
Introduction

Housing is more than a basic human necessity providing shelter from the elements. It is a prominent feature of the built environment and a driver of transportation patterns; a consumptive good and an investment for building financial security; a determinant of social interaction and achievement; and a symbol of familial connections and personal history. It varies for different individuals depending on age, income, marital and family status, and geographic location, among other variables.



Courtesy Village of Hobart

A supply of high quality, well-designed housing is vital to a healthy and prosperous community. The styles, sizes, and types of available housing options create community character and establish a connection between residents and their neighborhoods. In most instances, second-ring suburban communities like Hobart possess a high percentage of single-family homes. This imbalance will become of greater importance as the population ages and diversifies, since seniors, young families, and singles may prefer alternatives to large, single-family homes.

In the process of developing the Village of Hobart 2035 Comprehensive Plan, the quantity and quality of existing housing stock was reviewed and goals, objectives, and policies were developed to ensure that the Village is prepared to address its housing needs during the coming decades.

Comprehensive Planning Law

Wisconsin's Comprehensive Planning Law (Section 66.1001(2)(b), Wis. Stats.) requires that the housing element of a comprehensive plan contain all of the following:

- A compilation of objectives, policies, goals, and programs to provide an adequate housing supply that meets existing and forecasted housing demand.
- An assessment of the age, structural value, and occupancy characteristics of the housing stock.

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- Specific policies and programs that promote the development of housing for residents and provide a range of housing choices that meet the needs of persons of all income levels and age groups and those with special needs.
 - Policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing.
 - Policies and programs to maintain or rehabilitate the existing housing stock.

Beyond the requirements identified above, the planning law recommends that all communities preparing a comprehensive plan address fourteen planning goals when preparing a comprehensive plan. Those related to housing include:

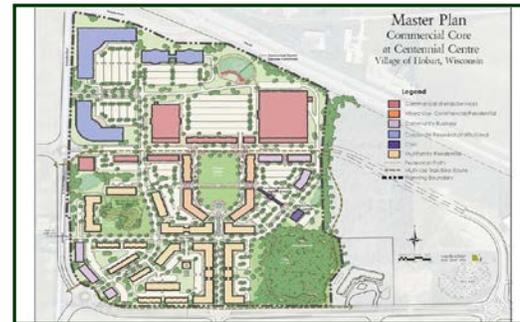
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- Provide adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential uses.
 - Encourage neighborhoods that incorporate a variety of housing types.
 - Promote the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

Housing Vision

Through policies, programs, and residential development procedures, the Village of Hobart will ensure a diverse and well-maintained housing stock and provide an array of residential living options to meet the needs of current and future generations.

Current Housing Supply

Although single-family detached homes comprise the bulk of Hobart’s housing supply (89.3% as of 2012), an increasing variety of residential alternatives are becoming available in the community. In 2009, the Village approved the plan for *Centennial Centre at Hobart*, the community’s first downtown central business district (see image at right). In addition to retail, institutional, and civic uses, the development outside of the commercial core will include mixed-use residential, owner-occupied units, senior living options, and more than a dozen multi-family housing structures.



Courtesy Centennial Centre at Hobart

The Village recognizes that single-family homes may not fit everyone’s needs. Some residents will be unable to afford home ownership. Others may not want the maintenance responsibilities necessary to keep up a house and yard. Still others may simply prefer living in an alternative style of housing. During the next two decades senior housing developments, condominiums, townhouses, secondary suites, and quality rental units will become increasingly desirable housing options in the community. *Table 2.1* presents a comparison of Hobart’s housing supply in 2000 and 2012.

Table 2.1: Comparison of Owner-Occupied Housing Supply in the Village of Hobart, 2000-2012						
Category	2000		2012		Change 2000-2012	
	Number	Percent	Number	Percent	Number	Percent
Total Units	1,758	100%	2,436	100%	678	38.6%
Occupied units	1,717	97.7%	2,296	94.3%	579	33.7%
Vacant units	41	2.3%	140	5.7%	99	241.5%
1-unit, detached	1,616	93.5%	2,176	89.3%	560	34.7%
1-unit, attached	39	2.3%	27	1.1%	(12)	(30.8%)
2 units	13	0.8%	69	2.8%	56	430.8%
3 to 4 units	3	0.2%	--	--	(3)	(100%)
5 to 9 units	23	1.3%	126	5.2%	103	447.8%
10 to 19 units	6	0.3%	12	0.5%	6	100%
20 or more units	--	--	--	--	--	--
Mobile Home	29	1.7%	26	1.1%	(3)	(10.3%)
Boat, RV, van, etc.	--	--	--	--	--	--

Source: US Census Bureau, Census 2000; US Census Bureau-American Community Survey, 2012.

Rental Units

Historically, the Village of Hobart was a rural agricultural community with relatively few rental units. Between 2000 and 2012, however, the number of housing units classified as rentals increased by 47%, from 169 to 249. Additional rentals have been added since 2012, with the bulk of those constructed within the *Centennial Centre at Hobart* development along Highway 29. Increases in the demand for rental housing are common during and following a recession. More people want to live in the community while fewer may be able to afford a home purchase. Compounded with an aging population that may prefer a smaller rental unit to a large single-family home, it is likely that the demand for rental units in Hobart will continue to grow during the next two decades.

Occupancy

For a housing market to operate efficiently it must possess an adequate supply of available housing units for sale or rent. The supply 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 the US Department of Housing and Urban Development (HUD), an overall available vacancy rate of 6.5% (1.5% for owner-occupied; 5.0% for the renter-occupied) is required to allow for adequate housing choice among consumers. Low vacancy rates indicate a shortage of available housing. High rates demonstrate an adequate supply, increased competition, and potentially lower housing prices and values.

Vacancy rates vary from one community to the next. The rate in Wisconsin as of the 2012 American Community Survey was 5.5% for rentals and 1.9% for owner occupants. Within Brown County, the rates were 5.8 and 1.0, respectively. In 2012, the vacancy rate in Hobart was 0.0% for rentals and 1.8% for owner-occupied units. This indicates an adequate supply of available homes for purchase and a demand for additional rental units.

Age and Quality of Housing Stock

A good indicator of the quality of available housing in a community is the age of its housing stock. *Table 2.2* lists the number of units and the corresponding percent of total housing stock by year built. Nearly 85% of existing units in Hobart have been constructed since 1970 when modern building codes began to regulate new home construction. Less than 5% of the Village’s housing stock predates World War II and the post-war improvements in building construction. While age alone does not indicate poor condition, it is assumed that older structures will require more frequent and expensive maintenance.

Table 2.2: Age of Housing Stock in the Village of Hobart, 2012

Year Structure Built	Number of Units	Percent of Total Units
2010 or later	124	5.1%
2000 to 2009	600	24.6%
1990 to 1999	534	21.9%
1980 to 1989	459	18.8%
1970 to 1979	342	14.0%
1960 to 1969	136	5.6%
1950 to 1959	143	5.9%
1940 to 1949	12	0.5%
1939 or earlier	86	3.5%
Total	2,436	100%

Source: US Census Bureau-American Community Survey, 2012.

Cost of Housing

Table 2.3 provides a comparison of median home values in the Village of Hobart with those of nearby communities, Brown County, and the State of Wisconsin in 2000 and 2012. The median value of an owner-occupied home in Hobart following the 2012 American Community Survey (ACS) was \$228,800, an increase of nearly 30% from 2000.

Table 2.3: Comparison of Median Value of Owner-Occupied Homes in the Village of Hobart and Select Municipalities, 2000-2012

Municipality	2000	2012	Change, 2000-2012	
			Number	Percent
V. Hobart	\$177,700	\$228,800	\$51,100	28.8%
T. Ledgeview	\$185,900	\$248,200	\$62,300	33.5%
V. Ashwaubenon	\$121,300	\$154,300	\$33,000	27.2%
V. Bellevue	\$142,100	\$173,100	\$31,000	21.8%
V. Howard	\$127,100	\$176,500	\$49,400	38.9%
V. Suamico	\$157,800	\$209,600	\$51,800	32.8%
C. De Pere	\$122,100	\$168,700	\$46,600	38.2%
C. Green Bay	\$96,400	\$128,900	\$34,300	35.6%
Brown County	\$116,100	\$158,700	\$42,600	36.7%
Wisconsin	\$112,200	\$167,100	\$54,900	48.9%

Source: US Census Bureau, Census 2000; US Census Bureau-American Community Survey, 2012.

Two primary triggers explain the increase: the number of new single-family homes constructed in the community during the past decade and an overheated housing market in the state. Were it not for the collapse of the housing bubble in 2007 it is likely that the median value of owner-occupied homes would

have been even higher. Between 2003 and 2007, during the height of the bubble, the average sale price for a single-family home in Hobart comfortably exceeded \$300,000 (see *Table 2.4*). By 2014 that number had fallen to \$219,194.

Wisconsin’s housing market outperformed the Midwest region and nation during the Great Recession. It is possible that declining home prices, historically low interest rates, and federal tax incentives for new homebuyers partially explain the significant increase in home sales beginning in 2012.

In both 2000 and 2012, seventy percent of owner-occupied housing units in Hobart were valued between \$100,000 and \$300,000 (see *Table 2.5*). However, the total number of homes with a value of between \$100,000 and \$150,000 declined by 10.3% while the number of homes valued at more than \$150,000 increased by 103%. This is in comparison to an increase in total housing units of 51.0%. In 2000 there were no single-family homes valued in excess of \$1,000,000. By 2012 there were 70.

Table 2.4: Number and Average Annual Sale Price of Single Family Homes Sold in Hobart, 2003-2014.

Year	Number	Average Sale Price
2003	89	\$332,540
2004	86	\$281,394
2005	69	\$331,434
2006	64	\$330,771
2007	77	\$302,798
2008	81	\$299,381
2009	69	\$237,232
2010	82	\$249,268
2011	97	\$233,836
2012	157	\$225,801
2013	160	\$219,801
2014*	153	\$219,194

* Note – Data for 2014 is through the month of November.
Source: Brown County Planning and Land Services Department, 2014.

Table 2.5: Comparison of Owner-Occupied Housing Units by Value in the Village of Hobart, 2000-2012

Value	2000		2012		Change, 2000-2012	
	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	19	1.4%	48	2.4%	29	152.6%
\$50,000 to \$99,999	198	14.7%	45	2.2%	(153)	(77.3%)
\$100,000 to \$149,999	310	23.0%	278	13.6%	(32)	(10.3%)
\$150,000 to \$199,999	314	23.3%	561	27.5%	247	78.7%
\$200,000 to \$299,999	330	24.4%	573	28.1%	243	73.6%
\$300,000 to \$499,999	164	12.1%	284	13.9%	120	73.2%
\$500,000 to \$999,999	15	1.1%	179	8.8%	164	109.3%
\$1,000,000 or more	--	--	70	3.4%	70	--

Source: US Census Bureau, Census 2000; US Census Bureau-American Community Survey, 2012.

Following the 2012 ACS there were a total of 249 rental units in the Village, an increase of 126% from 2000. *Table 2.6* presents a comparison of rental units by value for the years 2000 and 2012. The total number of rentals available in the community had increased by 74% during that period. The majority of units (76.8%) available in 2012 had a monthly rental cost of between \$300 and \$749, with thirty-four renting for \$1,000 or more. Although nearly half of Hobart’s

rental units were available for less than five hundred dollars per month, mostly comprised of Tribal housing, the rental market in Hobart is shifting towards the premium.

Table 2.6: Comparison of Rental Housing Units by Value in the Village of Hobart, 2000-2012

Monthly Rent (excluding utilities)	2000		2012		Change, 2000-2012	
	Number	Percent	Number	Percent	Number	Percent
Less than \$200	6	4.1%	--	--	(6)	(100%)
\$200 to \$299	18	12.2%	24	9.6%	6	33.3%
\$300 to \$499	56	37.8%	95	38.2%	39	69.6%
\$500 to \$749	30	20.3%	96	38.6%	66	220.0%
\$750 to \$999	24	16.2%	--	--	(24)	(100%)
\$1,000 to \$1,499	6	4.1%	34	13.7%	28	466.7%
\$1,500 or more	--	--	--	--	--	--
No cash rent paid	8	5.4%	9	3.6%	1	12.5%
Median rent	\$417.00		\$554.00		\$137.00	32.9%

Source: US Census Bureau, Census 2000; US Census Bureau-American Community Survey, 2012.

Housing Affordability

Income is the primary factor, not price and availability, that determines housing affordability. Understanding housing affordability in Hobart requires answering the question, “Does the cost of housing in the community match the ability of residents to pay for it?” The most commonly used affordability calculator was developed by the US Department of Housing and Urban Development (HUD). The HUD method compares current income to existing housing costs.

Affordability

Beyond income and mortgage/rent costs, housing affordability also requires access to employment opportunities that provide a livable wage and a multi-modal transportation system that offers access to jobs, schools, healthcare, and other services. These issues are further discussed in *Chapter 3: Transportation*, *Chapter 4: Utilities & Community Facilities*, and *Chapter 6: Economic Development*.

Under HUD guidelines, housing is considered affordable when it costs no more than 30% of total household income, on a monthly and annual basis. Residents should be able to live in safe and decent housing for less than one-third of their household income. Families who pay more than 30 percent of their income for housing are considered cost burdened and may have difficulty affording necessities such as food, clothing, transportation and medical care.¹

As of 2012, 391 owner-occupied households in the Village spent thirty-percent or more of monthly income on housing. For renter-occupied households that

¹ Excerpted from *Affordable Housing*, US Department of Housing and Urban Development website, 2015.

number was 101 (see *Table 2.7*). One out of four households in Hobart are spending more for monthly housing costs than what is deemed safe by HUD, compared to one out of five in 2000. In Brown County as a whole, 28.3% of homeowners spent 30% or more of income on mortgage payments while 13.8% of renters exceeded HUD’s recommended housing affordability threshold.

Housing Plan

The remainder of the chapter focuses on the categories of housing and forms of residential development that will allow the Village to meet its future needs. The pages that follow include a broad discussion of housing issues in the community, descriptions of various residential living alternatives, policy options to achieve housing goals, and a list of programs that can aid in achieving those goals.

Table 2.7: Percentage of Monthly Income Allocated to Housing in the Village of Hobart, 2012

Owner-Occupied Housing, with Mortgage		
Percent of Income	Number of Households	Percent of Households
Less than 20%	884	57.7%
20% to 24.9%	102	6.7%
25% to 29.9%	156	10.2%
30% to 34.9%	68	4.4%
35% or more	323	21.1%
Not computed	12	0.7%
Total	1,533	100%
Renter-occupied Housing		
Percent of Income	Number of Households	Percent of Households
Less than 15%	25	10.0%
15% to 19.9%	15	6.0%
20% to 24.9%	68	27.3%
25% to 29.9%	40	16.1%
30% to 34.9%	30	12.0%
35% or more	71	28.5%
Not computed	9	3.6%
Total	249	100%

Source: US Census Bureau-American Community Survey, 2012.

Housing Issues and Options

The Village of Hobart has been one of the fastest growing communities in Wisconsin during the past half-decade. There were 2,275 households living in 2,436 housing units in Hobart in 2010. By 2035, a projected 4,444 households will require more than two thousand additional units beyond current supply. The nature of households will change as well. The average household size in Wisconsin has been declining for more than fifty years, from more than four persons per household in 1960 to 2.55 in 2010. Some percentage of Hobart’s future population will seek the same types of housing preferred by current residents. However, many will seek alternatives to large, single-family homes on large residential lots, or conventional rental units.

The keys to achieving Hobart’s short- and long-term housing goals are diversity and flexibility. Diversity regarding the variety, cost, location, and style of available housing alternatives and flexibility in the manner in which future residential development occurs. A range of choices will allow a young family to

rent, purchase a starter home, move into a larger home as the family grows, move to a smaller home when the parents retire, and move to an assisted living facility when the needs arises. Ideally, each of these transitions will occur within the Village of Hobart.

Flexibility in Land Use Regulations

While local ordinances can achieve important development and planning goals, they may also prevent (or inhibit) the private sector from creating affordable housing and alternatives targeting singles, young families, and seniors. The removal of certain zoning and regulatory barriers may eliminate the need for developers to procure variances and waivers through a lengthy (and costly in pre-development terms) planning process in order to create housing alternatives. Such regulatory barriers may include: larger than necessary minimum lot size, setback, and single-family square footage requirements; expansive parking requirements; and, prohibitions on accessory dwelling units, among others.²

Large vs. Small Lots

Like many fast growing suburban communities, residential development in the Village has occurred on relatively large lots. The minimum lot size in Hobart's R-2 and R-3 (unsewered) residential zoning districts is 2.5 acres, roughly the equivalent of two and a half football fields. These requirements have typically resulted from a desire to maintain "rural character" by prohibiting smaller lot sizes that are viewed as urban. However, large lot development can do more harm than good. Instead of protecting land larger lots may waste it. Although large lot zoning reduces the number of homes that can be built, it also spreads out those homes in such a way that the remaining land is un-useable for farming, forestry, recreational trails, and other desired land uses.

Larger lot sizes may also require improved roads and increased sewer, water, and other services that are more costly per parcel to create and expensive to maintain. With large lot zoning, residential parcels become "too large to mow, but too small to plow," and the greater distance between homes effectively stifles the emergence of any sense of neighborhood.³

² Some of the text in this section was excerpted from *Affordable Housing and Smart Growth: Making the Connection*, Smart Growth Network and National Neighborhood Coalition, 2009.

³ Excerpted from *Rural by Design*, Randall Arendt, Planners Press, 1994.

Smaller lots sizes, even in areas not served by municipal sewer and water, provide an important element in a community's housing stock. They tend to keep housing costs down and may provide for greater efficiencies in the provision of necessary services (postal, garbage collection, school bus pickup, etc.).

If flexibility in housing options is to be a goal of the community, a mixture of lots sizes must be available for residential development. Allowing for a diversity of lot sizes will provide the Village with a pallet of available options to address future housing needs.

Housing for Seniors

As presented in Chapter 1: Issues & Opportunities, Hobart's senior population is projected to increase considerably during the next twenty years. According to the 2011 Profile of Americans by the Administration on Aging, people reaching age 65 had an average life expectancy of an additional 18.8 years. The types of housing desired and required by an aging population differ from that of its younger cohorts. Housing specifically designed for seniors is currently in short supply in the Village.

Clearly defining the need for senior housing in a community is not an easy task. This is largely due to the complexity of the marketplace. A majority of seniors in Wisconsin reside 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 wheelchair access, first floor bedrooms, 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.

In recent years, a variety of alternative housing options for seniors and grants for retrofitting existing homes for disability access have become available. Although no one of these can be considered the preferred alternative, a combination of various housing types may provide a way for Hobart to address the current and future challenges of providing adequate, affordable, and

desirable housing for seniors. Among the various living options that might be appropriate for seniors in the Village are:⁴

- *Age Restricted Retirement Communities (ARRC)*. The ARRC is a desirable alternative for those that do not require assisted living and nursing care. 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. Communities benefit from attracting active adult developments because they reduce the impact on the transportation network and schools while increasing tax revenue. The options available to create ARRCs include establishing senior housing districts in the zoning ordinance, utilizing planned unit developments or overlay districts, and offering density bonuses to willing developers under subdivision regulations.
- *Seniors Only Apartments*. For some seniors, selling their home and moving into an apartment may free equity that can then be used to supplement income, invest, or travel. The move frees seniors from home and yard maintenance. Living in a large senior complex may also afford a greater sense of security than living in a single-family home.
- *Elder Cottage Housing Opportunities (ECHO)*. An ECHO is a housing option wherein seniors occupy a second living unit (often referred to as a secondary suite or granny flat) or an apartment with a separate entrance on a single-family lot with another family member. Generally, they are permitted by a municipality in order to foster affordable housing or aid families with elderly parents who are unable to live completely alone. In most cases the owner of the home or the renting party must be a senior.

Affordable Housing

Although HUD defines affordability on a national scale, the department's criteria do not adequately account for cost of living in the calculations. Clearly, housing in Hobart is, on average, less costly than in Chicago, New York, or San Francisco. Affordability in the Village will be achieved by allowing for a variety of housing types and styles, for sale or rent, at a range of costs.

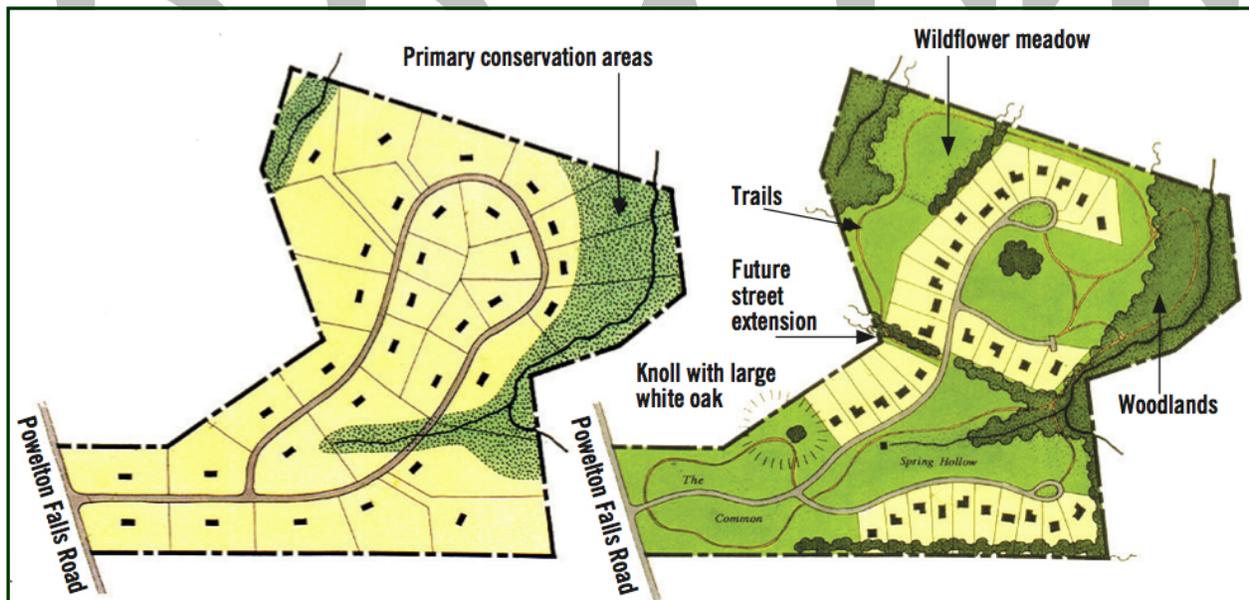
The two land use tools that provide the means by which local government can expand upon the supply of affordable housing are the zoning and subdivision

⁴ Source: *American Planning Association Magazine*, December 2006.

ordinances. Within the zoning ordinance, ‘inclusionary’ requirements can be enacted to ensure that a minimum percentage of housing units within a given district meet affordability requirements. In the subdivision ordinance, density bonuses may be provided to developers who willingly include affordable units during the platting process. The standard of affordability is determined by the mean and median incomes of current and prospective residents within the community.

Conservation Subdivisions

Residents view Hobart as 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. However, the community realizes that additional homes will be necessary to meet the needs of a growing population. One method that may allow the Village to address these seemingly conflicting needs -- protecting the natural environment while allowing for additional residential development -- is through the use of *conservation design* for subdivisions.



The images above compare a conventional subdivision (left) with a conservation subdivision (right). Both developments include 32 residential lots. The conventional subdivision adhered to a 2-acre minimum lot size, while the conservation development had a minimum lot size of one acre. By reducing the size of the lots, the developers were able to provide the same number of parcels while permanently preserving (through a conservation easement) important natural and cultural resources. The open space system in the conservation subdivision is accessible to everyone who lives in the development. Within the conventional development, the entirety of the area is parceled off with just eight lots having direct access to the woods.

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 may be permanently preserved as open space or agricultural land. Typically, 40% or more of the site is protected through a conservation easement or similar method. Open spaces are maintained via a homeowners association or similar mechanism. Trails, community gardens, and other amenities are often included in the design of conservation subdivisions.

Cost of Community Services

Residential development is often viewed as a boon to the local tax base. However, housing requires far more services than commercial, industrial, and agricultural land uses. As a result, a land use strategy focused primarily on residential development may not be an effective, long-term strategy to increase the local tax base.

Hundreds of studies have been completed across the country comparing tax revenue generated by different land uses (i.e., commercial, industrial, single-family residential, multi-family residential, etc.) to the services they require.

These assessments, known as *Cost of Community Services* (COCS) studies, have demonstrated that single-family residential development routinely increases public costs by a larger amount than it increases tax revenue. In contrast, commercial and industrial developments have a more positive balance relative to tax dollars paid and dollars expended on services; and, agricultural lands and open space fare even better.

Cost of Community Services in the Town of Dunn

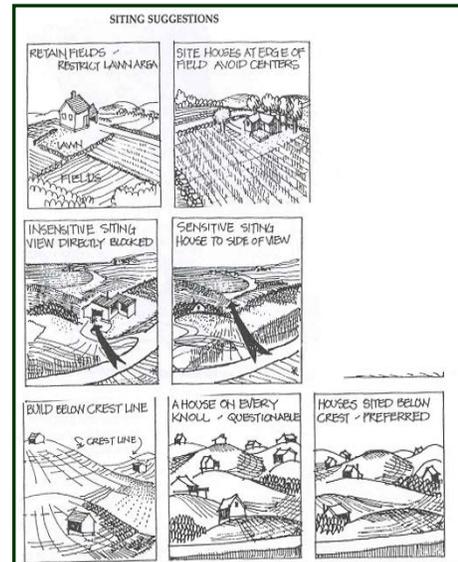
The preeminent example of a COCS study in Wisconsin was completed by the Town of Dunn (Dane County) in 1994. The analysis revealed that \$1.06 was required in local services for each dollar collected in tax revenue. By comparison, the cost of servicing commercial and industrial development was less than one dollar for every dollar received in taxes. The ratio was most favorable for farmland and natural areas, each of which generated a dollar in taxes for every \$0.15 spent in services.

Since 1994 a number of other Wisconsin communities have undertaken COCS analyses. Although the ratios changed somewhat over time, each study found that residential development in rural and suburban communities cost more to service than was gained in tax revenue.

Placement of Structures on Rural Parcels

Where a residence and its accessory structures are placed on a rural lot can have a significant impact on the character of the surrounding area. Properly locating homes on parcels can minimize the impact of new development on the natural environment and its rural setting. The best management practices listed below may provide opportunities to reduce the visual impact of development and maintain a rural, undeveloped character for the Village.

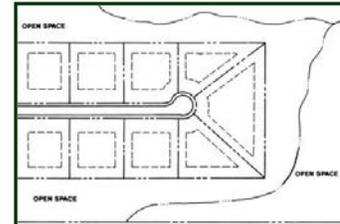
- When constructing homes in agricultural areas, residences should be located adjacent to tree lines and wooded field edges, if available. If not, homes should be located on the edge of the parcel, not in its center.
- Development on hilltops should be discouraged or prohibited since it disrupts the rural character of the surrounding area.
- Construction should not occur within woodlands and wildlife habitat or adjacent to wetlands and riparian corridors.
- Existing farm roads should be incorporated into the parcel and fencerows and tree lines should be preserved.
- Driveways should be as short as possible and follow contours and the lay of the land; disturbances for driveway construction should be kept to a minimum.
- Large, structurally sound trees should be left in tact (roads should be outside of the drip line).
- Onsite drainage patterns should remain intact.



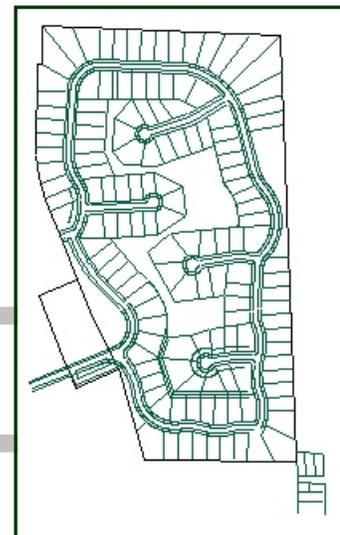
Courtesy American Planning Association

Single-Access Subdivisions

As the name implies, a single-access subdivision is a residential development designed with just one road providing ingress and egress for the project. For small subdivisions located in areas unlikely to see additional future development, single-access systems do not raise significant concerns (see image at top right). However, when applied to larger residential projects, particularly those adjoining areas to be further developed, this type of access limits connectivity and raises potential safety concerns along the entrance road.



Large, limited-access subdivisions essentially become islands isolated from the surrounding community. Residents are forced to navigate through the development to the lone exit, even when their destination may be a residence in an adjoining subdivision. Although this may be a minor nuisance to some, it raises concerns (and costs) related to police and fire protection, garbage collection, snow plowing, and the provisions of park space, among others.



Mixed-use Development

Mixed-use development is the practice of allowing more than one type of use in a building or set of buildings, or incorporating complementary residential, commercial, and civic uses into a single parcel or adjoining parcels. It provides opportunities for an expanded and diversified housing supply. Mixed-use zoning sets standards for the blending of residential, commercial, cultural, institutional, and (where appropriate) industrial uses. It is closely linked to increased density, which allows for more compact development. Higher densities increase land-use efficiency and housing variety while reducing energy consumption and transportation costs. The mixed-use buildings that result can help strengthen or establish neighborhood character and encourage walking and bicycling.⁵

Courtesy American Planning Association

⁵ Source: *Zoning for Mixed Uses*, American Planning Association, 2010.

Centennial Centre at Hobart

A local example of mixed-use development is the *Centennial Centre at Hobart* (see image at right). Centennial Centre is a mix of homes, jobs and commerce with lush greenery and multi-modal pedestrian pathways creating great interconnectivity.



Courtesy Centennial Centre at Hobart

Additional opportunities exist for residential development, neighborhood-based stores, retailers, professional-office, service related businesses, and light manufacturing.⁶

For additional information related to mixed-use development please refer to *Chapter 6: Economic Development* and *Chapter 7: Land Use*.

Land Division / Subdivision Ordinance

The process of subdividing land in Wisconsin is governed under Chapter 236.45, Wis. Stats. However, local governments administering these land division regulations are given significant latitude within the statutes to tailor subdivision development to their specific needs. Unlike most Villages, Hobart does not administer and enforce its own subdivision ordinance and is reliant on Chapter 21 of the Brown County Code of Ordinances.

The Village has identified the adoption of local subdivision regulations as a strategic initiative for 2015-16. By adopting its own subdivision regulations, Hobart will assume regulatory authority over the land division process and be able to determine the form and function of a subdivision prior to its approval and eventual construction. This will include determining how lots are laid out, where open space will be preserved, and the design and location of the road network.

⁶ Excerpted from *Centennial Centre at Hobart* website, 2015.

Housing Programs

The following pages describe the various federal and state housing programs that are available to aid the Village in implementing its housing plan.

Federal Programs and Revenue Sources

U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (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 Village may qualify for some available funds. HUD provides money to non-entitlement communities (i.e., communities with populations fewer than 50,000) through grants. In the state of Wisconsin, the Department of Administration Division of Housing and Intergovernmental Relations (DHIR) is the agency responsible for the administration of this program. DHIR awards funds through a competitive proposal process.

U.S. Department of Agriculture-Rural Development

The U. S. Department of Agriculture-Rural Development provides a variety of housing and community development programs for rural areas. Support is generally available to communities with populations of 10,000 or fewer. USDA-RD provides support for rental housing development, direct and guaranteed mortgage loans for homebuyers, and support for self-help and cooperative housing development.

HOME Investment Partnerships Program

The HOME Investment Partnerships Program (HOME) provides formula grants to states and localities that are often used in partnership with local nonprofit groups to fund a wide range of activities that builds, buys and/or rehabilitates affordable housing for rent or homeownership or provides direct rental assistance to low-income people.

Participating jurisdictions may choose among a broad range of eligible activities, such as: providing home purchase or rehabilitation financing assistance to eligible homeowners and new home buyers; building or rehabilitating housing for rent or ownership; or for other reasonable and necessary expenses related to the development of non-luxury housing,

including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses. The program’s flexibility allows states and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance.

State Programs and Revenue Sources

Wisconsin Department of Administration–Division of Housing and Intergovernmental Relations

Beyond the funds distributed through HUD, 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 nonprofit agencies.

Wisconsin Housing and Economic Development Authority

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

County Programs

Northeastern Region CDBG-Housing Rehabilitation Loan Program

The Brown County Planning Commission administers the Northeastern Region CDBG-Housing Rehabilitation Loan Program under Title 1 of the Housing and Community Development Act of 1974, as amended. Grant funding under the program was used to establish a Housing Loan Program to rehabilitate residential property occupied by low- and moderate-income residents. Eligibility applies to both owner-occupied and rental unit rehabilitation loans.

Implementation Plan

The goals, objectives, and policies related to housing are presented in *Chapter 9: Implementation*.

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