

## **CHAPTER 2     Housing Element**

### **Section 2.1     Introduction**

Shelter is one of the basic needs we have as humans on this earth. Beyond this obvious fact, it also represents, for the majority of us, the largest expenditure we will make during our lives. Because of the importance of housing in our community, the Town of Lanark believes it is important to allow for an adequate supply of housing to meet the needs of all citizens.

This chapter will look at different characteristics of the housing stock to help make sure that the needs of present and future residents are addressed by this plan. Residential development in Lanark has traditionally been scattered throughout the community.

### **Section 2.2     Inventory and Analysis**

#### **A. Housing Occupancy**

Occupancy characteristics can help indicate if the current amount of housing stock is sufficient to meet existing demand. The Department of Housing and Urban Development recommends a minimum overall rate of 3% vacancy to assure an adequate choice for consumers. An acceptable rate for owner-occupied housing is 1.5% while a 5% vacancy rate is acceptable for rental units. Lanark has had a vacancy rate of 4-5% since 1990, which is typical of the rate for Portage County (Table 2.1).

**Table 2.1: Housing Occupancy Characteristics**

Occupancy Status	Town of Lanark			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
<b>Occupied Housing Units</b> <i>(% of Total Housing Units)</i>	<b>308</b> 88.8%	<b>369</b> 78.3%	<b>546</b> 82.9%	<b>433</b> 92.9%	<b>497</b> 90.0%	<b>573</b> 92.4%	<b>18,309</b> 94.2%	<b>21,306</b> 93.0%	<b>25,040</b> 94.2%
Owner Occupied <i>(% of Occupied Units)</i>	266 86%	322 87%	480 88%	375 87%	433 87%	515 90%	13,328 73%	14,984 70%	17,750 71%
Renter Occupied <i>(% of Occupied Units)</i>	42 14%	47 13%	66 12%	57 13%	64 13%	59 10%	4,982 27%	6,322 30%	7,290 29%
<b>Vacant Housing Units</b> <i>(% of Total Housing Units)</i>	<b>39</b> 11%	<b>102</b> 22%	<b>113</b> 17%	<b>33</b> 7%	<b>55</b> 10%	<b>47</b> 8%	<b>1,133</b> 6%	<b>1,604</b> 7%	<b>1,549</b> 6%
For seasonal, recreational, or occasional use <i>(% of Total Housing Units)</i>	n/a 0%	78 17%	85 13%	0 0%	35 6%	27 4%	n/a 0%	685 3%	557 2%
<b>Total Housing Units</b>	<b>347</b>	<b>471</b>	<b>659</b>	<b>466</b>	<b>552</b>	<b>620</b>	<b>19,442</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census 1980, 1990, 2000

#### **B. Age Characteristics**

Age is one measure of a structure's condition, however, it should not be the sole criteria since many older homes are either remodeled or kept in a state of good repair. Structures used for housing units in Lanark are reflective of the county and town averages (Table 2.2). Fifty-eight percent of the houses in the Town have been built after 1970, while forty-two percent of Portage County structures were built before that date. During the 1990s, the Town of Lanark grew faster than any other municipality in Portage County and helps explain why home construction during the 1990's outpaced Portage County overall by seven percent.

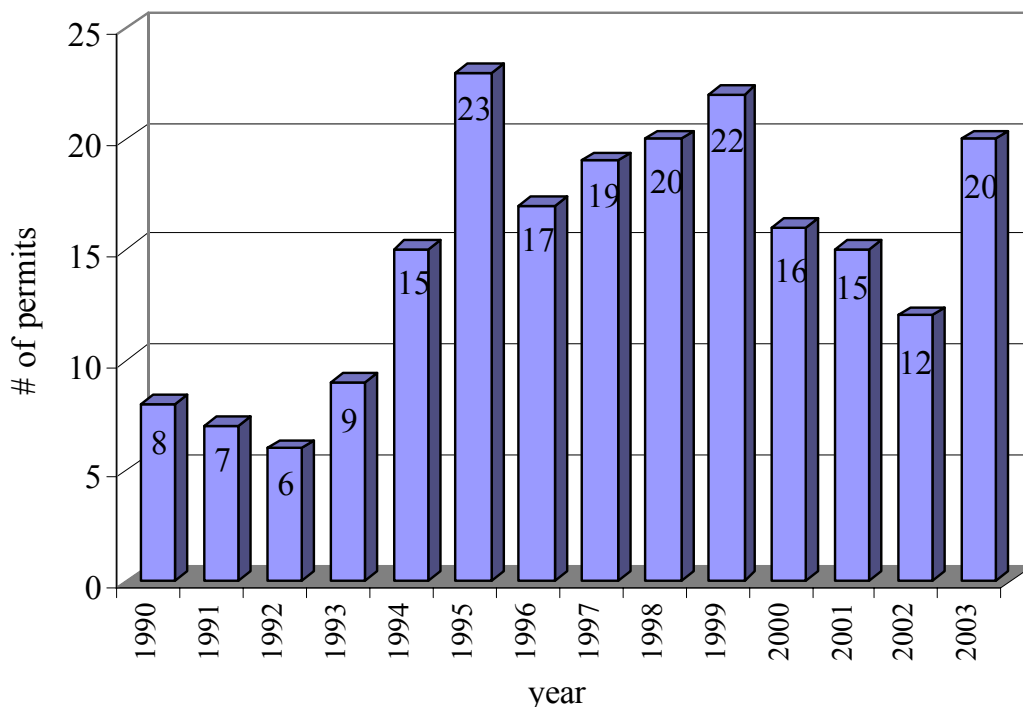
**Table 2.2: Housing Age Characteristics**

Year Structure Built	Town of Lanark			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1990 to March 2000	n/a	n/a	171 26%	n/a	n/a	134 22%	n/a	n/a	5,147 19%
1980 to 1989	n/a	97 21%	93 14%	n/a	116 21%	98 16%	n/a	5,012 22%	4,186 16%
1970 to 1979	135 39%	198 42%	117 18%	195 42%	194 35%	164 27%	6,528 34%	6,305 28%	5,717 22%
1960 to 1969	40 12%	30 6%	48 7%	75 16%	78 14%	60 10%	3,308 17%	2,978 13%	2,846 11%
1950 to 1959	14 4%	26 6%	41 6%	32 7%	27 5%	27 4%	1,666 9%	1,672 7%	1,988 7%
1940 to 1949	5 1%	4 1%	38 6%	20 4%	18 3%	21 3%	1,409 7%	1,372 6%	1,270 5%
1939 or earlier	153 44%	116 25%	154 23%	144 31%	117 21%	115 19%	6,539 34%	5,571 24%	5,435 20%
<b>Total Units Listed</b>	<b>347</b>	<b>471</b>	<b>662</b>	<b>465</b>	<b>550</b>	<b>617</b>	<b>19,450</b>	<b>22,910</b>	<b>26,589</b>

Source: US Census 1980, 1990, 2000

A more detailed breakdown of recent single-family housing starts in the Town of Lanark is provided in Figure 2.1. The Town experienced a relatively high level of this type of residential construction during the period 1990 – 2003 when compared to other Portage County Towns. The only Towns experiencing more growth during the recent past (2000-2003) were Hull (96 permits), Sharon (76 permits) and Stockton (64 permits).

**Figure 2.1 Single-Family Housing Permits**



Source: Portage County Planning & Zoning - Permit data

There are 5 platted subdivisions in the Town, representing a total of 311 lots, 174 of which were developed as of December 31, 2004. “Evergreen Hills” is by far the largest subdivision, with a total of 161 lots (see *Platted Subdivisions Table*). There has not been a subdivision platted in the Town since 1974, however, a significant amount of land subdivision has occurred via certified survey maps.

**Table 2.3: Platted Subdivisions, Town of Lanark**

Date Platted	Subdivision	Total Lots	Developed Lots	
			(1999)	(2004)
1964	Boelter Lake Plat	54	29	35
1964	Oak Hills	30	18	18
1971	Pine Tree Acres	45	27	30
1973	Evergreen Hills	161	55	79
1974	Park View Acres	21	6	12
	<b>Totals</b>	<b>311</b>	<b>135</b>	<b>174</b>

Source: Portage County parcel data, 2004.

Notes: (1) A platted subdivision is one which complies with specific surveying and mapping requirements under Chapter 236, Wisconsin Statutes and the Portage County Subdivision Ordinance. A plat is required where 5 or more parcels of 1½ acres each or less are created, within a period of 5 years. In contrast, a certified survey map must comply with less extensive State and County requirements and, unlike a plat, does not require State review.

(2) Developed lots include those with improvements of at least \$10,000 of assessed value.

### C. Structural Characteristics

Structure type indicates the number of housing units included in each individual structure. For example, “1 unit detached” dwellings are commonly called single-family homes (including manufactured homes), while “2 to 4 unit” would describe a duplex to a fourplex. In the 2000 Census, 84% of the housing stock in Lanark was categorized as 1-unit detached, single family (Table 2.3). The Town of Lanark has always had a higher percentage of single-family homes than any other category, and will most likely continue this pattern well into the future.

**Table 2.3: Housing Structural Characteristics**

Units in Structure	Town of Lanark			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
1 Unit Detached	300 86%	393 83%	554 84%	398 91%	452 81%	538 93%	14,299 74%	15,828 69%	18,534 70%
1-Unit Attached	4 1%	5 1%	4 1%	3 1%	5 1%	4 1%	186 1%	329 1%	630 2%
2 to 4 Units	9 3%	5 1%	3 0%	10 2%	7 1%	8 1%	1,915 10%	2,420 11%	2,840 11%
5 or more Units	2 1%	0 0%	0 0%	7 2%	1 0%	3 0%	1,871 10%	2,196 10%	2,765 10%
Mobile Home Trailer or Other	32 9%	68 14%	101 15%	52 12%	83 15%	65 11%	1,179 6%	2,137 9%	1,788 7%
<b>Total Housing Units</b>	<b>347</b>	<b>471</b>	<b>662</b>	<b>438</b>	<b>559</b>	<b>580</b>	<b>19,450</b>	<b>22,910</b>	<b>26,557</b>

Source: Census 1980, 1990, 2000

Mobile homes were the second most numerous housing type within the community. In 2000, 15% of total housing stock was in this category, an amount higher than the Town Average and

County overall. The use of mobile homes as a housing option decreased across the county during the 1990's, however mobile home use has continued to increase in Lanark, more than tripling since 1980.

#### D. Value Characteristics

The strength and quality of the housing market for a community can be assessed through a comparison of owner-occupied housing values. The median home price in the Town of Lanark more than doubled (122% increase) over the past two decades (Table 2.4). By comparison, the median value for housing stock in Portage County increased by 116%. While Lanark's housing value increase was greater percentage than that of the County overall, the actual value of Lanark housing is lower than that of the County and the Town Average. This is most likely explained by the fact that mobile homes represent a greater percentage of the total housing stock in Lanark than in other parts of the County, a housing type that typically has a lower value than a frame construction home on a foundation.

**Table 2.4: Housing Value Characteristics**

Housing Value (Owner Occupied)	Town of Lanark			Town Average			Portage County		
	1980	1990	2000	1980	1990	2000	1980	1990	2000
Less than \$50,000	78 72.2%	72 54.5%	22 9.1%	100 51.0%	63 26.1%	14 4.5%	5,628 60.2%	3,562 33.6%	781 6.0%
\$50,000 to \$99,999	26 24.1%	55 41.7%	127 52.3%	90 45.9%	154 64.1%	113 36.4%	3,516 37.6%	6,139 58.0%	6,028 46.1%
\$100,000 to \$149,999	4 3.7%	1 0.8%	72 29.6%	5 2.7%	17 7.0%	123 39.5%	187 2.0%	716 6.8%	4,253 32.5%
\$150,000 to \$199,999	0 0.0%	2 1.5%	14 5.8%	1 0.3%	6 2.5%	38 12.2%	19 0.2%	150 1.4%	1,329 10.2%
\$200,000 to \$299,999	0 0.0%	2 1.5%	8 3.3%	0 0.1%	0 0.1%	14 4.6%	6 0.1%	19 0.2%	493 3.8%
\$300,000 or more	0 0.0%	0 0.0%	0 0.0%	0 0.0%	0 0.1%	8 2.5%	0 0.0%	4 0.0%	204 1.6%
<b>Total Units</b>	<b>108</b>	<b>132</b>	<b>243</b>	<b>196</b>	<b>241</b>	<b>310</b>	<b>9,356</b>	<b>10,590</b>	<b>13,088</b>
<b>Median Value</b>	<b>\$42,000</b>	<b>\$48,400</b>	<b>\$93,100</b>	<b>\$38,676</b>	<b>\$86,831</b>	<b>\$104,288</b>	<b>\$45,300</b>	<b>\$58,600</b>	<b>\$98,300</b>

Source: US Census 1980, 1990, 2000

#### E. Housing Affordability

According to the U.S. Department of Housing and Urban Development not more than 30% of a household income should be spent on monthly housing costs in order for that home to be considered affordable. The U.S. Census provides this data on housing costs as a percentage of household income for homeowners (Table 2.5) and renters (Table 2.6). The following information is taken from the U.S. Census Summary File 3, which is based on a sample of households within a community, and not a total count of all households.

Monthly housing costs for homeowners as a percentage of their household income for the Town of Lanark, Town Average and Portage County are shown below (Table 2.5). In 1999, 12.7% of owner-occupied households in Lanark paid more than 30% of monthly income on housing costs. This represents an increase of 2.9% in this category since 1989. One explanation for this may be the fact that Lanark experienced a very high home value increase from 1990 to 2000 while median income was lower than both the Town Average and County. The overall percentage of

households in Lanark paying more than 30% of monthly income averages roughly 1% lower than the both the Town Average and Portage County as a whole.

**Table 2.5: Affordability Comparison for Owner-Occupied Housing Units**

Monthly Owner Costs, % of Household Income	Town of Lanark		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	103 78.0%	154 63.4%	159 66.2%	196 63.4%	6,707 63.3%	8,277 63.2%
20.0 to 24.9%	12 9.1%	33 13.6%	34 13.9%	42 13.6%	1,628 15.4%	1,897 14.5%
25.0 to 29.9%	4 3.0%	20 8.2%	22 9.1%	26 8.5%	910 8.6%	1,063 8.1%
30.0 to 34.9%	4 3.0%	10 4.1%	8 3.2%	14 4.4%	470 4.4%	576 4.4%
35% or more	9 6.8%	21 8.6%	17 7.2%	30 9.6%	852 8.0%	1,187 9.1%
not computed	0 0.0%	5 2.1%	1 0.5%	2 0.5%	23 0.2%	88 0.7%
<b>Total Units Listed</b>	<b>132</b>	<b>243</b>	<b>241</b>	<b>310</b>	<b>10,590</b>	<b>13,088</b>

Source: US Census Bureau 1990, 2000

Monthly housing costs for renters as a percentage of their household income for the Town of Lanark, Town Average, and Portage County are shown in Table 2.6. In 1999, none of the Lanark renter-occupied households were paying a monthly rent above 30% of household income. An improvement was shown as the percentage decreased from 1989, when approximately 27% of renter-occupied households were paying above 30% of monthly household income. The data from the 2000 Census indicated that this percentage was lower than the Town Average and County overall.

**Table 2.6: Affordability Comparison for Renter-Occupied Housing Units**

Gross rent as % of Household Income	Town of Lanark		Town Average		Portage County	
	1989	1999	1989	1999	1989	1999
less than 20.0%	13 43.3%	20 57.1%	18 38.4%	20 40.9%	1,776 29.5%	2,675 37.9%
20.0 to 24.9%	0 0.0%	2 5.7%	6 11.9%	4 8.2%	981 16.3%	886 12.5%
25.0 to 29.9%	3 10.0%	8 22.9%	3 5.2%	4 8.3%	695 11.5%	863 12.2%
30.0 to 34.9%	1 3.3%	0 0.0%	3 5.9%	4 7.7%	447 7.4%	485 6.9%
35% or more	7 23.3%	0 0.0%	12 26.0%	8 16.4%	1,860 30.9%	1,791 25.4%
not computed	6 20.0%	5 14.3%	6 12.8%	9 18.5%	260 4.3%	361 5.1%
<b>Total Units Listed</b>	<b>30</b>	<b>35</b>	<b>48</b>	<b>49</b>	<b>6,019</b>	<b>7,061</b>

Source: US Census Bureau 1990, 2000

## **Section 2.3 Housing Programs**

Several means are available to the Town of Lanark to maintain and improve housing conditions and satisfy the needs of all residents. First, to ensure that existing and future housing units are safe and adequate for occupancy, building and housing codes could be reviewed and updated. Second, to meet the needs of low and moderate income elderly and handicapped residents needing housing assistance, the Town could explore the feasibility of participating in Federal, State, and County housing programs that make available loans and grants to build, repair or obtain adequate housing. Some of these programs are listed below.

- Wisconsin Housing and Economic Development Authority (WHEDA) – provides a listing of numerous housing programs including low interest loans for first time homebuyers, home improvement loans, and tax credit programs for elderly and low-income family housing.
- Housing Authority of Portage County (HAPC) – offers a housing assistance program through the Housing Choice Voucher Program. Federal funds are available to help low income persons pay rent on privately owned dwelling units. Most housing types can qualify including single-family homes, duplexes, apartments, manufactured homes, and town homes. All units must meet HUD’s standards.

Currently the Town of Lanark does not participate in these housing programs provided by the Housing Authority of Portage County.

- CAP Services - a non-profit corporation, also has several programs available to low and moderate income residents of Portage County including Home Buyer’s Assistance, Housing Rehabilitation and Weatherization programs. Financial assistance under these programs is provided through a deferred loan which is due upon sale of the home or transfer of title.
  - Home Buyer’s Assistance Program - provides matching funds to eligible first-time, low and moderate income homebuyers for down payment and closing costs, intended to encourage home ownership.
  - CAP’s Housing Rehabilitation Program - provides funds to assist low and moderate income homeowners for necessary repairs, including but not limited to: roof, door, window, and siding replacement; foundation repair; well and septic systems; and electrical, heating system, and water heater replacement.
- Community Development Block Grant (CDBG) – a federally funded program, administrated by the Wisconsin Department of Administration, Division of Housing and Intergovernmental Relations, to assist local governments with housing programs that primarily benefit low and moderate income residents. CDBG funds can be used for a wide variety of activities including owner-occupied and renter-occupied housing rehabilitation, homebuyer assistance, handicap accessibility modifications, public facility/infrastructure improvements and special housing projects like acquisition, demolition, and relocation projects. While only municipalities can apply for the grant, CAP Services can assist with the application and administer the grant for a 10% administration fee which is paid for with grant money. This allows municipalities like Lanark, who may not have the experience or resources to administer a grant, to improve the housing conditions in their community.

## **Section 2.4 Housing Issues**

The following housing issues were identified through the course of the planning process:

- How should the Town address allowing apartments or duplexes?
- Some citizens disagree with the density/multi-family development.
- No way of dealing with rental housing and maintaining quality.
  - Local policing from the road
- How will the Town address housing for the elderly and those with special needs?
  - Coordinating with centralized programs in Amherst
- Conversion of non-residential structures for human occupancy. To what extent can the Town address or enforce building codes?
- Follow-up housing developments
  - How can the Town ensure that a follow up is actually done?
  - Some housing developments are not following setbacks
- Coordinating development between Lanark and surrounding Towns.
- To what extent should design review, including elevation maps, be addressed for residential development?
- Concerns over junk on residential lots
- Removal of old buildings
  - Including old houses on new home sites
- To what extent should excessive lighting from rural residential development be addressed?
- How can the Town get more local involvement with the planning process to get people educated
- To what extent should the Town notify surrounding residents of an impending land split?

## **Section 2.5 Housing Goals, Objectives and Policies**

**Goal 1:** Ensure well planned residential developments that provide a high quality living environment, enhance property values, avoid conflicting land uses, minimize impacts on the natural environment and preserve the rural atmosphere.

**Objective 1.1:** The Lanark Plan Commission stays involved in planning and development issues both in Lanark and in the surrounding Towns and Counties.

**Policy 1:** Direct duplex and multiple family residential developments into urban areas, where public sewer and water utilities are available.

**Policy 2:** Form policies for future road locations, extensions and connections, to guide the review of development plans and proposals.

**Policy 3:** Guide residential growth into areas of the Town shown to be suitable for such development to minimize Town costs for road construction and maintenance. Prohibit new development in areas shown to be unsuitable, based on on-site investigations. Factors to be considered in determining suitability include, but are not limited to: depth to seasonal high groundwater; surface drainage; flooding potential; groundwater quality; loss of quality farmlands; preservation of scenic areas and rural character; access and traffic safety; and land use compatibility with existing or planned uses.

Policy 5: Encourage the use of Open Space Development Guidelines to concentrate residential development on suitable portions of individual properties while preserving, to the extent possible, the natural characteristics of the remaining open space.

**Goal 2:** Meet the housing needs of our senior citizens and those with special needs.

**Objective 2.1:** Support the development of senior and special needs housing only in areas where appropriate services can be provided on an ongoing and cost effective basis.

**Goal 3:** Housing development takes into consideration the protection of natural resources, open spaces, and agriculture.

**Objective 3.1:** The Town of Lanark has identified sensitive environmental features that should be protected from excessive development.

Policy 1: Require that new, unsewered lots be at least 2 acres in size, to minimize pollution of groundwater from on-site sewage systems. Consider residential development on lots less than 2 acres in size that: (1) infill existing small-lot subdivisions where the quality of groundwater resources will not be degraded; (2) permanently preserved undeveloped open space in return for smaller lot sizes.

Policy 2: Require large lot densities, i.e. 5-20 acres, in designated areas of the Town, in order to protect environmentally sensitive areas.

**Objective 3.2:** Productive agricultural regions in the Town are identified and protected from growth that impedes farming practices currently underway.

Policy 1: Within or adjacent to the A-1, Exclusive Agricultural Zoning District or the A-20 Primary Agricultural Zoning District, residential dwellings proposed adjacent to agricultural uses permitted in the Agricultural Zoning Districts of the Portage County Zoning Ordinance shall be established a minimum of 100 feet from the property line adjacent to the agricultural use, including road right-of-way, as defined at the time of plat. In no situation shall this requirement render an existing parcel unbuildable for residential purposes.

**Goal 4:** Maintain or improve the quality and integrity of housing and neighborhoods.

**Objective 4.1:** Implement and enforce a building permit program for the inspection of new homes and major additions.

Policy 1: Investigate existing building permit programs in surrounding Towns and develop an appropriate building inspection program

Policy 2: Require complete building plans, including elevations with each permit request.

Policy 3: Building permits and zoning takes into consideration overspill lighting and its impact on surrounding landowners.

Policy 3: Develop a process to work with owners of rental property to maintain safe and sanitary housing.

**Goal 5:** Develop an ongoing educational program for the public related to housing issues.

**Objective 5.1:** The Town promotes the development of a “Rural Living Manual” that discloses the realities of living in rural Wisconsin.

Policy: Work with Portage County to develop a “Rural Living Manual.” (May be called Landowner Information Guide) (Implemented by providing to the County Clerk, Register of Deeds and Zoning Office)

**Goal 6:** Neighborhood design enhances rural community character.

**Objective 6.1:** Work with developers when subdivisions or plats are proposed to help maintain rural character.

Policy 1: Recommend the use of shielded lighting to maintain the integrity of the night sky.

Policy 2: Motor vehicles used for recreation or transportation should be contained in buildings or shielded from public view when not in use.

Policy 3: Developments along waterways should be consistent with recommendations in the Natural Resource section of this Plan and County and State shoreland standards.

**Objective 6.2:** Stormwater runoff from residential development is properly managed.