

**VILLAGE OF
WHITEFISH BAY
HOUSING
AFFORDABILITY
REPORT: 2020**

**MILWAUKEE COUNTY
WISCONSIN**

Chapter 1

INTRODUCTION

1.1 PURPOSE OF THE REPORT

In 2018, the Wisconsin Legislature enacted legislation that requires cities and villages with populations of 10,000 people or more to prepare a housing affordability report. Per Section 66.10013 of the *Wisconsin Statutes*, the report needs to include data regarding development activity in the in the municipality and an analysis of the how the municipality's land use regulations impact the cost of housing. The report needs to be posted on the municipality's website and updated annually no later than January 31. The Village of Whitefish Bay, with a population of over 14,000, is required to prepare, post, and update a report per the Statute.

The housing affordability report relates to the implementation of the housing element of a municipality's comprehensive plan. Wisconsin's comprehensive planning law, set forth in Section 66.1001 of *Wisconsin Statutes*, requires cities, villages, towns, and Counties that engage in land use regulation to adopt a comprehensive plan with nine elements, including a housing element. The comprehensive planning law requires the housing element to include a compilation of goals, objectives, policies, and programs intended to provide an adequate housing supply that meets the community's existing and forecast housing demand. This includes policies and programs that promote the development of a range of housing choices for people of all income levels, age groups, and needs. The comprehensive planning law also requires the housing element to include a wide range of data regarding the community's housing stock.

As part of assessing housing element implementation, Section 66.10013 of the Statutes requires the affordability report to include the following data:

- The number of subdivision plats, certified survey maps (CSM), condominium plats, and building permit applications approved in the prior year.
- The total number of new residential dwellings units proposed in all subdivision plats, CSMs, condominium plats, and building permit applications approved in the prior year.
- A list and map of undeveloped parcels that are zoned for residential development.
- A list of all undeveloped parcels that are suitable for, but not zoned for, residential development, including vacant sites and sites that have the potential for redevelopment. A description of the zoning requirements and availability of public facilities and services for each property needs to be included.

The Statute also requires the affordability report to include an analysis of the Village's residential development regulations, such as land use controls, site improvement requirements, fees and land dedication requirements, and permit procedures. The analysis needs to assess the financial impact the regulations have on the cost of developing a new residential subdivision. The analysis also needs to identify ways the Village can modify its construction and development regulations, approval processes, and related fees to meeting existing and forecast housing demand and reduce the time and cost necessary to approve and develop a new subdivision by 20 percent.

The Village has requested the Southeastern Wisconsin Regional Planning Commission (SEWRPC) to assist with the analyses required by the Statute. Regional housing plan¹ recommendations were used as the basis of the required analyses, where applicable. In addition to the analyses required by the Statute, SEWRPC staff also conducted an analysis of the Village’s residential development regulations as they relate to the development of multifamily housing. Regional housing plan recommendations were also used as the basis for the multifamily housing analysis. In addition, SEWRPC provided existing housing stock and demographic data, household and employment forecasts, and analyses from the regional housing plan (such as the regional job/housing balance analysis) to assist with determining existing and forecast housing demand.

1.2 COMMUNITY OVERVIEW

The Village of Whitefish Bay is located in Milwaukee County along the bluffs of Lake Michigan, just north of the Village of Shorewood and the City of Milwaukee, in an area commonly referred to as the “North Shore.” Whitefish Bay’s proximity to IH-43 provides easy access to the many amenities offered in the Milwaukee Metropolitan Area. These include downtown Milwaukee, the financial and cultural hub of the Southeastern Wisconsin Region; Lake Michigan, one of the world’s largest bodies of fresh water; and major transportation facilities such as Milwaukee Mitchell International Airport, Port Milwaukee, and the Milwaukee Intermodal Station.

As reflected by data presented in Chapter 2, the Village’s existing land use is predominantly single-family residential, with some multifamily residential uses and commercial development. A thriving business district lies along Silver Spring Drive, the main access road through the Village. There is no industrial land use in the Village and no major economic activity centers were identified in the Village in VISION 2050, the regional land use and transportation plan.² The Whitefish Bay School District operates one high school and three elementary schools; several private schools are also located in the Village.

The Village is also home to some open space and recreational areas. Big Bay Park and Klode Park, located along the shores of Lake Michigan, offer a swimming beach, trails, picnic areas, and other outdoor recreational activities. The steep slopes along the bluffs of Lake Michigan, which comprise most of the open space in the Village, are generally privately owned and not suitable for development due to the topography.

In terms of housing, the Whitefish Bay comprehensive plan envisions maintenance of the character of the existing housing stock, promoting renovation over demolition; updating residential design guidelines to consider housing needs of the aging population; encouraging sustainability and resilience goals; and preserving a range of housing affordability for varying income ranges.

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¹ *The regional housing plan is documented in SEWRPC Planning Report No. 54, A Regional Housing Plan for Southeastern Wisconsin: 2035, March 2013.*

² *VISION 2050 is documented in SEWRPC Planning Report No. 55, A Regional Land Use and Transportation Plan for Southeastern Wisconsin, July 2016.*

Chapter 2

EXISTING CONDITIONS

Note: Map and tables are presented at the end of the Chapter.

2.1 INTRODUCTION

Information regarding existing conditions with respect to land use, housing stock, and the demographic and economic base is essential to determining the existing and forecast demand for housing in the Village of Whitefish Bay. This chapter presents a summary of existing land use data developed by SEWRPC and demographic and economic data compiled from the U.S. Census.

2.2 EXISTING LAND USE INVENTORY

The land use inventory is one of the regional inventories completed by SEWRPC to monitor urban growth and development in the Region. The inventory places all land and water areas of the Region into one of 65 discrete categories, providing a basis for analyzing specific land uses at the regional and community levels. The most recent regional inventory was carried out based on aerial photography taken in spring of 2015. Existing land use for the Village of Whitefish Bay is shown on Map 2.1 and presented in Table 2.1.

Developed Land

As discussed in the land use element of the comprehensive plan, Whitefish Bay is a “built-out” community. This means there is very little land in the Village that has not been developed with urban land uses such as residential, commercial, and governmental and institutional development, and the transportation and utility land uses that serve this development.

Residential land uses encompass the most land in Whitefish Bay at over 60 percent of the Village. Most of the residential land consists of single-family homes, although there is some multifamily development in the Village. Commercial land is concentrated along Silver Spring Drive and provides a mix of retail and service businesses. There is no industrial land in the Village. Whitefish Bay is a bedroom community as only about 15 percent of the resident workforce works within the Village, while almost 70 percent works outside of Whitefish Bay but within Milwaukee County.

Undeveloped Land

As shown on Map 2.1, undeveloped land in the Village consists mostly of the bluffs along Lake Michigan that are generally privately owned and not suitable for development due to the topography. Currently one undeveloped parcel in the Village has been identified as zoned for residential development and one parcel could potentially be redeveloped to include residential use.

2.3 INVENTORY OF EXISTING HOUSING STOCK

The characteristics of the Village’s existing housing stock have been inventoried to help determine the number and type of housing units that will best suit the current and future needs of Whitefish Bay’s residents

per the requirements of Section 66.10013 of the *Wisconsin Statutes*. The inventory was compiled using 2014-2018 American Community Survey (ACS)¹ data from the U.S. Census Bureau. The inventory includes:

- Total housing units by tenure
- Vacancy rate by tenure
- Value of owner-occupied housing units
- Monthly housing costs by tenure
- Structure type
- Number of bedrooms
- Year built
- Subsidized housing units

Total Housing Units

The number and tenure (owner- and renter-occupied) of existing housing units is a necessary baseline inventory item in determining existing housing demand and forecasting the future housing demand in the Village. According to the ACS data, there are a total of 5,443 housing units in the Village. About 79 percent of the units are owner-occupied and about 17 percent are renter-occupied. The other 4 percent are vacant. As shown in Table 2.2, Whitefish Bay has a significantly higher owner-occupancy rate, and a correspondingly lower renter-occupancy rate, than Milwaukee County, the Region, or the State.

Vacancy

Another key housing supply inventory item is the vacancy rate of owner- and renter-occupied housing units. Some vacancies are necessary for a healthy housing market. The standard historically used by the U.S. Department of Housing and Urban Development (HUD) recommends that an area have a minimum overall vacancy rate of 3 percent to ensure adequate housing choices, and further recommends that an area have a homeowner housing unit vacancy rate of between 1 and 2 percent and a rental housing unit vacancy rate of between 4 and 6 percent.

Homeowner and rental vacancy rates for Whitefish Bay, Milwaukee County, the Region, and the State are presented in Table 2.3. As noted in the previous section, the overall vacancy rate in the Village is 3.7 percent, which is in line with the HUD standard. The homeowner vacancy rate for the Village (1.2 percent), as well as the rates for the County, Region, and State, are in line with the range recommended by HUD. The rental vacancy rate in the Village of 3.1 percent is lower than the HUD standard, while the rental vacancy rates in the County, Region, and State meet the HUD standard.

Value of Owner-Occupied Housing Units

The value of owner-occupied housing units for the Village, County, Region, and State are presented in Table 2.4. The median value of owner-occupied housing units in Whitefish Bay is \$373,200 according to the ACS data, which is about twice as high as the median values in the County, Region, or State. At 5 percent of total owner-occupied housing units, the Village also has a much lower percentage of owner-occupied homes

¹ The ACS is intended to be a nationwide, continuous survey designed to provide communities with a broad range of timely demographic, housing, social, and economic data; however, the data may have a relatively large margin of error due to limited sample size.

valued below \$150,000 compared to the County, Region, and State, which may make it difficult for moderate income households to purchase a home in the Village.

Monthly Housing Costs by Tenure

Monthly housing costs for owner-occupied and rental housing units were inventoried as another indicator of whether there is an adequate supply of housing that may be affordable to a wide range of households in the Village. Tables 2.5 through 2.7 present information regarding monthly housing costs for homeowners with a mortgage, homeowners without a mortgage, and renters for the Village, County, Region, and State. The median monthly costs for homeowners with a mortgage (\$2,376) and renters (\$1,253) in the Village are both significantly higher than in the County, Region, and State. The Village also has a low percentage of homeowners with a mortgage paying below \$1,500 a month for housing and a low percentage of renters paying below \$1,000 a month for housing. The comparatively high cost of housing for homeowners and renters could be an indicator that the Village could benefit from more affordable housing options.

Structure Type

Structure type, or residential building type, is one of the most important considerations in providing market-rate housing that may be more affordable to a wider range of households. The most affordable market-rate housing tends to be multifamily housing, such as apartment buildings, while single-family homes tend to be less affordable. Table 2.8 presents the number of units by structure type in the Village, County, Region, and State. About 86 percent of the housing units in the Village are single-family homes (including attached single-family homes²) and about 14 percent are in multifamily buildings.

Whitefish Bay has a lower percentage of multifamily units than the County (31 percent), Region (25 percent), or State (19 percent). Although rental costs in the Village are comparatively high, they are substantially lower than costs for homeowners with a mortgage. This makes multifamily buildings a potential source of housing that may be more affordable to a wide range of households (multifamily dwellings are more likely to be rental units than single-family homes); however, development opportunities in the Village are very limited.

Number of Bedrooms

The number of bedrooms in a housing unit is an important consideration in providing housing that is best suited for the Village's current and future housing needs. Most of the housing units in the Village have either two bedrooms (21 percent), three bedrooms (40 percent), or four bedrooms (30 percent), which could provide housing choices for both aging households and households with children.

Year Built

The age of the housing stock provides some insight into the character and condition of the existing units in the Village. It can be assumed that more housing units may need to be rehabilitated or replaced as the overall housing stock of the Village ages. The majority of housing units in Whitefish Bay (88 percent) were built prior to 1960, about 9 percent were built between 1960 and 1980, and only about 3 percent of the units were built since 1980. Although the older housing is generally well maintained, the Village is addressing issues related to residential teardown/rebuild practices, including the creation of an Ad Hoc Residential Teardown/Rebuild Review Committee.

²Single-family attached structures include duplexes, row houses, and houses attached to nonresidential structures where the dividing or common wall goes from ground to roof with no units located above or below, and each unit has its own utilities.

2.4 DEMOGRAPHIC AND ECONOMIC CHARACTERISTICS

This section includes information regarding the population, household, and economic characteristics of the Village of Whitefish Bay, which, along with the existing housing stock data presented in Section 2.3, are crucial for discussing housing demand. Similar to the existing housing stock data, the population, household, and economic information was compiled using the 2014-2018 ACS. The information includes:

- Total population
- Age distribution
- Race/ethnicity composition
- Household size
- Household type
- Group quartered population
- Employment status
- Occupation
- Household income
- Poverty status
- Housing cost burden
- Affordability based on county median income

Demographic Characteristics

Understanding the demographic characteristics of the Village's population such as age, household size, and household type is important in determining the types of housing that will best suit the Village's current and future residents.

Total Population

The Village of Whitefish Bay was incorporated in 1892. Table 2.9 presents historical data regarding the Village's population since 1900. The Village experienced most of its growth by the 1960s, followed by two decades of substantial population decline. The population level has been declining slowly since 1980 to the current level of 14,039 according to the ACS. Milwaukee County experienced a very large population increase during the 1950s and then a large population decrease between 1970 and 1980. The County population has increased slightly since 2000. The Region and State have been experiencing modest population growth since 1970, with the State growing at a faster pace than the Region.

The potential for future population growth in the Village, discussed further under Section 3.4 in Chapter 3, is limited because there are few significant vacant and developable lands in the Village.

Age Distribution

The age distribution of the Village's population has important implications on housing. Table 2.10 presents the current age distribution of the Village's population. About 14 percent of the Village's population is age 65 and above, which is similar to the rest of Milwaukee County (13 percent), the Region (15 percent), and the State (16 percent). Residents under age 25 make up about 34 percent of the total population in Whitefish Bay, compared to 34 percent in the County, 33 percent in the Region, and 32 percent in the State.

For the older population in the Village, multifamily housing may be beneficial as it requires less up-keep than single-family housing, the units are typically one level, and Federal and State fair housing laws require that most multifamily housing units built after the early 1990s include basic accessibility features for people with disabilities. In addition, modest single-family home sizes may benefit the Village's aging households because they require less up-keep than larger homes. However, the number of multifamily development/redevelopment opportunities and the number of vacant lots in the Village where infill single-family homes could be built is limited.

Race/Ethnicity Composition

Table 2.11 presents the racial and ethnic composition of Whitefish Bay, Milwaukee County, the Region, and the State. The non-Hispanic White population share of the Village's total population is about 86 percent and the minority share of the Village's population is about 14 percent. Whitefish Bay has similar racial and ethnic diversity as Wisconsin, while the County and Region have a higher share of minority population than the Village.

Total Households

An understanding of household data is critical because households are the unit of consumption for housing units and relate directly to the demand for housing in the Village. A household includes all people who occupy a housing unit. A housing unit is defined by the U.S. Census Bureau as a house, apartment, mobile home, group of rooms, or single room occupied or intended for occupancy as separate living quarters. According to ACS data, currently there are 5,244 households in the Village.

Household Size

Table 2.12 presents information on average household size as well as number of people per household by tenure. The average household size in the Village is 2.68 people, which is larger than Milwaukee County, the Region, and the State (each average about 2.4 people per household). Table 2.12 also shows that the average household size is significantly smaller for renter-occupied housing (2.14 people per household) than for owner-occupied housing (2.80 people per household), which follows County, Region, and State trends.

Household Type

Table 2.13 presents information on household type in Whitefish Bay. The percentage of family households (those households with at least one household member related to the head of household) exceeds that of Milwaukee County, the Region, and the State. The percentage of households with children is also higher in the Village than in the other areas. The household type makeup reflects the larger household size in the Village.

Group Quartered Population

There are no significant group quarter facilities in Whitefish Bay.

Economic Characteristics

Similar to understanding the demographic characteristics of the Village's population, understanding the economic characteristics of the Village's population is necessary to determining the types of housing that will be best suited to the Village's current and future residents.

Employment Status

The unemployment rate in Whitefish Bay is 2.1 percent. About 30 percent of the Village's working age residents (16 years of age and older) are not participating in the labor force. This compares to about 34 percent of Milwaukee County working age residents and about 33 percent of Region and State working age residents.

Occupation

Along with employment status, the occupational makeup of the Village's population is a determining factor in household income and the ability of Whitefish Bay's residents to afford housing in the Village. A significant number of Village residents have occupations with relatively high wages. As shown in Table 2.14, the Management, Business, and Financial; Education, Legal, Community Service, Arts, and Media; Healthcare Practitioner and Technician; and Computer, Engineering, and Science occupation sectors are four of the largest among Village residents, each of which tend to have relatively high wages. Additionally, nearly one in five workers are in the Sales and Office occupations with midrange wages. Although many Whitefish Bay residents may have relatively high wages, there are also a significant number of workers in lower-wage occupations such as Food Preparation and Serving and Personal Care and Service living in the Village for whom affordable housing may be a concern.

Household Income

Ultimately, the household incomes of those living in Whitefish Bay should be considered when determining the demand for various types of housing in the Village. The number of households in the Village by income range are presented in Table 2.15. The median annual household income in Whitefish Bay is \$117,300, more than twice that of Milwaukee County (\$48,700), and about twice the Region (\$59,900) and the State (\$59,200). Although many of the Village's households have high incomes, it is important to understand how other households may benefit from more affordable housing as development decisions are made moving forward.

Table 2.15 shows that 935 households, or 18 percent of households in the Village, have annual incomes below \$45,000. According to the results of a cost of housing development analysis completed for the regional housing plan (adopted by SEWRPC in 2013), households with incomes below \$45,000 could benefit from additional multifamily housing. Another 835 households in the Village have incomes between \$45,000 and \$75,000. The regional housing plan analysis found that households with incomes in this range could benefit from modest single-family homes on lots of 10,000 square feet or less. While Village land use regulations allow for this type of development, there are no large developable areas for single-family housing located in the Village.

Poverty Status

There are about 500 people experiencing poverty in the Village according to the ACS data. This represents about 3 percent of the Village's population, which is much lower than the poverty rate in the County (about 19 percent), the Region (about 14 percent), and the State (about 11 percent). Individuals and families experiencing poverty would benefit from housing assistance; however, obstacles to assistance exist as identified under the Affordability based on County Median Income discussion at the end of this section.

Housing Cost Burden

Table 2.16 presents ACS data regarding households with a high housing cost burden in the Village, County, Region, and State. A household is considered cost burdened when monthly housing costs exceed 30 percent

of gross household income. Table 2.16 shows that the percentage of homeowners with a cost burden in the Village (about 24 percent) is slightly lower than in Milwaukee County and slightly higher than in the Region and State. The percentage of renters with a cost burden in the Village (about 39 percent) is lower than that of the County, Region, and State. Table 2.16 also shows that renters are much more likely to be cost burdened than homeowners, whether it is at the Village, County, Region, or State level.

Affordability based on County Median Income

A number of Whitefish Bay's low-income households may benefit from housing assistance programs. Low-income households are typically defined as households with incomes of 80 percent or less of area median income (AMI), and can be further defined as extremely low-income households (30 percent or less) or very low-income households (30 to 50 percent). When discussing eligibility for various housing assistance programs, AMI typically refers to the median income of the County where a community is located.

Using the Milwaukee County median household income of about \$48,700 as the basis for AMI, there are about 450 households in Whitefish Bay that have annual incomes of 50 percent or less of AMI (a common eligibility requirement for many housing assistance programs). The Section 8 Housing Choice Voucher Program is one the most common forms of assistance; however, the monthly cost of many of the rental units in the Village may make them ineligible for the program. The Low Income Housing Tax Credit (LIHTC) Program provides incentives to developers to construct affordable rental units; however, opportunities for multifamily construction in the Village are very limited.

Alternatively, the Whitefish Bay comprehensive plan recommends working with County and State programs that can help maintain housing affordability for Village residents. The Milwaukee County Home Repair Program provides low- or no-interest loans to low-income homeowners with maximum home values of \$195,000 to repair such features as furnaces, plumbing, foundations, roofs, windows, and porches. The Wisconsin Home Energy Assistance Program provides assistance in paying utility bills to qualified lower-income homeowners and renters.

2.5 CONCLUSIONS

This chapter presents baseline information regarding Whitefish Bay's existing land use, housing stock, and demographic and economic base for use in determining existing and forecast housing demand in the Village as required by the Section 66.10013 of the *Wisconsin Statutes*. Key conclusions that can be drawn from the information follow.

Land Use

- As discussed in the Village's comprehensive plan, Whitefish Bay is a built-out community. Opportunities for residential development are very limited.
- While there are no major economic activity centers in the Village—there is only one main corridor of commercial development and no industrial development—there may still be a demand for affordable housing for some Village residents employed in lower-wage occupations.

Housing Stock

- The home ownership rate is substantially higher in the Village (82 percent) and the rental rate lower (18 percent) than in the County, Region, and State. This is reflected in the distribution of housing units by structure type where 86 percent of units are single-family.
- Homeowner vacancy rate is in line with the vacancy rate range recommended by HUD. The rental vacancy rate is somewhat lower than the HUD standard.

- Monthly homeowner and rental costs are significantly higher in the Village than in the County, Region, and State.
- Almost all of the Village's housing stock was built before 1960. Although the older housing is generally well maintained and should be in overall good condition for some time, the Village is addressing issues related to residential teardown/rebuild practices.

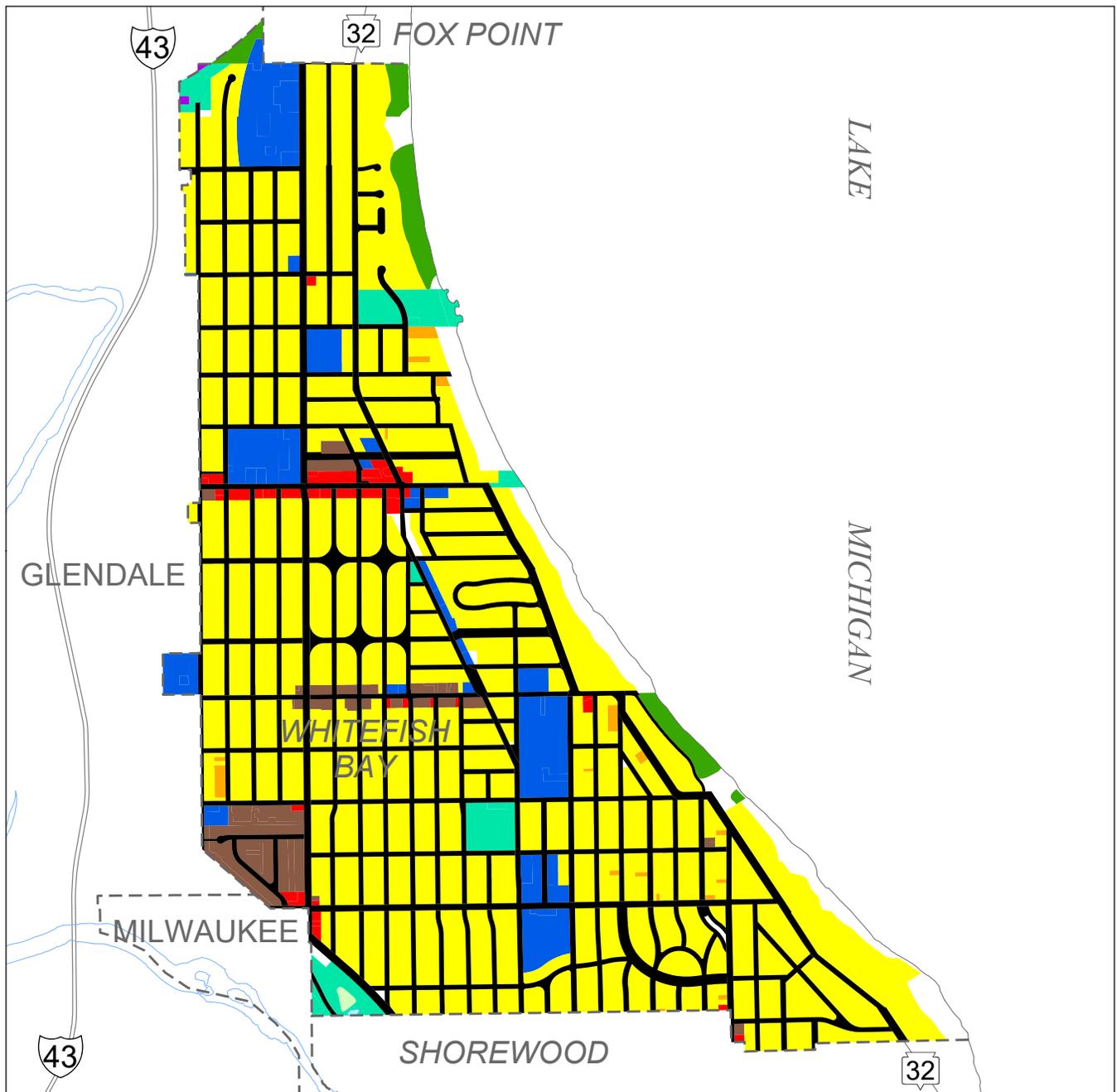
Demographic and Economic Characteristics

- Whitefish Bay has large percentages of population under age 25 and age 65 and over, which may have implications on the type and size of housing that may best suit current and future Village residents.
- The average household size of the Village is relatively large.
- The Village has a relatively high percentage of households with children.
- Household income in the Village is relatively high; however, there are a number of households that could benefit from new multifamily housing and modest single-family housing based on their income.
- The percentage of owner-occupied households with a housing cost burden in the Village is lower than the County and higher than the Region and State; the percentage of renter-occupied households with a housing cost burden in the Village is lower than the County, Region, or State.

These conclusions are key elements of the existing and forecast housing demand analyses, which are presented in Chapter 3.

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Map 2.1
Existing Land Uses in the Village of Whitefish Bay: 2015



- | | | | |
|---|--------------------------------|---|--|
|  | SINGLE-FAMILY RESIDENTIAL |  | STREETS AND HIGHWAYS |
|  | TWO-FAMILY RESIDENTIAL |  | OTHER TRANSPORTATION, COMMUNICATION, AND UTILITIES |
|  | MULTIFAMILY RESIDENTIAL |  | OPEN LANDS |
|  | COMMERCIAL |  | WETLANDS |
|  | GOVERNMENTAL AND INSTITUTIONAL |  | WOODLANDS |
|  | RECREATIONAL |  | SURFACE WATER |

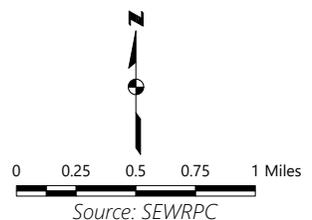


Table 2.1
Existing Land Uses in the Village of Whitefish Bay: 2015

Land Use Category		Acres	Percent of Total
Developed Land	Residential		
	Single-Family	775	57.0
	Two-Family	6	0.4
	Multifamily	36	2.7
	Mobile Homes	0	0.0
	Residential Subtotal	817	60.1
	Commercial	16	1.2
	Industrial	0	0.0
	Transportation, Communications, and Utilities	320	23.5
	Government and Institutional	93	6.8
Recreational	34	2.5	
Developed Land Subtotal	1,280	94.1	
Undeveloped Land	Agricultural	0	0.0
	Natural Resource Areas		
	Wetlands	1	0.1
	Woodlands	24	1.8
	Surface Water	0	0.0
	Natural Resources Areas Subtotal	25	1.9
Unused and Other Open Lands	54	4.0	
Undeveloped Land Subtotal	79	5.9	
Total		1,359	100.0

NOTE: Off-street parking is included with the associated use.

Source: SEWRPC

Table 2.2
Number of Housing Units and Tenure in the Village, County, Region, and State

Area	Owner-Occupied		Renter-Occupied		Vacant		Total	
	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total
Village of Whitefish Bay	4,297	78.9	947	17.4	199	3.7	5,443	100.0
Milwaukee County	189,080	45.2	192,990	46.1	36,305	8.7	418,375	100.0
Region	499,250	56.6	310,310	35.2	71,986	8.2	881,546	100.0
Wisconsin	1,568,040	58.5	775,089	28.9	338,103	12.6	2,681,232	100.0

NOTE: Data are based on the 2014-2018 American Community Survey.

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

#252053 – Tbl 2.3- Vacancy Rates
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Table 2.3
Housing Vacancy Rates in the Village,
County, Region, and State

Area	Homeowner (percent)	Rental (percent)
Village of Whitefish Bay	1.2	3.1
Milwaukee County	1.6	5.4
Region	1.3	5.0
Wisconsin	1.4	4.9

NOTE: Data are based on the 2014-2018 American Community Survey.

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

Table 2.4
Value of Owner-Occupied Housing Units in the Village, County, Region, and State

Value	Village of Whitefish Bay		Milwaukee County		Region		Wisconsin	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
Less than \$50,000	55	1.3	12,017	6.4	20,823	4.2	79,627	5.1
\$50,000 to \$99,999	27	0.6	32,606	17.2	51,037	10.2	210,320	13.4
\$100,000 to \$149,999	152	3.5	46,411	24.5	86,495	17.3	322,467	20.6
\$150,000 to \$199,999	207	4.8	40,143	21.2	96,573	19.4	312,331	19.9
\$200,000 to \$299,999	932	21.7	35,106	18.6	129,647	26	361,770	23.1
\$300,000 to \$499,999	1,774	41.3	16,943	9	85,006	17	211,311	13.5
\$500,000 to \$999,999	1,030	24	4,857	2.6	25,031	5.0	58,652	3.7
\$1,000,000 or more	120	2.8	997	0.5	4,638	0.9	11,562	0.7
Total	4,297	100.0	189,080	100.0	499,250	100.0	1,568,040	100.0
Median Value	\$373,200		\$153,600		\$197,000		\$173,600	

NOTE: Data are based on the 2014-2018 American Community Survey.

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

#252066 – Tbl 2.5- Housing Costs with a Mortgage
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Table 2.5
Monthly Costs of Owner-Occupied Housing Units with a Mortgage in the Village, County, Region, and State

Monthly Cost	Village of Whitefish Bay		Milwaukee County		Region		Wisconsin	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
Less than \$500	0	0.0	638	0.5	1,521	0.5	9,152	0.9
\$500 to \$999	34	1.1	20,337	16.1	42,544	12.6	196,796	19.5
\$1,000 to \$1,499	307	10.2	46,665	37.0	108,173	32.2	356,045	35.3
\$1,500 to \$1,999	690	22.9	34,004	26.9	94,448	28.1	243,145	24.1
\$2,000 to \$2,499	631	21.0	13,483	10.7	45,854	13.6	108,795	10.8
\$2,500 to \$2,999	433	14.4	5,416	4.3	22,003	6.5	48,253	4.8
\$3,000 or more	916	30.4	5,708	4.5	21,868	6.5	46,749	4.6
Total	3,011	100.0	126,251	100.0	336,411	100.0	1,008,935	100.0
Median Monthly Cost	\$2,376		\$1,453		\$1,585		\$1,418	

NOTE: Data are based on the 2014-2018 American Community Survey.

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

#252058 – Tbl 2.6- Housing Costs without a Mortgage
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Table 2.6
Monthly Costs of Owner-Occupied Housing Units Without a Mortgage in the Village, County, Region, and State

Monthly Cost	Village of Whitefish Bay		Milwaukee County		Region		Wisconsin	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
Less than \$250	20	1.6	1,575	2.5	3,364	2.1	24,372	4.4
\$250 to \$399	36	2.8	5,300	8.4	12,414	7.6	92,747	16.6
\$400 to \$599	117	9.1	21,770	34.7	58,263	35.8	216,084	38.6
\$600 to \$799	287	22.3	19,475	31.0	50,140	30.8	134,194	24.0
\$800 to \$999	228	17.7	8,250	13.1	21,414	13.1	52,363	9.4
\$1,000 or more	598	46.5	6,459	10.3	17,244	10.6	39,345	7.0
Total	1,286	100.0	62,829	100.0	162,839	100.0	559,105	100.0
Median Monthly Cost	\$959		\$625		\$625		\$550	

NOTE: Data are based on the 2014-2018 American Community Survey.

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

Table 2.7
Monthly Costs for Renters in the Village, County, Region, and State

Monthly Cost	Village of Whitefish Bay		Milwaukee County		Region		Wisconsin	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
Less than \$500	15	1.7	16,905	9.0	25,311	8.4	81,475	11.0
\$500 to \$999	264	29.6	109,976	58.5	169,106	56.1	437,233	58.9
\$1,000 to \$1,499	441	49.4	48,418	25.7	83,968	27.9	175,030	23.6
\$1,500 to \$1,999	86	9.6	9,400	5.0	16,725	5.5	34,192	4.6
\$2,000 to \$2,499	53	5.9	2,395	1.3	4,311	1.4	8,886	1.2
\$2,500 to \$2,999	25	2.8	565	0.3	1,075	0.4	2,501	0.3
\$3,000 or more	9	1.0	449	0.2	1,011	0.3	2,960	0.4
Total ^a	893	100.0	188,108	100.0	301,507	100.0	742,277	100.0
Median Monthly Cost	\$1,253		\$864		\$883		\$837	

NOTE: Data are based on the 2014-2018 American Community Survey.

^aExcludes rental units with no rent paid.

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

Table 2.8
Residential Structure Types in the Village, County, Region, and State

Structure Type	Village of Whitefish Bay		Milwaukee County		Region		Wisconsin	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
1-Unit, Detached	4,436	81.5	190,996	45.6	510,661	57.9	1,785,339	66.6
1-Unit, Attached ^a	246	4.5	22,480	5.4	47,111	5.3	113,291	4.2
2 Units	126	2.3	69,365	16.6	91,884	10.4	172,688	6.5
3 or 4 Units	158	2.9	26,509	6.3	42,637	4.8	99,630	3.7
5 to 9 Units	91	1.7	27,484	6.6	53,224	6.0	132,237	4.9
10 to 19 Units	256	4.7	17,079	4.1	33,099	3.8	91,675	3.4
20 or More Units	130	2.4	62,029	14.8	94,209	10.7	192,648	7.2
Mobile Homes	--	--	2,359	0.6	8,590	1.0	93,043	3.5
Boat, RV, Van, etc.	--	--	74	-- ^b	131	-- ^b	681	-- ^b
Total	5,443	100.0	418,375	100.0	881,546	100.0	2,681,232	100.0

NOTE: Data are based on the 2014-2018 American Community Survey.

^a1-unit attached structures include duplexes, row houses, and houses attached to nonresidential structures where the dividing or common wall goes from ground to roof and each unit has its own utilities, with no units located above or below.

^bLess than 0.05 percent.

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

#252092 – Tbl 2.9 Population
 KES/ks
 2/6/2020

Table 2.9
Historic Resident Population Levels in the Village, County, Region, and State: 1900-2018

Year	Village of Whitefish Bay			Milwaukee County			Region			Wisconsin		
	Population	Change from Preceding Census		Population	Change from Preceding Census		Population	Change from Preceding Census		Population	Change from Preceding Census	
		Absolute	Percent		Absolute	Percent		Absolute	Percent		Absolute	Percent
1900	512	--	--	330,017	93,916	39.8	501,808	115,034	29.7	2,069,042	375,712	22.2
1910	542	30	5.9	433,187	103,170	31.3	631,161	129,353	25.8	2,333,860	264,818	12.8
1920	882	340	62.7	539,459	106,272	24.5	783,681	152,520	24.2	2,632,067	298,207	12.8
1930	5,362	4,480	507.9	725,263	185,804	34.4	1,006,118	222,437	28.4	2,939,006	306,939	11.7
1940	9,651	4,289	80.0	766,885	41,622	5.7	1,067,699	61,581	6.1	3,137,587	198,581	6.8
1950	14,665	5,014	52.0	871,047	104,162	13.6	1,240,618	172,919	16.2	3,434,575	296,988	9.5
1960	18,390	3,725	25.4	1,036,047	165,000	18.9	1,573,614	332,996	26.8	3,951,777	517,202	15.1
1970	17,402	-988	-5.4	1,054,249	18,208	1.8	1,756,083	182,469	11.6	4,417,821	466,044	11.8
1980	14,930	-2,472	-14.2	964,988	-89,261	-8.5	1,764,796	8,713	0.5	4,705,642	287,821	6.5
1990	14,272	-658	-4.4	959,275	-5,713	-0.6	1,810,364	45,568	2.6	4,891,769	186,127	4.0
2000	14,163	-109	-0.8	940,164	-19,111	-2.0	1,931,165	120,801	6.7	5,363,675	471,906	9.6
2010	14,110	-53	-0.4	947,735	7,571	0.8	2,019,970	88,805	4.6	5,686,986	323,311	6.0
2018	14,039	-71	-0.5	954,209	6,474	0.7	2,042,648	22,678	1.1	5,778,394	91,408	1.6

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

Table 2.10
Age Distribution of Residents in the
Village of Whitefish Bay

Age	Population	Percent of Total
Under 5 Years	1,094	7.8
5 to 9 Years	1,207	8.6
10 to 14 Years	1,237	8.8
15 to 19 Years	971	6.9
20 to 24 Years	314	2.2
25 to 29 Years	538	3.8
30 to 34 Years	791	5.6
35 to 39 Years	1,036	7.4
40 to 44 Years	1,161	8.3
45 to 49 Years	1,036	7.4
50 to 54 Years	916	6.5
55 to 59 Years	800	5.7
60 to 64 Years	1,017	7.3
65 to 69 Years	599	4.3
70 to 74 Years	419	3.0
75 to 79 Years	299	2.1
80 to 84 Years	205	1.5
85 Years and Over	399	2.8
Total	14,039	100.0

NOTE: Data are based on the 2014-2018 American Community Survey.

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

Table 2.11
Race and Ethnicity Composition of Residents in the Village, County, Region, and State

Race or Ethnicity	Village of Whitefish Bay		Milwaukee County		Region		Wisconsin	
	Population	Percent of Total	Population	Percent of Total	Population	Percent of Total	Population	Percent of Total
Not Hispanic								
White Alone	12,022	85.6	493,723	51.7	1,411,586	69.1	4,711,038	81.5
Black or African American Alone	407	2.9	249,011	26.1	292,199	14.3	361,909	6.3
American Indian and Alaskan Native Alone	27	0.2	4,647	0.5	7,214	0.4	46,149	0.8
Asian Alone	852	6.1	40,443	4.2	63,717	3.1	158,198	2.7
Native Hawaiian and Other Pacific Islander Alone	7	-- ^a	183	-- ^a	560	-- ^a	1,676	-- ^a
Some Other Race Alone	11	0.1	1,403	0.1	2,095	0.1	4,807	0.1
Two or More Races	279	2.0	24,224	2.5	41,267	2.0	108,838	1.9
Subtotal	13,605	96.9	813,634	85.3	1,818,638	89.0	5,392,615	93.3
Hispanic	434	3.1	140,575	14.7	224,010	11.0	385,779	6.7
Total	14,039	100.0	954,209	100.0	2,042,648	100.0	5,778,394	100.0

NOTE: Data are based on the 2014-2018 American Community Survey.

^aLess than 0.05 percent

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

#252142 – Tbl 2.12- Household Size
 KES/ks
 2/10/2020

Table 2.12
Household Size in the Village of Whitefish Bay

Size	Households					
	Owner-Occupied	Percent of Total	Renter-Occupied	Percent of Total	Total	Percent of Total
1-Person Household	877	20.4	390	41.2	1,267	24.2
2-Person Household	1,358	31.6	281	29.7	1,639	31.2
3-Person Household	623	14.5	161	17.0	784	14.9
4-Person Household	947	22.0	105	11.1	1,052	20.1
5-Person Household	415	9.7	--	--	415	7.9
6-Person Household	58	1.4	10	1.0	68	1.3
7-or-More-Person Household	19	0.4	--	--	19	0.4
Total	4,297	100.0	947	100.0	5,244	100.0
Average Household Size	2.80		2.14		2.68	

NOTE: Data are based on the 2014-2018 American Community Survey.

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

#252146 – Tbl 2.13- Household Type
 KES/ks
 2/10/2020

Table 2.13
Household Types in the Village of Whitefish Bay

Household Type	Number	Percent of Subtotal	Percent of Total
Owner Occupied			
Family Households	3,343	77.8	63.7
with Children	(1,872)	(43.6)	(35.7)
Nonfamily households	954	22.2	18.2
Owner Occupied Subtotal	4,297	100.0	81.9
Renter Occupied			
Family Households	433	45.7	8.3
with Children	(291)	(30.7)	(5.5)
Nonfamily households	514	54.3	9.8
Renter Occupied Subtotal	947	100.0	18.1
Total Occupied			
Family Households	3,776	--	72.0
with Children	(2,163)	--	(41.2)
Nonfamily households	1,468	--	28.0
Total	5,244	--	100.0

NOTE: Data are based on the 2014-2018 American Community Survey.

NOTE: Figures in parentheses are not included in the subtotals or totals of the number or percentage of households.

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

Table 2.14
Occupation of Residents in the Village of Whitefish Bay

Occupation	Number	Percent of Total	Average Annual Wages^a (\$)
Management, Business, and Financial	2,107	30.1	59,914
Computer, Engineering, and Science	554	7.9	63,818
Education, Legal, Community Service, Arts, and Media	1,307	18.7	42,397
Healthcare Practitioners and Technical	639	9.1	54,892
Healthcare Support	114	1.6	20,820
Protective Service	43	0.6	48,623
Food Preparation and Serving Related	254	3.6	15,080
Building and Grounds Cleaning and Maintenance	49	0.7	20,659
Personal Care and Service	131	1.9	17,136
Sales and Office	1,337	19.1	31,201
Farming, Fishing, and Forestry	54	0.8	23,876
Construction and Extraction	109	1.6	39,570
Installation, Maintenance, and Repair	44	0.6	41,029
Production, Transportation, and Material Moving	249	3.6	29,744
Total	6,991	100.0	35,044

NOTE: Data are based on the 2014-2018 American Community Survey.

^aWages are based on Milwaukee County workers.

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

#252175 – Tbl 2.15- Household Income
 KES/ks
 2/10/2020

Table 2.15
Household Income
in the Village of Whitefish Bay

Income	Households	Percent of Total
Less than \$10,000	113	2.1
\$10,000 to \$14,999	115	2.2
\$15,000 to \$19,999	116	2.2
\$20,000 to \$24,999	106	2.0
\$25,000 to \$29,999	171	3.3
\$30,000 to \$34,999	120	2.3
\$35,000 to \$39,999	73	1.4
\$40,000 to \$44,999	121	2.3
\$45,000 to \$49,999	119	2.3
\$50,000 to \$59,999	343	6.5
\$60,000 to \$74,999	373	7.1
\$75,000 to \$99,999	565	10.8
\$100,000 to \$124,999	481	9.2
\$125,000 to \$149,999	566	10.8
\$150,000 to \$199,999	676	12.9
\$200,000 or More	1,186	22.6
Total	5,244	100.0
Median Household Income	\$117,300	

NOTE: Data are based on the 2014-2018 American Community Survey.

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

Table 2.16
Housing Cost Burden in the Village, County, Region, and State

Tenure	Village of Whitefish Bay	Milwaukee County	Region	Wisconsin
	Number of Units	Number of Units	Number of Units	Number of Units
Owner-Occupied				
Total Owner-Occupied	4,297	189,080	499,250	1,568,040
Housing Costs More Than 30 Percent of Household Income	1,016	47,723	111,899	321,274
Percent with Cost Burden	23.6	25.2	22.4	20.5
Renter-Occupied				
Total Renter-Occupied	947	192,990	310,310	775,089
Housing Costs More Than 30 Percent of Household Income	367	93,424	144,268	327,832
Percent with Cost Burden	38.8	48.4	46.5	42.3

NOTE: Data are based on the 2014-2018 American Community Survey.

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

Chapter 3

EXISTING AND FORECAST HOUSING DEMAND

3.1 INTRODUCTION

This chapter presents information used in conjunction with information presented in Chapter 2, Existing Conditions, to determine existing and forecast housing demand in the Village of Whitefish Bay. Key information presented in this Chapter includes development activity that has occurred in the Village during the past year, areas of the Village that have potential for residential development or redevelopment, and household and employment forecasts. This chapter also includes a discussion of the impacts the Village's land use regulations may have on meeting housing demand.

3.2 DEVELOPMENT ACTIVITY

Section 66.10013 of the *Wisconsin Statutes* requires that housing affordability reports present information regarding development activity in the municipality during the previous year. To meet this requirement, this section presents information from 2019 regarding the number of subdivision plats, certified survey maps, condominium plats, and building permits approved by the Village and the number of proposed housing units that could result from these approvals.

Subdivision Plats

As discussed throughout this report and in the Village's comprehensive plan, Whitefish Bay is a built-out community and cannot accommodate any new subdivisions. As a result, there were no subdivisions approved during the last year.

Certified Survey Maps

There were two certified survey maps (CSM) approved by the Village during the last year. The CSMs were located at 4820 N. Diversey Boulevard and 4865 N. Oakland Avenue, and both included the demolition of an existing house and the building of two new single-family houses.

Condominium Plats

There were no condominium plats approved by the Village during the last year.

Building Permits

There were eight new residential building permits approved by the Village during the last year. Four of the single-family houses were the result of the above mentioned CSMs. The other four single-family houses also involved the demolition of existing houses.

3.3 DEVELOPMENT POTENTIAL

Section 66.10013 of the Statutes also requires that housing affordability reports present information regarding development potential in the municipality. To meet this requirement, this section presents information regarding undeveloped parcels zoned for residential development, undeveloped parcels not zoned for residential development, and potential residential redevelopment sites. All development sites within the Village have urban services such as public sanitary sewer service and water supply service.

Undeveloped Parcels Zoned for Residential Development

There is one undeveloped parcel zoned for residential development in the Village, located at 920 East Sylvan Way.

Undeveloped Parcels Not Zoned for Residential Development

There are no undeveloped parcels located in the Village that are not zoned residential.

Potential Residential Redevelopment Sites

There is one potential residential redevelopment site in the Village, located at 721 E. Silver Spring Drive. The site is currently zoned District 4—Churches, Public Buildings and Grounds, and District 7—Automobile Parking. It is proposed to be zoned District 9—Planned Development District, and could accommodate a new multifamily residential development. The PD District regulations were established to permit greater flexibility in land use and building type, as well as latitude in standards such as building size, density, and open space requirements. All public services and utilities are currently available at this property.

3.4 EXISTING DEMAND

The information presented in Chapter 2 regarding the demographic and economic characteristics of the Village provide insight into the housing needs of the Village's current residents.

Whitefish Bay is a bedroom community with only about 15 percent of the resident workforce working within the Village. There is no industrial development or any major economic centers within the Village. Commercial development is concentrated in the Silver Spring Drive corridor. Although there are workers in lower-wage occupations, the demand for workforce housing is therefore relatively low.

An important consideration regarding existing demand for housing is the group of residents age 65 and older who are projected to significantly increase as a percentage of the total population. Smaller single-family homes and multifamily units may be best suited for the Village's aging households because they require less maintenance. In addition, Federal and State fair housing laws require most multifamily units constructed after the early 1990s to include basic accessibility features. This may be particularly beneficial for Village residents 65 and over because the likelihood of having a mobility related disability increases as a person ages.

Housing cost is another important consideration regarding existing housing demand in the Village. The household income and occupation data presented in Chapter 2 show that Village residents are relatively affluent; however, almost 40 percent of renters in the Village have a high housing cost burden. Whitefish Bay and the North Shore area in general are considered desirable areas of metropolitan Milwaukee to reside. This is reflected in the housing costs found in the Village, which are generally higher than Milwaukee County as a whole and the Region. In addition, some Village residents are employed in lower-wage occupations. Both the desirability of the community and the number of lower-wage workers who may want to live near the commercial employment center of the Village may be contributing to the relatively high percentage of renter-occupied households with a high housing cost burden.

When analyzing the potential impacts of the Village's development regulations on meeting existing housing demand, it is important to consider the Village's existing land use. There are no areas of the Village that are suitable for new subdivisions. This means that new single-family construction is limited to the one vacant parcel, discussed in Section 3.3. This parcel is located in the single-family residential zoning district that covers most of the Village, where minimum lot size of 4,800 square feet and modest home sizes are permitted.

The Planned Development District permits flexibility for multifamily development. This could help to meet the demand for more affordable and accessible housing units; however, there is only one development/redevelopment site suitable for potential multifamily development in a PD District located in the Village.

3.5 FORECAST DEMAND

This section discusses Whitefish Bay's forecast housing demand based on the household and employment forecasts developed by SEWRPC for the regional land use and transportation plan (VISION 2050); demographic, economic, and land use data presented in Chapter 2; and the job/housing balance analysis prepared by SEWRPC for the regional housing plan.

Household and Employment Forecasts

Whitefish Bay's status as a built-out community limits the amount of additional urban development that can be accommodated in the Village. This is reflected in the household and employment forecasts developed for VISION 2050, which was adopted by SEWRPC in 2016.

Long-range planning efforts, such as VISION 2050, require forecasts of future conditions that affect plan design and implementation. The land use component of VISION 2050 was designed to accommodate the future demand for land in the Region, which primarily depends on future household and employment levels. The transportation component of VISION 2050 was, in turn, designed to accommodate future travel needs associated with the land use component. Therefore, the future household and employment forecasts developed for VISION 2050 were critical to long range planning for future land use and transportation in the Region and its communities. Past trends, 2010 Census data, and economic base data were the basis of the forecasts. The forecasts were further refined based on development information from local government plans, such as the Village's comprehensive plan, and input from local officials.

Because the VISION 2050 forecasts were prepared to support systems-level regional planning, they do not align exactly with Village boundaries. However, the forecast data can be approximated to the Village. Based on this approximation, VISION 2050 forecasts about 75 additional households and about 100 additional jobs in the Village through the year 2050. Note that these forecasts were prepared before the development of the Beaumont Place apartments, which added 83 housing units in the Village.

Demographic, Economic, and Land Use Characteristics

The factors discussed under the Existing Demand section are likely to remain valid for the Village in the future. The aging of the population is a trend that is forecast to continue not only within Southeastern Wisconsin, where the population age 65 and older is expected to increase from 13 percent to 21 percent by 2050, but across the State and the Nation. With 14 percent of Whitefish Bay's population already age 65 or older, and that percentage projected to increase, the housing-related action items in the Village's comprehensive plan include encouraging housing development for the aging population. Multifamily housing on the potential residential redevelopment site on Silver Spring Drive could provide more affordable and manageable housing for the aging population.

In addition to age distribution, employment is another important aspect to consider regarding housing demand in the Village. As previously discussed, there is limited commercial development in the Village. The projected job/housing balance analysis prepared for the regional housing plan shows that the Village's comprehensive plan does not create barriers to the development of higher density housing in the Village. It should be noted that the findings of the analysis are largely based on the relatively small residential lot sizes found in the Village and do not reflect the higher housing costs found in the Village and the North Shore area in general.

3.5 CONCLUSIONS

This chapter presents information used in conjunction with information presented in Chapter 2, Existing Conditions, to determine existing and forecast housing demand in the Village as required by Section 66.10013 of the *Wisconsin Statutes*. This chapter also includes a discussion of the impacts the Village's land use regulations may have on meeting housing demand. Key conclusions that can be drawn from the Chapter follow.

- Potential residential development/redevelopment sites within the Village are very limited. There is only one vacant parcel that could accommodate single-family residential construction and one parcel that could accommodate multifamily residential development/redevelopment.
- The additional 75 households forecast for the Village in VISION 2050 have already been accounted for by the recent residential development of the Beaumont Place apartments.
- Based on the regional housing plan job/housing balance analysis, the Village comprehensive plan does not create barriers to the higher density housing recommended in the regional housing plan. These findings are based largely on the relatively small residential lot sizes in the Village and do not reflect the higher housing costs in the Village.

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Chapter 4

ANALYSES OF RESIDENTIAL DEVELOPMENT REGULATIONS

Note: The table is presented at the end of the chapter.

4.1 INTRODUCTION

This chapter presents analyses regarding the financial impact of Village residential development regulations on the cost of developing single-family housing and multifamily housing. The analyses also identify ways in which the Village could modify its regulations to encourage housing affordability.

Analyses and recommendations presented in this Chapter are based on recommendations set forth in the regional housing plan. The regional housing plan was adopted by the Regional Planning Commission in 2013. The vision of the plan is to provide “financially sustainable housing for people of all income levels, age groups, and needs throughout the entire Southeastern Wisconsin Region.” To support this vision, the regional housing plan includes extensive analyses regarding affordable housing and several recommendations that can be implemented by local governments to encourage the development of affordable housing throughout the Region.

4.2 RESIDENTIAL DEVELOPMENT REGULATIONS RELATED TO SINGLE-FAMILY HOUSING

Section 66.10013 of the Statutes requires housing affordability reports to include an analysis of the financial impacts of regulations such as land use controls, site improvement requirements, fees and land dedication requirements, and permit procedures on the cost of new subdivisions. As discussed in the previous chapters of this report, Whitefish Bay is a built-out community, and there are no opportunities to develop new subdivisions in the Village.

New single-family construction opportunity in Whitefish Bay is limited to infill on one existing vacant lot that is zoned for single-family residential development. One additional parcel in the Village could potentially be redeveloped to include residential use. Tearing down and rebuilding houses, which allows for redevelopment on existing residential land, is a growing practice in Whitefish Bay.

The following analyses discuss how the Village’s regulations, such as zoning ordinance and building guidelines, relate to applicable regional housing plan recommendations and include discussion of any modifications that could be considered by the Village to encourage affordability.

Zoning Ordinance

Key regional housing plan recommendations related to zoning regulations for single-family housing include recommendations regarding minimum lot size, minimum home size, flexible zoning regulations, and accessory dwelling units.

Minimum Lot Size

The regional housing plan recommends that local governments with public sanitary sewer service and other urban services provide areas within the community for development of new single-family homes on lots of 10,000 square feet or less. While there are no opportunities to create new single-family residential subdivisions in the Village, single-family residential zoning districts located throughout the Village meet the recommendation by allowing minimum lot sizes of 4,800 to 9,600 square feet.

Minimum Home Size

The regional housing plan also recommends that local governments with public sanitary sewer service and other urban services provide areas within the community for the development of new single-family homes of less than 1,200 square feet in size. The same areas of the Village with the smaller lot sizes permit minimum home sizes of 17,500 cubic feet. A 1,200 square foot, single-story house with 10 foot ceilings would measure 12,000 cubic feet; therefore, the minimum size in the Village exceeds the spirit of the regional housing plan recommendation.

Data provided by RSmeans shows that while the cost per square foot of single-family construction increases as home sizes decrease, the overall construction cost of a smaller home is still lower than that of a larger home. Based on data for the Milwaukee Metropolitan area, Table 4.1 presents costs for economy and average single-family homes at 1,000 square feet, 1,200 square feet, and 1,400 square feet. The Village could consider lowering the minimum home size requirement to encourage more modest single-family housing; however, there are so few vacant parcels and rebuild opportunities that it would have a minimal impact.

Flexible Zoning Districts

The regional housing plan recommends that communities with urban services include flexible zoning regulations intended to encourage a mix of housing types within neighborhoods. Examples include PUD, Traditional Neighborhood Development (TND), density bonus, and adaptive reuse of buildings. As discussed in Chapter 3, the Planned Development District of the Village's zoning ordinance was established to permit greater flexibility in land use and building type, as well as latitude in standards such as building size, density, and open space requirements. The district may be more applicable to multifamily residential, mixed-use, and other non-residential development than single-family residential development, but it should be noted that single-family, two-family, and apartment residential developments are acceptable uses under the PD District.

Accessory Dwelling Units

The regional housing plan recommends that all communities permit accessory dwelling units in single-family residential zoning districts as a source of affordable housing. The Village's zoning ordinance does not allow accessory buildings to be used for residential purposes in residential zoning districts. The Village could consider amending its zoning ordinance to allow accessory dwelling units in single-family residential zoning districts as a way to encourage affordable housing and housing that may benefit the Village's aging and workforce populations.

Renovation/Demolition

A growing practice in the Village is the demolition and rebuilding of the older housing stock. The Village could encourage renovation of existing houses, instead of demolition, thereby eliminating the costs of demolition. Renovation could help preserve the continuity among houses within Village neighborhoods, which is an important factor in preserving the quality and character of the Village. The Architectural Review Commission and the Ad Hoc Teardown/Rebuild Review Committee are valuable resources to residents looking to upgrade their homes under Village building regulations.

Job/Housing Balance

As discussed in Chapter 3, the Village of Whitefish Bay is a bedroom community with a limited employment base, and as such, there is not a great demand for workforce housing. The regional job/housing balance analysis shows that the Village's zoning ordinance allows the higher density single-family housing recommended by the regional housing plan; however, there is very little opportunity for such construction in the Village. If the need for workforce housing does become an issue in the Village, permitting accessory dwelling units in single-family residential zoning districts may be a more effective method of encouraging the development of workforce housing.

Comprehensive Plan

As discussed in Chapter 1, the Wisconsin legislature enacted legislation in 1999 that expanded the scope and significance of comprehensive planning in the State. The law, set forth in Section 66.1001 of the *Wisconsin Statutes*, requires consistency between important Village land use regulations, such as the zoning ordinance, with the comprehensive plan. The comprehensive planning law also requires the Village's comprehensive plan to include a housing element with goals, objectives, policies, and programs intended to provide an adequate housing supply that meets the community's existing and forecasted housing demand. This includes policies and programs that promote the development of a range of housing choices for people of all income levels, age groups, and needs. This makes the comprehensive plan an important long-range housing policy implementation tool for the Village.

As discussed in Chapter 3, the projected job/housing balance analysis prepared for the regional housing plan shows that the Village's comprehensive plan does not create a barrier to the higher-density single-family housing recommended by the regional housing plan. However, as discussed throughout the report, opportunities in the Village for infill single-family home construction are limited to one vacant parcel.

Impact Fees

In 1994 the Wisconsin Legislature adopted statutory provisions that authorize local governments to impose impact fees on developers as a way of allocating a portion of the cost of public facilities created by new development to new development. The impact fee law is set forth in Section 66.0617 of the *Wisconsin Statutes*. Examples of public facilities under the impact fee law include sanitary sewer, water supply, and stormwater management facilities; new recreational facilities; fire protection, emergency medical, and law enforcement facilities; solid waste and recycling facilities; and roads and other transportation facilities. The Village of Whitefish Bay does not impose impact fees for single-family residential development. A list of other single-family residential development fees, such as utility connection and permit application fees, are listed in the Village of Whitefish Bay New Housing Fee Report. The report is posted on the Village's website.

Building Code

The Wisconsin Uniform Dwelling Code applies to all single-family and two-family dwellings within the Village. Because the dwelling code requirements are uniform across the State, building codes do not affect the cost of construction differently between local governments.

4.3 RESIDENTIAL DEVELOPMENT REGULATIONS RELATED TO MULTIFAMILY HOUSING

While not specifically required by Section 66.10013 of the Statutes, this section presents analyses of how the Village's land use and development regulations relate to applicable regional housing plan recommendations for new multifamily housing development. This section also includes discussion of any modifications that could be considered by the Village to encourage affordability.

Zoning Ordinance

Key regional housing plan recommendations related to zoning regulations for multifamily housing include recommendations regarding maximum density, minimum unit size, flexible zoning regulations, parking requirements, and landscaping requirements.

Maximum Density, Minimum Unit Size, and Flexible Zoning Regulations

The regional housing plan recommends that local governments with urban services provide areas within the community for the development of multifamily housing at a density of at least 10 units per acre, and 18 units or more per acre in highly urbanized communities. The housing plan also recommends that communities allow modest apartment sizes and flexible zoning regulations to encourage affordability.

The Apartment District is the primary zoning district that permits multifamily housing in the Village. Multifamily development is also permitted in the Planned Development District. As previously discussed, the PD District was established to allow flexibility for development proposals in the Village. This creates great latitude with decisions regarding number of dwelling units per acre and dwelling unit size. The flexibility provided by the PD District could be used to encourage development that would be beneficial to the Village's workforce. Development in the PD District could also be beneficial to the City's aging population because of the basic accessibility features required for many new multifamily units and reduced need to drive, through a mix of land uses, pedestrian facilities, and public transit service.

The Village could consider modifying the PD District to include density bonus as an incentive for developing units that would be affordable to workers within the Village. It should be noted there is currently only one site in the Village that could accommodate new multifamily development.

Parking and Landscaping Requirements

An adequate amount of parking is important to ensuring a multifamily development will be attractive to prospective residents. A lack of parking may also create opposition to a project from neighboring residents and property owners. However, parking is also very costly to provide and can have a negative impact on the affordability of a multifamily development. Data gathered for VISION 2050 shows that parking stalls in above ground parking ramps can cost more than \$25,000 to build, which can lead to increased rental costs for residents.¹ Landscaping and exterior building materials are also important considerations in ensuring that multifamily developments are attractive, compatible with the surrounding community, and less likely to create opposition from neighboring residents and property owners.

The regional housing plan recommends that communities review parking, landscaping, and exterior building material requirements for multifamily housing set forth in local zoning ordinances to determine if amendments could be made to reduce the cost of housing to the consumer while preserving safety, functionality, and aesthetic quality. The Village could work with a qualified consultant to perform the reviews, such as an architect with experience designing affordable multifamily housing. The Village's housing-unit-to-parking stall ratio of 1.5 stalls per dwelling unit in the Apartment District is an example of a requirement that could potentially be modified to reduce the cost of developing multifamily housing. In conjunction, the use of shared parking agreements could be encouraged to reduce the demand for parking stalls in new multifamily developments.

Job/Housing Balance

The regional job/housing balance analysis shows that the Village's zoning ordinance does not create a barrier to the development of multifamily housing for lower-wage workers based on maximum density and minimum unit size requirements. However, the ability to accommodate new multifamily development in the Village is very limited.

Comprehensive Plan

Similar to the discussion under Section 4.2, the projected job/housing balance analysis prepared for the regional housing plan shows that the Village's comprehensive plan does not create a barrier to the development of multifamily housing within the Village based on maximum density requirements. As discussed throughout the report, there are limited opportunities for multifamily development/redevelopment in the Village.

¹ Surface parking stalls could cost between \$5,000 and \$10,000 to construct and underground parking could cost up to \$50,000 per stall to construct.

Impact Fees

The Village of Whitefish Bay does not impose impact fees for multifamily residential development. A list of other multifamily residential development fees, such as utility connection and permit application fees, are listed in the Village's New Housing Fee Report.

Building Code

The Wisconsin Uniform Building Code applies to all multifamily buildings within the Village. Because the building code requirements are uniform across the State, building codes do not affect the cost of construction differently between local governments.

Tax Increment Financing District (TID) Extension

Tax increment financing (TIF) could be used as a mechanism for affordable housing in the Village. Wisconsin TIF law (Section 66.1105(6)(g) of the *Wisconsin Statutes*) allows municipalities to extend the life of a TID for one year after paying of the TID's project costs. In that year, at least 75 percent of any tax revenue received from the value off the increment must be used to benefit affordable housing in the municipality and the remainder must be used to improve the municipality's housing stock. The Village of Whitefish Bay has two active TIDs, each of which have maximum lives through at least 2030. The Village could consider extending the life of the TIDs to benefit affordable housing.

4.4 CONCLUSIONS

This chapter presents analyses regarding the financial impact of Village regulations on developing single-family housing and multifamily housing. The chapter also identifies ways in which the Village could modify its regulations to encourage housing affordability. Key conclusions that can be drawn from the analyses follow.

- Section 66.10013 of the Statutes requires the housing affordability report to include analyses of the financial impacts of Village regulations on the cost of new subdivisions. Whitefish Bay is a built-out community and there are no opportunities to develop new subdivisions in the Village.
- Based on the projected job/housing balance analysis prepared for the regional housing plan, the Village's comprehensive plan does not create barriers to the development of higher-density single-family housing and multifamily housing.
- Modifying the Village's zoning ordinance to allow accessory dwellings in single-family residential zoning districts could be an important source of housing that would benefit those who work in the Village as well as the Village's aging population.
- Modifying the Village's zoning ordinance to reduce the minimum volume of single-family houses could reduce the costs of constructing single-family homes.
- Extending the life of the tax incremental districts in the Village could further benefit affordable housing.
- Promoting remodeling and renovation of existing houses could result in updated housing that maintains the character of the neighborhood, while reducing costs associated with demolition and rebuilding.

Table 4.1
Single-Family Residential Construction Costs in the Milwaukee Area: 2019^a

Living Area (Square Feet)	Economy ^b (with unfinished basement)					
	1 Story		1.5 Story		2 Story	
	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)
1,000	135.98	135,975	139.07	139,073	140.07	140,070
1,200	126.42	151,704	131.46	157,752	126.84	152,208
1,400	117.97	165,155	126.00	176,400	120.54	168,756

Living Area (Square Feet)	Economy ^b (no basement)					
	1 Story		1.5 Story		2 Story	
	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)
1,000	122.90	122,900	129.15	129,150	131.46	131,460
1,200	114.40	137,277	122.17	146,601	118.86	142,362
1,400	106.84	149,573	117.18	164,052	113.09	158,319

Living Area (Square Feet)	Average ^c (with unfinished basement)					
	1 Story		1.5 Story		2 Story	
	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)
1,000	162.28	162,278	162.33	162,330	164.80	164,798
1,200	150.62	180,747	152.93	183,519	149.10	178,920
1,400	140.75	197,054	146.27	204,771	141.33	197,862

Living Area (Square Feet)	Average ^c (no basement)					
	1 Story		1.5 Story		2 Story	
	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)
1,000	147.21	147,210	150.99	150,990	154.93	157,930
1,200	136.66	163,989	142.22	170,667	139.91	167,895
1,400	127.68	178,752	136.03	190,439	132.67	185,735

^a Residences include one full bathroom and stucco on wood frame exterior. An additional full bathroom adds \$6,813 to the cost of an economy-grade residence and \$8,517 to the cost of an average-grade residence. An additional half bathroom adds \$4,023 to the cost of an economy-grade residence and \$5,028 to the cost of an average-grade residence.

^b An economy class residence is usually built from stock plans. The materials and workmanship are sufficient to satisfy building codes. Low construction cost is more important than distinctive features.

^c An average class residence is a simple design and built from standard plans. The materials and workmanship are average, but often exceed minimum building codes. There are frequently special features that give the residence some distinctive characteristics.

Source: RSMMeans, a division of the Gordian Group, and SEWRPC