smaller, less expensive house that they had purchased earlier. From an economic growth perspective, this is an important group of people. Typically, move up buyers have children in school and they have established jobs. They are less apt to move to another community and start over. Also, professionals who are moving to a community to advance their career are generally looking to move up to a more expensive house than what they had in their previous community. Washburn must ensure that it has adequate choices for those who are looking

Insert Picture of a typical “Move-Up Residence” from the Town here

for move up housing that will satisfy their needs until they are in their late 50s and beyond.

Empty Nesters and Young Seniors

Empty nesters and young seniors are generally in their 50s and 60s. Often, their children have moved out of their house and left them with a larger house than needed or desired. Empty nesters and young seniors often want to live in a smaller house, such as a townhouse, that has less maintenance. As the baby boom generation moves into this age group, this population will likely increase in Washburn. Unfortunately, the Town of Washburn has very few townhouses and no condominiums that empty nesters and young seniors typically seek. In fact, these type of housing styles are commonly found in urbanized areas, such as the City of Ashland or City of Washburn, due to their proximity to clinics,

Insert a typical Townhome/Twinhome picture (if available) here

hospitals, pharmacies, grocery stores and senior activity centers. The Town of Washburn will need to provide or plan for housing choices for empty nesters and young seniors. If there are not adequate housing choices for this age group, young seniors may be apt to leave the Town after they retire.

Older Seniors

Due to the overall aging of our population, housing for seniors has and will become an increasing problem in both urban and rural communities. Often times, adult children of senior residents may take in their parents or move back into their childhood homes to provide live-in care or choose to do so as an alternative to affordable housing or making ends meet. The special needs and requirements of senior residents often will require them to move out of the community to places where the services and facilities are available and/or affordable.

Currently, the Town of Washburn does not have any designated senior living/assisted living centers. These facilities are available in nearby cities of Ashland and Washburn, and Bayfield County does provide programs to assist seniors. A large-scale senior housing development would probably not fit or work in the Town, but a smaller, clustered style development may work, and the Town should explore opportunities or areas for providing such a use. The fact that the entire Town is not serviced by municipal sewer and water could prove to be a limiting factor for such a development.

Due to the Town's proximity to the closest medical facilities in Ashland, which are almost 15 miles away, the Town should consider the distance from existing health care facilities when exploring future developments catering to the senior residents. Should a senior living facility be planned or developed within the town, the County Highway C corridor would make a suitable choice given it's the main road system through the Town and provides a suitable means for driving or transporting seniors into the urban sectors of Washburn and Ashland for their daily or weekly needs.

Those in their 80s and older are often looking for low maintenance or assisted living housing. As the population ages, the Town of Washburn must continually ensure that it has adequate housing to meet the needs of seniors. Washburn will continue to be a senior-friendly community that values the contributions of seniors to the community.

OTHER HOUSING CONSIDERATIONS

Housing in Relation to the Region

It may be ideal for people to live and work in the same community, but for various reasons, many people choose to live in one community and work in another. The Town of Washburn is mostly a "bedroom community" with the majority of its workers living in the town and commuting into the cities of Ashland or Washburn or other employment centers. The City of Ashland is the primary regional hub for the area, providing the regional medical facilities, higher education centers, and much of the area's commercial venues. This necessitates the residents of the town to travel to the City of Ashland to make use of these opportunities. The Town's proximity to Ashland and to other surrounding communities such as the cities of Washburn and Bayfield, make it a desirable place to live. The Town provides a rural residential, open-spaced, and un-crowded living environment that more and more individuals or families seek and desire. Consequently, The Town of Washburn's housing needs should also be considered within the regional context. For example, the growth of Ashland's Memorial Medical Center may spur the need for additional higher-priced housing.

While Ashland may be able to provide that housing need, some medical center employees may prefer to live in a rural setting such as the Town of Washburn, if the right housing choices are available.

The Town of Washburn's population, in relation to its overall numbers, has seen a significant gain in recent years. The surrounding towns have also seen a slight increase in their populace, as opposed to the neighboring City of Washburn. Growth in these surrounding towns likely relates to a desire of some people to live in a rural setting (as opposed to an urban setting) and to a perception of some people that it costs less to live in the surrounding towns than it costs to live in the neighboring cities. The Town of Washburn should capitalize on this belief and needs to make every effort to explore and provide housing options that address the needs of those who would like to live in the Town. For example, the Town could promote or plan for a limited amount of conservation subdivision design that could reduce the costs of housing as well as help preserve natural areas and rural character; cluster housing subdivisions; limited town home style developments, or senior style housing centers.

Seasonal Housing

The Town of Washburn and the surrounding area have many amenities that attract people from far away. Consequently, some people may have their primary home in a place like Minneapolis or Duluth, but they may have a second home in the Town of Washburn or the surrounding area. Conversely, some people may have their primary home in the Town of Washburn, but live in the southern United States for part of the year. Seasonal housing can have positive and negative consequences in a community. The Town of Washburn will monitor the effects of seasonal housing in the city and address concerns accordingly.

The following Table 3-K illustrates the projected seasonal housing units for the period 2000 to 2020.

TABLE 3-K: PROJECTED SEASONAL HOUSING UNITS 2000 - 2020						
Municipality	2000	2005	2010	2015	2020	Unit Change 2000-2020
Town of Washburn	28	33	40	46	52	+24
City of Washburn	31	42	49	56	63	+32
Bayfield County	4,922	5,491	5,933	6,376	6,817	+1,895

Source: U.S. Census Bureau and Bayfield County and Northwest Regional Planning Commission

Home Occupations and Residences

Washburn has a growing number of artists, craft-makers, writers, and others who can potentially live and work in their homes. Since there are virtually no commercial buildings or storefronts to accommodate these limited businesses or present their wares, a few residents have taken to manufacturing and selling of their goods from their homes. The Town allows such uses by means of Board approval and all signage must be permitted. The Town will ensure these uses are properly regulated and limited to avoid any over-expansion of the

business, which may cause concerns for the neighbors or the Town, such as increased noise, dust, pollution or traffic from either deliveries or customers.

HOUSING PROGRAMS

The Wisconsin comprehensive planning legislation requires the Town of Washburn to compile a list of programs to provide an adequate housing supply that meets existing and forecasted housing demand. Below are housing programs available to developers or the town.

WHEDA (Wisconsin Housing and Economic Development Authority)

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.

USDA-Rural Development

Rural Development administers federal funds to help secure loan options to assist low-moderate income families with home purchase and rehabilitation. Rural Development generally funds individuals who cannot obtain conventional financing.

CDBG (Community Development Block Grant) Housing Rehabilitation

CDBG funds are available through HUD (Housing and Urban Development). These funds are available to public or private entities to help offset rehabilitation costs to homeowners, renters, and landlords. These funds are in the form of zero percent interest/deferred payment loans.

Northwest Affordable Housing

Northwest Affordable Housing is a 501(C)(3) non-profit organization that is able to obtain funds that are not available to the general public for the purpose of promoting affordable and accessible housing for low and moderate-income persons.

HCRI (Housing Cost Reduction Initiative)

The Housing Cost Reduction Initiative (HCRI) was created in 1989, by the Governor and the Wisconsin Legislature. The State set aside funds to provide housing assistance to low- and moderate-income (LMI) households seeking to own or rent decent, safe, affordable housing.

Federal Home Loan Bank (of Chicago)

The Community Investment Group of the Federal Home Loan Bank of Chicago (FHLB Chicago) provides financing and direct funding tools that support the affordable housing and local community lending initiatives. Three programs that can be used to assist homebuyers or renters include:

- a) The Affordable Housing Program (AHP) provides grants and subsidized loans to member financial institutions working with affordable housing providers to finance rental and ownership housing for low and moderate income households;
- b) The Community Investment Program (CIP) provides discounted advances and standby letters of credit to member financial institutions to finance affordable housing and to help develop and revitalize communities; and

- c) The Downpayment Plus Program (DPP) provides grants to very low, low and moderate-income homebuyers to assist them with down-payment and closing costs.

Other local programs and agencies that may provide some level of assistance include **Bayfield County Housing Authority; City of Washburn Housing Authority; Northwest Wisconsin Community Services Agency; Ashland County Housing Authority.**

GOALS, OBJECTIVES, AND POLICIES

The following goal is a broad statement that reflects the City's vision for housing. It represents the end that the City is striving to attain. The following objectives are specific, measurable, intermediate ends that are achievable and mark progress towards the goal. The following policies are key actions intended to accomplish the stated objectives.

Ch. 3 – Goal 1: The Town of Washburn supports residential development that will be compatible with the preservation of the town's rural character and environment, and the traditions of agriculture and forestry.

Objective 3.1: Establish guidelines for visual buffers of residential development from town roads.

Objective 3.2: Encourage cluster developments with shared wells and septic systems, and encourage shared driveways between residential uses.

Objective 3.3: Encourage the continued use of small-scale farming, truck farms, horse riding stables and boarding, and private forestry and tree replantings.

Ch. 3 – Goal 2: The Town of Washburn will support and encourage newer, diverse and aesthetically enhanced housing to meet the needs of residents.

Objective 3.4: Encourage the preservation and enhancement of the existing housing stock to provide for the needs of current residents and to accommodate anticipated future population growth.

Policy 3.4.a: Work with public and private agencies and programs to help rehabilitate owner-occupied and rental units.

Policy 3.4.b: Identify housing needs and amend the Zoning Ordinance to address those needs.

Policy 3.4.c: Explore developing (if one is not available) a local resident's guide or handbook for homeowners in rehabilitation of their property.

Policy 3.4.d: Promote green building/sustainable design concepts (including energy efficient construction) for new housing and housing renovations.

Policy 3.4.e: Identify blighted properties that are vacant or for sale; consider acquiring them and improving them, or seek private rehabilitation support.

Policy 3.4.f: Initiate and/or promote a “*Keep our Town Beautiful*” or similar titled cleanup programs. Conduct clean up/pick up days for appliances, furniture, and general property cleanup.

Policy 3.4.g: Establish a community assistance program to encourage property maintenance.

Policy 3.4.h: Review, amend, and enforce property maintenance ordinances.

Objective 3.5: Encourage the development or redevelopment of housing for all income levels, special needs, and stages of life.

Policy 3.5.a: Develop incentives to encourage development of low and moderate-income housing, as well as housing for those with special needs.

Policy 3.5.b: Encourage the creation of conservation subdivisions or residential cluster subdivisions that allow the creation of senior or assisted living facilities.

Policy 3.5.c: Establish standards for new mobile homes and/or manufactured homes that are moved in which ensure compatibility with the rural character and natural resources of the Town.

Policy 3.5.d: Use and promote programs that provide incentives to support the financing and marketing of a first-time homebuyer program.

Policy 3.5.e: Support public and private programs that help address housing needs in the Town of Washburn.

Policy 3.5.f: Ensure that housing addresses the standards set in the American’s with Disabilities Act.

In conclusion the town of Washburn has a bright future and has great potential to be a very friendly and green town. The town survey showed that residents encourage green space/ forest preservation as well as farmland preservation. Cluster or group housing to preserve forests, open space, and scenic views, as well as preserving large tracts of private forest and restricting development near sensitive and fragile environmental areas were issues that citizens of the town of Washburn felt were important. Because of these results environmentally friendly, sustainable, green-building practices should be promoted to the fullest possible potential.