

Chapter II

HOUSING

Housing is an important element of a comprehensive plan. The governing municipality must have an adequate knowledge of the community's housing stock. The Village of Wales needs to know the age, structural condition, values, and occupancy characteristics of its existing housing stock in order to effectively plan for the community to continue to meet the needs of its existing and future residents.

Wisconsin Statutes Section 66.1001 (2) (b) requires that specific policies and programs must be identified that:

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

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

Part 2 of the chapter then provides a description of government programs which facilitate the provision of housing, including affordable housing.

Part 3 of the chapter sets forth recommendations through the plan design year of 2030. Planning principles, goals, and objectives for the housing element are found in Chapter I.

PART 1: HOUSING INVENTORY

Housing Stock Characteristics

Housing characteristics for the Region, County, and Village are set forth in Table II-1. Between 1980 and 2000, the total number of housing units in the Region increased by about 20 percent, while in the County and Village the number of units increased by about 52 and 48 percent, respectively. The Region experienced an increase in owner-occupied housing units of about 21 percent, while Waukesha County and the Village of Wales experienced respective increases of 49 and 54 percent between 1980 and 2000.

**Table II-1
HISTORICAL POPULATION AND HOUSING CHARACTERISTICS OF THE REGION,
WAUKESHA COUNTY AND THE VILLAGE OF WALES: 1980, 1990, AND 2000**

Village of Wales								
Characteristics	1980 ^a		1990		2000		1990-2000 Change	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent
Population								
Household	1,992	100.0	2,471	100.0	2,523	100.0	531	26.7
Group Quarters	0	0.0	0	0.0	0	0.0	0	0.0
Total	1,992	100.0	2,471	100.0	2,523	100.0	531	26.7
Housing Unit Type								
Owner Occupied	468	81.7	603	82.4	722	83.7	254	54.3
Renter Occupied	100	17.5	118	16.1	124	14.4	24	24.0
Vacant, For Sale	2	0.3	1	0.1	3	0.3	1	50.0
Vacant, For Rent	3	0.5	5	0.7	7	0.8	4	133.3
Other Vacant ^b	0	0.0	5	0.7	7	0.8	7	0.0
Total	573	100.0	732	100.0	863	100.0	273	47.6
Persons Per Occupied Housing Unit	3.51	--	3.43	--	2.98	--	-0.53	-15.1

Waukesha County								
Characteristics	1980 ^a		1990		2000		1990-2000 Change	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent
Population								
Household	275,616	98.3	300,144	98.3	355,014	98.4	79,398	28.8
Group Quarters	4,710	1.7	4,571	1.7	5,753	1.6	1,043	22.1
Total	280,326	100.0	304,715	100.0	360,767	100.0	80,441	28.7
Housing Unit Type								
Owner Occupied	69,154	74.7	81,927	74.2	103,373	73.7	34,219	49.5
Renter Occupied	19,398	21.0	24,063	21.8	31,856	22.7	12,458	64.2
Vacant, For Sale	957	1.0	704	0.6	844	0.6	-133	-11.8
Vacant, For Rent	679	0.7	1,375	1.2	1,633	1.2	954	140.5
Other Vacant ^b	2,434	2.6	2,383	2.2	2,603	1.8	169	6.9
Total	92,622	100.0	110,452	100.0	140,309	100.0	47,687	51.5
Persons Per Occupied Housing Unit	3.11	--	2.83	--	2.63	--	-0.48	-15.4

Region								
Characteristics	1980 ^a		1990		2000		1990-2000 Change	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent
Population								
Household	1,724,567	97.7	1,769,120	97.7	1,885,344	97.5	160,777	9.3
Group Quarters	40,352	2.3	41,244	2.3	47,564	2.5	7,212	17.9
Total	1,764,919	100.0	1,810,364	100.0	1,932,908	100.0	167,989	9.5
Housing Unit Type								
Owner Occupied	389,381	58.5	414,049	57.7	471,553	59.2	82,712	21.1
Renter Occupied	238,574	35.9	262,058	36.6	277,502	34.8	38,929	16.3
Vacant, For Sale	4,478	0.7	3,830	0.5	4,899	0.6	421	9.4
Vacant, For Rent	11,205	1.7	12,615	1.8	16,182	2.0	4,977	44.4
Other Vacant ^b	21,335	3.2	24,623	3.4	26,598	3.4	5,263	24.7
Total	664,973	100.0	717,175	100.0	796,734	100.0	131,761	19.8
Persons Per Occupied Housing Unit	3.51	--	2.62	--	2.58	--	-0.17	-6.2

^a The total population for the Region and County in 1980 was revised by the U.S. Bureau of the Census to 1,767,796 and 280,203, respectively. However, attribute data regarding the number of persons in households and group quarters was not revised.

^b Includes migratory units, seasonal housing units, and units rented or sold but not occupied.

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

With respect to renter-occupied housing units during the same period, the Region experienced an increase of about 16 percent; while the County and the Village experienced significantly higher increases of 64 and 24 percent, respectively. The increase in owner-occupied and renter-occupied housing is due to the increasing urbanization of the Wales area and lifestyle changes such as smaller families and more single-person households.

Housing Occupancy and Vacancy Rates

In 2000, about 98 percent of all housing units in the Village were occupied, compared to 96 and 94 percent, respectively, for the County and Region as indicated in Table II-1. Housing vacancy rates for owner-occupied and rental housing in 2000 for the three geographic areas are also indicated in Table II-1. There were only three vacant “owner-occupied” type housing units in the Village in 2000; that is, formerly owner-occupied housing units that were vacant and up for sale. The vacancy rate for rental units, however, was about 5.0 percent of the total 131 rental units in the Village in 2000. 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. These vacancy rates are desirable to facilitate population mobility and to enable households to exercise choices in the selection of suitable housing. The Village’s 2000 vacancy rate of less than 1 percent for “owner-occupied” housing units was below the recommended standard, while the vacancy rate for the rental housing units was within the standard range. Accordingly, it may be concluded that in 2000 the Village of Wales was in need of additional housing units for owner occupancy. The vacancy rate in the Village of Wales for “owner-occupied units”¹ was determined by dividing the number of units for sale (7) by the total number of owner-occupied units (722) in 2000 in the Village from Table II-1.

**Table II-2
NUMBER AND YEAR OF HOUSING UNIT^a
CONSTRUCTION IN THE VILLAGE OF WALES**

Time Period Constructed	Village of Wales	
	Number	Percent of Total
2000-May 2008	99	10.6
1990 to March 2000	129	13.8
1980 to 1989	173	18.5
1970 to 1979	318	34.0
1960 to 1969	101	10.8
1950 to 1959	25	2.7
1940 to 1949	12	1.3
Before 1940	78	8.3
Total	936	100.0

^a The housing unit includes apartments, duplex unit and single-family.
Source Village Assessor, Schultz Appraisal Agency and Yaggy Colby Associates.

Housing Age and Building Activity

Table II-2 indicates the number of housing units constructed during certain time periods for the Village of Wales. This information provides an indication of the general age of the housing stock. Most of the housing units within the Village, about 77 percent, were constructed from 1970 to 2008, with 34% being constructed in the 1970’s. Approximately 57% of the Village’s current housing is 29 years or older.

Table II-3 provides a summary of residential building permit activity in the Village of Wales from 1970 through 2007. During this time period, permits for 742

housing units were issued. Of those housing units, 596 units, or about 80 percent, were for single-family housing units; 88 units, or about 12 percent, were for two-family housing units; and the remaining 58 units, or 8 percent, were for multi-family housing units. Average permits per year for 10-year time periods are as follows: an average of about 32 units per year for 1970 through 1980; an average of about 20 units per year for 1981 through 1990; an average of about 9 units per year for 1991 through 2000; and an average of about 14 units per year for 2001 through 2007. Even though this data does not specifically indicate whether the units were actually built, it could be assumed that most units were constructed.

¹ 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 II-3
RESIDENTIAL BUILDING ACTIVITY IN THE VILLAGE OF WALES: 1970-2007**

Year	Single-Family Housing Units	Two-Family Housing Units	Multi-Family Housing Units	Total Housing Units
1970	18	0	0	18
1971	21	6	0	27
1972	26	0	0	26
1973	10	2	0	12
1974	5	2	0	7
1975	18	16	20	54
1976	47	20	10	77
1977	65	2	0	67
1978	32	2	0	34
1979	22	0	0	22
1980	8	0	0	8
1981	7	0	0	7
1982	6	0	0	6
1983	12	0	4	16
1984	18	0	0	18
1985	19	0	0	19
1986	19	2	0	21
1987	17	2	8	27
1988	24	2	0	26
1989	30	0	0	30
1990	18	0	8	26
1991	12	0	0	12
1992	14	0	8	22
1993	7	0	0	7
1994	5	0	0	5
1995	9	6	0	15
1996	3	0	0	3
1997	1	4	0	5
1998	5	6	0	11
1999	4	4	0	8
2000	2	2	0	4
2001	3	2	0	5
2002	4	4	0	8
2003	19	0	0	19
2004	14	2	0	16
2005	24	2	0	26
2006	16	0	0	16
2007	12	0	0	12
Total	596	88	58	742
Average Annual	16	2	2	20

Source Village of Wales

Housing Value and Costs

Table II-4 sets forth the value of owner-occupied housing units in 2000 in the Region, County, and the Village. The value, as recorded by the U.S. Census, is the homeowner's estimate of what the property, including the house and lot, would bring on the market if it were sold. Value data for units on 10 acres or more were excluded by the U.S. Census in this tabulation. These values can be used to determine if there are adequate home ownership opportunities for residents of all income levels. Homes that had values between \$50,000 and \$99,999 comprised 6.34% of housing units. Homes that had values between \$100,000 and \$149,999 comprised 13.1% of all owner-occupied housing units, while 51.1% had values between \$150,000 and \$199,999. Owner-occupied homes that had values between \$200,000 and \$249,999 comprised 17.04% of housing units; 5.49% fell within \$250,000 and \$299,000; and 6.90% had values at \$300,000 or more. The median value for owner-occupied housing units in the Village in 2000 was \$183,700.

Village of Wales Comprehensive Development Plan

A comparison of housing values among the three geographic areas indicates that the median housing value in the Village was higher than both the County and Region. The average housing value in the Village was also higher than the Region, but lower than the County. Most of the owner-occupied housing units in the Village in 2000, about 78 percent, were valued between about \$125,000 and \$250,000. Table II-4 does not include data on the value of 15 owner-occupied housing units in the Village, since such information was not available from the Census data.

HUD defines affordability as access to decent and safe housing that costs no more than 30 percent of a household's gross monthly income. From Chapter I Table I-6, the median household income was \$62,839 in the County. The median value of housing is \$170,400 in the County. (Table II-4) As shown, the Village of Wales housing is higher than the Region and the County.

Table II-4
VALUE OF OWNER-OCCUPIED HOUSING UNITS^a
IN THE REGION, WAUKESHA COUNTY, AND THE VILLAGE OF WALES: 2000

Range	Region-2000		Waukesha County-2000		Village of Wales-2000		Village of Wales-2008	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Less than \$10,000	282	0.1	50	0.1	0	0	0	0.0
\$10,000 to \$14,999	393.00	0.10	19.00	-- ^b	0	0.0	0	0.0
\$15,000 to \$19,999	778	0.2	29	-- ^b	0	0.0	0	0.0
\$20,000 to \$24,999	1,102	0.3	43	-- ^b	0	0.0	0	0.0
\$25,000 to \$29,999	1,775	0.4	62	0.1	0	0.0	0	0.0
\$30,000 to \$34,999	2,718	0.7	57	0.1	0	0.0	0	0.0
\$35,000 to \$39,999	3,770	0.9	34	-- ^b	0	0.0	0	0.0
\$40,000 to \$49,999	8,360	2.1	104	0.1	0	0.0	0	0.0
\$50,000 to \$59,999	10,612	2.6	150	0.1	4	0.6	0	0.0
\$60,000 to \$69,999	13,687	3.4	253	0.3	5	0.7	0	0.0
\$70,000 to \$79,999	19,066	4.7	580	0.6	4	0.6	0	0.0
\$80,000 to \$89,999	27,155	6.7	1,220	1.3	0	0.0	0	0.0
\$90,000 to \$99,999	31,187	7.8	2,457	2.6	32	4.5	0	0.0
\$100,000 to 124,999	66,134	16.4	9,847	10.5	20	2.8	32 ^c	3.6
\$125,000 to 149,999	63,195	15.7	17,577	18.7	73	10.3	--	--
\$150,000 to 174,999	49,139	12.2	17,867	19.0	139	19.6	54 ^d	6.2
\$175,000 to 199,999	32,988	8.2	12,836	13.6	224	31.5	--	--
\$200,000 to 249,999	31,403	7.8	13,039	13.9	121	17.0	96	11.0
\$250,000 to 299,999	17,103	4.3	8,050	8.6	39	5.5	299	34.1
\$300,000 to 399,999	12,204	3.0	5,747	6.1	45	6.3	230	26.2
\$400,000 to 499,999	4,116	1.0	1,739	1.8	4	0.6	69	7.9
\$500,000 to \$749,999	3,457	0.9	1,505	1.6	0	0.0	39	4.4
\$750,000 to \$999,999	1,096	0.3	441	0.5	0	0.0	21	2.4
\$1,000,000 or more	918	0.2	381	0.4	0	0.0	37	4.2
Total	402,638	100.0	94,087	100.0	710	100.0	877	100.0
Average Value	\$152,328		\$201,896.00		\$191,916.00		\$361,699	
Median Value	\$130,700		\$170,400		\$183,700		\$292,000	

^a Does not include attached and detached houses on 10 acres or more.

^b Less than 0.05 percent.

^c \$100,000-\$149,999 house values.

^d \$150,000-\$199,999 house values

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

Table II-5 provides the monthly owner costs, including debt costs, of mortgaged owner-occupied housing units in the Region, County, and Village. However, the table does not include the monthly mortgage for housing units located on 10 acres or more. Overall, the data indicates that the 2000 median monthly mortgage cost in the Village, \$1,303, was comparatively lower than such cost for the County, \$1,366, but higher than the Region, \$1,151. About 22.5% of Wales’ residents have a mortgage payment less than \$1,000, while 45.4% spend \$1,000 to \$1,499 monthly. About one-fourth, 26.4%, spend \$1,500 to \$2,499 and 5.7% spend over \$2,500 a month on their mortgages. The data indicates that more than 50% of Village of Wales’ residents have a mortgage higher than Waukesha County’s average.

**Table II-5
NUMBER OF OWNER-OCCUPIED MORTGAGED HOUSING UNITS^a BY MONTHLY OWNER COSTS
IN THE REGION, WAUKESHA COUNTY, AND THE VILLAGE OF WALES: 2000**

Actual Monthly Owner Costs with Mortgage	Region		Waukesha County		Village of Wales	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Less than \$200.....	72	-- ^b	5	-- ^b	0	0.0
\$200 to \$299.....	444	0.1	20	-- ^b	0	0.0
\$300 to \$399.....	2,459	0.9	203	0.3	0	0.0
\$400 to \$499.....	6,012	2.1	637	0.9	16	2.6
\$500 to \$599.....	10,603	3.7	1,262	1.8	11	1.8
\$600 to \$699.....	15,441	5.4	1,921	2.7	11	1.8
\$700 to \$799.....	20,365	7.1	2,647	3.7	20	3.2
\$800 to \$899.....	24,836	8.6	3,604	5.1	39	6.3
\$900 to \$999.....	26,232	9.1	4,523	6.4	42	6.8
\$1,000 to \$1,249.....	61,654	21.4	14,156	19.9	141	22.7
\$1,250 to \$1,499.....	46,727	16.3	14,123	19.8	141	22.7
\$1,500 to \$1,999.....	46,854	16.3	17,394	24.5	116	18.7
\$2,000 to \$2,499.....	15,479	5.4	6,388	9.0	48	7.7
\$2,500 to \$2,999.....	5,289	1.8	2,158	3.0	18	2.9
\$3,000 or more.....	5,051	1.8	2,072	2.9	17	2.8
Total	287,518	100.0	71,113	100.0	620	100.0
Average Cost	\$1,263	--	\$1,479	--	\$1,390	--
Median Cost	\$1,151	--	\$1,366	--	\$1,303	--

^aDoes not include attached and detached houses on 10 acres or more.

^bLess than 0.05 percent.

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

Table II-6 provides the 2000 gross rent of renter-occupied housing in the Region, County, and Village. The gross rent data includes contract rents plus estimated utility and heating costs for those contract rents that do not include such costs. This data, however, does not include the gross rent for rental units located on 10 or more acres of lands. The data indicates that in 2000 the median monthly gross rent for renter-occupied housing in the Village was higher than the Region, but lower than the County.

Structure Type

An inventory of housing units by structure type in the Village 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. Table II-7 sets forth the number of housing units by structure type in the Village of Wales in 2000.

**Table II-6
NUMBER OF RENTER-OCCUPIED HOUSING UNITS^a BY MONTHLY GROSS RENT
IN THE REGION, WAUKESHA COUNTY, AND THE VILLAGE OF WALES: 2000**

Monthly Gross Rent	Region		Waukesha County		Village of Wales	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Less than \$100.....	1,282	0.5	170	0.5	0	0.0
\$100 to \$149.....	2,437	0.9	204	0.6	0	0.0
\$150 to \$199.....	7,989	2.9	515	1.6	0	0.0
\$200 to \$249.....	5,479	2.0	332	1.1	0	0.0
\$250 to \$299.....	6,005	2.2	313	1.0	0	0.0
\$300 to \$349.....	8,604	3.1	319	1.0	0	0.0
\$350 to \$399.....	14,019	5.1	535	1.7	5	3.8
\$400 to \$449.....	19,211	7.0	813	2.6	0	0.0
\$450 to \$499.....	24,743	9.0	1,322	4.2	14	10.7
\$500 to \$549.....	28,126	10.2	1,643	5.2	10	7.6
\$550 to \$599.....	25,738	9.3	2,523	8.0	29	22.2
\$600 to \$649.....	20,583	7.5	2,929	9.3	16	12.2
\$650 to \$699.....	17,399	6.3	2,939	9.4	0	0.0
\$700 to \$749.....	13,609	4.9	2,656	8.5	5	3.8
\$750 to \$799.....	18,140	6.6	4,090	13.0	12	9.2
\$800 to \$899.....	10,451	3.8	2,537	8.1	10	7.6
\$900 to \$999.....	10,220	3.7	3,016	9.6	22	16.8
\$1,000 to \$1,249.....	2,877	1.0	745	2.4	0	0.0
\$1,250 to \$1,499.....	1,796	0.7	561	1.8	8	6.1
\$1,500 to \$1,999.....	29,010	10.5	2,078	6.6	0	0.0
\$2,000 or more.....	919	0.3	249	0.8	0	0.0
No Cash Rent.....	7,012	2.5	959	3.0	0	0.0
Total	275,649	100.0	31,448	100.0	131	100.0
Average Rent	\$603	--	\$753	--	\$789	--
Median Rent	\$590	--	\$726	--	\$673	--

^aDoes not include one-unit attached or detached houses on 10 acres or more.
Source: U.S. Bureau of the Census and SEWRPC.

Table II-7 includes the number of building permits issued for units in each structure type in the Village from 1970 to 2000. The building permit data from the U.S. Bureau of the Census represents 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 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; however, they do provide a general indicator of construction activity and the local real estate market.

**Table II-7
HOUSING UNITS BY STRUCTURE TYPE IN THE VILLAGE OF WALES: 2008 ^a**

Village of Wales	Single-Family Detached		Single-Family Attached ^b		Two-Family		Multi-Family		Other ^c		Total ^d	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
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

^a 1970 and 2000 data are from the U.S. Census Bureau.

^b In this data, single-family attached housing units, sometimes call 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 referred to as rowhouses, double houses, and houses attached to nonresidential structures. Such Census data was not available for 1970.

^c Includes mobile homes and living quarters that do not fit into the other categories.

^d Totals are based on all housing units, including occupied and vacant units.

Source: U.S. Bureau of the Census.

As of 2000, the Village of Wales consisted of about 90% single family housing and over 30% of the Village of Wales residents were over 45 years. Additional demand for alternate housing may increase, as the population 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 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.

Existing Housing Stock Condition

Understanding the condition of individual housing units is important, because housing units in poor condition may 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 or available.

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. Table II-8 sets forth the number of housing units by structure condition in the Village of Wales as of May 2008.

**Table II-8
HOUSING UNITS STRUCTURE CONDITION IN THE VILLAGE OF WALES: 2008 ^a**

	Excellent	Very Good	Good	Average	Fair	Poor	Very Poor	Unsound	Total
Housing Unit	53	73	456	336	4	0	0	0	922

^a Fourteen units structures were excluded because they did not have a condition score.

Source: Village Assessor, Schultz Appraisal Agency and Yaggy Colby Associates

The Village of Wales housing units are structurally very sound. About 37.4% of the housing units have an Average/Fair rating and about 62.6% have an Excellent to Good rating. None of the current housing stock in the Village of Wales housing units have a Poor/Very Poor rating. The Village enforces its Section 11.04 of Chapter 11 “Property Maintenance Ordinance” to help maintain the Village’s housing.

HOUSING DEMAND

Household, income, and demographic characteristics of the Village of Wales have been inventoried and analyzed with housing supply inventory items to help determine the number and type of housing units that will best suit the needs of the residents through 2030. Housing demand inventory items include:

- Affordable housing need assessment
- Household size
- Household income

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 pretax 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.

As previously stated, from Chapter I Table I-6, the Village of Wales' median income was \$75,000 and the average was \$82,859 in 1999. Based on this information and assuming a monthly payment of \$326 for taxes and insurance, the Village of Wales' affordable housing by HUD standards would fall into the range of \$235,195 to \$264,955 house prices. Of the 710 housing units in 2000, approximately 160 housing units were between \$200,000 to \$299,999, or about 22.5% overall.

Waukesha County Housing Affordability Facts²

The following information is based on the HUD recommended affordability standard

- About 19 percent of owner-occupied households in Waukesha County spent over 30% of their monthly income on housing costs in 2000. **In the Village of Wales about 13% spend over 30% of their monthly income on housing 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.**
 - 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.

² Reference information from the Waukesha County Comprehensive Plan for 2035

- **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 in 2006 was \$73,200, or \$6,100.00 a month. (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 II-9 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. The 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 II-9 also reflects upon issues with rental housing prices. In the County 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. A person living alone needed 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.

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 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.

Table II-9
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 ^a	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

^a Assumed \$326.66 of the monthly payment would be for taxes and insurance.
 Source: U.S. Department of Labor, Bureau of Labor Statistics.

Table II-10 sets forth the median percentage of monthly income spent on housing costs by owner-occupied and renter-occupied households for the Village of Wales in 2000.

Table II-10
MEDIAN PERCENTAGE OF MONTHLY INCOME SPENT ON HOUSING IN THE VILLAGE OF WALES: 2000

Community	Owner-Occupied with a Mortgage ^a	Owner-Occupied Without a Mortgage ^b	Renter-Occupied ^c
Village of Wales	20.4	9.9	18.8

^a Specified owner-occupied housing units: Median selected monthly owner costs as a percentage of household income in 1999. Housing units with a mortgage.

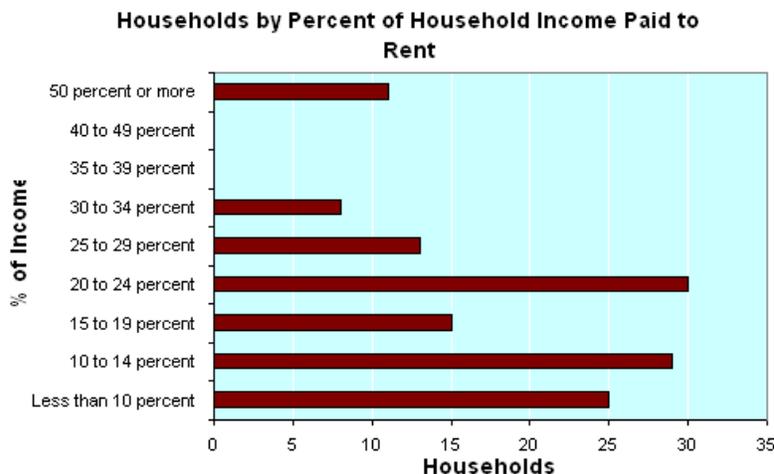
^b Specified owner-occupied housing units: Median selected monthly owner costs as a percentage of household income in 1999. Housing units without a mortgage.

^c 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

In 1999, 19% of the median household income was paid in gross rent including utilities and 8% of the rent paying households, spent over 50% of their income on rent. (Figure II-1)

Figure II-1



Source: Economic Profile System Community (EPSC) Universe: Specified renter-occupied housing units

Household Size

Tables II-11 shows in detail the number of persons per room in owner and renter-occupied households in the Village of Wales 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 II-11 sets forth the number of households with more than 1 occupant per room in the Village. Less than one (1) percent of all owner-occupied homes had more than one occupant per room, and none of the renter-occupied units had more than one occupant per room.

**Table II-11
OWNER-OCCUPIED^a AND RENTER-OCCUPIED HOUSING OCCUPANCY BY NUMBER
OF OCCUPANTS PER ROOM IN THE VILLAGE OF WALES: 2000^b**

	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	
Owner-Occupied	482	65.40	250	33.92	5	0.68	0	0.00	737
Renter-Occupied	67	51.15	64	48.85	0	0.00	0	0.00	131

^aA 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.

^bTotals are based on a sample of one in six responses to the 2000 Census.

Source: U.S. Census Bureau and SEWRPC.

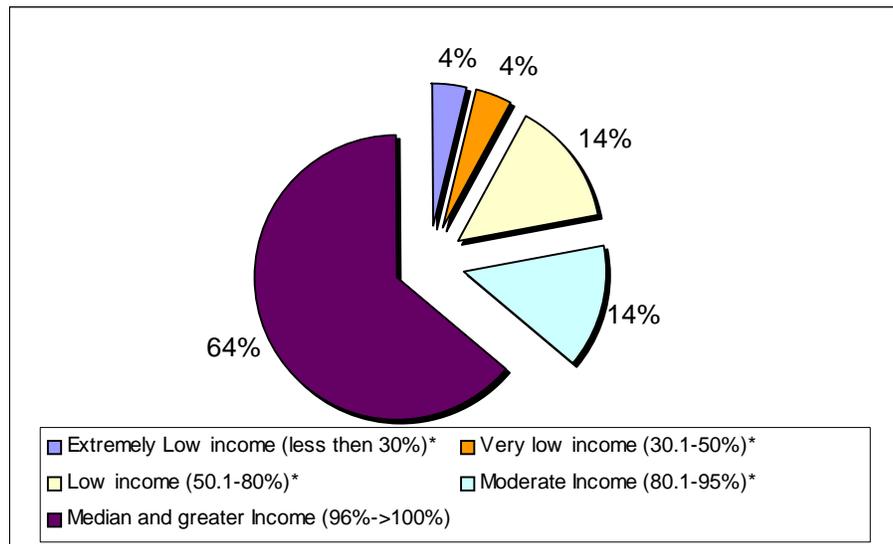
Household Income

Household income is an important aspect to consider when developing policies intended to help provide housing within affordable cost ranges. Table I-6 in Chapter I sets forth the number of households in various income ranges and the median household income in the Village in 1999. From this table, the median household income was \$62,839 in Waukesha County. The median value of a housing unit is \$170,400 in the County. (Table II-4) The median household income was \$75,000 in the Village. Even so, lower-income households do exist in the Village as the following paragraph explains and Figure II-2 illustrates.

Households in the Village earning less than \$18,851 in 1999, or less than 30 percent of the County’s median household income, were considered “extremely low” income households. About 17 households in the Village, or 2.1%, earned less than \$15,000. Another 22 households or 2.6%, 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 County median income). About 40 households,

or 4.8%, 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 Village were between \$31,482 and \$50,271 (50.1 to 80 percent of the County median). An additional 105 households, or 12.7%, earned between \$35,000 and \$49,999,

**Figure II-2
The Village of Wales Household Income 1999**



also putting them in the “low” income group. “Moderate” income earnings for the Village were between \$50,271 and \$59,697 (80 and 95 percent of the County median income); and 115 households, or 13.9% fell within the “moderate” income group for the Village in 1999. This resulted in a total of 299 households, or 36.1% of the total Village households that were “extremely low”, “very low”, “low”, or “moderate” income in 1999.

PART 2: HOUSING PROGRAMS AVAILABLE

Government sponsored housing programs have been inventoried to assess government's potential to help the private sector meet housing needs in the Village of Wales. 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 and more specifically the Village of Wales. 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 March 2009, 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>.

HOUSING PROGRAMS

HomeBuyer & Housing Rehabilitation (HHR)

The Wisconsin Department of Commerce Division of Housing and Community Development (DHCD) has identified homeownership and the conservation of quality owner-occupied and rental housing as top priorities for allocating federal and state housing resources. A program was established to provide essential home purchase assistance and necessary home rehabilitation, and other vital improvements for dwelling units occupied by low- and moderate-income households.

The source of funds is the U.S. Department of Housing and Urban Development (HUD), HOME Investment Partnerships Program (HOME), and the American Dream Down payment Initiative (ADDI) program. The DHCD awards these funds to local units of government and local housing organizations through a biennial funding cycle.

Waukesha is a part of the HOME Consortium in a four-county governmental body, which includes Ozaukee, Washington, Waukesha, and Jefferson counties.

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. The mission is to assist in the improvement of the state's housing for the special needs populations.

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. 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.

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 and the Village of Wales residents is the Guaranteed Rural Housing (GRH) loan program.

GREEN BUILDING PROGRAMS, INCENTIVES, AND ASSOCIATIONS

Green Building has taken the forefront in building market discussions, because of the current increase in utility, fuel, and food costs in addition to the increasing awareness of global warming and the finite resources available. Essentially, building green is an effort to reduce the impact the building on the environment during its life. The following is a list of available programs and incentives related to green building.

Energy Star Qualified Homes

Homes that earn the ENERGY STAR qualification 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 includes additional energy-saving features that typically make them 20–30% more efficient than standard homes.

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.

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 about 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.

Green Built Home is administered throughout the state of Wisconsin and reaches thousands of homebuyers and builders through our 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 building's 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.

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.

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, 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.

PART 3: IMPLEMENTATION RECOMMENDATIONS

The general housing issue identified in this chapter was the need for a variety of housing choices for the Village residents. Housing choices have been identified as important as the population ages, new jobs are created, and as a way to provide housing needed by those who work in the County for future economic viability.

This general housing issue is supported by the housing inventory data collected in this Chapter, demographic data collected in Chapter I (Trends, Issues, and Opportunities), 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.

Village of Wales Comprehensive Development Plan

The following sets forth recommendations through plan year 2030 that the Village of Wales may want to consider establishing and/or improving to continue its housing choices for the next 20 years.

Housing Supply

1. Continue to monitor housing need and accommodate additional housing units on the master land use map.
2. Continue to consider and 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 Design³ and Visitability⁴. 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 with 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.

Housing Mix

1. If the Village chooses to attract jobs, as reflected in the accommodation of new commercial development, it may consider encouraging a broad range of housing styles and price ranges to provide opportunities to minimize the geographic imbalances between job and residence locations.
2. Consider the benefits of establishing policies concerning housing mix to afford 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. Consider the benefits of analyzing the population trend information presented in Chapter I and the employment projection information presented in Chapter VI as they relate to the needs of an aging population. This analysis may be reviewed as necessary to determine the effectiveness of the housing mix policy.

Housing Affordability and Housing Costs

1. Chapter VI (Economic Development) of this Plan discusses the use of Tax Incremental Financing (TIF). The Village currently uses a mixed-use TIF District to assist in the development of a higher density residential project and may want to explore its use to meet affordable housing needs.
2. Consider and explore the possibility of the creation of incentives for the development of affordable housing units. One option to consider is density bonuses.
3. The Village may want to partner with the County to study the feasibility of an affordable housing trust fund to assist in meeting housing needs.
4. Encourage mixed income housing development to avoid concentrating affordable units in a limited number of areas.
5. Encourage the use of Planned Unit Development (PUD) where applicable.
6. Consider the development of rent-to-own programs through public-private partnerships and entrepreneurship to give low- to moderate-income families a chance at homeownership.⁵

³ 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."

⁴ Single-family or owner-occupied housing designed in such a way that it can be lived in or visited by people who have trouble with steps or who use wheelchairs or walkers.

⁵ An example of a rent-to-own development is Metcalf 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.

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

Household Size

1. A higher percentage of smaller housing units, multi-family, independent, and assisted living units may be necessary to better meet the housing needs of smaller households, including the increase in one- and two-person empty nester, elderly households, and persons with disabilities. The Village may want to give higher priority to such developments.

Transition from Renter to Home Owner Occupied Housing

1. Encourage the utilization of existing local, state, and federal programs to educate young adults and families in the Village to transition from renter to home owner. About 14% of housing units are renter occupied and 85% are owner occupied.

Land Use Regulation

1. Continue to maintain and review 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; and minimum dwelling unit floor area requirements.

⁶ 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

⁷ 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.

⁸ 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.

⁹ Live-work units contain work space that usually occupy 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.

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