



Ozaukee County's Comprehensive Plan



OZAUKEE COUNTY COMPREHENSIVE PLAN

COMPREHENSIVE PLANNING BOARD MEETING

TUESDAY

JANUARY 16, 2007

CHAPTER IX

HOUSING ELEMENT



INVENTORY



Existing Housing Stock

- Total housing units by tenure (2000)
 - Owner occupied – 23,774 (73.4%)
 - Renter occupied – 7,439 (22.9%)
- Housing vacancies – 3.7 percent overall vacancy rate (2000)
 - 0.8 percent owner-occupied vacancy rate
 - 6 percent renter-occupied vacancy rate
- Value of owner-occupied housing units (2000)
 - Ozaukee County – \$177,300
 - Region - \$124,441
- Monthly costs for owner-occupied units (2000)
 - With a mortgage
 - Ozaukee County - \$1,420
 - Region – \$1,123
 - Without a mortgage
 - Ozaukee County - \$446
 - Region - \$388



INVENTORY



**Table IX-5
AVERAGE SELLING PRICE OF EXISTING HOUSING IN
OZAUKEE COUNTY AND THE SOUTHEASTERN WISCONSIN REGION: 2000 - 2005**

Year	Ozaukee County		Southeastern Wisconsin Region	
	Average Selling Price (dollars)	Number of Sales Reported	Average Selling Price (dollars)	Number of Sales Reported
2000	234,048	1,098	150,688	22,015
2001	238,522	1,138	159,830	23,214
2002	270,483	1,226	171,154	25,057
2003	266,119	1,227	182,917	26,172
2004	296,380	1,329	199,824	27,924
2005	292,968	1,396	217,631	29,254

Source: Milwaukee Association of Realtors, Multiple Listing Service, and SEWRPC.



INVENTORY



Existing Housing Stock

- Monthly gross rent (2000)
 - Ozaukee County - \$642
 - Region - \$596
- Number of housing units by number of bedrooms (2000)
 - 53 percent of owner-occupied units were three bedroom units and 28 percent were four bedroom units
 - 52 percent of renter-occupied units were two bedroom units and 24 percent were one bedroom units
- Number of housing units by structure type (2005)
 - Single family – 68 percent
 - Two-family – 7 percent
 - Multi-family – 25 percent
- Single family homes have decreased from 82 percent of the housing stock in 1970 to 68 percent in 2005



INVENTORY



Existing Housing Stock

- Year built for housing units (2000)
 - Median year built in the County was 1972
- Housing condition
 - Communities have been asked to obtain condition information from their assessor and provide it to SEWRPC
 - Based on the responses from 10 of the 14 local governments, 7 units are rated unsound and 54 units are rated poor or very poor



INVENTORY



Affordable Housing Needs Assessment

- HUD defines affordable housing as spending no more than 30 percent of monthly income on housing expenditures (rent plus utilities or mortgage/taxes/insurance plus utilities)
- About 20 percent of households in the County spent over 30 percent in 2000
- Over 4,000 households in the County were extremely low income or very low income households in 2000
 - 65 percent of extremely low income households spent over 30 percent
 - 69 percent of very low income households spent over 30 percent



INVENTORY



Affordable Housing Needs Assessment

- Household income (2000)
 - County median household income - \$62,745
 - Extremely low – less than 30 percent of County median household income (\$18,824)
 - Very low – 30.1 to 50 percent of median income (\$18,825 - \$31,373)
 - Low – 50.1 to 80 percent of median income (\$31,374 - \$50,196)
 - Moderate – 80.1 to 95 percent median income (\$50,197 - \$59,608)



INVENTORY



HUD ESTIMATED MEDIAN FAMILY INCOME BY FAMILY SIZE FOR THE MILWAUKEE-WAUKESHA-WEST ALLIS METROPOLITAN STATISTICAL AREA (MSA): 2006

Family Size	Median Income	80 Percent of Median Income
One Person	\$47,063	\$37,650
Two Person	\$53,750	\$43,000
Three Person	\$60,500	\$48,400
Four Person	\$67,188	\$53,750
Five Person	\$72,562	\$58,050
Six Person	\$77,938	\$62,350
Seven Person	\$83,313	\$66,650
Eight Person	\$88,686	\$70,950



INVENTORY



Affordable Housing Needs Assessment

- The current fair market rent in the County for a one bedroom apartment is \$591 (2006)
 - A worker earning minimum wage has to work 80 hours a week
- The current fair market rent for a two bedroom apartment is \$706 (2006)
 - A worker earning minimum wage has to work 95 hours a week
- The current housing wage in Ozaukee County is \$13.58 (2006) (wage needed to afford a two bedroom apartment)
- The minimum annual income needed to afford a \$200,000 house is \$74,314, or \$6,193 a month (2006)
 - Equivalent to 251 hours a week at minimum wage
- The average weekly wage for jobs located in Ozaukee County is \$719 (17.98 per hour, assuming a 40 hour work week)



INVENTORY



Affordable Housing Needs Assessment

- Households experiencing housing problems (2000)
 - Problems can include any combination of – high cost burden, lack of complete plumbing or kitchen facilities, or more than 1.01 occupants per room (overcrowding)
 - Categorized by household type and income level
 - Elderly family, small family, large family, elderly non-family, other non-family
 - Extremely low income, very low income, low income, moderate income, other
 - About 22 percent of households (6,717) in Ozaukee County experienced a housing problem in 2000
- Households experiencing a high housing cost burden (2000)
 - About 19 percent of owner-occupied households (4,570) and 24 percent of renter-occupied households (1,730) experienced a high cost burden



INVENTORY



Affordable Housing Needs Assessment

- Median percentage of monthly income spent on housing costs (2000)
 - Owner-occupied with mortgage – about 21 percent
 - Owner-occupied without mortgage – about 11 percent
 - Renter-occupied – about 22 percent
- Overcrowding (2000)
 - 309 households or about 1 percent of households
- Housing units lacking complete plumbing or kitchen facilities (2000)
 - 144 households or less than 0.5 percent of households



INVENTORY



Additional Housing Demand Factors

- Projected number of housing units – 2035
 - Projected population - # of residents expected to live in group quarters / by projected household size * desired vacancy rate = projected demand
 - Projected demand – number of existing units = projected additional housing units needed by 2035
- Projected household income – 2035
 - 1,964 households, or about 5 percent, extremely low income
 - 2,567 households, or about 6 percent, very low income
 - 5,726 households, or about 14 percent, low income
 - 3,213 households, or about 8 percent, moderate income



INVENTORY



Additional Housing Demand Factors

- Age distribution
 - Aging of the County population between 2000 and 2035
 - The number of persons age 65 and older are projected to increase from 10,357 in 2000 to 24,877 in 2035
- Household size
 - Average household size – 2.61 (2000)
 - Average household size – 2.45 (2035)



INVENTORY



Housing Programs Available in Ozaukee County

- HOME Consortium
 - Down payment assistance
 - Home repairs
- WHEDA (Wisconsin Housing and Economic Development Agency)
 - Down payment assistance
 - Low income rental construction incentives (tax credits)
 - Home repairs
- HUD
 - Wisconsin Community Block Grant Program
 - County and communities can apply for CDBG funds through Wisconsin Department of Commerce
 - Section 8 rental voucher
 - Administered by WHEDA, contracted through Horizon Management Group, Inc.
 - Up to 100 households eligible to receive voucher in County
 - The waiting list for vouchers is full and closed



INVENTORY



Housing Programs Available in Ozaukee County

- USDA rural development programs
 - Northern portion of Ozaukee County eligible
 - Variety of programs to develop single-family and multi-family affordable housing
- Ozaukee County Home Owner Rehabilitation Program
 - Grants for lead paint abatement and other repairs
- Habitat for Humanity – Lakeshore, Ozaukee County Chapter



INVENTORY



Community Policies and Regulations Affecting the Provision of Housing

- Zoning regulations affecting the provision of lower-cost housing
 - Housing unit type
 - Minimum lot size requirements
 - Minimum floor area requirements



INVENTORY



Community	Single-Family Zoning Districts		Multi-Family Zoning Districts
	Smallest Minimum Lot Size (square feet)	Minimum Home Size (square feet)	Minimum Apartment Size (square feet)
Cities			
Mequon	21,780	1,400	1,000
Port Washington	8,400	1,000	350
Villages			
Belgium	12,500	1,100	550
Fredonia	8,000	1,080	800
Grafton	7,000	1,250	1,150
Newburg	8,700	1,100	600
Saukville	10,000	1,200	500
Thiensville	6,800	1,000	525
Towns			
Belgium	65,340	1,200	Not applicable
Cedarburg	40,000	1,500	Not applicable
Fredonia	11,500b	1,350	Not applicable
Grafton	43,560	1,500	Not applicable
Port Washington	43,560	2,000	Not applicable
Saukville	40,000c	1,500	Not applicable



INVENTORY



Community Policies and Regulations Affecting the Provision of Housing

- Flexible zoning regulations (examples found in local government zoning ordinances)
 - Planned unit developments (PUD) - several
 - Traditional neighborhood developments – Village of Fredonia
 - Transfer of development rights – City of Mequon
 - Central City Mixed District – City of Port Washington
 - Conservation subdivisions – several
- Several communities have adopted policies specifying a desirable mix of housing types



HOUSING ISSUES



General Housing Issue (Issues and Opportunities Element - Chapter VI)

- There is a need for a variety of housing choices for County residents and people who work in the County, but cannot afford to live in the County. Housing choices have been identified as important as the population ages and as a way to provide an adequate work force for future economic development in the County
- Supporting housing issues (Housing Element - Chapter IX)
 - Housing supply
 - Housing cost / workforce housing
 - Aging population
 - Household size
 - Housing preference
 - Housing distribution
 - Fair housing



HOUSING GOALS, OBJECTIVES, POLICIES, AND PROGRAMS



Housing Element Recommendations

- Comprehensive planning law requires the housing element to include policies and programs to provide a range of housing choices to meet the needs of persons of all income levels, age groups, and persons with special needs
- An adequate amount of housing for households earning the median income or above is provided by the private market
- Recommendations focus on providing housing for households earning less than the median income, including workforce housing, and housing for an aging population, including “empty nester” housing
- While there are housing goals, objectives, policies, and programs in the County level housing element, individual communities will largely determine housing policy through local comprehensive plans and local authority over zoning and land division ordinances and building codes



HOUSING GOALS, OBJECTIVES, POLICIES, AND PROGRAMS



Housing Goals, Objectives, Policies, Programs, and Local Government Recommendations

- Each housing issue is addressed through County level goals, objectives, policies, and programs.
- In addition, each housing issue includes a local government recommendation
 - Local government recommendations include general policies that may provide affordable housing; however, local governments are not required to incorporate them into local government comprehensive plans



HOUSING GOALS, OBJECTIVES, POLICIES, AND PROGRAMS



Housing Issue Goals and Objectives

- General Housing Issue
 - Goal: Promote a range of affordable housing choices for all income levels and age groups in the County
 - Objective: Promote housing choices for Ozaukee County's aging population
 - Objective: Promote affordable housing choices for Ozaukee County's disabled population
 - Objective: Promote affordable housing choices for young families in Ozaukee County
 - Objective: Promote affordable housing choices for people who work in Ozaukee County



HOUSING GOALS, OBJECTIVES, POLICIES, AND PROGRAMS



- Housing Supply Issue
 - Goal: Promote the addition of an adequate number of housing units to the current housing stock to meet housing demand through 2035
 - Goal: Promote adequate housing choice for consumers through 2035
 - Objective: Promote the addition of ____ housing units to the County's current housing stock by 2035
 - Objective: Promote a countywide owner-occupied housing unit vacancy rate between 1.5 and 2 percent by 2035
 - Objective: Promote a countywide renter-occupied housing unit vacancy rate between 5 and 6 percent by 2035



HOUSING GOALS, OBJECTIVES, POLICIES, AND PROGRAMS



- Housing Cost Issue
 - Goal: Promote a range of affordable housing choices for all income levels in the County
 - Objective: Reduce the percentage of households in the County with a high housing cost burden
 - Objective: Promote affordable housing choices for young families in Ozaukee County
 - Objective: Promote affordable housing choices for people who work in Ozaukee County
 - Objective: About 33 percent of the housing units added to the countywide housing stock by 2035 should be affordable to extremely low income, very low income, low income, and moderate income households



HOUSING GOALS, OBJECTIVES, POLICIES, AND PROGRAMS



- Aging Population Issue
 - Goal: Promote a range of housing choices for Ozaukee County's aging population
 - Objective: Maintain and enhance the number and variety of senior oriented units
 - Objective: Increase awareness of the housing needs and preferences of Ozaukee County residents age 65 and older
- Household Size Issue
 - Goal: Promote a range of housing choices for households of all sizes in Ozaukee County
 - Objectives: Promote a varying number of housing unit sizes to meet the needs of Ozaukee County residents
- Housing Preference Issue
 - Goal: Promote a range of housing choices that meet the housing preferences of Ozaukee County residents
 - Objective: Promote a variety of housing unit sizes
 - Objective: Promote a variety of residential lot sizes
 - Objective: Promote a variety of housing structure types including single-family, two-family, and multi-family



HOUSING GOALS, OBJECTIVES, POLICIES, AND PROGRAMS



- Housing Distribution Issue
 - Goal: Promote the distribution of a variety of housing structure types and sizes including single-family, two-family, and multi-family homes across Ozaukee County for all income and age groups
 - Objective: Promote an adequate number of single-family, two-family, and multi-family housing units in each sewer service area in the County *in relation to new jobs*
 - Objective: Promote an adequate number of affordable housing choices within local governments based on local high housing cost burden data as set forth in Appendix R
- Fair Housing Issue
 - Goal: Promote fair housing practices in Ozaukee County
 - Objective: Discourage housing discrimination based on protected classes and unlawful acts as defined in Federal and State laws.