

## **SECTION IV**

### **HOUSING**

#### **INTRODUCTION**

Among the essential considerations of preparing for long-range community growth is assessment of current and potential future housing conditions. The condition and quality of the housing stock in area neighborhoods will impact every individual and family in the community to some extent. In addition to the primary purpose of providing places of residence for the population, the community housing stock is also the primary determinant of the prevailing patterns of neighborhood development which define the physical size and shape of the community, as well as the overall visual quality. In this sense, it is the local housing stock which will most directly influence the quality of the living environment available in the community.

The field surveys of existing land use patterns in and around Clearwater confirm the predominance of residential development as the primary use of land resources in the community. Due to the proximity of the Wichita metropolitan area, a substantial portion of the resident population is employed outside the community, but chooses to live in Clearwater to avail themselves of the small town neighborhood environment. In this context, an adequate housing supply in good condition with attractive and functional neighborhoods is a significant factor in the local economy and in the long-range growth potential of the City.

Within the broad goal of fostering safe, decent and sanitary housing for all current and future residents of the City, it is the purpose of this element of the plan to review the existing housing stock in terms of overall condition and to outline policies and actions for future implementation as part of the continuing planning process.

#### **DWELLING UNIT SUPPLY AND CONDITION**

During the land use survey, the location of each dwelling was noted and the structure was rated according to a visual exterior inspection with a “sound” rating if it appeared to need little or no maintenance and normal conversation measures would maintain it in good condition. Structures with exterior indications of neglect, such as loose siding and windows, roofs and doors in need of repair, received a “deteriorated” rating. Structures with this rating can be economically restored to a sound condition. A “dilapidated” rating was assigned to buildings exhibiting major structural damage of a type not economical to repair, such as crumbling foundation, sagging roof lines, walls out of plumb, and steps, siding, and porches rotted and falling.

In addition to the housing information developed from field survey, the federal decennial census also contains a wide range of data concerning community dwelling unit supply and condition gathered during the process of enumerating the local population. Information from the field survey and from the federal decennial census of 2000 is outlined below.

#### **DECENNIAL CENSUS INFORMATION**

A summary of housing information for the City of Clearwater as recorded by the federal census of 2000 is outlined in the following table.

**TABLE 15**

**GENERAL HOUSING CHARACTERISTICS 2000\***  
**City of Clearwater**

<b>Item</b>	<b>Number</b>	<b>Percent</b>
Total Persons	2,178	100.0
Total housing units	805	100.0
Occupied housing units	774	96.1
Units in Structure		
1 unit, detached	689	85.6
1 unit, attached	25	3.1
2 – 4 units	51	6.3
5 – 9 units	28	3.5
10 or more units	10	1.2
Manufactured home	2.	0.2
Median number of rooms	5.8	---
Housing units with 1.01 or more persons per room	25	3.2
Vacant units	18	2.3
Homeowner vacancy rate (percent)	1.4	---
Rental unit vacancy rate (percent)	0.3	---
Owner occupied units	593	73.7
Median number of rooms	6.3	---
Average household Size	2.82	---
Value of specified owner-occupied units		
Total specified units	573	
Less than \$50,000	61	10.6
\$50,000 - \$99,000	300	52.4
\$100,000 - \$149,499	190	53.2
\$150,000 - \$199,999	20	3.5
\$200,000 - \$299,999	2	0.3
\$300,000 or more	0	0.0
Median value	\$89,800	---
Renter occupied units	185	23.3
1 unit detached	71	38.4
Average household size	2.48	---
Median number of rooms	4.3	---
Specified renter occupied units paying cash rent		
Total number of units	180	23.3
Contract Rent		
Less than \$200	17	9.2
\$200 - \$299	13	7.2
\$300 - \$499	55	29.7
\$500 - \$749	62	33.5
\$750 - \$999	21	11.4
Over \$1,000	0	0.0
No cash rent	17	9.2
Median rent	\$498	---
Householder aged 65 years and over	178	23.0
Year structure built		
1980 to year 2000	208	25.8
1939 or older	187	23.2
Housing units lacking complete plumbing	2.	0.3
Percent with public or private water	100.0	100.0
Percent with public sewer	100.0	100.0

*\*Source: Census of Housing 2000, US Department of Commerce, Bureau of Census*

The 2000 census data for the City shows that of the total 805 units, most, or over 85 percent were single detached units. Of the total number, slightly less than 1 percent were represented by manufactured housing, or manufactured homes as noted by the census. The median number of rooms per structure was 5.8, and only 2.3 percent of all units were noted as vacant.

Only 14 units of the city-wide total were reported as having 1.01 or more persons per room, which is an indication that overcrowding has not been a problem. Concerning the size of unit, the median number of rooms in owner-occupied dwellings was 6.3, while the median number of rooms for renter-occupied dwellings was 4.3. A total of 178 housing units had a primary householder aged 65 and over. No housing units were reported as lacking plumbing or kitchen facilities, and all were recorded as having water available.

Concerning value of housing units, owner occupied units had a median value of \$89,800. The figures also show that most housing units were valued over \$50,000, while relatively few reported values over \$150,000. There were no housing units valued as high as \$300,000 or more. For rental units the median rent was set at \$498, with no units reporting monthly values above \$1,000.

The census data also reported that over 23 percent of all housing units in the City had been built before 1939, while nearly 16 percent of the total were units which had been constructed between 1980 or March 2000. These figures reflect the effects of recent growth trends and show that residential growth has been a significant aspect of community expansion.

A summary of similar housing information for Sedgwick County is outlined in the following table.

**TABLE 16**  
**SUMMARY HOUSING CHARACTERISTICS 2000\***  
**Sedgwick County, Kansas**

Item	Number
All housing units	191,133
1 unit (percent)	71.7
1 unit (number)	137,057
2 – 4 units	15,703
5 – 9 units	6,050
10 or more units	22,147
Manufactured home or trailer	10,050
Median number of rooms	5.4
Units with 1.01 or more persons per room	2,765
Persons per occupied housing unit	2.68
Value of housing units	
Specified owner-occupied	101,543
Less than \$50,000	29,247
\$100,000 - \$149,000	22,336
\$200,000 - \$299,999	12,062
\$300,000 or more	1,995
Median value	\$83,600
Specified renter occupied units	59,243
Rent less than \$200	1,862
\$200 - \$499	25,402
\$500 - \$749	21,398
\$750 - \$999	6,085
\$1,000 or more	2,386
Rooms per housing unit	
1 – 2 rooms	11,923
3 – 5 rooms	87,191
6 – 7 rooms	55,693
8 or more rooms	36,326
Structures built 1989 to March 2000 (percent)	17.2
Structures built 1939 or earlier (percent)	11.0
Housing units lacking complete plumbing facilities (percent)	0.4
Householder aged 65 years and over	33,687

*\*Source: Census of Housing, 2000, US Department of Commerce, Bureau of the Census*

The table shows that the County had nearly 200,000 dwelling units as of 2000. Of this total, 71.7 percent were conventional single-family units with another 5.2 percent represented by single-family manufactured homes. The average number of persons per unit was 2.68 with a relatively small number of units having more than one person per room. In this regard, almost 75 percent of all dwelling units had 3 to 7 rooms, with only 6 percent having 2 or less rooms. These numbers show that county-wide most dwelling units are modest in size.

Concerning value, 98.9 percent of all dwellings were valued under \$150,000 as of the year 2000, with only one percent having values of \$300,000 or greater. The median value was set at \$83,600.

With respect to rental units, 46 percent reported monthly rent under \$500, while only 4 percent reported rent of \$1,000 or more.

Regarding age of structure, 17.2 percent were newer than 1989, while 11.0 percent were built prior to 1940, with nearly 72 percent constructed from 1940 to 1989. Very few, only 0.4 percent, of all units were lacking complete plumbing facilities, indicating that for the most part, existing housing is in generally good condition county-wide. Within the housing inventory recorded by the census, 33,687 or 17.6 percent of all householders were aged 65 years or over.

### HOUSING CONDITIONS FROM FIELD SURVEY

The field survey of existing land use patterns recorded a total of 811 dwelling units of all types in the community as of April 2003. Of the dwelling units recorded by the survey, 793, or 97.8 percent, were noted as being in sound condition, while 18, or 2.2 percent, were recorded as evidencing varying degrees of deterioration. No units inside the City were recorded as dilapidated by the survey. Of the total 811 units, only 4, or less than one percent were manufactured housing units.

The number and percentages of dwelling units by structural condition is summarized in the following table.

**TABLE 17**  
**CONDITION OF HOUSING (DWELLING UNITS)**  
**City of Clearwater, Kansas**

Condition	Number	Percent of Total
Conventional Housing		
Sound	790	97.4
Deteriorated	17	2.1
Dilapidated	0	0.0
Manufactured Housing		
Sound	3	0.4
Deteriorated	1	0.1
Dilapidated	0	0
<b>Total</b>	<b>811</b>	<b>100.0</b>

General locations of deteriorated and dilapidated unit as noted by the field survey of 2003 are illustrated on the following figure.

### HOUSING UNIT STRUCTURAL TYPES

Within the total housing stock, dwelling units occur in several different types of structures, including conventional single-family detached structures, duplexes, apartment and manufactured housing structures. Based on information gathered during the field survey, the following table summarizes the municipal housing stock by type of structure.

**TABLE 18**

**SUMMARY OF DWELLING UNIT STRUCTURAL TYPES  
MUNICIPAL HOUSING STOCK, 2003  
City of Clearwater**

<b>Type of Structure</b>	<b>Number of Dwelling Units</b>	<b>Percent of Total</b>
Conventional single-family detached	709	87.4
Two-family duplex	18	2.2
Multi-family apartment	80	9.9
Manufactured housing	<u>4</u>	<u>0.5</u>
<b>Total</b>	<b>811</b>	<b>100.0</b>

The inventory data shows that over 87 percent of all housing units occur in single-family detached structures, which is a typical pattern in small towns throughout the Midwest. Duplexes account for only about two percent of the dwelling units, however, this is a structure which is beginning to evidence increased acceptance with the public, and accordingly will likely show an increase in the years ahead. Apartment structures, both relatively new as well as old accounted for almost 10 percent of the total housing stock, with the remainder, or less than one percent represented by manufactured housing. As with duplexes, manufactured housing is a type of housing unit which will also likely continue to demonstrate proportional expansion in terms of a percentage of the total housing stock in the years ahead.

In addition to type and condition of structure, the field survey also recorded dwelling units which had exterior evidences of vacancy. At the time of the survey in early 2003, there were 16 units recorded as vacant, which represents 2.0 percent of the overall housing stock. The decennial census of 2000 recorded a total of 18 vacant units which represented 2.3 percent of the total housing stock.

Concerning the 16 vacant housing units recorded by the field survey, 18.7 percent were rated as deteriorated, while the remaining 81.3 percent were located in structures noted as being in sound condition.

**EXTRATERRITORIAL AREA HOUSING PATTERNS**

The field survey, in addition to the housing stock inside the municipal boundary, also recorded and inventoried dwelling units in the surrounding 3-mile rural study area. A summary of housing information from this source is outlined in the following table.

**TABLE 19**

**HOUSING UNIT PATTERNS  
3-MILE EXTRATERRITORIAL STUDY AREA  
City of Clearwater, Sedgwick County, Kansas**

<b>Type of Structure</b>	<b>Number of Housing Units</b>	<b>Percent of Total</b>
Conventional Single-family		
Sound	241	85.5
Deteriorated	6	2.1
Dilapidated	2	0.7
Manufactured Housing		
Sound	27	9.6
Deteriorated	4	1.4
Dilapidated	<u>2</u>	<u>0.7</u>
<b>Total</b>	<b>282</b>	<b>100.0</b>

The figures show that rural area housing patterns are similar to those inside the City with over 88 percent of all units reported as conventional detached single-family units. No duplexes or apartments were recorded in the extraterritorial area at the time of the survey, however, almost 12 percent of the rural area housing stock was represented by manufactured housing.

For the most part, very little vacancy was observed outside the City limits with only 7 units recorded. Of these, 6 were located in deteriorated or dilapidated structures.

With regard to housing unit structural condition, the table shows that over 95 percent of inventoried housing units were classified as sound, 3.5 percent were recorded as deteriorating, while slightly over one percent were classified as dilapidated.

**RESIDENTIAL DEVELOPMENT DENSITY**

Development densities exhibit considerable variation across the planning jurisdiction. In outlying rural areas which have not as yet begun the process of urbanization, development densities are very low, ranging from 1 to 4 dwellings per square mile. In other areas, such as toward the east and northeast, there are several residential subdivisions which are platted at rear urban densities, with small lots adjoining a central cul-de-sac access street. In these areas, such as in Section 29 about 1 ¼ miles east of the City boundary, there are as many as 25 to 30 dwelling units on a quarter section of land. Similar densities are beginning to occur in several areas toward the northeast. At the present time, these areas are not served with municipal utilities.

Inside the corporate boundary, however, residential densities are somewhat higher, ranging from 2 to 4 units per acre up to as much as 15 to 20 units per acre or more where there are apartments or other multi-family housing developments. Residential development densities inside the corporate boundary in terms of dwelling unit locations are shown graphically on the following figure.

The figure shows that most of the older sections of the community have been extensively developed, with most blocks fully developed. Because of limited available space, dwelling unit densities have begun to build toward the east and north where areas of recent residential expansion are evident. While developable areas are available on the northwest, residential densities here are generally very light, although a substantial area northwest of the cemetery is already inside the City limits. Further toward the west and southwest a large area of floodplain effectively limits urban expansion potential. In general, the housing

density map shows that most recent residential development has been toward the east in the vicinity of the High School.

In addition to the dwelling locations shown on the figure, existing and potential future areas of residential development were also depicted on the existing and future land use map shown earlier in the Land Use element of the planning report.

**POTENTIAL LONG-RANGE HOUSING DEMAND**

Potential future demand for housing is dependent upon many variables, including demographic patterns, economic conditions, and market capability for provision of supplies necessary for residential development. For the purposes of estimating future housing needs, assumptions are grounded in expectation of improving economic conditions, market capability for product delivery, and population growth as envisioned by the growth forecast adopted by the Planning Commission for use in the planning program.

Based on these parameters, the following table outlines a forecast of potential dwelling unit demand through the year 2025.

**TABLE 20**  
**HOUSING DEMAND FORECAST\***  
**City of Clearwater, Kansas**

<b>Item</b>	<b>2000</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>2025</b>
Population in Households	2,178	2,483	2,785	3,088	3,338	3,700
Persons per Household	2.7	2.6	2.5	2.4	2.3	2.5
Dwelling Unit Demand	806	955	1,114	1,287	1,473	1,480
Vacant Demand @ 3%	24	29	34	39	45	45
Replacement Demand @ 0.5%	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>	<u>8</u>
<b>Total Dwelling Unit Demand</b>	<b>834</b>	<b>989</b>	<b>1,154</b>	<b>1,333</b>	<b>1,526</b>	<b>1,533</b>
Less Sound Units (current supply)	793	793	793	793	793	793
Less Units Suitable for Rehabilitation (current supply)	<u>18</u>	<u>18</u>	<u>18</u>	<u>18</u>	<u>18</u>	<u>18</u>
<b>Accumulative Deficit (new units)</b>	<b>-41</b>	<b>-178</b>	<b>-343</b>	<b>-522</b>	<b>-715</b>	<b>-722</b>

The forecast illustrates the potential future demand for additional units of housing assuming current occupancy and family size characteristics remain relative in portion to current patterns. The forecast also assumes that the overall population will continue to enlarge as shown in the earlier projections.

Based on these parameters, if the population expands as envisioned by the growth forecasts, upwards of 700 or more new or rehabilitated dwelling units could be required toward the end of the 20-year planning period.

Overall, the housing demand forecast indicates that the housing supply could expand to about 1,500 units by the year 2025, which would represent an increase of 84 percent as compared to the 2000 demand.

The potential housing demand reflects the assumption that the current trend toward increasing urbanization due to the close proximity of Wichita will continue and accelerate in the coming years. Carried through the

dwelling unit forecast are the present needs for rehabilitation of up to 18 existing units and the need for additional vacant units to allow an element of choice in housing selection.

Because the actual demand for housing will be based on a range of highly variable conditions, the forecast should be reviewed annually by the Planning Commission based on emerging demographic trends and prevailing housing conditions. In a number of cases, badly deteriorated dwelling units could, through further neglect, rapidly become dilapidated, increasing the statistical dwelling unit demand. Accordingly, it will be important that monitoring emerging housing patterns and dwelling unit demand be an integral facet of the continuing planning program maintained through the formal process of the Planning Commission.

**FUTURE DWELLING UNIT TYPES**

Current housing characteristics as developed by the land use field survey provide a factual basis for estimation of the potential dwelling unit mix toward the end of the planning period. The estimate assumes that these characteristics will remain relatively the same, with conventional detached single-family dwelling units representing the first choice, followed by manufactured housing and multi-family units.

The two-family structure, or duplex, although not especially popular in former years, is currently enjoying somewhat heightened interest as an alternative to conventional housing and is being developed in much greater numbers than in previous years. As the cost of single-family home construction will likely remain prohibitive for many families, it is probable that there will be a proportionally greater number of duplexes in the overall community housing stock in the years ahead.

The multi-family dwelling unit is also currently much more in demand and can be built to attract people of varying life-styles. Apartments can be built as garden apartments, deluxe apartments, high rises and condominium apartments, the later being owned by occupants. It is likely that there will be a moderate increase in this type of housing as it represents one of the more economical alternatives to conventional single-family structures.

Manufactured housing, as an alternative housing choice, will continue to increase throughout the planning period because of adaptability and low cost. The field survey indicated only a few of these units present in the housing mix, however it is likely that manufactured home numbers will increase in the years ahead. Whether manufactured housing units are sited on individually owned lots or in manufactured housing parks, it is likely that this housing type will represent an ever increasing percentage of the total throughout the planning period.

Based on these guidelines, the following table contains an estimate of the potential dwelling unit mix toward the end of the planning period.

**TABLE 21**  
**POTENTIAL FUTURE HOUSING MIX**  
**City of Clearwater, Kansas**

<b>Population Unit Type</b>	<b>Percent</b>		<b>Number</b>	
	<b>2003</b>	<b>2025</b>	<b>2003</b>	<b>2025</b>
Single-family (conventional)	87.4	88.0	709	1,272
Two-family	2.2	3.5	18	54
Multi-family	<u>9.9</u>	<u>11.0</u>	<u>80</u>	<u>169</u>
Subtotal Conventional Units	99.5	97.5	807	1,495
Manufactured Housing	<u>0.5</u>	<u>2.5</u>	<u>4</u>	<u>38</u>
<b>Total All Units</b>	<b>100.0</b>	<b>100.0</b>	<b>811</b>	<b>1,533</b>

The forecast of the potential housing mix toward the end of the 20-year planning period shows that overall the housing stock can be expected to enlarge by over 700 units or up to nearly 90 percent. Within this total, conventional single-family dwellings will remain the most popular, with a forecasted increase of up to almost 80 percent, with increases of up to 200 percent in the numbers of duplex units, and over 100 percent in the numbers of apartment units. Manufactured housing is forecasted to demonstrate increases of up to 850 percent or more as these types of units are increasingly selected as alternatives to site-built dwelling units.

Ideally, the future dwelling unit mix should include a reasonable variety of housing units of different sizes and arrangements in order to meet the needs of all income levels. Changing lifestyles and family formation affects the number of bedrooms and hence the size of dwellings. Single person households are currently more common and reflect the needs of single persons within the younger and elder age groups. Accordingly, recent indications show that due to a statistically smaller average family size, the overall need for larger units is somewhat lower, however, birth rates as well as social perception and demand for particular sizes and styles of housing units can be subject to considerable change over time, resulting in alteration of the patterns anticipated by the forecast. For these reasons, housing demand is another of the planning considerations which should be continually reviewed by the Planning Commission as part of the continuing planning process.

### **HOUSING ASSISTANCE NEEDS**

An additional aspect of housing and neighborhood assistance, is that of housing assistance needs. Throughout the planning period there will be a number of families and individuals which will require assistance to maintain adequate housing. In this regard, the 2000 decennial census recorded that, within the City of Clearwater, a total of 4.3 percent of the population reported annual income levels below poverty level, while over 3.5 percent of all families reported incomes below poverty.

If these figures are at all indicative of future conditions, there will likely be around 4 percent of all households which could qualify for some sort of housing assistance based on income. Applying these figures to the housing demand forecast suggests that throughout the planning period, there could be up to 50 to 60 households which may qualify for some form of assistance.

Experience shows that the majority of these households will be 1 and 2 person households with lesser number of families with children. While definitive forecasting of exact numbers is difficult, if not impossible, due to the certainty of continuing economic change, the figures do show the need to include housing assistance requirements as an integral facet of planning for future neighborhood improvement.

These estimates, while useful as general indicators of potential need, should be updated and revised as new data become available, and as local economic circumstances and housing characteristics change over the years. Maintenance of updated housing data, including estimates of housing assistance needs, is one of the singularly important aspects of the continuing planning program.

### **HOUSING AND NEIGHBORHOOD IMPROVEMENT PROCESS**

The process of improving housing conditions and revitalizing existing neighborhoods must be a continuing program incorporating both public and private action. Initial direction and program planning, including funding and budgeting of neighborhood improvements, must be carried out by government according to a defined strategy based on identified housing improvement priorities. Central to these efforts will be:

- Code enforcement to determine building deficiencies
- Rehabilitation programs for correction of structural and environmental deficiencies

- Correction of major neighborhood deficiencies such as trash accumulations, rodent infestations, weed problems and surface drainage deficiencies
- Provision of street improvements, utilities and community service
- Preservation and/or restoration of historic structures where they are worthy of special effort
- Continued cooperation with the policies and programs of the state and county
- Promotion of equal opportunity in all aspects of housing

While attention to current and emerging residential deficiencies must be the primary focus of the administrative programs, long-range housing and neighborhood improvement will also be dependent to a large degree upon maintenance of quality standards for new development. Among the standards and guidelines appropriate for newly developing neighborhood areas are the following:

- New residential development should not be permitted in defined wetlands and floodplains. Known hazard areas, such as areas of land subsidence, or geologic faults should be avoided.
- High hazard areas such as flight approach zones, high volume traffic streets and sites adjacent to high pressure natural gas or petroleum lines should be avoided for residential development.
- Noise and air pollution levels should be considered in all housing developments.
- Multiple-family housing and manufactured housing should be developed on sites that are equal in quality to those for single-family homes.
- Environmental assessment procedures should be developed for all housing projects including 25 or more units. The City should require these reviews at the time that a preliminary subdivision plat is submitted for approval. This requirement could be broadened to include an economic feasibility statement for proposed new developments.
- Whenever possible, all development should be timed to assure the economic and orderly provision of services. Without proper planning and development of the necessary services and utilities, delays and inconveniences will result for home owners. Plans for providing sewer, water, electricity, gas and solid waste disposal should be completed well in advance of development.
- Systematic code enforcement programs should be developed and employees well trained to carry out these regulations so that minimum delay will result in getting projects developed.

The primary vehicle for influencing future development quality is through exercise of the review authority present in the subdivision regulations. Through the process of land planning, development of preliminary and final plats, and preparation of plans and specifications for actual construction of improvements for the City will have a broad opportunity for application of quality standards aimed at correction of post development deficiencies and promotion of a quality living environment in all developing residential neighborhoods. Where the formal public program is consistent and fair with clearly identified objectives, experience shows that corresponding private action and cooperation may be expected with a resulting benefit to the entire spectrum of housing improvement considerations.

## **SUMMARY**

The background study of housing characteristics shows that the existing community housing stock is predominantly conventional single-family style, with relatively few two-family and apartment units and almost no manufactured housing. Overall, existing housing is in good condition and well maintained – less than three percent of all units were classified as deteriorating as of April 2003, with no structures classified as dilapidated. These figures indicate that the housing stock is generally high in quality, a fact substantiated by the median value of owner-occupied dwellings which was reported at \$89,800 by the decennial census of 2000. In this regard, the studies also indicate that affordable housing will be a need throughout the planning period.

As by the earlier studies of extraterritorial housing conditions, there will be a continuing build-up of residential development in the northern flanks of the community. It will be especially important that the City cooperate closely with the County to influence proper development practices in these areas, particularly with regard to environmental services and drainage.

Plans and processes for provision of infrastructure, including water, sewer, gas, electricity and solid waste disposal, should be prepared in advance of community expansion. All items of improvement should be programmed to assure that provision of these vital services will pace the rate of expanding needs in new as well as existing neighborhood areas with new development timed to assure the economic and orderly provision of services. Without proper planning and development of the necessary services and utilities, delays and inconveniences will result for homeowners. Plans for providing sewer, water, electricity development should avoid defined wetlands and floodplains and should not be permitted except where appropriate flood-proofing and environmental protection is possible.

Much of the responsibility for maintenance of quality neighborhoods and preservation of a proper living environment in newly developing areas lies with the Planning Commission acting in its' official role as advisors to the Governing Body. Proper use of zoning and subdivision regulations coupled with maintenance of the long-range development plan provides an important stimulus toward correction of existing neighborhood deficiencies and realization of the ideal of safe, decent and sanitary housing in a proper neighborhood environment for every family in the community.