

Introduction

Well-designed, safe and affordable housing choices are important to healthy communities. Housing gives character to communities. It also establishes a connection between residents and their neighborhoods. Wisconsin’s Comprehensive Planning Law includes 14 goals for local comprehensive planning. The Town of Buchanan believes that the goals listed below from the Comprehensive Planning Law specifically relate to planning for local housing:

- Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential uses.
- Encouraging neighborhoods that incorporate a variety of housing types.
- Promoting the redevelopment of lands with existing infrastructure and public services.
- Encouraging the maintenance and rehabilitation of existing residential dwellings.
- Providing an adequate supply of affordable housing for individuals of various income levels.
- Providing local housing choices for all stages of life.

Earlier chapters in this document discuss population, household, and economic characteristics and trends in the Town. This chapter profiles the existing housing stock and provides recommendations to meet future housing needs.

To learn more about housing, see these chapters:

- Information about **zoning** (included recommended changes) is provided in the Land Use Element Chapter.
- Information about the **Darboy Sanitary District** and alternative treatment systems is provided in the Utilities & Community Facilities Element.
- Information about the **location and density of future housing** is provided in the Future Land Use Chapter.

Housing Vision

In 2025, the Town of Buchanan offers a variety of housing types to meet the lifestyle, demographic and economic needs and desires of its residents. Housing developments, particularly those beyond the Darboy Sanitary District, are designed in harmony with local farms and natural green spaces. Housing west of STH 55 includes alternative housing choices like condominiums, apartments, townhouses, etc. These developments buffer nearby single family residential neighborhoods from business areas and offer a housing choice for residents who want to live in a development close enough to walk to stores, restaurants, services, and even local employers. Several senior housing developments have also been established in Buchanan. Town codes and ordinances promote attractive housing with abundant green spaces and trail access in accordance with the recommendations outlined in the Town of Buchanan Comprehensive Plan.

Existing Housing Supply

In 1990, there were 749 housing units in the Town of Buchanan. Based on the 2000 U.S. Census information, the total number of housing units increased to 1,854. This translates to a 147.5% percent increase in the total housing stock in the last 10 years. By comparison, over the same period, the supply of housing in Outagamie County increased by only 20.6%. As discussed earlier in this plan, the completion of STH 441, the infrastructure available in the Darboy Sanitary District, and low mortgage rates are the primary factors responsible for this growth.

Single-family homes are the predominate housing type in the Town - accounting for 81.2% of all housing units in 2000. The balance of housing consists of duplex and attached single-family homes. The Town realizes that single-family homes (and home ownership) are not suitable for everyone. Some people are not able to afford a single-family home. Others may not be able to physically handle the maintenance necessary to keep up a home and yard. Still others may simply prefer living in an alternative style of housing. As such, it is recommended that the Town encourage the development of alternative forms of housing to meet the residential needs of a growing population. These alternatives may include condominiums, townhouses, senior housing and apartments.

Senior Housing

Determining the need for senior housing in a community is not a simple task. Unfortunately, there is no clear formula or mathematical model available to determine need. This is largely due to the complexity of the marketplace. The majority of Wisconsin seniors (in all age groups), live in their own homes or in mixed family congregate housing (e.g. apartments that have residents of all age ranges). This is true for seniors living in Buchanan as well. The ability to remain in their own homes is enhanced by organizations and services that are becoming more common. Examples include: “meals on wheels,” parish nursing programs, home health care, etc. Likewise, building design for life (e.g. wider doorframes to accommodate future wheelchair access, first floor master, etc.) approaches also extend a seniors ability to live independently in their own home. On Buchanan’s westside, new developments containing split bedroom ranch style homes support independent living by seniors given their neighborhood setting (e.g. close to neighbors to call on for emergency assistance or weekly tasks such as lawn mowing) and efficient living layout as a single floor plan. However, for a variety of reasons some elderly cannot or will not live in a private home or apartment, and will instead need to live in some type of senior housing arrangement.

Type	Percent Of Town Housing Stock
Single Family Detached	81.2%
Single Family Attached	11.0%
Duplexes	6.6%
Tri- and Quad-Plexes	0%
5 to 9 Unit Structures	0%
10 to 19 Unit Structures	1.2%
20 or More Unit Structures	0%
Mobile Homes	0%

SOURCE: 2000 U.S. Census

Year Structure Built	# of Units in the Town	% of Total Town Housing Stock
1999 to March 2000	117	6.3%
1995 to 1998	651	35.1%
1990 to 1994	554	29.9%
1980 to 1989	261	14.1%
1970 to 1979	84	4.5%
1960 to 1969	89	4.8
1940 to 1959	70	3.8%
1939 or Earlier	28	1.5%
Total	1,854	100.0%

SOURCE: 2000 U.S. Census

There is one senior housing care facility in Buchanan: **Century Oaks Residential Care**, located at W2612 Barney Court. Century Oaks consists of two buildings, each having 16 rooms staffed 24 hours per day. The complex can accommodate up to 32 elderly residents with a variety of special needs. The facility was constructed in 1999.

Residents in need of nursing care or assisted living environments have more options nearby in Appleton, Combined Locks, Kimberly and Kaukauna. Options include: independent living condominiums, subsidized and non-subsidized independent living apartments, assisted living facilities and nursing facilities.

With a growing population base and an ever-increasing life expectancy rate, the need for adult housing in Buchanan is expected to increase. There is a potential for a second adult housing facility, particularly in the area south of CTH CE , east of STH 441 and west of CTH N. This area provides close walking distance proximity to local parks, stores and restaurants.

Age and Quality of Housing

Understanding the relative age of the housing stock in a community is a good indicator of the quality of the available housing. Buchanan has 187 housing units that were built before 1970 (35 years old). While this does not necessarily mean that the units are in poor condition, it does indicate that the need for repairs and maintenance is somewhat greater. Table 12 lists the number of units and the corresponding percent of the Town’s total housing stock by year built. Examining the housing supply by decade, the largest growth period occurred in the 1990s. This is reflected in the Town’s strong population growth over the same period. As a result the Town has a newer housing supply built to modern code requirements.

The information in Table 12 shows the history of how Buchanan has grown. Before 1980, the Town’s housing supply grew at a modest rate. New housing developments took off in the 1980s, as the Fox Valley began to grow and people discovered the Town was in close driving distance to work centers located in Appleton, Kaukauna and Green Bay. Residential building has continued to increase steadily since 1980.

Age alone is not the true measure of housing condition in a community. To achieve greater accuracy in evaluating a community, a visual assessment of the housing stock is helpful. Such an assessment is commonly referred to as a “**windshield survey**” because it entails driving and walking through the community and developing an assessment of housing based on visual appearance. The theory being the “windshield survey” approach is that the exterior appearance of a home generally correlates with interior conditions. Based on this assessment the following predominate types of homes were found:

- **Rural Subdivisions:** There are a several rural subdivisions in the Town. Generally, these subdivisions are concentrated east of Kaukauna and north of CTH CE. The homes in these subdivisions appear to be very well maintained. Homeowners in these neighborhoods seem to take great pride in their homes, as is demonstrated by their well-maintained appearance.
- **Suburban Subdivisions:** There are numerous suburban subdivisions located in the Town. These subdivisions are located east of CTH AP, south of CE, west of Combined Locks, and north of CTH KK. The majority of these houses were built in the 1990’s. Most of these subdivisions do not have sidewalks. Cul-de-sacs and homes with attached garages facing the street characterize these neighborhoods. These homes, given their recent construction, appear to be in good condition.

- **Scattered, Rural Residences:** These homes are scattered throughout the Town, along County and Town Roads. For the most part these homes appear to be in good condition with some need for minor improvements (e.g. paint, siding, roofing, etc.).
- **Farmhouses:** Older family farmhouses are scattered throughout the eastern part of the Town of Buchanan. Generally the condition of these homes appears to be good with a few noticeable repairs necessary.

Occupancy

For a housing market to operate efficiently, it must possess an adequate supply of available housing units (units for sale or rent). *A housing market's supply of available units must be sufficient to allow for the formation of new households by the existing population, to allow for in-migration, and to provide opportunities for households to change their housing because of a change in household size or status.*

According to U.S. Department of Housing and Urban Development (HUD), an overall available vacancy rate of 6.5% (1.5% for the owned portion of a housing stock and 5.0% for the rented portion) is required to allow for an adequate housing choice among consumers. The overall available vacancy rate for Wisconsin is 4.75% for rentals and 1.14% for owner occupants (WI Dept. of Commerce, 2000 Consolidated Plan). Vacancy rates vary from one community to the next. High vacancy rates offer a degree of competition in terms of price. The available vacancy rate of a housing market is a good indication of the adequacy of the housing supply, which in turn helps dictate the cost of housing.

In 2000, the vacancy rate for owner-occupied housing units in the Town was 0.6% and the rental vacancy rate was 3.0%. By comparison, the owner-occupied housing unit vacancy rate in Outagamie County was 0.9% in 2000 and the rental vacancy rate was 4.9%. Based on these figures, there is currently a lack of housing choice in the Town. **With such low vacancy rates, people seeking to move into the Town generally need to build a home to accommodate their desire to relocate.** This situation is of concern because it makes entry into the community difficult. It also makes it difficult for people to move within the community to find different housing choices to fit their needs at different stages of their life (e.g. larger family home, senior homes, rental choices for single individuals and couples).

Cost of Housing¹

The available supply, age and condition of the housing stock are the basis for determining the demand for and cost of housing. Table 13 compares the 2000 median home values in nearby communities and Outagamie County. The 1990 U.S. Census indicated that the median value of an owner-occupied home in the Outagamie County was \$64,400 and the median value in the Town of Buchanan was \$85,500. Between 1990 and 2000, Buchanan began to increase the gap between its median owner occupied home value and the county's median value. In 1990, Buchanan was 33% above the county median owner occupied home value and by 2000 the gap increased to 41%.

Community	1990 Median Value	2000 Median Value	% Change 1990 - 2000
Town of Buchanan	\$ 85,500	\$ 149,400	+ 75%
Town of Harrison	\$ 78,500	\$ 144,000	+ 83%
Village of Combined Locks	\$ 59,000	\$ 99,500	+ 69%
Village of Kimberly	\$ 56,700	\$ 90,500	+ 60%
City of Kaukauna	\$ 55,000	\$ 91,200	+ 66%
City of Appleton	\$ 64,400	\$ 97,900	+ 52%
Outagamie County	\$ 64,400	\$ 106,000	+ 65%

¹ The median home values are as provided by the U.S. Census in the year data was collected and do not account for inflation.

In 2000, the median housing value in Buchanan was \$149,400 – seventy-five percent higher than the value in 1990. The Town of Buchanan’s median housing value remained greater than the Outagamie County median value and it also remained the highest median home value among surrounding communities. Table 14 provides a detailed breakdown of the 2000 Census information pertaining to the value of owner-occupied housing units in the Town of Buchanan. This table does not reflect units built since 2000 and does not include the value of the land on which a home is located.

With respect to rental housing, there were 242 renter-occupied housing units in the Town. The median monthly contract rent rate in the Town was \$889 (based solely on 2000 U.S. Census data). These rates do not include utilities. These rates are much higher than the 2000 median contract rent rates reported for Outagamie County (\$534). To some extent, this can be explained by the Town’s desirable location and the age of its housing. The Town is located between the steadily growing communities of Appleton and Kaukauna. This creates a high demand for housing and provides residents with an easy commute to work. Secondly, most of the housing in the Town is new construction. Newer dwellings will usually have higher rent rates than older dwellings, which helps explain the high median rental rate. The Town’s median rate is also based more on the rental of duplexes and single-family homes, as compared to apartments found in other areas of Outagamie County.

Cost Range	Number of Town Units	% of Town Housing
Less than \$50,000	0	0%
\$50,000 to \$99,999	74	5.1%
\$100,000 to \$149,999	668	45.7%
\$150,000 to \$199,999	543	37.1%
\$200,000 to \$299,999	166	11.4%
\$300,000 to \$499,999	11	0.8%
\$500,000 or more	0	0%

SOURCE: 2000 U.S. Census

SOURCE: 2000 U.S. Census

Housing Affordability Analysis

Understanding affordability requires more analysis than just looking at the cost of housing. The greater question is, “*does the cost of housing match the ability of residents to pay for it?*”

There are many ways to answer this question. One common technique comes from the **U.S. Department of Housing and Urban Development (HUD)**. This method involves comparing income to housing costs. According to HUD, housing is considered affordable when it costs no more than 30% of total household income. Per HUD standards, people should have the choice of having decent and safe housing for no more than 30% of their household income.

In 2000, the median annual household income in the Town was \$65,410, and the median monthly income was \$5,451. Thirty (30%) percent of the median monthly income yields \$1,635 or less, to be used for housing costs. The median value of a home in the Town in 2000 was \$149,400 with the median monthly mortgage payment of \$1,230. The median monthly contract rent rate was \$889. Though these figures do not include utility costs (e.g. water, gas, electric, phone, maintenance expenses, or taxes), this information suggests that housing is affordable to residents. Additional evidence of the affordability of Buchanan’s housing is seen when comparing the cost and size of new housing built in the Town to surrounding communities. Generally speaking, the new homes being constructed in Buchanan are somewhat smaller, split bedroom ranches and two story’s of less than 2,000 square feet. New housing costs range between \$150,000 and \$190,000. These prices are less than new construction costs seen in surrounding communities. As a result, Buchanan’s housing is very desirable and comparatively affordable.



Example of an upscale quadplex. This type of housing could be developed at the entrance of subdivisions near a main road. These types of homes could buffer single family homes from adjacent busier county roadways.

Opportunities for Housing Choice

Opportunities for elderly, disabled, and low-income housing are limited in Buchanan. The existing housing supply consists primarily of single-family dwellings and some duplex units. There is only one assisted living facility in the Town. With only one facility, seniors must be able to live independently, have assistance available to them, or seek residency in adjacent communities that can provide needed services. As new, single-family housing is built, the Town must remain aware of its balance of alternative choices.

At this time, the Town has the opportunity to provide more mixed housing types. Such housing



Red Tail Drive and Buchanan Road - Example of multiple family development in Buchanan. This design complies with existing codes, but does not reflect the vision for rural development. As such, this style of development is not recommended for future multiple family projects. Specific concerns include: many driveways with direct access to through roadway (as opposed to separated internal street network), limited landscaping, minimal setback from the roadway, uniform design that lacks character and issues with outdoor storage/parking that further distracts from site appearance.

could help buffer the commercial and residential developments. Undeveloped land located around CTH AP and CTH CE provides an ideal location for a mixed development opportunity. A mixed development in this area, such as apartments or condominiums, would allow easy walking access to the commercial areas located along CTH KK and CE. This walkable area may extend independent living options for seniors, allowing them to walk to a shopping center or doctor. Mixed development located within and adjacent to the commercial areas of Darboy and STH 55, will allow safe/easy access to services.

There are many possible ways to incorporate additional housing styles (e.g., apartments, senior housing, condominiums) in Buchanan.

- The first priority when considering such housing should be to ensure that units can be adequately served with water, sewer and other basic infrastructure needs.
- Whenever feasible, alternative housing types should be considered as an infill housing opportunity, or as an integral part of a mixed-use development. This strategy is encouraged to help create a walkable community by allowing individuals easy access to parks, schools, shopping and other amenities via sidewalks and biking lanes. This is particularly important for populations that cannot drive (e.g. youth and elderly).
- The Town could actually require a percentage of alternative units be developed as part of any new housing development. This is a very aggressive strategy, but the results are effective.
- Of course, any new alternative development should be compatible with surrounding housing. Therefore, special consideration should be given to parking, signage, landscaping and façade requirements. However, the Town must be careful to ensure that requirements do not prohibit the development of housing choices.

Year	Projected Population	Projected Households
2005	6,759	2,172
2010	7,674	2,515
2015	8,587	2,858
2020	9,503	3,204
2025	10,381	3,531

SOURCE: 2000 U.S. Census

Future Housing Need

The projected population by the Wisconsin Department of Administration for the Town of Buchanan is 10,381 residents by the year 2025. Based on recent growth trends, it is estimated that an additional 1,359 more dwelling units will be needed by the year 2025 (See Table 15). Roughly 68 more units will need to be added annually. This rate of growth is consistent with the pace of development over

the last several years. However, demand for new single-family housing has slowed some recently as interest rates have increased and a market surplus of single-family homes for sale has been established. This recent change in housing starts may result in a decreased demand for housing in the long-term.

It is important to point out here that these projections do not account for any additional land losses due to annexation. Moreover, it is also necessary to note here that these additional dwelling units do not necessarily have to be single-family homes. Offering alternative housing choices can accommodate the needs of residents of varying ages and household types (e.g. young couples, seniors, single individuals, etc.) and also help to minimize land consumption given that townhomes, apartments and condominiums generally accommodate more dwelling units per acre than single family residential subdivisions. To help create a balance of housing in Buchanan over the next 20 years, it is recommended that 340 of the new units be something other than single-family houses.² Alternative housing could include a senior housing complex or apartment/condominium units. Locations for these types of developments are indicated on the *Future Land Use Map* provided later in this plan.

² In urbanized areas (i.e. cities and villages), one-quarter to one-third of a community’s housing supply is recommended, from a planning perspective, to be available as alternative housing to ensure diversity and affordability in a community.

	Strongly Discourage	Discourage	Encourage	Strongly Encourage	Neither Encourage or Discourage
Multi-Family Apartments	38.7%	39.5%	9.1%	1.2%	11.5%
Duplex / Two Family	1.2%	34.9%	26.5%	2.0%	16.7%
Condos/Town homes	15.8%	26.5%	36.4%	4.3%	17.1%
Housing for Seniors	2.9%	6.9%	55.6%	15.9%	18.7%
Housing for Disabled	3.3%	8.3%	49.9%	11.4%	27.0%

	Strongly Discourage	Discourage	Encourage	Strongly Encourage	Neither Encourage or Discourage
Single-Family houses on smaller lots (< 1/2 acre) grouped near others	24.3%	34.6%	23.0%	7.2%	11.0%
Single-family houses on larger lots (1 acre or more) grouped near others	7.4%	13.8%	46.6%	20.1%	12.0%
Single-family houses dispersed around the area – not grouped with others or in subdivisions	11.4%	22.1%	30.1%	12.4%	24.0%

Desired Housing

In the community survey, several questions were included pertaining to housing choices in the Town of Buchanan. The results of three of those questions are provided in tables 16.0 – 18.0. The results reveal that residents generally feel that the current supply of housing in the community is adequate, with some need for senior housing identified. Most residents encourage single-family homes on lots of 1 acre or more. In the survey, residents also clearly expressed a desire to protect the natural resources of the community (refer to Chapter 7 for more information). With respect to housing choices and the environment, the majority of residents indicated that they would like to see clustered (or conservation-based) residential developments in the community, *as long as lots are 1 acre or larger*.

The results of three of those questions are provided in tables 16.0 – 18.0. The results reveal that residents

TABLE 18.0 Survey Question #15					
Would you encourage or discourage cluster development in Buchanan?					
	Strongly Discourage	Discourage	Encourage	Strongly Encourage	Neutral / No Opinion
	6.3%	14.5%	40.5%	25.1%	13.5%

Housing Issues and Concerns

One of the issues identified by Town residents is too much growth and a lack of infrastructure, which supports that growth. As shown by the data in this chapter, the rate of housing development in the Town of Buchanan has increased greatly over the past 15 to 20 years. To keep Buchanan a rural and affordable community several strategies can be considered, including:

1. Retaining farmland and open/undeveloped lands (this topic is discussed more in the Agricultural, Natural & Cultural Resources Chapter). Strategies discussed in the chapter include land trust activities, zoning for agriculture, and supporting the farm economy.
2. Utilizing conservation subdivision design techniques effectively in the Town (discussed below).
3. Encourage the development of housing for the elderly (discussed earlier in this chapter).
4. Provide easy access to facilities by creating walking/biking trails, etc. (this topic is discussed more in the Transportation Element).
5. Coordinate with surrounding communities to jointly plan for development areas and prevent scattered “sprawl” development (addressed in the Intergovernmental Cooperation Element).



Residential Growth Expanding into Farm Areas

Preservation of Rural Character – Conservation Subdivision Designs

During the development of this plan, residents expressed a desire to see a controlled/managed form of growth in the Town and more green spaces in subdivision developments (refer to Value and Vision Exercises presented in Chapters 1 and 2). Residents do not want to see the Town overrun with houses and other types of development. Rather, residents would prefer new housing development in harmony with the natural environment and remaining farm uses.

An opportunity does exist to protect more areas in new developments through the use of conservation subdivisions that provide developers with a marketable alternative to conventional subdivision design, allowing communities to accommodate an increasing population while preserving important natural resources.

Conservation subdivision designs encourage the preservation and protection of open space, natural areas and farmland resources. In such a subdivision, homes are “clustered” together on smaller lots so that a greater proportion of the land is protected from development. Typically, a conservation subdivision will require between 35% and 50% of a site be protected from further development. This 35-50% is often in addition to those areas that are undevelopable (e.g. wetlands, floodplains, severe slopes).

Protection and maintenance of the conserved area can be accomplished through a conservation easement with an appropriate conservation organization, land trust, homeowners association or government body, or



Above: Example of desirable duplex development. Site is well landscaped, units are similar, yet distinguishable.

through deed restrictions (e.g. covenants). The areas to be conserved must be protected indefinitely. The land designated for protection should either be left as natural wildlife habitat, open space, or farmland.

In conservation subdivisions, the development of walking and bicycle trails is also encouraged, particularly to provide limited access to protected natural areas. Conservation subdivisions are a tool to balance the growth desires of landowners and retiring farmers with the rural character preservation desires of other residents. The financial benefits associated with conservation/cluster subdivisions make these types of development more desirable for landowners and developers. Cost benefits include:

- Reduced construction costs compared to traditional subdivisions because a reduced areas needs to be graded, fewer roads need to be constructed, and less supporting infrastructure (gas, electric, etc.) needs to be installed.
- Residents of conservation-based developments are willing to pay more for their lots than landowners in traditional subdivisions given the open, space amenities and security in the fact that no new homes will be built in their backyard.

When looking at the Town of Buchanan, the greatest potential for future residential development is east of STH 55. For the most part, farmland is the most common land use in this area. As housing demand continues to increase, more land will be needed for housing. Conservation subdivisions can allow areas east of STH 55 to serve as a transition area between the more developed western part of the Town (and the Fox Cities) and outlying farm areas in Brown and Calumet Counties. These subdivisions allow for expanded housing opportunities, but still set aside farmland and natural areas to retain rural character.

The Town of Buchanan has some experience with this type of development. In 2005, the Rueden Ridge Subdivision was proposed as a conservation-based development. Nearly 40% of this subdivision was set aside as conservation easement (e.g. natural open-space). Approval of this site was challenging under existing subdivision regulations. It could have been an easier process if the subdivision ordinance were revised to permit conservation-based subdivision development.



Example of a Conservation/Cluster Development in Northeast Wisconsin.

Example of Conventional vs. Conservation Subdivision Designs

Conventional Subdivision:

- 32 Home Sites
- 80% of site becomes lawn
- No trails

Conservation Subdivision:

- 32 Home Sites
- 25% of site in lawn
- Walking trail surrounding site
- Preserved Open Space & Views

STEPS TO CREATE A CONSERVATION SUBDIVISION

- Identify primary and secondary conservation areas. Primary conservation areas include: poor soils, steep slope, wetlands, waterways and floodplains that are not conducive to development. Secondary conservation areas include other areas of local importance targeted for protection (e.g. farmland, woodlands, scenic views, etc.).
- Locate the home sites.
- Include roads, sidewalks and trails.
- Draw the lot lines. This is usually the first step in a traditional approach.

CONSERVATION SUBDIVISION DESIGN FAQ

Comprehensive data about conservation subdivision design in Wisconsin is limited and data specific to Outagamie County is largely unavailable. The reason for this is the fact that the concept is new and not all developments release such data.

Do Conservation Subdivisions Really Sell? Several developers in northeast Wisconsin have had success selling conservation subdivision developments. With the approval of COMM 83 (allows for innovative wastewater treatment system systems – more information is provided in the Utilities and Community Facilities Element), more developers are pursuing these types of projects, particularly in towns adjacent to urban areas where conservation developments are viewed as a transitional development pattern between city subdivisions and farm landscapes. The Realtors Association of Northeast Wisconsin indicates the most marketable conservation subdivision developments have between 35% and 40% of the land set aside as undeveloped as open space.

Do Lots in Conservation Subdivisions Maintain Their Value?

Studies have been done in states across the country repeatedly demonstrating the elevated value of conservation developments. A few examples are provided here.

In Boulder, Colorado, a property value study demonstrated that home values decreased an average of \$4.20 for each foot of distance it is located away from a greenbelt.

In Salem Oregon, land adjacent to undeveloped greenbelts (e.g. permanently protected open space) was worth approximately \$1,200 more per acre than land located elsewhere.

In Amherst and Concord Massachusetts, a study of market appreciation for clustered housing with permanently protected open space found homes in these communities appreciated at an annual rate 2.5% greater than conventional subdivisions. In both communities, the homes in the clustered developments yielded owners a higher rate of return, even though the conventional subdivisions had considerable larger lot sizes.

Studies like these are one of the reasons the State of Wisconsin, in approving the comprehensive planning law in 1999, included a provision that communities with populations larger than 12,000 persons were required to develop a conservation subdivision design ordinance by 2001.

Housing Programs

A number of federal and state housing programs are available to help the Town promote the development of housing for individuals with lower incomes, senior housing, housing for people with special needs.

FEDERAL PROGRAMS AND REVENUE SOURCES

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

The United States Department of Agriculture-Rural Development (USDA-RD) provides a variety of housing and community development programs for rural areas. Its programs are generally available to communities with populations of 10,000 or less. It provides support for rental housing development, direct and guaranteed mortgage loans for homebuyers, and support for self-help and cooperative housing development.

STATE PROGRAMS AND REVENUE SOURCES

Beyond the funds distributed through HUD, the DHIR administers several state funded programs that can potentially be used to finance housing improvements. Money available through the DHIR, because it is funded by general-purpose revenue, cannot be used to invest directly in housing development. However, funds can achieve the desired result by helping organizations develop the capacity to develop houses or by providing various types of financial assistance to homebuyers or renters through grants to local governments or non-profit agencies.

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

Coordination with Other Comprehensive Plan Elements

Housing is the primary developed land use in the Town of Buchanan. As such, it directly affects most other elements of this comprehensive plan. Land Use, Utilities and Community Facilities, Transportation, Economic Development and Agricultural, Natural, and Cultural Resources are all elements directly affected by housing. The goals and policies set forth in this Housing Element will affect these elements and vice versa. Therefore, it is imperative that the elements are consistent and support one another.

LAND USE ELEMENT

Zoning and land division ordinances control the amount of land available for housing, as well as its location, type and density. The *Future Land Use Map* devotes acres to residential use over the next 20 years in accordance with desired density restrictions.

Location considerations are also an important aspect of land use planning. With respect to housing, resident needs should be an important consideration. For example, seniors who may not be able to drive, desire housing locations that are within a walkable distance (less than ¼ mile) to grocery stores, pharmacies, and restaurants. Walkable access to churches and libraries is also highly desirable. Similarly, children who are not able to drive, depend on safe areas to walk and bicycle. Safe access to shopping, schools, parks and libraries is also highly desirable. Providing sidewalk and trail connections to libraries, schools and parks from nearby neighborhoods is important. This is especially true for new development occurring on the outer limits of the Town.

UTILITIES AND COMMUNITY FACILITIES

Improvements such as roads, sewers, parks, trails, schools and other infrastructure all need to be coordinated with the housing decisions and vice versa. The best method to coordinate improvements is to follow the land use pattern presented on the *Future Land Use Map* as closely as possible and plan for future improvements in a Capital Improvements Plan and Budget as recommended in the Utilities and Community Facilities Element. This approach will greatly enhance the efficiency of capital improvements and services.

In addition, Buchanan needs to be open to the use of alternative wastewater treatment systems and private community water systems as tools to efficiently and effectively accommodate Town development east of STH 55. This approach will help to offset annexation pressure associated with the extension of municipal water and sewer service.

TRANSPORTATION

The location of housing affects commuting patterns and transportation costs. The inverse is also true - the location and density of housing affects transportation needs. The location of housing influences on which roads people drive or whether they need to drive at all. These factors were carefully considered in the Transportation Element to ensure compatibility with projected residential development.

ECONOMIC DEVELOPMENT

Housing needs must be linked to a community's economic situation. Specifically, it is important to ensure that the local housing supply is affordable to residents. For this reason, an affordability analysis is presented in this chapter. Moreover, given that housing is the primary developed land use in the community, quality local housing directly impacts the Town's ability to finance needed improvements to support the local economy through receipt of property taxes.

AGRICULTURAL, NATURAL AND CULTURAL RESOURCES

The desire to preserve agricultural and natural areas competes with the desire of others to build additional housing. These competing interests are balanced through the land suitability analysis information presented in the Agricultural, Natural and Cultural Resources Element. This information helps to ensure that housing is located in areas that will have the least impact possible on existing farming areas and important natural resources, while still supporting additional residential development needs.

INTERGOVERNMENTAL COOPERATION

Intergovernmental cooperation is critical to the future of the Town of Buchanan. The Town already has boundary agreements in place with Kimberly and Combined Locks. A similar approach should be taken with Kaukauna to ensure the Town of Buchanan can retain land areas east of STH 55 and its overall community identity through 2025 and beyond. Likewise, the Town should continue to coordinate with neighboring communities, Outagamie County and the school districts to provide Town residents with efficient services through intergovernmental agreements.

Housing Goals, Objectives and Policies

The goals, objectives, and policies related to housing in the Town of Buchanan can be found in Chapter 12: Implementation.