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## Chapter 5

# HOUSING ELEMENT

### INTRODUCTION

The housing element is one of the nine elements of a comprehensive plan required by Section 66.1001 of the *Wisconsin Statutes*. Section 66.1001 (2) (b) of the *Statutes* requires the housing element to assess the age, structural condition, value, and occupancy characteristics of existing housing stock in the County and participating local governments. In addition, specific policies and programs must be identified that:

- Promote the development of housing for residents of the County and participating local governments and provide a range of housing choices that meet the needs of persons of all income levels and age groups and persons with special needs.
- Promote the availability of land for the development or redevelopment of affordable housing.
- Maintain or rehabilitate existing housing stock.

In addition, the following comprehensive planning goals related to the housing element are set forth in Section 16.965 of the *Statutes* and must be addressed as part of the planning process:

- Promotion of the redevelopment of lands with existing infrastructure and public services and the maintenance and rehabilitation of existing residential, commercial, and industrial structures.
- Encouragement of land uses, densities and regulations that promote efficient development patterns and relatively low municipal, state government, and utility costs.
- Provide an adequate supply of affordable housing for individuals of all income levels throughout each community.
- Provide adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial, and industrial uses.

Part 1 of this chapter provides an inventory of existing housing stock, including age, structural condition, value, and occupancy characteristics. This information, along with housing demand inventory data such as household, income, and demographic information presented in Chapter II of this plan, is used to analyze future housing needs for residents of the County and participating local governments.

Part 2 provides a description of government programs which facilitate the provision of housing, including affordable housing and information on community policies established for the percentage distribution of single-family, two-family, and multi-family units.

Part 3 of this chapter sets forth recommendations through the plan design year of 2035. Planning principles, standards, and objectives for the housing element are found in Chapter II.

### Census Data

Census 2000 Summary File 1 and Census 2000 Summary File 3 were used in the collection of the existing housing stock data presented in this chapter. This information is collected by the U.S. Bureau of the Census every 10 years. The United States government has collected census data since 1790. Summary File 1 (also known as the short census form) data was used when possible. Data from Summary File 1 is generally more

accurate than Summary File 3 because it is based on 100 percent of the responses to the 2000 Census. In most cases, data from Summary File 3 were used because the data were not available from Summary File 1. Summary File 3 (also known as the long census form) is generally less accurate because the data is based on a sampling of one in six households; however, Summary File 3 covers a greater range of topics. Because the sample sizes are different, the data reported by the Census may differ for each data source. Unfortunately, the Census does not make adjustments to reconcile the discrepancies. In addition, some of the data to follow in this chapter are based on total housing units and some are based on occupied units only, depending on how the Census data were reported. This distinction is footnoted on all applicable tables.

## **WAUKESHA COUNTY HOUSING STRENGTHS, CONCERNS, AND WEAKNESSES**

The Waukesha County Comprehensive Planning Land Use, Housing and Transportation Subcommittee expressed the following housing strengths, concerns, and weaknesses.

### **Housing Strengths**

- Sufficient housing supply for mid-to high-market single-family residential
- High housing quality
- Diverse housing age and style
- Safe neighborhoods
- Strong neighborhood associations
- Increasing ethnic and racial diversity
- Public willingness to have cluster design subdivisions

### **Housing Concerns and Weaknesses**

- High cost of land
- A need for increased density
- Densities driven more toward single-family (suburban) densities
- Need for increased availability of affordable housing
- Housing affordability needs to be based on projected job growth
- Municipalities pushing for higher value development for tax base purposes
- A lack of diverse housing stock in neighborhoods (ie. two-family or more with single-family homes)
- A need for more energy and water efficient appliances and continued emphasis on green building concepts
- A need for more education on storm water management and other infiltration techniques
- A need for increased political support to decrease the cost of the land and utilities to achieve affordable housing
- Few municipal caps on maximum housing size
- A need for increased understanding regarding the connection between the housing and community and regional economics
- A need for increased ethnic and racial diversity

## **HOUSING INVENTORY**

The characteristics of existing housing in Waukesha County have been inventoried to help determine the number and type of housing units that will best suit the needs of County residents through 2035. The existing housing stock inventory includes:

- Total housing units
- Vacancy rate
- Value of owner-occupied housing units
- Monthly cost of housing units by tenure

- Number of bedrooms
- Structure type and year built
- Condition of existing housing stock

**Total Housing Units**

The quantity and tenure (owner- or renter-occupied) of existing housing units in Waukesha County and each participating local government is one of the key inventory items needed to forecast the number of additional housing units the planning area will require in 2035. Table V-1 sets forth the total number of housing units in the County and each participating local government in 2000. In 2000, there were 140,309 total housing units in the County. Of the total housing units, 79.32 percent, or 103,373, were owner-occupied and 16.13 percent, or 31,856, were renter-occupied. The number of vacancies in 2000 was 5,080 units, or 4.56 percent. The percentage of owner occupied housing units ranged from 48.51 percent in the Village of Butler to 95.09 percent in the Town of Vernon. The percentage of renter occupied units ranged from 2.36 percent in the Village of Lac La Belle to 49.15 percent in the Village of Butler. Over 35 percent of the entire renter, occupied housing units within the County were located within the City of Waukesha in 2000.

**Vacancy Rate**

Another key housing supply inventory item is the vacancy rate of various housing types. The vacancy rate is the number of vacant and available housing units divided by the total number of housing units within the County. The vacancy rates for owner-occupied units and rental units are shown on Table V-2.

Some vacancies are necessary for a healthy housing market. The U.S. Department of Housing and Urban Development (HUD) states that an area needs a minimum overall vacancy rate of 3.0 percent to ensure adequate housing choices, which should include a minimum 1.5 percent vacancy rate for owner-occupied housing units and a minimum 5 percent vacancy rate for rental units to ensure adequate housing choices. Vacant units can fall into several categories including for rent; for sale only; for seasonal, recreational, or occasional use; for migrant workers; and other vacant units.

The overall vacancy rate in the County was 3.62 percent in 2000. Although the overall vacancy rate for the County met HUD guidelines, the rate was less than 3 percent in Towns of Genesee, Lisbon, Mukwonago, Vernon, and Waukesha, the Villages of Big Bend, Butler, Dousman, Eagle, Lac La Belle, Lannon, Menomonee Falls, Merton, Nashotah, North Prairie, and Wales, and the Cities of Brookfield, Muskego, and New Berlin. The Village of Oconomowoc Lake (15.45%) and Village of Chenequa (20.36%) each had a particularly high vacancy rate in 2000. Of all vacancies, Oconomowoc Lake had 12.20% in the “rented or sold, but not occupied category”. The vacancy rate in Chenequa is largely due to the “seasonal, recreational, or occasional use” homes along Pine Lake.

The vacancy rate in the County for “owner-occupied units”<sup>1</sup> was determined by dividing the number of units for sale (842) from Table V-2 by the total number of owner-occupied units (103,373) in the County from Table V-1. The approximate vacancy rate for rental units was determined by dividing the number of units for rent (1,645) from Table V-2 by the number of rental units (31,856) from Table V-1. The results of these calculations were a vacancy rate of 0.81 percent for owner-occupied units and 5.16 percent for rental units in the County in 2000. The owner-occupied unit vacancy rate was substantially lower than the minimum vacancy rate of 1.5 percent identified by HUD to provide for an adequate choice of owner-occupied units. The rental unit vacancy met HUD guidelines.

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<sup>1</sup> The data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multi-unit buildings.

Table V-1

## TOTAL HOUSING UNITS BY TENURE IN WAUKESHA COUNTY COMMUNITIES: 2000

Community	Owner-Occupied Units		Renter-Occupied Units		Vacant Units		Total Housing Number
	Number	Percent	Number	Percent	Number	Percent	
Town of Brookfield	1,763	61.58%	999	34.89%	101	3.53%	2,863
Town of Delafield	2,290	87.24%	231	8.80%	104	3.96%	2,625
Town of Eagle	984	88.01%	65	5.81%	69	6.17%	1,118
Town of Genesee	2,248	90.61%	183	7.38%	50	2.02%	2,481
Town of Lisbon	3,104	94.89%	114	3.49%	53	1.62%	3,271
Town of Merton	2,503	85.37%	203	6.92%	226	7.71%	2,932
Town of Mukwonago	2,075	92.59%	109	4.86%	57	2.54%	2,241
Town of Oconomowoc	2,338	76.78%	427	14.02%	280	9.20%	3,045
Town of Ottawa	1,232	85.79%	143	9.96%	61	4.25%	1,436
Town of Summit	1,554	81.62%	193	10.14%	157	8.25%	1,904
Town of Vernon	2,287	95.09%	93	3.87%	25	1.04%	2,405
Town of Waukesha	2,786	94.60%	105	3.57%	54	1.83%	2,945
Village of Big Bend	371	81.18%	77	16.85%	9	1.97%	457
Village of Butler	455	48.51%	461	49.15%	22	2.35%	938
Village of Chenequa	193	68.93%	30	10.71%	57	20.36%	280
Village of Dousman	315	53.66%	260	44.29%	12	2.04%	587
Village of Eagle	529	87.44%	63	10.41%	13	2.15%	605
Village of Elm Grove	2,196	85.92%	248	9.70%	112	4.38%	2,556
Village of Hartland	1,746	55.61%	1,256	40.00%	138	4.39%	3,140
Village of Lac La Belle	114	89.76%	3	2.36%	10	7.87%	127
Village of Lannon	361	83.18%	64	14.75%	9	2.07%	434
Village of Menomonee Falls	9,939	75.64%	2,905	22.11%	296	2.25%	13,140
Village of Merton	558	93.31%	33	5.52%	7	1.17%	598
Village of Mukwonago	1,516	60.59%	876	35.01%	110	4.40%	2,502
Village of Nashotah	427	93.85%	18	3.96%	10	2.20%	455
Village of North Prairie	455	83.64%	76	13.97%	13	2.39%	544
Village of Oconomowoc Lake	185	75.20%	23	9.35%	38	15.45%	246
Village of Pewaukee	2,330	61.95%	1,305	34.70%	126	3.35%	3,761
Village of Sussex	2,179	63.32%	1,131	32.87%	131	3.81%	3,441
Village of Wales	722	83.66%	124	14.37%	17	1.97%	863
City of Brookfield	12,482	87.85%	1,409	9.92%	317	2.23%	14,208
City of Delafield	1,694	63.09%	859	31.99%	132	4.92%	2,685
City of Muskego	6,228	80.89%	1,305	16.95%	166	2.16%	7,699
City of New Berlin	11,778	78.94%	2,717	18.21%	426	2.86%	14,921
City of Oconomowoc	3,102	59.21%	1,866	35.62%	271	5.17%	5,239
City of Pewaukee	3,826	80.36%	727	15.27%	208	4.37%	4,761
City of Waukesha	14,508	54.02%	11,155	41.54%	1,193	4.44%	26,856
<b>Waukesha County</b>	<b>103,373</b>	<b>79.32%</b>	<b>31,856</b>	<b>16.13%</b>	<b>5,080</b>	<b>4.56%</b>	<b>140,309</b>

Totals are based on 100 percent of respondents to the 2000 Census (Summary File 1)  
Source: U.S. Bureau of the Census and SEWRPC.

Table V-2

HOUSING VACANCIES IN WAUKESHA COUNTY COMMUNITIES: 2000<sup>a</sup>

Community	For Rent	For Sale Only	Rented or Sold, Not Occupied <sup>b</sup>	Seasonal, Recreational, or Occasional Use	For Migrant Workers	Other Vacant <sup>c</sup>	Total Vacancies	Total Units	Vacancy Rate
Town of Brookfield	60	8	13	14	6	0	101	2,863	3.53%
Town of Delafield	6	13	1	58	26	0	104	2,625	3.96%
Town of Eagle	2	11	5	48	3	0	69	1,118	6.17%
Town of Geneseo	9	8	5	13	15	0	50	2,481	2.02%
Town of Lisbon	5	22	10	11	1	4	53	3,271	1.62%
Town of Merton	7	17	10	170	22	0	226	2,932	7.71%
Town of Mukwonago	5	13	9	20	10	0	57	2,241	2.54%
Town of Oconomowoc	19	22	17	198	24	0	280	3,045	9.20%
Town of Ottawa	6	4	1	43	7	0	61	1,436	4.25%
Town of Summit	1	8	4	121	23	0	157	1,904	8.25%
Town of Vernon	5	7	6	1	6	0	25	2,405	1.04%
Town of Waukesha	2	18	13	4	17	0	54	2,945	1.83%
Village of Big Bend	2	3	1	1	2	0	9	457	1.97%
Village of Butler	12	4	1	5	0	0	22	938	2.35%
Village of Chenequa	1	1	1	50	4	0	57	280	20.36%
Village of Dousman	7	2	3	0	0	0	12	587	2.04%
Village of Eagle	5	2	3	1	2	0	13	605	2.15%
Village of Elm Grove	11	46	12	29	14	0	112	2,556	4.38%
Village of Hartland	38	51	27	6	16	0	138	3,140	4.39%
Village of Lac La Belle	2	8	0	0	0	0	10	127	7.87%
Village of Lannon	6	1	2	0	0	0	9	434	2.07%
Village of Menomonee Falls	84	80	53	35	44	0	296	13,140	2.25%
Village of Merton	1	3	1	2	0	0	7	598	1.17%
Village of Mukwonago	58	19	8	11	14	0	110	2,502	4.40%
Village of Nashotah	1	3	2	3	1	0	10	455	2.20%
Village of North Prairie	4	4	3	2	0	0	13	544	2.39%
Village of Oconomowoc Lake	4	1	30	3	0	0	38	246	15.45%
Village of Pewaukee	53	15	7	33	4	14	126	3,761	3.35%
Village of Sussex	90	10	10	11	10	0	131	3,441	3.81%
Village of Wales	7	3	3	1	3	0	17	863	1.97%
City of Brookfield	56	70	59	86	46	0	317	14,208	2.23%
City of Delafield	25	6	10	72	19	0	132	2,685	4.92%
City of Muskego	39	27	19	49	32	0	166	7,699	2.16%
City of New Berlin	136	129	62	32	67	0	426	14,921	2.86%
City of Oconomowoc	84	68	38	46	35	0	271	5,239	5.17%
City of Pewaukee	39	38	26	78	27	0	208	4,761	4.37%
City of Waukesha	753	97	128	54	161	0	1,193	26,856	4.44%
<b>Waukesha County</b>	<b>1,645</b>	<b>842</b>	<b>603</b>	<b>1,311</b>	<b>661</b>	<b>18</b>	<b>5,080</b>	<b>140,309</b>	<b>3.62%</b>

<sup>a</sup>Totals are based on 100 percent of the responses to the 2000 Census (Summary File 1)

<sup>b</sup>The unit is classified "rented or sold, not occupied" if any money towards rent has been paid or the unit has recently been sold but the occupant has not yet moved in.

<sup>c</sup>If a vacant unit does not fall into any of the other categories it is classified as an "other vacant unit." An example would be a unit held for occupancy by a caretaker.

Source: U.S. Census and SEWRPC

### ***Value of Owner-Occupied Housing Units***

Table V-3 presents the values of specified owner-occupied housing units in the County and each local government in 2000. These values can be used to determine if there are adequate home ownership opportunities for residents of all income levels in the County. Homes that had values between \$50,000 and \$99,999 comprised 4.95 percent of housing units. Homes that had values between \$100,000 and \$149,999 comprised 29.15 percent of all owner-occupied housing units, and 32.63 percent had values between \$150,000 and \$199,999. Owner-occupied homes that had values between \$200,000 and \$249,999 comprised 13.86 percent of housing units, 8.56 percent fell within \$250,000 and \$299,000, and 10.43 percent had values at \$300,000 or more. The median value for owner-occupied housing units in the County in 2000 was \$170,400.

Table V-4 shows the value of owner-occupied housing units for each county in the Southeastern Wisconsin Region and for the State in 2000. The median value of \$170,400 in the County was second highest among counties in the Region. The median value of owner-occupied housing units was \$124,441 in the Region, \$112,200 in the State, and \$119,600 in the Nation. Waukesha County also had the highest household median income of counties in the Region and among adjacent counties (See Chapter II, Table II-6).

More recent data regarding the value of owner-occupied housing units, available from the Wisconsin Realtors Association is presented in Table V-5. These sources provide information regarding the actual selling prices of existing housing in the Region. The selling price data pertains to single-family homes, but does not include condominiums. The data shows there was a significant increase in median selling prices in Waukesha County (42.43 percent) and for the Region (43.56 percent) between 2000 and 2006. In 2000, 2001, 2002, and 2003 Ozaukee County had the highest median selling prices of existing housing in the Region. In 2004, 2005, and 2006 Waukesha County experienced the highest median selling prices of existing housing in the Region. This statistic indicated that housing prices escalated at a much higher rate than the increase in wages. It is too early to tell how the downturn in the housing market that began in late 2006 will impact median selling price in the near future. This perceived downturn in the housing market is not yet supported by statistical data that shows that the median selling price of existing homes or the number of existing home sales is declining substantially.

### ***Monthly Housing Costs***

Monthly housing costs for owner-occupied housing units and rental housing units have been inventoried to determine if there is an adequate supply of affordable housing units for each household income level in the planning area. HUD defines affordability as access to decent and safe housing that costs no more than 30 percent of a household's gross monthly income. As shown in Table V-6, over 75 percent of all owner occupied housing units in Waukesha County had a mortgage loan in 2000. Twenty-seven percent had a second mortgage or home equity loan. These were the highest percentages within the Region and adjacent counties. The lowest percentages of owner occupied housing units with a mortgage were in Dodge and Milwaukee counties.

Table V-7 sets forth monthly housing costs<sup>2</sup> for specified owner-occupied housing units with a mortgage in the planning area and each participating local government in 2000. The median monthly housing cost for homeowners with a mortgage in the County was \$1,366 in 2000. About 22 percent of homeowners with a mortgage spent less than \$1,000 per month. Nearly 40 percent of homeowners in the County with a mortgage spent between \$1,000 and \$1,499 on monthly housing costs. Almost 24 percent spent between \$1,500 and \$2,000 and close to 15 percent of homeowners with a mortgage spent over \$2,000 per month.

Table V-8 shows monthly housing costs for specified owner-occupied housing units with a mortgage for each County in the Region and the State in 2000. The median monthly cost of \$1,366 in Waukesha County was the second highest among counties in the Region. Only Ozaukee County with a median monthly cost of \$1,420 was higher. The median monthly cost for homeowners with a mortgage was \$1,123 in the Region, \$1,024 in the State, and \$1,088 in the Nation.

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<sup>2</sup> Selected monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities. Costs do not include maintenance.

Table V-3

STRUCTURAL VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS IN WAUKESHA COUNTY COMMUNITIES: 2000<sup>a</sup>

Community	Less than \$50,000		\$50,000 - \$99,999		\$100,000 - \$149,999		\$150,000 - \$199,000		\$200,000 - \$249,000		\$250,000 - \$299,999		\$300,000 - \$399,000		\$400,000 or more		Total	Median
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
Town of Brookfield	9	0.57%	39	2.45%	393	24.70%	570	35.83%	275	17.28%	175	11.00%	110	6.91%	20	1.26%	1,591	\$177,100
Town of Delafield	8	0.38%	26	1.22%	158	7.42%	320	15.02%	304	14.27%	351	16.48%	317	14.88%	646	30.33%	2,130	\$285,500
Town of Eagle	15	1.78%	47	5.57%	133	15.76%	255	30.21%	180	21.33%	130	15.40%	41	4.86%	43	5.09%	844	\$195,400
Town of Genesee	0	0.00%	92	4.53%	259	12.75%	645	31.76%	496	24.42%	306	15.07%	176	8.67%	57	2.81%	2,031	\$202,000
Town of Lisbon	0	0.00%	25	0.94%	545	20.55%	1,163	43.85%	393	14.82%	368	13.88%	139	5.24%	19	0.72%	2,652	\$180,700
Town of Merton	14	0.61%	53	2.31%	182	7.95%	529	23.10%	436	19.04%	358	15.63%	346	15.11%	372	16.24%	2,290	\$242,100
Town of Mukwonago	20	1.06%	38	2.01%	375	19.87%	669	35.45%	436	23.11%	210	11.13%	112	5.94%	27	1.43%	1,887	\$186,800
Town of Oconomowoc	17	0.80%	84	3.96%	433	20.40%	554	26.10%	322	15.17%	170	8.01%	272	12.81%	271	12.76%	2,123	\$197,500
Town of Ottawa	0	0.00%	24	2.22%	200	18.52%	337	31.20%	292	27.04%	138	12.78%	73	6.76%	16	1.48%	1,080	\$197,400
Town of Summit	23	1.63%	47	3.33%	305	21.63%	224	15.89%	194	13.76%	178	12.62%	215	15.25%	224	15.89%	1,410	\$227,300
Town of Vernon	2	0.10%	58	2.76%	405	19.29%	930	44.31%	457	21.77%	177	8.43%	58	2.76%	12	0.57%	2,099	\$178,700
Town of Waukesha	12	0.47%	50	1.94%	534	20.74%	1,001	38.87%	465	18.06%	294	11.42%	145	5.63%	74	2.87%	2,575	\$184,200
Village of Big Bend	3	0.87%	42	12.17%	173	50.14%	111	32.17%	10	2.90%	2	0.58%	2	0.58%	2	0.58%	345	\$137,900
Village of Butler	0	0.00%	108	26.67%	257	63.46%	28	6.91%	12	2.96%	0	0.00%	0	0.00%	0	0.00%	405	\$115,100
Village of Chenequa	0	0.00%	2	1.16%	6	3.49%	2	1.16%	8	4.65%	2	1.16%	12	6.98%	140	81.40%	172	\$810,000
Village of Dousman	0	0.00%	35	11.59%	181	59.93%	81	26.82%	2	0.66%	2	0.66%	0	0.00%	1	0.33%	302	\$137,000
Village of Eagle	0	0.00%	37	6.88%	321	59.67%	171	31.78%	9	1.67%	0	0.00%	0	0.00%	0	0.00%	538	\$139,400
Village of Elm Grove	9	0.48%	5	0.27%	100	5.33%	325	17.31%	383	20.40%	420	22.38%	409	21.79%	226	12.04%	1,877	\$263,900
Village of Hartland	10	0.62%	73	4.51%	570	35.21%	555	34.28%	216	13.34%	87	5.37%	35	2.16%	73	4.51%	1,619	\$161,100
Village of Lac La Belle	0	0.00%	0	0.00%	4	3.54%	7	6.19%	5	4.42%	2	1.77%	16	14.16%	79	69.91%	113	\$483,300
Village of Lannon	2	1.03%	26	13.33%	94	48.21%	63	32.31%	2	1.03%	2	1.03%	2	1.03%	4	2.05%	195	\$133,400
Village of Menomonee Falls	36	0.39%	407	4.41%	4,067	44.05%	2,688	29.11%	950	10.29%	614	6.65%	365	3.95%	106	1.15%	9,233	\$151,600
Village of Merton	4	0.73%	26	4.73%	100	18.18%	144	26.18%	111	20.18%	86	15.64%	68	12.36%	11	2.00%	550	\$200,500
Village of Mukwonago	9	0.62%	136	9.37%	722	49.72%	462	31.82%	54	3.72%	54	3.72%	15	1.03%	0	0.00%	1,452	\$143,000
Village of Nashotah	0	0.00%	4	1.15%	44	12.61%	63	18.05%	75	21.49%	78	22.35%	71	20.34%	14	4.01%	349	\$242,300
Village of North Prairie	0	0.00%	41	9.36%	179	40.87%	144	32.88%	56	12.79%	6	1.37%	0	0.00%	12	2.74%	438	\$149,700
Village of Oconomowoc Lake	0	0.00%	2	1.17%	12	7.02%	15	8.77%	2	1.17%	7	4.09%	19	11.11%	114	66.67%	171	\$713,500
Village of Pewaukee	0	0.00%	143	8.49%	619	36.74%	453	26.88%	318	18.87%	42	2.49%	103	6.11%	7	0.42%	1,685	\$160,700
Village of Sussex	8	0.40%	57	2.85%	568	28.36%	836	41.74%	411	20.52%	106	5.29%	17	0.85%	0	0.00%	2,003	\$171,200
Village of Wales	0	0.00%	45	6.34%	93	13.10%	363	51.13%	121	17.04%	39	5.49%	45	6.34%	4	0.56%	710	\$183,700
City of Brookfield	36	0.30%	184	1.53%	2,244	18.72%	4,464	37.24%	1,771	14.77%	1,224	10.21%	1,150	9.59%	915	7.63%	11,988	\$189,100
City of Delafield	9	0.64%	19	1.36%	304	21.73%	227	16.23%	213	15.23%	230	16.44%	215	15.37%	182	13.01%	1,399	\$233,000
City of Muskego	26	0.44%	278	4.74%	1,699	28.96%	2,179	37.15%	935	15.94%	491	8.37%	205	3.49%	53	0.90%	5,866	\$166,700
City of New Berlin	13	0.12%	370	3.39%	3,567	32.66%	4,467	40.91%	1,180	10.81%	718	6.58%	500	4.58%	105	0.96%	10,920	\$162,100
City of Oconomowoc	7	0.24%	262	9.00%	1,246	42.82%	786	27.01%	248	8.52%	220	7.56%	89	3.06%	52	1.79%	2,910	\$147,900
City of Pewaukee	24	0.72%	113	3.40%	527	15.85%	1,216	36.58%	633	19.04%	401	12.06%	270	8.12%	140	4.21%	3,324	\$190,600
City of Waukesha	82	0.64%	1,662	12.97%	5,805	45.31%	3,656	28.54%	1,064	8.31%	362	2.83%	135	1.05%	45	0.35%	12,811	\$139,900
<b>Waukesha County</b>	<b>398</b>	<b>0.42%</b>	<b>4,660</b>	<b>4.95%</b>	<b>27,424</b>	<b>29.15%</b>	<b>30,703</b>	<b>32.63%</b>	<b>13,039</b>	<b>13.86%</b>	<b>8,050</b>	<b>8.56%</b>	<b>5,747</b>	<b>6.11%</b>	<b>4,066</b>	<b>4.32%</b>	<b>94,087</b>	<b>\$170,400</b>

<sup>a</sup>The data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3).  
Source: U.S. Bureau of the Census and SEWRPC.

Table V-4

**VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS IN THE  
SOUTHEASTERN WISCONSIN REGION AND ADJACENT COUNTIES: 2000\***

County	Less than \$50,000		\$50,000-\$99,999		\$100,000-\$149,999		\$150,000-\$199,999		\$200,000-\$299,999	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha	485	1.5%	10,050	30.40%	12,560	24.70%	6,180	18.70%	2,958	9.00%
Milwaukee	16,203	9.9%	61,792	37.60%	52,685	7.42%	20,296	12.40%	9,042	5.50%
Ozaukee	67	0.30%	928	4.40%	6,064	15.76%	5,662	27.30%	4,597	22.10%
Racine	1,668	3.80%	16,896	38.90%	13,066	12.75%	7,278	16.80%	3,566	8.20%
Walworth	288	1.50%	5,223	26.40%	7,091	20.55%	3,742	18.90%	2,279	11.50%
Washington	69	0.30%	2,169	7.90%	10,535	7.95%	8,344	30.40%	4,986	18.10%
Waukesha	398	0.40%	4,660	5.00%	27,424	19.87%	30,703	32.60%	21,089	22.40%
Region	19,178	4.80%	101,707	25.30%	129,329	32.10%	82,127	20.40%	48,506	12.00%
Dodge	519	2.90%	7,538	42.50%	6,230	35.10%	2,308	13.00%	988	5.60%
Jefferson	185	1.20%	4,192	27.10%	6,677	43.20%	2,665	17.30%	1,346	8.70%
Wisconsin	73,450	6.50%	396,893	35.40%	343,993	30.60%	173,519	15.50%	95,163	8.50%

County	\$300,000-\$499,999		\$500,000 or More		Total		Median
	Number	Percent	Number	Percent	Number	Percent	
Kenosha	696	2.10%	127	1.26%	33,057	100.00%	\$129,900
Milwaukee	2,785	1.70%	1,359	30.33%	164,162	100.00%	\$103,200
Ozaukee	2,636	12.70%	866	5.09%	20,820	100.00%	\$177,300
Racine	780	1.80%	180	2.81%	43,434	100.00%	\$111,000
Walworth	829	4.20%	344	0.72%	19,796	100.00%	\$128,400
Washington	1,108	4.00%	268	16.24%	27,479	100.00%	\$155,000
Waukesha	7,486	8.00%	2,327	1.43%	94,087	100.00%	\$170,400
Region	16,320	4.10%	5,471	12.76%	402,638	100.00%	\$124,441
Dodge	147	0.80%	27	0.20%	17,757	100.00%	\$105,800
Jefferson	326	2.10%	55	0.40%	15,466	100.00%	\$123,800
Wisconsin	30,507	2.70%	8,942	0.90%	1,122,467	100.00%	\$112,200

The data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multi-unit buildings. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File3).

Source: U.S. Bureau of the Census and SEWRPC



Table V-5

**MEDIAN SELLING PRICE OF EXISTING HOUSING<sup>a</sup> IN THE SOUTHEASTERN WISCONSIN REGION  
AND ADJACENT COUNTIES : 2000-2007**

Year	Dodge County		Jefferson County		Kenosha County		Milwaukee County		Ozaukee County	
	Number of Sales	Median Selling Price (dollars)	Number of Sales	Median Selling Price (dollars)	Number of Sales	Median Selling Price (dollars)	Number of Sales	Median Selling Price (dollars)	Number of Sales	Median Selling Price (dollars)
2000	560	94,500	N/A	N/A	1,836	116,700	8,666	101,600	929	182,700
2001	539	102,400	604	130,500	1,969	126,000	9,088	110,700	1,062	184,400
2002	606	103,850	832	133,700	2,246	133,000	9,781	118,600	1,177	210,700
2003	789	115,000	995	138,900	2,267	143,100	9,891	128,200	1,146	220,600
2004	675	123,500	849	151,400	2,560	149,300	11,050	138,700	1,274	235,300
2005	707	131,100	984	160,000	2,589	169,200	11,517	153,300	1,349	237,500
2006	703	131,600	810	172,000	2,319	169,200	10,946	158,700	1,166	244,700
2007	593	134,400	794	170,000	2,044	169,200	8,970	161,500	1,090	244,700

Year	Racine County		Walworth County		Washington County		Waukesha County		Total Sales and Median Selling Price for Nine Counties	
	Number of Sales	Median Selling Price (dollars)	Number of Sales	Median Selling Price (dollars)	Number of Sales	Median Selling Price (dollars)	Number of Sales	Median Selling Price (dollars)	Total Number of Sales	Median Selling Price <sup>b</sup> (dollars)
2000	2,012	108,100	1,252	125,900	1,161	148,000	3,860	177,700	20,276	117,244
2001	2,239	115,400	1,347	132,500	1,412	151,400	4,518	185,500	22,778	137,644
2002	2,392	118,700	1,613	140,000	1,511	161,700	4,697	202,600	24,855	146,983
2003	2,187	129,200	1,677	152,900	1,467	175,400	4,590	220,000	24,220	158,144
2004	2,703	138,700	1,898	163,300	1,709	194,500	4,869	238,100	26,912	170,311
2005	2,810	150,800	1,873	184,400	1,844	204,500	5,287	250,000	27,269	182,311
2006	2,449	155,000	1,565	194,000	1,750	204,500	5,107	253,100	25,302	186,977
2007	2,182	162,000	1,386	198,000	1,483	204,300	4,647	250,000	23,189	188,233

<sup>a</sup>The price represents only those for single-family homes and does not include condominiums.

<sup>b</sup>The price represents the average sale price of the total seven-county median selling prices divided by 9.

Source: Wisconsin Realtors Association and SEWRPC.

Table V-6

**PERCENTAGE OF OWNER OCCUPIED UNITS WITH A FIRST MORTGAGE, SECOND MORTGAGE, OR HOME EQUITY LOAN IN THE SOUTHEASTERN WISCONSIN REGION AND ADJACENT COUNTIES: 2000**

	Dodge County	Jefferson County	Kenosha County	Milwaukee County	Ozaukee County	Racine County	Walworth County	Washington County	Waukesha County
First Mortgage	67.30%	71.22%	72.92%	68.17 %	72.67%	71.49%	70.13%	74.49%	75.58%
Second Mortgage or Home Equity Loan	22.71%	24.69%	22.53%	20.47%	26.42%	23.87%	23.65%	26.43%	27.01%

Source: U.S. Bureau of the Census.

Table V-9 displays monthly housing costs for specified owner-occupied housing units without a mortgage in the planning area and each participating local government in 2000. The median monthly housing cost for homeowners without a mortgage in the County was \$442 in 2000. Over 68 percent of homeowners without a mortgage spent under \$500 a month on housing costs in 2000. About 22 percent of homeowners without a mortgage spent between \$500 and \$699 a month on housing costs and 10 percent spent over \$700 per month.

Table V-10 sets forth monthly housing costs for specified owner-occupied housing units without a mortgage for each county in the Region and the State in 2000. The median monthly cost of \$442 in the County was the second highest among Counties in the Region (\$4 behind Ozaukee County). The median monthly housing cost for homeowners without a mortgage was \$388 in the Region, \$333 in the State and \$295 in the Nation.

Table V-11 displays monthly housing costs for rental units, or gross rent, in the County and each participating local government in 2000. Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels (oil, kerosene, wood, and coal) are included in the calculations of monthly gross rent. These costs are included in the monthly cost calculation if the renter pays them or they are paid for the renter by another party, such as the property owner. Rental units that are occupied without payment of rent are included in the no cash rent category of Table V-11. Median rent per month in 2000 ranged from \$540 in the Village of Lannon to \$1,625 in the Village of Oconomowoc Lake. About 15 percent of all rental housing units within the County in 2000 were below \$500 in rent per month. Over 35 percent of all rental housing units in the County in 2000 were in the City of Waukesha.

According to Table V-12, the median monthly cost for rental housing in Waukesha County was the highest in the Region at \$726 in 2000. Ozaukee County was second with a median monthly gross rent of \$642. The median monthly gross rent was \$596 in the Region, \$540 in the State, and \$602 in the Nation. Over 44 percent of renters in Waukesha County paid more than \$750 per month in gross rent and according to the U.S. Bureau of the Census 27 percent of renters paid more than 30 percent of their household income on gross rent payments in 2000. Within the Region, only Washington County (26.62%) and Ozaukee County had a lower percentage of renters paying more than 30 percent of their household income on gross rent. Milwaukee County had the highest percentage of renters paying more than 30 percent of household income on rent. Outside the Region, the bordering counties of Dodge and Jefferson had slightly lower percentages of renters paying more than 30 percent of household income on rent.

Table V-7

MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITH A MORTGAGE IN WAUKESHA COUNTY COMMUNITIES: 2000<sup>a</sup>

Community	Less than \$700		\$700-\$999		\$1000 - \$1499		\$1500 - \$1,999		\$2000 - \$2,499		\$2500 or more		Median Cost
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Town of Brookfield	53	4.57	163	14.05	520	44.83	200	17.24	176	15.17	48	4.14	\$1,360
Town of Delafield	61	3.74	102	6.25	376	23.04	388	23.77	244	14.95	461	28.25	\$1,855
Town of Eagle	45	6.37	153	21.67	236	33.43	166	23.51	82	11.61	24	3.40	\$1,285
Town of Genesee	64	3.80	230	13.66	718	42.64	498	29.57	101	6.00	73	4.33	\$1,404
Town of Lisbon	134	6.26	262	12.23	890	41.55	588	27.45	233	10.88	35	1.63	\$1,388
Town of Merton	72	4.10	163	9.27	509	28.95	615	34.98	210	11.95	189	10.75	\$1,591
Town of Mukwonago	92	5.69	237	14.66	717	44.34	464	28.70	79	4.89	28	1.72	\$1,345
Town of Oconomowoc	118	7.26	218	13.41	624	38.38	357	21.96	182	11.19	127	7.80	\$1,383
Town of Ottawa	55	6.48	139	16.37	347	40.87	203	23.91	78	9.19	27	3.18	\$1,308
Town of Summit	43	3.85	196	17.56	334	29.94	284	25.45	117	10.48	142	12.72	\$1,478
Town of Vernon	119	7.09	203	12.09	867	51.64	379	22.57	86	5.12	25	1.49	\$1,280
Town of Waukesha	151	7.72	317	16.20	672	34.34	570	29.13	191	9.76	56	2.85	\$1,361
Village of Big Bend	40	16.81	53	22.27	115	48.32	28	11.76	2	0.84	0	0	\$1,094
Village of Butler	48	17.98	73	27.34	107	40.07	31	11.61	4	1.50	4	1.50	\$1,036
Village of Chenequa	0	0	0	0	4	4.17	16	16.67	15	15.63	61	63.53	\$3,563
Village of Dousman	35	13.46	60	23.08	133	51.15	24	9.23	7	2.69	1	0.38	\$1,127
Village of Eagle	39	8.55	120	26.32	235	51.54	59	12.94	3	0.65	0	0	\$1,150
Village of Elm Grove	21	1.78	38	3.23	240	20.39	279	23.70	314	26.68	285	24.21	\$2,017
Village of Hartland	69	5.19	218	16.40	630	47.40	252	18.96	101	7.60	59	4.45	\$1,316
Village of Lac La Belle	3	3.53	2	2.35	9	10.59	8	9.41	17	20.00	46	54.12	\$2,792
Village of Lannon	13	9.70	31	23.13	59	44.03	29	21.64	2	1.50	0	0	\$1,147
Village of Menomonee Falls	288	4.42	1,040	15.97	2,824	43.36	1,534	23.55	528	8.11	299	4.59	\$1,335
Village of Merton	19	3.96	74	15.42	159	33.13	163	33.96	49	10.21	16	3.32	\$1,461
Village of Mukwonago	86	7.45	181	15.67	727	62.94	145	12.55	16	1.39	0	0	\$1,201
Village of Nashotah	6	1.92	24	7.67	85	27.16	101	32.27	54	17.25	43	13.73	\$1,696
Village of North Prairie	28	7.93	95	26.91	138	39.09	68	19.26	16	4.53	8	2.28	\$1,188
Village of Oconomowoc Lake	2	1.94	8	7.77	8	7.77	17	16.50	11	10.68	57	55.34	\$2,662
Village of Pewaukee	75	5.35	312	22.24	531	37.85	353	25.16	78	5.55	54	3.85	\$1,287
Village of Sussex	109	6.67	233	14.26	661	40.45	557	34.09	58	3.55	16	0.98	\$1,386
Village of Wales	38	6.13	101	16.29	282	45.48	116	18.71	48	7.74	35	5.65	\$1,303
City of Brookfield	427	5.17	825	9.99	2,779	33.66	2,041	24.72	1,176	14.24	1,009	12.22	\$1,520
City of Delafield	43	4.01	113	10.54	345	32.18	307	28.64	137	12.78	127	11.85	\$1,554
City of Muskego	188	4.03	719	15.42	2,096	44.94	1,205	25.84	290	6.22	166	3.55	\$1,341
City of New Berlin	391	5.08	1,035	13.45	3,150	40.94	2,057	26.74	716	9.31	345	4.48	\$1,385
City of Oconomowoc	216	9.89	393	18.00	959	43.93	473	21.67	79	3.62	63	2.89	\$1,211
City of Pewaukee	127	4.92	381	14.77	910	35.27	621	24.07	373	14.46	168	6.51	\$1,434
City of Waukesha	730	7.21	2,262	22.35	4,283	42.32	2,198	21.72	515	5.09	133	1.31	\$1,223
<b>Waukesha County</b>	<b>4,048</b>	<b>5.69</b>	<b>10,774</b>	<b>15.15</b>	<b>28,279</b>	<b>39.77</b>	<b>17,394</b>	<b>24.46</b>	<b>6,388</b>	<b>8.98</b>	<b>4,230</b>	<b>5.95</b>	<b>\$1,366</b>

<sup>a</sup>Data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3). Selected monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

Source: U.S. Bureau of the Census and SEWRPC.

Table V-8

**MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITH A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION  
AND ADJACENT COUNTIES: 2000<sup>a</sup>**

County	Less than \$700		\$700 to \$999		\$1,000 to \$1,499		\$1,500 to \$1,999		Over \$2000		Total		Median Cost (dollars)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Kenosha	2,519	10.5	6,902	28.6	9,650	40.0	3,525	14.6	1,509	6.3	24,105	100	1,113
Milwaukee	19,943	17.8	34,771	31.1	38,320	34.2	12,594	11.3	6,281	5.6	111,909	100	1,013
Ozaukee	784	5.2	2,245	14.8	5,391	35.6	3,513	23.2	3,196	21.2	15,129	100	1,420
Racine	4,752	15.3	9,272	29.9	11,611	37.4	3,822	12.3	1,594	5.1	31,051	100	1,054
Walworth	1,643	11.8	3,586	25.8	5,754	41.4	1,865	13.5	1,035	7.5	13,883	100	1,125
Washington	1,353	6.6	3,910	19.1	9,448	46.2	4,178	20.4	1,586	7.7	20,470	100	1,248
Waukesha	4,048	5.7	10,774	15.2	28,279	39.8	17,394	24.5	10,618	14.8	71,113	100	1,366
Region	35,031	12.2	71,433	25.0	108,381	37.6	46,854	16.2	25,819	9.0	287,518	100	1,123
Dodge	1,942	16.2	4,257	35.6	4,230	35.4	1,140	9.5	382	3.2	11,951	100	984
Jefferson	1,290	11.7	3,255	29.6	4,507	41.0	1,488	13.5	461	4.2	11,001	100	1,091
Wisconsin	144,525	18.7	225,805	29.3	260,821	33.8	92,913	12.1	46,932	6.1	770,996	100	1,024

<sup>a</sup>Data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3). Selected monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

Source: U.S. Bureau of the Census and SEWRPC.

Table V-9

MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITHOUT A MORTGAGE IN WAUKESHA COUNTY COMMUNITIES: 2000<sup>a</sup>

Community	Less than \$300		\$300 - \$399		\$400 - 499		\$500 - \$699		Over \$700		Total		Median Cost (dollars)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Town of Brookfield	22	5.10	123	28.54	137	31.79	122	28.31	27	6.26	431	100.00	451
Town of Delafield	30	6.02	93	18.67	126	25.30	127	25.50	122	24.50	498	100.00	500
Town of Eagle	24	17.39	52	37.68	38	27.54	22	15.94	2	1.45	138	100.00	385
Town of Genesee	54	15.56	186	53.60	72	20.75	23	6.63	12	3.46	347	100.00	371
Town of Lisbon	28	5.49	186	36.47	160	31.37	115	22.55	21	4.12	510	100.00	426
Town of Merton	40	7.52	173	32.52	121	22.74	79	14.85	119	22.37	532	100.00	444
Town of Mukwonago	47	17.41	117	43.33	79	29.26	22	8.15	5	1.85	270	100.00	373
Town of Oconomowoc	84	16.90	134	26.96	79	15.90	84	16.90	116	23.34	497	100.00	439
Town of Ottawa	50	21.65	91	39.39	75	32.47	6	2.60	9	3.90	231	100.00	373
Town of Summit	41	13.95	77	26.19	55	18.71	48	16.33	73	24.83	294	100.00	453
Town of Vernon	45	10.71	248	59.05	89	21.19	33	7.86	5	1.19	420	100.00	370
Town of Waukesha	85	13.75	277	44.82	131	21.20	92	14.89	33	5.34	618	100.00	381
Village of Big Bend	15	14.02	58	54.21	28	26.17	6	5.61	0	0.00	107	100.00	371
Village of Butler	16	11.59	79	57.25	31	22.46	12	8.70	0	0.00	138	100.00	365
Village of Chenequa	0	0.00	4	5.26	0	0.00	5	6.58	67	88.16	76	100.00	1,000
Village of Dousman	11	26.19	18	42.86	11	26.19	2	4.76	0	0.00	42	100.00	345
Village of Eagle	26	31.71	54	65.85	2	2.44	0	0.00	0	0.00	82	100.00	328
Village of Elm Grove	9	1.29	18	2.57	107	15.29	250	35.71	316	45.14	700	100.00	669
Village of Hartland	17	5.86	145	50.00	76	26.21	36	12.41	16	5.52	290	100.00	391
Village of Lac La Belle	0	0.00	0	0.00	2	7.14	2	7.14	24	85.71	28	100.00	860
Village of Lamont	6	9.84	20	32.79	18	29.51	14	22.95	3	4.92	61	100.00	425
Village of Menomonee Falls	123	4.52	921	33.86	1,057	38.86	523	19.23	96	3.53	2,720	100.00	430
Village of Merton	25	35.71	19	27.14	10	14.29	14	20.00	2	2.86	70	100.00	338
Village of Mukwonago	61	20.54	111	37.37	51	17.17	66	22.22	8	2.69	297	100.00	384
Village of Nashotah	2	5.56	4	11.11	10	27.78	16	44.44	4	11.11	36	100.00	533
Village of North Prairie	28	32.94	31	36.47	23	27.06	3	3.53	0	0.00	85	100.00	366
Village of Oconomowoc Lake	0	0.00	2	2.94	11	16.18	4	5.88	51	75.00	68	100.00	1,000
Village of Pewaukee	15	5.32	107	37.94	78	27.66	73	25.89	9	3.19	282	100.00	424
Village of Sussex	25	6.78	141	38.21	133	36.04	52	14.09	18	4.88	369	100.00	414
Village of Wales	9	10.00	37	41.11	35	38.89	9	10.00	0	0.00	90	100.00	393
City of Brookfield	101	2.71	836	22.41	1,279	34.28	968	25.94	547	14.66	3,731	100.00	473
City of Delafield	17	5.20	75	22.94	106	32.42	86	26.30	43	13.15	327	100.00	467
City of Muskego	34	2.83	310	25.79	457	38.02	320	26.62	81	6.74	1,202	100.00	456
City of New Berlin	110	3.41	568	17.61	1,349	41.82	936	29.01	263	8.15	3,226	100.00	469
City of Oconomowoc	94	12.93	196	26.96	241	33.15	122	16.78	74	10.18	727	100.00	430
City of Pewaukee	90	12.10	227	30.51	156	20.97	199	26.75	72	9.68	744	100.00	435
City of Waukesha	277	10.30	1,081	40.19	758	28.18	515	19.14	59	2.19	2,690	100.00	399
<b>Waukesha County</b>	<b>1,661</b>	<b>7.23</b>	<b>6,819</b>	<b>29.68</b>	<b>7,191</b>	<b>31.30</b>	<b>5,006</b>	<b>21.79</b>	<b>2,297</b>	<b>10.00</b>	<b>22,974</b>	<b>100.00</b>	<b>442</b>

<sup>a</sup>Data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3). Selected monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.  
Source: U.S. Bureau of the Census and SEWRPC.

Table V-10

MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITHOUT A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION  
AND ADJACENT COUNTIES: 2000\*

County	Less than \$300		\$300 to \$399		\$400 to \$499		\$500 to \$699		Over \$700		Total		Median Cost (dollars)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Kenosha	2,010	22.5	3,691	41.2	2,015	22.5	943	10.5	293	3.3	8,952	100	366
Milwaukee	11,800	22.6	18,573	35.5	11,465	21.9	7,575	14.5	2,840	5.4	52,253	100	377
Ozaukee	468	8.2	1,755	30.8	1,393	24.5	1,287	22.7	788	13.8	5,691	100	446
Racine	3,155	25.5	5,262	42.5	2,204	17.8	1,397	11.3	365	2.9	12,383	100	357
Walworth	1,565	26.5	2,282	38.6	1,116	18.9	672	11.4	278	4.6	5,913	100	356
Washington	1,011	14.4	2,903	41.4	1,934	27.6	890	12.7	271	3.9	7,009	100	387
Waukesha	1,661	7.2	6,819	29.7	7,191	31.3	5,006	21.8	2,297	10	22,974	100	442
Region	21,667	18.8	41,246	35.8	27,306	23.7	17,769	15.4	7,132	6.3	115,120	100	388
Dodge	2,405	15.9	2,988	19.7	1,376	9.1	839	5.5	329	2.2	5,806	100	333
Jefferson	1,664	11.9	2,636	18.9	1,189	8.5	616	4.4	199	1.4	4,445	100	343
Wisconsin	134,168	38.2	115,626	32.9	55,830	15.9	33,054	9.4	12,793	3.6	351,471	100	333

\*The data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3). Selected monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

Source: U.S. Bureau of the Census and SEWRPC.

Table V-11

MONTHLY GROSS RENT FOR RENTER-OCCUPIED HOUSING UNITS IN WAUKESHA COUNTY COMMUNITIES: 2000<sup>a</sup>

Community	Less than \$300		\$300 to \$499		\$500 to \$749		\$750 to \$999		\$1,000 to \$1,499		\$1,500 or More		No Cash Rent <sup>b</sup>		Total	Median Rent
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
Town of Brookfield	20	2.01	24	2.41	84	8.44	436	43.82	370	37.19	40	4.02	21	2.11	995	\$950
Town of Delafield	0	0.00	10	4.50	52	23.42	114	51.35	21	9.46	17	7.66	8	3.60	222	\$839
Town of Eagle	0	0.00	12	22.64	26	49.06	10	18.87	5	9.43	0	0.00	0	0.00	53	\$672
Town of Geneseo	0	0.00	11	9.40	44	37.61	30	25.64	11	9.40	0	0.00	21	17.95	117	\$718
Town of Lisbon	0	0.00	29	34.52	20	23.81	3	3.57	11	13.10	0	0.00	21	25.00	84	\$563
Town of Merton	0	0.00	29	14.50	71	35.50	55	27.50	15	7.50	0	0.00	30	15.00	200	\$691
Town of Mukwonago	0	0.00	2	4.08	24	48.98	21	42.86	0	0.00	0	0.00	2	4.08	49	\$732
Town of Oconomowoc	23	5.75	19	4.75	98	24.50	144	36.00	53	13.25	43	10.75	20	5.00	400	\$851
Town of Ottawa	0	0.00	0	0.00	17	15.74	40	37.04	33	30.56	4	3.70	14	12.96	108	\$944
Town of Summit	18	10.11	6	3.37	42	23.60	59	33.15	33	18.54	0	0.00	20	11.24	178	\$822
Town of Vernon	0	0.00	17	19.10	29	32.58	19	21.35	4	4.49	0	0.00	20	22.47	89	\$627
Town of Waukesha	0	0.00	29	49.15	10	16.95	12	20.34	8	13.56	0	0.00	0	0.00	59	\$703
Village of Big Bend	0	0.00	5	5.95	41	48.81	16	19.05	13	15.48	0	0.00	9	10.71	84	\$641
Village of Butler	107	23.26	68	14.78	194	42.17	80	17.39	7	1.52	4	0.87	0	0.00	460	\$590
Village of Chenequa	0	0.00	0	0.00	2	10.53	4	21.05	3	15.79	0	0.00	10	52.63	19	\$825
Village of Dousman	4	1.57	9	3.54	66	25.98	160	62.99	13	5.12	0	0.00	2	0.79	254	\$796
Village of Eagle	4	6.78	17	28.81	33	55.93	2	3.39	1	1.69	0	0.00	2	3.39	59	\$575
Village of Elm Grove	7	2.89	68	28.10	56	23.14	61	25.21	22	9.09	11	4.55	17	7.02	242	\$673
Village of Hartland	72	5.72	110	8.74	549	43.61	418	33.20	105	8.34	0	0.00	5	0.40	1,259	\$692
Village of Lac La Belle	0	0.00	0	0.00	0	0.00	2	50.00	2	50.00	0	0.00	0	0.00	4	\$950
Village of Lannon	7	10.61	18	27.27	18	27.27	15	22.73	0	0.00	0	0.00	8	12.12	66	\$540
Village of Menomonee Falls	103	3.58	251	8.72	1,263	43.90	710	24.68	267	9.28	177	6.15	106	3.68	2,877	\$702
Village of Merton	4	14.29	4	14.29	10	35.71	4	14.29	2	7.14	0	0.00	4	14.29	28	\$700
Village of Mukwonago	0	0.00	50	5.44	681	74.10	158	17.19	20	2.18	0	0.00	10	1.09	919	\$669
Village of Nashotah	0	0.00	3	17.65	3	17.65	8	47.06	3	17.65	0	0.00	0	0.00	17	\$850
Village of North Prairie	0	0.00	12	16.44	31	42.47	25	34.25	2	2.74	0	0.00	3	4.11	73	\$717
Village of Oconomowoc Lake	0	0.00	0	0.00	0	0.00	0	0.00	3	23.08	3	23.08	7	53.85	13	\$1,625
Village of Pewaukee	31	2.23	106	7.61	760	54.60	225	16.16	252	18.10	9	0.65	9	0.65	1,392	\$695
Village of Sussex	89	7.91	43	3.82	546	48.53	351	31.20	62	5.51	9	0.80	25	2.22	1,125	\$717
Village of Wales	0	0.00	19	14.50	55	41.98	27	20.61	22	16.79	8	6.11	0	0.00	131	\$673
City of Brookfield	19	1.38	59	4.28	163	11.82	388	28.14	545	39.52	131	9.50	74	5.37	1,379	\$1,014
City of Delafield	66	7.52	26	2.96	338	38.50	253	28.82	136	15.49	18	2.05	41	4.67	878	\$745
City of Muskego	30	2.36	26	2.04	365	28.69	582	45.75	168	13.21	50	3.93	51	4.01	1,272	\$785
City of New Berlin	63	2.35	95	3.55	735	27.46	1,131	42.25	459	17.15	112	4.18	82	3.06	2,677	\$830
City of Oconomowoc	97	5.19	184	9.84	939	50.21	475	25.40	65	3.48	57	3.05	53	2.83	1,870	\$674
City of Pewaukee	0	0.00	22	3.56	69	11.17	262	42.39	211	34.14	28	4.53	26	4.21	618	\$942
City of Waukesha	770	6.89	1,606	14.37	4,678	41.85	2,983	26.69	814	7.28	89	0.80	238	2.13	11,178	\$675
<b>Waukesha County</b>	<b>1,534</b>	<b>4.88</b>	<b>2,989</b>	<b>9.5</b>	<b>12,112</b>	<b>38.51</b>	<b>9,283</b>	<b>29.52</b>	<b>3,761</b>	<b>11.96</b>	<b>810</b>	<b>2.58</b>	<b>959</b>	<b>3.05</b>	<b>31,448</b>	<b>\$726</b>

<sup>a</sup>Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels are included in the calculations for monthly gross rent. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3).

<sup>b</sup>Includes rental units that are occupied without payment of rent. These units may be occupied by friends or relatives of the owner who do not get charged rent or caretakers, tenant farmers, and others who receive the unit as compensation.

Source: U.S. Bureau of the Census and SEWRPC

Table V-12

MONTHLY GROSS RENT FOR RENTER-OCCUPIED HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION  
AND ADJACENT COUNTIES: 2000<sup>a</sup>

County	Less than \$300		\$300 to \$499		\$500 to \$749		\$750 to \$999		\$1,000 to \$1,499		\$1,500 or More		No Cash Rent <sup>b</sup>		Total		Median Rent
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Kenosha	1,511	8.8	3,487	20.3	7,811	45.6	3,022	17.6	676	3.9	40	0.2	594	3.5	17,141	100	589
Milwaukee	16,438	9.2	49,943	28	77,580	43.4	22,434	12.6	6,947	3.9	1,705	1	3,607	2	178,654	100	555
Ozaukee	381	5.2	837	11.5	3,780	51.8	1,514	20.8	485	6.6	56	0.8	241	3.3	7,294	100	642
Racine	1,735	8.4	5,480	26.6	9,724	47.3	2,228	10.8	540	2.6	41	0.2	824	4	20,572	100	548
Walworth	1,021	9.9	2,158	20.9	4,568	44.3	1,803	17.5	296	2.9	47	0.5	428	4.1	10,321	100	588
Washington	576	5.6	1,706	16.5	5,321	51.5	1,943	18.8	400	3.9	16	0.2	361	3.5	10,323	100	620
<b>Waukesha</b>	<b>1,534</b>	<b>4.9</b>	<b>2,989</b>	<b>9.5</b>	<b>12,112</b>	<b>38.5</b>	<b>9,283</b>	<b>29.5</b>	<b>3,761</b>	<b>12</b>	<b>810</b>	<b>2.6</b>	<b>959</b>	<b>3</b>	<b>31,448</b>	<b>100</b>	<b>726</b>
Region	23,192	8.4	66,577	24.2	120,856	43.8	42,200	15.3	13,097	4.8	2,715	1	7,012	2.5	275,649	100	596
Dodge	906	11.4	2,368	29.7	3,521	44.2	693	8.7	71	0.9	4	0.1	409	5.1	7,972	100	528
Jefferson	773	10.0	1,897	24.6	3,505	45.5	1,015	13.2	126	1.6	51	0.7	333	4.3	7,700	100	564
Wisconsin	67,538	10.5	189,366	29.5	254,439	39.7	78,955	12.3	22,527	3.5	4,881	0.8	23,966	3.7	641,672	100	540

<sup>a</sup>Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels are included in the calculations for monthly gross rent. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3).

<sup>b</sup>Includes rental units that are occupied without payment of rent. These units may be occupied by friends or relatives of the owner who do not get charged rent or caretakers, tenant farmers, and others who may receive the unit as compensation.

Source: U.S. Bureau of the Census and SEWRPC.



In addition, over 14 percent of renters paid more than 50 percent of their household income on gross rent in Waukesha County in 2000. U.S. Bureau of the Census statistics indicate that this figure was lower in Dodge, Jefferson, Ozaukee, Washington and Walworth counties and higher in Racine, Kenosha, and Milwaukee counties.

#### ***Number of Bedrooms***

Tables V-13a and 13b set forth the number of housing units by tenure and number of bedrooms in Waukesha County and each community in 2000. This information, when compared with household size information inventoried in Chapter II, provides a greater understanding of what type of housing units will best suit the future needs of Waukesha County residents.

Nearly 83 percent of all owner occupied homes in Waukesha County in 2000 were three or four bedroom units (Table V-13a). The percentage of three bedroom owner occupied units ranged from 20.62% in the Village of Chenequa to 78.15% in the Village of Sussex. The communities with the largest number of owner occupied three bedroom homes in 2000 included the Village of Menomonee Falls, the City of New Berlin, and the City of Waukesha. The percentage of four bedroom units ranged from 11.40% in the Village of Butler to 43.38% in the Village of Lac La Belle. The community with the largest number of four bedroom owner occupied homes in 2000 was the City of Brookfield with 4,260. Two bedroom units comprised over 12 percent of owner occupied housing units. The number of two bedroom units may grow in the County due to the increased incidence of empty nesters as baby boomers continue to age. The community with the largest percentage of two bedroom owner occupied units in 2000 was the Village of Pewaukee with 37.84% in this category. The cities of Brookfield, New Berlin, and Waukesha had the greatest number of two bedroom occupied units in 2000.

Over 80 percent of renter occupied housing units in Waukesha County had two or fewer bedrooms in 2000 (Table V-13b). A family looking for a three bedroom or larger unit to rent has far fewer options in Waukesha County as less than 20 percent of rental occupied units had three, four, or five bedrooms in 2000. The percentage of renter occupied units with one bedroom or less ranged from none in the Town of Mukwonago to 45.87% in the Village of Butler. The largest number of renter occupied units with one bedroom or less were found in the Village of Menomonee Falls or the City of Waukesha. The percentage of renter occupied two bedroom units ranged from 13.33 percent in the Village of Oconomowoc Lake to 63.82% in the Village of Sussex. The largest numbers of two bedroom renter occupied units were found in the Village of Menomonee Falls and the cities of New Berlin and Waukesha. The percentage of renter occupied three bedroom units ranged from none in the Village of Lac La Belle to 44.98 percent in the Town of Merton. The Village of Menomonee Falls and the City of Waukesha had the largest numbers of three bedroom renter occupied housing units in the County in 2000.

#### ***Structure Type and Year Built***

An inventory of housing units by structure type in the County provides an insight into the number of existing single family, two-family, and multi-family units. The number of units in these types of structures can be compared to resident characteristics to determine the future need for units in each type of structure. An inventory of housing units by structure type also provides insight into the character of the existing housing stock in local governments in the County. Table V-14 sets forth the number of housing units by structure type in Waukesha County and each participating local government in 2000.

Table V-14 includes the number of building permits issued for units in each structure type in the County and local governments from 1970 to 2000 and 2006. The building permit data from the U.S. Bureau of the Census represent the number of new privately-owned housing units authorized by building permits in the United States. A housing unit is defined as a house, an apartment, a group of rooms or a single room intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have a direct access from the outside of the building or through a common hall. In accordance with this definition, each apartment unit in an apartment building is counted as one housing unit. Housing units, as distinguished from "HUD-code" manufactured (mobile) homes, include conventional "site-built" units, prefabricated, panelized, componentized, sectional, and modular units. Housing unit statistics in this table exclude group quarters (such as dormitories and rooming houses), and transient

Table V-13a

OWNER-OCCUPIED HOUSING UNITS BY NUMBER OF BEDROOMS IN WAUKESHA COUNTY COMMUNITIES: 2000<sup>a</sup>

Community	1 or no bedroom		2 bedrooms		3 bedrooms		4 bedrooms		5 or more bedrooms		Total <sup>b</sup>
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Town of Brookfield	0	0.00	242	14.14	905	52.89	518	30.27	46	2.69	1,711
Town of Delafield	13	0.56	156	6.75	1,021	44.18	908	39.29	213	9.22	2,311
Town of Eagle	22	2.25	89	9.11	619	63.36	223	22.82	24	2.46	977
Town of Geneseo	0	0.00	119	5.26	1,315	58.16	712	31.49	115	5.09	2,261
Town of Lisbon	0	0.00	413	13.19	1,977	63.12	669	21.36	73	2.33	3,132
Town of Merton	36	1.45	226	9.09	1,391	55.98	715	28.77	117	4.71	2,485
Town of Mukwonago	26	1.27	36	1.76	1,291	63.25	620	30.38	68	3.33	2,041
Town of Oconomowoc	52	2.24	276	11.89	1,347	58.01	592	25.50	55	2.37	2,322
Town of Ottawa	38	3.06	106	8.53	794	63.93	259	20.85	45	3.62	1,242
Town of Summit	13	0.84	193	12.44	947	61.06	364	23.47	34	2.19	1,551
Town of Vernon	19	0.83	79	3.45	1,430	62.47	694	30.32	67	2.93	2,289
Town of Waukesha	6	0.21	280	10.02	1,636	58.53	755	27.01	118	4.22	2,795
Village of Big Bend	4	1.08	44	11.89	240	64.86	75	20.27	7	1.89	370
Village of Butler	8	1.75	112	24.56	273	59.87	52	11.40	11	2.41	456
Village of Chenequa	2	1.03	15	7.73	40	20.62	82	42.27	55	28.35	194
Village of Dousman	3	0.91	39	11.89	228	69.51	53	16.16	5	1.52	328
Village of Eagle	6	1.08	60	10.81	403	72.61	82	14.77	4	0.72	555
Village of Elm Grove	56	2.54	301	13.67	960	43.60	735	33.38	150	6.81	2,202
Village of Hartland	4	0.23	129	7.31	1,122	63.57	437	24.76	73	4.14	1,765
Village of Lac La Belle	0	0.00	8	6.96	42	36.52	50	43.48	15	13.04	115
Village of Lannon	5	1.43	93	26.65	195	55.87	47	13.47	9	2.58	349
Village of Menomonee Falls	192	1.94	949	9.58	6,472	65.31	2,055	20.74	242	2.44	9,910
Village of Merton	6	1.03	31	5.34	338	58.28	192	33.10	13	2.24	580
Village of Mukwonago	34	2.21	282	18.32	957	62.18	248	16.11	18	1.17	1,539
Village of Nashotah	2	0.46	107	24.77	183	42.36	133	30.79	7	1.62	432
Village of North Prairie	0	0.00	37	8.06	335	72.98	75	16.34	12	2.61	459
Village of Oconomowoc Lake	1	0.53	10	5.35	66	35.29	59	31.55	51	27.27	187
Village of Pewaukee	109	4.69	879	37.84	986	42.45	324	13.95	25	1.08	2,323
Village of Sussex	0	0.00	96	4.40	1,706	78.15	381	17.45	0	0.00	2,183
Village of Wales	0	0.00	73	9.91	384	52.10	255	34.60	25	3.39	737
City of Brookfield	24	0.19	1,365	10.87	6,160	49.06	4,260	33.93	746	5.94	12,555
City of Delafield	44	2.70	316	19.37	798	48.93	398	24.40	75	4.60	1,631
City of Muskego	66	1.06	687	11.03	4,190	67.27	1,165	18.70	121	1.94	6,229
City of New Berlin	197	1.67	1,374	11.66	7,169	60.82	2,757	23.39	290	2.46	11,787
City of Oconomowoc	35	1.13	493	15.89	1,855	59.80	639	20.60	80	2.58	3,102
City of Pewaukee	17	0.44	851	21.97	1,888	48.75	1,033	26.67	84	2.17	3,873
City of Waukesha	293	2.02	2,473	17.08	8,308	57.38	3,171	21.90	235	1.62	14,480
<b>Waukesha County</b>	<b>1,333</b>	<b>1.29</b>	<b>13,039</b>	<b>12.60</b>	<b>59,971</b>	<b>57.97</b>	<b>25,787</b>	<b>24.93</b>	<b>3,328</b>	<b>3.22</b>	<b>103,458</b>

<sup>a</sup>Totals are based on a sample of one in six responses to the 2000 Census (Summary File 3)

<sup>b</sup>Totals include occupied housing units only.

Source: U.S. Bureau of the Census and SEWRPC.

Table V-13b

RENTER-OCCUPIED HOUSING UNITS BY NUMBER OF BEDROOMS IN WAUKESHA COUNTY COMMUNITIES: 2000<sup>a</sup>

Community	1 or no bedroom		2 bedrooms		3 bedrooms		4 bedrooms		5 or more bedrooms		Total <sup>b</sup>
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Town of Brookfield	286	28.74	611	61.41	98	9.85	0	0.00	0	0.00	995
Town of Delafield	24	10.39	143	61.90	56	24.24	8	3.46	0	0.00	231
Town of Eagle	2	3.17	29	46.03	22	34.92	5	7.94	5	7.94	63
Town of Genesee	22	16.06	82	59.85	13	9.49	20	14.60	0	0.00	137
Town of Lisbon	10	10.42	49	51.04	33	34.38	4	4.17	0	0.00	96
Town of Merton	39	17.03	57	24.89	103	44.98	22	9.61	8	3.49	229
Town of Mukwonago	0	0.00	28	47.46	13	22.03	18	30.51	0	0.00	59
Town of Oconomowoc	60	14.67	188	45.97	119	29.10	22	5.38	20	4.89	409
Town of Ottawa	39	34.82	61	54.46	8	7.14	0	0.00	4	3.57	112
Town of Summit	53	27.04	34	17.35	73	37.24	30	15.31	6	3.06	196
Town of Vernon	21	22.83	27	29.35	38	41.30	4	4.35	2	2.17	92
Town of Waukesha	18	26.47	24	35.29	20	29.41	6	8.82	0	0.00	68
Village of Big Bend	2	2.38	46	54.76	21	25.00	12	14.29	3	3.57	84
Village of Butler	211	45.87	177	38.48	69	15.00	3	0.65	0	0.00	460
Village of Chenequa	2	8.33	4	16.67	7	29.17	6	25.00	5	20.83	24
Village of Dousman	83	32.17	89	34.50	83	32.17	3	1.16	0	0.00	258
Village of Eagle	23	37.10	26	41.94	11	17.74	2	3.23	0	0.00	62
Village of Elm Grove	104	42.98	88	36.36	22	9.09	17	7.02	11	4.55	242
Village of Hartland	283	22.48	677	53.77	276	21.92	23	1.83	0	0.00	1,259
Village of Lac La Belle	0	0.00	2	50.00	0	0.00	2	50.00	0	0.00	4
Village of Lannon	24	36.36	9	13.64	26	39.39	2	3.03	5	7.58	66
Village of Menomonee Falls	1,231	41.80	1,228	41.70	418	14.19	49	1.66	19	0.65	2,945
Village of Merton	4	14.29	14	50.00	8	28.57	0	0.00	2	7.14	28
Village of Mukwonago	280	30.47	502	54.62	126	13.71	11	1.20	0	0.00	919
Village of Nashotah	3	17.65	8	47.06	6	35.29	0	0.00	0	0.00	17
Village of North Prairie	20	26.67	39	52.00	9	12.00	7	9.33	0	0.00	75
Village of Oconomowoc Lake	2	13.33	2	13.33	8	53.33	3	20.00	0	0.00	15
Village of Pewaukee	399	28.66	737	52.95	231	16.59	7	0.50	18	1.29	1,392
Village of Sussex	212	18.84	718	63.82	176	15.64	19	1.69	0	0.00	1,125
Village of Wales	14	10.69	51	38.93	48	36.64	18	13.74	0	0.00	131
City of Brookfield	242	17.39	681	48.92	390	28.02	70	5.03	9	0.65	1,392
City of Delafield	177	20.02	456	51.58	211	23.87	19	2.15	21	2.38	884
City of Muskego	310	23.83	695	53.42	270	20.75	26	2.00	0	0.00	1,301
City of New Berlin	823	30.28	1,509	55.52	309	11.37	67	2.47	10	0.37	2,718
City of Oconomowoc	550	29.41	994	53.16	235	12.57	81	4.33	10	0.53	1,870
City of Pewaukee	156	24.84	348	55.41	97	15.45	27	4.30	0	0.00	628
City of Waukesha	4,649	41.56	4,754	42.50	1,580	14.13	161	1.44	41	0.37	11,185
<b>Waukesha County</b>	<b>10,378</b>	<b>32.67</b>	<b>15,187</b>	<b>47.80</b>	<b>5,233</b>	<b>16.47</b>	<b>774</b>	<b>2.44</b>	<b>199</b>	<b>0.63</b>	<b>31,771</b>

<sup>a</sup>Totals are based on a sample of one in six responses to the 2000 Census (Summary File 3)

<sup>b</sup>Totals include occupied housing units only.

Source: U.S. Bureau of the Census and SEWRPC.

Table V-14

HOUSING UNITS BY STRUCTURE TYPE IN WAUKESHA COUNTY MUNICIPALITIES: 1970 – 2006

Community	Single-Family Detached		Single-Family Attached		Two-Family		Multi-Family		Mobile Homes and Other		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Town of Brookfield												
1970	873	87.6	0	0.0	80	8.0	44	4.4	0	0.0	997	100.0
1980	1,153	88.7	26	2.0	102	7.8	19	1.5	0	0.0	1,300	100.0
1990	1,224	85.6	52	3.6	61	4.3	93	6.5	0	0.0	1,430	100.0
2000	1,436	50.8	260	9.2	68	2.4	1,050	37.1	15	0.5	2,829	100.0
2006	1,702	59.1	0	0.0	64	2.2	1,102	38.2	15	0.5	2,883	100.0
Town of Delafield												
1970	847	83.7	0	0.0	67	6.6	98	9.7	0	0.0	1,012	100.0
1980	1,287	91.6	0	0.0	57	4.1	61	4.3	0	0.0	1,405	100.0
1990	1,705	89.0	39	2.0	53	2.8	93	4.9	25	1.3	1,915	100.0
2000	2,367	90.2	75	2.9	32	1.2	139	5.3	10	0.4	2,623	100.0
2006	2,760	93.5	0	0.0	44	1.5	139	4.7	10	0.3	2,953	100.0
Town of Eagle												
1970	376	97.0	0	0.0	6	1.5	6	1.5	0	0.0	388	100.0
1980	542	94.5	2	0.3	28	4.9	2	0.3	0	0.0	574	100.0
1990	731	95.7	5	0.7	15	2.0	5	0.7	7	0.9	763	100.0
2000	1,088	98.3	0	0.0	19	1.7	0	0.0	0	0.0	1,107	100.0
2006	1,297	98.6	0	0.0	19	1.4	0	0.0	0	0.0	1,316	100.0
Town of Geneseo												
1970	765	87.0	0	0.0	72	8.2	42	4.8	0	0.0	879	100.0
1980	1,343	89.6	18	1.2	86	5.7	53	3.5	0	0.0	1,500	100.0
1990	1,742	93.2	14	0.7	68	3.6	39	2.1	8	0.4	1,871	100.0
2000	2,299	95.2	22	0.9	52	2.2	40	1.7	0	0.0	2,413	100.0
2006	2,520	96.5	0	0.0	53	2.0	40	1.5	0	0.0	2,613	100.0
Town of Lisbon												
1970	988	79.9	0	0.0	100	8.1	29	2.3	120	9.7	1,237	100.0
1980	2,131	86.6	13	0.5	63	2.6	32	1.3	222	9.0	2,461	100.0
1990	2,333	85.6	36	1.3	33	1.2	15	0.5	311	11.4	2,728	100.0
2000	2,877	88.1	28	0.9	11	0.3	31	0.9	321	9.8	3,268	100.0
2006	3,234	89.9	0	0.0	11	0.3	31	0.9	321	8.9	3,597	100.0
Town of Merton												
1970	1,212	90.4	0	0.0	65	4.9	27	2.0	36	2.7	1,340	100.0
1980	1,825	92.4	19	1.0	61	3.1	30	1.5	39	2.0	1,974	100.0
1990	2,255	93.2	42	1.7	66	2.7	10	0.4	48	2.0	2,421	100.0
2000	2,776	95.1	39	1.3	60	2.1	12	0.4	33	1.1	2,920	100.0
2006	3,072	96.7	0	0.0	61	1.9	12	0.4	31	1.0	3,176	100.0

Table V-14 (Continued)

## HOUSING UNITS BY STRUCTURE TYPE IN WAUKESHA COUNTY MUNICIPALITIES: 1970 – 2006

Community	Single-Family Detached		Single-Family Attached		Two-Family		Multi-Family		Mobile Homes and Other		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Town of Mukwonago												
1970	523	93.4	0	0.0	33	5.9	0	0.0	4	0.7	560	100.0
1980	1,387	93.6	5	0.3	70	4.7	13	0.9	8	0.5	1,483	100.0
1990	1,737	94.0	5	0.3	62	3.4	0	0.0	43	2.3	1,847	100.0
2000	2,107	97.8	15	0.7	17	0.8	7	0.3	9	0.4	2,155	100.0
2006	2,470	98.6	0	0.0	17	0.7	7	0.3	9	0.4	2,503	100.0
Town of Oconomowoc												
1970	1,680	86.9	0	0.0	163	8.4	48	2.5	42	2.2	1,933	100.0
1980	2,194	90.0	33	1.4	148	6.1	61	2.5	0	0.0	2,436	100.0
1990	2,537	89.3	80	2.8	119	4.2	64	2.3	41	1.4	2,841	100.0
2000	2,729	91.1	101	3.4	97	3.2	68	2.3	0	0.0	2,995	100.0
2006	3,178	93.0	0	0.0	125	3.7	113	3.3	0	0.0	3,416	100.0
Town of Ottawa												
1970	472	96.9	0	0.0	10	2.1	0	0.0	5	1.0	487	100.0
1980	792	96.5	6	0.7	16	1.9	7	0.9	0	0.0	821	100.0
1990	1,018	98.8	0	0.0	7	0.7	0	0.0	5	0.5	1,030	100.0
2000	1,312	92.3	10	0.7	3	0.2	96	6.8	0	0.0	1,421	100.0
2006	1,406	93.4	0	0.0	3	0.2	96	6.4	0	0.0	1,505	100.0
Town of Summit												
1970	1,017	93.2	0	0.0	48	4.4	21	1.9	5	0.5	1,091	100.0
1980	1,244	92.5	11	0.8	72	5.4	18	1.3	0	0.0	1,345	100.0
1990	1,489	94.5	12	0.8	28	1.8	46	2.9	0	0.0	1,575	100.0
2000	1,839	97.5	4	0.2	8	0.4	26	1.4	9	0.5	1,886	100.0
2006	2,034	97.9	0	0.0	8	0.4	26	1.3	9	0.4	2,077	100.0
Town of Vernon												
1970	665	91.7	0	0.0	39	5.4	21	2.9	0	0.0	725	100.0
1980	1,742	95.3	1	0.1	63	3.4	22	1.2	0	0.0	1,828	100.0
1990	2,219	97.9	7	0.3	17	0.7	22	1.0	2	0.1	2,267	100.0
2000	2,315	96.4	17	0.7	43	1.8	27	1.1	0	0.0	2,402	100.0
2006	2,541	97.4	0	0.0	43	1.6	27	1.0	0	0.0	2,611	100.0
Town of Waukesha												
1970	998	93.3	0	0.0	58	5.4	14	1.3	0	0.0	1,070	100.0
1980	1,917	93.3	0	0.0	61	3.0	75	3.7	0	0.0	2,053	100.0
1990	2,361	94.8	0	0.0	61	2.4	50	2.0	19	0.8	2,491	100.0
2000	2,622	89.5	184	6.3	51	1.7	47	1.6	25	0.9	2,929	100.0
2006	2,948	93.6	0	0.0	51	1.6	125	4.0	25	0.8	3,149	100.0
Village of Big Bend												
1970	270	85.2	0	0.0	28	8.8	19	6.0	0	0.0	317	100.0
1980	343	84.8	3	0.7	41	10.1	18	4.4	0	0.0	405	100.0
1990	362	85.2	8	1.9	37	8.7	15	3.5	3	0.7	425	100.0
2000	402	86.1	14	3.0	42	9.0	9	1.9	0	0.0	467	100.0
2006	426	89.1	0	0.0	43	9.0	9	1.9	0	0.0	478	100.0

Table V-14 (Continued)

HOUSING UNITS BY STRUCTURE TYPE IN WAUKESHA COUNTY MUNICIPALITIES: 1970 – 2006

Community	Single-Family Detached		Single-Family Attached		Two-Family		Multi-Family		Mobile Homes and Other		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Village of Butler												
1970	375	60.7	0	0.0	215	34.8	28	4.5	0	0.0	618	100.0
1980	410	49.5	5	0.6	200	24.2	213	25.7	0	0.0	828	100.0
1990	414	43.6	22	2.3	175	18.4	327	34.5	11	1.2	949	100.0
2000	443	47.2	8	0.9	175	18.7	308	32.8	4	0.4	938	100.0
2006	455	48.2	0	0.0	177	18.8	308	32.6	4	0.4	944	100.0
Village of Chenequa												
1970	204	92.7	0	0.0	11	5.0	5	2.3	0	0.0	220	100.0
1980	264	94.7	2	0.7	11	3.9	2	0.7	0	0.0	279	100.0
1990	298	95.4	5	1.6	3	1.0	3	1.0	3	1.0	312	100.0
2000	281	99.3	0	0.0	2	0.7	0	0.0	0	0.0	283	100.0
2006	296	99.3	0	0.0	2	0.7	0	0.0	0	0.0	298	100.0
Village of Dousman												
1970	123	86.6	0	0.0	14	9.9	5	3.5	0	0.0	142	100.0
1980	244	76.3	24	7.5	41	12.8	11	3.4	0	0.0	320	100.0
1990	266	74.5	26	7.3	44	12.3	15	4.2	6	1.7	357	100.0
2000	312	51.9	52	8.7	61	10.1	176	29.3	0	0.0	601	100.0
2006	502	66.3	0	0.0	61	8.1	194	25.6	0	0.0	757	100.0
Village of Eagle												
1970	217	100.0	0	0.0	0	0.0	0	0.0	0	0.0	217	100.0
1980	297	91.2	5	1.5	19	5.8	5	1.5	0	0.0	326	100.0
1990	349	87.2	11	2.7	19	4.8	16	4.0	5	1.3	400	100.0
2000	576	91.0	3	0.5	16	2.5	36	5.7	2	0.3	633	100.0
2006	640	91.6	0	0.0	20	2.9	36	5.2	2	0.3	698	100.0
Village of Elm Grove												
1970	1,668	92.9	0	0.0	11	0.6	116	6.5	0	0.0	1,795	100.0
1980	1,829	81.9	27	1.2	21	0.9	357	16.0	0	0.0	2,234	100.0
1990	1,905	79.5	65	2.7	12	0.5	404	16.8	12	0.5	2,398	100.0
2000	1,915	74.9	164	6.4	10	0.4	468	18.3	0	0.0	2,557	100.0
2006	2,083	80.4	0	0.0	11	0.4	499	19.2	0	0.0	2,593	100.0
Village of Hartland												
1970	590	73.7	0	0.0	53	6.6	158	19.7	0	0.0	801	100.0
1980	1,041	54.4	66	3.5	156	8.2	649	33.9	0	0.0	1,912	100.0
1990	1,247	51.4	245	10.1	159	6.5	771	31.8	6	0.2	2,428	100.0
2000	1,648	51.9	315	9.9	240	7.6	972	30.6	0	0.0	3,175	100.0
2006	2,335	64.8	0	0.0	248	6.9	1,020	28.3	0	0.0	3,603	100.0
Village of Lac La Belle												
1970	83	94.3	0	0.0	5	5.7	0	0.0	0	0.0	88	100.0
1980	80	100.0	0	0.0	0	0.0	0	0.0	0	0.0	80	100.0
1990	105	100.0	0	0.0	0	0.0	0	0.0	0	0.0	105	100.0
2000	131	100.0	0	0.0	0	0.0	0	0.0	0	0.0	131	100.0
2006	139	100.0	0	0.0	0	0.0	0	0.0	0	0.0	139	100.0

Table V-14 (Continued)

HOUSING UNITS BY STRUCTURE TYPE IN WAUKESHA COUNTY MUNICIPALITIES: 1970 – 2006

Community	Single-Family Detached		Single-Family Attached		Two-Family		Multi-Family		Mobile Homes and Other		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Village of Lannon												
1970	198	61.3	0	0.0	32	9.9	44	13.6	49	15.2	323	100.0
1980	242	66.8	2	0.6	30	8.3	45	12.4	43	11.9	362	100.0
1990	247	67.2	2	0.5	17	4.6	45	12.2	57	15.5	368	100.0
2000	245	57.7	0	0.0	23	5.4	18	4.2	139	32.7	425	100.0
2006	235	56.0	0	0.0	27	6.4	21	5.0	137	32.6	420	100.0
Village of Menomonee Falls												
1970	6,992	86.5	0	0.0	342	4.2	732	9.0	28	0.3	8,094	100.0
1980	7,272	80.2	269	3.0	298	3.3	1,182	13.0	46	0.5	9,067	100.0
1990	7,617	75.8	309	3.1	291	2.9	1,694	16.9	132	1.3	10,043	100.0
2000	9,602	73.0	535	4.1	294	2.2	2,643	20.1	76	0.6	13,150	100.0
2006	10,880	75.5	0	0.0	374	2.6	3,091	21.4	76	0.5	14,421	100.0
Village of Merton												
1970	145	79.2	0	0.0	28	15.3	10	5.5	0	0.0	183	100.0
1980	286	93.1	0	0.0	14	4.6	5	1.6	2	0.7	307	100.0
1990	314	90.7	2	0.6	18	5.2	10	2.9	2	0.6	346	100.0
2000	584	94.3	13	2.1	14	2.3	6	1.0	2	0.3	619	100.0
2006	908	97.7	0	0.0	14	1.5	6	0.6	2	0.2	930	100.0
Village of Mukwonago												
1970	585	85.0	0	0.0	61	8.9	42	6.1	0	0.0	688	100.0
1980	1,042	77.6	19	1.4	171	12.7	111	8.3	0	0.0	1,343	100.0
1990	1,099	66.9	74	4.5	121	7.4	319	19.4	30	1.8	1,643	100.0
2000	1,470	57.2	149	5.8	129	5.0	821	32.0	0	0.0	2,569	100.0
2006	1,833	63.3	0	0.0	152	5.2	912	31.5	0	0.0	2,897	100.0
Village of Nashotah												
1970	124	91.2	0	0.0	9	6.6	3	2.2	0	0.0	136	100.0
1980	151	89.9	0	0.0	17	10.1	0	0.0	0	0.0	168	100.0
1990	180	94.2	0	0.0	11	5.8	0	0.0	0	0.0	191	100.0
2000	354	77.1	21	4.6	8	1.7	73	15.9	3	0.7	459	100.0
2006	434	83.8	0	0.0	8	1.5	73	14.1	3	0.6	518	100.0
Village of North Prairie												
1970	170	87.7	0	0.0	15	7.7	9	4.6	0	0.0	194	100.0
1980	278	90.3	2	0.6	15	4.9	13	4.2	0	0.0	308	100.0
1990	380	92.5	0	0.0	12	2.9	17	4.1	2	0.5	411	100.0
2000	485	88.3	6	1.1	13	2.4	45	8.2	0	0.0	549	100.0
2006	628	89.1	0	0.0	32	4.5	45	6.4	0	0.0	705	100.0

Table V-14 (Continued)

HOUSING UNITS BY STRUCTURE TYPE IN WAUKESHA COUNTY MUNICIPALITIES: 1970 – 2006

Community	Single-Family Detached		Single-Family Attached		Two-Family		Multi-Family		Mobile Homes and Other		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Village of Oconomowoc Lake												
1970	159	88.9	0	0.0	11	6.1	9	5.0	0	0.0	179	100.0
1980	194	90.7	0	0.0	14	6.5	6	2.8	0	0.0	214	100.0
1990	218	92.0	0	0.0	8	3.4	11	4.6	0	0.0	237	100.0
2000	231	95.5	9	3.7	2	0.8	0	0.0	0	0.0	242	100.0
2006	253	99.2	0	0.0	2	0.8	0	0.0	0	0.0	255	100.0
Village of Pewaukee												
1970	714	77.5	0	0.0	79	8.6	102	11.1	26	2.8	921	100.0
1980	725	40.7	50	2.8	138	7.8	838	47.1	28	1.6	1,779	100.0
1990	874	43.7	159	7.9	147	7.3	721	36.0	103	5.1	2,004	100.0
2000	1,469	38.2	520	13.6	195	5.1	1,632	42.6	18	0.5	3,834	100.0
2006	2,049	46.4	0	0.0	229	5.2	2,113	47.9	20	0.5	4,411	100.0
Village of Sussex												
1970	582	83.1	0	0.0	57	8.1	62	8.8	0	0.0	701	100.0
1980	817	75.5	0	0.0	72	6.7	192	17.8	0	0.0	1,081	100.0
1990	1,152	63.9	55	3.1	67	3.7	512	28.4	17	0.9	1,803	100.0
2000	2,141	62.0	124	3.6	125	3.6	1,052	30.5	9	0.3	3,451	100.0
2006	2,707	66.9	0	0.0	197	4.9	1,132	28.0	9	0.2	4,045	100.0
Village of Wales												
1970	155	89.6	0	0.0	18	10.4	0	0.0	0	0.0	173	100.0
1980	454	80.4	15	2.7	49	8.7	46	8.2	0	0.0	564	100.0
1990	606	82.3	42	5.7	35	4.8	48	6.5	5	0.7	736	100.0
2000	716	79.7	88	9.8	56	6.2	39	4.3	0	0.0	899	100.0
2006	871	89.8	0	0.0	60	6.2	39	4.0	0	0.0	970	100.0
City of Brookfield												
1970	7,999	95.3	0	0.0	112	1.3	287	3.4	0	0.0	8,398	100.0
1980	9,617	91.3	115	1.1	212	2.0	590	5.6	0	0.0	10,534	100.0
1990	10,929	89.1	412	3.4	164	1.3	668	5.5	81	0.7	12,254	100.0
2000	12,104	85.0	869	6.1	132	0.9	1,136	8.0	5	0.0	14,246	100.0
2006	13,219	87.1	0	0.0	150	1.0	1,807	11.9	5	0.0	15,181	100.0
City of Delafield												
1970	895	87.0	0	0.0	63	6.1	71	6.9	0	0.0	1,029	100.0
1980	1,044	70.9	42	2.9	95	6.4	292	19.8	0	0.0	1,473	100.0
1990	1,349	62.1	100	4.6	74	3.4	623	28.7	26	1.2	2,172	100.0
2000	1,672	62.6	211	7.9	124	4.6	666	24.9	0	0.0	2,673	100.0
2006	2,014	67.9	0	0.0	130	4.4	823	27.7	0	0.0	2,967	100.0



Table V-14 (Continued)

## HOUSING UNITS BY STRUCTURE TYPE IN WAUKESHA COUNTY MUNICIPALITIES: 1970 – 2006

Community	Single-Family Detached		Single-Family Attached		Two-Family		Multi-Family		Mobile Homes and Other		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
City of Muskego												
1970	2,850	94.9	0	0.0	111	3.7	41	1.4	0	0.0	3,002	100.0
1980	3,988	88.8	97	2.2	214	4.8	189	4.2	0	0.0	4,488	100.0
1990	4,782	83.1	174	3.0	196	3.4	520	9.0	87	1.5	5,759	100.0
2000	6,108	79.4	286	3.7	239	3.1	1,061	13.8	0	0.0	7,694	100.0
2006	7,235	84.4	0	0.0	243	2.8	1,101	12.8	0	0.0	8,579	100.0
City of New Berlin												
1970	6,155	90.0	0	0.0	212	3.1	472	6.9	0	0.0	6,839	100.0
1980	8,157	85.5	154	1.6	175	1.8	1,060	11.1	0	0.0	9,546	100.0
1990	9,682	80.0	367	3.0	121	1.0	1,889	15.6	43	0.4	12,102	100.0
2000	11,310	75.7	603	4.0	193	1.3	2,809	18.8	24	0.2	14,939	100.0
2006	12,237	76.8	0	0.0	263	1.7	3,385	21.3	24	0.2	15,909	100.0
City of Oconomowoc												
1970	2,100	71.7	0	0.0	347	11.8	479	16.3	7	0.2	2,933	100.0
1980	2,459	67.8	58	1.6	435	12.0	673	18.5	4	0.1	3,629	100.0
1990	2,726	62.6	173	4.0	357	8.2	1,057	24.3	37	0.9	4,350	100.0
2000	3,169	60.2	328	6.2	346	6.6	1,420	27.0	0	0.0	5,263	100.0
2006	4,326	68.8	0	0.0	438	7.0	1,521	24.2	0	0.0	6,285	100.0
City of Pewaukee												
1970	1,802	93.5	0	0.0	109	5.7	15	0.8	0	0.0	1,926	100.0
1980	2,460	93.8	1	0.0	111	4.2	53	2.0	0	0.0	2,625	100.0
1990	3,026	88.5	85	2.5	91	2.7	173	5.1	40	1.2	3,415	100.0
2000	3,323	70.6	480	10.2	129	2.7	771	16.4	3	0.1	4,706	100.0
2006	4,058	76.0	0	0.0	282	5.3	990	18.6	3	0.1	5,333	100.0
City of Waukesha												
1970	7,546	62.6	0	0.0	1,819	15.1	2,609	21.6	82	0.7	12,056	100.0
1980	9,869	53.8	325	1.8	2,230	12.2	5,870	32.0	39	0.2	18,333	100.0
1990	10,909	49.4	1,185	5.4	2,024	9.2	7,541	34.2	406	1.8	22,065	100.0
2000	13,155	49.0	1,699	6.3	2,107	7.8	9,769	36.4	128	0.5	26,858	100.0
2006	16,062	55.1	0	0.0	2,451	8.4	10,530	36.1	128	0.4	29,171	100.0
<b>Waukesha County</b>												
1970	53,117	83.4	0	0.0	4,503	7.1	5,668	8.9	404	0.6	63,692	100.0
1980	71,120	77.9	1,415	1.5	5,606	6.1	12,813	14.0	431	0.5	91,385	100.0
1990	82,387	74.6	3,813	3.5	4,793	4.3	17,836	16.1	1,623	1.5	110,452	100.0
2000	99,613	70.9	7,252	5.2	5,136	3.7	27,473	19.6	835	0.6	140,309	100.0
2006	115,987	75.2	0	0.0	6,113	4.0	31,373	20.3	833	0.5	154,306	100.0

<sup>a</sup>1970 to 2000 data are from the U.S. Census Bureau. 2006 data includes 2000 Census data plus the number of building permits issued for each type of housing unit from 2000 through 2006. Building permit data were provided by the Wisconsin Department of Administration.

<sup>b</sup>In this data, single-family attached housing units, sometimes called townhouses, are one-unit structures that have one or more walls extending from ground to roof separating it from adjoining structures. These include and are also sometimes referred to as rowhouses, double houses, and houses attached to nonresidential structures. Such Census data was not available for 1970. 2006 data properly includes two attached townhouses in the two-family structure category and 3 or more attached townhouses in the multi-family structure category.

<sup>c</sup>Includes mobile homes and living quarters that do not fit into the other categories.

<sup>d</sup>Totals are based on all housing units, including occupied and vacant units.

<sup>e</sup>Single-family attached, two-family, and multi-family structure totals were combined in the 1970 Census. The 1970 multi-family data reflects this combined total.

Source: U. S. Bureau of the Census, Wisconsin Department of Administration, and SEWRPC.

accommodations (such as transient hotels, motels, and tourist courts that are primarily engaged in providing lodging, or lodging and meals. Also excluded are "HUD-code" manufactured (mobile) homes, moved or relocated units, and housing units created in an existing residential or nonresidential structure. These numbers provide a general indication of the amount of new housing stock that may have been added to the housing inventory. Since not all permits become actual housing starts and starts lag the permit stage of construction, these numbers do not represent total new construction, but do provide a general indicator on construction activity and the local real estate market.

From 2000 to 2006, Waukesha County has experienced an 8.54 percent increase in single-family homes, a 19.02 percent increase in two-family structures, and a 14.20 percent increase in multi-family developments (which includes 3 or more units per structure). Relative to one another, single-family, two-family and multi-family structures proportionally remain similar.

Table V-14 shows the progression of growth in the number of housing units by structure type in the County between 1970 and 2006. The total number of housing units in the County increased from 63,692 in 1970 to 154,306 in 2006 for a gain of 90,614 housing units during this period. The largest growth in housing units occurred between 1990 and 2000 when 29,857 housing units were constructed. The percentage of housing units constructed during this period was 41.07 percent in cities, 32.91 percent in villages, and 26.02 in towns. The growth in new housing units in cities ranged from 501 in the City of Delafield to 4,793 in the City of Waukesha where 39.09 percent of all new housing unit growth in cities occurred. Within villages, new housing unit growth between 1990 and 2000 ranged from five (5) in the Village of Oconomowoc Lake to 3,107 in the Village of Menomonee Falls. Menomonee Falls recorded 31.62 percent of all new housing units constructed within villages between 1990 and 2000. The number of new housing units in towns ranged from 135 in the Town of Vernon to 1,399 in the Town of Brookfield where 18.01 percent of all new housing units in towns between 1990 and 2000 were constructed.

From a County wide perspective, the data in Table V-14 reveals that single family housing is the predominant housing structure type within the County. The second most predominant housing structure type is multi-family housing. The percent of multi-family housing has more than doubled since 1970 from 8.9 percent of all structures to 20.30 percent in 2006. This demand may increase especially as the baby boomer population ages in place and the population of age 65 is projected to double in size within the County between 2000 and 2035. It also is important from a planning perspective to take into account that nationally 28 percent of the population of age 65 and over has a physical disability. As the baby boomers age it is anticipated that the number of people with a physical disability will likely increase. Senior housing options include single family, apartment living, community based residential facilities (CBRF's), group homes, continuing care retirement communities, and nursing homes.

The age of the existing housing stock in the County also provides insight into the character and condition of existing homes. It can be assumed that as housing stock ages, more housing units will need to be rehabilitated or replaced. Table V-15 presents the age of the existing housing stock in the planning area and each local government. The median year built for housing units was 1975 for the County as a whole. The median year built for housing units in cities ranges from 1966 in the City of Brookfield to 1988 in the City of Pewaukee. The median year built for housing units in villages ranges from 1954 in the Village of Oconomowoc Lake to 1993 in the Village of Nashotah. The median year built for towns ranges from 1966 in the Town of Summit to 1990 in the Town of Brookfield.

#### ***Structure Type by Community 1970 to 2000***

Table V-14 shows the progression of types of housing developed within Waukesha County between 1970 and 2000. This provides insight into the number of existing single family, two-family, multi-family, and mobile home units within the County. The data shows that single family housing is the predominant housing structure type within the County. The second most predominant housing structure type is multi-family housing. This structure type has more than doubled since 1970 from 8.9 percent of all structures to nearly 20 percent in 2000. This shows

**Table V-15  
YEAR BUILT FOR HOUSING UNITS IN WAUKESHA COUNTY COMMUNITIES: 2000<sup>a</sup>**

Community	1995 to March 2000		1990 through 1994		1980 through 1989		1970 through 1979		1960 through 1969		1940 through 1959		Before 1940		Total <sup>b</sup>	Median Year Built
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
Town of Brookfield	325	10.39	1,124	35.93	310	9.91	233	7.45	630	20.14	304	9.72	35	1.12	3,128	1990
Town of Delafield	489	18.64	530	20.21	344	13.11	498	18.99	118	4.50	290	11.06	354	13.50	2,623	1981
Town of Eagle	226	20.42	182	16.44	122	11.02	193	17.43	36	3.25	152	13.73	196	17.71	1,107	1979
Town of Geneseo	291	12.06	373	15.46	295	12.23	730	30.25	185	7.67	244	10.11	295	12.23	2,413	1977
Town of Lisbon	365	12.97	273	9.70	327	11.62	1,088	38.65	303	10.76	247	8.77	212	7.53	2,815	1975
Town of Merton	454	14.09	333	10.34	322	9.99	590	18.31	257	7.98	328	10.18	694	21.54	3,222	1974
Town of Mukwonago	315	14.62	430	19.95	352	16.33	722	33.50	77	3.57	114	5.29	145	6.73	2,155	1981
Town of Oconomowoc	260	8.68	250	8.35	215	7.18	683	22.80	425	14.19	605	20.20	557	18.60	2,995	1968
Town of Ottawa	219	15.41	236	16.61	115	8.09	306	21.53	134	9.43	265	18.65	146	10.27	1,421	1975
Town of Summit	245	12.99	152	8.06	138	7.32	310	16.44	220	11.66	455	24.13	366	19.41	1,886	1966
Town of Vernon	213	8.21	235	9.06	418	16.12	1,108	42.73	204	7.87	199	7.67	216	8.33	2,593	1976
Town of Waukesha	243	7.76	361	11.52	448	14.30	836	26.68	390	12.45	423	13.50	193	6.16	3,133	1976
Village of Big Bend	7	1.50	14	3.00	21	4.50	116	24.84	69	14.78	146	31.26	94	20.13	467	1959
Village of Butler	32	3.41	13	1.39	95	10.13	189	20.15	101	10.77	340	36.25	168	17.91	938	1959
Village of Chenequa	20	7.07	20	7.07	29	10.25	31	10.95	34	12.01	41	14.49	108	38.16	283	1957
Village of Dousman	120	19.97	79	13.14	47	7.82	128	21.30	35	5.82	56	9.32	136	22.63	601	1976
Village of Eagle	161	26.18	55	8.94	85	13.82	88	14.31	34	5.53	65	10.57	127	20.65	615	1979
Village of Elm Grove	153	5.98	48	1.88	154	6.02	509	19.91	530	20.73	913	35.71	250	9.78	2,557	1962
Village of Hartland	356	11.21	322	10.14	455	14.33	1,044	32.88	277	8.72	374	11.78	347	10.93	3,175	1976
Village of Lac La Belle	24	18.32	26	19.85	3	2.29	6	4.58	23	17.56	18	13.74	31	23.66	131	1967
Village of Lannon	21	4.94	91	21.41	22	5.18	58	13.65	33	7.76	82	19.29	118	27.76	425	1964
Village of Menomonee Falls	1,786	13.58	1,455	11.06	1,050	7.98	1,285	9.77	3,369	25.62	3,520	26.77	685	5.21	13,150	1967
Village of Merton	134	21.65	137	22.13	49	7.92	147	23.75	32	5.17	40	6.46	80	12.92	619	1982
Village of Mukwonago	483	18.80	461	17.94	250	9.73	569	22.15	203	7.90	257	10.00	346	13.47	2,569	1978
Village of Nashotah	178	38.03	103	22.01	19	4.06	53	11.32	25	5.34	38	8.12	52	11.11	468	1993
Village of North Prairie	52	9.47	74	13.48	118	21.49	99	18.03	39	7.10	75	13.66	92	16.76	549	1977
Village of Oconomowoc Lake	25	10.33	15	6.20	19	7.85	20	8.26	29	11.98	40	16.53	94	38.84	242	1954
Village of Pewaukee	1,168	30.46	531	13.85	317	8.27	762	19.87	283	7.38	351	9.15	422	11.01	3,834	1983
Village of Sussex	848	24.57	772	22.37	676	19.59	476	13.79	391	11.33	185	5.36	103	2.98	3,451	1988
Village of Wales	57	6.34	89	9.90	163	18.13	384	42.71	92	10.23	48	5.34	66	7.34	899	1976
City of Brookfield	904	6.35	1,328	9.33	1,918	13.48	2,238	15.72	3,049	21.42	4,479	31.47	317	2.23	14,233	1966
City of Delafield	355	13.02	301	11.04	559	20.51	520	19.08	205	7.52	308	11.30	319	11.70	2,726	1972
City of Muskego	1,110	14.43	1,423	18.49	823	10.70	1,526	19.83	838	10.89	1,539	20.00	435	5.65	7,694	1977
City of New Berlin	2,433	15.90	1,254	8.20	2,375	15.52	2,635	17.22	2,882	18.84	3,170	20.72	549	3.59	15,298	1973
City of Oconomowoc	440	8.36	347	6.59	728	13.83	943	17.92	629	11.95	871	16.55	1,305	24.80	5,263	1967
City of Pewaukee	1,312	25.78	1,719	33.77	779	15.30	752	14.77	478	9.39	478	9.39	416	8.17	5,090	1988
City of Waukesha	3,124	11.63	2,075	7.73	3,787	14.10	6,351	23.65	3,214	11.97	4,114	15.32	4,193	15.61	26,858	1973
<b>Waukesha County</b>	<b>18,948</b>	<b>13.38</b>	<b>17,231</b>	<b>12.17</b>	<b>17,947</b>	<b>12.67</b>	<b>28,226</b>	<b>19.93</b>	<b>19,873</b>	<b>14.03</b>	<b>25,174</b>	<b>17.77</b>	<b>14,262</b>	<b>10.05</b>	<b>141,626</b>	<b>1975</b>

<sup>a</sup> Totals are based on a sample of one in six respondents to the 2000 Census.

<sup>b</sup> Totals are based on all housing units, including occupied and vacant housing units.

Source: U.S. Bureau of the Census and municipalities.

that there may be a growing demand for multi-family housing within the County, especially as the baby boomer population ages in place and the population of age 65 and over more than doubles within the County between 2000 and 2035.

### **Existing Housing Stock Condition**

The condition of individual housing units must be examined to gain a more precise understanding of the number of existing housing units that need to be removed from existing housing stock totals. Generally, this provides a more accurate projection of the number of new housing units that will be needed to serve the projected population of the planning area through 2035.

Municipal assessor's offices and private assessors under contract to provide assessment services generally assign each housing unit within their jurisdiction a condition score. The scores range from excellent to unsound on a six-point scale and measure the present physical condition of each housing unit. Excellent/very good or good indicates the dwelling exhibits above average maintenance and upkeep in relation to its age. Average or fair indicates the dwelling shows minor signs of deterioration caused by normal wear and an ordinary standard of upkeep and maintenance in relation to its age. Poor/very poor indicates the dwelling shows signs of deferred maintenance and exhibits a below average standard of maintenance and upkeep in relation to its age. An unsound rating indicates the dwelling is unfit for use and should be removed from the existing housing stock totals. Housing conditions were collected from 27 out of 37 municipalities in Waukesha County. This information is presented in Appendix C. The records show that the vast majority of single family homes in the county have an average, good, very good, or excellent condition score. Two family and multi-family homes tend to have a larger prevalence of average condition ratings and a higher percentage ranked with a score of poor.

### **HOUSING DEMAND**

Household, income, and demographic characteristics of the County and participating local governments have been inventoried and will be analyzed with housing supply inventory items to help determine the number and type of housing units that will best suit the needs of Waukesha County residents through 2035. Housing demand inventory items include:

- Affordable housing need assessment
- Household projection: 2035
- Household income
- Age distribution
- Household size

As with the above housing supply inventory data, Census 2000 Summary File 1 and Summary File 3 were used in the collection of the housing demand inventory data presented in this chapter. Again, Summary File 1 data were used when possible; however, in most cases only Summary File 3 data were available.

### **Affordable Housing Need Assessment**

As previously stated, HUD defines housing affordability as households "paying no more than 30 percent of their income for housing." Households that pay more than 30 percent of their gross monthly income for housing are considered to have a high housing cost burden. The measure is based on gross pre-tax income. Another measure of affordability is implicit in the long-standing mortgage lending practice of limiting borrower's monthly housing costs to 28 or 29 percent of their gross monthly income as a condition of loan approval. Thus, 28 to 30 percent can be considered a cutoff beyond which housing is not affordable. Data show that most households opt for less than that percentage, while others, particularly those with low incomes, are generally unable to find housing that costs less than 30 percent of their monthly income.

### ***Waukesha County Housing Affordability Facts***

The following information is based on the HUD recommended affordability standard of paying no more than 30 percent of gross monthly income for housing costs.

- **About 19 percent of owner occupied households in Waukesha County spent over 30 percent of their monthly income on housing costs in 2000.**
- **About 27 percent of all renter occupied households in the County spent more than 30 percent of their monthly income on housing costs in 2000. Although Waukesha County had the highest median rent per month(\$726.00) it had the 16<sup>th</sup> highest percent paying 30% or more of income for rent when compared to other counties in the state.**
  - 17,810 households in the County were extremely low income (below 30 percent of the County median annual household income) or very low income (between 30 and 50 percent of the County median annual household income) households in 2000.
  - An extremely low income household (earning 30 percent of the 2000 County median annual household income of \$62,839) could afford monthly housing costs of no more than \$471 in 2000.
  - In 2000, 4,523 households paid less than \$499 a month on gross rent.
  - In 2000, 4,639 households paid less than \$700 a month on housing expenses for owner-occupied housing units with a mortgage.
- **The fair market rent in Waukesha County for a one bedroom apartment was \$725 in 2006**
  - A worker earning the average hourly wage for the retail trade sector in Waukesha County (\$10.58/hour) would have had to work 53 hours a week to afford the fair market rent for a one bedroom apartment in 2006 or work at one job for 49 hours a week with overtime pay.
- **The fair market rent in Waukesha County for a two bedroom apartment was \$830 in 2006**
  - A worker earning the average Waukesha County retail trade sector hourly wage would have had to work 63 hours a week to afford the fair market rent for a two bedroom apartment in 2006 or work at one job for 54 hours with overtime pay.
  - Two retail workers sharing a two bedroom apartment and earning the average retail trade sector hourly wage would have to work 32 hours each a week to afford the fair market rent for a two bedroom apartment.
- **The cost of a typical starter home in Waukesha County was about \$200,000 in 2006**
  - The minimum annual household income needed for a \$200,000 mortgage in Waukesha County was \$73,200, or \$6,100.00 a month, in 2006 (assumption based on a 30 year mortgage at 6.9% with a maximum principal, interest, taxes, and insurance payment of \$1,830.00 per month with less than 5% down payment. Property taxes calculated at \$3,000 per year and home insurance at \$500 per year. )
  - A household with two workers earning the average Waukesha County retail trade sector hourly wage would each have to work 67 hours a week to afford the monthly payments for a \$200,000 home or 58 hours each a week if they each worked one job and earned overtime pay after 40 hours.
  - A police officer earning a typical entry level wage in Waukesha County (\$20.50/hour) would have to work 59 hours a week if they worked one job and earned an average of 19 hours of overtime pay per week to afford the monthly payments for a \$200,000 mortgage.
- **The housing wage in Waukesha County**
  - A full-time worker (40 hours per week) had to earn \$14.02 per hour (\$29,158 per year) to afford a one-bedroom rental unit at the fair market rent in Waukesha County in 2006.
  - A full-time worker (40 hours per week) had to earn \$16.13 per hour (\$33,545 per year) to afford a two-bedroom rental unit at the fair market rent in Waukesha County in 2006.
  - A full-time worker (40 hours per week) had to earn \$35.20 per hour (\$73,216 per year) to afford a \$200,000, 30 year mortgage in Waukesha County in 2006 (Table V-18).
  - The average hourly wage for jobs located in Waukesha County was \$19.75 per hour in 2006.

Table V-16 presents data for select professional, manufacturing, technical, and service occupations within Waukesha County. The data shows that the median income spent on housing mortgage payments including property insurance and property taxes for a \$200,000 mortgage is above the 30 percent of median income formula used by HUD to define affordable housing. This means that even for professional level employees to live affordably a second worker within the household must secure employment to earn additional income. It also shows that service workers must have an additional household wage earner making a substantially better income to obtain a mortgage, buy a house, and to live affordably within the County. This data shows that the affordability of housing within the County is an issue for families living in the County with incomes below the median and it might be an issue for families at or above the median as well.

Table V-16

PERCENT OF INCOME SPENT ON A \$200,000 MORTGAGE PAYMENT WITH A 30 YEAR LOAN AT 6.9% RATE OF INTEREST IN WAUKESHA COUNTY BY SELECT OCCUPATION TYPES, 2006

Type of Employment	Median Wage Per Hour	Median Income Per Year	30 Percent of Gross Median Income = Monthly Affordable Housing	Actual Affordable Mortgage at 30 Percent of Gross Median Income	Actual Percent of Gross Income Spent on a \$200,000 Mortgage Payment
Civil Engineer	\$29.52	\$61,401	\$1,535.02	\$183,474	40 percent
Urban Planner	\$28.02	\$58,281	\$1,456.80	\$171,517	43 percent
Social Worker	\$26.14	\$54,371	\$1,359.27	\$156,788	45 percent
School Teacher (K-8)	\$24.50	\$50,960	\$1,274.00	\$143,840	49 percent
Manufacturing Worker	\$23.86	\$49,634	\$1,240.85	\$138,807	50 percent
Construction Worker	\$23.63	\$49,152	\$1,228.80	\$136,977	50 percent
Police Officer	\$20.50	\$42,025	\$1,050.62	\$109,924	55 percent
Legal Secretary	\$17.66	\$36,732	\$918.32	\$89,832	67 percent
Roofer	\$17.42	\$36,233	\$905.82	\$87,937	68 percent
Dental Assistant	\$13.32	\$27,705	\$692.64	\$55,566	90 percent
Travel Agent	\$11.88	\$24,710	\$617.76	\$44,197	100 percent
Floral Designer	\$10.82	\$22,505	\$562.62	\$35,827	110 percent
Bank Teller	\$10.44	\$21,715	\$542.88	\$32,828	114 percent
Child Care Worker	\$9.69	\$20,155	\$503.88	\$26,907	123 percent
Fast Food Cook	\$8.00	\$16,640	\$416.00	\$13,564	149 percent

Source: U.S. Department of Labor, Bureau of Labor Statistics.

Table V-16 also reflects upon issues with rental housing prices. In 2006, the average fair market rent for a one bedroom apartment was \$725 a month and the average fair market rent for a two bedroom apartment was \$830 a month in the County. If a person is living alone, they need to make over \$13 an hour to live in an affordable one bedroom apartment at the fair rent price. If this wage level is not being earned with one job, other options are to find a second job, double up with an apartment mate who is working and share expenses, live at home with parents or relatives or commute from outside Waukesha County.

The high school age group has the economic benefit of living with parents and relatives. However, this group is a declining source of labor for retailers and food service industries, and has declined since the late 1970s. In 1978, 49.1 percent of all high school teenagers (almost 1 out of every 2) in the United States worked part-time. In 2007, according to the Center for Labor Market Studies at Northeastern University, 34.1 percent (1 out of every 3) of high school teenagers in the nation worked part-time. High school student labor force participation has experienced a declining trend for nearly 30 years. This decline in the number of high school students in the labor

force has been an issue for employers facing tightening labor market issues. This situation presents a critical workforce challenge for future-focused employers and communities. The high school age group is not projected to grow in number in Waukesha County through the year 2030 (See Table IV-5 school age population projections for Waukesha County). Some of this loss in high school age employees may be offset by hiring immigrants and senior citizens to work in retail and especially food service positions.

In general, it is important for economic stability and growth for workers to have housing opportunities. If a range of housing types is available at a range of prices affordable to workers, a local community will have a better opportunity to attract workers and thus grow local businesses. Policies that support a wide range of housing types are an important economic development tool as well as a route to social inclusion.

Table V-17 shows the number of owner-occupied and renter-occupied households in the Region by County with a high housing cost burden in 2000 based on general Census data. About 19 percent of owner-occupied households in the Region experienced a high housing cost burden and about 31 percent of renter-occupied households in the Region experienced a high housing cost burden. Waukesha County had a slightly lower percentage of homes with a high housing cost burden when compared to the Region.

Table V-18 sets forth the median percentage of monthly income spent on housing costs by owner-occupied and renter-occupied households for each community in Waukesha County in 2000. The median percentage of monthly income spent on owner-occupied housing ranged from 19.9 percent in the Village of Butler to 24.0 percent in the Village of Lannon. The median percentage of monthly income on renter occupied housing ranged from 13.4 percent in the Town of Lisbon to 41.6 percent in the Town of Ottawa. The median percentage of monthly income spent on housing costs in the County by owner-occupied households with a mortgage was 21.4 percent. The median percentage spent by owner-occupied households without a mortgage in the County was 11.3 percent and the percentage spent by renter-occupied households was 22.8 percent. This shows that most households in the County opt to pay substantially less than the 30 percent affordability standard as defined by HUD.

Table V-19 sets forth the median percentage of monthly income spent on housing costs by owner-occupied and renter-occupied households in the Region. The median percentage of income spent on monthly housing costs did not vary significantly across the Region. The percentage of income spent on housing by owner-occupied households with a mortgage ranged from 20.7 in Racine County to 22.8 percent in Walworth County. The percentage of income spent on housing costs without a mortgage ranged from 10.2 in Washington County to 12.5 percent in Kenosha County. Percentage of income spent on housing by renter-occupied households was lowest in Washington County at 21.2 and the highest in Milwaukee County at 24.8 percent.

Tables V-20a and V-20b show in detail the number of persons per room in owner and renter occupied households in Waukesha County in 2000. A housing unit is considered "overcrowded" if there is more than one occupant per room. Rooms considered for this calculation include kitchens, bedrooms, enclosed porches, finished recreation rooms and living and dining rooms. Table V-20a sets forth the number of households with more than 1 occupant per room in the County. Within the County, less than one (1) percent of all owner occupied homes had more than one (1) occupant per room. Approximately 3.61 percent of all renter occupied units had more than one occupant per room in the County. Over half of these renter occupied units were in the City of Waukesha.

Table V-17

HOUSEHOLDS WITH A HIGH HOUSING COST BURDEN IN THE SOUTHEASTERN WISCONSIN REGION: 2000<sup>a</sup>

County	Owner-Occupied Households		Renter-Occupied Households		Total Households	
	Number	Percent	Number	Percent	Number	Percent
Kenosha	7,855	20.3	5,359	30.9	13,214	23.6
Milwaukee	38,655	19.4	57,025	31.9	95,680	25.3
Ozaukee	4,570	19.4	1,730	23.7	6,300	20.4
Racine	8,615	17.2	6,265	30.1	14,880	21.0
Walworth	5,285	22.2	3,179	29.8	8,464	24.5
Washington	6,075	18.2	2,380	22.6	8,455	19.3
Waukesha	19,100	18.5	8,750	27.5	27,850	20.6
Region	90,155	19.1	84,688	30.5	174,843	23.3

<sup>a</sup>High housing cost burden is defined by HUD as a household spending more than 30 percent of its gross monthly income on housing costs.

Source: U.S. Census Bureau and SEWRPC.



**Table V-18  
MEDIAN PERCENTAGE OF MONTHLY INCOME SPENT ON HOUSING IN  
WAUKESHA COUNTY COMMUNITIES: 2000**

Community	Owner-Occupied with a Mortgage <sup>a</sup>	Owner-Occupied Without a Mortgage <sup>b</sup>	Renter-Occupied <sup>c</sup>
Town of Brookfield	20.4	11.8	34.7
Town of Delafield	20.7	9.9	17.7
Town of Eagle	21.1	9.9	15.6
Town of Genesee	20.7	9.9	16.2
Town of Lisbon	20.6	9.9	13.4
Town of Merton	22.2	9.9	18.1
Town of Mukwonago	21.7	9.9	23.1
Town of Oconomowoc	21.9	9.9	19.1
Town of Ottawa	19.8	9.9	41.6
Town of Summit	22.9	12.9	19.3
Town of Vernon	21.3	9.9	18.4
Town of Waukesha	20.0	9.9	21.7
Village of Big Bend	20.5	9.9	17.9
Village of Butler	19.9	14.8	24.5
Village of Chenequa	20.9	10.4	16.9
Village of Dousman	22.2	10.6	26.6
Village of Eagle	22.4	11.7	21.1
Village of Elm Grove	21.0	10.6	20.7
Village of Hartland	21.0	10.0	21.5
Village of Lac La Belle	23.9	20.0	25.0
Village of Lannon	24.0	19.2	17.5
Village of Menomonee Falls	21.3	12.5	25.7
Village of Merton	23.1	9.9	29.2
Village of Mukwonago	22.1	9.9	21.7
Village of Nashotah	23.3	9.9	30.8
Village of North Prairie	21.1	9.9	22.0
Village of Oconomowoc Lake	21.6	10.6	22.5
Village of Pewaukee	22.7	18.8	21.4
Village of Sussex	22.0	9.9	22.9
Village of Wales	20.4	9.9	18.8
City of Brookfield	20.9	10.9	24.4
City of Delafield	21.1	12.9	21.8
City of Muskego	22.2	12.1	21.5
City of New Berlin	21.1	11.8	22.0
City of Oconomowoc	21.9	13.7	21.7
City of Pewaukee	20.3	11.9	19.5
City of Waukesha	22.0	11.5	23.2
<b>Waukesha County</b>	<b>21.4</b>	<b>11.3</b>	<b>22.8</b>

<sup>a</sup>Specified owner-occupied housing units: Median selected monthly owner costs as a percentage of household income in 1999 ; Housing units with a mortgage

<sup>b</sup>Specified owner-occupied housing units: Median selected monthly owner costs as a percentage of household income in 1999 ; Housing units without a mortgage

<sup>c</sup>Specified renter-occupied housing units paying cash rent: Median gross rent as a percentage of household income in 1999

Source: U.S. Bureau of the Census

**Table V-19**  
**MEDIAN PERCENTAGE OF MONTHLY INCOME SPENT ON HOUSING**  
**IN THE SOUTHEASTERN WISCONSIN REGION: 2000**

<b>County</b>	<b>Owner-Occupied with a Mortgage</b>	<b>Owner-Occupied Without a Mortgage</b>	<b>Renter- Occupied</b>
Kenosha	21.4	12.5	24.3
Milwaukee	21.1	12.6	24.8
Ozaukee	21.4	11.3	21.8
Racine	20.7	11.5	24
Walworth	22.8	11.8	24.1
Washington	21.9	10.2	21.2
<b>Waukesha</b>	<b>21.4</b>	<b>11.3</b>	<b>22.8</b>

Source: U.S. Census Bureau and SEWRPC.

Table V-20a

**OWNER-OCCUPIED<sup>a</sup> HOUSING OCCUPANCY BY NUMBER OF OCCUPANTS PER ROOM  
IN WAUKESHA COUNTY COMMUNITIES: 2000<sup>b</sup>**

Community	Occupants per room								Total
	0.50 or less		0.51 to 1.00		1.01 to 1.50		1.51 or more		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Town of Brookfield	1,361	79.54	341	19.93	9	0.53	0	0.00	1,711
Town of Delafield	1,903	82.35	408	17.65	0	0.00	0	0.00	2,311
Town of Eagle	682	69.81	286	29.27	9	0.92	0	0.00	977
Town of Genesee	1,636	72.36	596	26.36	20	0.88	9	0.40	2,261
Town of Lisbon	2,160	68.97	956	30.52	16	0.51	0	0.00	3,132
Town of Merton	1,843	74.16	624	25.11	14	0.56	4	0.16	2,485
Town of Mukwonago	1,457	71.39	584	28.61	0	0.00	0	0.00	2,041
Town of Oconomowoc	1,717	73.94	603	25.97	2	0.09	0	0.00	2,322
Town of Ottawa	940	75.68	296	23.83	6	0.48	0	0.00	1,242
Town of Summit	1,164	75.05	374	24.11	13	0.84	0	0.00	1,551
Town of Vernon	1,609	70.29	661	28.88	19	0.83	0	0.00	2,289
Town of Waukesha	2,178	77.92	607	21.72	10	0.36	0	0.00	2,795
Village of Big Bend	257	69.46	102	27.57	11	2.97	0	0.00	370
Village of Butler	352	77.19	92	20.18	12	2.63	0	0.00	456
Village of Chenequa	176	90.72	16	8.25	2	1.03	0	0.00	194
Village of Dousman	234	71.34	94	28.66	0	0.00	0	0.00	328
Village of Eagle	342	61.62	199	35.86	12	2.16	2	0.36	555
Village of Elm Grove	1,932	87.74	270	12.26	0	0.00	0	0.00	2,202
Village of Hartland	1,305	73.94	460	26.06	0	0.00	0	0.00	1,765
Village of Lac La Belle	110	95.65	5	4.35	0	0.00	0	0.00	115
Village of Lannon	262	75.07	79	22.64	6	1.72	2	0.57	349
Village of Menomonee Falls	7,380	74.47	2,467	24.89	45	0.45	18	0.18	9,910
Village of Merton	356	61.38	221	38.10	2	0.34	1	0.17	580
Village of Mukwonago	1,106	71.86	420	27.29	13	0.84	0	0.00	1,539
Village of Nashotah	347	80.32	85	19.68	0	0.00	0	0.00	432
Village of North Prairie	292	63.62	167	36.38	0	0.00	0	0.00	459
Village of Oconomowoc Lake	160	85.56	27	14.44	0	0.00	0	0.00	187
Village of Pewaukee	1,824	78.52	491	21.14	8	0.34	0	0.00	2,323
Village of Sussex	1,485	68.03	679	31.10	19	0.87	0	0.00	2,183
Village of Wales	482	65.40	250	33.92	5	0.68	0	0.00	737
City of Brookfield	10,185	81.12	2,325	18.52	39	0.31	6	0.05	12,555
City of Delafield	1,243	76.21	388	23.79	0	0.00	0	0.00	1,631
City of Muskego	4,313	69.24	1,874	30.09	28	0.45	14	0.22	6,229
City of New Berlin	9,167	77.77	2,530	21.46	74	0.63	16	0.14	11,787
City of Oconomowoc	2,394	77.18	681	21.95	27	0.87	0	0.00	3,102
City of Pewaukee	3,086	79.68	766	19.78	11	0.28	10	0.26	3,873
City of Waukesha	10,855	74.97	3,410	23.55	156	1.08	59	0.41	14,480
<b>County</b>	<b>78,295</b>	<b>75.68</b>	<b>24,434</b>	<b>23.62</b>	<b>588</b>	<b>0.57</b>	<b>141</b>	<b>0.14</b>	<b>103,458</b>

<sup>a</sup>A housing unit is considered overcrowded if there is more than one occupant per room. Rooms considered in the calculation include: living room, dining room, kitchen, bedrooms, finished recreation rooms, and enclosed porches suitable for year-round use. <sup>b</sup>Totals are based on a sample of one in six responses to the 2000 Census.  
Source: U.S. Census Bureau and SEWRPC.

**Table V-20b  
RENTER-OCCUPIED<sup>a</sup> HOUSING OCCUPANCY BY NUMBER OF OCCUPANTS PER ROOM  
IN WAUKESHA COUNTY COMMUNITIES: 2000<sup>b</sup>**

Community	Occupants per room								Total
	0.50 or less		0.51 to 1.00		1.01 to 1.50		1.51 or more		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Town of Brookfield	806	81.01	159	15.98	30	3.02	0	0.00	995
Town of Delafield	174	75.32	54	23.38	3	1.30	0	0.00	231
Town of Eagle	36	57.14	25	39.68	0	0.00	2	3.17	63
Town of Genesee	99	72.26	38	27.74	0	0.00	0	0.00	137
Town of Lisbon	72	75.00	24	25.00	0	0.00	0	0.00	96
Town of Merton	178	77.73	51	22.27	0	0.00	0	0.00	229
Town of Mukwonago	31	52.54	21	35.59	7	11.86	0	0.00	59
Town of Oconomowoc	298	72.86	111	27.14	0	0.00	0	0.00	409
Town of Ottawa	100	89.29	12	10.71	0	0.00	0	0.00	112
Town of Summit	152	77.55	38	19.39	6	3.06	0	0.00	196
Town of Vernon	35	38.04	51	55.43	6	6.52	0	0.00	92
Town of Waukesha	28	41.18	30	44.12	10	14.71	0	0.00	68
Village of Big Bend	62	73.81	16	19.05	3	3.57	3	3.57	84
Village of Butler	367	79.78	80	17.39	8	1.74	5	1.09	460
Village of Chenequa	18	75.00	6	25.00	0	0.00	0	0.00	24
Village of Dousman	148	57.36	103	39.92	5	1.94	2	0.78	258
Village of Eagle	47	75.81	13	20.97	2	3.23	0	0.00	62
Village of Elm Grove	148	61.16	77	31.82	0	0.00	17	7.02	242
Village of Hartland	821	65.21	409	32.49	6	0.48	23	1.83	1,259
Village of Lac La Belle	2	50.00	2	50.00	0	0.00	0	0.00	4
Village of Lannon	49	74.24	9	13.64	6	9.09	2	3.03	66
Village of Menomonee Falls	2,165	73.51	767	26.04	13	0.44	0	0.00	2,945
Village of Merton	22	78.57	6	21.43	0	0.00	0	0.00	28
Village of Mukwonago	521	56.69	343	37.32	32	3.48	23	2.50	919
Village of Nashotah	11	64.71	6	35.29	0	0.00	0	0.00	17
Village of North Prairie	47	62.67	25	33.33	3	4.00	0	0.00	75
Village of Oconomowoc Lake	13	86.67	2	13.33	0	0.00	0	0.00	15
Village of Pewaukee	953	68.46	367	26.36	48	3.45	24	1.72	1,392
Village of Sussex	720	64.00	370	32.89	27	2.40	8	0.71	1,125
Village of Wales	67	51.15	64	48.85	0	0.00	0	0.00	131
City of Brookfield	1,074	77.16	286	20.55	32	2.30	0	0.00	1,392
City of Delafield	576	65.16	289	32.69	19	2.15	0	0.00	884
City of Muskego	903	69.41	362	27.82	16	1.23	20	1.54	1,301
City of New Berlin	1,943	71.49	706	25.97	62	2.28	7	0.26	2,718
City of Oconomowoc	1,333	71.28	509	27.22	26	1.39	2	0.11	1,870
City of Pewaukee	436	69.43	182	28.98	10	1.59	0	0.00	628
City of Waukesha	7,157	63.99	3,399	30.39	331	2.96	298	2.66	11,185
<b>County</b>	<b>21,612</b>	<b>68.02</b>	<b>9,012</b>	<b>28.37</b>	<b>711</b>	<b>2.24</b>	<b>436</b>	<b>1.37</b>	<b>31,771</b>

<sup>a</sup>A housing unit is considered overcrowded if there is more than one occupant per room. Rooms considered in the calculation include: living room, dining room, kitchen, bedrooms, finished recreation rooms, and enclosed porches suitable for year-round use.

<sup>b</sup>Totals are based on a sample of one in six responses to the 2000 Census.

Source: U.S. Census Bureau and SEWRPC.

### **Household Projections: 2035**

The number of additional housing units needed in the 2035 plan design year is projected by first selecting a population projection. The number of residents expected to reside in "group quarters" (in Waukesha County, this generally will include college dormitories and assisted living facilities) is then subtracted from the projected total population, and the result is divided by the projected household size (number of persons per household in 2035). This number is then multiplied by the desired vacancy rate of three (3) percent to determine the total number of housing units needed in Waukesha County in 2035. The resulting number of housing units is about 174,100.

The number of additional housing units needed between 2000 and 2035 to provide an adequate supply is determined by subtracting the number of housing units in 2000 from the projected number of housing units needed in 2035. The resulting projected demand is about 38,900 additional housing units. The type of housing units that ultimately produce this total should be determined based on household income, age distribution, and household size to best meet the needs of County residents.

### **Household Income**

Household income should be considered when developing policies intended to help provide housing units within a cost range affordable to all income groups. Table II-6 in Chapter II sets forth the number of households in various income ranges and the median household income in the County for each participating local government in 1999. The median household income was \$62,839 in the County and \$46,308 in the Region. However, lower-income households exist in the County and should be provided with affordable housing options.

Households in the County earning less than \$18,851 in 1999, or less than 30 percent of the County median household income, were considered extremely low income households. About 5.99 percent of households in the County, or 8,114 households, earned less than \$15,000. Another 7.16 percent, or 9,696 households, earned between \$15,000 and \$24,999 in 1999. These households were in either the extremely low income group or very low income group. Very low income households earned between \$18,915 and \$31,420 in 1999 (30.1 to 50 percent of the median income). About 8.93 percent of households, or 12,097, earned between \$25,000 and \$34,999. These households were either in the very low income group or the low income group. Low income earnings for the County were between \$31,482 and \$50,271 (50.1 to 80 percent of the County median). An additional 19,686 households, or 14.53 percent, earned between \$35,000 and \$49,999, also placing them in the low-income group. Moderate income earnings for the County were between \$50,271 and \$59,697, or between 80 and 95 percent of the median income and 13,532 households, or 10 percent of all households fell within the moderate income group for the County in 1999. This resulted in a total of 63,125 households or 46.61 percent of total households in the County that were extremely low, very low, low, or moderate income in 1999.

The intermediate projection developed by SEWRPC for the number of households within the County in 2035 is 174,100. Projecting that the County continues to have a similar percentage of households (46.61%) that are extremely low, very low, low, and moderate income will result in a total of 81,218 households in the following categories:

- 15,164 households or 8.7 are projected to be extremely low income
- 23,226 households or 13.3 percent are projected to be very low income
- 25,418 households or 14.6 percent are projected to be low income
- 17,410 households or 10.0 percent are projected to be moderate income

### **Housing Need for Non-Resident Workers**

The characteristics of resident and non-resident workers in Waukesha County were analyzed to determine whether non-resident workers could afford to live in Waukesha County if they wanted to do so.

### ***Data Sources***

The Public Use Microdata Samples (PUMS), released in 2003 by the U.S. Census Bureau, provide information based on a five (5) percent sample of the population from "long-form" questionnaires completed for the 2000 Census of Population and Housing. The PUMS data are intended to permit the cross-tabulation of variables not possible using other Census products and not available in Census publications, while conforming to requirements to protect the confidentiality of Census respondents. The geography used for the PUMS data is a relatively large scale, being based on groups of counties or single counties with 100,000 or greater population. PUMS data were derived from a five (5) percent sample of the total population--less than that used in other tabulations of the Census. Consequently, the data does not precisely match that published in other Census products.

### ***Place of Residence and Place of Work***

Table V-21 provides information on the place of residence for people who work in Waukesha County. Workers who both live and work in the County totaled 58.59 percent in 2000, or 120,484 workers. The largest number of commuters, about 57,412 workers, or 27.44 percent of all workers in the Waukesha County, live in Milwaukee County.

In reviewing the Census 2000 MCD/County-to-MCD/County Worker Flow Files before release, some errors were discovered in a number of the MCD/County-to-MCD/County Flows. These errors have been corrected. However, as a result of the corrections the data in these files may not agree with data previously released in Summary File 3 (SF3) and related products. In particular, there may be differences in the number of people working in the State and/or MCD/County of residence between SF3 and similar estimates derived from these files. Additionally, tract 1010 data that includes the City of Milwaukee, but falls within Waukesha County, has been omitted.

### ***Earnings and Household Incomes of Resident and Non-Resident Workers***

As shown by Table V-22, non-resident workers earned slightly less in terms of median earnings than did resident workers in 2000. The median earnings for non-resident workers was \$29,820, while the median earnings for resident workers was about \$30,000--a difference of about \$180.00. The median earnings of workers varied significantly by occupation. Both resident and non-resident workers in service occupations had the lowest median earnings, while workers employed in management, business, and financial operations had the highest median earnings. The median wages of non-resident workers exceeded resident workers in the service and production, transportation, and material moving categories. High demand for workers in these two categories within Waukesha County and the increased worker cost for commuting to work in Waukesha County are the two main factors for these differences.

## **HOUSING PROGRAMS AVAILABLE IN WAUKESHA COUNTY**

Government sponsored housing programs have been inventoried to assess government's potential to help the private sector meet housing needs in Waukesha County. The full array of government sponsored programs and funding availability is almost continually changing, therefore, this section focuses on those programs that have the potential for increasing the availability of lower-cost housing and rehabilitation in Waukesha County. Many of the programs available in Waukesha County are administered through local and statewide nonprofit organizations that receive funding from the Federal Government. Several entities are involved in administering and funding the following programs, including the HOME Consortium, the Wisconsin Housing and Economic Development Authority (WHEDA), and the U.S. Department of Housing and Urban Development (HUD).

Additionally, the Wisconsin Department of Commerce, Division of Housing and Community Development released a Household Housing Guide in February 2007 that provides contacts and a brief description of housing programs available for low- and moderate-income households throughout the State. As of September 2007, the guide could be found at the Department of Commerce website at the following address: <http://commerce.wi.gov/CDdocs/BOH-Fact-Sheets/cd-boh-housing.pdf>.

**Table V-21  
PERSONS WORKING IN WAUKESHA COUNTY MUNICIPALITIES BY PLACE OF RESIDENCE: 2000\***

Place of Work	County of Residence									All Other WI Counties	Illinois Counties	All Other Areas	Total
	Waukesha	Dodge	Jefferson	Kenosha	Milwaukee	Ozaukee	Racine	Walworth	Washington				
Town of Brookfield	5,131	70	138	0	3,302	114	128	82	179	180	15	46	9,385
Town of Delafield	800	12	16	0	173	0	8	45	16	7	9	0	1,086
Town of Eagle	243	4	34	4	20	7	0	49	0	19	0	0	380
Town of Genesee	964	2	60	12	149	0	42	80	0	24	0	0	1,333
Town of Lisbon	1,111	31	17	0	353	20	14	30	197	28	8	0	1,809
Town of Merton	1,143	31	31	0	159	14	4	8	107	5	0	0	1,502
Town of Mukwonago	473	1	18	19	71	0	8	19	2	4	0	0	615
Town of Oconomowoc	1,083	81	159	0	88	0	11	8	16	19	0	0	1,465
Town of Ottawa	220	10	14	0	0	0	0	30	7	16	0	0	297
Town of Summit	938	107	225	3	136	0	0	12	7	14	37	0	1,479
Town of Vernon	593	2	11	20	182	0	34	36	0	7	0	0	885
Town of Waukesha	1,638	18	18	35	236	6	26	44	15	2	0	10	2,048
Village of Big Bend	538	9	7	2	134	4	87	13	19	0	18	0	831
Village of Butler	1,268	34	39	7	1,477	41	55	11	319	85	12	3	3,351
Village of Chenequa	99	0	0	0	7	0	0	0	5	0	0	3	114
Village of Dousman	547	8	139	0	47	0	7	9	5	28	0	0	790
Village of Eagle	273	5	57	4	27	1	9	51	7	16	0	0	450
Village of Elm Grove	1,778	10	24	0	1,654	10	70	15	101	36	21	4	3,723
Village of Hartland	3,754	178	229	0	821	38	59	40	166	61	41	18	5,405
Village of Lac La Belle	35	4	5	0	0	0	0	0	5	1	4	0	54
Village of Lannon	400	10	0	4	213	22	0	0	92	7	0	9	757
Village of Menomonee Falls	10,095	327	156	25	8,468	747	283	97	4,569	404	97	59	25,327
Village of Merton	1,638	18	18	0	236	6	26	44	15	0	0	0	2,001
Village of Mukwonago	2,219	6	53	17	513	8	212	577	26	17	0	2	3,650
Village of Nashotah	394	49	47	0	81	0	12	6	4	5	0	0	598
Village of North Prairie	433	0	54	0	57	0	22	39	2	2	0	5	614
Village of Oconomowoc Lake	218	12	10	0	19	0	0	10	0	0	0	0	269
Village of Pewaukee	3,237	64	75	0	782	32	119	36	163	79	12	9	4,608
Village of Sussex	3,529	97	140	0	2,050	74	90	59	646	85	37	42	6,849
Village of Wales	616	26	57	0	118	0	8	19	24	27	0	0	895
City of Brookfield	17,514	233	359	18	13,374	548	500	246	1,319	545	75	92	34,823
City of Delafield	2,832	64	179	1	345	32	12	31	89	44	35	7	3,671
City of Muskego	2,909	17	26	47	1,413	8	625	106	31	42	6	3	5,233
City of New Berlin	10,027	121	174	44	8,532	207	728	357	415	260	50	96	21,011
City of Oconomowoc	5,607	887	1,486	13	811	33	44	42	167	76	71	31	9,268
City of Pewaukee	8,848	219	313	0	4,095	165	305	170	472	377	71	23	15,058
City of Waukesha	27,339	299	1,019	49	7,269	220	632	711	742	532	94	102	39,008
<b>Total</b>	<b>120,484</b>	<b>3,066</b>	<b>5,407</b>	<b>324</b>	<b>57,412</b>	<b>2,357</b>	<b>4,180</b>	<b>3,132</b>	<b>9,949</b>	<b>3,054</b>	<b>713</b>	<b>564</b>	<b>210,642</b>

Source: U.S. Bureau of the Census and SEWRPC

**Table V-22  
MEDIAN EARNINGS BY OCCUPATION OF PERSONS WORKING IN WAUKESHA COUNTY: 2000**

<b>Occupation Category</b>	<b>Non-Resident Workers<sup>a</sup></b>	<b>Resident Workers</b>	<b>Resident and Non-Resident Workers</b>
Management, Business, and Financial Operations	\$42,330	\$50,820	\$47,400
Professional and Related	\$37,080	\$38,840	\$37,960
Service Occupations	\$16,190	\$11,730	\$13,550
Sales and Office Occupations	\$24,780	\$23,980	\$24,280
Farming, Forestry, and Fishing <sup>b,c</sup>	--	--	--
Construction, Extraction, and Maintenance	\$35,780	\$38,030	\$36,770
Production, Transportation, and Material Moving	\$28,460	\$27,100	\$28,130
Total	\$29,820	\$30,000	\$29,910

<sup>a</sup>Includes persons who worked in Waukesha County but did not live in the County.

<sup>b</sup>The number of data points and the sample size for the Farming, Forestry, and Fishing category was insufficient to enable any meaningful conclusions with respect to median income.

<sup>c</sup>Farmers who farm their own land are included in the Management, Business, and Financial Operations category.

Source: U.S. Census (Public Use Microdata Samples) and SEWRPC.

## **Housing Program Administrators**

### ***The HOME Consortium***

The HOME Consortium is a four-county governmental body, which includes Ozaukee, Washington, Waukesha, and Jefferson Counties, whose purpose is to advance homeownership opportunities and programs for households that earn 80 percent or less of the area's median income. Median incomes based on family size are developed annually by HUD (see Table IX-38). The area served by the Consortium receives an annual funding allocation from HUD. The Consortium's programs are administered by C-CAP LLC and the Community Housing Initiative, Inc., which are nonprofit organizations located in the City of Waukesha. In 2007, the HOME grant was \$1,410,000. With the exception of administrative and technical assistance funding, all HOME funds are directed to housing activities. The HOME program is a four county partnership between Waukesha, Washington, Ozaukee and Jefferson counties. Funding is allocated through the HOME Board, an equal representative member board consisting of appointed members by each county. The 2007 allocation follows: \$207,000 (15%) of the grant must be allocated and utilized (by HOME regulation) for housing production by locally approved Community Housing Development Organization (CHDO), \$339,000 was allocated for housing rehabilitation, \$335,000 was allocated for Downpayment Assistance (DPA) for a home purchase and additional allocation of \$100,000 was allocated for Homebuyer Counseling associated with the DPA program. Finally, an allocation of \$55,000 was allocated to each county for a specific project as needed in the county (Waukesha County used its "County allocation" for renovation of Marion House, a group home serving elderly residents with a mental illness).

### ***Wisconsin Housing and Economic Development Authority (WHEDA)***

WHEDA was created by the Wisconsin Legislature in 1972 as a nonprofit "public benefit corporation" to help meet the housing needs of lower-income households in the State. This purpose has expanded to include providing housing facilities to meet the needs of disabled and elderly households. The programs are financed through the sale of tax-exempt bonds and receive no State tax support. These programs involve the administration of several federally funded grants and housing tax credits.



#### ***U.S. Department of Housing and Urban Development (HUD)***

HUD provides funding for a number of housing programs, including the Section 8 Low-Income Rental Assistance Program and the Home Investment Partnership Act (HOME). In order for units or agencies of government to apply for and receive HUD housing grants or public housing funds, they must prepare a CHAS (Comprehensive Housing Affordability Strategy) and submit that strategy to HUD for approval. The purpose of the CHAS is to ensure that communities receiving funding from HUD have planned for the housing-related needs of low- and moderate-income households in a way that improves the availability and affordability of adequate housing. The CHAS must also include consideration of persons needing supportive services, identify the manner in which private resources will be incorporated in addressing identified housing needs, and provide for both rental and homeownership options.

#### ***Community Development Block Grant (CDBG)***

CDBG funds can be used to expand the development of decent, accessible, and affordable housing in communities. In all instances, a CDBG assisted activity must meet one of three national objectives: (1) benefiting low and moderate income persons, (2) aiding the prevention or elimination of slums or blight, or (3) meeting a community development need having a particular urgency that a community is unable to finance on its own. For housing, CDBG funds can help with homeownership assistance, rehabilitation and reconstruction, conversion of existing structures for housing, housing counseling, fair housing activities, and new housing construction and related activities. The 2007 Waukesha County CDBG grant was \$1,433,000. The CDBG program allocates funding for public services, public facilities, housing, economic development, accessibility, planning and other smaller categories of funding. A portion of annual CDBG funding is allocated to participating municipalities and set-aside to the City of Waukesha. In 2007 about \$350,000 was allocated for housing rehabilitation with some additional allocations provided for some smaller housing programs. Past loans for housing production or housing rehabilitation generate about \$500,000 in program income annually, which is used for additional rehab loans or housing developments.

#### ***The Federal Housing Administration (FHA)***

The FHA was established by Congress in 1934 and became part of HUD's Office of Housing in 1965. The FHA insures mortgage loans for single family and multi-family homes from FHA-approved lenders throughout the Nation, including Waukesha County, and is the largest insurer of mortgages in the world. FHA mortgage insurance provides approved lenders with protection against losses as the result of default on a loan. The lender bears less risk because the FHA will pay a claim to the lender in the event of a homeowner default. This allows FHA insured loans to be made with less cash investment than other loans, which increases accessibly to lower-income households.

#### ***U.S. Department of Agriculture (USDA) Rural Development***

The USDA administers the Federal Government's primary program addressing America's need for affordable rural housing. USDA Rural Development provides loans and grants to develop rural community facilities in cities, villages, and towns with populations less than 20,000 that are not part of an urban area. The USDA provides several programs for affordable housing opportunities for low-to moderate-income families; however, the only program available for Waukesha County residents is the Guaranteed Rural Housing (GRH) loan program. In general, the GRH loan program excludes the communities in the central and northeast part of the County as well as Lac La Belle and Oconomowoc.

## **Green Building Programs, Incentives, Associations, Material Re-use, and Project Examples**

### *Energy Star Qualified Homes*

Homes that earn the ENERGY STAR must meet guidelines for energy efficiency set by the U.S. Environmental Protection Agency. ENERGY STAR qualified homes are at least 15 percent more energy efficient than homes built to the 2004 International Residential Code (IRC), and include additional energy-saving features that typically make them 20–30% more efficient than standard homes.

ENERGY STAR qualified homes can include a variety of energy-efficient features, such as effective insulation, high performance windows, efficient heating and cooling equipment, and ENERGY STAR qualified lighting and appliances.

Through ENERGY STAR, builders and other home industry professionals can differentiate themselves in the market. New homes that qualify as ENERGY STAR provide greater comfort and durability for home buyers. For more information on ENERGY STAR homes, products, and incentives, visit: [www.energystar.gov](http://www.energystar.gov).

### *Energy Star Mortgages-Focus on Energy*

Through the Focus on Energy program and participating lenders, Energy Star Mortgages are available to those who purchase a Wisconsin Energy Star home. Benefits include reduced closing costs and qualifying for a slightly higher mortgage due to increased energy savings.

For more information on ENERGY STAR Mortgages, the Wisconsin ENERGY STAR Homes program or other ENERGY STAR programs, call toll-free: 1.800.762.7077 or e-mail: [WESHinfo@focusonenergy.com](mailto:WESHinfo@focusonenergy.com).

### *Habitat ReStore*

Profits from donated left-over building materials purchased at discounted prices are distributed to Habitat for Humanity projects, under the Habitat ReStore program.

### *Green Built Home*

Green Built Home is a national award winning green building initiative that reviews and certifies new homes and remodeling projects that meet sustainable building and energy standards. There are currently nearly forty regional green building programs in existence nationwide. Green Built Home is the only such program in the upper Midwest and was founded in 1999 by Wisconsin Environmental Initiative (WEI) in partnership with the Madison Area Builders Association. The program is implemented by participating builders associations in cooperation with leading utilities and other organizations that promote green building and energy efficiency. As a product of a non-profit organization, Green Built Home provides neutral third party certification of green building practices that meet meaningful environmental, health, and energy standards.

The State of Wisconsin administers Green Built Home throughout the state and reaches thousands of homebuyers and builders through collaborations with builders associations and other affiliated organizations. Support for Green Built Home comes from builder enrollment and home registration fees as well as organizations that promote green building and energy efficiency for Wisconsin.

### *LEED Program*

The Leadership in Energy and Environmental Design (LEED) Green Building Rating System™ is the nationally accepted benchmark for the design, construction, and operation of high performance green buildings. LEED gives building owners and operators the tools they need to have an immediate and measurable impact on their buildings' performance. LEED promotes a whole-building approach to sustainability by recognizing performance in five key areas of human and environmental health: sustainable site development, water savings, energy efficiency, materials selection, and indoor environmental quality. LEED provides a roadmap for measuring and documenting success for every building type and phase of a building lifecycle that can be found at: [www.usgbc.org](http://www.usgbc.org). Below is an introduction to various parts of the LEED program.

#### *LEED for Homes*

LEED for Homes is a voluntary rating system that promotes the design and construction of high performance "green" homes. A green home uses less energy, water, and natural resources; creates less waste; and is healthier and more comfortable for the occupants. Benefits of a LEED home include lower energy and water bills; reduced greenhouse gas emissions; and less exposure to mold, mildew and other indoor toxins. The net cost of owning a LEED home is comparable to that of owning a conventional home.

The LEED Rating System is the nationally recognized standard for green building. LEED certification recognizes and rewards builders for meeting the highest performance standards and gives homeowners confidence that their home is durable, healthy, and environmentally friendly.

#### *LEED for Homes Initiative for Affordable Housing*

The LEED for Homes Initiative for Affordable Housing promotes sustainable building practices specifically for affordable homes. The ultimate goal of this initiative is to recognize and reward the intrinsic resource efficiencies of affordable housing within the LEED for Homes rating system. With generous support from The Home Depot Foundation, and in collaboration with other leaders in this sector, the U.S. Green Building Council (USGBC) is working to develop appropriate tools, educational offerings, and technical assistance for the affordable housing market. USGBC is also partnering with Enterprise Community Partners to promote green affordable housing.

Enterprise Community Partners and the USGBC have partnered to expand the benefits of green building for developers, operators and residents of affordable housing. Through the partnership, Enterprise and USGBC will accelerate the momentum among affordable housing developers to incorporate green building and sustainable development practices into their activities.

#### *LEED for Existing Buildings*

LEED for Existing Buildings maximizes operational efficiency while minimizing environmental impacts. It provides a recognized, performance-based benchmark for building owners and operators to measure operations, improvements and maintenance on a consistent scale. The LEED for Existing Buildings Rating System is a set of voluntary performance standards for the sustainable upgrades and operation of existing buildings not undergoing major renovations. It provides sustainable guidelines for building operations, periodic upgrades of building systems, minor space use changes and building processes.

The goal of LEED for Existing Buildings is to help building owners operate their buildings in a sustainable and efficient way over the long term. To achieve this goal, LEED for Existing Buildings will provide certification and re-certification of building operation to recognize building owners' ongoing achievements.

#### *LEED for Homes Providers*

In a new approach for LEED, LEED homes are rated by LEED for Homes Providers, local organizations with demonstrated experience and expertise in their region's market. A LEED for Homes Provider has three primary roles in a given market:

- Marketing LEED to builders;
- Providing green home rating support services to builders; and
- Training, coordinating, and overseeing LEED qualified inspectors and builder support staff.

Twelve LEED for Homes Providers have been established throughout the nation. Currently, there is no LEED for Home Provider in Wisconsin. USGBC will be selecting new providers as needed after the national roll-out of LEED for Homes in fall 2007. For a complete list of LEED for Homes Providers, visit the USGBC website: [www.usgbc.org](http://www.usgbc.org).

### *LEED for Neighborhood Development*

The LEED for Neighborhood Development program integrated the principles of smart growth, new urbanism, and green building to create the first national standard for neighborhood design. LEED certification provides independent, third-party verification that a development's location and design meet accepted high standards for environmentally responsible, sustainable development. LEED for Neighborhood Development is a collaborative effort between the USGBC, the Congress for New Urbanism, and the Natural Resources Defense Council. Projects may constitute whole neighborhoods, fractions of neighborhoods, or multiple neighborhoods. Smaller, infill projects that are single use, but complement existing neighboring uses should be able to earn certification as well as larger and mixed use developments. In terms of eligibility for the pilot program, there is no minimum or maximum for project size and no strict definition for what would comprise a neighborhood. The only requirement is that projects must be able to meet all prerequisites and anticipate that the minimum number of points through credits to achieve certification can be earned.

Using the framework of other LEED rating systems, LEED for Neighborhood Development recognizes development projects that successfully protect and enhance the overall health, natural environment, and quality of life of communities. The rating system encourages smart growth and new urbanist best practices, promoting the design of neighborhoods that reduce vehicle miles traveled and communities where jobs and services are accessible by foot or public transit. It promotes more efficient energy and water use.

The LEED for Neighborhood Development pilot program is in its infancy. A call for pilot projects took place between February and April 2007. After registration, these projects will submit documentation based on the rating system to be verified by a third-party reviewer in order to become LEED Certified pilot projects. The information learned during the pilot program will be used to make further revisions to the rating system, and the resulting draft will be posted for public comment before it is submitted for final approvals and balloting.

### *LEED for Neighborhood Development Certification*

Although the period for applying to be in the pilot program for LEED for Neighborhood Development Certification has passed, projects will be able to participate in the full program, which should launch in early 2009. For most projects, certification under the full program should offer similar value to pilot certification, since LEED for Neighborhood Development enables projects to certify at both very early and very late stages of development. Stages of development are described below.

- **Optional Pre-review (Stage 1)**

This stage is available, but not required for projects at any point before the entitlement process begins. If pre-review approval of the plan is achieved, USGBC will issue a letter stating that if the project is built as proposed, it will be able to achieve LEED for Neighborhood Development certification. The purpose of this letter is to assist the developer in building a case for entitlement among land use planning authorities, as well as a case for financing and occupant commitments.

- **Certification of an Approved Plan (Stage 2)**

This stage is available after the project has been granted any necessary approvals and entitlements to be built according to a plan. Any changes to the pre-reviewed plan that could potentially affect prerequisite or credit achievement would be communicated to USGBC as part of this submission. If certification of the approved plan is achieved, USGBC will issue a certificate stating that the approved plan is a LEED for Neighborhood Development Certified Plan and will list it as such on the USGBC website.

- **Certification of a Completed Neighborhood Development (Stage 3)**

This step takes place when construction is complete or nearly complete. Any changes to the certified approved plan that could potentially affect prerequisite or credit achievement would be communicated to USGBC as part of this submission. If certification of the completed neighborhood development is achieved, USGBC will issue plaques or similar awards for public display at the project site and will list it as such on the USGBC website.

### *Engaging with LEED projects*

Program staff and the LEED for Neighborhood Development Core Committee are developing ways for projects that are interested in pursuing LEED for Neighborhood Development to remain engaged during the pilot phase, even if they missed the pilot application deadline. Joining the LEED for Neighborhood Development Corresponding Committee provides information about future opportunities once they become available. The corresponding committee listserv enables a wider group of experts and interested parties to stay updated and receive notification of opportunities to provide feedback. Corresponding committee members receive minutes from core committee meetings and other announcements. The listserv will also be notified when the full program is open for registration. Directions on how to join the corresponding committee are below:

The corresponding committee is open to USGBC members and nonmembers but there are different ways to join:

- USGBC members can visit [www.usgbc.org](http://www.usgbc.org), log into your account and subscribe to the committee listserv.
- Others can send an e-mail to [nd@committees.usgbc.org](mailto:nd@committees.usgbc.org) requesting to be added to the corresponding committee.

### *LEED for Neighborhood Development Registered Pilot Project List for Wisconsin, Illinois, Michigan, Minnesota*

The complete list of pilot projects can be accessed through the USGBC website: <https://www.usgbc.org/ShowFile.aspx?DocumentID=2960>.

## **IMPLEMENTATION RECOMMENDATIONS**

The general housing issue identified in this chapter was the need for a variety of housing choices for the County residents and people who work in the County but cannot afford to live in the County. Sufficient housing choices are important as the population ages and new jobs are created. Housing variety is also important to ensure economic viability as housing options are important for the County's workforce.

This general housing issue is supported by the housing inventory data collected in this Chapter, demographic data collected in Chapter II (Trends, Issues, Opportunities and Planning Standards), and the income and employment data collected in Chapter VI (Economic Development). Further analysis of this data refines the general housing issue into the following more specific issues and recommendations.

### **Housing Supply**

1. Each community within the County should identify a projected number of additional housing units to meet housing demand through year 2035. Land needed to accommodate additional housing units should be included on the planned land use map based on the population trend information presented in Chapter 2 of this Plan.
2. Community comprehensive plans should address the need for adequate consumer housing choices that allow for a full range of housing structure types and sizes including single-family, two-family, and, in sewer service areas, multi-family.
3. Promote construction design concepts such as Universal Design<sup>3</sup> and Visitability. Visitability is a movement to change home construction practices so that all new homes, not just custom built homes, offer a few specific features that make the home easier for people with mobility impairment to live in at least one zero-step entrance approached by an accessible route on a firm surface no steeper than a 1:12 grade from a driveway or public sidewalk.

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<sup>3</sup> Accessibility for the disabled can be increased by providing homes with wider doors and hallways, level surfaces, and other features, often referred to as "Universal Design."

## Housing Mix

1. Communities that seek to attract jobs, as reflected in the accommodation of new commercial and industrial development, should ensure that a broad range of housing styles, types and price ranges are provided to provide opportunities to minimize geographic imbalances between job and residence locations.
2. Communities should establish policies concerning housing mix to provide a full range of housing choices. Comparing housing types and affordability to existing and projected jobs and wages will be beneficial to establishing effective housing mix policies.
3. Communities should analyze the population trend information presented in Chapter 2 and the employment projection information presented in Chapter 6 to ensure that a range of housing stock to meet the needs of an aging population. This analysis should be repeated annually to determine the effectiveness of the housing mix policy.
4. Communities should analyze existing housing stock to establish baseline conditions for the existing affordable housing. As part of this planning project, Waukesha County worked with the Town of Mukwonago to develop a sample methodology to analyze the value of existing housing stock. The following criteria were used to provide more accurate data on the actual housing stock within the municipality.
  - a. Equalized improved value of the property was greater or equal to \$40,000 based on tax and assessment information.
  - b. Equalized total value (land plus improvements) was less than or equal to \$208,700.
  - c. Land area was less than 10 acres to exclude large farms.
  - d. Special attention was given to removing parcels with partial assessments, parcels with only larger accessory structures, and parcels that had multiple living units or multi-family units.

## Housing Affordability and Housing Costs

1. Households should not have to pay more than 30 percent of their adjusted gross income in order to secure decent, safe, and sanitary housing, including, in addition to the contract rent payment or the payment of the principal, interest, and taxes, the necessary insurance, utility, and other attendant costs.
2. Chapter VI (Economic Development) of this Plan, discusses the use of Tax Incremental Financing. Municipalities should consider using Tax Incremental Financing for the redevelopment of properties to higher density residential uses to meet affordable housing needs.
3. Communities within the County should consider and explore the creation of incentives for the development of affordable housing units. Options to consider include density bonuses and waiver of fees.
4. The County should work with municipalities to study the feasibility of an affordable housing trust fund to assist in meeting the projected employment housing needs.
5. Encourage mixed income housing development to avoid concentrating affordable units in a limited number of areas.
6. Encourage the adoption and use of “flexible zoning district” regulations such as Traditional Neighborhood Development, Transit-Oriented Development, and Planned Unit Development regulations.
7. Develop or encourage the development of rent-to-own programs through public-private partnerships and entrepreneurship to give low-to moderate-income families a chance at homeownership.<sup>4</sup>

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<sup>4</sup> An example of a rent-to-own development is Metcalfe Park in the City of Milwaukee. A private developer, in partnership with the Milwaukee Urban League and using affordable housing tax credits, is developing 30 homes that will be leased to families that qualify for below-market rents of \$675 and \$825 per month. In 15 years, the homes will be available for purchase at discounted prices.

8. Study the potential to integrate other types of specialty housing, where applicable, such as “cooperative housing” (sometimes called “coop-housing or co-habiting housing”),<sup>5</sup> “cohousing”<sup>6</sup> and university or campus-related housing for seniors,<sup>7</sup> which may also socially support and help seniors and/or persons with disabilities be self-sufficient.
9. Support the inclusion of accessory units and “live-work-units”<sup>8</sup> (sometimes called “flex units”), where suitable, to help provide affordable housing as well as affordable office or work space for entrepreneurs (i.e. small businesses and home-based businesses).

#### **Household Size**

1. The average household size in the County in 1960 was 3.66 persons per household. The projected 2035 household size is 2.48. County projections show that the population of people aged 65 and over will more than double in size increasing from 26,763 people in 2000 to 56,678 in 2035. A higher percentage of smaller housing units, multi-family, independent and assisted living units may be required to better meet the housing needs of smaller households, including the increase in one- and two-person empty nester and elderly households and persons with disabilities.

#### **Transition from Renter to Home Owner Occupied Housing**

1. Utilize existing local, state, and federal programs to educate young adults and families in the County to transition from renter to home owner. About 20 percent of housing units in Waukesha County are renter occupied and 80 percent are owner occupied. However, in several communities within the County renter occupied units are over 40 percent of total housing units.

#### **Housing Vacancy**

1. The supply of vacant and available housing units should be sufficient to maintain and facilitate ready

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<sup>5</sup> A multi-family dwelling owned and maintained by the residents. The entire structure and real property is under common ownership as contrasted in a condominium dwelling where individual units are under separate ownership. Apartments and dwellings may include shared common areas such as kitchen, dining, and/or living rooms, and services, such as housekeeping, organized social and recreational activities, including seniors and persons with disabilities capable of living “independently” (usually requiring no or minimal medical-care or “Stay at Home” related services). More information on cooperative housing in Wisconsin can be accessed from the University of Wisconsin-Extension Center for Cooperatives at [http://www.uwcc.wisc.edu/info/uwcc\\_pubs/coopHouse02.pdf](http://www.uwcc.wisc.edu/info/uwcc_pubs/coopHouse02.pdf)

<sup>6</sup> Cohousing communities are communities or “villages” that generally consist of privately-owned individual homes and community-owned areas and buildings. Households participate in social activities centered in a community-owned building, and help to design and manage their “village” consisting of small groups of homes concentrated around a community building which acts as the social center of the “village”. Residents own their private dwellings, usually condos or attached single-family homes, but share common areas, such as dining areas, kitchen, lounges, meeting rooms, a recreational facility, a workshop, children’s spaces and the like. Group meals are regularly shared where residents manage the property. Other types of cohousing include elderly cohousing which is generally designed for adults 55 or older. Elder cohousing promotes universal design concepts that support active lifestyles and can accommodate accessibility needs.

<sup>7</sup> Senior housing, rental or homeownership, linked to universities and colleges where services offered to seniors include auditing classes, library and computer privileges, access to healthcare, use of fitness facilities, discount event tickets, and/or reduced meal prices. The universities or colleges may or may not be involved with the development and operation of the retirement community, while providing such services to residents.

<sup>8</sup> Live-work units contain work space that usually occupies more floor area, up to 50 percent of the total floor area of the unit, than a conventional house containing a home occupation, in which the home-based business typically occupies between 10 to 25 percent of the total floor area. Live-work units may contain more types of business activities than a traditional home occupation, such as more parking, traffic, employees, and/or customer visits. Such units may be detached buildings or attached units (especially townhouses) functioning as potential small business incubators. Units may be rented or owned, including as condominiums, thereby allowing owners to accumulate equity.

housing consumer turnover. Rental and homeowner vacancy rates at the county level should be maintained at a minimum of 4 percent and a maximum of 6 percent for rental units and a minimum of 1 percent and a maximum of 2 percent for homeowner units over a full range of housing types, sizes, and costs.

#### Land Use Regulation and Other Considerations

1. The County and municipalities should examine regulatory codes to identify the extent to which they permit or exclude relatively lower cost housing, and make appropriate changes to facilitate the provision of such housing. This review should primarily focus on the structure types permitted (single-family, two-family, multi-family); development densities; minimum lot area requirements; minimum building setbacks; and minimum dwelling unit floor area requirements.
2. The County should research, study, promote, and educate the use of energy efficient homes and green housing development design concepts.
3. Several of the housing recommendations may be implemented using municipal land use regulations. Waukesha County's land use regulations apply to Towns of Genesee, Oconomowoc, Ottawa or Vernon; or the shoreland/floodland areas (generally within 1,000 feet of a lake or 300 feet of a stream), in all of the Towns. In addition, Waukesha County is an approval or objection agency on proposed subdivision plats and certified surveys, limited to the review authority granted under s.236 Wisconsin Statutes.
4. The rising cost associated with the purchase and development of land for building sites has a significant impact on the increasing prices and reduced affordability of housing. In addition, occupancy costs (distances to employment, shopping, education and other community services; transportation costs) indirectly affect the affordability of housing. The Housing and Land Use planning standards and objectives, presented in Chapter 2 of this Plan, seek to provide affordable housing by calling for increased residential densities on municipal services (sewer, water and transportation alternatives), and in close proximity of employment, education, shopping and other community services. Cities and villages traditionally provide planned municipal sewer, water and public transportation, accommodating higher densities.

#### REGIONAL HOUSING PLAN RECOMMENDATIONS

In addition to the aforementioned housing recommendations, Waukesha County supports the following recommendations of the Regional Housing Plan for Southeastern Wisconsin: 2035 (hereinafter Regional Housing Plan).

The Regional Housing Plan was prepared after the completion of the 2009 amendments to A Comprehensive Development Plan for Waukesha County (hereinafter Comprehensive Development Plan). In accordance with the Monitoring and Updating the Plan section of the Comprehensive Development Plan, the refinements recommended below are being advanced as 2014 plan amendments.

The Regional Housing Plan refines the residential component of the Regional Land Use Plan, and provides an additional element of the regional comprehensive plan. The final Regional Housing Plan recommendations from A Regional Housing Plan for Southeastern Wisconsin: 2035 were prepared based on the objectives, principles, and standards outlined in Chapter II of the Regional Housing Plan (<http://www.sewrpc.org/SEWRPCFiles/Publications/pr/pr-054-regional-housing-plan-2035.pdf>) together with public comments, study findings, and a socio-economic impact analysis.

The recommendations are intended to provide a guide for future housing development to meet the current and future housing needs of the Region's residents. More specifically, the recommendations are intended to address the balance between jobs and housing in the Region; the provision of housing affordable to existing and future households in the Region, including subsidized and non-subsidized housing; the concentration of minority and low-income persons in and near the Region's central cities; and the availability of housing accessible to persons with disabilities.

Commented [SO1]: Not adopted by the Town of Lisbon



Final recommendations were reviewed and approved by the Regional Housing Plan Advisory Committee on January 23, 2013 and were adopted by the Regional Planning Commission on March 13, 2013. The purpose of incorporating the recommendations of the Regional Housing Plan is to update and expand the Comprehensive Development Plan housing recommendations in order to address housing needs and issues identified in the Regional Housing Plan. It is envisioned that the plan recommendations will be considered for implementation in community planning efforts and activities related to housing and land use.

The following Regional Housing Plan recommendations are incorporated into the Town Comprehensive Development Plan, as guidelines for the County as a whole:

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#### **A. Affordable Housing**

1. Local governments that provide sanitary sewer and other urban services should provide areas within the community for the development of new single-family and two-family homes on lots of 10,000 square feet or smaller, with home sizes less than 1,200 square feet, to accommodate the development of housing affordable to moderate-income households. Communities with sewer service should also provide areas for the development of multi-family housing at a density of at least 10 units per acre, and 18 units or more per acre in highly urbanized communities, to accommodate the development of housing affordable to lower-income households. Such areas should be identified in community comprehensive plans. In addition, communities should include at least one district that allows single-family residential development of this nature and at least one district that allows multi-family residential development of this nature in their zoning ordinance.<sup>9</sup>
2. Comprehensive and neighborhood plans and zoning ordinances should encourage a variety of housing types in urban neighborhoods, including apartments, townhomes, duplexes, small single-family homes and lots, and live-work units. Flexible zoning regulations intended to encourage a mix of housing types (single-, two-, and multi-family) and a variety of lot sizes and housing values within a neighborhood, such as planned unit development (PUD), traditional neighborhood developments (TND), density bonuses for affordable housing, and adaptive re-use of buildings for housing should be included in zoning ordinances in communities with sewer service. Accessory dwellings should be considered by all communities to help provide affordable housing in single-family residential zoning districts.

3. Communities should review requirements that apply to new housing development to determine if changes could be made that would reduce the cost of development without compromising the safety, functionality, and aesthetic quality of new development. For example:

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a. Communities should strive to keep housing affordable by limiting zoning ordinance restrictions on the size and appearance of housing by reducing or eliminating requirements for masonry (stone or brick) exteriors or minimum home sizes of 1,200 square feet or more in all single-family and two-family residential zoning districts. Local governments should encourage developers and home builders to limit the use of restrictive covenants that require masonry exteriors and home sizes of 1,200 square feet or more.

b. Public and private housing developers could make use of alternative methods of construction, such as the panelized building process, for affordable and attractive new homes. Local governments should accommodate the use of the panelized building process as a method of providing affordable housing.

<sup>9</sup>Counties with general zoning ordinances should also consider revising comprehensive plans and zoning and subdivision ordinances to comply with the recommendations for communities with sewer service if County regulations apply in sewerred communities.

e. Site improvement standards set forth in land division ordinances and other local governmental regulations should be reviewed to determine if amendments could be made to reduce the cost of housing to the consumer while preserving the safety, functionality, and aesthetic quality of new development. Particular attention should be paid to street width and landscaping requirements. Recommended street cross-sections are provided on Table 69 in Chapter V of the Regional Housing Plan. Landscaping requirements should provide for street trees and modest landscaping to enhance the attractiveness of residential development and the community as a whole. Communities should limit the fees for reviewing construction plans to the actual cost of review, rather than charging a percentage of the estimated cost of improvements.

d. Exterior building material, parking, and landscaping requirements for multi-family housing set forth in local zoning ordinances should be reviewed to determine if amendments could be made to reduce the cost of housing to the consumer while preserving the safety, functionality, and aesthetic quality of new development. Communities should work with qualified consultants, such as architects with experience designing affordable multi-family housing, to review these requirements and develop non-prescriptive design guidelines that encourage the development of attractive and affordable multi-family housing. Landscaping requirements should provide for street trees and modest landscaping to enhance the attractiveness of multi-family development and the community as a whole.

4. Communities with design review boards or committees should include professional architects on the board to provide expertise and minimize the time and cost associated with multiple concept plan submittals.
5. Education and outreach efforts should be conducted throughout the Region by SEWRPC, UW-Extension, and other partners regarding the need for affordable housing, including subsidized housing. These efforts should include plan commissioner and board level training regarding demographic, market, and community perception characteristics that impact communities.
6. State and Federal governments should work cooperatively with private partners to provide a housing finance system that includes private, Federal, and State sources of housing capital; offers a reasonable menu of sound mortgage products for both single- and multi-family housing that is governed by prudent underwriting standards and adequate oversight and regulation; and provides a Federal guarantee to ensure that 30-year, fixed-rate mortgages are available at reasonable interest rates and terms.
7. Appraisers should consider all three approaches to value (cost, income, and sales comparisons) to ensure that values, building costs, and other unique factors are considered when conducting property appraisals.
8. Tax increment financing (TIF) could be used as a mechanism to facilitate the development of affordable housing. Wisconsin TIF law (Section 66.1105(6)(g) of the *Wisconsin Statutes*) allows municipalities to extend the life of a TIF district for one year after paying off the district's project costs. In that year, at least 75 percent of any tax revenue received from the value of the increment must be used to benefit affordable housing in the municipality and the remainder must be used to improve the municipality's housing stock. Communities in subsidized housing priority sub-areas (see Map 130 of the Regional Housing Plan) and sub-areas with a job/housing imbalance are encouraged to use this program to increase the supply of affordable housing.
9. County and local governments should consider establishing programs and ordinances to stabilize and improve established neighborhoods with the intent of maintaining the quality and quantity of existing lower- and moderate-cost housing stock. Examples of programs and ordinances include property maintenance ordinances, weatherization and lead paint abatement programs, and use of Community Development Block Grant (CDBG) and other funding to assist low- and moderate-income households in making needed home repairs. Funds should also be provided to assist landlords in making needed repairs to apartments that would be affordable to low- and moderate-income tenants. Ordinances that limit teardowns and lot consolidations that would remove low- and moderate-cost housing units from a

community, without providing replacement housing affordable to low- and moderate-income households, should be considered by local governments.

10. The Governor and State Legislature should consider funding the Smart Growth Dividend Aid Program established under Section 18zo of 1999 Wisconsin Act 9, under which a city, village, town, or county with an adopted comprehensive plan could receive one aid credit for each new housing unit sold or rented on lots of no more than one-quarter acre and could also receive one credit for each new housing unit sold at no more than 80 percent of the median sale price for new homes in the county in which the city, village, or town is located in the year before the year in which the grant application is made. The program should be amended to specify that eligible new housing units must be located in an area served by a sanitary sewerage system, and that new housing units in developments with a density equivalent to one home per one-quarter acre would also be eligible to receive aid credits.

#### **B. Fair Housing/Opportunity**

1. Multi-family housing and smaller lot and home size requirements for single-family homes may accommodate new housing that would be more affordable to low-income households. A significantly higher percentage of minority households have low incomes compared to non-minority households. Communities should evaluate comprehensive plan recommendations and zoning requirements to determine if their plans and regulations act to affirmatively further fair housing.
2. Entitlement jurisdictions should explicitly require sub-grantees to certify that they will affirmatively further fair housing as a condition of receiving Community Planning and Development (CPD) funds, which include the Community Development Block Grant (CDBG) and HOME programs.

#### **C. Job/Housing Balance**

1. Increase the supply of modest single-family and multi-family housing to address job/housing imbalances. Communities with **sanitary sewer service** in sub-areas identified as having a potential year 2010 or projected year 2035 job/housing imbalance should conduct a more detailed analysis based on specific conditions in their community as part of a comprehensive plan update. The analysis could examine, for example, the specific wages of jobs in the community and the specific price of housing. If the local analysis confirms an existing or future job/housing imbalance, it is recommended that the local government consider changes to their comprehensive plan which would provide housing appropriate for people holding jobs in the community, thereby supporting the availability of a workforce for local businesses and industries:
  - a. Additional lower-cost multi-family housing units, typically those at a density of at least 10 units per acre and modest apartment sizes (800 square feet for a two-bedroom unit), should be provided in communities where the community's analysis indicates a shortage of lower-cost housing in relation to lower wage jobs. The community's comprehensive plan should be updated to identify areas for the development or redevelopment of additional multi-family housing; and zoning ordinance regulations should be updated as necessary.
  - b. Additional moderate-cost single-family housing units, typically those at densities equivalent to lot sizes of 10,000 square feet or less and modest home sizes (less than 1,200 square feet), should be provided in communities where the community's analysis indicates a shortage of moderate-cost housing in relation to moderate wage jobs. The community's comprehensive plan should be updated to identify areas for the development or redevelopment of moderate-cost housing; and zoning ordinance regulations should be updated as necessary.
2. State, County, and affected local governments should work to provide better connectivity between affordable housing and job opportunities through transportation options to major employment centers.

3. It is recommended that the Wisconsin Housing and Economic Development Authority (WHEDA) or other appropriate State agency conduct a job/housing balance analysis.<sup>10</sup>
4. Job/housing balance should be a criterion considered by administering agencies during the award of Federal and State economic development incentives. Incentives could be directed to local governments that can demonstrate a current or projected job/housing balance, or to communities that will use the incentive to address an existing or projected job/housing imbalance.
5. SEWRPC will provide to communities requesting an expansion of their sanitary sewer service area and amendment of their sanitary sewer service area plan the findings of the job/housing balance analysis conducted under this regional housing plan. For those communities with a job/housing imbalance, recommendations for addressing the job/housing imbalance will be identified.
6. Strategies to promote job/housing balance should include the development of affordable housing in areas with sewer service outside central cities and improved transit service throughout the Region to provide increased access to jobs; education and job training to provide the resident workforce with the skills needed by area employers; and increased economic development activities to expand businesses and industries in areas with high unemployment, underemployment, and discouraged workers.
7. Encourage the development of employer assisted housing (“walk-to-work”) programs through which employers provide resources to employees who wish to become home owners in neighborhoods near their workplaces.

#### **D. Accessible Housing**

1. Communities with sanitary sewer service in sub-areas identified as having a household income/housing and/or a job/housing imbalance should identify areas for additional multi-family housing in their comprehensive plan, which would help to address both affordability and accessibility needs.
2. Local governments should support efforts by private developers and other housing providers to include construction design concepts such as Universal Design and Visitability, including consideration of providing density bonuses or other incentives to encourage such housing. Visitability is a movement to change home construction practices so that all new homes offer a few specific features that make the home easier for people with a mobility impairment to live in or visit. Visitability features include wide passage doors, at least a half-bath on the first floor, and at least one zero-step entrance approached by a useable route on a firm surface with an approximate grade of 1:12 from a driveway or public sidewalk. Other features that promote ease of use for persons with disabilities include wide hallways, a useable ground floor bathroom with reinforced walls for grab bars, and electrical outlets and switches in accessible locations.<sup>11</sup>
3. It is recommended that the Governor and State Legislature continue to support funding for programs that provide the funding for home modifications which allow persons with disabilities and the elderly to maintain their independence in their homes and communities. It is also recommended that State funding be provided to the Department of Health Services (DHS) or other State agency to develop a database to track housing units that have received grants or loans for accessibility improvements and other housing units known to include accessibility features. As an alternative, DHS could work with the Department of

<sup>10</sup> It could be expected that the State’s analysis of job/housing balance for each community would be a general analysis, and a community would be permitted to conduct a more detailed analysis to confirm whether a job/housing balance exists in their community.

<sup>11</sup> The Wisconsin Uniform Dwelling Code now requires minimum 28-inch wide doorways and zero-step entrances between housing units and attached garages for new one- and two-family housing units.

Revenue to require that accessibility features, including zero-step entrances, accessible bathrooms, hallways at least 36 inches wide, and doorways at least 32 inches wide, be documented in residential property assessments. Information on accessibility features would be collected through the Wisconsin transfer tax form at the time a housing unit is sold, and by local building inspectors in communities that require a building inspection at the time a housing unit is sold, and noted on assessment forms by the local assessor.

4. Local governments will have access to estimates regarding accessibility of housing through the American Housing Survey (AHS) beginning in 2012. Local governments should analyze AHS and census data to estimate the number of accessible housing units in the community to help ensure that there are plentiful housing options for persons with mobility disabilities not only to reside in, but also to visit their families and neighbors.

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5. Local government code enforcement officers and building inspectors should receive training on the accessibility requirements of State and Federal fair housing laws with regard to multi-family housing construction and rehabilitation.

6. A number of government programs refuse to fund accessibility modifications for renters, leaving a large segment of the population with less access than homeowners to funding that may help them remain in their housing. It is recommended that programs be modified to allow renters and landlords to use funding sources for accessibility improvements that are available to homeowners, in consultation with the property owner as provided in Fair Housing laws.

#### **E. Subsidized and Tax Credit Housing**

1. Support Federal initiatives to simplify subsidized housing programs to make more efficient use of resources. Public Housing Authorities (PHAs) and entitlement jurisdictions should continue working with Federal agencies and Congress to maintain funding levels for housing and related programs.

2. Administrators of voucher programs, county and local governments, and housing advocates should continue to work with Federal agencies and Congress to increase funding levels for additional housing vouchers to help meet the demand for housing assistance in the Region. There are 45,676 housing choice vouchers and subsidized housing units in the Region, compared to a potential need for 187,395 vouchers to help provide housing for 100,111 extremely-low income households (incomes less than 30 percent of the Regional median income, or less than \$16,164 per year) and an additional 87,284 very-low income households (incomes between 30 and 50 percent of the Regional median income, or \$16,164 to \$26,940 per year).

3. Communities with major employment centers should seek and support new multi-family housing development to provide workforce housing for households earning 50 to 60 percent of the Region's median annual household income.

4. Communities in economic need priority sub-areas and subsidized workforce housing need priority subareas should work with HUD or their entitlement jurisdiction to secure HUD Housing and Community Development Program and other available funds to provide additional housing in the community that is affordable to extremely and very low-income households. Communities in economic need should continue to work with HUD to secure Choice Neighborhood Initiative funding for the rehabilitation or replacement of existing public housing units. Local PHAs whose jurisdictions include priority sub-areas shown on Map 130 of the Regional Housing Plan should seek to provide assistance through subsidy programs that can encourage housing development for households at a variety of income levels.

5. WHEDA should study models in other States of how to best reach extremely-low income households.

6. HUD should consider modifications to the Section 8 Housing Choice Voucher program to remove financial disincentives for administering vouchers regionally. Administrators of voucher programs in the Region should work together to develop a coordinated Section 8 Housing Choice Voucher program.
7. It is recommended that the Governor and State Legislature amend the Wisconsin Open Housing Law to recognize housing vouchers as a lawful source of income.
8. WHEDA should consider revising the criteria used to determine LIHTC awards to potentially award allocation points based on a lack of affordable housing in a community and/or the type of jobs and associated income levels in the community, to award points in communities identified as priority areas on Map 130 of the Regional Housing Plan, and to award points to non-elderly housing developments in communities with a job/housing imbalance.
9. In order to provide housing for very-low income households, communities should develop partnerships with nonprofit organizations to provide affordable housing, and/or assist in assembling small parcels, remediating brownfields.
10. Continuum of Care (CoC) organizations should continue to engage individual service providers in community-wide planning and coordination to assist homeless persons, and should continue to develop strategies to prevent homelessness as well as provide services to homeless individuals and families. Programs for the homeless should continue to address the needs of various special populations, including families, veterans, and persons with mental illness.

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#### **F. Housing Development Practices**

1. Within the context of community-level comprehensive plans, local governments should consider preparing detailed neighborhood plans for each residential neighborhood or special planning district where significant **urban** development or redevelopment is expected. While such plans may vary in format and level of detail, they should generally:
  - a. Designate future collector and land-access (minor) street locations and alignments, pedestrian paths and bicycle ways, and, in communities with transit service, transit stops and associated pedestrian access.
  - b. For areas designated for residential use in the comprehensive plan, more specifically identify areas for multi-, two- and single-family development, with a variety of lot sizes for single-family development, and, potentially, areas for mixed uses (retail, service, or office with residential, and live-work units). The overall density for the neighborhood should be consistent with that recommended in the community comprehensive plan.
  - c. Identify specific sites for neighborhood parks, schools, and retail and service centers which are recommended on a general basis in the community-level plan. Neighborhood commercial centers may contain compact mixed-use developments.
  - d. Identify environmentally significant areas to be preserved consistent with the community-level, county, and regional plans.
  - e. Indicate areas to be reserved for storm water management and utility easements.
2. Achievement of communities and neighborhoods that are functional, safe, and attractive ultimately depend on good design of individual development and redevelopment sites. Local governments should promote good site design through the development of design standards to be incorporated into local zoning and subdivision ordinances.

3. Local governments should promote the redevelopment and infill of vacant and underutilized sites, including the cleanup and reuse of brownfields, as a key element in planning for the revitalization of urban areas. Tools such as TIF and State and Federal brownfield remediation grants and loans may assist in these efforts.
4. Local governments, PHAs, and developers should consider Crime Prevention Through Environmental Design (CPTED) elements when developing and reviewing site plans for proposed housing developments.
5. PHAs and developers (both for profit and nonprofit) should consider the use of green building methods and materials for new and renovated housing where financially feasible, with priority given to energy saving materials and construction practices, such as low-flow water fixtures; energy-star appliances; and high-efficiency furnaces, water heaters, windows, and insulation.