

## **HOUSING**

Section 66.1001 (2)(b) of the Wisconsin Statutes requires the Housing Element to assess the age, structural condition, value, and occupancy characteristics of existing housing stock in the County and participating local governments. In addition, specific policies and programs must be identified that:

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

Furthermore, Section 16.965 of the Wisconsin Statutes sets forth goals related to the Housing Element that must be addressed as part of the planning process. They are:

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

The intent of this chapter is to address these issues and the requirements set forth by the Wisconsin Statutes.

### **HOUSING OCCUPANCY AND TENURE CHARACTERISTICS (Table 1)**

In 2000, the Town of Grafton had 1,601 housing units. Of those housing units, 97.6% were occupied units and 2.4% were vacant units. Furthermore, 80.5% were owner-occupied and 17.1% were renter-occupied. The average household size in the Town was 2.63 persons per household base on 2000 U.S. Census and SEWRPC data.

In comparison, Ozaukee County had 32,034 housing units in 2000. Of those housing units, 96.3% were occupied units and 3.7% were vacant units. Furthermore, 73.5% were owner-occupied and 22.8% were renter-occupied. The average household size in Ozaukee County was 2.61 persons per household base on 2000 U.S. Census and SEWRPC data.

The percentage of owner-occupied housing units in the Town (97.6%) was slightly higher than surrounding communities (Village of Grafton, City of Mequon, Town and Village of Saukville, Town of Cedarburg, and City of Port Washington). In addition, the Town of Grafton's average household size (2.63) was average compared to the surrounding communities.

### **HOUSING COMPOSITION (Table 2)**

Of the total housing units in the Town, 80.1% of the structures are single-family, 2.6% are two-family, 13.7% are multi-family, and 3.6% are mobile home or other.

69.1% of the housing structures in the County are single-family, 5.9% are two-family, 24.6% are multi-family, and 0.3% are mobile home or other.

The average housing composition for surrounding communities is as follows: 73.4% are single-family, 5.8% are two-family, and 20.6% are multi-family.

### **HOUSING AGE (Table 3)**

In the Town of Grafton, 11.8% of the housing stock was built before 1939. 55.9% of the housing stock was built between 1940 to 1979, and 32.3% was built after 1979.

In comparison, 13.6% of Ozaukee County's housing stock was built before 1939. 53.3% of the housing stock was built between 1940 to 1979, and 33.1% was built after 1979.

For the surrounding communities (Village of Grafton, City of Mequon, Town and Village of Saukville, Town of Cedarburg, and City of Port Washington), 14.6% of the housing stock was built before 1939. 52.8% of the housing stock was built between 1940 to 1979, and 32.6% was built after 1979.

### **HOUSING VALUE (Table 4 and Table 5)**

The median value of an owner-occupied household in the Town of Grafton in 1990 was \$110,100. In 2000, the median value of an owner-occupied household was \$195,600. This is a 77.7% change in median value from 1990 to 2000.

Ozaukee County's median value of an owner-occupied household in 1990 was \$100,200. In 2000, the median value of an owner-occupied household was \$176,600. This is a 76.2% change in median value from 1990 to 2000.

In comparison to the surrounding communities, the Town's median value of an owner-occupied household in 1990 and 2000 was higher except for the Town of Cedarburg and City of Mequon.

In the Town of Grafton 79.4% of the households are valued between \$100,000 to \$299,999. In comparison 78.3% of the households in the County are valued between \$100,000 to \$299,999.

TABLE 1: Occupancy and Tenure.

Occupancy and Tenure	Ozaukee County		Town of Grafton		Village of Grafton		City of Mequon		Village of Saukville		City of Port Washington		Town of Cedarburg		Town of Saukville	
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total
Total Housing Units (2000)	32,034		<b>1,601</b>		4,211		8,167		1,644		4,225		1,944		646	
Occupied Units (Total)	30,857	96.3%	<b>1,563</b>	<b>97.6%</b>	4,075	96.8%	7,862	96.3%	1,585	96.4%	4,050	95.9%	1,894	97.4%	628	97.2%
Vacant Units (Total)	1,177	3.7%	<b>38</b>	<b>2.4%</b>	136	3.2%	305	3.7%	59	3.6%	175	4.1%	50	2.6%	18	2.8%
Owner-Occupied (Occupied Units)	23,546	73.5%	<b>1,289</b>	<b>80.5%</b>	2,870	68.2%	7,172	87.8%	950	57.8%	2,554	60.4%	1,816	93.4%	551	85.3%
Renter-Occupied (Occupied Units)	7,311	22.8%	<b>274</b>	<b>17.1%</b>	1,205	28.6%	690	8.4%	635	38.6%	1,496	35.4%	78	4.0%	77	11.9%
Average Household Size	2.61		<b>2.63</b>		2.54		2.75		2.56		2.48		2.96		2.66	

Source: U.S. Census Bureau

TABLE 2: Units in Structure.

Units in Structure	Ozaukee County		Town of Grafton		Village of Grafton		City of Mequon		Village of Saukville		City of Port Washington		Town of Cedarburg		Town of Saukville	
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total
Total Housing Units (2000)	32,034		<b>1,601</b>		4,211		8,167		1,644		4,225		1,944		646	
Single-Family	22,141	69.1%	<b>1,283</b>	<b>80.1%</b>	2,466	58.6%	6,475	79.3%	875	53.2%	2,447	57.9%	1,878	96.6%	613	94.9%
Two-Family	1,889	5.9%	<b>41</b>	<b>2.6%</b>	284	6.7%	157	1.9%	135	8.2%	568	13.4%	42	2.2%	16	2.5%
Multi-Family	7,893	24.6%	<b>220</b>	<b>13.7%</b>	1,461	34.7%	1,535	18.8%	634	38.6%	1,193	28.2%	24	1.2%	17	2.6%
Mobile Home / Other	111	0.3%	<b>57</b>	<b>3.6%</b>	0	0.0%	0	0.0%	1	0.1%	17	0.4%	0	0.0%	0	0.0%

Source: U.S. Census Bureau &amp; SEWRPC

TABLE 3: Year Structure Built.

Year Structure Built	Ozaukee County		Town of Grafton		Village of Grafton		City of Mequon		Village of Saukville		City of Port Washington		Town of Cedarburg		Town of Saukville	
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total
Total Housing Units (2000)	32,034		<b>1,601</b>		4,211		8,167		1,644		4,225		1,944		646	
1995 to March 2000	3,235	10.1%	<b>186</b>	<b>11.6%</b>	606	14.4%	686	8.4%	242	14.7%	237	5.6%	241	12.4%	75	11.6%
1990 to 1994	3,300	10.3%	<b>167</b>	<b>10.4%</b>	257	6.1%	1,209	14.8%	140	8.5%	439	10.4%	175	9.0%	81	12.5%
1980 to 1989	4,068	12.7%	<b>165</b>	<b>10.3%</b>	484	11.5%	1,454	17.8%	182	11.1%	515	12.2%	158	8.1%	37	5.7%
1970 to 1979	6,791	21.2%	<b>349</b>	<b>21.8%</b>	1,107	26.3%	1,780	21.8%	515	31.3%	431	10.2%	606	31.2%	133	20.6%
1960 to 1969	4,517	14.1%	<b>298</b>	<b>18.6%</b>	716	17.0%	907	11.1%	207	12.6%	748	17.7%	312	16.0%	66	10.2%
1940 to 1959	5,830	18.2%	<b>248</b>	<b>15.5%</b>	703	16.7%	1,527	18.7%	225	13.7%	837	19.8%	187	9.6%	83	12.8%
Before 1940	4,357	13.6%	<b>189</b>	<b>11.8%</b>	337	8.0%	604	7.4%	133	8.1%	1,018	24.1%	265	13.6%	171	26.5%

Source: U.S. Census Bureau &amp; SEWRPC

TABLE4: Value.

Value	Ozaukee County		Town of Grafton		Village of Grafton		City of Mequon		Village of Saukville		City of Port Washington		Town of Cedarburg		Town of Saukville	
	Total	Percentage	Total	Percentage	Total	Percentage	Total	Percentage	Total	Percentage	Total	% of Total	Total	% of Total	Total	% of Total
Owner Occupied Units (2000)	23,546		<b>1,289</b>		2,870		7,172		950		2,554		1,816		551	
Less Than \$50,000	71	0.3%	<b>0</b>	<b>0.0%</b>	20	0.7%	22	0.3%	0	0.0%	20	0.8%	9	0.5%	0	0.0%
\$50,000 to \$99,999	1,060	4.5%	<b>46</b>	<b>3.6%</b>	72	2.5%	158	2.2%	130	13.7%	230	9.0%	31	1.7%	41	7.4%
\$100,000 to \$149,999	6,828	29.0%	<b>236</b>	<b>18.3%</b>	1,521	53.0%	667	9.3%	543	57.2%	1,430	56.0%	218	12.0%	123	22.4%
\$150,000 to \$199,999	6,405	27.2%	<b>376</b>	<b>29.2%</b>	784	27.3%	1,477	20.6%	207	21.8%	656	25.7%	563	31.0%	166	30.2%
\$200,000 to \$299,999	5,204	22.1%	<b>411</b>	<b>31.9%</b>	356	12.4%	2,173	30.3%	69	7.3%	153	6.0%	694	38.2%	176	32.0%
\$300,000 to \$499,999	2,990	12.7%	<b>161</b>	<b>12.5%</b>	103	3.6%	1,872	26.1%	0	0.0%	56	2.2%	265	14.6%	44	8.0%
\$500,000 +	989	4.2%	<b>58</b>	<b>4.5%</b>	14	0.5%	803	11.2%	0	0.0%	8	0.3%	36	2.0%	0	0.0%
Median Value (2000)	176,600		<b>195,600</b>		144,700		246,600		135,000		136,100		215,200		191,500	

Source: U.S. Census Bureau

TABLE 5: Change in Value, Rent and Income.

Change in Value, Rent and Income	Ozaukee County		Town of Grafton		Village of Grafton		City of Mequon		Village of Saukville		City of Port Washington		Town of Cedarburg		Town of Saukville	
	Median	% Change	Median	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change
Total Household Units (1990)	26,482		<b>1,346</b>		3,457		6,473		1,273		3,562		1,654		607	
Housing Value (1990)	\$100,200		<b>\$110,100</b>		\$88,600		\$144,400		\$71,300		\$78,100		\$119,500		\$88,800	
Gross Rent (1990)	\$495		<b>\$477</b>		\$516		\$542		\$434		\$449		\$444		\$444	
Household Income (1989)	\$42,695		<b>\$45,963</b>		\$40,596		\$60,900		\$34,461		\$36,515		\$52,245		\$40,758	
Total Household Units (2000)	32,034		<b>1,601</b>		4,211		8,167		1,644		4,225		1,944		646	
Housing Value (2000)	\$176,600	76.2%	<b>\$195,600</b>	<b>77.7%</b>	\$144,700	63.3%	\$246,600	70.8%	\$135,000	89.3%	\$136,100	74.3%	\$215,200	80.1%	\$191,500	115.7%
Gross Rent (2000)	\$642	29.7%	<b>\$734</b>	<b>53.9%</b>	\$625	21.1%	\$931	71.8%	\$589	35.7%	\$624	39.0%	\$583	31.3%	\$608	36.9%
Household Income (1999)	\$62,745	47.0%	<b>\$64,707</b>	<b>40.8%</b>	\$53,918	32.8%	\$90,733	49.0%	\$53,159	54.3%	\$53,827	47.4%	\$75,909	45.3%	\$60,435	48.3%

Source: U.S. Census Bureau

TABLE 6: Mortgage Status as a Percentage of Household Income.

Mortgage Status as a Percentage of Household Income	Ozaukee County		Town of Grafton		Village of Grafton		City of Mequon		Village of Saukville		City of Port Washington		Town of Cedarburg		Town of Saukville	
	Median	% Change	Median	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change
Total Household Units (1990)	26,482		<b>1,346</b>		3,457		6,473		1,273		3,562		1,654		607	
Total Household Units (2000)	32,034	21.0%	<b>1,601</b>	<b>18.9%</b>	4,211	21.8%	8,167	26.2%	1,644	29.1%	4,225	18.6%	1,944	17.5%	646	6.4%
Household Units w/ Mortgage (1990)	11,843		<b>638</b>		1,547		3,778		519		1,283		943		211	
<30% of Income on Mortgage (1990)	9,631		<b>538</b>		1,264		2,989		418		1,065		758		170	
>30% of Income on Mortgage (1990)	2,212		<b>100</b>		283		789		101		218		185		41	
Household Units w/ Mortgage (2000)	14,987	26.5%	<b>794</b>	<b>24.5%</b>	1,928	24.6%	4,703	24.5%	681	31.2%	1,580	23.1%	1,235	31.0%	246	16.6%
<30% of Income on Mortgage (2000)	11,435	18.7%	<b>542</b>	<b>0.7%</b>	1,484	17.4%	3,668	22.7%	526	25.8%	1,213	13.9%	919	21.2%	199	17.1%
>30% of Income on Mortgage (2000)	3,552	60.6%	<b>252</b>	<b>152.0%</b>	444	56.9%	1,035	31.2%	155	53.5%	367	68.3%	316	70.8%	47	14.6%
Household Units w/o Mortgage (1990)	4,751		<b>217</b>		533		1,272		129		671		365		81	
<30% of Income on Mortgage (1990)	4,187		<b>199</b>		454		1,144		111		607		352		69	
>30% of Income on Mortgage (1990)	564		<b>18</b>		79		128		18		64		13		11	
Household Units w/o Mortgage (2000)	5,636	18.6%	<b>294</b>	<b>35.5%</b>	620	16.3%	1,814	42.6%	157	21.7%	688	2.5%	372	1.9%	137	69.1%
<30% of Income on Mortgage (2000)	5,024	20.0%	<b>235</b>	<b>18.1%</b>	533	17.4%	1,637	43.1%	139	25.2%	607	0.0%	339	-3.7%	123	78.3%
>30% of Income on Mortgage (2000)	612	8.5%	<b>59</b>	<b>227.8%</b>	87	10.1%	177	38.3%	18	0.0%	81	26.6%	33	153.8%	14	27.3%

Source: U.S. Census Bureau

TABLE 7: Demand.

Housing Demand	Projection	Change	Units*
2005	4,143	-	-
2010	4,288	145	55.6
2015	4,425	137	52.0
2020	4,576	151	57.0
2025	4,718	142	54.0
2030	4,831	113	43.0
2035	4,894	63	24.0
Total		751	285.6

\*NOTE: 2.61 Persons/Household

Source: U.S. Census Bureau &amp; SEWRPC

## **HOUSING CHANGE IN VALUE, RENT and INCOME (Table 5)**

The value of housing and rent have increased substantially between 1990 and 2000, while income has increased at a slower rate in the Town.

The value of an owner-occupied household has increased by 77.7% in this time period, rent has increased by 53.9%, while income has increased by only 40.8%. The disparities are similar to those identified for Ozaukee County and surrounding communities.

In general, the cost of housing in the Town and the County is increasing faster than income, making it more difficult for first-time home buyers and young families to purchase a house.

## **HOUSING AFFORDABILITY (Table 6)**

The U.S. Department of Housing and Urban Development defines housing affordability as households “paying no more than 30 percent of their income for housing”. Households that pay more than 30 percent of their monthly income for housing are considered to have a high cost burden.

The percentage of households (owner-occupied with a mortgage) in the Town of Grafton that spent greater than 30% of their income on housing in 1990 was 15.6%. This number increased to 31.7% in 2000. This results in a percent change of 152.0% from 1990 to 2000.

This increase in households that spent greater than 30% of their income on housing is significantly greater than the increase identified in Ozaukee County (60.6%) from 1990 to 2000, as well as, the average of the surrounding communities (49.2%).

It appears that, in the Town of Grafton, a significant amount of the households (owner-occupied with a mortgage) pay more than 30 percent of their income

for housing and therefore are considered to have a high cost burden.

## **HOUSING CONDITIONS**

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

As part of the Ozaukee County planning process, each community's assessor and/or private assessor assigned each household 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 household unit.

- Excellent/Very Good/Good - indicates the household exhibits above average maintenance and upkeep in relation to its age.
- Average or Fair - indicates the household 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 household shows signs of deferred maintenance and exhibits a below average standard of maintenance and upkeep in relation to its age.
- Unsound - indicates the household is unfit for use and should be removed from the existing housing stock.

The housing conditions for the Town of Grafton were supplied to SEWRPC by Grota Appraisals. The appraiser looked at 1,481 households in the Town. Of those households, 82.8% were rated as average in condition, 3.4% were rated fair, 10.8% were rated good, and 2.5% were rated very good/excellent.

The overall percentages for the Town of Grafton are similar to those of Ozaukee County. Of the 14,860 households looked at in the County, 0.4% were rated as poor/very poor in condition, 82.7% were rated as average, 2.8% were rated fair, 11.9% were rated good, and 2.2% were rated very good/excellent.

## **HOUSING FOR THE ELDERLY**

Age distribution in Ozaukee County has important implications for planning and the formation of housing policies.

In 2000 the County population was 82,317 residents. Children less than 5-years of age made up 6% of the County population, while children between the ages of 5 and 19-years of age made up 23% of the County population. Adults ages 20 to 64-years of age were 58% of the County population. Persons age 65 and older made up 13% of the County population.

When forming housing policies it is important to consider not only the current age composition, but what the age composition may be in 2035. Based on the available data, the number of persons age 65 and older are projected to increase in the County from 10,357 (13%) in 2000 to 24,877 (25%) in 2035.

There will likely be a demand for a higher percentage of specialized housing units for the elderly due to the projected population increase in the 65-years of age and older group. In addition, there may be a demand for units that are affordable for elderly households with a large range of income levels if current income levels remain constant through 2035.

As the population of the County ages, several types of senior housing with varying levels of care for a range of incomes may need to be provided. These levels may include independent senior communities that offer private, separate residences designed for independent seniors, with no medical services provided; or assisted living communities, which offer help with

non-medical activities, such as meals, housekeeping, and transportation, while maintaining separate living quarters or housing units. Skilled nursing facilities (commonly referred to as nursing homes) provide 24-hour nursing care, including care for chronically-ill patients who can no longer live independently.

#### **HOUSING DEMANDS (Table 7)**

Population projections form the basis for determining the amount of land to be planned for residential use. In conjunction with household size, it is possible to project the number of household units that would be demanded in 5-year increments.

By 2035, an additional 285.6 household units can be expected in the Town of Grafton. This, however, is only a forecast based on current demographic data. Population projections and household size should be continually monitored and updated at least every five years.

An alternative method to predict the demand for household units is to examine past building permit trends. Between 2000 and 2006 (available data) an average of 17.3 permits (units) were issued per year. If the Town continued this trend, 519 additional housing units might be built by 2035.

It is fair to assume that the number of new household units in the Town of Grafton could range between 285.6 and 519 based on the continuation of current trends and future market demands.

#### **HOUSING PROGRAMS AVAILABLE IN OZAUKEE COUNTY**

Government sponsored housing programs have been inventoried to assess the Government's potential to help the private sector meet housing needs in Ozaukee County. The array of government sponsored programs and funding availability is continually changing, therefore, this section focuses on those programs

that have the potential for increasing the availability of lower-cost housing and rehabilitation in Ozaukee County. Many of the programs available in the County are administered through local and statewide nonprofit organizations that receive funding from the Federal Government. Several entities are involved in administering and funding the following programs, including:

##### HOME Consortium

- C-CAP Down Payment Assistance (DPA) Grant
- American Dream Down Payment Initiative (ADDI) C-CAP Loan

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

- Low-Income Housing Tax Credit Program (LIHTC)
- Home Ownership Mortgage (HOME) Loan Program
- Fixed-Interest Only Loan Program
- HOME Plus Loan Program

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

- Wisconsin Community Development Block Grant (CDBG) Program
- Section 8 Rental Voucher Program
- Section 202 Supportive Housing for the Elderly Program
- Section 811 Supportive Housing for Persons with Disabilities
- Rehabilitation Mortgage Insurance - Section 203(k)

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

- Property Improvement Loan Insurance (Title I)

##### Wisconsin Department of Agriculture (USDA) Rural Development

- Farm Labor Housing Loans and Grants
- Multi-Family Housing Direct Loans
- Multi-Family Housing Guarantee Loans
- Rural Housing Site Loans
- Single-Family Housing Direct Loans
- Single-Family Housing Guarantee Loans

## HOUSING GOALS, OBJECTIVES, AND POLICIES

### Goal

Maintain and enhance a balance of housing types and cost levels for all income levels and age groups.

### Objective

Promote diversification of housing types in the Town. Target diversity of housing types within larger developments.

### Policies

Encourage a mix of housing types in the Town. Encourage a mixture of housing types in larger developments at a ratio of 70% single-family detached units and 30% multi-family units (i.e. duplexes, town homes, condominiums, and apartments).

### Objective

Promote affordable housing choices for first-time home buyers and young families in the Town.

### Policies

Locate affordable housing choices within close proximity of major arterials and support services (i.e. retail shopping, health care, and other public services).

Promote housing programs in the County to attain affordable housing choices and reduce the high housing cost burden in the Town.

Promote flexibility in existing zoning districts and ordinances to allow for smaller lot sizes and housing unit sizes to achieve affordable housing products.

### Objective

Increase the number and variety of elderly oriented housing units in the County and Town.

### Policies

Develop public services and infrastructure within the Town of Grafton to allow for the development of elderly units and/or elderly developments.

Promote programs that provide funds and labor to adapt homes to the needs of the elderly population.

Promote Federal, State, and County government housing programs that have the potential to increase the availability of elderly oriented housing in the County and Town.

Maintain housing care for existing elderly care facilities in the County (i.e. Lasata Care Center nursing home, Lasata Heights, etc.).

### Goal

Enhance the aesthetics of future residential developments and maintain the quality of existing housing stock.

### Objective

Assure high-quality construction and maintenance through effective code enforcement administration services.

### Policies

Require inspections and approval, by qualified personnel, for all new residential construction and renovation activities.