

CHAPTER 2 Housing Element

66.1001(2)(b) Wisconsin Statutes:

Housing Element. *A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit’s housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate income housing, and policies and programs to maintain or rehabilitate the local governmental unit’s existing housing stock.*

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.

The tables and figures that follow utilize statistical data which has been collected by the U.S. Census Bureau via their American Community Survey (ACS) (see Section 1.5 of the Issues and Opportunities element of this Comprehensive Plan for more information). It is important to keep in mind that all ACS data are estimates, and may contain some error. However, it is the most reliable resource available for representing housing occupancy, structure age, structural characteristics, value, and affordability within the Town of Lanark.

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. Occupied housing units are classified as either owner occupied or renter occupied. Between 2012-2016, the percentage of owner occupied housing units increased (from 85% to 93%) in the Town of Lanark (Table 2.1). The County saw no change during the same timeframe.

Vacancy status is also used to assess the demand for housing. The homeowner vacancy rate is the proportion of the homeowner inventory that is vacant “for sale”, while the rental vacancy rate is the proportion of the rental inventory that is vacant “for rent”. The Department of Housing and Urban Development recommends a minimum overall vacancy rate of 3% to assure an adequate housing choice for consumers. An acceptable rate for owner-occupied housing is 1.5% while a 5% vacancy rate is acceptable for rental units. Between 2012-2016, Lanark had a homeowner vacancy rate of 1.5% and a rental vacancy rate of 0%.

Table 2.1: Housing Occupancy Characteristics

Occupancy	Town of Lanark		Portage County	
	2007-2011	2012-2016	2007-2011	2012-2016
Occupied Housing Units <i>(% of Total Housing Units)</i>	591 82%	585 81%	27,840 93%	27,844 92%
Owner Occupied <i>(% of Occupied Units)</i>	503 85%	543 93%	19,186 69%	19,195 69%
Renter Occupied <i>(% of Occupied Units)</i>	88 15%	42 7%	8,654 31%	8,649 31%
Vacant Housing Units <i>(% of Total Housing Units)</i>	126 18%	137 19%	2,021 7%	2,530 8%
For seasonal, recreational, or occasional use <i>(% of Total Housing Units)</i>	69 10%	91 13%	637 2%	778 3%
Total Housing Units	717	722	29,861	30,374
Homeowner Vacancy Rate	2.5%	1.5%	1.5%	1.1%
Rental Vacancy Rate	8.3%	0%	2.5%	7.9%

Source: U.S. Census Bureau, 2007-2011 and 2012-2016 American Community Survey

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. Approximately 55% of the houses in the Town have been built after 1980 (Table 2.2).

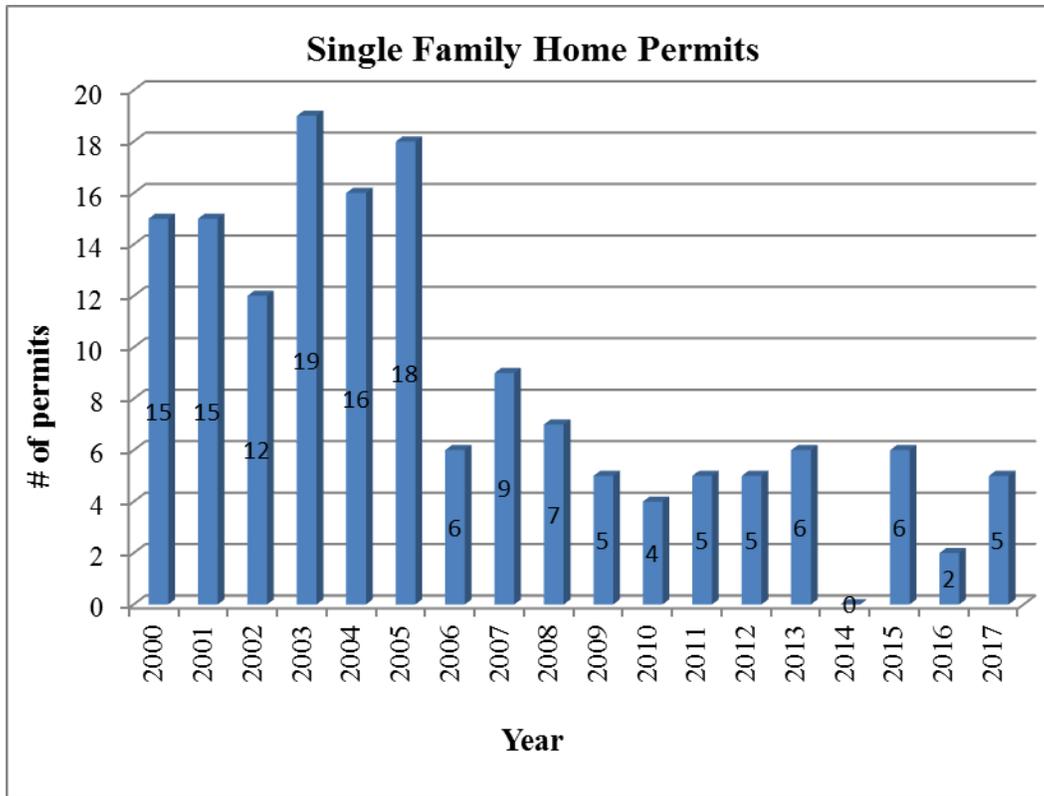
Table 2.2: Housing Age Characteristics

Year Structure Built	Town of Lanark		Portage County	
	2007-2011	2012-2016	2007-2011	2012-2016
2010 or Later	NA	10 <i>1%</i>	NA	657 <i>2%</i>
2000 to 2009	108 <i>15%</i>	94 <i>13%</i>	3,883 <i>13%</i>	4,383 <i>14%</i>
1990 to 1999	126 <i>18%</i>	177 <i>25%</i>	4,499 <i>15%</i>	4,719 <i>16%</i>
1980 to 1989	121 <i>17%</i>	117 <i>16%</i>	4,583 <i>15%</i>	3,972 <i>13%</i>
1970 to 1979	169 <i>24%</i>	114 <i>16%</i>	5,744 <i>19%</i>	5,966 <i>20%</i>
1960 to 1969	33 <i>5%</i>	21 <i>3%</i>	2,602 <i>9%</i>	2,638 <i>9%</i>
1950 to 1959	17 <i>2%</i>	7 <i>1%</i>	1,929 <i>7%</i>	1,801 <i>6%</i>
1940 to 1949	12 <i>2%</i>	32 <i>4%</i>	1,117 <i>4%</i>	1,194 <i>4%</i>
1939 or Earlier	131 <i>18%</i>	150 <i>21%</i>	5,504 <i>18%</i>	5,044 <i>17%</i>
Total Units Listed	717	722	29,861	30,374

Source: U.S. Census Bureau, 2007-2011 and 2012-2016 American Community Survey

A more detailed breakdown of recent single-family housing starts in the Town of Lanark is provided through an examination of building permit data for the past 18 years (Figure 2.1). During this time, the Town issued a total of 155 permits for new single-family homes, with the most homes being built during the early to mid-2000's. The only Towns experiencing more growth were Hull (255permits), Stockton (255 permits), and Sharon (209 permits).

Family Housing Permits



Source: Portage County Planning & Zoning - Permit data

There are 5 platted subdivisions in the Town, representing a total of 311 lots, 214 of which were developed as of May 31, 2018. “Evergreen Hills” is by far the largest subdivision, with a total of 161 lots (Table 2.3). 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

Subdivision	Date Platted	Total Lots	Developed Lots		
			1999	2004	2018
Boelter Lake Plat	1964	54	29	35	42
Oak Hills	1964	30	18	18	20
Pine Tree Acres	1971	45	27	30	32
Evergreen Hills	1973	161	55	79	103
Park View Acres	1974	21	6	12	17
Totals		311	135	174	214

Source: Portage County parcel data, 2018

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

The data on “Units in Structure” (also referred to as “type of structure”) indicates the number of housing units included in the structure in which they are located, rather than the total number of residential structures. A “1-Unit, Detached” structure has open space on all four sides and is more commonly referred to as a single-family home (including manufactured homes). A “1-Unit, Attached” structure has one or more walls extending from ground to roof separating it from adjoining structures such as a duplex, row house, or townhouse. Apartment buildings are structures containing two or more housing units and are further subdivided into “2 to 4 Units” and “5 or More Units”. The “Mobile Home or Other” category refers to mobile homes and other living quarters occupied as a housing unit such as boats, recreational vehicles, and vans.

Table 2.4: Housing Structural Characteristics

Units in Structure	Town of Lanark		Portage County	
	2007-2011	2012-2016	2007-2011	2012-2016
1-Unit Detached	608 <i>85%</i>	637 <i>88%</i>	20,434 <i>68%</i>	20,873 <i>69%</i>
1-Unit Attached	9 <i>1.3%</i>	3 <i>0.4%</i>	1,079 <i>4%</i>	1,055 <i>4%</i>
2 to 4 Units	0 <i>0%</i>	0 <i>0%</i>	3,144 <i>11%</i>	2,531 <i>8%</i>
5 or more Units	0 <i>0%</i>	0 <i>0%</i>	3,626 <i>12%</i>	4,451 <i>15%</i>
Mobile Home or Other	100 <i>14%</i>	82 <i>11%</i>	1,578 <i>5%</i>	1,464 <i>5%</i>
Total Housing Units	717	722	29,861	30,374

Source: U.S. Census Bureau, 2007-2011 and 2012-2016 American Community Survey

Between 2012-2016, 88% of the housing stock in Lanark was categorized as 1-unit detached, single family (Table 2.4). 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. Mobile homes were the second most numerous housing type within the community. Between 2012-2016, 11% of total housing stock was in this category, an amount higher than the County overall.

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 value of housing, along with median home price, has risen in the Town of Lanark and Portage County (Table 2.4). Between 2012-2016, the percentage of owner occupied homes valued at \$300,000 or more increased in the Town (from 9% to 14%) and in the County (from 7% to 10%). The median value for housing stock reached \$155,000 for both communities.

Table 2.5: Housing Value Characteristics

Housing Value (Owner Occupied)	Town of Lanark		Portage County	
	2007-2011	2012-2016	2007-2011	2012-2016
Less than \$50,000	18 4%	20 4%	1,109 6%	1,041 5%
\$50,000 to \$99,999	96 19%	112 21%	3,264 17%	2,912 15%
\$100,000 to \$149,999	134 27%	125 23%	5,900 31%	4,941 26%
\$150,000 to \$199,999	124 25%	107 20%	4,218 22%	4,725 25%
\$200,000 to \$299,999	88 18%	103 19%	3,372 17.6%	3,610 19%
\$300,000 or more	43 9%	76 14%	1,323 7%	1,966 10%
Total Units	503	543	19,186	19,195
Median Value	\$151,300	\$155,800	\$144,400	\$155,900

Source: U.S. Census Bureau, 2007-2011 and 2012-2016 American Community Survey

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 2007-2011 and 2012-2016 American Community Survey 5-year estimates, 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 and Portage County are shown below (Table 2.6). Between 2012-2016, 27% of owner-occupied households in Lanark paid more than 30% of monthly income on housing costs. While this represents a decrease of 10% in this category from the previous five-year period of 2007-2011, it also implicates that approximately one quarter of homeowners are finding it difficult to cover the cost of monthly housing.

Table 2.6: Affordability Comparison for Owner-Occupied Housing Units

Monthly Owner Costs as % of Household Income	Town of Lanark		Portage County	
	2007-2011	2012-2016	2007-2011	2012-2016
Less than 20.0%	131 35%	181 48%	5,024 42%	5,633 48%
20.0 to 24.9%	35 9%	58 15%	2,175 18%	2,061 18%
25.0 to 29.9%	70 19%	35 9%	1,599 13%	1,110 10%
30.0 to 34.9%	24 6%	24 6%	1,020 9%	854 7%
35% or more	118 31%	78 21%	2,073 17%	2,026 17%
Not Computed	4	0	17	20
Total Units Listed	378	376	11,891	11,684

Source: U.S. Census Bureau, 2007-2011 and 2012-2016 American Community Survey

Monthly housing costs for renters as a percentage of their household income for the Town of Lanark and Portage County are shown in Table 2.7. Between 2012-2016, 16% of the Lanark renter-occupied households were paying a monthly rent above 30% of household income. This percentage reflects a substantial decrease from the previous five years, when 53% of renter-occupied households were paying above 30%. This is also in contrast to renter-occupied households in the County in which 50% were paying a monthly rent above 30% of their income between 2012-2016.

Table 2.7: Affordability Comparison for Renter-Occupied Housing Units

Monthly Renter Costs as % of Household Income	Town of Lanark		Portage County	
	2007-2011	2012-2016	2007-2011	2012-2016
Less than 20.0%	24 42%	18 46%	2,600 32%	2,324 29%
20.0 to 24.9%	3 5%	0 0%	921 11%	960 12%
25.0 to 29.9%	0 0%	15 39%	871 11%	930 11%
30.0 to 34.9%	0 0%	3 8%	632 8%	465 6%
35% or more	30 53%	3 8%	3,126 38%	3,483 43%
Not Computed	31	3	504	487
Total Units Listed	57	39	8,150	8,162

Source: U.S. Census Bureau, 2007-2011 and 2012-2016 American Community Survey

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. To meet the needs of residents with low and moderate income and elderly and handicapped residents needing housing assistance, the Town should make residents aware of 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 and veterans, 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 down payment and rehab assistance. Buyers must contribute some of their own money to the home buying process and complete home buyer education. The down payment assistance can also be used for closing costs.
 - Housing Rehabilitation Program – provides funds to assist low and moderate income homeowners for necessary repairs, including but not limited to: roof work; door, window, and siding replacement; foundation repair; handicap accessibility; well and septic systems; electrical, heating system, and water heater replacement; and lead hazard reduction.
- Community Development Block Grant (CDBG) – a federally funded program, administered by the Wisconsin Department of Administration, 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 financial and technical assistance to improve and expand housing, increase affordable housing opportunities and provide services to people without housing. The variety of federal and state programs it manages benefits persons with disabilities, low and moderate income residents and homeless populations. The Division partners with local governments, homeless service providers, developers and housing organizations throughout the state to improve housing conditions for low to moderate income Wisconsin residents. 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
- Dilapidated dwellings in residential areas
- 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?
- Some citizens are concerned with groundwater quantity and quality.

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 4: 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 4: Develop a process to work with owners of rental property to maintain safe and sanitary housing.

Goal 5: Neighborhood design enhances rural community character.

Objective 5.1: 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 5.2: Stormwater runoff from residential development is properly managed.