# Chapter 6

# HOUSING

Wisconsin's planning law requires that a local plan include a housing element. The planning process necessitates the local government analyze the impact of the policies and regulations of the local government on the development of various types of housing. The analysis is intended to take into account the current and projected housing needs of the community. The analysis should result in policies which provide opportunities for development for the types and amounts of housing expected to be needed over a twenty-year planning period. The housing element is to discuss the objectives, policies, goals, maps and programs the local unit of government has available to provide an adequate housing supply which meets the existing and forecasted housing demand in the local governmental unit. The Village shall access the age, structural type, value and occupancy characteristics of the existing housing stock and identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices which meet the needs of the persons of all income levels, age groups and persons with special needs. Policies and programs should be analyzed which promote the availability of land for development or redevelopment of a range of housing and how to maintain or rehabilitate the Village's existing housing stock.

**Smart Growth Requirements**
Section 66.1001(1) (b) of the Wisconsin State Statutes states that the housing element of the Comprehensive Plan must identify specific policies and programs that do three things:

1. Promote the development of housing for residents of the local government unit and provide a range of housing choices that meet the needs of persons of all income levels, all age groups and persons with special needs.

2. Promote the availability of land for the development or redevelopment of low income and moderate income housing.

3. Maintain or rehabilitate the local governmental units 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.
- Providing an adequate supply of affordable housing for individuals of all income levels throughout each community.
- Providing 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.

This chapter provides an inventory of existing housing stock data, 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 2, is used to analyze housing needs for residents of the Village. The chapter also includes a brief discussion and description of government programs which facilitate the provision of housing, including affordable housing

The current community policies and ordinances affecting housing, design criteria for single-family, two-family, and multi-family units, and the percentage distribution of each housing type, is also discussed. Lastly, this chapter sets forth housing goals and objectives through the year of 2035, and concludes with a recommended implementation strategy, defined as steps or actions to achieve housing goals and objectives.

Note that the 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. Summary File 1 data was used when possible. Data from Summary File 1 is generally more accurate 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 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.

This element of the comprehensive plan was created by identifying the strengths, concerns, and weaknesses related to housing in the Village of Hartland. The Plan Commission, Village staff, and planning consultant evaluated the following list of items to gauge the impacts of housing within the community.

**Housing Strengths:**

- Sufficient housing supply for mid to high market single-family residential
- High housing quality
- Diverse housing age and style
- Safe neighborhoods
- Active neighborhood associations
- Approximately 15% of the existing Village's residences qualify as affordable housing at a value of less than $208,700.
- Public willingness to have cluster design subdivisions
- Management of Common Open Space
- Historic preservation policies preserve residential character
- Strong fiscal conditions promote overall community stability
- A diverse housing stock in neighborhoods that includes single-family and two-family homes

**Housing Concerns and Weaknesses:**

- High cost of land
- A need for increased density and mixed - use development
- Densities driven more toward single-family (suburban) densities
- Municipalities pushing for higher value development for tax base purposes
- A need for more energy efficient construction/green building
- Potential need for additional senior housing (condo and side by sides)

## HOUSING INVENTORY

The housing element can help set priorities such as rehabilitating existing housing stock, or adding rental housing for older persons and/or persons with special needs. This plan focuses not only on the present situation, but also on future trends and issues, which will guide the community housing policy and action over the next 25 years. The characteristics of the existing housing stock in the Village have been inventoried to help determine the number and type of housing units that will best suit the needs of the Village's residents through 2035. Land needed to accommodate additional housing units is included in the Land Use Plan map in Chapter 9.

As part of this housing element, the Village reviewed the various types of data to determine the housing supply and demand. It also did an analysis of housing to see that the supply of housing and its pricing, match the ability of households to pay. The housing affordability approach approved by the U.S. Department of Housing and Urban Development is to look at the median income for a community and determine how many units are available to various low and moderate households. This will be further explained in the Household Income section of this chapter. 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 the Village is one of the key inventory items needed to forecast the number of additional housing units the Village will require in 2035. Of the 3,140 total living units in the Village, 1,746 were owner occupied or 55.61% and 1,256 units or 40.00% were renter occupied according to the 2000 census. The number of vacancies in 2000 was 138 units, or 4.39 % The Village has fewer owner occupied units than any of the other communities in the southwestern portion of Waukesha County. The percentage of owner occupied housing units in the County 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.

**Table 6-1**

**TOTAL HOUSING UNITS BY TENURE IN COMPARABLE COMMUNITIES TO THE VILLAGE OF HARTLAND: 2000**

| Community | Owner Occupied Units | | Renter Occupied Units | | Vacant Units | | Total Housing Number |
|---|---|---|---|---|---|---|---|
| | Number | Percent | Number | Percent | Number | Percent | |
| Town of Delafield | 2,290 | 87.24 | 231 | 8.80 | 104 | 3.96 | 2,625 |
| Town of Merton | 2,503 | 85.37 | 203 | 6.92 | 226 | 7.71 | 2,932 |
| Village of Hartland | 1,746 | 55.61 | 1,256 | 40.00 | 138 | 4.39 | 3,140 |
| 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 |
| City of Delafield | 1,694 | 63.09 | 659 | 31.99 | 132 | 4.92 | 2,685 |
| Waukesha County | 103,373 | 79.32 | 31,856 | 16.13 | 5,080 | 4.56 | 140,309 |

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

### Vacancy

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 Village. The vacancy rates for owner-occupied units and rental units can be calculated using Table 6-2.

Some vacancies are necessary for a healthy housing market. The Federal 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 Waukesha County was 3.62 percent in 2000, and met HUD guidelines. The rate was less than 3 percent in five towns, nine villages, and three cities. The County vacancy rates were 0.8 percent for owner-occupied units, and slightly over 5 percent for rental units in 2000. The owner-occupied unit vacancy rate was substantially lower than the minimum vacancy rate identified by HUD to provide for an adequate choice of owner-occupied units. The rental unit vacancy exceeded HUD guidelines by only 0.16 percent.

The overall vacancy rate for the Village of Hartland was 4.39% which is above HUD guidelines. The vacancies in the Village consisted of 38 units for rent, 51 units for sale, 27 units rented or sold but not occupied, 6 seasonal or recreational use, and 16 for migrant workers, according to the 2000 census. To compare the vacancy rates in Comparable Communities see Table 6-2.

**Table 6-2**

**HOUSING VACANCIES IN COMPARABLE COMMUNITIES TO THE VILLAGE OF HARTLAND: 2000**

| Community | For Rent | For Sale Only | Rented/Sold Not Occupied | Seasonal Recreational or Occasional Use | For Migrant workers | Other Vacancy | Total Vacancies | Total Units | Vacancy Rate |
|---|---|---|---|---|---|---|---|---|---|
| Town of Delafield | 6 | 13 | 1 | 58 | 26 | 0 | 104 | 2,625 | 3.96 |
| Town of Merton | 7 | 17 | 10 | 170 | 22 | 0 | 226 | 2,932 | 7.71 |
| Village of Hartland | 38 | 51 | 27 | 6 | 16 | 0 | 138 | 3,140 | 4.39 |
| Village of Pewaukee | 53 | 15 | 7 | 33 | 4 | 14 | 126 | 3,761 | 3.35 |
| Village of Sussex | 90 | 10 | 10 | 11 | 10 | 0 | 17 | 863 | 1.97 |
| City of Delafield | 25 | 6 | 10 | 72 | 19 | 0 | 132 | 2,685 | 4.92 |
| Waukesha County | 1,645 | 842 | 603 | 1,311 | 661 | 18 | 5,080 | 140,309 | 3.62 |

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

**Value of Owner-Occupied Housing Units**

Table 6-3 sets forth the value of specified owner-occupied housing units in Comparable Communities in 2000. These values can be used to determine if there are adequate home ownership opportunities for residents of all income levels in the Village. In the Village of Hartland homes that had values between $100,000 and $149,999 comprised 35.21 percent of all owner-occupied housing units and 34.28 percent had values between $150,000 and $199,999. Owner-occupied homes that had values between $200,000 and $299,999 comprised 18.71 percent of housing units, and 2.16 percent of the owner-occupied units had values of $300,000 or more. Homes that had values below $99,999 comprised 5.13 percent of housing units. The median value for owner-occupied housing units in the Village in 2000 was $161,100. 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.

## Table 6-3

## STRUCTURAL VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS IN COMPARABLE COMMUNITIES TO THE VILLAGE OF HARTLAND: 2000[a]

| Community | Less than $50,000 | | $50,000 - $99,999 | | $100,000-$149,000 | | $150,000-$199,999 | | $200,000- $249,000 | | $250,000- $299,999 | | $300,000- $399,999 | | $400,000 or more | | Total | Median |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | | |
| Town of Delafield | 8 | 0.38% | 26 | 1.22% | 158 | 7.42% | 320 | 15.02% | 304 | 14.2% | 351 | 16.48% | 317 | 14.88% | 646 | 30.33% | 2,130 | $285,500 |
| 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 |
| 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 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 |
| 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 |
| Waukesha County | 201 | 0.45% | 1,772 | 3.95% | 12,032 | 12.79% | 13,708 | 14.57% | 6,995 | 7.43% | 4,404 | 4.68% | 3,183 | 3.38% | 2,574 | 2.74% | 44,809 | $170,400 |

[a]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 6-4

## Q3 MEDIAN SELLING PRICE OF HOUSING IN WAUKESHA COUNTY AND THE SOUTHEASRTERN WISCONSIN REGION: 2001-2006

| Year | Waukesha County Q3Median Selling Price | Percent change Since 2001 | Southeastern Wisconsin Region Q3 Median Selling Price | Percent change Since 2001 |
|---|---|---|---|---|
| 2001 | $192,700 | ---- | $135,700 | ---- |
| 2002 | $205,300 | 6.54 | 4143,570 | 5.80 |
| 2003 | $222,500 | 15.46 | $154,500 | 13.85 |
| 2004 | $245,200 | 27.24 | $168,000 | 23.80 |
| 2005 | $258,800 | 34.30 | $182,200 | 34.27 |
| 2006 | $253,100 | 31.34 | $182,200 | 34.27 |

NOTE: The residential selling price data presented in this table were released in third quarter Wisconsin Realtors Association (WRA) press releases for the corresponding year. The data was prepared by David E. Clark, Economist C3 Statistical Solutions Inc. for the WRA. The median price is an estimate of prices sold within the MLS. The data is a summary of sales prices of existing homes including condominiums received from MLS. County figures are provided by the MLS (s) in that county and include only MLS sales of existing homes and condominiums and thus are not reflective of all sales (such as FSBO) within a county. MLS data may also not include sales submitted to the MLS after their report is submitted to the WRA. Contact the local MLS for specific sales total data.
Source: Wisconsin Realtors Association

More recent data regarding the value of owner-occupied housing units, available from the Wisconsin Realtors Association and Multiple Listing Service, is presented in Table 6-4 of this document. These sources provide information regarding the actual selling prices of existing housing in the Region. The selling price data generally pertains to single-family homes, but also includes housing units in two-, three-, and four-unit residential structures. The data shows there was a significant increase in median selling prices in the County (31.34 percent) and for the Region (34.27 percent) between 2001 and 2006.

**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 Village. HUD defines affordability as access to decent and safe housing that costs no more than 30 percent of a household's gross monthly income. Over 75 percent of all owner occupied housing units in Waukesha County had a mortgage loan in 2000. An additional 27 percent had a second mortgage or home equity loan. These were the highest percentages within the Region and bordering counties. Table 6-5 sets forth monthly housing costs for specified owner-occupied housing units with a mortgage in the State, Region, and County in 2000.

The median monthly housing cost for homeowners with a mortgage in the County was $1,366 in 2000.

- 39.56 percent of homeowners in the County with a mortgage spent between $1,000 and $1,499 on monthly housing costs
- 23.86 percent spent between $1,500 and $2,000 and 14.92 percent spent over $2,000
- 15.65 percent of homeowners spent between $700 and $999 and about 6 percent spent under $700

The median monthly cost of $1,366 in the County was the second highest among counties in the Region. 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.

Table 6-7 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 6-5**

**MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITH A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2000[a]**

| County | Less than $300 | | $300 -$399 | | $400 - $499 | | $500-$699 | | Over $700 | | Total | | Median Cost |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | No. | Percent | No. | Percent | No. | Percent | No. | Percent | No. | Percent | No. | Percent | |
| Kenosha | 2,519 | 10.5 | 6,902 | 28.6 | 9,650 | 40.0 | 3,525 | 14.6 | 1,509 | 6.3 | 24,105 | 100.0 | 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 | 100.0 | 1,013 |
| Ozaukee | 784 | 5.2 | 2,245 | 14.8 | 5,391 | 35.6 | 3,513 | 23.2 | 3,196 | 21.2 | 15,129 | 100.0 | 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 | 100.0 | 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 | 100.0 | 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 | 100.0 | 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 | 100.0 | 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 | 100.0 | 1,123 |
| Wisconsin | 144,525 | 18.7 | 225,805 | 29.3 | 260,821 | 33.8 | 92,913 | 12.1 | 46,932 | 6.1 | 770,996 | 100.0 | 1,024 |

[a]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 6-6 sets forth monthly housing costs[1] for specified owner-occupied housing units with a mortgage in Comparable Communities to the Village of Hartland in 2000.

The median monthly housing cost for homeowners with a mortgage in the Village was $1,316 in 2000.

- 46.48 percent of homeowners in the Village with a mortgage spent between $1,000 and $1,499 on monthly housing costs
- 19.41 percent spent between $1,500 and $2,000 and 7.45 percent spent over $2,000
- 15.65 percent of homeowners spent between $700 and $999 and about 5.74 percent spent under $700

**Table 6-6**

**MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITH A MORTGAGE IN COMPARABLE COMMUNITIES TO THE VILLAGE OF HARTLAND: 2000[a]**

| Community | Less than $700 | | $700 -$999 | | $1000 - $1499 | | $1500-$1999 | | $2000- $2499 | | $2500 or more | | Median Cost |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | No. | Percent | No. | Percent | No. | Percent | No. | Percent | No. | Percent | No. | Percent | |
| Town of Delafield | 67 | 3.76% | 108 | 6.06% | 391 | 21.95% | 406 | 22.80% | 302 | 16.96% | 507 | 28.47% | $1,855 |
| Town of Merton | 86 | 4.59% | 171 | 9.12% | 544 | 29.03% | 650 | 34.69% | 226 | 12.06% | 197 | 10.51% | $1,591 |
| Village of Hartland | 84 | 5.74% | 229 | 15.65% | 680 | 46.48% | 284 | 19.41% | 109 | 7.45% | 77 | 5.26% | $1,316 |
| Village of Pewaukee | 130 | 6.90% | 553 | 29.37% | 649 | 34.47% | 394 | 20.92% | 86 | 4.57% | 71 | 3.77% | $1,287 |
| Village of Sussex | 136 | 7.56% | 275 | 15.29% | 709 | 39.43% | 577 | 32.09% | 76 | 4.23% | 25 | 1.39% | $1,386 |
| City of Delafield | 51 | 4.10% | 123 | 9.90% | 432 | 34.75% | 345 | 27.76% | 145 | 11.67% | 147 | 11.83% | $1,554 |
| Waukesha County | 4639 | 6.01% | 12,085 | 15.65% | 30,558 | 39.56% | 18,427 | 23.86% | 6870 | 8.89% | 4656 | 6.03% | $1,366 |

[a]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 6-7 sets forth monthly housing costs for specified owner-occupied housing units without a mortgage in Comparable Communities to the Village of Hartland in 2000.

The median monthly housing cost for homeowners without a mortgage in the County was $442 in 2000.

- 34.14 percent of homeowners without a mortgage spent between $300 and $399 on monthly housing costs
- 27.55 percent spent between $400 and $499 and 18.01 percent spent between $500 and $699
- 11.21 percent of homeowners spent over $700 and 4.08 percent spent under $300

The median monthly housing cost for homeowners without a mortgage in the Village was $391 in 2000.

- 50.00 percent of homeowners without a mortgage spent between $300 and $399 on monthly housing costs
- 26.21 percent spent between $400 and $499 and 12.41 percent spent between $500 and $699
- 5.52 percent of homeowners spent over $700 and 5.86 percent spent under $300

**Table 6-7**

[1] 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.

**MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITHOUT A MORTGAGE IN COMPARABLE COMMUNITIES TO THE VILLAGE OF HARTLAND: 2000**

| Community | Less than $300 | | $300 -$399 | | $400 - $499 | | $500-$699 | | Over $700 | | Total | | Median Cost |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | No. | Percent | No. | Percent | No. | Percent | No. | Percent | No. | Percent | No. | Percent | |
| Town of Delafield | 30 | 6.02 | 93 | 18.67 | 126 | 25.30 | 127 | 25.50 | 122 | 24.50 | 498 | 100.00 | $500 |
| Town of Merton | 40 | 7.52 | 173 | 32.52 | 121 | 22.74 | 79 | 14.85 | 119 | 22.37 | 532 | 100.00 | $444 |
| Village of Hartland | 17 | 5.86 | 145 | 50.00 | 76 | 26.21 | 36 | 12.41 | 16 | 5.52 | 290 | 100.00 | $391 |
| 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 |
| City of Delafield | 17 | 5.20 | 75 | 22.94 | 106 | 32.42 | 86 | 26.30 | 43 | 13.15 | 327 | 100.00 | $467 |
| Waukesha County | 938 | 4.08 | 3,526 | 34.14 | 2,845 | 27.55 | 1,860 | 18.01 | 1,158 | 11.21 | 10,327 | 95.00 | $442 |

[a]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 6-8 sets forth monthly housing costs for rental units for each County in the Region and the State in 2000. The median gross rent of $726 in the County was the highest among Counties in the Region. Ozaukee County comes in second at $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, 27 percent of renters paid more than 30 percent of their household income and over 14 percent of renters paid more than 50 percent of their household income on gross rent payments in 2000.

Table 6-9 sets forth monthly housing costs for rental units, or gross rent, in Comparable Communities to the Village of Hartland in 2000. Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels 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 6-8 above.

The median monthly cost for rental housing in the County is the highest in the Region at $726 in 2000.

- 38.51 percent of renters in the County spent between $500 and $749 on monthly housing costs
- 29.52 percent spent between $750 and $999 and 9.5 percent spent between $300 and $499
- 11.96 percent spent between $1,000 and $1,499 and 4.88 percent spent less than $300
- 3.05 percent of renters made no cash payments for rental housing costs and 2.58 percent spent more than $1,500

The median rent in the Village of Hartland in 2000 was $692.

- 43.61 percent of renters in the Village spent between $500 and $749 on monthly housing costs
- 33.20 percent spent between $750 and $999 and 8.74 percent spent between $300 and $499
- 8.34 percent of renters paid more than $1000 and 5.72 percent spent less than $300.
- 0.40 percent of renters made no cash payments for rental housing cost

## Table 6-8

## MONTHLY GROSS RENT FOR RENTER-OCCUPIED HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: 2000[a]

| 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[b] | | 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 | 100.0 | 589 |
| Milwaukee | 16,438 | 9.2 | 49,943 | 28.0 | 77,580 | 43.4 | 22,434 | 12.6 | 6,947 | 3.9 | 1,705 | 1.0 | 3,607 | 2.0 | 178,654 | 100.0 | 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 | 100.0 | 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 | 4.0 | 20,572 | 100.0 | 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 | 100.0 | 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 | 100.0 | 620 |
| Waukesha | 1,534 | 4.9 | 2,989 | 9.5 | 12,112 | 38.5 | 9,283 | 29.5 | 3,761 | 12.0 | 810 | 2.6 | 959 | 3.0 | 31,448 | 100.0 | 726 |
| Region | 23,192 | 8.4 | 66,577 | 24.2 | 120,856 | 43.8 | 42,200 | 15.3 | 13,097 | 4.8 | 2,715 | 1.0 | 7,012 | 2.5 | 275,649 | 100.0 | 596 |
| 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 | 100.0 | 540 |

[a]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).
[b]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.

## Table 6-9

## MONTHLY GROSS RENT FOR RENTER-OCCUPIED HOUSING UNITS IN COMPARABLE COMMUNITIES TO THE VILLAGE OF HARTLAND: 2000[a]

| 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[b] | | Total | Median Rent |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | | Percent | Number | Percent | Number | Percent | | |
| Town of Delafield | 0 | 0.00 | 10 | 4.50 | 52 | 23.42 | 114 | 51.35 | $839 | 9.46 | 17 | 7.66 | 8 | 3.60 | 222 | $839 |
| 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 |
| 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 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 |
| 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 |
| Waukesha County | 1,534 | 4.88 | 2,989 | 9.5 | 12,112 | 38.51 | 9,283 | 29.52 | 3,761 | 11.96 | 810 | 2.58 | 959 | 3.05 | 31,448 | $726 |

[a]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).
[b]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.

**Number of Bedrooms**

Tables 6-10 and 6-11 set forth the number of housing units by tenure and number of bedrooms in the comparable communities to the Village of Hartland in 2000. This information, when compared with household size information inventoried in a previous chapter, will provide a greater understanding of what type of housing units will best suit the future needs of the Village residents.

Three bedroom dwellings comprised 57.97 percent of the owner-occupied units in the County, but 63.57 percent in the Village of Hartland. In the Village, four bedroom dwellings and two bedroom dwellings comprised 24.76 percent and 7.31 percent, respectively, of the owner-occupied units. Dwellings with five or more bedrooms and one or no bedrooms comprised 4.14 percent and 0.23 percent, respectively, of the owner-occupied dwellings in the Village. In the Village of Hartland the large number of single family residences having three bedrooms and four bedrooms, may indicate that the homes in the Village are somewhat larger than in the rest of the County.

Two bedroom units comprised 47.80 percent of the rental units in the County, but 53.77 percent in the Village of Hartland. In the Village units with one bedroom or no bedrooms and three bedroom units comprised 22.38 percent and 21.92 percent, respectively, of rental units. Four bedroom units and units with five or more bedrooms comprised 1.83 percent and 0.00 percent of the rental units in the Village. In the Village of Hartland 75.69 percent of the rental units have two or three bedrooms.

**Table 6-10**

**OWNER-OCCUPIED HOUSING UNITS BY NUMBER OF BEDROOMS IN COMPARABLE COMMUNITIES TO THE VILLAGE OF HARTLAND: 2000[a]**

| Community | 1 or no Bedroom | | 2 Bedroom | | 3 Bedroom | | 4 Bedroom | | 5 or more Bedroom | | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | |
| Town of Delafield | 13 | 0.56 | 156 | 6.75 | 1,021 | 44.18 | 906 | 38.29 | 213 | 9.22 | 2,311 |
| Town of Merton | 36 | 1.45 | 226 | 9.09 | 1,391 | 55.98 | 715 | 28.77 | 117 | 4.71 | 2,486 |
| Village of Hartland | 4 | 0.23 | 129 | 7.31 | 1,122 | 63.57 | 437 | 23.76 | 73 | 4.14 | 1,765 |
| 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 |
| City of Delafield | 44 | 2.70 | 316 | 19.37 | 798 | 48.93 | 398 | 24.40 | 75 | 4.60 | 1,631 |
| Waukesha County | 1,333 | 1.29 | 13,039 | 12.60 | 59,971 | 57.97 | 25,787 | 24.93 | 3,328 | 3.22 | 103,458 |

[a]Totals are based on a sample of one in six responses to the 2000 Census (Summary File 3)
[b]Totals include occupied housing units only. Source: U.S. Bureau of the Census and SEWRPC.

**Table 6-11**

**RENTER-OCCUPIED HOUSING UNITS BY NUMBER OF BEDROOMS IN COMPARABLE COMMUNITIES TO THE VILLAGE OF HARTLAND: 2000[a]**

| Community | 1 or no Bedroom | | 2 Bedroom | | 3 Bedroom | | 4 Bedroom | | 5 or more Bedroom | | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | |
| Town of Delafield | 24 | 10.39 | 143 | 61.90 | 56 | 24.24 | 8 | 3.46 | 0 | 0.00 | 231 |
| Town of Merton | 39 | 17.03 | 57 | 24.89 | 103 | 44.98 | 22 | 9.61 | 8 | 3.49 | 229 |
| Village of Hartland | 283 | 22.38 | 677 | 53.77 | 276 | 21.92 | 23 | 1.83 | 0 | 0.00 | 1,259 |
| 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 |
| City of Delafield | 177 | 20.02 | 456 | 51.58 | 211 | 23.87 | 19 | 2.15 | 21 | 2.38 | 884 |
| Waukesha County | 10,378 | 32.67 | 15,187 | 47.80 | 5,233 | 16.47 | 774 | 2.44 | 199 | 0.63 | 31,771 |

[a]Totals are based on a sample of one in six responses to the 2000 Census (Summary File 3)
[b]Totals include occupied housing units only. Source: U.S. Bureau of the Census and SEWRPC.

**Structure Type**

An inventory of housing units by structure type in and around the Village of Hartland provides an insight into the number of existing single family, two-family, and multi-family units. (Table 6-12 and Table 6-13) 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 the Village.

**Table 6-12**

**HOUSING UNITS BY STRUCTURE TYPE IN COMPARABLE COMMUNITIES TO THE VILLAGE OF HARTLAND: 2000[a]**

| Community | Single-Family | | Two –Family | | Multi-Family | | Other | | Total |
|---|---|---|---|---|---|---|---|---|---|
| | Units | Percent | Units | Percent | Units | Percent | Units | Percent | |
| Town of Delafield | 2,442 | 93.10 | 32 | 1.22 | 139 | 5.30 | 10 | 0.38 | 2,623 |
| Town of Merton | 2,815 | 96.40 | 60 | 2.05 | 12 | 0.41 | 33 | 1.13 | 2,920 |
| Village of Hartland | 1,963 | 61.83 | 240 | 7.56 | 972 | 30.61 | 0 | 0.00 | 3,175 |
| Village of Pewaukee | 1,989 | 51.88 | 195 | 5.09 | 1,632 | 42.57 | 18 | 0.47 | 3,834 |
| Village of Sussex | 2,265 | 65.63 | 125 | 3.62 | 1,052 | 30.48 | 9 | 0.26 | 3,451 |
| City of Delafield | 1,883 | 70.45 | 124 | 4.64 | 666 | 24.92 | 0 | 0.00 | 2,673 |
| Waukesha County | 106,865 | 76.16 | 5,136 | 3.66 | 27,473 | 19.58 | 835 | 0.60 | 140,309 |

[c] ' [a]2000 data are from the U.S. Census

[b]Multi-family residential housing units include high-rise, garden, townhouse apartments, and condominiums where each unit is not separated from its neighbors by a ground-to-roof wall and has more than two units.

Table 6-13 includes the number of building permits issued for units in each structure type in the Comparable Communities to the Village of Hartland from 1970 through 2006. 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, and which have a direct access from the outside of the building or through a common hall. Each apartment unit in an apartment building is counted as one housing unit, which explains the 'other' category as shown in the Table below. These numbers provide a general indication of the amount of new housing stock that may have been added to the housing inventory. However, these numbers do not represent total new construction, but provide a general indicator on construction activity, and the local real estate market.

Between 2000 and 2006, the County experienced a 16.43 percent increase in single-family homes, a 19.0 percent increase in two-family structures, and a 14.19 percent increase in multi-family developments. During that same time period, the Village of Hartland experienced a 34.99 percent increase (687 units) in new single-family homes, a 3.3 percent increase (8 units) in two-family units, and a 4.93 percent increase (48 units) in multi-family units. This does not account for any in-law units that may have been constructed by the Conditional Use process, but does take into consideration an increase in housing that may be due to annexations.

The 1970 to 2000 data is from the U.S. Census Bureau. Building permit data provided by the Wis. Department of Administration for single-family attached housing units includes townhouses, rowhouses, double houses, and houses attached to nonresidential structures. Such Census data was not available for 1970. Data includes mobile homes and living quarters that do not fit into the other categories. Totals are based on all housing units, including occupied and vacant units. 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.

## Table 6-13

## CUMULATIVE HOUSING UNITS BY STRUCTURE TYPE IN COMPARABLE COMMUNITIES TO THE VILLAGE OF HARTLAND: 1970 – 2006

| | Single-Family Detached | | Single-Family Attached | | Two-Family | | Multi-Family | | Mobile Homes and Other | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Community | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| 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 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 |
| 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 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 |
| 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 |
| Waukesha County | | | | | | | | | | | | |
| 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 |

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

### 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 DEMAND

Household, income, and demographic characteristics of the County and local units of government 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 income - related to housing cost
- Housing Needs for Workers
- Earnings and Household Incomes of Workers
- Household size
- Age of Housing Stock
- Household projection: 2035

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 Needs Assessment

As previously stated, HUD defines housing affordability as households "paying no more than 30 percent of their income for housing." This affordability standard does not say that households are not able to pay more than that amount. Households may choose to pay more to get the housing they need or want. According to HUD's standards, people should have the choice of having decent and safe housing for no more than 30% of their household income. Households that pay more than 30 percent of their 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.

According to HUD, and based upon the 80% criteria for Metropolitan Milwaukee, median income for a family of four is $53,750.00 of annual income. For a family of two it is $43,300.00. In using the housing affordability analysis, with the household income for the Village of Hartland according to the 2000 census median income of $67,844 and using the 30% rule, the average household can afford to spend $1,696.10 on housing. This is above the average for Waukesha County, which has a median household income of $62,839.00, of which 30% would be $1,571.00.

The following Waukesha County housing affordability facts are based on paying no more than 30% for housing.

- About 19 percent of owner occupied households in Waukesha County spent over 30 percent of their monthly income on housing costs in 2000. This ranked 18$^{th}$ out of 72 counties in the state.

- Although Waukesha County had the highest median rent per month ($726.00) it ranked 16$^{th}$ out of 72 counties within the state in percent paying 30% or more of income for rent. About 27 percent of all renters' occupied households spent more than 30 percent of their monthly income on housing costs in 2000.

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

The cost of a typical starter home in Waukesha County was about $200,000 in 2006

- The minimum annual household income needed to purchase a $200,000 home 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. 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($10.58 per hour) 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 home

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 home in Waukesha County in 2006
- The average weekly wage for jobs located in Waukesha County was $790 in 2006 (19.75 per hour for a 40 hour week)

**Household Income**

In order to determine if there is an adequate supply of housing affordable to households of various income categories, the incomes in various categories must be converted to an affordable monthly housing payment.

> For example, knowing that the annual median income for a household in the Village of Hartland is $67,844, the first step is to divide the annual income of $67,844 into a monthly income by dividing by 12, this yields $5653.66. The next step is to multiply the monthly income by 0.3 or 30%, to determine the monthly amount the household can afford for housing, this yields $1,696.09. The next step is to determine how many units are affordable in the community at monthly costs of $1,696 or less. To determine if the supply is adequate, compare the number of units available with the number of households with incomes in that category. This a very rough measure since most of the households in the category will have a range of incomes.

The Village of Hartland 2000 census information shows that median household income in the Village is $67,844. Based upon the household income in 1999 in the Village of Hartland, the median percentage of monthly income spent on housing is 21.0 percent for owner occupied with a mortgage, 10.0 percent without a mortgage and 21.5 percent in renter occupied units. As calculated above, a household making the median income could spend $1,696 on housing per month, which is more than the $1,316 median per month spent in households with mortgages, $391 spent without mortgages, and the $692 spent by renters. In a 2000 inventory of housing units in the Village of Hartland, based upon current housing values and not fair market value, approximately 74 percent of the housing units in the Village of Hartland are under $200,000. A house priced below $208,600 in Waukesha County is considered affordable. However, in 1999, 29.6 percent of the households in the Village earned less than $50,000 per year, which at the 30 percent figure allowed $1250 per month for housing costs (see Table 2-5). In 2006 this figure is well below the $74,314 necessary to afford a $200,000 house.

Table 6-14 presents data for select professional, manufacturing, technical and service occupations within Waukesha County. The data shows that the 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 6-14**

**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 6-14 also reflects upon issues with rental housing prices. In Waukesha 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. If a person is living alone, they need to making 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 in the Waukesha County Comprehensive Development Plan). 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 6-15 sets forth 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 burden and about 31 percent of the renter-occupied household in the Region experienced a high housing cost burden.

**Table 6-15**

**HOUSEHOLDS WITH A HIGH HOUSING COST BURDEN IN THE SOUTHEASTERN WISCONSIN REGION: 2000[a]**

| 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 |

*[a]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.*

On the next page, Table 6-16 sets forth the median percentage of monthly income spent on housing costs by owner-occupied and renter-occupied households in the Comparable Communities to the Village of Hartland in 2000, based on general Census data. The median percentage of monthly income spent on housing costs in the Village by owner-occupied households with a mortgage, was about 21.0 percent. The median percentage spent by owner-occupied households without a mortgage was about 10.0 percent, and the percentage spent by renter-occupied households was about 21.5 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 6-16**

**MEDIAN PERCENTAGE OF MONTHLY INCOME SPENT ON HOUSING IN COMPARABLE COMMUNITIES TO THE VILLAGE OF HARTLAND: 2000**

| Community | Owner-Occupied with a Mortgage | Owner-Occupied without a Mortgage | Renter-Occupied |
|---|---|---|---|
| Town of Delafield | 20.7 | 9.9 | 17.7 |
| Town of Merton | 22.2 | 9.9 | 18.1 |
| Village of Hartland | 21.0 | 10.0 | 21.5 |
| Village of Pewaukee | 22.7 | 18.8 | 21.4 |
| Village of Sussex | 22.0 | 9.9 | 22.9 |
| City of Delafield | 21.1 | 12.9 | 21.8 |
| Waukesha County | 22.0 | 11.5 | 23.2 |

[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

**Household Income related to Housing Cost**

Household income should be considered when developing policies intended to help provide housing units within a cost range affordable to all income groups. Chapter 2 sets forth the number of households in various income ranges, and the Village median household income in 1999. The median household income was $67,844 in the Village. However, lower-income households exist in the Village and should be provided with affordable housing options.

In 1999, households earning less than 30 percent of the Village median household income, or less than $20,353, were considered "Extremely Low Income Households". Households earning between 30.1 to 50.0 percent of the Village median income, or between $22,595 and $37,533, were considered "Very Low Income Households". In 1999, about 14.5 percent or 438 of all households in the Village earned less than $25,000, making affordable housing an issue that may require additional consideration. Additional information on household incomes can be found in Chapter 2.

The 2000 census information breakdown of household income is not consistent with the percentages necessary to determine the exact percentage of Village of Hartland households in the different ranges, therefore the Village will use the County averages in calculating the number of projected household through the year 2035. The Waukesha county percentages for each household category should be considered when developing policies intended to help provide housing units within a cost range affordable to all income groups. The median household income was $62,839 in the County and $67,844 in the Village.

Households in the County earning less than $18,851 in 2006, 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 9696 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 putting them in the low-income group. About 24.72 percent of households, or 33,478, earned between $50,000 and $74,999 in 1999. Moderate income earnings for the County were between $50,334 and $59,697, or 80.1 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.

The following is a list of the projected number of new households in Waukesha County in each income category through 2035. These projections assume the percentage in each income category reported in 2000 will be the same in 2035.

- 281 households, or about 7.4 percent, are projected to be extremely low income
- 159 households, or about 3.2 percent, are projected to be very low income
- 752 households, or about 19.8 percent, are projected to be low income
- 615 households, or about 19.2 percent, are projected to be moderate income

**Housing Needs for Resident and Non-Resident Workers**

Another issue to consider is the availability of housing for employees of new or growing industries. Is there an adequate housing supply at prices affordable for employees with these industries? Is there affordable priced housing convenient to the facility, or will workers need to commute from elsewhere? The characteristics of resident and non-resident workers in Waukesha County were analyzed to determine whether non-resident workers could afford to live in communities in Waukesha County if they wanted to do so. This is also covered in the Waukesha County Comprehensive Development Plan in Chapter 5 and 6. Table 6-17 provides information on the place of residence for people who work in Waukesha County. This chart does not reflect the fact that in 2000, the number of workers who both lived and worked in the County was 120,484, or 58.59 percent. The largest numbers of commuters, about 57, 412 workers, or 27.44 percent of all workers in the Waukesha County, lived in Milwaukee County.

**Table 6-17**

**PERSONS WORKING IN SELECTED WAUKESHA COUNTY BY PLACE OF WORK AND PLACE OF RESIDENCE - INCLUDING THE VILLAGE OF HARTLAND: 2000[a]**

| Place of Work | County of Residence | | | | | | | | All Other WI Counties | ILL Counties | All Other Areas | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Waukesha | Dodge | Jefferson | Milwaukee | Ozaukee | Racine | Walworth | Washington | | | | |
| Town of Delafield | 800 | 12 | 16 | 173 | 0 | 8 | 45 | 16 | 7 | 9 | 0 | 1,086 |
| Town of Merton | 1,143 | 31 | 31 | 159 | 14 | 4 | 8 | 107 | 5 | 0 | 0 | 1,502 |
| Village of Hartland | 3,754 | 178 | 229 | 821 | 38 | 59 | 40 | 166 | 61 | 41 | 18 | 5,405 |
| Village of Pewaukee | 3,237 | 64 | 75 | 782 | 32 | 119 | 36 | 163 | 79 | 12 | 9 | 4,608 |
| Village of Sussex | 3,529 | 97 | 140 | 2,050 | 74 | 90 | 59 | 646 | 85 | 37 | 42 | 6,685 |
| City of Delafield | 2,832 | 64 | 179 | 345 | 32 | 12 | 31 | 89 | 44 | 35 | 7 | 3,670 |
| Waukesha County | 45,408 | 1,226 | 1,851 | 21,573 | 1,144 | 1,334 | 1,469 | 6,714 | 1,178 | 311 | 210 | 81,964 |

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

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

Non-resident workers earned more in terms of median earnings than did resident workers. The median earnings for non-resident workers was about $31,130, while the median earnings for resident workers was about $24,820--a difference of about $6,310, or 20 percent. The median earnings of workers vary significantly by occupation. Both resident and non-residents workers in service and farming, forestry, and fishing 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 those of resident workers in all occupation categories except construction, extraction, and maintenance.

With respect to the number of hours worked per week, a greater proportion of resident workers worked on a part-time basis--less than 40 hours per week--than did non-resident workers. About 28 percent of resident workers worked less than 40 hours per week, while only about 19 percent of non-resident workers worked less than 40 hours per week.

**Household Size**

The average household size in the Village in 1960 was 3.75 persons per household, and decreased to 2.63 by 2000. The projected 2035 Village household size is 2.57, which is higher than the County at 2.48. The projections provided by Waukesha County show that the population of people aged 65 and over will more than double in size by 2035. A higher percentage of smaller housing 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. Household size is described in ~~covered~~ more detail in Chapter 2.

**Age of House Stock**

The age of the existing housing stock in the Village provides insight into the character and condition of existing homes. It is assumed that as housing stock ages, more housing units will need to be rehabilitated or replaced. In the County the median year built was 1974, and in the Village of Hartland it was 1976. (Table 6-18) The median year built for housing units in Villages and Towns can be found in Chapter 5 of the Waukesha County Comprehensive Plan.

**Table 6-18**

**YEAR BUILT FOR HOUSING UNITS IN COMPARABLE COMMUNITIES TO THE VILLAGE OF HARTLAND: 2000**

| Community | 1990 to 2000 | | 1980 to 1989 | | 1970 to 1979 | | 1960 to 1969 | | 1940 to 1959 | | Before 1940 | | Total | Median Year Built |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | No. | % | No. | % | No. | % | No. | % | No. | % | No. | % | | |
| Town of Delafield | 1019 | 38.85 | 344 | 13.11 | 498 | 18.99 | 118 | 4.50 | 290 | 11.06 | 354 | 13.50 | 2,623 | 1981 |
| Town of Merton | 774 | 26.50 | 326 | 11.16 | 628 | 21.51 | 275 | 9.42 | 418 | 14.32 | 499 | 17.09 | 2,920 | 1974 |
| Village of Hartland | 678 | 21.35 | 455 | 14.33 | 1,044 | 32.88 | 277 | 8.72 | 374 | 11.78 | 347 | 10.93 | 3,175 | 1976 |
| Village of Pewaukee | 1,699 | 44.31 | 317 | 8.27 | 762 | 19.87 | 283 | 7.38 | 351 | 9.15 | 422 | 11.01 | 3,834 | 1983 |
| Village of Sussex | 1,620 | 46.94 | 676 | 19.59 | 476 | 13.79 | 391 | 11.33 | 185 | 5.36 | 103 | 2.98 | 3,451 | 1988 |
| City of Delafield | 713 | 26.68 | 517 | 19.34 | 398 | 14.89 | 256 | 9.58 | 454 | 16,98 | 335 | 12.53 | 2,673 | 1977 |
| Waukesha County | 35,125 | 25.03 | 17,185 | 12.25 | 28,475 | 20.29 | 20,024 | 14.27 | 25,325 | 18.05 | 14,175 | 10.10 | 140,309 | 1974 |

[a] Totals are based on a sample of one in six respondents to the 2000 Census.
[b] Totals are based on all housing units, including occupied and vacant housing units.
Source: U.S. Bureau of the Census and municipalities.

**Housing 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" 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 3 percent to determine the total number of housing units needed in the Village in 2035. The resulting number of housing units is about 4216.

The number of additional housing units needed between 2000 and 2035 to provide an adequate supply is 1214 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 Village residents.

## Government Activity in Housing

An inventory of government sponsored housing and housing related programs is necessary in order to understand and assess the potential role of government in helping the private sector to meet the housing needs in the Village of Hartland and Waukesha County. There is an array of local, state and federal housing programs, which are diverse and deal with a full range of housing and housing related issues. The types of housing programs generally fit into the following categories:

- Programs of local housing agencies and organizations, which are designed to expand opportunities for more affordable housing, provide one-time rental or home buyers assistance, and encourage housing rehabilitation.
- Programs which provide subsidies or incentives for developers to construct or rehabilitate housing, which is affordable to lower income households.
- Programs which provide direct subsidies to income to qualified households.

The Smart Growth Law in (1999 Wisconsin Act 9), stated that beginning in 2005, aid could be provided to villages for each new housing unit sold or rented, on lots less than ¼ acre in size. Aid would also be given for new housing units having a value of no more than 80% of the median sale price, for new homes in the County where the community is located. However, the specific components of the program, including the amount of the aid had not yet been developed. Because of the existing zoning categories and the fact that all of the vacant lands which could be developed are served by municipal sewer, it is possible for the Village to allow housing on lots less than ¼ acre in size.

In Waukesha County, there are a number of local housing programs receiving funding from state and federal sources. Because the array of government sponsored programs and funding availability is almost continually changing, this section focuses on providing a list of those programs that have the potential for increasing the availability of lower-cost housing, and rehabilitation in the Village of Hartland.

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: http://commerce.wi.gov/CDdocs/BOH-Fact-Sheets/cd-boh-housing.pdf.

### Housing Programs, Incentives and Associations

ENERGY STAR Qualified Homes: Meet guidelines for energy efficiency set by the U.S. Environmental Protection Agency, and can include effective insulation, high performance windows, tight construction and ducts, efficient heating and cooling equipment, and qualified lighting and appliances. For more information on visit: www.energystar.gov.

FOCUS ON ENERGY - Energy Star Mortgages: 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 e-mail: WESHinfo@focusonenergy.com.

HABITAT ReSTORE: Donates left-over building materials to be purchased at discounted prices, with profits benefiting Habitat for Humanity projects.

GREEN BUILT HOME: Certifies new homes and remodeling projects that meet sustainable building and energy standards, and is in partnership with the Madison Area Builders Association.

LEADERSHIP IN ENERGY AND ENVIRONMENTAL DESIGN (LEED): Recognizes performance in five key areas: sustainable site development, water savings, energy efficiency, materials selection, and indoor environmental quality. LEED can be found at: www.usgbc.org.

## RESIDENTIAL DESIGN CONSIDERATION

Inherent in the development of a comprehensive plan is the concept, long espoused by the Regional Planning Commission, that an urban area should be formed into a number of spatially organized, individually planned neighborhood units rather than as a single, large, formless mass. The individual neighborhoods should be focused around a central feature to promote a sense of place and physical unity. Insofar as possible, each neighborhood should be bounded by arterial streets, highways, or railways; major parks, greenways, or institutional lands; bodies of water or waterways; or other natural or cultural features that serve to clearly define and physically distinguish it from surrounding neighborhoods. A name, based on a distinct land feature or land use character including historic heritage, should be selected for neighborhood units to provide a sense of identity, as is the case with the "East Capitol Drive Historic District". This district is listed on the National and State Registers of Historic Places, and contains a total of 33 dwellings, 23 of which were identified as historically significant for their distinct architectural features. Ideally, residential neighborhoods should be provided, within reasonable walking and biking distances, necessary supporting local day-to-day services needed by the residents, such as an elementary school, local park, and local shopping facilities. As a practical matter, given the trends toward lower residential densities and household size and changes in the urban land market, a single elementary school and one commercial center would likely serve two or more neighborhoods.

As part of the planning effort, ten residential neighborhoods, technically considered "sub-neighborhoods," were identified within the Hartland study area and environs. The delineated "sub-neighborhoods" do not meet the criteria for classification as true neighborhood units, in that the resident population of a single defined neighborhood can not sustain an elementary school or a neighborhood commercial center. The neighborhoods were delineated, so that they are bounded, insofar as possible, by distinct land features including the Bark River, the Canadian Pacific Railway, and the highways consisting of STH 16, STH 83, CTH E, CTH K, and CTH KE.

Public elementary schools, neighborhood parks, and local shopping facilities will serve the neighborhoods. Also four special-purpose planning districts that reflect the existing or proposed industrial or "business" parks, and the Village Center, which is a mixed-use commercial and residential development, will be discussed in greater detail in Chapter 7 - Economic Development, and in Chapter 9 - Land Use.

### Development on Parcels Containing Environmentally Significant Areas

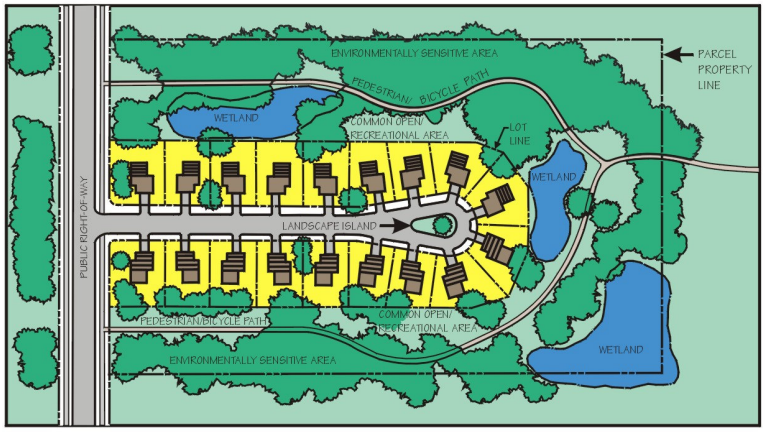
Wherever possible, housing units should be located entirely outside of environmental corridors, isolated natural resource areas, and other environmentally significant areas, as illustrated on the Village Land Use Plan map in Chapter 9. While calling for preservation of environmental corridor lands, the plan recognizes that in some cases it may be necessary to allow very low density residential development on the upland portion of such lands. It would be desirable for such development to utilize cluster, or conservation, development designs. Figure 6-1 shows four alternative design options for residential development within an environmentally sensitive area, while maintaining an overall density of no more than one dwelling unit per net five acres of land.

Figure 6-2 provides three design options for residential development in primary Environmental Corridors. Alternative A shows the site divided into eight lots of five acres in size or greater. Each dwelling unit is carefully located to avoid environmentally sensitive features. Alternative B shows the same site with the dwelling units clustered on eight contiguous lots about one acre in size, which allows most of the site to remain undisturbed while still providing each homeowner with a private residence and yard. This design configuration also retains the natural character of the site as viewed from the adjacent arterial street. Alternative C shows the site with eight housing units clustered into two buildings, each containing four condominium units. This option would be most appealing to those who prefer living in a relatively undeveloped area, but are unwilling or unable to care for a detached housing unit and yard. It should be noted that even such limited development will have some impact on the resources concerned. The Village Plan Commission should carefully take into account such impacts as well as the effect the development may have on the environmental corridor as a whole in their review of development proposals.

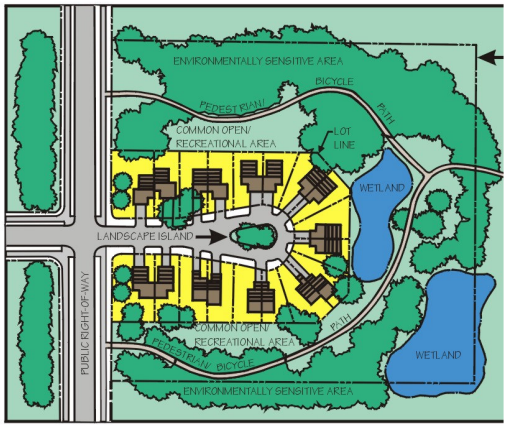
**Figure 6-1**

**ALTERNATIVE RESIDENTIAL DEVELOPMENT DESIGNS COMPATIBLE WITH ENVIRONMENTALLY SENSITIVE AREAS**

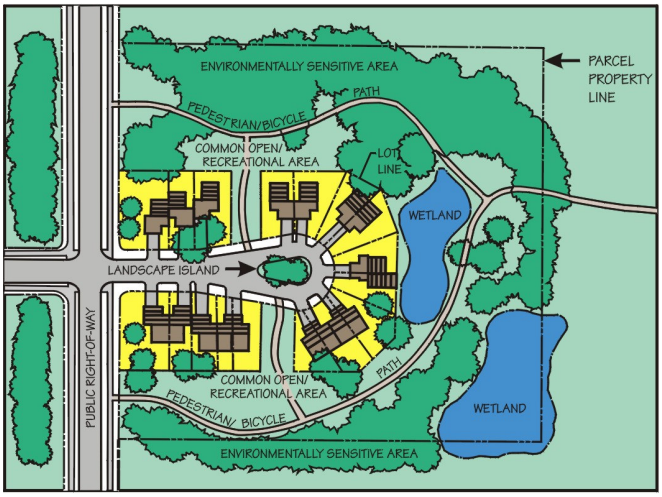
A. CLUSTERED SINGLE-FAMILY RESIDENTIAL DEVELOPMENT



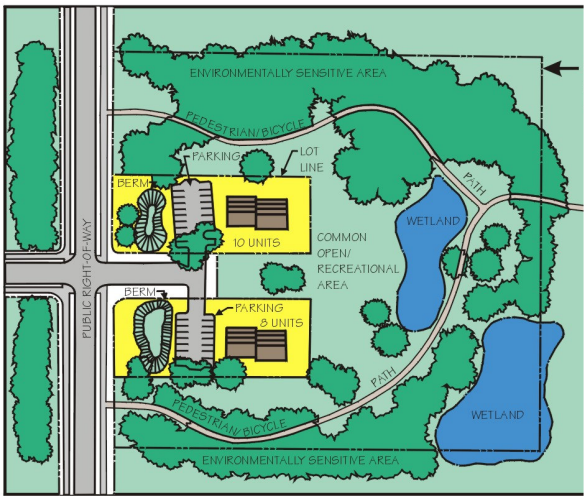

B. CLUSTERED TWO-FAMILY RESIDENTIAL DEVELOPI




C. CLUSTERED TOWNHOUSE RESIDENTIAL DEVELOPMENT



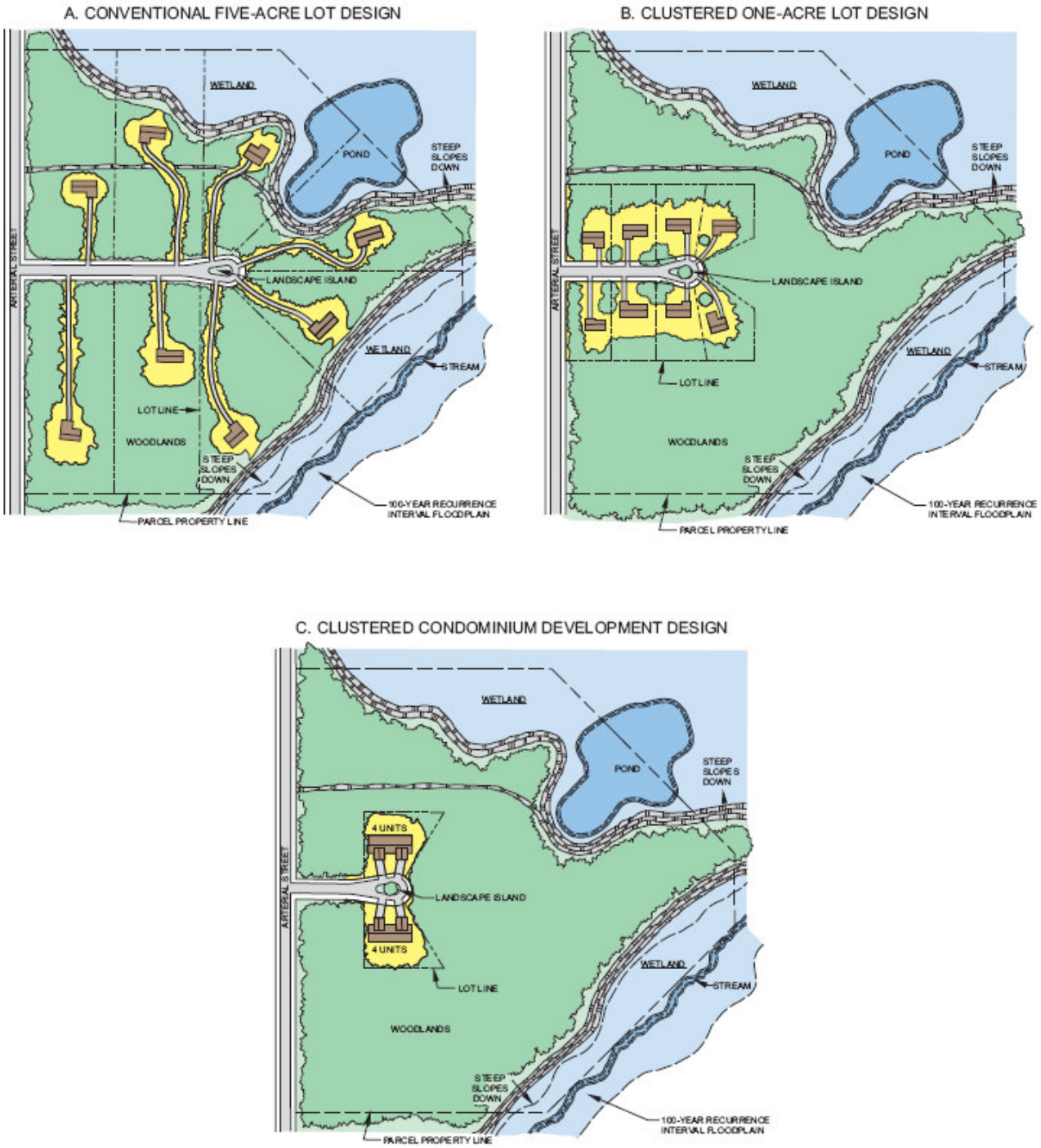

D. CLUSTERED MULTI-FAMILY RESIDENTIAL DEVELOPMENT




*Source: SEWRPC.*

**Figure 6-2**

**ALTERNATIVE RESIDENTIAL DEVELOPMENT DESIGNS COMPATIBLE WITH PRIMARY ENVIRONMENT CORRIDORS**




*Source: SEWRPC.*

## SUMMARY

If the Comprehensive Plan is to constitute a sound and realistic guide for making decisions concerning the physical development of the Village and environs, pertinent housing issues of the built environment must be given due consideration. This chapter has presented a description of the aspects of housing within the developed environment of the Village of Hartland. The most important findings are as follows:

- The planning process necessitates that the Village analyze the impact of its policies and regulations on the development of various types of housing.

- The characteristics of the existing housing stock in the Village have been inventoried and analyzed to determine the number and type of housing units that will best suit the needs of the Village's residents through 2035. Land needed to accommodate additional housing units is included in the Land Use Plan map in Chapter 9.

- The Village has done a housing supply inventory and included information on the total number of housing units, the vacancy rate, the value of owner-occupied housing units, the monthly cost of housing units by tenure, the number of bedrooms available, the structure type and year built, and the condition of existing housing stock.

- The Village has reviewed affordable housing based on income characteristics of the residents, and the number of existing households. A variety of housing types and costs need to be maintained, to account for the income levels of these households, which may vary based on the median annual household income of the community.

- The Village has done a housing demand inventory and included an affordable housing needs assessment, data on household income related to housing cost, housing needs for workers, earnings and household incomes of workers, household size and number of bedroom, age of housing stock, and a household projection for 2035.

- The Village of Hartland has addressed the need for adequate consumer housing choice that allow for a full range of housing structure types and sizes including single-family, two-family, and multi-family. It is anticipated that all units designated for two-family and multifamily units will be in the public sanitary sewer service area.

- An inventory of government sponsored housing and housing related programs was completed to understand and assess the potential role of government in helping the private sector to meet the housing needs in the Village of Hartland. The Village needs to utilize existing local, state, and federal programs to educate young adults and families in the Village, so that they may transition from renter to home owner occupied housing.

- Residential Design Consideration was provided, in keeping with the concepts of the Regional Planning Commission, that an urban area should be formed into a number of spatially organized, individually planned residential neighborhood units, rather than as a single, large, formless mass of buildings and activities.

- Residential development on parcels containing environmentally significant areas, were reviewed. Wherever possible, housing units are to be located entirely outside of environmental corridors, isolated natural resource areas, and other environmentally significant areas, unless previously designated for development in an established sanitary sewer area.

- Public infrastructure facilities including: public sanitary sewer, a public water supply, storm water management, paved streets with curb and gutter, sidewalks, and street lighting, were not discussed in the housing chapter, but were reviewed in Chapter 5 – Utilities and Community Facilities. This infrastructure is critical in determining the overall cost and feasibility of constructing housing. With these municipal services available, it is possible to allow smaller lot sizes.

- The Village allows some low-density, single-family residences on larger lots, in areas outside of the Village center. But the residential development goals of the Village of Hartland also support higher density multi-family, or single family development in the Village Center, and encourage a livable and walkable community. Based upon the current land values, and home values, it seems realistic that there could be new affordable housing within the Village, especially affiliated with the Village Center.

## HOUSING OBJECTIVES

The following list provides an overview of Planning Objectives for this Chapter.

### OBJECTIVE NO. 1 - HOUSING TYPES

To provide adequate location and choice of housing types, for varied age and income groups of differing household size, and for persons with special needs.

**Principle**

Adequate choice in the type, size, location, and cost of housing units will assure equal housing opportunity, and can also assist in reducing economic and racial imbalances, and equalize fiscal disparities within the Region. Proper maintenance, preservation, and, as necessary, rehabilitation of the Village's existing housing stock will help to continue to contribute to an adequate supply of sound housing.

***Standards***

1. Housing units in the Village of Hartland study area should include a full range of housing types, sizes, and price ranges, including detached single-family homes, two-family homes, multi-family townhouses, multi-family apartments and condominiums, and housing for persons with special needs.

2. The broad range of housing styles, types, and price ranges, should be provided to minimize geographic imbalances between job and residence locations. In so doing, the Village should examine both its range of housing stock and its range of jobs, with a view toward ensuring that the price range of the existing and planned housing stock, compares favorably with the income range of the workers in those jobs.

3. The supply of vacant and available housing units should be sufficient to maintain and facilitate ready housing consumer turnover. Vacancy rates 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 in a full range of housing types, sizes, and costs.

4. Residential densities in the Village of Hartland study area should generally be allocated as follows:

    a. Approximately 60 percent of the total housing units should consist of detached single-family dwelling units, or single-family duplex condominium units, at densities of 5.4 units or less per net residential acre, or on lots 8,000 square feet or larger in size.

    b. Approximately 10 percent of the total housing units should consist of two-family dwellings at densities of 8.7 units or less per net residential acre.

    c. Approximately 30 percent of the total housing units should consist of multi-family dwellings at densities of 17.4 units or less units per net residential acre.

## OBJECTIVE NO. 2 – HOUSING CONDITIONS

To provide an adequate stock of decent, safe, and sanitary housing to meet the Village's total housing requirement, including, the effective market demand and true housing need.

### Principle

Require an increase in housing units to accommodate an increase in the total number of households within the Village, as a result of new household formations, net in-migration of additional households, and the changing size and composition of existing households. New centers of employment, which accommodate industrial, retail, service, governmental, or other uses, may also prompt the need for additional employee housing.

### Standards

1. The supply of vacant lots and available housing units should be sufficient to maintain and facilitate ready housing consumer turnover. Rental and homeowner vacancy rates at the county level and, if possible, within local municipalities 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.

2. A sufficient supply of new housing should be made available within reasonable proximity to new employment centers. To meet this standard, additional housing at a rate sufficient to meet demand, should be provided within a six-mile one-way travel distance of any employment centers.

3. The supply of sound housing units should be provided through the working of the private housing sector to the maximum extent possible, with continued assistance, incentives, and cooperation by various Federal, State, and local governmental agencies rendered as necessary.

4. Proper maintenance, preservation, and, as necessary, early rehabilitation of deteriorating housing units among the Village's existing housing stock will continue to contribute to an adequate supply of sound housing.

    a. Basically sound housing units which have only minor defects[2] should be upgraded and maintained in proper condition to the maximum extent possible.

    b. Sound housing units which have major defects[3] should be repaired and rehabilitated, and measures should be taken to eliminate or minimize future deterioration.

    c. Housing units which have deteriorated to the point of becoming a health or safety hazard for their occupants and which are not economically feasible to rehabilitate should be removed and replaced by decent, safe, and sanitary housing units.

    d. Preservation of historically significant houses should be a priority, in order to maintain the character of the community, and must be done in accordance with the building code and the guidelines of the village.

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[2] *Minor defects are those defects which do not impair the livability of the housing unit nor accelerate the physical deterioration of the structure, e.g., peeling paint, loose gutters or downspouts, or cracked windows.*

[3] *Major defects are those defects which can impair the livability of the housing unit and may accelerate the physical deterioration of the structure, e.g., large areas of exposed unpainted or unprotected wood, cracks in walls, or missing roof shingles or siding materials.*

## HOUSING - IMPLEMENTATION RECOMMENDATIONS

The general housing issue identified in this chapter was the need for a variety of housing choices for the Village residents and people who work in the County, but cannot afford to live in the Village. Housing choices have been identified as extremely important as the population ages, new jobs are created.

This general housing issue is supported by the housing inventory data collected in this Chapter, demographic data collected in Chapter 2- Trends, Issues, and Opportunities, Chapter 3 - Planning Standards, and the income and employment data collected in Chapter 7 - Economic Development. Further analysis of this data refines the general housing issue into the following more specific issues and recommendations.

The Village should consider developing a policy that establishes a desirable percentage or distribution of single-family, two-family, and multi-family units. The Village should try to maintain approximately 15% of its housing stock at the affordable range, and this should be re-evaluated in 5 years after the 2010 census data is available.

### Housing Supply

1. The Village has identified 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 Land Use Plan map, based on the population trend information presented in Chapter 2 of this Plan.

2. The Village Comprehensive Plan should address the need for adequate housing choices, which allow for a full range of housing structure types, and sizes, and will include single-family, two-family, and multi-family.

3. The Village will continue to promote construction design concepts such as Universal Design[4] and Visitability. Visitability is a movement to change home construction practices, so that all new homes offer specific features that make the home easier for people with mobility impairment to live in. It includes at least one zero-step entrance that is approached by an accessible route, on a firm surface no steeper than a 1:12 grade from a driveway or public sidewalk.

4. It is recommended that the Village re-evaluate the need for low to moderate cost housing every 5 years, based upon updated income, housing values, information on the disabled and the aging population. They can then determine whether it is necessary to revisit the need for a broader range of housing for its citizens.

5. Using the 2010 census data, an evaluation should be conducted to see if the goals of the housing element are being achieved, to see whether affordable housing projects have been proposed, and to see whether the community has lost any housing stock and if so, what type?

### Housing Mix

1. The Village in seeking 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. This will provide opportunities to minimize geographic imbalances between job and residence locations.

2. The Village should establish policies concerning housing mix in order to provide a full range of housing choices. Comparing housing types and housing affordability, to the existing and projected jobs and wages, will be beneficial in ~~to~~ establishing effective housing mix policies.

3. The Village should analyze the population trend information presented in Chapter 2, and the employment projection information presented in Chapter 7, to ensure there is a range of housing stock that meets the needs of an aging population. This analysis should be repeated periodically to determine the effectiveness of the housing mix policy.

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[4] *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. By 2015, and at least every 5 years thereafter, the Village should analyze existing housing stock to establish baseline conditions for existing affordable housing. As part of this planning project, the Village should work with the County to develop a sample methodology to analyze the value of existing housing stock.

**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 7 - Economic Development, discusses the use of Tax Incremental Financing. The Village should consider using Tax Incremental Financing for the redevelopment of appropriate properties to higher density residential uses to meet affordable housing needs.

3. The land values of vacant parcels in the Village should make it practical to construct affordable housing, especially in the 'Village Center". However, the creation of incentives for the development of affordable housing unit may need to be considered. Options to consider include density bonuses, and waiver of fees.

4. The Village should work with other municipalities and the County to study the feasibility of an affordable housing trust fund, to assist in meeting the projected employment housing needs.

5. Mixed income housing developments should be encouraged to avoid concentrating affordable units in a limited number of areas.

6. The adoption and use of "flexible zoning district" regulations such as Traditional Neighborhood Development, Transit-Oriented Development, and Planned Unit Development regulations should be encouraged.

7. The development of rent-to-own programs through public-private partnerships and entrepreneurship should be considered to give low-to moderate-income families a chance at homeownership.

8. Consider the potential to integrate other types of specialty housing, where applicable, such as cooperative housing, co-housing [5], or campus-related housing for seniors, 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"[6] (sometimes called "flex units"), where suitable, to help provide affordable housing as well as affordable office or work space for entrepreneurs.

10. Improve the viability of alternative transit options, and providing opportunities for persons to live near their jobs as discussed in Chapter 8 –Transportation.

**Household Size**

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[5] *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.*

[6] *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.*

1. The average household size in the Village in 1960 was 3.75 persons per household. The projected 2035 household size is 2.57. 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 in the village 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 Village to transition from renter to home ownership. According the 2000 census, 40.00 percent of housing units in the Village are renter occupied and 55.61 percent are owner occupied.

**Housing Vacancy**

1. The supply of vacant and available housing units should be sufficient to maintain and facilitate ready housing consumer turnover. Ideally, rental and homeowner vacancy rates at the Village 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.

**Housing Condition**

**1.** The Village, as part of their housing strategy, has considered the need to maintain or rehabilitate the existing housing stock, as many of these structures are considered affordable housing. A review of this goal should be conducted every 5 years.

**Housing Design**

1. Conservation design developments should be considered for attached and detached single family developments throughout the Village in order to conserve land and open space. The desire to protect the environmental quality of the Village, in light of availability of municipal services, makes practical sense.

2. The Village should review the established policy for single-family detached dwellings and single-family duplex condominium units at a density of 5.4 units per acre on lots 8,000 s.f. or larger in size, to see if smaller lots sizes are desirable.

3. The Village should review the established policy on two-family housing units, at a density of 8.7 units per acre on lots 10,000 s.f. or larger in size, and multi-family housing at a density of 17.4 units per acre or 3,000 s.f. per unit, to see if higher densities are desirable.

4. The Village will continue to preserve open space and environmentally sensitive areas by reducing the overall amount of land needed for housing.

5. The Village will use existing infrastructure more efficiently with more compact development, thus reducing service costs and saving tax dollars.

6. The Village will research, study, promote, and educate the use of energy efficient homes and green housing development design concepts.

**Land Use Regulation**

1. The Village's existing zoning regulations may not do enough to encourage the densities and lot sizes necessary in order to provide a full range of housing to its residents. Therefore, they should be examined 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 single-family, two-family, and multi-family, and include development densities, minimum lot area requirements, minimum building setbacks, and minimum dwelling unit floor area requirements.

2. Changing the existing zoning and subdivision ordinance standards to further encourage reducing setbacks, narrower streets, density bonuses, zero lot line, and/or mixed use development, appears to be something the Village residents are interested in. Public officials could gain support for such changes, given their vision of a more livable and walk-able Village center.