

*Providing Housing & An Adequate Supply of Affordable Housing throughout the Community*



#### 4. HOUSING ELEMENT

Wisconsin's new "Smart Growth" initiative calls for the creation of a housing element containing; S. 66.0295(b) Wis. Stats. 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. In addition, it is also a specific goal of the state for the element to address; S. 16.965(4), Wis. Stats.: Goal #9 - "Providing an adequate supply of affordable housing for individuals of all income levels throughout each community."

"Housing is very important for Wisconsin and the people who live here. Housing costs are the single largest expenditure for most Wisconsin residents. In fact, according to the *Consumer Expenditure Survey* prepared by the Bureau of Labor Statistics, U.S. Department of Labor (1997), Midwest households spend an average of 31% of their incomes on housing, compared with 19% for transportation and 14% for food.

Over two-thirds of Wisconsin households are homeowners and it is likely that their home is their most valuable asset and largest investment. Appreciation in home value continues to be a

major source of wealth in the United States, and nearly 60% of the net worth of the typical homeowner is equity in the home.

While many Wisconsinites enjoy good housing situations, other Wisconsinites are struggling. According to the State of Wisconsin's 2000 *Consolidated Plan: For the State's Housing and Community Development Needs*, households in the low-income range have great difficulty finding adequate housing within their means and that can accommodate their needs, despite the State's stable economic health. Families that can not afford housing frequently become homeless and must face all the disruptions this can bring. The federal government has cut back drastically on housing assistance, leaving state and local communities to grapple with these problems.

The term *housing* refers not only to owner-occupied housing, but also rental, cooperative and condominium ownership arrangements. The term also refers not only to single family detached units, but also to multifamily units, duplexes, townhouses, manufactured homes, and accessory apartments.

The social benefits of housing are important but difficult to quantify. In addition to being a place to sleep, relax, raise a family, store possessions, receive mail and telephone calls, decent shelter is important for one's self-respect. Furthermore, as people develop responsibility and pride in their homes, it is likely that they will participate more frequently in community activities, attend church, and vote.

In addition to its importance for social reasons, housing plays a critical role in the state and local economies. It is likely that housing is the largest land use in the community and the community's largest capital asset. According to a study entitled *Housing's Contribution to Wisconsin's Economy*, prepared by the Wisconsin Realtors Foundation in 1992, The value of the state's housing stock was worth nearly \$1 trillion dollars. In 1990, the construction industry employed 83,000 workers (not including lawyers, real estate, financial, and insurance workers), making it the state's second leading industry in employment. The study estimated that housing contributed about 12% to the state's gross product. Housing is also a major source of revenue for local communities in the form of property taxes<sup>ii</sup>.

### **The Widening Gap: New Findings on Housing Affordability in America<sup>ii</sup>**

The number of houses and apartments that families with low-wage incomes can afford to rent is shrinking, burdening more families with high housing costs and threatening many with homelessness, according to a Department of Housing and Urban Development report. The new report - called *The Widening Gap: New Findings on Housing Affordability in America* - has four main findings, based primarily on new data from the U.S. Census Bureau's latest American Housing Survey:

- Despite a period of robust economic expansion, the housing stock affordable to struggling families continues to shrink. The number of such affordable rental units decreased by 372,000 units - a 5 percent drop - from 1991 to 1997. Struggling families are defined as those with incomes at or below 30 percent of the area median.
- Rents are rising at twice the rate of general inflation. According to U.S. Bureau of Labor Statistics data, in 1997 rents increased 3.1 percent while the overall Consumer Price Index (CPI) increased by only 1.6 percent. In 1998, rents increased 3.4 percent while the overall CPI increased 1.7 percent.

- As the affordable housing stock shrinks, the number of renters at or below 30 percent of median income continues to grow. Between 1995 and 1997, the number of struggling renter households increased by 3 percent, from 8.61 million to 8.87 million - one of every four renter households in America.
- The gap between the number of struggling Americans and the number of rental units affordable to them is large and growing. In 1997 for every 100 households at or below 30 percent of median income, there were only 36 units both affordable and available for rent.

"A Housing Element within a Comprehensive Plan should not be confused with the *Consolidated Housing Plan* required by the U.S. Department of Housing and Urban Development (HUD). The consolidated plan is designed to *consolidate* the application procedures for HUD's housing programs. Consolidated plans are required by HUD for the state, cities with populations over 50,000, as well as designated urban counties"<sup>iiii</sup>. For the State of Wisconsin, HUD's strategic objectives include;

## OVERVIEW OF HUD ACTIVITIES IN WISCONSIN

### Strategic Objectives

"This Report of activities for Fiscal Year (FY) 1999 is organized to correspond with HUD's six Strategic Objectives set by Secretary Andrew Cuomo:

1. **Fighting for Fair Housing:** HUD's efforts to enforce fair housing rights and to promote equal housing opportunities emphasize partnering both within the Department and with HUD's program recipients and others who have a major stake in helping to create a nation of open communities. We are also focusing in a more coordinated manner to achieve greater housing mobility and choice for all, especially lower income, disabled and minority families.
2. **Increasing Affordable Housing and Homeownership:** A fundamental role of HUD is to ensure that Americans of all income levels have access to decent, quality housing at a cost that does not eliminate adequate resources for food, clothing, and other necessities. A sizable number of low and very low income renter households in Wisconsin pay a significant portion of their income for rent or live in substandard housing, while thousands of others in Wisconsin who also have lower incomes are dependent upon HUD to maintain the public and assisted housing programs. In addition, through increasing homeownership opportunities, more families can acquire a place to live and raise children, with an asset that can grow in value and finance future needs of the family.
3. **Reducing Homelessness:** HUD is committed to alleviating homelessness through a community-based process that responds comprehensively to the varying needs of homeless individuals and families and helps communities to build a coordinated housing and service delivery approach, the "Continuum of Care" concept. Utilizing this concept, the communities can design a strategy that ensures the creation of linkages and that works best

locally to assist homeless persons and families achieve permanent housing and self-sufficiency.

4. **Promoting Jobs and Economic Opportunity:** HUD has had notable success in developing programs and initiatives designed, in whole or in part, for creating new jobs and retaining existing jobs, principally for low and moderate income persons, through revitalizing physically and economically distressed areas. These activities can include financial assistance for business development or needed infrastructure, job training and education, environmental clean up, transportation, day care, and other services which prepare citizens, including youth, for economic opportunities.
5. **Empowering People and Communities:** HUD has committed to strengthen planning and development capacities of State and local governments to revitalize distressed communities, and by including citizen and community organization participation in the process, to share Best Practices, to increase Public Housing resident families moving toward self-sufficiency; and to increase community outreach efforts.
6. **Restoring Public Trust:** A primary challenge for restoring public trust is to demonstrate competency in the effective management of HUD's programs and services. This is accomplished by establishing a strong oversight system that identifies non-performers; strengthening technical oversight and support for troubled program operations; and establishing clear standards for effective management, utilizing data and assessment systems and internal and external consultations<sup>iv</sup>.

The HUD consolidated plan is a useful source document for addressing and discussing low income and special needs housing issues. Building on this important information, the Town of Albany seeks an understanding of all housing related issues within its jurisdiction. Beyond the strategic objectives of Wisconsin's consolidated housing and community development plan it should be noted that two specific state agencies implement HUD and other local housing related programs. The State of Wisconsin Department of Administration, Division of Housing and Intergovernmental Relations administers the majority of HUD programs within the State of Wisconsin. Also, the Wisconsin Housing and Economic Development Authority implements a number of housing and economic development related programs.

## WIDOA Division of Housing & Intergovernmental Relations Program Summary

### Community Development Block Grant-Small Cities Housing (CDBG)

CDBG funds may be used for various housing revitalization efforts. Any Wisconsin city, village or town with a population of less than 50,000 and not eligible for a direct federal CDBG grant, or any county not defined as "urban" by the U.S. Department of Housing and Urban Development (HUD), may apply. Approximately \$9 million is awarded annually.

### Home Investment Partnerships Program (HOME)

A variety of affordable housing activities may be supported by federal HOME awards including down payment assistance for home buyers, rental rehabilitation, weatherization related repairs, accessibility improvements and rental housing development. Approximately \$13 million is awarded annually.

**Homeless Programs**

The Division administers three programs specifically designed to help homeless people: HUD Emergency Shelter Grants -- funds may be used for homelessness prevention, essential services, rehabilitation of shelters and operating costs. Approximately \$1.4 million is awarded each year. State Shelter Subsidy Grants -- provides up to one-half of an emergency homeless shelter's operating budget. Approximately \$1.1 million is awarded each year. Transitional Housing -- provides housing and counseling to formerly homeless households so that they may become self-sufficient. Biennial awards totaling \$800,000 are made.

**Housing Cost Reduction Initiative (HCRI)**

Local sponsors compete for \$2.6 million in state grants annually to reduce the housing costs of low-income renters or homebuyers. Eligible applicants include local units of government, American Indian tribes or bands in Wisconsin, housing authorities and nonprofit housing organizations. Eligible activities are emergency rental aid, home buying down payment assistance, homeless prevention efforts and related housing initiatives.

**Housing Opportunities For Persons With AIDS (HOPWA)**

Organizations assist persons who have AIDS or HIV diagnoses with housing counseling and financial assistance. HOPWA's goal is to prevent people with AIDS and HIV from becoming homeless. Approximately \$700,000 is awarded annually.

**Local Housing Organization Grant (LHOG)**

State grants are available to enable community-based organizations, tribes and housing authorities to increase their capacity to provide affordable housing opportunities and services. Approximately \$630,000 is awarded annually.

## WHEDA's Mission & Vision

### Mission

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.

### Vision

Wisconsin citizens and businesses recognize and value the Wisconsin Housing and Economic Development Authority as a visionary leader in the financial industry. They are attracted to our services because we are:

**Mission Driven** - Firmly committed to mission.

**Customer Focused** - Consistently exceed customer expectations.

**Financially Sound** - Continually strengthen financial position.

**Innovative** - Continually adapt to capitalize on new opportunities.

**Experienced** - Willing to share knowledge.

### 1999 and beyond

**Fannie Mae Partnership.** In 1999, Fannie Mae approved WHEDA to originate up to \$100 million of its multifamily housing products. WHEDA is the first housing finance agency in the nation to be granted this special status. This financing will help WHEDA and Fannie Mae expand affordable rental housing for lower income families, seniors, and persons with disabilities.

**Emergency Agriculture Program.** Wisconsin pork producers began 1999 faced with the lowest commodity prices since Reconstruction. WHEDA was called upon by the Governor and Legislature to develop a financing program to help hog farmers through this period of economic crisis. CROP-HOG was created as an emergency loan guarantee program and has already leveraged more than \$1 million for struggling producers.

**Senior Housing.** An echo of the baby boom will soon increase Wisconsin's senior population to historically high levels. WHEDA is developing financing models that will create special multifamily housing for this market. Low-cost mortgages, housing credits, subsidies and operational moneys will be packaged to finance assisted living housing as an alternative to nursing care.

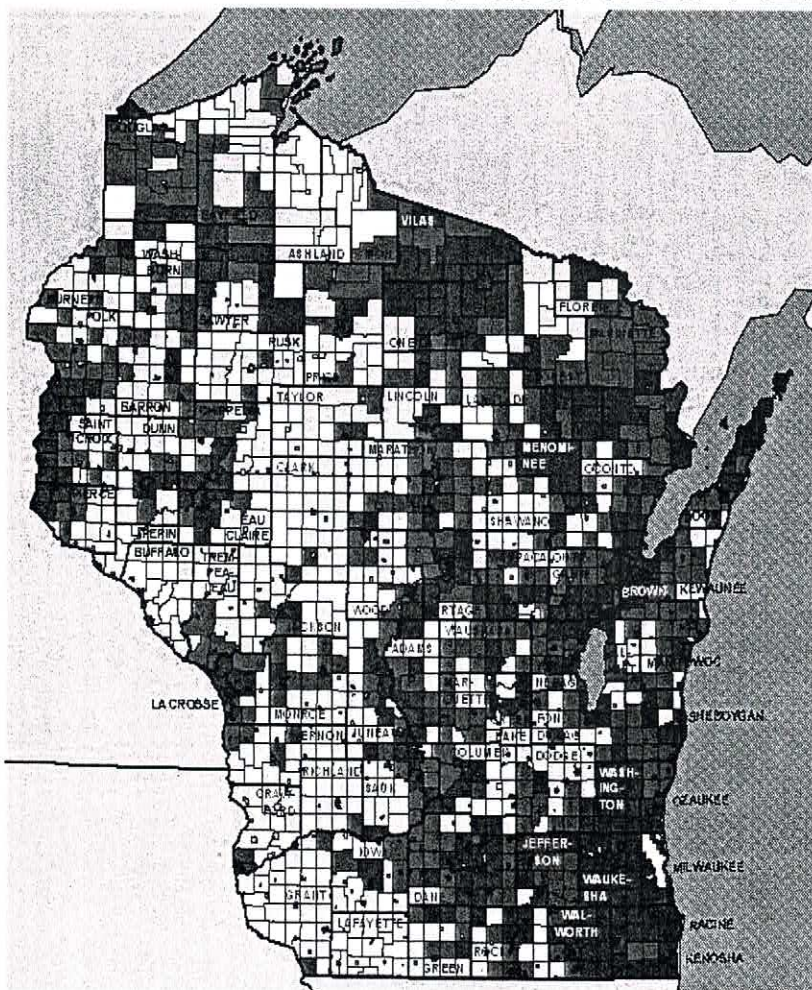
**Rural Development.** WHEDA has made impressive progress in creating housing opportunities in central city neighborhoods. However, rural Wisconsin continues to have housing needs that are as acute as any found in urban areas. In 1999, WHEDA will examine and adapt its products to ensure they are well suited to rural areas. From Abbotsford to Yuba, and Elroy to Leland, all Wisconsin families deserve a safe, comfortable place to call

home.

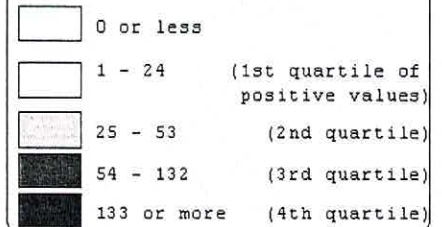
Web Site Expansion. WHEDA's presence on the World Wide Web—wheda.com—will receive a major makeover in 1999. A growing library of information and interactive features help customers more easily access programs. In addition, an internal intranet links WHEDA's workforce with important news and resources.

Understanding these service providers and the programs they implement, the Town of Albany seeks to blend its local housing goals with appropriate service providers and programs. Prior to determining these specific local goals, further understanding of local housing conditions is needed. In the 1990's, Green County has seen a substantial change in the number of new housing units constructed, especially along the northern boundary of the county. The Town of Albany can be noted as being in the 3<sup>rd</sup> quartile of change, with between 54-132 new units having been created over the period.

## HOUSING UNIT CHANGE IN THE 1990s, BY MUNICIPALITY



### Housing Unit Change 1990-99



### Top Ten Municipalities Greatest Numerical Housing Unit Growth

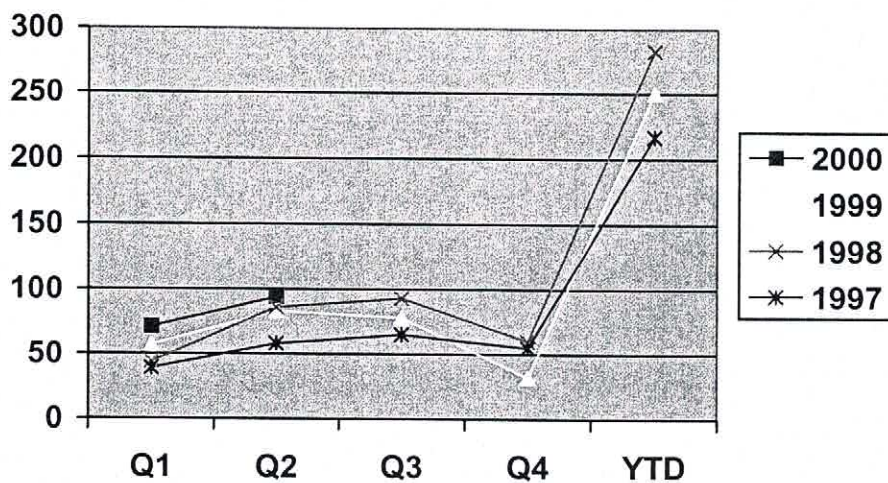
MUNICIPALITY	CHANGE
Madison city	12,316
Waukesha city	4,612
Kenosha city	4,467
Oak Creek city	4,315
Janesville city	4,206
Green Bay city	4,137
Oshkosh city	3,833
Franklin city	3,447
Eau Claire city	3,134
New Berlin city	3,086

NOTE: Change in housing units does not include units gained or lost through annexations.

Source: WI Demographic Services Center  
Annual Housing Unit Surveys

In Green County, according to statistics provided by the Wisconsin Realtors Association, an

### Green County, Wisconsin Number of Home Sales



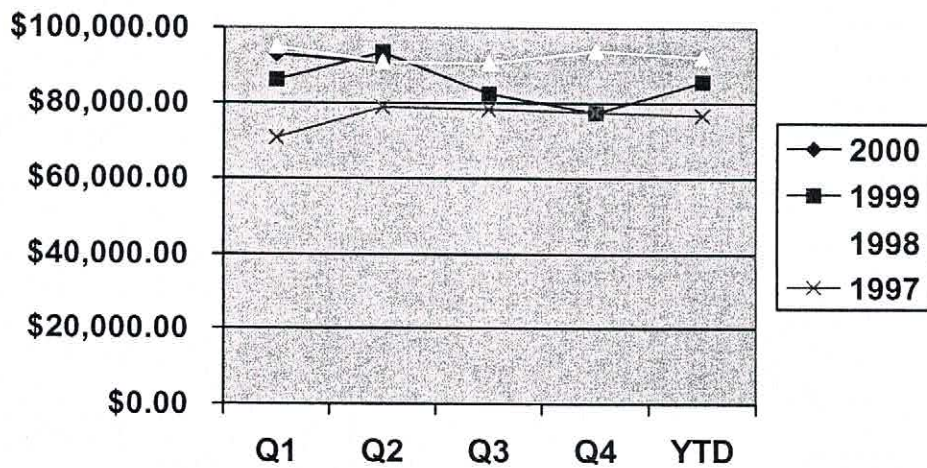
Source - Wisconsin Realtors Association

average of 65.36 homes were sold, throughout the county between 1997, and the end of the second quarter of 2000. A closer look at the average annual home sales trend within Green County reveals some fluctuation over the period. Average sales in 1997, totaled 54.25 homes, while in 1998 and 1999, respectively the averages were 70.75 and 62.50. While these figures do not represent actual demand they do illustrate the actual sales trend over the period.

Considering the issue of affordability over the last three years, the average home in Green County has sold for \$85,664.29 over the period. A similar trend in fluctuation can be seen in the sale prices of these homes as compared to the number of homes sold. One conclusion might be that as demand

increases so does the asking and ultimate sale value of the homes sold.

### Green County, Wisconsin Median Sale Price of Homes



Source - Wisconsin Realtors Association

Over the past 20 years, the housing stock in the Town of Albany has included three basic types of units: Single-family homes, Duplex homes, and Mobile Home, Trailer, etc. Recognizing the different types of housing that exists within a community is important because it provides insight to present and future housing options for

prospective residents. This analysis also lends support to the demographic structure of a community.

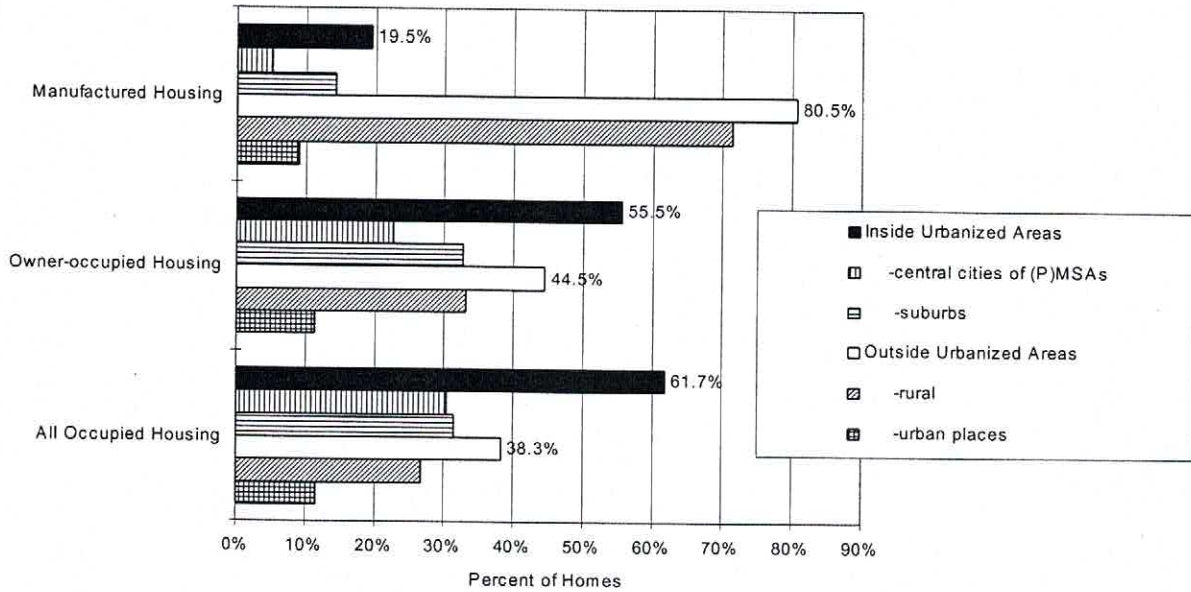
As a rural Wisconsin township, the Town of Albany can be considered a microcosm of the National trend in relation to the mix of new housing unit types being constructed within the community. A recent HUD study found that " During the decade of the 1990's, the United States has seen dramatic changes in the production of single family homes. The decade began with the housing industry approaching a cyclical trough that was reached in 1991 when single-family starts fell to a low of 840,000. As of 1996 starts had risen to 1,160,000 in a sustained period of recovery for the industry and strong growth throughout the economy.

But conventional site-built housing is only part of the story. An even more dramatic development over the same period of time has been the growing production of industrialized housing, most notably factory-built "manufactured homes" that are produced under a federal regulatory system and shipped throughout the U.S. Evolution in the manufactured housing or "HUD-Code" sector has been particularly rapid. There are many signs of this:

- Shipments of HUD-Code homes more than doubled from 171,000 units in 1991 to over 363,000 units in 1996. Output per firm and per plant are at historical highs.
- When HUD-Code and conventional homes are considered together, HUD-Code homes constituted over 24 percent of U.S. total housing starts and almost 32 percent of all new homes sold in the U.S. in 1996.
- Prices of HUD-Code homes have risen but remain well below prices of new site-built homes even after adjusting for house size, foundation and lot costs.
- HUD-Code homes are growing in floor area, double-section units are now more common than single-section units, and the share of new units placed in rental communities is declining.
- HUD-Code homes are increasingly being placed on permanent foundations and financed with 30-year mortgages rather than personal property loans.
- Technological innovations have made it possible to integrate the chassis with the floor system, and 2-story HUD-Code homes are now being built.
- Large conventional home building firms are becoming active in the HUD-Code sector through acquisitions or joint ventures".

Serving as a microcosm to these trends, the Town of Albany wishes to continue to allow for great flexibility in the verity of construction types of new homes built throughout the community. It fully recognizes that manufactured housing in particular, has recently been a housing construction choice of predominance in the rural and un-urbanized areas of the country.

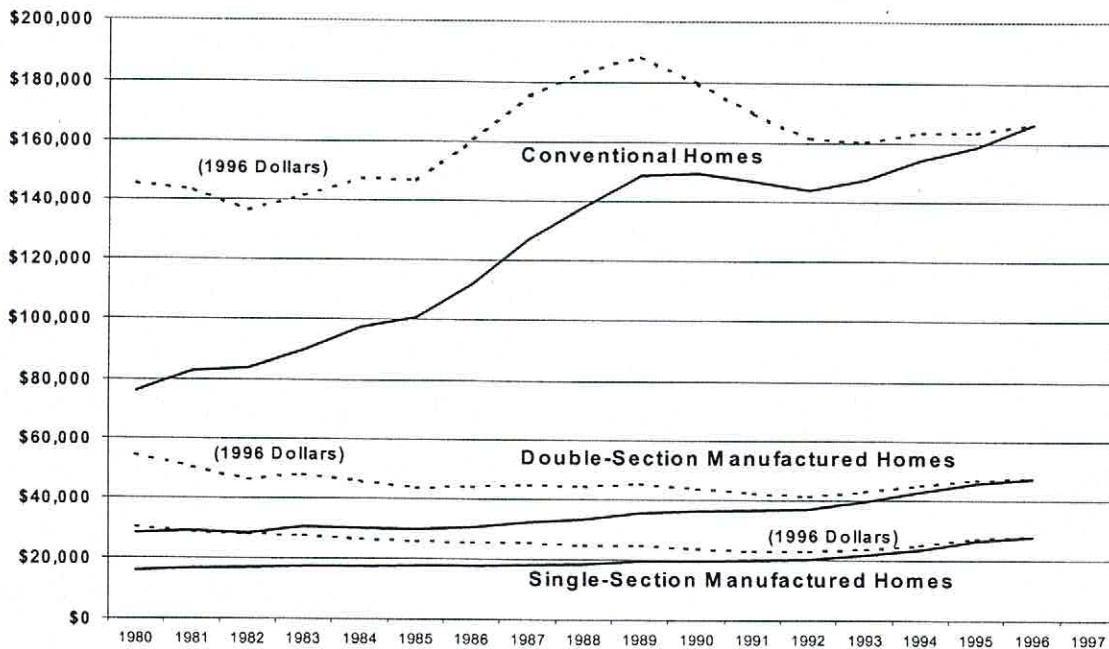
Location of Manufactured Housing, Owner-Occupied Housing and All Occupied Housing Inside and Outside Urbanized Areas, 1995



Source: American Housing Survey, 1995

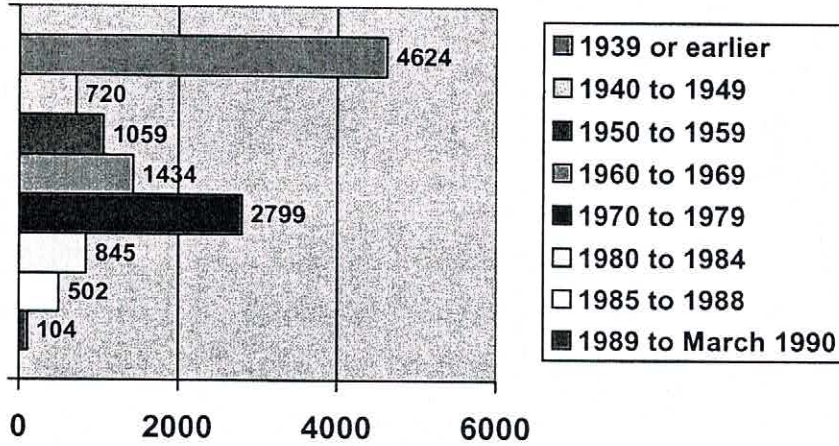
Allowing all types of home construction, the town will partially be addressing and recognizing the need of housing affordability. Evidence of this can be found in looking at the average selling price of new homes by type. By encouraging the allowance of all types of new home construction, the Town of Albany will ensure that as broad a range of new construction affordability is maintained throughout the community.

Average Selling Prices of New Homes by Type of Home in Nominal Dollars and 1996 Constant Dollars, 1980-1996



Source: Bureau of the Census, Current Construction Reports C25, Characteristics of New Housing, various years.

**Green County, Wisconsin  
Housing Units By Year Built**

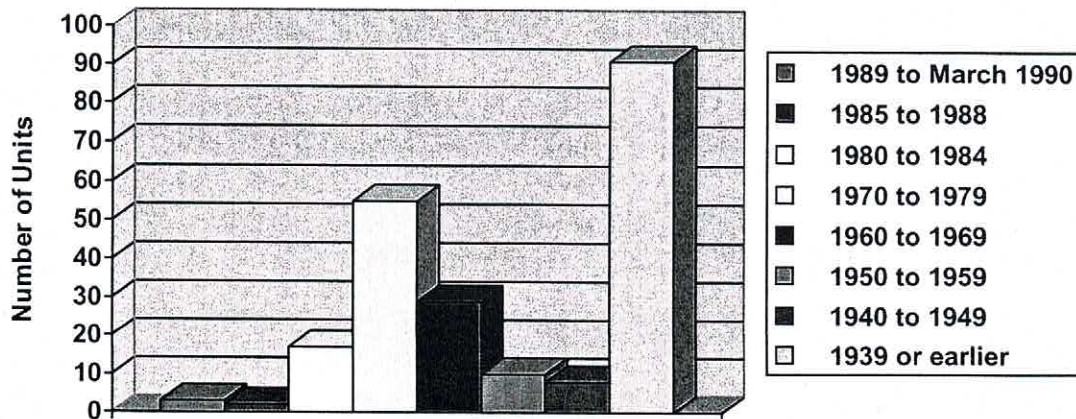


The 1990 Census reports that within Green County 4,624 housing units are in excess of 50 years of age - representing 38% of all housing units in the county. It can also be noted that another 35% of housing units were built in the county between 1960 and 1979. Between these two periods 73% of all housing units in the county were constructed.

With a large percentage of aged units existing

within the county, local Town of Albany residents recognize the need for the provision of assistance programs in the areas of home repair, up keep and weatherization. Recognizing these needs the Town of Albany currently sees an opportunity to participate in and foster the use of these types of programs locally. It is important to local residents that the towns character and appearance is maintained. By implementing programs of this type the objective can be achieved.

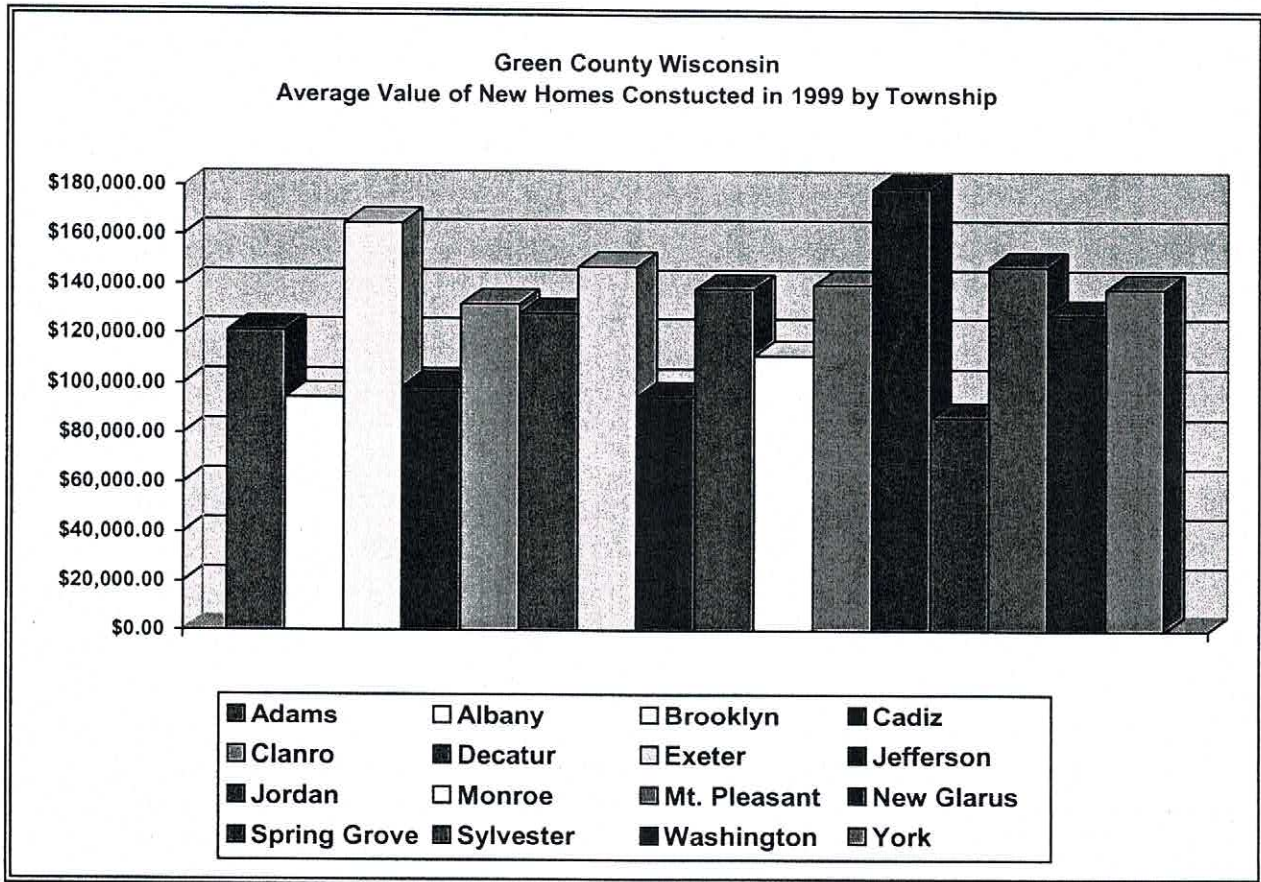
**Town of Albany, Wisconsin  
Housing Units by Year Built**



The distribution of home values in the Town of Albany also speaks towards the issue of housing affordability. Local housing construction cost data, provided by the Green County Zoning Department indicate that within Green County townships the average cost of a newly constructed home in 1999 was \$128,117.00. The distribution range of average values started at a low of \$86,611.00 in the Town of Spring Grove to a high of \$179,101.00 in the Town of New Glarus. Within the Town of Albany the average cost of a newly constructed home in 1999 was \$94,536.00. An initial determination of housing affordability based on the 1999 average value might assume the following:

Your Interest Rate:	8 %
Your Loan Duration:	30 Year(s)
Your Loan Amount:	\$ 94,536.00
Your Monthly Payment (Principal/Interest):	\$ 693.67
Your Total Payments:	\$ 249,721.20
Total Interest Paid:	\$ 155,185.20

With \$ 693.67 a month in loan payments it should also be recognized that on average an additional \$ 30.00 a month will be required for insurance payments and another \$90.00 a month will be required for taxes, bringing the total to \$ 813.67 a month. With a 1998 median



household income of \$30,469 dollars a year a yearly housing expenditure of \$9,764.04 would represent 32% of total median household income.

An additional consideration of the need of affordable housing within the Town of Albany looks at the ratio of income to the poverty level within the township. In 1989, according to the U.S. Census of Population & Housing, 25% of the town's population was at or below 200% of the level of poverty. With one quarter of the town's population needing affordable housing, it is clear that specific goals and programs must be set forth within the context of this Comprehensive Plan to meet these needs.

RATIO OF INCOME IN 1989 TO POVERTY LEVEL	
<i>Universe: Persons for whom poverty status is determined</i>	
Under .50	15
.50 to .74	6
.75 to .99	4
1.00 to 1.24	32
1.25 to 1.49	30
1.50 to 1.74	43
1.75 to 1.84	0
1.85 to 1.99	9
2.00 and over	429

1999/2000 fair market rent rates in Green County, as established by the WIDOA, Division of Housing and Intergovernmental Relations for Section 8 requirements indicate that a three-bedroom unit should rent for \$552 a month. A closer look at the Economic Development element of this Comprehensive Plan speaks to the affordability of these rent ranges.

County	Bedrooms per unit						
	0	1	2	3	4	5	6
Green	\$281	\$322	\$410	\$552	\$590	\$679	\$767
Rock	\$353	\$446	\$552	\$691	\$775	\$891	\$1,008
Lafayette	\$281	\$322	\$410	\$523	\$590	\$679	\$767
Iowa	\$286	\$322	\$410	\$539	\$590	\$679	\$767
Dane	\$439	\$552	\$667	\$926	\$1,092	\$1,256	\$1,420

Another core consideration of housing in the Town of Albany is the location and availability of existing infrastructure needed to provide services to new units. As a rural Wisconsin township, the Town of Albany currently provides no traditional municipal services to its residents beyond road maintenance, garbage collection, police and fire safety, etc. No sewer or water utilities or Districts currently exist within the Town. The only locations where these types of services might be provided to new construction within the township exists in the extraterritorial vicinity where the town surrounds the Village of Albany.

Intergovernmental cooperation and joint planning of this extraterritorial area are inclusive to



this Comprehensive Plan. Appropriate, planned future housing locations for this location can be found within the Land Use element of this Comprehensive Plan and the Intergovernmental Cooperation needed for its implementation are spoken to in both the Intergovernmental Cooperation element and the Implementation element of this Comprehensive Plan.

Along with infrastructure as one component of consideration, the Town of Albany set about a specific process of identifying and planning its "Smart Growth" areas. This process also took into account the existing physical conditions and limitations within the township. These considerations may be reviewed in the Agricultural, Cultural & Natural Resources element of this Comprehensive Plan. The resulting future land use map, identifying "Smart Growth" areas for all types of development throughout the town can be reviewed in the Land Use element of this Comprehensive Plan. By combining the analysis of where development is appropriate within the town with that of the projected housing needs for the town, the Town of Albany has designated appropriate and sufficient acreage for all types of new housing development throughout the town meeting the projected demand for the next twenty years.

Currently, Green County administers existing regulations on the development of new housing in the Town of Albany. Subdivision regulations and zoning regulations both currently exist. Completely zoned in the Green County General Agricultural District, the Town of Albany allows for Housing, general farming, forestry, dams, telephone and power distribution lines, Sand & gravel extraction by municipalities, roadside stands, Mobile homes and trailers, signs and sawmills as conventional uses<sup>vi</sup>. Allowed non-conventional uses within the district, subject to review and approval by the Board of Adjustment, include aircraft landing fields, contractor's storage yards, drive in theaters, fur farms, kennels, medical and correctional facilities, mobile home parks, camp grounds, public dumping grounds, shooting ranges, slaughterhouses, automobile wrecking yards, sand and gravel extraction operations by other than a municipality, and large scale feed lots<sup>vii</sup>.

Additional overlay zoning districts that apply within specific locations throughout the Town of Albany include the Shoreland Zoning and Floodplain Zoning Districts. These districts apply



In 1990, according to the U.S. Census of Population & Housing, there were 215 total housing units in the town of Albany. The rate of vacancy is an important measure of whether the housing supply is adequate to meet demand. Some amount of vacancies are necessary for a healthy housing market. "According to HUD, an overall vacancy rate of roughly 3% is considered best. This rate allows consumers adequate choice. For owner occupied housing, an acceptable rate is 1.5%, while for rental housing it is 5%<sup>viii</sup>". The 1990 vacancy rate in the Town of Albany was at approximately 10%, well above the recommended HUD standard. The census also indicates that the distribution of units was 29% being considered "farm" units and the remaining 71% being "nonfarm". Of the total approximately 75% of the units were owner occupied while the remaining units, were occupied by renters.



To adequately plan for future housing needs an understanding of population trends and household composition is needed. According to the U.S. Census population projections, also available for review in the Issues & Opportunities Element of this Comprehensive Plan, the Town of Albany was to experience a slow decline in population out to the year 2015.

U.S. Census	1990	1995	2000	2005	2010	2015
Population Projection	598	587	578	569	562	551

In contrast to these initial projections, local official estimates by the WiDOA indicate that the town's population is growing at a significant rate. In fact the Town of Albany has an official WiDOA population growth rate of 16.56% between 1990 and 2000. When compared to its neighbors, the Town of Albany can be seen as part of a significant growth trend, occurring along the northern tier of Green County. The county housing growth map reviewed earlier in this element further evidences this trend.

Demographic Services Center						
Wisconsin Official Population Estimates - 2000 Final						
*Indicates that the municipality crosses a county line						
County Code	County Name		90	2000	Numeric	Percent
DOA Code	MCD Type	MCD Name	Census	Estimate	Change	Change
23	GREEN					
23002	T	ADAMS	452	441	-11	-2.43
23004	T	ALBANY	598	697	99	16.56
23006	T	BROOKLYN	764	897	133	17.41
23008	T	CADIZ	913	936	23	2.52

**TOWN OF ALBANY COMPREHENSIVE PLAN**

23010	T	CLARNO	1,011	1,063	52	5.14
23012	T	DECATUR	1,076	1,323	247	22.96
23014	T	EXETER	756	1,024	268	35.45
23016	T	JEFFERSON	1,130	1,181	51	4.51
23018	T	JORDAN	545	563	18	3.3
23020	T	MONROE	1,066	1,148	82	7.69
23022	T	MOUNT PLEASANT	539	577	38	7.05
23024	T	NEW GLARUS	571	758	187	32.75
23026	T	SPRING GROVE	745	782	37	4.97
23028	T	SYLVESTER	746	792	46	6.17
23030	T	WASHINGTON	587	617	30	5.11
23032	T	YORK	509	580	71	13.95
23101	V	ALBANY	1,140	1,200	60	5.26
23106	*V	BELLEVILLE	107	113	6	5.61
23109	*V	BROOKLYN	383	398	15	3.92
23110	V	BROWNTOWN	256	251	-5	-1.95
23151	V	MONTICELLO	1,140	1,224	84	7.37
23161	V	NEW GLARUS	1,899	2,038	139	7.32
23206	C	BRODHEAD	3,165	3,212	47	1.48
23251	C	MONROE	10,241	10,737	496	4.84
C=City T=Town V=Village						

Based on this housing analysis Town of Albany residents face a number of key questions. Namely, is 8 to 14 new housing units a year an acceptable rate of housing growth in the township? Are there opportunities to plan the location of these units? Can input be given to the type and quality of these units? Additional questions include, is there a need to implement rehabilitation programs? Is there an adequate land supply, What should the mix of owner occupied to renter housing be? Is there a demand for senior or special needs housing that is currently not being met?

Some of the answers to these questions in terms of local opinion can once more be found within the three individual vision statements that were created during the "Town Hall" meeting.

1. "Township should preserve rural character of agriculture land, limiting driveways and clustering development".
2. "We would like more business, yet reduce light pollution and keep out unattractive mobile home parks".
3. "There is controlled growth with a variety of housing (no trashy housing allowed) that has good subdivision and cluster housing plans limiting the number of driveways intersecting highways".

These statements of opinion clearly indicate local desire to work on a verity of housing issues. Affordability, quality, quantity, location, etc., want to all be addressed.

GOALS, OBJECTIVES & POLICIES

The Town of Albany

Goal #1

The Town of Albany will provide adequate lands to meet the needs of projected housing demands.

*Objective:* Visually represent the location of acceptable areas for new housing development within the town for the next twenty years in this plans future land use map.

*Objective:* Strengthen existing established neighborhoods by finding new uses for abandon or under used land.

*Objective:* Encourage the wise use of development lands by advocating the use of development concepts such as cluster development techniques and Conservation design.

*Objective:* Review and consider adoption of the state model ordinance for cluster design neighborhoods.

*Objective:* Work with the Village of Albany for the provision of senior housing within close proximity of goods and services.

Goal #2

The Town of Albany will provide for the allowance of safe and affordable housing in a variety of types and locations throughout its community.

*Objective:* Encourage the amendment of the county's Zoning ordinance to create minimum safety standards for all housing units such as a minimum width, appropriate lot size standards, etc. Use these standards in the development review process in the granting of approvals.

*Objective:* Continue the enforcement of the State Uniform Dwelling Code.

*Objective:* Aggressively pursue payment of delinquent property taxes to pressure owners of abandon or under used property to sell.

*Objective:* Encourage the development of housing for peoples of all ages and income levels in appropriate locations throughout the township.

*Objective:* Assure that the fair housing rights of all citizens are protected.

*Objective:* Advocate the use of existing state and federal housing programs throughout the community. Educate residents on their availability.

**Goal #3**

Ensure that housing developments occur in a fashion consistent with existing land uses and in a manner suitable with existing surroundings.

*Objective:* Building envelopes should be planned to minimize disruption of groves of existing mature vegetation, and environmentally sensitive areas such as steep slopes, wetlands and shorelines.

*Objective:* Developments should be designed to minimize the disruption of distant vistas.

*Objective:* New developments should be designed to accommodate or utilize park space, schools or other existing infrastructure.

*Objective:* New development shall be subject to a development and engineering review process.

*Objective:* Developer agreements shall be required of all new significant developments.

*Objective:* New development lot sizes and location shall be consistent with town development regulation policies and the town's future land use map.

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<sup>i</sup> Housing Wisconsin: A Guide to Preparing the Housing Element of a Local Comprehensive Plan, March 2000, by UW Extension.

<sup>ii</sup> HUD No. 99-198

<sup>iii</sup> Housing Wisconsin: A Guide to Preparing the Housing Element of a Local Comprehensive Plan, March 2000, by UW Extension.

<sup>iv</sup> 2000 Consolidated Plan: For the State's Housing and Community Development Needs prepared by the Wisconsin Department of Administration, Division of Housing & Intergovernmental Relations, and the Wisconsin Department of Commerce.

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<sup>v</sup> Factory and Site-Built Housing, A Comparison for the 21st Century; *Prepared for:* U.S. Department of Housing and Urban Development Office of Policy Development and Research, 451 Seventh Street, S.W. Washington, D.C. 20410; *by:* NAHB Research Center, Inc., 400 Prince George's Boulevard, Upper Marlboro, MD 20774-8731; October, 1998.

<sup>vi</sup> Zoning regulations, sanitary code and subdivision regulations, Greens County, Wisconsin, 1999.

<sup>vii</sup> Zoning regulations, sanitary code and subdivision regulations, Greens County, Wisconsin, 1999.

<sup>viii</sup> Housing Wisconsin: A Guide to Preparing the Housing Element of a Local Comprehensive Plan, March 2000, by UW Extension.

