

## **CHAPTER 3 - HOUSING AND POPULATION**

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### **INTRODUCTION**

Housing is sometimes taken for granted by community planners. This is unfortunate, because quality housing is not only a basic human need, it attracts and retains workers, drives population growth, forms a major part of a community's image, and provides stability in a community. On an individual level, a home is usually the largest expenditure most residents make in their lifetimes. This chapter will discuss the status of housing in the Town of Lima, identify priority issues, and recommend possible ways to address those issues.

#### 66.1001(2)(b)

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

### **CHAPTER SUMMARY**

The Town of Lima's population has grown slowly from 1940 to 2000. In the ten years from 1990 to 2000, the Town has averaged about 14 new homes per year. Residents have indicated a preference for the single-family homes that make up the majority of the housing stock in the Town.

Nearly thirty-seven percent of the houses in the Town are older than 65 years of age. This is typical for rural communities in the area. Nevertheless, housing values are strong in the Town and continue to increase faster than most other towns in the County.

While the Town of Lima loses many of its younger residents when they enter their 20s, the Town is attractive again for people in their 30s with young families. Due to a lack of independent and assisted care options for elderly residents, many elderly residents are relocating from the Town to nearby cities and villages to be closer to facilities and services.



The Town's slow growth rate is in line with the preferences of residents. The aging housing stock will likely need increasing maintenance during the planning period, but strong property values should make home equity loans a viable option for repairs and improvements. Unless a variety of specialized living options for elderly residents are built in the Town, which is unlikely given the Town's rural nature and limited resources, the Town will continue to see a loss of older residents.

## **POPULATION CHARACTERISTICS**

### **Population Trends**

As shown in Figure 3.1, the population in the Town of Lima grew relatively slowly and steadily from 1940 to 2000. However, when compared to neighboring towns, the Town of Lima had a faster population growth rate than some of its' neighbors over this time period.

<b>Figure 3.1- Population Trends, 1940 to 2000</b>								
<b>Town</b>	<b>Year</b>							<b>Percent Change</b>
	<b>1940</b>	<b>1950</b>	<b>1960</b>	<b>1970</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	
Lima	1,784	2,257	2,333	2,590	2,809	2,715	2,948	65.2%
Herman	1,932	2,120	2,438	2,042	2,095	1,820	2,044	5.8%
Sherman	988	1,146	1,269	1,436	1,445	1,461	1,520	53.8%
Holland	2,010	2,000	2,074	2,287	2,504	2,567	2,360	17.4%
Wilson	1,263	1,839	2,387	3,323	3,604	2,842	3,227	155.5%
Sheboygan Falls	1,660	1,841	1,870	2,280	2,281	1,908	1,706	2.8%

### **Population Projections**

The Wisconsin Department of Administration (WisDOA) projects the Town of Lima's population to increase from 2010 to 2025, at a rate of 8.8%. During this same time period the population in Sheboygan County is projected to increase 8.9% (Figures 1.10 and 1.11). The loss of young workforce age residents who are likely to find more job opportunities in the larger communities of Sheboygan County and elsewhere, will offset most population gains. Also, elderly residents with limited income and needs for specialized services and subsidized housing may begin moving to larger communities better able to meet their needs.

### **Seasonal Population**

The estimated seasonal population was found by multiplying the number of seasonal housing units in the Town of Lima according to the 2000 U.S. Census by the average number of persons per household in Lima (2.81). In 2000, Lima had 6 seasonal housing units, creating an estimated seasonal population of 17, approximately 0.6% of the Town's population. For comparison's sake, the seasonal population for the Town of Sheboygan Falls was 6; Town of Wilson was 89; and for Town of Lyndon it was 170.

### **Decade Population Pyramids**

Figure 3.2 and 3.3 represent the distribution of age and gender from 1990 to 2000 for the Town of Lima, respectively. Because the Town's total population increased only 7.9%, the numbers in the two charts can be reasonably compared against each other. When comparing the 1990 chart to the 2000 chart, it is helpful to remember that a particular age group in the 1990 chart shows up 10 years later in the 2000 chart.

For starters, the data shows that those who were of pre-school or elementary school age in 1990 (410 children) remained in the Town over the course of their schooling. Ten years later, when these children had aged to between 10-19, their total was 427. As is typical for many rural communities, the Town then saw a substantial drop off when teenagers reached adulthood and were able to move away to college or other opportunities. Those who were 10-19 in 1990 numbered 456; ten years

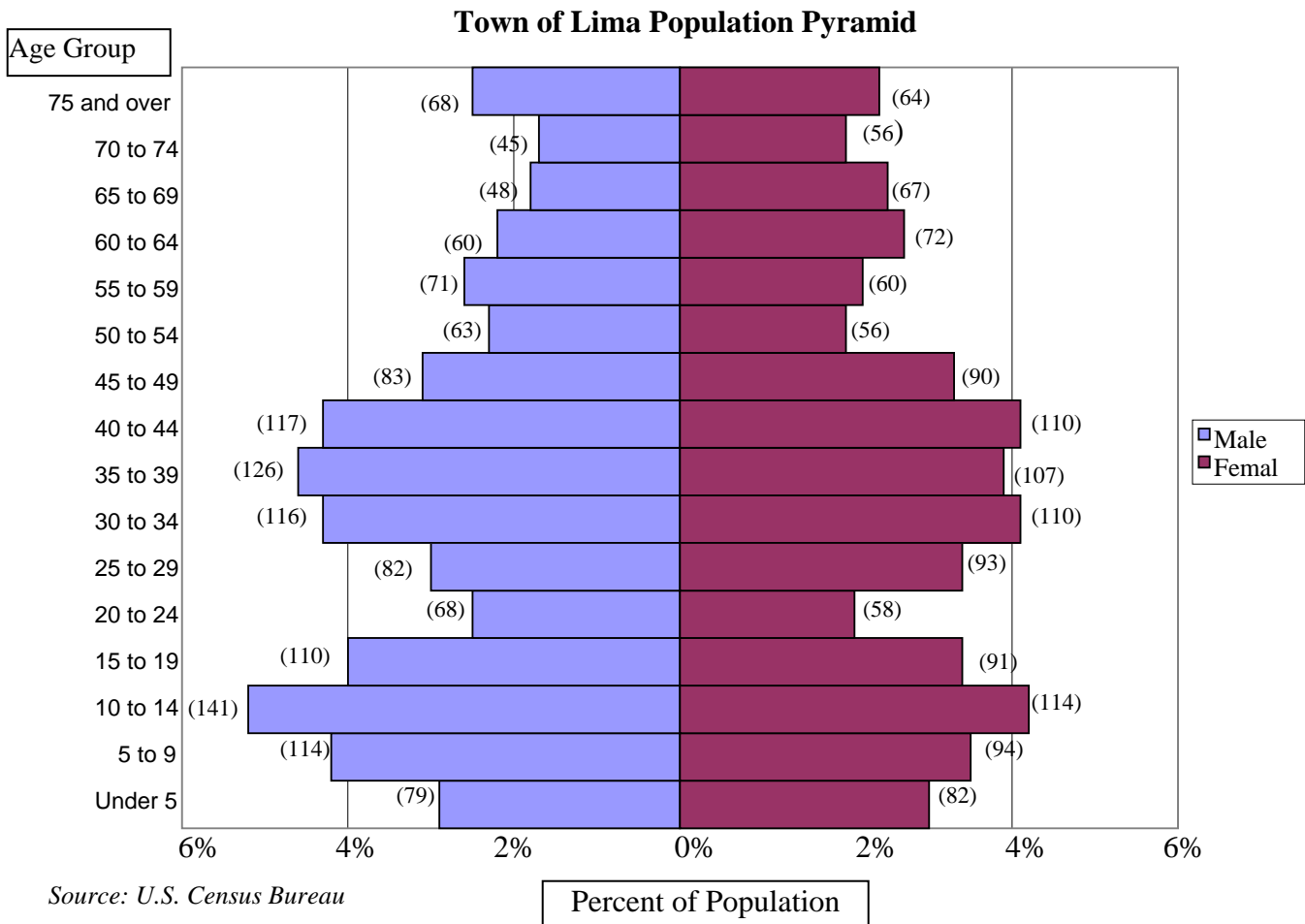
later, when these individuals were in their 20s, the number in the Town had dropped to 244, despite an overall increase in the Town’s population.

Though the Town might lose young people in their 20s, it appears to become attractive again when individuals reach their 30s and settle down to raise families. While there were only 244 people in their 20s in 1990, ten years later, the number of residents in their 30s had jumped 79% to 437.

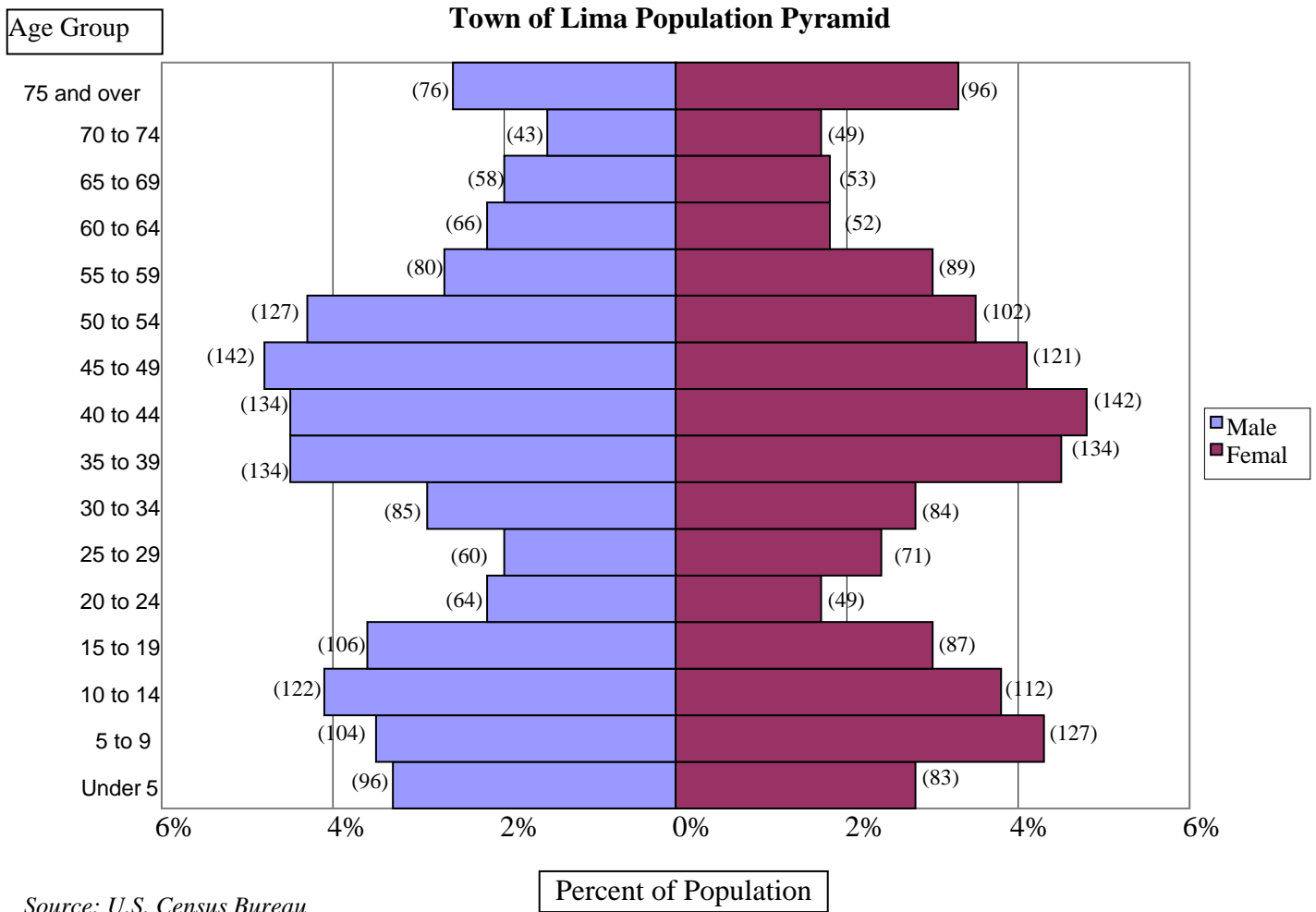
Residents in their 30s in 1990 (459) stuck around for their 40s (539). Some residents in their 40s and 50s in 1990 (859) were no longer living in the Town for their 50s and 60s (627). Finally, there were 233 residents who were over 70 years of age in 1990; ten years later, when they were 80 plus year old, their numbers had decreased significantly to 98.

The baby boom births between the years 1946 and 1960, combined with increased life expectancies, is producing a population with a larger percentage of residents over age 65. Will such residents want to remain in the Town?

**Figure 3.2-Town of Lima Population Pyramid, 1990**



**Figure 3.3- Town of Lima Population Pyramid, 2000**



Source: U.S. Census Bureau

**HOUSING INVENTORY**

**Housing Permits**

Figure 3.4 shows that new construction from 1998 to 2008 in the Town of Lima has remained consistently in the teens for single-family units, with the exception of “boom” year in 1998. In addition to the single-family units, there were 7 two-family homes constructed during this time. Eight abandoned or older homes were demolished during this time as well.

<b>Year</b>	<b>Single-Family</b>	<b>Two-Family</b>	<b>Homes Demolished</b>
1998	23	2	1
1999	15	0	2
2000	14	0	0
2001	12	3	1
2002	14	0	0
2003	15	2	1
2004	15	0	1
2005	18	0	0
2006	13	0	0
2007	9	0	2
2008	5	0	0
<b>Total</b>	<b>153</b>	<b>7</b>	<b>8</b>
<b>Average per year</b>	<b>13.9</b>	<b>0.6</b>	<b>0.7</b>

*Source: Town of Lima*

### **Recent and Projected Household Size**

As shown in Figure 3.5, the average household size in the Town of Lima, like other communities, has been decreasing and is projected by WisDOA to continue a steady decline. One would expect the square footage of new homes to decrease along with household size, but this is not necessarily the case, as was seen in the 1990s when new homes were built larger despite the drop in household size.

The WisDOA projects the population for the Town of Lima by the year 2025 to increase to 3,079. The average household size for the Town is projected to be 2.66 in 2025. The number of housing units needed to support the population of 2025, if household size projections are accurate, will be 1,156. As of 2000, there were 1,008 occupied housing units in the Town, which means an additional 148 will need to be constructed by 2025 — about six per year. Current rates of new construction would seem more than adequate to provide the housing needs for the projected population.

These projections can change with fluctuations in the economy, municipal policies, road construction, and migration. The Town should use these projections to help make decisions on desired outcomes. With proper planning, policies can be implemented that guide development and spur or limit growth to reach a desired outcome. Directing growth along desired paths will result in a strong healthy community with adequate services and facilities.

<b>Geographic Area</b>	<b>2000</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>
Town of Lima	2.92	2.73	2.71	2.69	2.66
Town of Plymouth	2.85	2.82	2.79	2.77	2.74
Town of Sheboygan Falls	2.59	2.53	2.50	2.49	2.47
Town of Sheboygan	2.73	2.67	2.63	2.62	2.60
Sheboygan County	2.51	2.46	2.44	2.42	2.40

*Source: Wisconsin Department of Administration*

### **Housing Types - Units in Structure**

In 2000, the percent of single-family detached units in Lima (88.4%) was much higher than the percentage for the County overall (65.0%). Figure 3.6 shows little mix of housing types, but this is not unusual for a rural community. According to Question 19 of the 2003 Citizen Input Survey for the Town of Lima, 59.4% of respondents favored single-family housing as the dominate type of future housing if the Town continues to grow. The next highest response was for housing for senior citizens at 15.8% or 87 respondents.

Structure	Town of Lima 1990		Town of Lima 2000		Sheboygan County 1990	Sheboygan County 2000
	Units	Percent	Units	Percent	Percent	Percent
1 unit, detached	761	86.4%	892	88.4%	66.0%	65.0%
1 unit, attached	7	0.8%	32	3.2%	1.7%	2.8%
2 unit	83	9.4%	61	6.0%	17.0%	14.1%
3 or 4 unit	9	1.0%	5	0.5%	3.9%	3.8%
5 to 9 unit	0	0.0%	0	0.0%	1.9%	3.2%
10 to 19 unit	0	0.0%	0	0.0%	2.7%	2.5%
20 or more unit	0	0.0%	0	0.0%	3.1%	4.1%
Mobile home or other	21	2.4%	19	1.9%	2.4%	2.9%

Source: U.S. Census Bureau. (Figure 3.6 above is based on Census data compiled from the long form, which was sent to a random sample of residents. Because of this, the numbers of units for each structure type are estimated.)

### **Housing Occupancy and Tenure**

The Town of Lima has had lower vacancy rates than Sheboygan County overall (see Figure 3.7). Its rates of 3.0% in 1990 and 2.0% in 2000 are slightly below to the traditionally recommended level of 5%. (“A vacancy rate of 5% or more is generally adequate to meet a short-term increase in housing demand,” p. 99, *The Small Town Planning Handbook, Second Edition*, Daniels, Thomas L., et al.)

The Town’s percentage of owner-occupied homes was much higher than the County’s, which is typical for rural towns, where renting is less common.

Units	Town of Lima 1990		Town of Lima 2000		Sheboygan County 1990	Sheboygan County 2000
	Number	Percent	Number	Percent	Percent	Percent
Occupied	855	97.0%	1,008	98.0%	94.8%	94.8%
Owner	732	83.1%	894	86.9%	70.3%	71.4%
Renter	123	14.0%	114	11.1%	29.7%	28.6%
Vacant	26	3.0%	21	2.0%	5.2%	5.2%
Seas., Recr., Occas. Use, Other	8	0.9%	6	0.6%	1.9%	1.7%

Source: U.S. Census Bureau

**Age of Housing**

As Figure 3.8 shows, as of 2000, the Town of Lima had 307 housing units that were built before 1940, which was 36.6% of its total housing stock. When compared to the nearby towns of Plymouth, Sheboygan Falls, and Holland (34.3%) this figure seems about normal. Nevertheless, this still means that at least three in ten of the houses in the Town of Lima are over 65 years old. Older homes generally require more maintenance and repair than newer homes, but maintaining older homes provides a good source of affordable housing and enhances the overall character of a community.

<b>Figure 3.8 – Year Structure Built, Town of Lima and Nearby Towns</b>			
<b>Year Structure Built</b>	<b>Number of Units In Lima</b>	<b>Percentage of Lima Housing</b>	<b>Percentage of Housing in Plymouth, Sheboygan Falls, and Holland</b>
1990 to 2000	140	13.6%	16.2%
1980 to 1989	114	11.1%	9.4%
1970 to 1979	193	18.7%	21.9%
1960 to 1969	93	9.0%	9.4%
1940 to 1959	113	11.0%	8.8%
1939 or earlier	377	36.6%	34.3%

Source: U.S. Census Bureau Sample Data

**Condition of Housing Stock**

Age is often an indicator of the overall condition of the housing stock. Though there are exceptions, it is generally true that older houses are not in as good of a condition as newer ones. Revitalizing older homes or rehabilitating them for multi-family use can help sustain the necessary levels of housing units to support local populations. Since nearly four in ten houses in Lima were built before 1939, some homeowners may need help in the form of special financing or programs to rehabilitate or refurbish their older homes.

**Housing Values**

Besides the *age* and *condition* of the housing stock, *supply* (covered later in this chapter) and *cost* (covered here) determine the overall availability of local housing. According to the 2000 Census, the median value of an owner-occupied home in Lima was \$118,500, compared to a median value in area towns of \$129,200. The Town of Lima values were slightly lower than the total town average value. However the housing values rose much faster in Lima than in some other towns, such as Wilson, Russell and Herman. Please see Figure 3.9 below for a community comparison.



<b>Town</b>	<b>1990 Median Home Value</b>	<b>2000 Median Home Value</b>	<b>Percent Change</b>
Lima	\$64,300	\$118,500	84%
Herman	\$63,600	\$108,600	71%
Holland	\$72,500	\$148,500	105%
Greenbush	\$62,300	\$133,500	114%
Lyndon	\$64,700	\$125,300	94%
Mitchell	\$67,500	\$139,900	107%
Mosel	\$67,300	\$114,100	70%
Plymouth	\$81,100	\$150,100	85%
Rhine	\$76,500	\$149,400	95%
Russell	\$60,800	\$98,300	62%
Scott	\$61,300	\$125,000	104%
Sheboygan	\$71,600	\$135,800	90%
Sheboygan Falls	\$64,100	\$122,900	92%
Sherman	\$64,400	\$133,500	107%
Wilson	\$83,300	\$134,600	62%
<b>Town Average</b>	<b>\$68,353</b>	<b>\$129,200</b>	<b>89%</b>

Source: U.S. Census Bureau Sample Data (Figure 3.9 above is based on Census data compiled from the long form, which was sent to a random sample of residents.)

Figure 3.10 breaks down the value of owner-occupied housing units in the Town of Lima and compares the Town with other towns and Sheboygan County as a whole. This table can give a community an indication of whether it has the right “mix” of housing for different income levels. When compared to Sheboygan County, and even other towns, the Town of Lima exhibits a slight diversity of housing values. Over sixty-seven percent of Lima homes are in the \$100,000 plus value range, however this is lower than the town average of 75.6%. The Town of Lima also has a larger percentage of homes valued under \$100,000 (32.7%), compared to only 24.4% in all other townships. This provides an opportunity for lower income families, new workers/families and new residents moving into Sheboygan County a chance to purchase an affordable home.

<b>Cost Range</b>	<b>Town of Lima Percent of All Housing</b>	<b>County Towns Percent of All Housing</b>	<b>Sheboygan County Percent of All Housing</b>
Less than \$50,000	2.9%	1.0%	2.2%
\$50,000 to \$99,999	29.8%	23.4%	42.2%
\$100,000 to \$149,999	39.6%	37.7%	34.7%
\$150,000 to \$199,999	20.3%	21.4%	12.9%
\$200,000 or more	7.3%	16.5%	8.0%

Source: U.S. Census Bureau Sample Data (Figure 3.10 above is based on Census data compiled from the long form, which was sent to a random sample of residents.)



### **Housing Costs - Rent and Mortgage**

Nearly every community suffers from a shortage of affordable housing. Affordable housing, however, is *not* the same as low-income housing. According to the U.S. Department of Housing and Urban Development (HUD), housing affordability is defined as paying no more than 30% of household income for housing (including utilities). The 2000 Census shows the median household income in the Town of Lima was \$53,023. Assuming a household earned the median income in 2000, the maximum monthly mortgage or rent, plus utilities, an average household could afford for housing was approximately \$1,326.

### **Owner Costs and Income Comparison**

According to the 2000 Census, the median gross mortgage for owner-occupied housing units was \$997 within the Town of Lima, which was the fifth lowest in the County among the 15 towns. The 2000 Census indicates that 254 out of 512 (49.6%) of Lima owner-occupied housing units paid more than 30% of their income for monthly owner costs. This also reflects the town having a very similar pattern to the Sheboygan County average of mortgage costs exceeding 30% of household income at 47.1%. This could be an indication of budgetary pressures on a substantial number of households within the Town.

### **Rent and Income Comparison**

According to the 2000 Census, there were 114 renter-occupied units in the Town, and the median gross rent for renter-occupied housing units was \$478, which was the fifth lowest in the County among the 15 towns and about the same as the Sheboygan County median of \$482. There were no Town of Lima households out of 106 sampled that paid more than 30% of their income in rent.

### **Projected Housing Units**

Demographics, migration trends, and population forecasts indicate that change appears to be inevitable. Estimating the *amount* of growth, however, is difficult if not impossible. Demographic trends are influenced by “free will” factors, such as whether to marry or remain single, whether to have children and how many, and so forth. Migration trends can change dramatically if federal policies are altered. Population forecasts for a particular community are subject to a large variety of factors, including highway expansions, plant relocations, and the attractiveness of surrounding communities, which the Town of Lima has little or no control over.

There is no guarantee that recent development trends will continue — and even if there were, there is no reason that a community necessarily has to allow past trends to continue if they are not desired. To address these factors, many plans present separate *high growth*, *moderate growth*, and *low growth* scenarios — and the community can choose which scenario it wants to encourage.

About 57% of respondents to the 2003 Citizen Input Survey expressed a preference for the Town to limit the number of new home permits issued on an annual basis to help control growth. Consequently, **the Town of Lima has chosen a slow growth scenario.** In the 2003 Town of Lima Citizen Input Survey, about 82% of respondents favored new residential development at the 1993-2003 rate or slower. From 1993 to 2003, there was an average of 17 homes built per year.

Figure 3.11 shows the number of households projected to be built by 2025. It should be noted that, the number of new housing permits issued by the Town of Lima since 2000 is substantially more than the projection for 2010. Figure 3.3 shows that there have been 120 new housing permits issued by the Town of Lima since January 1, 2000.

<b>Year</b>	<b>Total Households Projected by WisDOA</b>	<b>Cumulative Households Added Since 2000</b>
2010	1,084	55
2015	1,110	81
2020	1,134	105
2025	1,156	127

Source: Wisconsin Department of Administration

### **Subsidized and Special Needs Housing**

Due to the larger than ever before numbers of aging citizens in the U.S. population, which is slated to continue until dropping off around 2040, many communities have begun to explore how they will meet the housing needs of this group. Options for relatively healthy older citizens currently include, 1) continued independent living in single-family homes, if transportation and other needs are met, 2) independent living in condos or apartments designed and designated for seniors, 3) Subsidized Rental Housing Projects, and 4) Independent Senior Living Units.

1. Many older citizens still live satisfactorily in the single-family homes they have lived in for the past several decades. Mortgages on these homes are often paid off. Seniors are typically comfortable in these homes and not eager to leave, even when health problems begin. These homes are generally well cared for, but in some cases, due to lack of mobility or the loss of a spouse, maintenance can become neglected. As long as property taxes do not become overly burdensome and sufficient transportation options and public services remain available, some senior citizens can live in their homes into their eighties and beyond.
2. Condominiums, townhouses, and apartments have become increasingly attractive options for older citizens. Typically, such housing is smaller and easier to maintain than a single-family house, and when properly sited near bus lines and other amenities, they are more convenient for older lifestyles.
3. Subsidized Rental Housing Projects include Zion Community Apartment in Adell, Hawthorne Woods Apartment, Quit Qui Oc Manor and Fairview Crossing in Plymouth, Cascade Manor in Cascade, Country Harbor in Random Lake, DeGelder Huis in Cedar Grove, Rochester Springs in Sheboygan Falls and several sites in Sheboygan.
4. Independent Senior Living Units are typically multi-unit apartment style settings that are designed for independent older adults. Room sizes range from studio/efficiency units to one and two bedroom apartments. Most facilities have a recreation room or common area for social gatherings. There is often a manager available to make referrals, organize events, or assist with independent living. Minimum age limits usually apply in these facilities. Some facilities may also require a resident's annual income to fall below certain guidelines. Examples include Briarwood Cottages in Plymouth, 40 units; Colonial Columns in Plymouth, 28 units; Mapledale Village Senior Apartments in the Town of Sheboygan, 123 units; Sheboygan Regency House in Sheboygan, 59 units; South Horizon Apartments in Plymouth, 32 units; Waterview Apartment Homes I & II in Sheboygan, 91 units.

The number of residents over the age of 75 in Lima in 2000 was 172. Population projections and demographic trends point to an increase in this number. Currently, the primary living option

available in Lima for seniors is independent single-family housing. There are also about 32 one-unit attached dwellings and 19 mobile homes. However, individuals who lack mobility may find it difficult to obtain transportation to a grocery store, pharmacy, doctor’s appointment, etc. While the community values its older residents, it is difficult for a rural town to provide adequate facilities and services to meet the specialized needs of the elderly. Consequently, it is likely that older residents will need to relocate to other nearby communities with more capacity for meeting specialized needs.

**Housing Development Environment**

The Town of Lima has the desire to maintain its rural character. There may, however, be a need for some new housing in order to replace dilapidated housing stock, if any, and maintain an adequate supply of housing for the low growth that is anticipated.

Using records from Sheboygan County, an analysis was done to determine the number of unsold lots still remaining in the most recent developments within the Town. Very few subdivisions have occurred in the Town, most all in Hingham. Most land splits have been by certified survey map (CSM). See figure 3.12 for a listing of recent subdivision developments within the Town of Lima.

<b>Figure 3.12– “Recent” Developments in the Town of Lima</b>	
<b>Development</b>	<b>Number of Unsold Lots Remaining</b>
<i>SweetWaters</i> , Section 31 Platted in 2003; total lots: 23	1 lots
<i>TenHaken Acres</i> , Section 31 Platted in 2001; total lots: 10	0 lots
<i>River Run (2nd Addition)</i> , Section 30 Platted in 2001; total lots: 14	0 lots
<i>River Run (1st Addition)</i> , Section 30 Platted in 1999; total lots: 8	0 lots
<i>River Run</i> , Section 30 Platted in 1995; total lots: 31	0 lots
<i>Dulmes Estate</i> , Section 26 Platted in 1995; total lots: 18	0 lots
<i>Birchwood (2nd Addition)</i> , Section 13 Platted in 1994; total lots: 7	0 lots

Source: Sheboygan County Register of Deeds, June, 2009 and the Town of Lima

**ANALYSIS AND DEVELOPMENT OF COMMUNITY POLICIES AND PROGRAMS**

**Housing programs**

There are a variety of programs available to communities to help provide housing for residents of limited income or special needs. Resources for such programs include USDA Rural Development and the State of Wisconsin Website at [www.doa.state.wi.us/dhir](http://www.doa.state.wi.us/dhir). Such programs include, loans and grants, funding for waste/water systems, programs for home improvement, repair and development, and support for economic development. The Lakeshore Community Action Program has an assistance program available to residents in Sheboygan County. This program is the Section 8 Voucher Housing Assistance program, which provides rental subsidies to low income families, senior citizens, handicapped, and disabled individuals who rent. Each community must decide which program or combination of programs will enable them to reach their housing goals and maintain the desired housing environment.

**Housing plans**

There are currently no stand-alone housing plans for the Town of Lima, Sheboygan County, or the Bay-Lake Regional Planning Commission. The housing chapter of the Bay-Lake RPC's comprehensive plan, however, does identify issues and make broad recommendations for housing in the region. Issues identified include 1) The need for more housing for all segments of population, 2) Affordable housing for young families, 3) Ensuring that municipal ordinances do not deter or prevent the development of affordable housing, and 4) Affordable living for the elderly.

**HOUSING STRATEGY AND RECOMMENDATIONS**

The Town of Lima will seek direction for this element from the vision and goals identified through the public participation process:

**Vision**

*“We envision the Town of Lima as an area dominated by agriculture in harmony with a strong natural resource base. Situated between the two communities of Sheboygan Falls and Oostburg, the town does and will continue to provide a safe, quiet country atmosphere with friendly people. To preserve and maintain its uniqueness, careful planning is essential for continued slow, managed growth.”*

**Goals, Objectives, Policies, Programs****1) Lima Town government concurs with the town residents in that historic growth rates are preferred/acceptable.**

a) *Policy/program:* The Town of Lima will explore a variety of growth management options.

**2) If residential development occurs in the Town of Lima, the types of residential development Lima residents prefer are single-family housing and housing for senior citizens.**

a) *Policy/program:* The Town of Lima will utilize its' 20-Year Potential Land Use Map and zoning map to steer residential development toward the already “built-up” areas of Hingham, Gibbsville and Ourtown.

b) *Policy/program:* Encourage future residential development in areas that have minimal impact of agricultural operations.

c) *Policy/program:* Consider maximum driveway lengths or maximum front yard setbacks for new residential and commercial development in order to limit fragmentation of lands.

d) *Policy/program:* The Town land use map and zoning ordinance will favor single-family housing, but some provision may be made for a limited number of other housing types.

e) *Policy/program:* The Town will amend its zoning ordinance, if necessary, to provide more flexibility and options for housing.

f) *Policy/program:* Cooperate with adjacent units of government on future developments adjacent to the Town boundaries.

g) *Policy/program:* New housing should consider the senior & disabled population and make sure there are adequate provisions for ADA accessible and elderly residents.