

### Introduction

A quality, well-designed housing stock is vital to a healthy community. The styles, sizes, and types of housing selections available give a community character and establish a connection between residents and their neighborhoods. In most instances, rural towns have a high percentage of single-family homes with few other housing choices available. This imbalance of housing choice raises concern as the population ages, since other types of housing are often needed to meet the needs of seniors. In the process of developing the Comprehensive Plan for Bradford, the existing housing stock has been reviewed and recommendations have been made to meet the Town's housing needs over the next 20 years.

Of the fourteen planning goals identified in the Comprehensive Planning Law, those listed below 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.

### *Housing Vision*

In 2028, Bradford offers rural residential living choices in harmony with the Town's natural environment. Single-family homes are the primary housing choice with additional well-designed and well-constructed alternative housing styles available to meet the needs of residents. Local land use policies encourage attractive housing with abundant green spaces, scenic views, trails, and other desired amenities in areas identified as appropriate for residential development.

### Existing Housing Supply

The 2000 Census listed a total of 398 housing units in the Town of Bradford, an increase of 21 (or 5.6%) from the 1990 Census. By comparison, the total number of housing units in Rock County increased by 5.7%, from 58,840 to 62,187 during the same timeframe. Table 12 (on the following page) compares the change in total number of housing units from 1990 to 2000 for the Town of Bradford and the select communities. As the table shows, Bradford experienced moderate growth (5.6%) in total housing units between 1990 and 2000 when compared with neighboring communities and the two counties. The Town far surpassed the state-wide average for changes in total housing units during that timeframe.

**Table 12: Comparison of Total Housing Units in Town of Bradford and Select Communities, 1990-2000.**

Location	1990	2000	Change in Number, 1990-2000	Change in Percentage, 1990-2000
T. Bradford	377	398	21	5.6%
T. Clinton	318	316	(2)	(0.6)%
T. Harmony	717	802	85	11.9%
T. Johnstown	294	306	12	4.1%
T. La Prairie	325	352	27	8.3%
T. Turtle	916	990	74	8.1%
Rock Cty	54,840	62,187	7,347	13.4%
T. Darien	561	650	89	15.9%
T. Richmond	805	899	94	11.7%
T. Sharon	352	352	--	--
Walworth Cty	36,937	43,783	6,846	18.5%
Wisconsin	2,055,774	2,084,544	28,770	1.4%

Source: WDOA Demographic Services Center and 2000 US Census, 2009.

Since 1998, the Town of Bradford has issued the following number of building permits for new home construction on an annual basis:

1999	-	3
2000	-	4
2001	-	4
2002	-	2
2003	-	6
2004	-	8
2005	-	8
2006	-	7
2007	-	4
2008	-	2 (one permit for home lost to fire)

**Table 13: Housing Variety in the Town of Bradford, 2000.**

<b>1-unit, detached</b>	317	78.7%
<b>1-unit, attached</b>	--	--
<b>2 units</b>	5	1.2%
<b>3 or 4 units</b>	4	1.0%
<b>5 to 9 units</b>	2	0.5%
<b>10 - 19 units</b>	--	--
<b>20 or more units</b>	--	--
<b>Mobile Home</b>	75	18.6%
<b>Boat, RV, van, etc.</b>	--	--

Source: WDOA Demographic Services Center and 2000 US Census, 2009.  
\* Note – Although the 2000 Census indicates the presence of two ‘5 to 9 unit’ rentals in the Town there are none at this time.

The current housing supply in Bradford consists primarily of single-family homes (see Table 13 at right). However, nearly one out of every five (18.6%) units in the community is a mobile home.

The Town recognizes that single-family homes may not fit the needs of, or be desired by, everyone. Some residents are not able to afford a single-family home. Others may not wish the maintenance responsibilities necessary to keep up a home and yard. Still others may simply prefer living in an alternative style of housing. Given the rural nature of Bradford and its limited infrastructure, higher density housing choices, if desired, may require alternative water and

wastewater systems (please refer to *Chapter 6: Utilities & Community Facilities* for detailed information on water and wastewater).

**AGE AND QUALITY OF HOUSING STOCK**

A good indicator of the quality of available housing in a community is the age of the housing stock. Table 14 lists the number of units and the corresponding percent of housing stock by year built. Nearly 70% of the Town's year 2000 housing stock had been constructed prior to 1969, potentially indicating an increased need of costly maintenance and repairs. While age alone does not indicate poor condition, it is assumed that newer structures will require less frequent and less expensive maintenance.

<b>Table 14: Age of Housing Stock in Town of Bradford, 2000.</b>		
<b>Year Structure Built</b>	<b>Change</b>	
<b>1999 to March 2000</b>	2	0.5%
<b>1995 to 1998</b>	14	3.5%
<b>1990 to 1994</b>	13	3.2%
<b>1980 to 1989</b>	36	8.9%
<b>1970 to 1979</b>	75	18.6%
<b>1969 or earlier</b>	263	65.2%
Source: WDOA Demographic Services Center and 2000 US Census, 2009.		

**OCCUPANCY**

In order for a housing market to operate efficiently, it must possess an adequate supply of available housing 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 immigration, and to provide opportunities for alternative housing resulting from a change in household size, status, or income.

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 the housing stock and 5.0% for the rented) is required to allow for adequate housing choice among consumers. The 2005 available vacancy rate for Wisconsin is 9.0% for rentals and 1.6% for owner occupants (U.S. Census Bureau, 2005). Vacancy rates vary from one community to the next. High vacancy rates demonstrate an adequate supply, which is good in the aspect that this will offer competition and may result in lower housing prices.

In 2000, the vacancy rate in Bradford was 2.1% for owner-occupied units and 1.0 percent for rentals. By comparison, the owner-occupied housing unit vacancy rate in Rock County as a whole was 1.4% in 2000 with a rental vacancy rate of 7.3% for a total vacancy rate of 8.7%. The 2.1% rate for owner-occupied housing in Bradford is high when compared to HUD guidelines indicating a surplus of owner-occupied units. In contrast, Bradford has a deficiency of available rental units indicating that it may be difficult for lower income individuals and families to find adequate housing in the community.

**Cost of Housing**

The supply, age, and condition of existing housing units provide the basis for determining the demand and cost of housing.

**OWNER-OCCUPIED HOUSING UNITS**

Like many communities in the United States, Bradford experienced dramatic increases in home values between 1990 and 2000 (see table 15 below). The median value of an owner-occupied home in Bradford following the 2000 Census was \$121,700, an increase of 85.0% from the 1990 Census. The increase in home value in the community was comparable to that of Rock County and many of the surrounding communities but considerably higher than the State as a whole.

<b>Table 15: Median Value of Owner-occupied Homes in the Town of Bradford and Select Communities, 2000.</b>			
<b>Community</b>	<b>1990 Median Value</b>	<b>2000 Median Value</b>	<b>Change 1990-2000</b>
<b>T. Bradford</b>	\$65,800.00	\$121,700.00	85.0%
<b>T. Johnstown</b>	\$64,900.00	\$135,900.00	109.4%
<b>T. Harmony</b>	\$74,700.00	\$151,200.00	102.4%
<b>T. La Prairie</b>	\$66,700.00	\$124,400.00	86.5%
<b>T. Turtle</b>	\$63,900.00	\$115,900.00	81.4%
<b>T. Clinton</b>	\$66,800.00	\$137,100.00	105.2%
<b>Rock Cty</b>	\$52,300.00	\$98,200.00	87.8%
<b>T. Richmond</b>	\$63,200.00	\$130,600.00	106.6%
<b>T. Darien</b>	\$74,000.00	\$133,400.00	80.3%
<b>T. Sharon</b>	\$58,700.00	\$129,000.00	119.8%
<b>Walworth Cty</b>	\$69,100.00	\$128,400.00	85.8%
<b>Wisconsin</b>	\$79,100.00	\$112,200.00	41.8%
Source: WDOA Demographic Services Center and 2000 US Census.			

In late 2007 the housing market on the east and west coasts of the U.S. began to experience a downturn that has intensified and spread to the nation's interior. It is anticipated that current home values in Bradford are considerably lower than they were following the 2000 Census.

Table 16 (on the following page) provides a comparison by value of owner-occupied units in the Town of Bradford following the 1990 and 2000 Census. In 1990, all but one of the owner-occupied homes in Bradford was valued below \$150,000. By 2000, 48 homes (34.7%) were valued at \$150,000 or more.

**Table 16.0: Comparison of the Number and Percentage of Units by Owner-occupied Housing Value in the Town of Bradford, 1990-2000.**

Cost Range	Number of Units, 1990	Percent of Total, 1990	Number of Units, 2000	Percentage of Total, 2000
Less than \$50,000	35	27.70%	8	5.8%
\$50,000 to \$99,000	74	58.70%	41	29.7%
\$100,000 to \$149,000	16	12.60%	41	29.7%
\$150,000 to \$199,000	1	0.70%	34	24.6%
\$200,00 to \$299,000	--	--	14	10.1%
\$300,000 to \$499,000	--	--	--	--
\$500,000 to \$999,999	--	--	--	--
1,000,000 or more			--	--
<b>Total</b>	126	100%	138	100.0%

Source: WDOA Demographic Services Center and US Census, 2009.

### RENTAL UNITS

There were a total of 100 rental units in Bradford in 2000. Rental housing in the community may include single-family homes, duplexes, and mobile homes. As of the 2000 Census, there were no multi-unit apartment complexes located in the community.

**Table 17: Number and Percentage of Units by Gross Rent in the Town of Bradford, 1990-2000**

Rent/Month (excluding utilities)	Number of Units, 1990	Percent of Total, 1990	Number of Units, 2000*	Percent of Total, 2000
Less than \$200	3	5.00%	--	--
\$200 to \$299	5	8.54%	2	2.5%
\$300 to \$499	38	64.40%	21	26.6%
\$500 to \$749	3	5.00%	36	45.6%
\$750 to \$999	--	--	4	5.1%
\$1,000 to \$1,499	4	6.77%	--	--
\$1,500 or more	--	--	--	--
No cash rent	6	10.00%	16	20.3%
Median Rent (dollars)	\$410.00	n/a	\$547.00	n/a

\* The discrepancy in total rental units between the opening paragraph in this section and the number of units in 2000 in Table 16 results from self-reporting errors made during completion of individual census forms.

Source: WDOA Demographic Services Center and 2000 US Census, 2009.

Based upon the 2000 Census, the median monthly contract rent rate in Bradford was \$547, an increase of \$137 (or 33.4%) from 1990 (see Table 17 on previous page). By comparison, the median amount paid by all renters in Rock in 2000 was \$543. The rates identified in the table do not include costs associated with heat, water, electricity, and other utilities.

**Housing Affordability Analysis**

Understanding affordability requires answering a seemingly simple, yet surprisingly difficult question...“Does the cost of housing match the ability of residents to pay for it?”

There are several ways to answer this question. One common technique comes from the U.S. Department of Housing and Urban Development (HUD). The HUD method compares income to housing costs. According to HUD, housing is considered affordable when it costs no more than 30% of total household income, on a monthly and annual basis. Under HUD standards, residents should be able to live in safe and decent housing for no more than 30% of their household income.

In 2000, the median annual household income for Bradford was \$51,324, with a monthly pre-tax income of \$4,277. Thirty percent of the median monthly income yields an amount of \$1,283 to be allocated to the cost of housing (again, under the current HUD guidelines). The median value of a home in 2000 was \$121,700, with a median monthly mortgage payment of 1,101 (according to U.S. Census). The median monthly contract rent rate was \$547. Both fall well below the 30% HUD threshold.

However, these figures are somewhat deceptive in that the household incomes, mortgage costs, and monthly rent are offered in median numbers (please refer to *Chapter 3: Community Profile* for a definition of median vs. average or mean). Table 18.0 (at right) shows the numbers and percentages of households in Bradford in relation to the percentage of their annual income allocated to housing costs. As the table shows, in 2000:

- 5% (7 total) of owner-occupied households exceeded the 30% threshold recommended by HUD.

*Housing Affordability*

Housing affordability also requires access to employment and transportation to allow residents to sustain a decent wage to afford mortgage and rent payments. These issues are discussed more in *Chapter 5: Transportation* and *Chapter 8: Economic Development*.

<b>Table 18: Percentage of Annual Income Allocated to Housing for Households in Town of Bradford, 2000.</b>		
<b>Owner-occupied Housing</b>		
<b>Percent of Income</b>	<b>Number of Households</b>	<b>Percent of Households</b>
Less than 15%	67	48.6%
15% to 19.9%	30	21.7%
20% to 24.9%	22	15.9%
25% to 29.9%	12	8.7%
30% to 34.9%	2	1.4%
35% or more	5	3.6%
Not computed	--	--
<b>Renter-occupied Housing</b>		
Less than 15%	34	43.0%
15% to 19%	12	15.2%
20% to 24.9%	4	5.1%
25% to 29.9%	4	5.1%
30% to 34.9%	2	2.5%
35% or more	7	8.9%
Not computed	16	20.3%
Source: WDOA Demographic Services Center and 2000 US Census, 2009.		

- 11.4% (9 total) of renter-occupied households exceeded HUD guidelines.

It must be noted, however, that the amount of money associated with mortgage payments and monthly rent does not include local taxes or utility costs (i.e. water, gas, electric, phone, etc.), except when the costs of utilities are included as part of the rental agreement. Additional housing costs related to maintenance and necessary improvements are also not included in the census data. As the population of the community grows, and the average age of Town residents increases, alternatives to the single-family home will become more desired and more necessary. The next section of this chapter focuses on current and future housing needs in the Town of Bradford.

### Current and Future Housing Needs

This section of the Housing Chapter is intended to identify the alternatives to be considered in order to meet current housing shortfalls and future needs in the Town of Bradford. The housing issues and alternatives discussed in this section were identified based upon a variety of factors, including:

- Responses to the Town of Bradford *Smart Growth Community Survey*
- Input from landowners, business owners, elected and appointed officials, and other stakeholders during the Values, SWOT, and Vision Exercises held during the kick-off Meeting.
- A thorough review of demographic data from the 1990 and 2000 US Censuses.
- Recognition of the changing needs and desires of the *baby boom* generation.
- National, regional, and state trends related to the economy, environment, and changing lifestyles resulting in increased demand for alternatives to large, single-family homes.

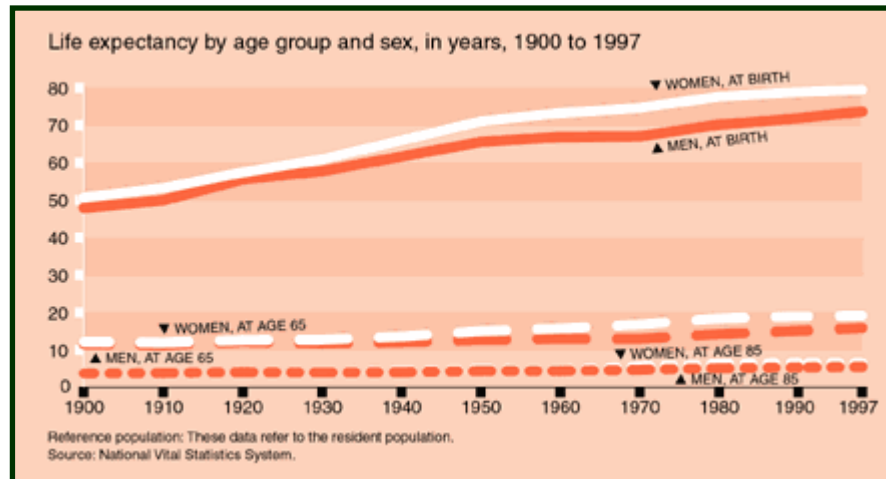
### SENIOR HOUSING

Clearly defining the need for future senior housing in a community is not a simple task. This is largely due to the complexity of the marketplace. The majority of seniors in Wisconsin, in all age groups, live in their own homes or in mixed-family congregate housing (i.e. apartments with residents of all age ranges). The ability of a resident to remain at home is enhanced by organizations and services catering to people of retirement age. Examples of these services include: 'meals on wheels' programs, parish nursing programs, and home healthcare, among others. In addition, building designs for life (i.e. wider doorframes to accommodate future wheelchair access, first floor bedroom, etc.) can extend the ability of a resident to live independently in their own home. However, some seniors may not be able (or desire) to live in a private home and will seek alternative housing options.

As *Chapter 3: Community Profile* showed, the number of Town residents aged 65 and older declined between 1990 and 2000. This counters state and national trends where seniors are growing in numbers as a percentage of the total population. In fact, octogenarians (people age 80 older) are the fastest growing demographic group in the nation.

As the average life expectancy for Americans increases (77.8 years in 2004, 74.1 for white males, 79.8 for white females), a greater percentage of the Town's residents will fall into the 65

and over age category than at any time in its history (see box on following page for average American life expectancy by gender, 1900-1997). As a result, it is anticipated that the number of seniors living in the Town will increase noticeable during the tenure of this plan.



Source: US Department of Health and Human Services, 1997.

### SENIOR HOUSING OPTIONS<sup>1</sup>

In recent years, a variety of alternative housing options for seniors have become available. Although no one of these can be considered the preferred housing alternative, a combination of various housing types will provide a way in which Bradford may address the challenges of adequate and desirable housing for seniors. This is important in that it offers ways in which an aging population can remain within the community during their retirement years.

A variety of senior-oriented housing options exist to meet the needs of an aging population<sup>2</sup>. They include:

- Age Restricted Retirement Communities. One type of housing for seniors that is growing in popularity is the age-restricted, active adult development. Active adult developments provide a housing atmosphere with the amenities including golf courses and fitness centers that vibrant seniors desire. Aging residents can benefit from a relaxed environment with similarly-aged neighbors while avoiding the conventional maintenance and upkeep requirements that come with home ownership.

The benefits of these developments include quality housing for those that do not require assisted living and nursing care. Communities benefit from attracting active adult developments because they reduce the impact on the transportation network and

<sup>1</sup> Much of the text in this section was excerpted from the *Seniorresource.com* website, 2006.

<sup>2</sup> SOURCE: American Planning Association Magazine: December 2006.



schools while increasing tax revenue. Some methods used to encourage the construction of active adult developments include creating senior housing districts in the zoning ordinance, planned unit development sites (PUDs), or creating overlay districts. In some instances communities will also provide density bonuses to attract developers.

- Seniors Only Apartments. Some older seniors may choose to sell their homes and move into senior apartments. This frees equity that can then be used to supplement income through interest or dividends earned through investment of capital. The move also frees seniors from home maintenance and grounds-keeper chores. For others, living in a large senior complex affords a greater sense of security than living in a private home.
- Modular Home Communities. Modular home communities have both full-time residents and those that reside only part of the year. The lots and mobile units may be leased to, or owned by, the residents.
- Elder Cottage Housing Opportunities (ECHO). Elder Cottage Housing Opportunities, which may include accessory units, and granny flats, refer to housing options wherein seniors occupy a second living unit, or apartment with a separate entrance, on a single-family lot with another family. Generally, they are permitted by the municipality to foster affordable housing or aid families with elderly parents unable to live completely alone. The owner of the home or the renting party may be a senior.
- Shared Housing. Under this alternative, seniors share their home with another senior. Professional organizations which specialize in these arrangements match the two parties based on needs. Most of the organizations that provide these services are non-profit and supported from sources other than those seeking help.
- Continuing Care Retirement Communities (CCRCs). Continuing Care Retirement Communities are designed to provide active seniors an independent lifestyle and a private home from which to enjoy it, regardless of future medical needs. They may require buy-in or an up-front annuity purchase followed by monthly payments covering services, amenities, and necessary medical care. They provide the availability of multiple layers of care, without the uncertainty of wondering where you will live.
- Congregate Housing. Congregate communities offer independent living in private separate, apartments and the opportunity to share activities of daily living with other residents. They may offer rental or ownership options.
- Assisted Living. Assisted Living (or Residential Care for the Elderly) offers help with non-medical aspects of daily activities in an atmosphere of separate, private living units. It is similar to Congregate Care albeit for residents less able to function independently in all aspects of their daily life. Licensing is usually required for Assisted Living facilities.
- Board and Care / Residential Care. Board and Care, sometimes referred to as Residential Care, is usually offered in converted homes. It provides a home-like setting with supervision for 4-10 senior residents.

- Skilled Nursing Facilities (Nursing Homes). Skilled Nursing Facilities may be freestanding or part of a senior community and may offer congregate or assisted living options. It may specialize in either short-term acute care or long-term care.

It is important to understand that the senior housing options identified on the previous are not to be considered as recommendations of the Town of Bradford Comprehensive Plan. They are listed solely to provide a description of the full variety of senior housing options that may be considered at some point in the future.

The Town of Bradford does not have any senior living facilities. The village of Clinton has two large facilities for rehabilitation and long term care. These two facilities are Alden-Meadow Park and Encore Senior Living. The city of Janesville also has a number of large, well-maintained, affordable senior facilities. A few of these facilities include Cedar Crest Retirement Living, Huntington Place Assisted Living, St. Elizabeth's Nursing Home, Riverside Terrace Senior Living, and Rock Haven Senior Living for low income patients. Riverside Terrace Senior Living, Encore Senior Villa, Sun Valley-East, West, North and Terrace, Rock Bay Harbor Apartments and Premier Care Beloit Clinic are in Beloit. Some facilities in Delavan are Stone Village, Stone Ridge Manor and Vintage on the Ponds.

All of the above mentioned senior facilities are located within a 20-mile radius of the Town of Bradford. Because of the fast availability of senior living centers in the area, we see no need in building any in the Town of Bradford. The lack of sewer and water utilities hinders the development of those facilities.

### OPTIONS FOR AFFORDABLE HOUSING

As stated earlier in this chapter, HUD defines housing affordability based upon the median household income of current residents compared with the median value of available owner-occupied and rental housing in a community. HUD criteria have determined that housing is *affordable* when the annual cost of housing does not exceed 30% of the annual income of residents. Following the 2000 Census, 5% of home owners and 11.4% of renters exceeded the 30% threshold (see Table 18 on page 4-6). These figures in combination with owner-occupied and rental vacancy rates suggest that there may be a deficit of affordable housing in the community during the next twenty years.

### MANUFACTURED HOUSING

One method to promote more affordable housing is to encourage quality manufactured housing. Not to be confused with mobile homes, manufactured housing has grown in popularity in recent years (see at right on following page). Manufactured housing is considered a viable affordable housing choice only if units are similar in size, appearance, and quality to area stick-built (or site-built) housing. Like stick-built structures, manufactured housing units must conform to local building and zoning restrictions. Once placed on the property, they should appear indistinguishable from the majority of site built housing located within one-half mile of the manufactured home (standard guidelines recommend that manufactured housing share an appearance with at least 70% of surrounding stick-built units). Other requirements may include an attached garage and a basement or crawl space similar to site-built housing.

Manufactured housing is typically more affordable than site built housing since homes are built in a factory, in sections, and then assembled onsite. This tends to eliminate costs associated with weather delays (among other factors), thus improving efficiency and resulting in significant cost savings.

### LOW INCOME HOUSING TAX CREDITS

The Low-Income Housing Tax Credit (LIHTC) program is run by the IRS and allows companies to invest in low-income housing while receiving 10 years of tax credits. This important program works with state housing finance agencies to administer the program on a state level. Housing credit units are privately owned by developers and are run at a profit.

### Housing Issues and Concerns

Significant amounts of new residential development will, if unguided, change the character of Bradford. Concern about increased growth and its impact on the rural character of the Town was an important motivation for developing this plan. The following options may be considered as a strategy to maintain the community's rural character:

- Retain farmland and open/undeveloped lands (this topic is discussed more in *Chapter 7: Agricultural, Natural & Cultural Resources*).
- Consider the development of a subdivision ordinance, zoning ordinance, and other local management tools to manage new residential development.
- Encourage or require conservation design for all new subdivision development (please refer to page 4-12 and *Chapter 10: Future Land Use* for descriptions of conservation design and conservation subdivisions).
- Locate homes in the most appropriate place within a new parcel.

The Town of Bradford has set aside a number of acres for housing development. Most of the land set aside for houses is located either around Turtle Creek or already established in Avalon, Emerald Grove and Wyman-Rye. Avalon consists of mostly private homes with a few small businesses and a post office. Emerald Grove has a few small businesses, a church and a few homes. The homes that are being built a now are owner occupied. No new rental units have been constructed in the recent past. Because there is a limited amount of land that will be allowed for development, growth will be closely monitored.



Examples of quality manufactured housing with attached garages, appropriate roof pitch, front porches, and located on a foundation, crawl space or basement. Source: <http://www.championhomes.net/search/home.asp>

**CONSERVATION SUBDIVISION DESIGNS<sup>3</sup>**

During the SWOT and Vision exercises, residents expressed a desire to preserve the unique landscape that makes Bradford a special place to live. They do not want to see important natural features lost in order to make way for new residential and commercial development, but recognize that additional homes will be needed to meet the needs of a growing population. One method that may allow the Town to meet these seemingly conflicting needs – protecting the natural environment while allowing for additional residential development – is through the use of *conservation design* for subdivisions. Conservation subdivisions provide developers with a marketable alternative to conventional subdivision design. They allow for profitable and desirable development while simultaneously preserving the important natural and cultural features present on a given piece of property (woodland, farmland, historic structures, etc).

In a conservation subdivision, homes are clustered together on smaller lots so that the remainder of the parcel can be permanently preserved as open space or agricultural land. Typically, 40% or more of the site is preserved through a conservation easement or similar method. The protection and maintenance of the preserved open space is managed through the easement by a home owners association, land trust, conservancy, or the local government (among other options). Trails, community gardens, and other amenities are often included in the design of conservation subdivisions.

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 benefits associated with conservation subdivisions make these types of development more desirable for landowners and developers alike, and include:

Social/Recreational

- Provision of amenities including trails, sports fields, and even tennis courts and swimming pools in some instances.

*How is a Conservation Subdivision Created?*

1. Develop a Yield Plan. This plan essentially shows how many homes could be developed if a traditional subdivision layout were used.
2. Identify Primary and Secondary Conservation Areas. Primary areas include those areas typically protected by code or ordinance such as wetlands, floodplains, steep slopes, and stormwater management areas. Secondary conservation areas include other areas of local importance typically not protected by code or ordinance: farmland, woodlands, barns and silos, scenic views, etc.
3. Locate the Home Sites.
4. Locate Roads, Sidewalks and Trails.
5. Draw the Lot Lines.

<sup>3</sup> Additional information related to Conservation Subdivisions can be found in Chapter 7: Agricultural, Natural, and Cultural Resources, and Chapter 10: Future Land Use.

### Economic

- Reduced engineering and infrastructure costs. Conservation subdivisions can reduce the length of streets, sewer/water lines, and other utilities by 50-75%. The costs of these initial site improvements can add up to fully one-half of the cost of the subdivision.
- Higher resale values due to amenities (trails, play fields), open space, and security in the fact that no new homes will be built in their backyard.
- Open space provided by the subdivision means the local government may not have to construct or maintain additional parks in the area.

### Environmental/Hydrological

- Preservation of natural lands, wetlands, habitat, and environmental corridors.
- Provides superior stormwater management as drainage swales and low-lying areas are left intact.
- Preservation of aquifer recharge areas provides for better water quality.

The illustration on the following page demonstrates the differences between conventional subdivisions and conservation-design subdivisions.

In the typical conservation subdivision, the landowner or developer agrees to preserve the undeveloped area as common open space. The open space is protected through a *conservation easement*. This is a permanent restriction against further development on a portion of a parcel. During the design stages, individual lot sizes are reduced and the surrounding land is held in common ownership, usually maintained by a homeowners association (although a variety of other options are available). See *Chapter 7: Agricultural, Natural, and Cultural Resources* and *Chapter 10: Future Land Use* for Additional information on conservation subdivisions.

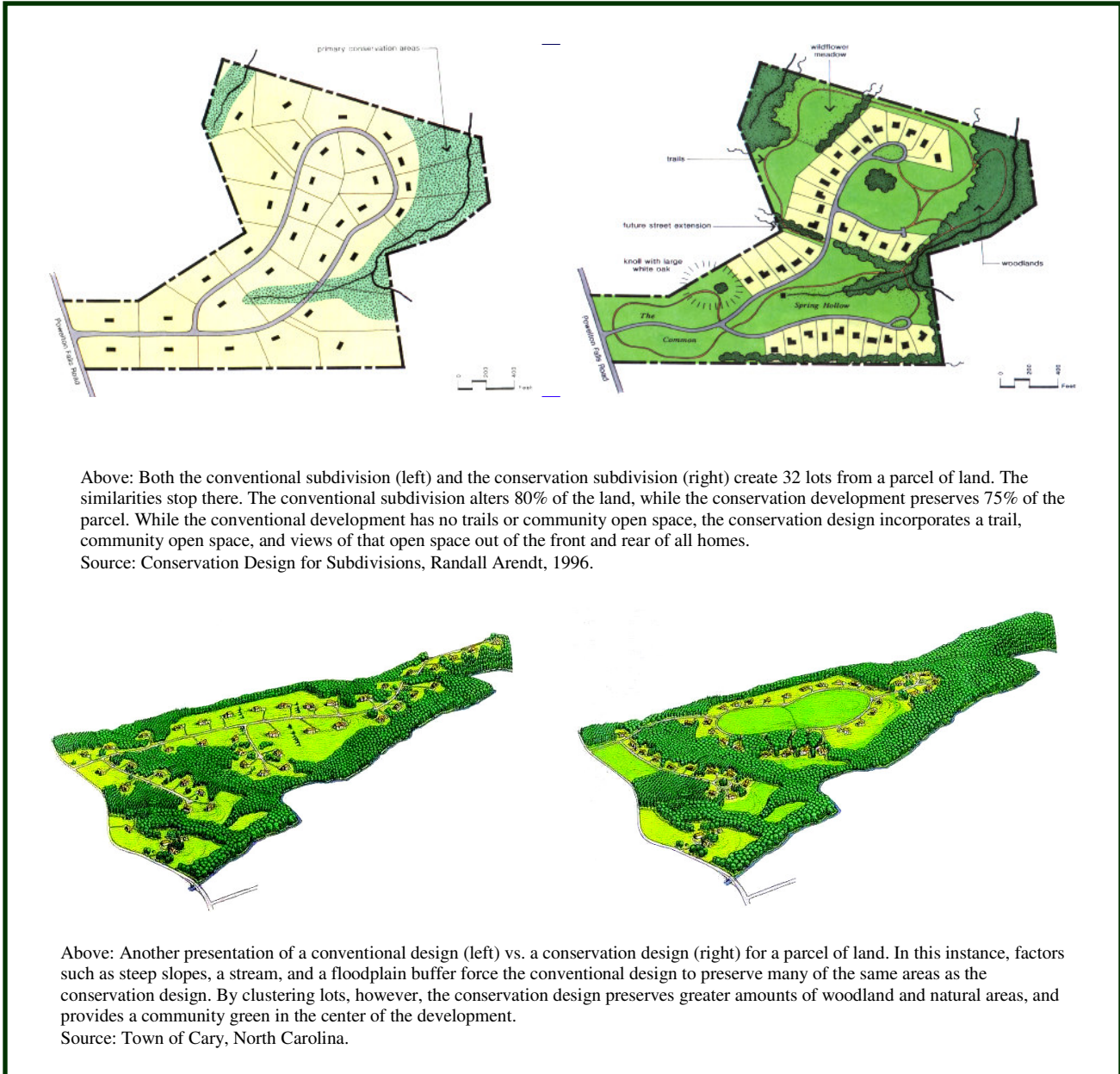
The overall density of development remains the same (i.e. there are the same number of homes in a conservation development as in a traditional development), unless the developer has been awarded a density bonus (or more information on *density bonuses*, please refer to *Chapter 10: Future Land Use*). This is often the result of the community rewarding the developer for preserving more than the minimum required open space. By doing so, the community may choose to allow the developer to sell a few extra lots out of the property.

### *What is a Conservation Easement?*

A conservation easement is a **voluntary legal agreement** between a landowner and a land trust or government agency that limits present and future development of a parcel.

Under a conservation easement, the **landowner retains ownership** of the land (within the terms of the easement – i.e. only for farmland or natural space, not for development) and the land trust takes the responsibility for protecting the land's conservation values.

Donated conservation easements that meet federal tax code requirements can provide **significant tax advantages** to landowners because their land will be taxed as undevelopable land, which is a much lower rate than developable land. Qualified easements may also generate charitable contribution deductions for income and transfer tax purposes.



In some situations, however, it may not be feasible to reduce the lot size to develop a conservation subdivision. In these situations, lot lines can be extended so that there is no common open space, but rather private open space. Areas beyond the home sites can then be deed-restricted against further development, keeping the property open without creating a “common” open space. These developments do not benefit from a trail network or common playfields but do achieve the goal of preserving large areas of open space.

### **SUSTAINABLE DEVELOPMENT & GREEN BUILDING DESIGN<sup>4</sup>**

Another way for communities to become more environmentally sound while simultaneously becoming more energy efficient and differentiating themselves from surrounding communities is to work to implement sustainable development practices and green building design. There are several different avenues that municipalities can take that will increase their sustainability, or ability to maintain services and grow with minimal long-term impact on the environment and resident health. These avenues can take place on an individual or community level and include:

- Construction. Using renewable building materials as much as possible (including lumber certified by the Forest Stewardship Council), diverting construction waste from landfills for recycling and/or reuse, recycling furniture and appliances, buying locally manufactured products, controlling construction site runoff, and maintaining healthy air quality during construction.
- Energy. Purchase renewable energy from utilities such as through the Nature Wise Program with Wisconsin Public Service Corporation, install fluorescent fixtures and light sensitive switches, purchase Energy Star products, insulate buildings properly, maintain a slightly warmer temperature in the summer and slightly cooler temperature in the winter.
- Transportation. Car pool, utilize public and alternative transit when possible, consolidate trips, drive a fuel-efficient vehicle, have tires properly inflated and vehicles properly maintained.
- Stormwater / water quality. Preserve wetlands, do not build in the floodplain, preserve drainage swales and low-lying areas as well as aquifer recharge zones, minimize application of chemicals to lawns and crops, minimize impervious surface area and runoff (possibly install pervious pavements), install biofiltration buffer strips in large parking lots, and include rain gardens as a requirement for all new development.
- Parks and natural areas. Preserve open space and natural areas.
- Purchasing. Buy environmentally friendly products. These include cleaners, paints, furniture, carpeting etc. that have been certified by organizations such as Green Seal, Green Guard Environmental Institute etc. or received the Energy Star rating.

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<sup>4</sup> SOURCE: <http://www.usgbc.org/>

- Implementation. Research opportunities for the community and municipal government to implement sustainable initiatives.

During construction and renovation projects, architects and builders have an opportunity to increase the efficiency of the building and minimize its impact on the environment. In the U.S., buildings account for roughly 33% of total energy usage, about 66% of our electricity, and over 12% of water consumption, not to mention the fact that they transform the land from open and natural area to impervious surface.

LEED, or Leadership in Energy and Environmental Design, is a mechanism for the evaluation and certification of buildings that strive to maximize the efficiency of the building while minimizing its impact on the environment. These designs also work to make the building healthier for its inhabitants than regular standards call for. The LEED “green building” rating system allots points for achieving goals as set out by LEED. The program is voluntary, market-driven, and based on accepted energy and environmental principles that strike a balance between established practices and emerging concepts. Buildings become certified once they earn 21 points but earn higher ratings as they increase their total.

By undertaking sustainability initiatives and instituting green building design when possible, Bradford would lessen its impact on the environment and become a more energy efficient community. The Town would be recognized for a commitment to environmental issues, receive positive publicity, and potentially qualify for a growing array of state and local government funding and program initiatives.

To minimize the disturbance to the natural environment when new development occurs:

- Roads should be as short as possible and constructed to follow contours and the lay of the land.
- Large, structurally-sound trees should be left in tact (roads should be outside of the drip line).
- Disturbance for the construction of roads and other improvements should be kept at a minimum.
- Disturbance on individual lots (i.e. lawn area) should be limited.
- Drainage swales should be left intact.

### **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, seniors, and people with special needs.



### **FEDERAL PROGRAMS AND REVENUE SOURCES**

- US Department of Housing and Urban Development (HUD). 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 would qualify for some available funds. Specifically, HUD provides money to non-entitlement (i.e. 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, are responsible for the distribution of these federal funds. It awards the funds through a competitive proposal process.
- United States Department of Agriculture-Rural Development (USDA-RD). 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. These funds may prove helpful in the development of a senior housing facility.

### **STATE PROGRAMS AND REVENUE SOURCES**

- Wisconsin Department of Administration – Division of Housing and Intergovernmental Relations (DHIR). 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 construct houses or by providing various types of financial assistance to homebuyers or renters through grants to local governments or non-profit agencies.
- Wisconsin Housing and Economic Development Authority (WHEDA). 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 multi-family housing as well. Specific programs evolve and change with the needs of the housing market.

### **Coordination with Other Comprehensive Plan Chapters**

Housing is the primary developed land use in the Town of Bradford. As such, it directly affects most other chapters of this comprehensive plan. The goals and policies set forth in this Housing Chapter will affect these chapters and vice versa. Therefore, it is important that the chapters are consistent and support one another.

## **LAND USE**

Land use dictates 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.

## **UTILITIES & COMMUNITY FACILITIES**

Recommended improvements such as roads, parks, trails, and schools all must 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(s) as closely as possible and plan for future improvements in a Capital Improvements Plan and Budget as recommended in *Chapter 6: Utilities and Community Facilities*. This approach will greatly enhance the efficiency of capital improvements and services.

## **TRANSPORTATION**

The location of housing affects commuting patterns and transportation costs. The location of housing influences which roads people drive or whether they need to drive at all. These factors were carefully considered in *Chapter 5: Transportation* 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 (pages 4-6 and 4-7). 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 collection 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 *Chapter 7: Agricultural, Natural and Cultural Resources*. 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.

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

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