



# Housing Study and Needs Assessment

City of Waukesha  
February 2019



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# ACKNOWLEDGEMENTS

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## Executive Summary





# Introduction

Europeans first settled the area around present-day Waukesha in 1834, and the community was incorporated in 1846 as the Town of Prairie Village. In 1847 the name of the Town was changed to Waukesha—an anglicized form of the Ojibwe word *Waagoshag* and the Potawatomi word *Wau-tsha*, the proper name of a local tribal leader at the time of the first European settlement in the area. The area became famous as a resort destination for Chicago industrialists in the late nineteenth Century seeking to consume its famously clean and therapeutic spring water. Some of Waukesha’s other claims to fame include being the location of the first forward pass in the history of American football in 1906, and the site of several underground nuclear missile batteries during the Cold War.

Waukesha has continually seen an increase in population and housing demand over the decades. Housing size has also increased, even though national housing trends have experienced smaller home sizes since the market crash of 2008. Along with larger home size, valuations per square foot have also increased in recent decades when compared to older homes. The local housing mix has steadily changed as well. Throughout past decades, the increase in apartment and condominium units built, as compared to single- and two-family units, has been significant. This past decade saw multi-family housing construction outpace single- and two-family construction almost 4 to 1. Single family construction has also been steady over this past decade, but multi-family construction has simply increased by a much greater rate. However, some recent years were more active than others since 2012 for multi-family units, with no units constructed at all during some years. Condominium construction, in particular, has seen declines, as compared to apartment construction in

recent years. A steady pace of multi-family construction is not evident, with large projects dominating some years and little activity occurring in others. Higher-end projects, such as the Kendal Lofts and the Plaza II Apartments have made up the bulk of newer multi-family developments, with important renovation projects, such as Prairieville and the Plaza helping to keep a steady supply of units on the market.

## Planning Process

The City of Waukesha began the process of creating a Housing Study and Needs Analysis in 2018. After the City’s authorization to proceed with the study, the process began with a Steering Committee kickoff meeting to review the roles, responsibilities, and milestones for completing the project. After the Kickoff Meeting, the project team deployed an online survey to gather data from residents about their current housing situation, any issues they face, and their desired housing scenarios. The survey included user-provided data on self-reported property conditions, occupancy, vacancy and rental rate, affordability, and satisfaction. These results are included in each chapter. The team also invited stakeholders to attend focus group meetings to have face to face conversations with the project team. These local experts provided their insights into what they think the City needs to focus on with respect to housing.

Along with public engagement, the project team conducted an extensive assessment into the City’s existing planning efforts through a review of the City’s land use plans, relevant ordinances, and the development process in order to identify any pitfalls and inform the recommendations to be added later in the planning process. Next, the project team drafted a housing market analysis, summarized in the Appendix, which studied the City’s existing and projected demographics, housing stock, sales market, rental

market, and areas of the City most viable for housing development and rehabilitation.

The second Steering Committee meeting included a review of the draft assessment data, site inventory, public survey, and stakeholder focus groups report. The project team gathered feedback from the Steering Committee and members of the public and made amendments to these sections.

The third and fourth Steering Committee meetings involved presentations of the Plan's strategies and implementation matrix. The Steering Committee reviewed the document and recommended additional corrections prior to approval. The revised Plan was then presented to the Plan Commission to solicit any remaining input from members of the Public before being recommended for acceptance by the Common Council.

## Study Layout

This study is organized into four (4) chapters and one (1) appendix. Each of the four (4) chapters provide both quantitative data, demographics and survey results, as well as qualitative input, stakeholder and Steering Committee meetings, to assess need and solutions for four (4) different housing topics. The appendix provides detailed information which support the identification of opportunities and challenges in each of these chapters. The chapters are titled;

- Municipal initiatives
- Infill construction and new development
- Rehabilitation
- Funding initiatives

The qualitative data section of each chapter includes responses to the public survey, which asks questions regarding;

- Current Housing Description
- Current Household Description
- Owner - Occupied Self Reported Housing
- Renter - Occupied Self Reported Housing
- Waukesha Community Needs

The quantitative data section of each chapter also includes a range of demographic, housing market, and housing stock data analysis, including;

- Demographics - Current, Trends & Comparisons
- Household Characteristics – Current, Trends & Comparisons
- Housing Stock – Current, Trends & Comparisons
- Population & Housing Projections

In addition to the quantitative data, qualitative data is included in each chapter, which provides the results of the stakeholder interviews conducted with different groups of housing-related professionals, including;

- Builders/Developers
- Non-Profits
- Realtors
- Landlords/Property Managers
- Government representatives

Finally, each chapter includes an overall goal as well as objectives and strategies to accomplish the goal. Chapters 2 and 3 also include sample objectives and strategies with additional detail and example communities who have implemented these strategies.

## Chapter 1. Municipal Initiatives Summary

This chapter focuses on the overarching municipal actions that the City of Waukesha can undertake to set the stage for the housing development, infill construction, rehabilitation and funding opportunities and challenges identified in the following chapters.

Specifically, this chapter assesses current community development programs which support housing development and redevelopment in the community, as well as planning documents which plan future housing growth and direct City resources. This chapter also addresses survey data gained from a public survey, housing market data, population projections, and an analysis of land with the potential for housing development. In addition, input was gathered from local stakeholder meetings, which resulted in the following key observations;

### Stakeholder Interviews Guiding Observations

- Boomers who are staying in community are looking to stay close to children and grandchildren, but are looking to downsize and have less yard and maintenance.
- Millennials and young professional buyers are looking for smaller homes for financial reason, but are also viewing quality as important as size of home.
- Reducing lots size requirements, in some areas, is seen as a one method of assisting builders and developers build smaller and more affordable homes.
- Allowing for a greater mix of housing types in certain areas is seen as another method of building workforce housing and

allowing for homebuyers to move to a different housing type as they age, without leaving the City.

- The range of different housing types to be built should include small lot, zero lot line, rowhomes, and condominiums.
- Encouraging infill housing on both smaller lots as well as larger vacant lots is seen as important in supplying needed housing. However, focusing on larger properties with abandoned buildings and uses is also seen as equally important. Assistance with demolition and site analysis or remediation is seen as needed.
- Administrative process from rezoning to permitting to engineering review is seen as problematic and is holding developers and builders back from building more housing in Waukesha. Allowing for more flexibility as-of-right in residential and commercial zoning districts would allow developers to avoid a rezoning process and would save time and encourage a greater level of success in developing housing.
- Having a City single-point of contact or case manager follow projects through the review process would be helpful. Review of developments by independent phases and have development agreements which release bonds and letters of credit in a more timely manner would be helpful.
- Requirements for ground-floor non-residential or commercial uses for multi-story apartments and condominiums are seen as problematic as those commercial spaces can take years to fully lease. Substituting

apartment or condominium club-houses, fitness centers and other uses for commercial uses on ground floor leads to larger amenity areas than are needed for some projects, pushing up rents and prices. A more flexible approach towards ground-floor activation is required.

This chapter provides an over-arching goal, as well as the objectives and strategies needed to address the opportunities and challenges identified through analysis of current housing-related initiatives, collected data, and public input.

#### **Municipal Initiatives Goal:**

**To accomplish objectives and strategies which are comprehensive, address current planning efforts, and prepare the City to work with housing partners to enable the City to respond to identified needs and build a range of housing types for a wide range of income levels.**

The objectives and strategies in this chapter seek to accomplish the overall goal of this chapter and provide the guidance, capacity, and organization needed to accomplish the goals, objectives, and strategies in the following chapters of this document.

Key objectives for this chapter include;

### Selected Objectives

- Create additional Mixed-Use zoning district outside of downtown to allow for greater development flexibility
- Allow for smaller lot sizes in residential zoning districts
- Amend relevant plans to support proposed zoning district amendments
- Allow for multi-family attached housing and apartments as permitted uses in commercial districts
- Re-establish and expand Redevelopment District coverage area and awareness
- Expand development authority effectiveness

## Chapter 2. Infill Construction and New Development Summary

This chapter focuses on the construction of housing units for smaller infill lots as well as for larger “greenfield” lots. Infill lots are identified in the Growth Analysis section of Chapter 1 and can be found scattered through the City. They range in size and configuration and offer opportunities for small-scale builders, individuals, and non-profit housing partners to provide housing in existing neighborhoods. Some larger “greenfield” lots can also be found throughout the City, with large properties already zoned residential and located at the edges of the City limits. However, there are not a significant number of larger residential properties remaining.

This chapter addresses the infill and housing development construction opportunities and challenges identified through analysis of survey data, and housing market data. In addition, input was gathered from local stakeholder meetings, which resulted in the following key observations;

### Stakeholder Interviews Guiding Observations

- Housing affordability and availability is being affected by the lack of circulation in the housing market. The number of houses going on the market has dropped in recent months and the time they stay on the market has been reduced as well.
- Buyers looking to upsize and buy more expensive units are encountering some difficulty; however, buyers looking to downsize are encountering greater difficulty. This means their homes cannot be put on

the market for those who need housing for families and larger households.

- More housing types are needed at different price points in order to help with housing circulation.
- There is a market for speculative home building, especially those at the higher price points. However, supply of buildable lots can be a difficulty. Having assistance with lot preparation and/or assembly would help spur the speculative building market.
- The lack of housing circulation is also forcing many into the rental market, putting pressure on the price and supply of rentals. Rental units will be needed in the near and medium-term; however, an increase in the supply of for-sale housing would reduce the pressure on the rental market in the medium to long term.
- Corporate demand for rentals as well as for-sale homes for temporary assignments and new employees is creating demand for apartments and condos at the upper price points. Employer interest in trying to ensure employees have adequate housing choices also provides an opportunity to seek employer assistance with City housing programs.

This chapter includes an overall goal directed towards encouraging infill housing construction as well as larger housing project development. The objectives and strategies in this chapter seek to fulfill the chapter goal and provide objectives and strategies to accomplish that goal.

### **Infill Construction and New Development Goal:**

**To provide direction, assistance and incentives which encourage the construction of houses which are needed to satisfy the existing and future housing demand for a range of housing types and income levels by increasing the potential of buildable sites, addressing the barriers to land development, and increasing the market exposure of available sites to potential builders, developers and non-profit housing partners.**

The objectives and strategies in this chapter seek to accomplish the overall goal of this chapter and provide the guidance, capacity, and organization needed to accomplish that goal. Key objectives for this chapter include;

#### **Selected Objectives**

- Designate areas with underdeveloped properties which could host housing or mixed-use redevelopment or development projects
- Increase supply and utilization of available land

# Chapter 3. Housing Rehabilitation Summary

This chapter focuses on housing condition and the need for housing rehabilitation within the City. Because Waukesha has some aging housing stock and a changing housing market which has had to respond to young professionals, generational preferences, changes in the local economy and other factors, rehabilitation has become an increasingly important issue.

This chapter addresses the rehabilitation opportunities and challenges identified through analysis of survey data, and housing market data. In addition, input was gathered from local stakeholder meetings, which resulted in the following key observations;

## Stakeholder Interviews Guiding Observations

- Senior housing will become increasingly important as the population ages. Given the older stock of housing in Waukesha, many senior will most likely need assistance with emergency home repairs and interior as well as exterior handicap accessibility improvements. Many will likely not have the financial resources needed and many may qualify for low or moderate income financial assistance programs. City assistance specifically for seniors and disabled persons to renovate or rehabilitate their homes will be required in the near and medium term.
- More and more, buyers are looking for renovated properties and lack the resources to undertake a significant renovation or rehabilitation project. Additional financial assistance will be required to

assist first-time homebuyer as well as existing homeowners.

- Many are young professionals who are employed in Waukesha and may not qualify for low or moderate income assistance. An employer-funding rehabilitation program, sponsored by the City, could be an effective strategy to encourage more renovations amongst younger professionals.
- Duplexes that have been converted to condominiums are struggling to sell and do not qualify for all potential financial assistance, including downpayment and other government or private loan programs. This may indicate the potential for a duplex to single-family conversion program to provide greater supply of housing which can qualify for buyer assistance.

This chapter includes an overall goal directed towards encouraging rehabilitation of both owner-occupied and rental homes. The objectives and strategies in this chapter seek to fulfill the chapter goal and provide objectives and strategies to accomplish that goal.

### Rehabilitation Goal:

**To provide direction, assistance, and incentives which encourage the rehabilitation of houses which are needed to satisfy the existing and future housing demand for a range of housing types and income levels.**

The objectives and strategies in this chapter seek to accomplish the overall goal of this chapter and provide the guidance, capacity, and organization needed to accomplish that goal.

Key objectives for this chapter include;

#### Selected Objectives

- Increase Redevelopment Authority scope to support City rehabilitation programs
- Expand Existing and Establish Additional Home Rehabilitation Programs



## Chapter 4. Funding Initiatives Summary

This chapter provides guidance towards increasing the utilization of funding sources to maximize the capacity of the City to engage in housing programs and initiatives. Waukesha has a solid history of providing rehabilitation assistance, establishing partnerships to develop income-assisted and other housing projects, and providing rental assistance through the Housing Authority. However, in order to accomplish the goals, objectives, and strategies of the previous chapter, additional funding sources will be needed.

Throughout this chapter, housing issues and opportunities will often be defined in terms of affordability. There are many methods of defining the term “affordable” and it is important to be clear on how this term is defined. Many Federal, State, and local programs use family income as a method of determining affordability and will base program assistance on how family incomes compare to the average or median family income for a local area. These comparisons can include the terms “moderate income”, “low income” and “very low income” to describe the income of families eligible for government assistance. Generally, these terms address families whose income is either slightly lower than the local area average, “moderate income”, considerably lower than the local area average, “low income”, or those near the poverty level, “very low income.” This study will use these terms when discussing housing issues and often in the context of the level of potential government housing assistance which may be needed.

In addition, many affordable housing advocates will use the term “workforce housing.” This generally describes housing for working persons and families who may have incomes ranging from

slightly lower than the average local area income to slightly higher than the local area average income. These are people who work in the local community, make decent wages, yet may not be able to afford to live near their work and may have to commute from outside the community. As these people make significant contributions to the local economy, it is important to provide housing for them so that they can live and work in the same community.

This chapter refers to “workforce housing” when addressing housing issues for the local workforce and often in the context of potential housing opportunities and solutions to those issues, but not necessarily in need of direct government assistance or subsidies. Therefore, the term “affordable” can refer to the housing which is needed for families with lower than average incomes as well as housing which is sought after by those who may have near-average incomes, yet may still not be able to afford a place to live in the local community.

This chapter looks at survey data, housing market data, and the potential eligibility and opportunities for specific districts within the City in order to provide a full assessment of potential funding needs and sources. In addition, input was gathered from local stakeholder meetings, which resulted in the following key observations:

### Stakeholder Interviews Guiding Observations

- Federal and State financial assistance and funding options for constructing housing are becoming more competitive and many are requiring matching funds from other sources in order to be awarded. Housing developments need a greater number of funding sources in order to become financial viable and to keep

rents and price points down. Funding from sources such as HUD and WHEDA need to be supplemented by other public and private funding sources, such as other State and Federal sources, non-profit housing organizations and partners, financial institutions, and local employers.

- City organizations such as the Housing Authority and the Redevelopment Authority have been very effective in assisting residents, developers and the City increase housing affordability, supply and options. Increased use of authorities, including expansion of funding and responsibilities, will become increasingly important as the need for their support grows in response to housing demand.

This chapter includes an overall goal directed towards maximizing funding for the goals, objectives and strategies listed in this Study. The objectives and strategies in this chapter seek to fulfill the chapter goal and provide objectives and strategies to accomplish that goal.

#### **Funding Initiatives Goal:**

**To encourage greater current and future utilization of Local, State, Federal, and other housing-related funding programs in order to encourage the housing rehabilitation and construction projects which result in more affordable housing stock and which provide more financial assistance options to renters and home buyers.**

The objectives and strategies in this chapter seek to accomplish the overall goal of this chapter and provide the guidance, capacity, and organization needed to accomplish that goal.

Key objectives for this chapter include:

#### **Selected Objectives**

- Expand effectiveness of HUD funding utilization to apply to more areas of the City
- Evaluate potential for current TIF districts to fund workforce and affordable housing construction and rehabilitation
- Establish public/private partnerships to fund City purchase and rehab and/or City purchase and build housing programs

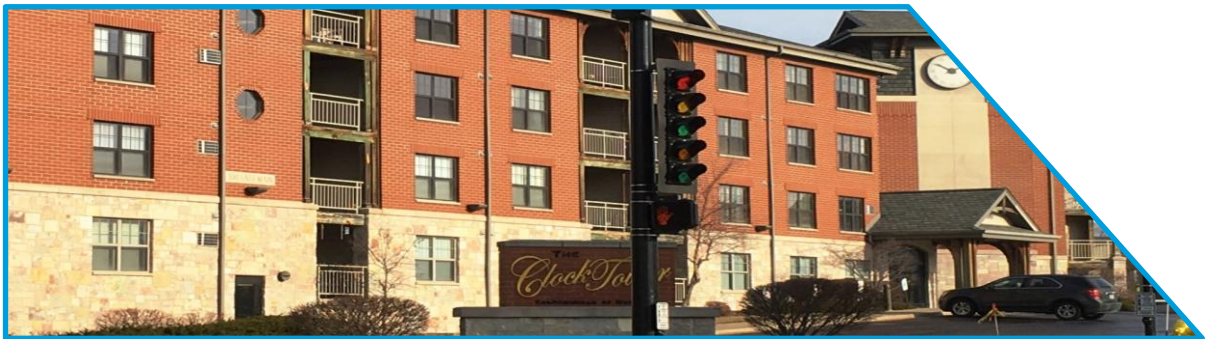
## Conclusions and Key Findings

Housing, employment and location are closely related to each other in the Waukesha housing market and just as relevant since the City's Comprehensive Plan and Central City Master Plan were written. The current supply of single family homes is currently healthy, although affordability for different family types and income levels is becoming a more significant consideration as local and regional demographics change. Housing development has addressed demographic needs and characteristics through the decades; however, this report shows a continued need for greater diversity in neighborhoods, including different densities and housing types. Meeting this need for diversity may have to occur in more homogenous neighborhoods as the supply for available and re-developable land becomes scarcer. As Waukesha approaches greater build out, few parcels will be available to meet housing needs and new housing will need to utilize isolated parcels as well as re-developable properties in different neighborhoods.

New housing should also be seen as an opportunity to support local businesses as well as providing options for current and future residents. As Waukesha becomes more and more integrated in the suburban metropolitan area, housing needs will likely need to accommodate the desires of workers who currently live outside the city limits yet who live in the County and are familiar with the area. Housing supply will also need to reflect different demographic types looking for amenities and opportunities the growing metropolitan area can offer. Intergovernmental cooperation amongst neighboring communities and Waukesha County will most likely focus on access to transit and transportation, as this report will show this issue to be important to new home buyers and renters in the younger age brackets.

Local attention to pedestrian access, walkability and appropriate placement of housing developments will help support transit efforts as well. Cooperation with State agencies will be important to consider when looking at redevelopment, lower income needs, and the potential for brownfield development.

In particular, the City center will provide an opportunity to satisfy identified housing needs and also to support the amenities, walkability and transit options that have become so important. With the varied needs identified in the assessment phase, a strong effort downtown will be reinforced by a strong housing effort. A combination of design, funding, redevelopment and State assistance should create the perfect opportunity to address housing, employment, visitor and other opportunities downtown.



## Chapter 1: Municipal Initiatives



## Introduction

This chapter focuses on the overarching municipal actions that the City of Waukesha can undertake to set the stage for the housing development, infill construction, rehabilitation and funding goals, objectives, and strategies in the following chapters. This chapter provides an over-arching goal, as well as objectives and strategies to address the needs, opportunities, and challenges identified through analysis of current housing-related initiatives, collected data, and public input.

Specifically, this chapter assesses current community development programs which support housing development and redevelopment in the community, as well as planning documents which plan future housing growth and direct City resources. This chapter also addresses survey data gained from a public survey, housing market data, an analysis of land with the potential for housing growth, and input gathered from local stakeholder meetings. The objectives and strategies in this chapter seek to accomplish the overall goal of this chapter and provide the guidance, capacity, and organization needed to accomplish the goals, objectives, and strategies in the following chapters of this document.

## Understanding Community Reality and Regional Context

This section provides a snapshot of the characteristics present in the City of Waukesha at the time this study was conducted. To be effective, a plan must not only convey a direction for the community to strive toward, but also a sense of where the community currently resides. The main body of this Plan provides the direction, while this section provides the background context. The following sections examine the plans and studies that have a bearing on this project's planning area, zoning and land use. The following sections also address needs and potential municipal initiatives to address identified housing issues and opportunities.

### Comprehensive Plan

The City of Waukesha Common Council passed the Comprehensive Plan in September 2009. The Plan is composed of nine chapters that altogether cover the nine elements required by Section 66.1001(2) of the Wisconsin Statutes. In particular, the four elements that have the greatest bearing on this Plan are Community Facilities and Utilities, Housing, Land Use, and Transportation. A summary of the strengths, concerns/weaknesses, and recommendations related to relevant elements are listed below. This is not a comprehensive list of every detail of each element.

#### Community Facilities and Utilities

Community facilities and utilities strengths for both City and the County include:

- Highly developed and effective central communication infrastructure for police, fire, and emergency response personnel at the county level, with

participation and contribution from municipalities.

- Well planned sewer service areas
- Exceptional public schools throughout the County.
- Existing private electric, gas, phone, and cable systems to meet projected population growth.
- Adequacy of infrastructure in new business parks.

The Comprehensive Plan enumerates the following recommendations related to this Study:

- Waukesha should collaborate more closely with the County, other Waukesha County municipalities, and the Southeastern Wisconsin Regional Planning Commission (SEWRPC) to identify groundwater aquifers that can sustain future development.
- Waukesha should work more closely with the County and other Waukesha County municipalities to plan current and future placement and use of emergency service facilities.
- The Waukesha School District and the City of Waukesha should work together by sharing enrollment, demographic, and land use data to better execute facilities and sub-district planning.
- Waukesha should continue using and collaborating with other municipalities on the land division and development processes worksheet developed in 2000 by the Waukesha County Land Development Workgroup.

## Housing

The Plan enumerates strengths and weaknesses at the County level, though many of these items are applicable to the City of Waukesha. Waukesha's greatest strengths include a supply of mid- to high-value single family residential units, active neighborhood associations, and public willingness for cluster design subdivisions among others. The chapter also lists many housing concerns, including a need for greater development density and a need for more affordable housing units among others.

The Comprehensive Plan divided recommendations into the following housing categories: Supply, Mix, Affordability and Costs, Size, Transition from Renter to Owner-Occupied Housing, Vacancy, and Land Use Regulations and Other Considerations. Some of the recommendations listed in the Plan include:

- Promote universal design and visitability construction design concepts.
- Strive for a mix of 65% single family and 35% multifamily (this recommendation should be reviewed on a periodic basis for changes in the housing market).
- Encourage mixed income housing development where feasible to avoid concentration of affordable units.
- In accordance with population projections, increase the supply of smaller housing units.
- Utilize existing government programs to educate young adults and families in Waukesha about the benefits of renting versus owning.
- Maintain a total stock vacancy rate between 4% and 6%.
- Promote energy efficiency and green housing design concepts.

## Land Use

The Comprehensive Plan lists the following land use strengths:

- Historical precedent of quality land use planning.
- Existing land use considers compatible uses.
- Strong commitment to preserving environmentally sensitive lands.
- Strong commitment to ensuring high quality development.
- Willingness to work with other units of government to manage land use.
- Downtown and the Fox River provide a strong sense of place.

The Comprehensive Plan also listed the following weaknesses:

- Pressure to develop areas with medium to high susceptibility of groundwater contamination.
- Need for more intergovernmental cooperation to manage land use.
- Declining groundwater supply and quality.

To address the community's shortcomings and strive toward the articulated land use goals, the Comprehensive Plan listed implementation recommendations under subheadings for urban development, environmentally-sensitive lands, open lands for preservation, regulatory tools, parks and open space, municipal boundary and utility extension, municipal revenue sharing, brownfield redevelopment, and stormwater system planning. Some of the recommendations cited by the element that relate to housing include:

- Further classify residential areas as to structure type and density, with the mix of housing structure types and lot sizes resulting in an overall density for the

neighborhood consistent with that recommended in the community-level and county plan.

- Incorporate the following design concepts into the neighborhood planning process: mixed-use, traditional neighborhood, transit-oriented, and residential cluster.
- Cooperatively plan future land use, civil division boundaries, and urban services provision with neighboring incorporated and unincorporated communities to ensure sensible growth is achieved.
- Promote the reuse of brownfields for residential use.



## Transportation Facilities

The Comprehensive Plan lists the following transportation facilities strengths related to this Study:

- Easy access to the Interstate.
- Availability of multiple transportation modes.
- Commitment to funding road improvements through a capital improvements program.

Weaknesses and concerns listed in the Comprehensive Plan include:

- Lack of regional institutions that could facilitate a regional transit system.
- Over-reliance on state and federal funding for local transportation initiatives.
- Tendency to expand infrastructure capacity without observing the effects of induced demand.

The Comprehensive Plan explores multiple programs and funding sources that could support Waukesha's planning goals. Implementation recommendations include:

- Work with the County and surrounding municipalities to refine the proposed system of bicycle and pedestrian pathways.
- Work with the County and surrounding municipalities to review and reevaluate the jurisdictional transfer recommendations from the 2035 Regional Transportation System Plan.
- Explore development of a County-wide shared taxi service to meet the needs of the elderly.

## Central City Master Plan

Waukesha passed the Central City Master Plan in 2011 to facilitate the positive transformation of Downtown Waukesha, increase property values in the area, and enhance the stability of the Downtown and Central City. Goal No. 2 of the Downtown Goals and Urban Design chapter has bearing on this Plan. The goal focuses on increasing the number of residential units across all categories of residential lifestyle. To achieve this, the City identified the following objectives to aid in implementation:

- Incentivize rental units targeting potential customers for Downtown businesses.
- Incentivize high value housing.
- Employ design guidelines for multiple types of housing.
- Promote residential amenities such as plazas, gardens, and active places.
- Streamline the development approval process.
- Increase support and make compliance with the building code easier for historic preservation.
- Help property owners attain loans for property improvements.
- Seek alternative funding for business development.
- Facilitate placement of a grocery store Downtown.

These recommendations are seen as still being relevant and are supporting many of the recommendations of this Study. They should continue to be implemented by the City

# Survey Data

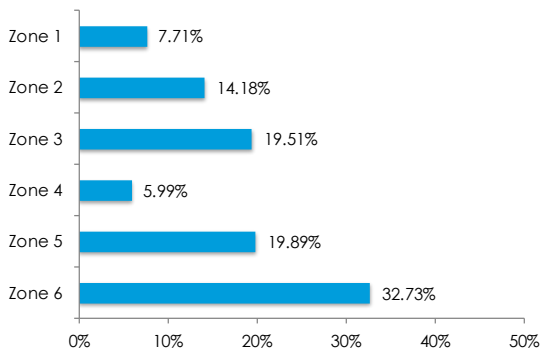
The project team administered a Housing Needs Questionnaire to residents, employees, and visitors to Waukesha as part of the Housing Study planning process. The survey was comprised of 40 questions and was available to anyone in the region. The City promoted the survey in news stories, social media, social groups, church bulletins, school take home folders, and several other outlets. The City collected responses for roughly one month, between mid-October and mid-November of 2017, and the average response completion time was 13 minutes. The survey focused on assessing the current housing stock, evaluating community needs and desires, and understanding household compositions throughout the region. This report summarizes the responses from 1,250 participants that completed the survey.

The following lists the responses which are relevant to this Chapter;

## Current Housing Description

- The survey delineates survey zones within the City, as shown on page 6, Map 1.1. Figure 1.1 shows which zones survey respondents indicated they live in. Most, 32% live in Zone 6.

**Figure 1.1 Responses by Survey Zone**



- The vast majority, 80% are homeowners.
- The highest percentage of respondents, 27%, have lived in their homes between 10 and 15 years.

## Current Household Description

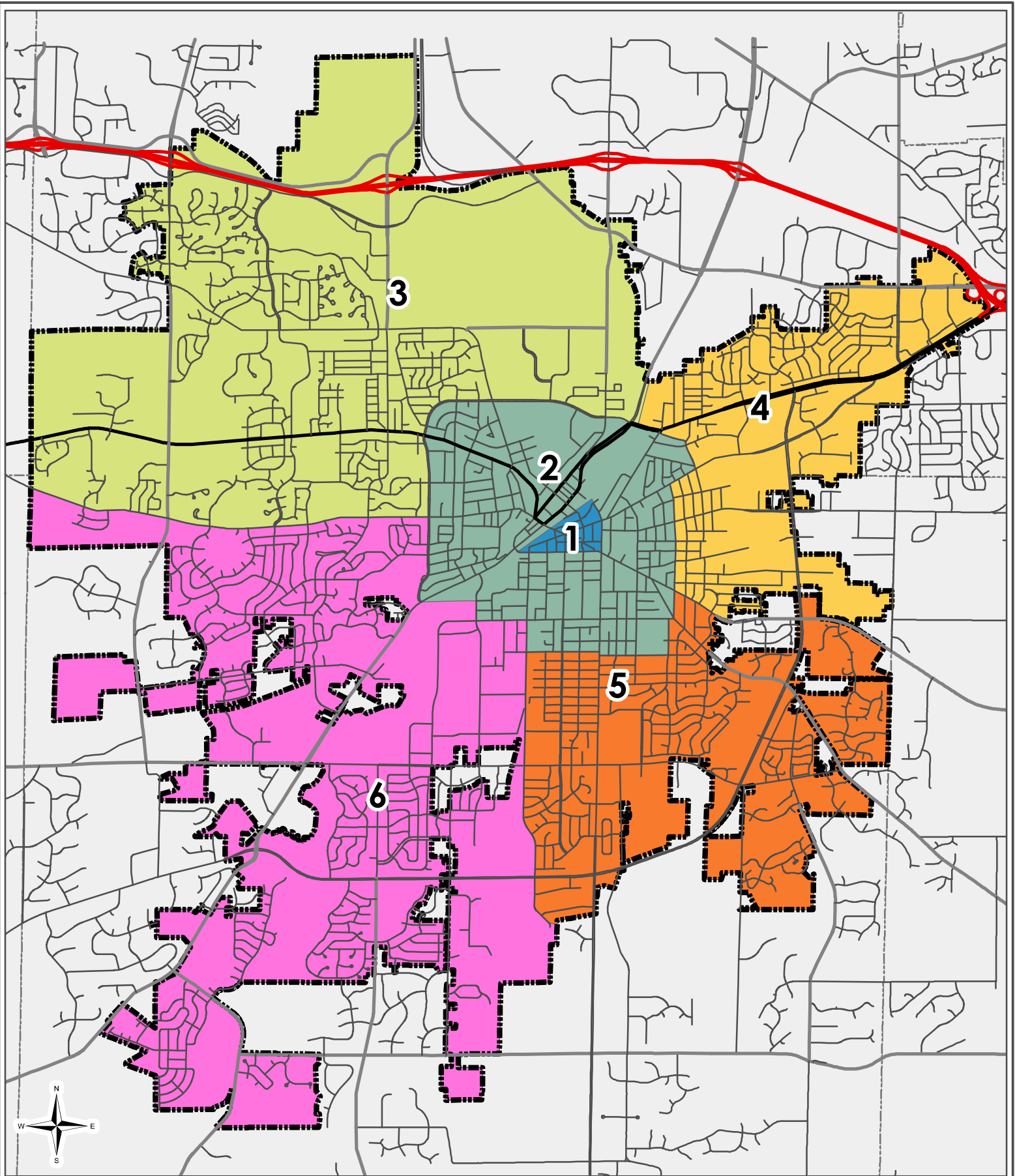
- The highest percentage of respondents, 26%, are between 45 and 64 years old, although there was also a high response, 22%, of respondents under the age of 18.
- Most of the respondents, 84%, work full time.
- The highest percentage of respondents, 25%, are employed in the professional, research, management, or administrative industry.
- Those making between \$75,000 and \$99,999 per year were the highest percentage of respondents, at 17%.

## Owner Occupied – Self Reported Housing

- The highest percentage of respondents who are homeowners, 19%, are paying between \$1,500 and \$1,749 per month on housing costs.
- Those with homes valued between \$200,000 and \$299,999 represented the highest percentage at 42%.

## Renter Occupied – Self Reported Housing

- Those paying between \$1,000 and \$1,249 per month on rent were the highest percentage of renters, at 27%.









# Map 1.1 Survey Boundaries

City of Waukesha Housing Study  
December 27, 2018

0 0.25 0.5 1 Miles

## Zones

- |   |   |   |   |
|---|---|---|---|
|  | 1 |  | 4 |
|  | 2 |  | 5 |
|  | 3 |  | 6 |

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planners | engineers | advisors



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## Waukesha Community Needs

- A high percentage, 42%, think the City needs a little more affordable homes for first-time buyers, while 27% indicated the City needs much more.
- Nearly half of the respondents, 41%, thinks the City does not need more conventional single-family subdivisions.
- A high percentage, 40%, thinks the City does need a little more single-family subdivisions designed as traditional neighborhoods with grid streets with sidewalks.
- The highest percentage of respondents, 46%, thinks the City needs more single and two-family rentals, while 48% do not think the City needs more apartments (structures with 4 or more units).
- The highest percentage of respondents, 46%, thinks the City needs a little more continuum of care/senior housing.

# Housing Market Assessment

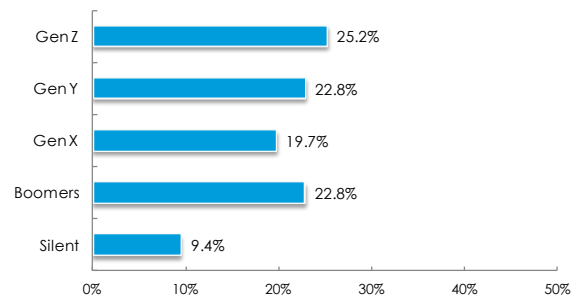
Waukesha has a current, October 2018, population estimated to be 72,884 persons, according to ESRI. The Department of Administration has current 2018 estimate of 71,731 representing a 1.43% increase from the 2010 Census count of 70,718 persons. The ESRI estimates are calculated from US Census ACS data, whereas the DOA estimates is a derived from a number of Wisconsin-specific sources. However, the ESRI data allow for closer analysis of population by generation. Figure 1.2 shows the age limits of the different generatios. Figure 1.3 shows that the Silent Generation, or those over 70 years old, represents 9% of the population,whereasa Generation Z represents 25.2% of the population, higher than even the baby boomers. The median age for Waukesha is 36.4 years old. More detailed population figures can be found in the Appendix, which show population trends and compare population characteristics to similar communities and to Waukesha County and the State.

According to the 2015 ACS, Figure 1.4 shows average household size and average family size for Waukesha, as well as the County and State. Household size for Waukesha was smaller than the County and State at 2.4; however, average family size was slightly higher at 3.05. The percentage of householders living alone was 30.5% and the percentage of those 65 years and older was 10%. Appendix A shows these figures to be similar to other comparable communities and indicates a balanced need to provide housing for households with children, seniors, single householders and families.

Figure 1.1 Age Limits by Generation

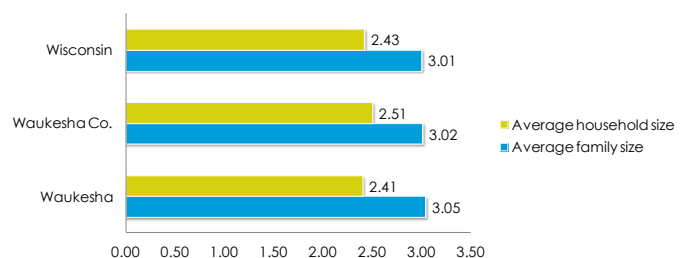
Generation	Lower Age	Upper Age
Silent	70+	
Bab Boomers	50	69
Generation X	35	49
Generation Y	20	34
Generation Z	<20	

Figure 1.3 Percentage of Population by Generation



Source: ESRI, US Census, Vierbicher

Figure 1.4 Average Household Size

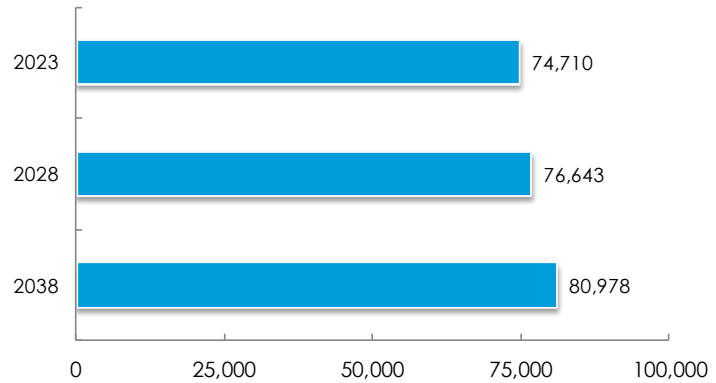


## Population Projections

Figure 1.5 shows Waukesha's population is projected to increase to 74,710 by 2023, to 76,643 by 2028 and to 80,978 by 2038. These numbers are slightly lower than Department of Administration projections which show Waukesha having 74,800 persons in 2020, 78,100 persons in 2025, 81,000 persons in 2030, and 81,900 in 2035. However, the longer-term projections from the DOA and those provided in this study near the 2035 year seem to converge. In addition, DOA estimates and projections have large discrepancies, showing large per year growth between 2018 and 2025 than for any other time period. Given the discrepancy between the DOA population estimates and the projections, as well as the convergence of the DOA and the study projections in the long-term, the projections in Figure 1.5 should be considered conservative projections which can be used to reliably estimate future housing demand.

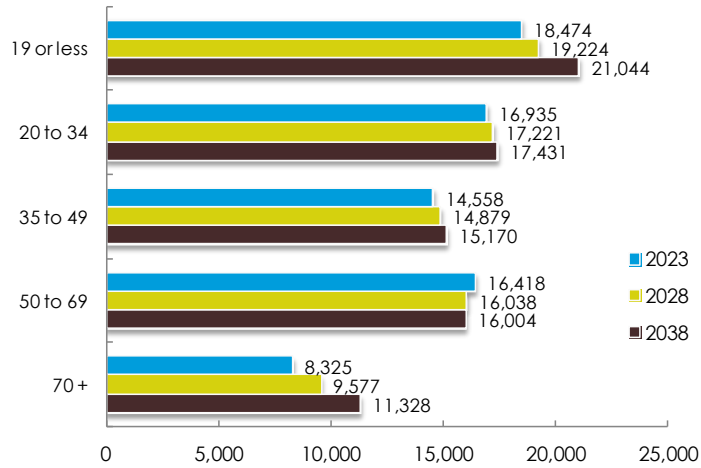
Taking a closer look at projected population growth by age group, Figure 1.6 shows all age groups except the 50 to 69 age group are expected to grow through 2038. Figure 1.7 shows the highest percentage growth rates to be for those in the older 70+ group and the lower 19 or less age group.

Figure 1.5 Population Projections



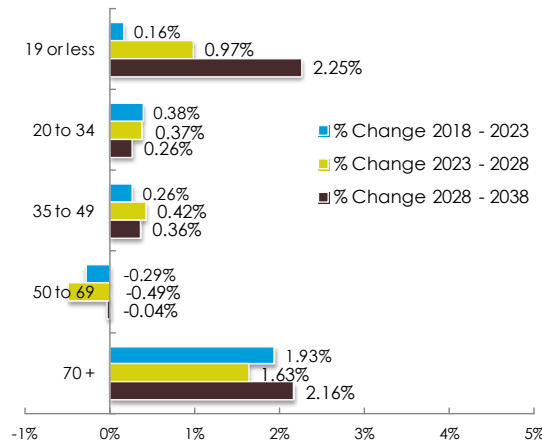
Source: ESRI, US Census, Vierbicher

Figure 1.6 Population Projections by Age Group



Source: ESRI, US Census, Vierbicher

Figure 1.7 Population Projections by Age Group



Source: ESRI, US Census, Vierbicher

## Growth Analysis

A Growth Analysis has been conducted which summarizes vacant residentially zoned properties and, using minimum lot size requirements, estimates the amount of new housing which could be built on that vacant land to meet current and future demand. Map 1.2 shows the location of non-City and non-County vacant lots by zoning category. The study does not take into account the size or continuity of the available parcels. Nor does the study take into account the status of the properties and whether they are for sale or not. Therefore, the provided calculations are only intended to provide an overall estimate of the maximum potential for new residential construction should each parcel be developed at the minimum lot size.

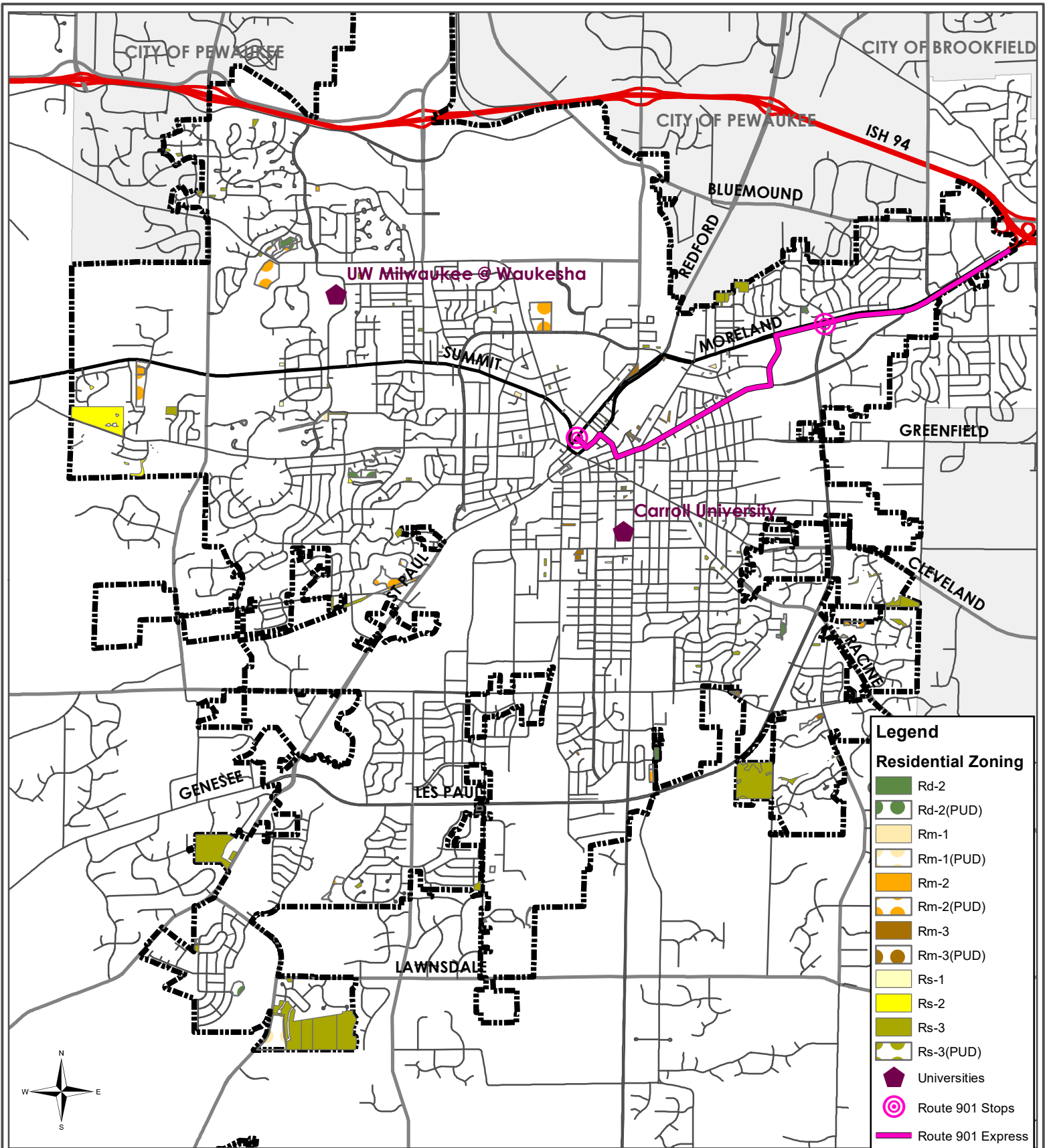
Regarding single-family housing, Figure 1.8 shows a total of 1,099 units could be built on vacant residential zoned land within the City. Looking at multi-family units, a total of 2,011 units could be built vacant residential land. These figures take into account that only 75% of a parcel would normally be suitable for housing unit construction, with 25% being set aside for recreation, roads, stormwater facilities, and utilities.

However, this analysis only shows the potential to build single-family or multi-family homes in new subdivisions as well as on infill lots or existing subdivisions with unbuilt lots. This analysis does not take into account environmental constraints, infrastructure constraints and other development challenges. In addition, due to the scattered nature and isolation of vacant parcels, building out the number of potential units would not be possible. Also, this figure shows both single-family and multi-family options for the vacant parcels. Actual construction would only be for one or the other, or a combination, not both combined. In conclusion, the City of Waukesha will need to make best use of available parcels to supply enough housing to meet demand. Many additional housing units will need to be added through vertical construction, buildings with multiple stories, as opposed to single-family housing in conventional subdivisions.

**Figure 1.8 Potential Area and Number of New Housing Units**

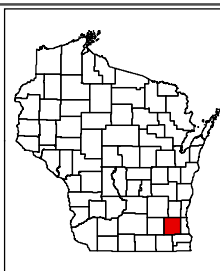
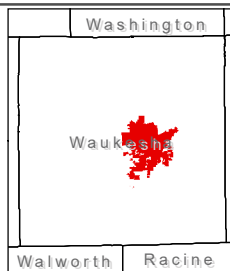
Zoning	Acres	Sq. Ft.	Minimum SF Lot Area per Unit	Potential SF Units	Minimum MF Lot Area per Unit	Potential MF Units
RD-1	0.00	0	n/a	n/a	7,500	0
RD-2	14.00	610,007	8,000	76	4,500	136
RM-1	24.30	1,058,334	8,000	132	3,500	302
RM-2	63.55	2,768,329	8,000	346	3,500	791
RM-3	11.15	485,910	8,000	61	3,000	162
RS-1	1.01	43,971	20,000	2	n/a	n/a
RS-2	33.57	1,462,121	12,000	122	n/a	n/a
RS-3	133.27	5,805,374	8,000	726	4,500	1,290
<b>Total</b>	<b>280.86</b>	<b>12,234,046</b>		<b>1,465</b>		<b>2,681</b>
Total Potential SF Units * 75%				1,099		
Total Potential MF Units * 75%				2,011		

\* Source: Local GIS & Zoning Data



## Map 1.2 Vacant Parcels Residential Zoning

0 0.25 0.5 1 Miles



City of Waukesha Housing Study  
January 10, 2019

**vierbicher**  
planners | engineers | advisors



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# Stakeholder Interviews

Stakeholder interviews were also conducted at the beginning of the housing study in order to gather input from housing and housing industry-related professionals in a workshop atmosphere where different housing market factors could be discussed in detail. Stakeholder input yielded a number of important observations which are used in comparison to survey results as well as Census and other data analysis to provide a full picture of the housing market in Waukesha. The following lists the stakeholder observations which are relevant to this Chapter.

## Builders/Developers

- Boomers stay in the community in order to remain close to children and grand-children and are looking for smaller yards with less maintenance.
- The housing market is currently very strong, though market sentiment is not straight-forward. The housing market is not keeping up with family formation and there is a demographic shift towards greater family formation and household consolidation.
- Millennials are not wanting to take on additional debt, which means they are not as likely to buy a house on the same timeline as the previous generation. Kids grew up with families losing their homes after the crash of 2008 and do not want to go through that themselves. Also, student debt keeping Millennials from buying homes. There is housing demand from younger buyers, but sticker shock keeps them out of the market.
- There are some challenges in the permitting process for Waukesha. The Engineering Department has seen new standards and staffing changes that are making housing development in Waukesha a bit more difficult.
- New engineering/site design standards are excessively high and are an issue when it comes to cost-effective development. Also, there is a lack of consistency between engineering review and field inspections, which leads to added costs.
- Larger cost items can be an issue as well and include road and utility standards that are considerably higher than surrounding communities. Asphalt and pavement warranties are now two (2) years instead of one (1) year. Any repair work will extend that warranty as well.
- A new electronic tracking system has been installed, but has not fixed the issue. Review issues have been getting worse. There does not seem to be anyone coordinating the review. Once preliminary plats are handed off from Planning to Engineering, agreed-upon items do not seem to make the transition and timing for review no longer seems predictable.
- Lack of consistent project review management is an issue, with Planning and Engineering Departments being very separate and no cross-department oversight.
- There is an opportunity for the City of Waukesha to study the review systems, particularly for Engineering, to find ways to enhance the review process.
- One example would be an opportunity to separate municipal project review from private planning review. This would help speed up the process in Waukesha and allow for expedited review possibilities for workforce housing. There is also an opportunity for a plan review liaison

to carry projects through all review departments and offices.

- Phasing issues within the Waukesha review process are also considerable. Phasing is important because banks are needing to see a certain number of lots sold before they release more money. When developers switch phases, they see new comments and a different review and inspection for new phases, which creates delays and cost. This is affecting the timetable with the banks.
- Due to delays and costs, developers are needing to become builders as well because not enough money can be made as a developer.
- Waukesha has traditionally been good to work with and have allowed higher densities. However, the relationship between developers and reviewer has changed and there is less communication between departments, leading to bottle-necks.
- Developer agreements have helped with phasing and review expectations; however, lack of consistency and attention to timing is hurting projects. Greater understanding by reviewers regarding when projects need to be started and which season is ideal for certain improvements would be helpful. Additional staffing may help with the issue as well.
- Financing costs are compounded by the requirement for larger letters of credit and the getting letters of credit reduced after work completed is taking too long. These add to the phasing issues and further complicate timing.

## Non-Profits

- Waukesha does not have a full spectrum of housing, the market is very segmented. The City needs mixed-income and mixed-ownership developments.
- Smaller lots would help for entry-level homes, but condominiums would help even more.
- Renters with criminal records are difficult to find housing for and are not participating in the workforce as much as they could be. Employers are not yet looking at different types of trainees and, therefore, lots of different types of people struggling to find employment and housing.
- New developments should have units available for a wider range of price points.
- Homelessness is an issue for Waukesha; however, many think Waukesha is taking in homeless from other communities. Many of the homeless are from Waukesha and not from outside of the City. The perception is that the City does the most to take care of the homeless and that other communities need to contribute more.
- A regional homelessness study is needed in order to clarify the extent to which homelessness is a problem in Waukesha and the surrounding communities.
- There also needs to be a mechanism to create value for vulnerable people. They do have workforce value. More training, apprenticeships and other programs are needed to let vulnerable people fill labor supply gaps. Business alliances and merchants associations could help fund solutions for integrating vulnerable people into the workforce.
- The Community-Based Residential Facilities (CBRF) directory and other

health services are good resources; however, more needs to be done to coordinate and centralize homeless services.

- Waukesha planning and zoning policies and procedures are also issues for providing more affordable housing. It's understood that the City doesn't want to cluster low-income housing in one place. However, there is an opportunity to provide more affordable income housing within existing neighborhoods and as part of mixed-income communities.

### Realtors

- There is a perception that schools are not as good as other districts in the County and this is leading to those looking to buy higher end homes to look in Waukesha last. However, this is a misconception. Schools are fine. Buyers go by test scores not by personal experience or amenities or other factors which make a community great for parents and children.
- Some adjacent school districts may have better test scores, but houses are not affordable in those districts.
- One advantage Waukesha has is the bus system.
- Taxes are seen as high; however tax rates are considerably lower than Milwaukee County communities.
- The market needs side-by-side ranch style-condo and duplexes.
- Some construction challenges include building excessively high above the water table.
- Waukesha does not have many rowhomes, yet there is a need for more
- Madison has zero lot lines and those homes sell for under \$300k. Waukesha did have zero-lot lines

being built at one time and they did sell.

- Waukesha needs home available in the \$150k to \$200k range. Reducing lot sizes is key; however, requirements for greenspace are keeping densities too low to allow for less expensive lots.
- City services are making lots more expensive, people are buying lots with well or septic systems in the County and are saving as much as \$40k, yet still using City amenities
- Developers have encountered considerable resistance to rezoning for apartments in certain areas of the City, including near Carroll University.
- There is resistance to high density projects.
- There is some resistance to low to moderate income projects.
- There is still space to build housing, but higher density condominiums and apartments have the perception of having a negative impact on the value of surrounding single-family homes, ruining views and causing greater traffic. A study should be done to prove otherwise.

### Landlords

- Planned Unit Developments have encountered significant opposition during public hearings.
- Multi-family in certain districts requires ground floor commercial. This is a difficult requirement to meet. It can take up to 5 years to rent commercial space, although commercial rentals are easier now.
- Rehabilitation of larger buildings into apartments is seen as a viable market. The Museum and Bank One buildings are cited as examples.
- Developers looking for diversification and downtown properties and market are seen as good options.

## Stakeholder Interviews Guiding observations

- Boomers who are staying in community are looking to stay close to children and grand-children, but are looking to downsize and have less yard and maintenance.
- Millennials and young professional buyers are looking for smaller homes for financial reason, but are also viewing quality as important as size of home.
- Reducing lots size requirements, in some areas, is seen as a one method of assisting builders and developers build smaller and more affordable homes.
- Allowing for a greater mix of housing types in certain areas is seen as another method of building workforce housing and allowing for homebuyers to move to a different housing type as they age, without leaving the City.
- The range of different housing types to be built should include small lot, zero lot line, rowhomes, and condominiums.
- Encouraging infill housing on both smaller lots as well as larger vacant lots is seen as important in supplying needed housing. However, focusing on larger properties with abandoned buildings and uses is also seen as equally important. Assistance with demolition and site analysis or remediation is seen as needed.
- Administrative process from rezoning to permitting to engineering review is seen as problematic and is holding developers and builders back from building more housing in Waukesha. Allowing for more flexibility as-of-right in residential and commercial zoning districts would allow developers to avoid a rezoning process and would save time and encourage a greater level of success in developing housing.
- Having a City single-point of contact or case manager follow projects through the review process would be helpful. Review of developments by independent phases and have development agreements which release bonds and letters of credit in a more timely manner would be helpful.
- Requirements for ground-floor non-residential or commercial uses for multi-story apartments and condominiums are seen as problematic as those commercial spaces can take years to fully lease. Substituting apartment or condominium club-houses, fitness centers and other uses for commercial uses on ground floor leads to larger amenity areas than are needed for some projects, pushing up rents and prices. A more flexible approach towards ground-floor activation is required.

# Concluding Observations

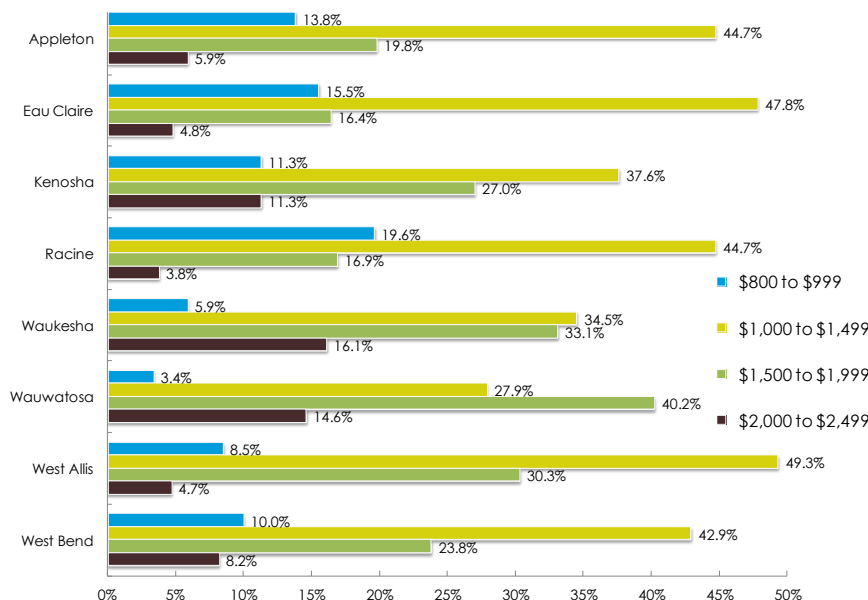
There is high demand for housing in the City and the presence of parcels which can be developed without a rezoning, yet are still vacant, indicates that current development regulations may not offer enough flexibility to compensate for changing market conditions. Land prices may be too high for developers to make a profit under current market conditions. Market conditions could also include a number of factors, such as the cost of labor, cost of building materials, price points of potential home buyers and renters, demand for different housing types, development regulations and the cost of infrastructure.

Waukesha is not the only community facing these challenges. The more urban communities, such as Waukesha, Wauwatosa and Kenosha are all seeing high monthly housing costs and corresponding price points. Figure 1.9 shows Waukesha has a very high percentage of homeowners with a mortgage, 33.1% paying between \$1,500 to \$1,999 per month, compared to lower percentages for most other communities.

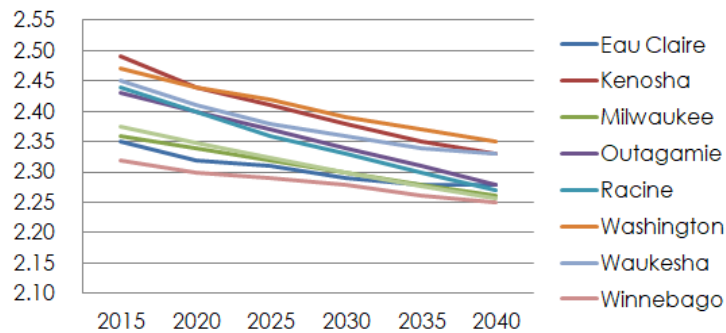
Wauwatosa also had a very high percentage rate of 40.2% paying within the same range per month, along with West Allis having high monthly costs as well.

Furthermore, Figure 1.10 shows household sizes are going to decline through 2040 for all comparable communities. Waukesha is in the middle of the range of these communities, but is still showing declines. Smaller households will mean demand for smaller houses. The combination of high monthly housing costs and demand for smaller houses creates a need and an opportunity for Waukesha to plan for different housing types at different price points than may currently exist and which could be built on available infill and other residential lots.

**Figure 1.9 Housing cost as percent of income for homeowners**



**Figure 1.10 Projected Household Size**



Waukesha has little control over the cost of labor and the cost of building materials. However, the City does have the ability to alter development regulations to address the challenge and opportunity to build houses on smaller lots. Current development regulations require 8,000 sq. ft. lot minimums in RD-2, RM-1, RM-2, RM-3, and RS-3 zoning districts. Developers and builders have identified the cost of development as a major issue in building profitable housing in the City, including the cost of land. Minimum lot sizes establish a certain cost of building a house and decreasing lots sizes is one method of decreasing the cost of building houses. Having minimum lots sizes that are too large is one issue the City is currently facing and is one reason housing is not being developed.

The City also has an issue with having homogenous commercial zoning districts. The City has a significant amount of B-2, B-3, B-4 and B-5 zoning. Residential uses are allowed in the these districts; however, they are only allowed as a conditional uses, meaning developers and builders would still have to go through a review and process and would not be able to build as-of-right. Allowing for these uses as a permitted use would incentivize residential construction in these districts.

Another potential impediment to developing residential uses in the City's commercial districts is the requirement for ground-floor non-residential uses. This results in residential developers having to provide commercial spaces in multi-story residential buildings and facing financial and tenant attraction difficulties. This can also result in developers reserving lobby, recreational, club-house or other amenities on the ground floor which are larger than what are normally provided for in a apartment or condominium building. The partial ground floor non-residential requirement supports the Center City master plan focus on creating street-level pedestrian activity;

however, there may be other methods of achieving this goal. Developing architectural guidelines which put apartment condominium entrances at street level may be one method of providing street-level activity. Also, waiving the requirement for projects with income-restricted or age-restricted units could assist with developing affordable, workforce and other projects which provide non-market-rate housing by keeping costs down.

In addition, the City does not have a mixed-use district which would allow for larger commercial and residential mixed-use developments which are not necessarily integrated into a single building to be developed as-of-right. By not allowing for mixed-use development by-right, and without a rezoning, developers are unable to share costs and profits across a range of development projects and generate economies of scale on construction and development cost. In addition, by excluding multi-family residential development from commercial districts, developers are unable to build a customer base that can serve new commercial development or serve potential workers for new businesses. Combining commercial, office and multi-family residential uses in a new development, or on a redevelopment site, also allow for more incentives and assistance from private and public organizations and entities as housing and economic development can be combined.

Also, by allowing for a combination of development types, the advantages for shared parking and for shared use of driveways and roads which are not exclusively used for just residential or commercial or office traffic can be realized. Combining development types would also allow for a wider range of senior facilities, including assisted-living, to be developed along with traditional housing types. In addition, combining development types also allows for better

phasing and allows for infrastructure to be installed as different phases come online, versus all at once.

Finally, the City is going to need to work in conjunction with a number of housing partners to spur more residential development. These partners should include Waukesha County, the HUD HOME Consortium, State Housing agencies, such as WHEDA, various non-profit housing organizations, financial institutions, neighborhood representatives, and local employers. The combination of funding and efforts provided through partnerships will be critical to achieving the City's housing goals.

## Municipal Initiatives Goals and Strategies

This section includes an overall goal as well as the objectives and associated strategies needed to accomplish that goal. The objectives and strategies are organized in an implementation matrix that includes a recommended priority for each objective.

The priorities for objectives in all chapters range from one (1) to six (6), with one (1) being the highest priority and six (6) being the lowest priority. The implementation matrix also includes potential cost and potential staff hours to complete.

A timeframe is provided which outlines how long each strategy could take to accomplish, once undertaken. Finally, responsible organizations, the City as well as other government agencies, as well as housing partners, mainly non-profit organizations, are listed as the entities needed to accomplish each strategy

## Municipal Initiatives Goal:

**To accomplish objectives and strategies which are comprehensive, address current planning efforts, and prepare the City to work with housing partners to enable the City to respond to identified needs and build a range of housing types for a wide range of income levels.**

The objective and strategies needed to implement this goal are listed in the Implementation matrix at the end of this chapter. In addition, objectives and strategies from other chapters could be relevant to those listed here. Examples of strategies in greater detail and the municipalities using those strategies are listed in Chapters 2 and 3.



City of Waukesha Housing Study - Municipal Initiatives

Objective	Priority	Strategy	Potential Cost	Potential Staff Hours	Timeframe	Responsible Organizations
			*Annual Cost	* Annual Allocation		
Allow for multi-family attached housing and apartments as permitted uses in commercial districts	2	Allow for multi-family attached housing and apartments as a permitted use, instead of current conditional use, in the B-2, B-3, B-4 & B-5 zoning districts Waive ground floor non-residential requirements for residential projects for low/moderate income, senior and veterans housing or for buildings designs with an architectural treatment which also encourages street-level activity, such as porches and individual unit entrances	-	30	< 2 yrs	City
Create additional Mixed-Use zoning district outside of downtown to allow for greater development flexibility	1	Create mixed-use zoning district requiring mix of residential and other uses, such as commercial, office and recreation Create mixed-use zoning district incentivizing a mix of residential and other uses, using shared parking, expedited permitting, waiver of fees or other incentives	-	50	< 2 yrs	City
Allow for smaller lot sizes in residential zoning districts	1	Amend RS-3 zoning district to allow smaller SF lots, 5,000 to 8,000 sq. ft., for SF dwellings as a conditional use Amend RM-1, RM-2 and RM-3 zoning district to all smaller SF lots, 5,000 to 8,000 sq. ft., for SF dwellings as a permitted use	-	30	< 2 yrs	City
Amend relevant plans to support proposed zoning district amendments	1	Amend relevant plans, including the Comprehensive Plan, to support housing stock conservation overlay Amend relevant plans, including the Comprehensive Plan, to support mixed-use development districts Amend relevant plans, including the Central City Master Plan, to support multi-family uses in commercial districts, including provisions for low and moderate income/seniors and veterans Amend relevant plans, including the Comprehensive Plan, to support smaller lots in residential zoning districts	-	50	3-5 yrs	City
Re-establish and expand Redevelopment District coverage area and awareness	2	Re-establish Redevelopment District to focus on housing project assistance in the Central City and surrounding areas Consider additional redevelopment district(s) to other targeted housing areas outside of the Central City with rehabilitation and infill construction needs Increase exposure and awareness of Redevelopment Authority through promotion of mission statements, accomplishments and active projects	-	40	< 2 yrs	City
Expand development authority effectiveness	2	Expand Housing Authority funding and impact by including Tenant Based Rental Assistance (TBRA) HUD HOME funds to supplement Section 8 Voucher program Consider forming a Community Development Authority in the long-term by consolidating Redevelopment Authority and Housing Authority (while maintaining any federal funding sources as defined in annual HUD plans)	-	30	< 2 yrs	City
Enhance effectiveness of current impact fee program	4	Consider reduction of impact fees for targeted housing project areas to encourage development in defined redevelopment areas	\$5,000	20	< 2 yrs	City
Enhance effectiveness of current assessment schedule	6	Study potential for short-term restructuring of assessment schedule to minimize impact of reassessments on home rehabilitation	\$7,500	20	< 2 yrs	City

City of Waukesha Housing Study - Municipal Initiatives						
Objective	Priority	Strategy	Potential Cost	Potential Staff Hours	Timeframe	Responsible Organizations
			*Annual Cost	* Annual Allocation		
<b>Establish and fund a neighborhood planning program</b>	3	Prepare catalog of benefits to neighborhood planning, including successes from other City Departments - such as Parks and Recreation, case studies from other successful municipal neighborhood planning programs, and availability of funding sources to support neighborhood improvement and housing rehabilitation and construction	-	80 & 20*	< 2 yrs	City/Neighborhood Partners
		Establish a neighborhood planning program	-	80 & 20*	< 2 yrs	City/Neighborhood Partners
		Provide annual neighborhood planning grants to neighborhood associations or other neighborhood organizations on a rotating basis, starting with neighborhoods with greatest rehabilitation and infill development potential	\$50,000*	20	3-5	City/Neighborhood Partners
		Provide implementation support and identification of capital improvements for Neighborhood Plans	-	40*	3-5	City/Neighborhood Partners
<b>Enhance review and permitting processes for larger housing projects</b>	2	Initiate partnerships with neighborhood development organizations to seek additional and long-term funding for implementation of Neighborhood Plans	-	40*	3-5	City/Neighborhood Partners
		Establish a single-point-of-contact or concierge-approach to guide developers through the planning and engineering review and permitting processes for larger housing projects	-	80	< 2 yrs	City
		Develop phasing guidelines to allow for review, permitting and release of letters of credit and bonding by phases instead of for entire development	-	80	< 2 yrs	City
<b>Proactively work with developers and investors to build identified housing projects on target properties</b>	3	Develop thoughtful plan and associated road hierarchy guidelines to assist with phasing and spine infrastructure delineation	-	80	< 2 yrs	City
		Identify and assess potential target housing sites & list potential incentives and cost for each site into a document for potential RFP	-	30*	< 2 yrs	City
<b>Coordinate annual round-table discussions with housing related professionals</b>	4	Prepare site proposal packets for target sites, including any Preliminary Site Assessments (PSAs) and/or environmental assessment and/or remediation Report, and distribute to developers and other potential project partners	-	30*	3-5 yrs	City
		Coordinate annual round-table discussions with landlords to encourage them to use new City housing programs and education regarding trending violations	-	40*	Ongoing	City
		Coordinate annual round-table discussions with employers, economic development partners, realtors, developers & builders to assess and utilize City housing programs	-	40*	Ongoing	City

City of Waukesha Housing Study - Municipal Initiatives						
Objective	Priority	Strategy	Potential Cost	Potential Staff Hours	Timeframe	Responsible Organizations
Enhance downtown business coordination and improvements capabilities	4	Develop benchmarks and establish a regular business and customer survey program to gauge effectiveness of various Connect Communities activities in order to quantify where additional City or other funding could be applied, including effectiveness of programming local events, advertising and promoting the downtown, use of beacon or other individualized business-to-customer marketing, or downtown management policies	*Annual Cost -	40*	<2 yrs	City
		Identify method for re-establishing downtown BID or other downtown improvement mechanisms in a cost-effective manner which does not impact costs for tenants who rent space, such as strictly commercial assessments, and utilize results of Connect Communities surveys and benchmarking to generate interest and consensus	\$5,000	40*	<2 yrs	City



## **Chapter 2: Infill Construction & New Development**



## Introduction

This chapter focuses on the construction of housing units for smaller infill lots as well as for larger “greenfield” lots. Infill lots are identified in Growth Analysis section of Chapter 1 and can be found scattered through the City. They range in size and configuration and offer opportunities for small-scale builders, individuals, and non-profit housing partners to provide housing in existing neighborhoods. Some larger “greenfield” lots can also be found throughout the City, with large properties already zoned residential and located at the edges of the City limits. However, there are not a significant number of larger residential properties remaining.

Chapter 1 provides the overarching municipal actions that the City of Waukesha can undertake in order to set the stage for the construction of infill housing as well as for new housing developments. Chapter 1 advocates for smaller lots sizes, allowances for more residential flexibility within commercial zoning districts, and planning for larger developments with a mix of housing types, price points, and land uses as well.

This chapter further details a goal-directed towards encouraging infill housing construction as well as larger housing development construction. The objectives and strategies in this chapter address the infill and housing development construction needs, opportunities and challenges identified through analysis of survey data, housing market data and stakeholder input. The objectives and strategies in this chapter seek to fulfill the chapter goal and provide objectives and strategies to accomplish that goal.

## Recent Housing Projects

### Prairieville Apartments

Constructed in 2017, the Prairieville apartments are located at 260 South Street. They feature studios, one (1) bedroom units, and two (2) bedroom units.

### Main Street Plaza

Renovated in 2014, the Main Street Plaza apartments offer efficiencies as well as one (1) bedrooms at 234 West Main Street.

### Waukesha Lofts

Waukesha Lofts contains 42 unit multi-family building constructed in 2013. The building offers of one (1) and two (2) bedroom units as is located on the Fox River.

### Clearpoint Apartments

The Clearpoint apartments were approved in 2016 and feature a five-story, 110,000-square-foot complex housing 64 residential units located at 220 W. Main St. The project offers both one (1) and two (2) bedroom units.



Clearpoint Apartments

## Survey Data

An online survey was conducted at the beginning of the housing study in order to gather public input in a more confidential manner than at a public meeting. Survey responses yielded a number of important observations which are used in comparison to Census and other data analysis to provide a full picture of the housing market in Waukesha. The following lists the responses which are relevant to this Chapter.

### Current Housing Description

- The majority of respondents, 75%, lived in single-family homes.
- Almost half, 47%, lived in three (3) bedroom homes.

### Current Household Description

- The highest percentage of respondents, 39%, responded they had two (2) members in their household.
- The highest percentage of respondents, 26%, responded that they had those aged 45 – 64 living in their household, and 22% had persons under 18 living in their household.

### Owner Occupied – Self Reported Housing

- Of those homeowners who responded, 16% spent between 20% and 24% of their income on housing.

### Housing Location & Preferences

- The majority of respondents, 61%, responded they were very satisfied with their current housing.
- Almost half, 48%, were very satisfied with the size of their home.
- Many respondents, 38%, responded they were very satisfied with the walkability of their neighborhood and 52% were very satisfied with their proximity to community amenities.

### Housing Amenities & Preferences

- The biggest reason why people do not live in the City is that they prefer large, rural lots; however, only 15.39% of respondents listed this as their reason.
- If those living outside the City were to consider moving to Waukesha, the majority, 62%, would prefer a single-family home and 11% would prefer a condominium.
- Almost half, 49%, would prefer a three (3) bedroom home.
- Thirty three percent (33%) considered a large yard as “somewhat important” and 44% considered covered parking as “very important”.

### Waukesha Community Needs

- Looking at City needs, almost half of the respondents, 42%, believe the City needs much more affordable homes for first-time buyers.
- Almost half, 48%, believe the City does not need more single-family and two-family homes.
- A high percentage, 46%, believe the City needs a little more senior housing.

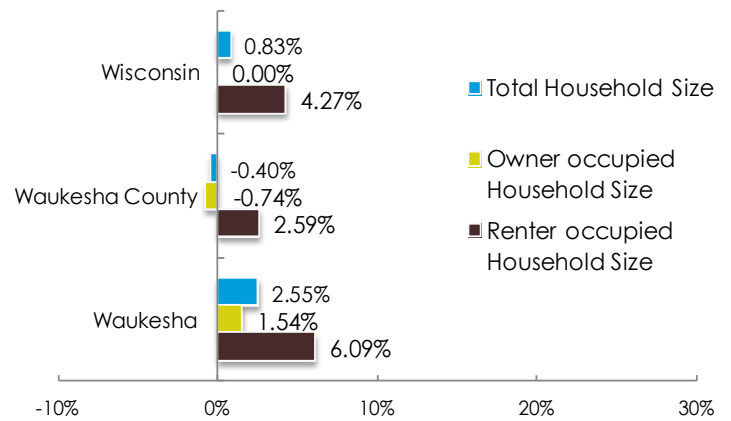
# Housing Market Assessment

Beyond the basic demographics provided in the previous chapter, this chapter provides additional details regarding households and the types of housing which will be needed to meet their needs and income levels.

Figure 2.1 shows the Waukesha average household size to have grown by 2.55% since 2010. This is a considerably higher growth rate than for the County or State. In addition, this figures shows owner-occupied household size to have grown at a higher rate than for the County or State, with the County showing a decline. The growth in renter household size has been even more pronounced, with a 6.09% growth in this category, which is also greater than the rate for the County and State. Waukesha growth in total, owner occupied and renter occupied household sizes indicates a need for housing for owners and renters with families and increasingly larger households.

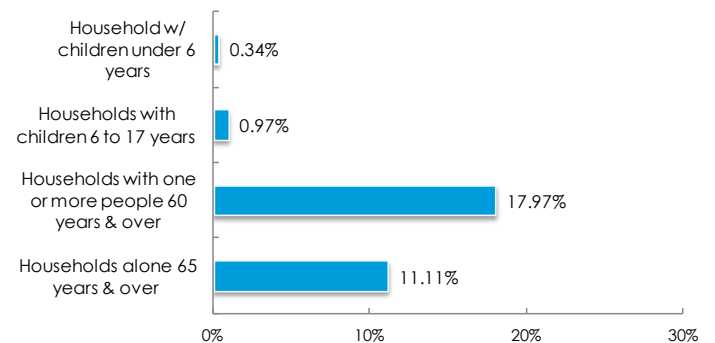
Taking a closer look at household composition and the growth in household size, Figure 2.2 shows the number of Waukesha households with children under 6 to have increased by just .34% from 2010. The number of households with children aged 6 to 17 increased by a slightly higher percentage, .97%. However, the number of households with those 60 years or older increased by 17.87% and those households with those 65 years and older and living alone increased by 11.11%. This shows that that the increase in overall household size is being driven by seniors.

**Figure 2.1 Average Household Size Percentage Increase 2010-2015**



Source: 2010 & 2015 ACS

**Figure 2.2 Households by Age Percent Change 2010-2015**



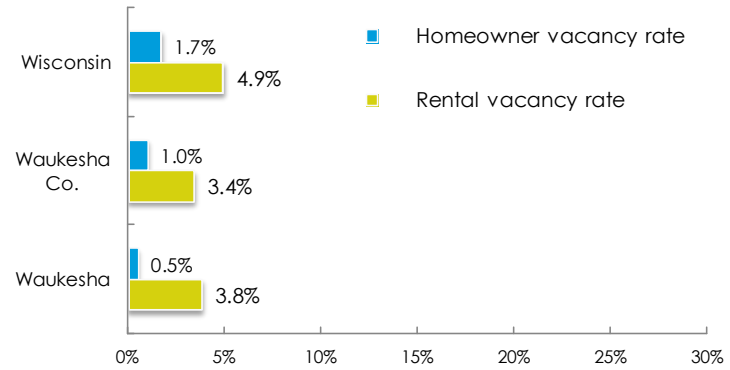
Source: 2010 & 2015 ACS



Regarding housing availability, Figure 2.3 shows overall housing vacancy rates for Waukesha and comparable communities. These figures are obtained from the US Census American Community Survey (ACS), and should be considered a general representation of the housing market - more detailed look at the sales and rental market can be found in the Appendix. However, these figures show Waukesha was tied with Wauwatosa for lowest overall vacancy rates, at 4.1%.

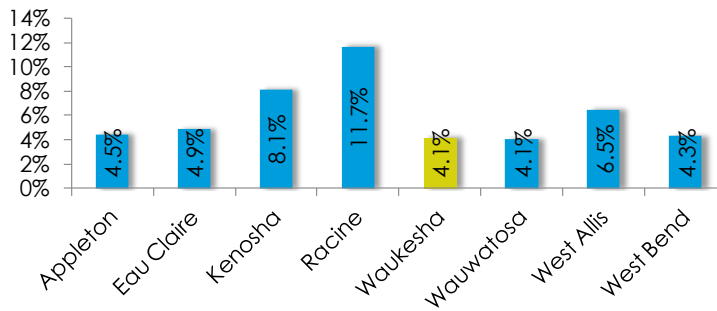
Figure 2.4 shows the homeowner vacancy rate for Waukesha is only .5%, considerably lower than for the County or State. The renter vacancy rate was 3.8%, lower than for the State, yet slightly higher than for the County. Looking at the overall vacancy rates with more detail shows that of the total vacancies, only 6.8% are for sale, compared to 18.1% for the County and 7.7% for the State.

**Figure 2.4 Vacancies by Tenure**



Source: 2016 ACS

**Figure 2.3 Overall Housing Vacancy Rates**



Source: 2016 ACS

## Housing Affordability

Looking at the supply of the housing relative to affordability, Figure 2.5 shows the number of owner-occupied households by median annual income range. This figure also shows the range of monthly housing costs which correspond to 30% of those income ranges and can be considered affordable. The number of households in each income range is listed and the number of owner-occupied housing units within each affordability range is also shown. Finally, the balance of owner-occupied households compared to the number of housing units in each range is provided. A positive balance indicates that there are more houses in a particular affordability range than there are households in the comparable income range. For instance, there are 3,166 more existing housing units in the \$1,250 - \$1,874 range than there are households in the \$50,000 to \$74,999 income range. However, this figure also shows there is a deficit of 1,094 homes in the \$1,875 to \$2,499 monthly cost range.

**Figure 2.5 Owner-Occupied Housing Affordability Balance by Monthly Cost**

Income Range	Owner Occupied HH In Income Range	Affordable Monthly Housing Cost Range	Owner Occupied Units in Affordable Range	Balance
\$0 - \$24,999	1,317	\$0 - \$624	2,670	1,353
\$25,000 - \$49,999	2,838	\$625 - \$1,249	5,106	2,268
\$50,000 - \$74,999	3,260	\$1,250 - \$1,874	6,426	3,166
\$75,000 - \$99,999	3,057	\$1,875 - \$2,499	1,963	-1,094
\$100,000 - \$149,999	4,088	\$2,500 - \$3,749	667	-3,421
\$150,000+	2,280	\$3,750 +	63	-2,217

Source: 2016 ACS; Vierbicher

However, it is important to note that figure 2.5 shows existing housing units, not available homes for sale. Therefore, given Waukesha's relatively low vacancy rate, these do not reflect market availability. They do, however, show that there is sufficient supply of homes a lower monthly cost and value levels which could be made available if there were greater opportunities for homeowners to upsize or if there was a greater level of rehabilitation activity.

Looking at rental availability, Figure 2.6 shows number of households by income range and the range of monthly rent which correspond to 30% of those income ranges. This figure also shows the balance of existing rental units at those rent range, as compared to households at the corresponding affordability range. For instance, Waukesha is shown to have an excess of 5,036 units in the \$625 to \$1,249 range, but a deficit of 1,225 units in the \$1,250 to \$1,874 range.

**Figure 2.6 Renter-Occupied Housing Affordability Balance by Rent**

Income Range	Renter Occupied HH In Income Range	Affordable Monthly Rent Range	Renter Occupied Units in Affordable Range	Balance
\$0 - \$14,999	2,151	\$0 - \$374	659	-1,492
\$15,000 - \$24,999	2,151	\$375 - \$624	1,462	-689
\$25,000 - \$49,999	3,509	\$625 - \$1,249	8,545	5,036
\$50,000 - \$74,999	2,319	\$1,250 - \$1,874	1,094	-1,225
\$75,000 - \$99,999	1,069	\$1,875 - \$2,499	58	-1,011
\$100,000 - \$149,999	697	\$2,500 - \$3,749	59	-638
\$150,000+	120	\$3,750 +	0	-120

Source: 2016 ACS; Vierbicher

# Population and Housing Projections

Combining the population projections from Chapter 1 with the household sizes, ownership percentages and housing type preferences of each age group, basic projections of the housing type needed through the next 20 years can be created. Figure 2.8 shows population growth for those under age 20 and for those 20 years and older along with their associated current and future housing needs.

The current vacancy rate is .5% for owner-occupied homes and 3.8% for renter-occupied homes. While the 3.8% rate is at the lower range, it could be considered "healthy". However, the .5% vacancy rate for owner-occupied housing is considerably low. Ideally, an owner-occupied housing vacancy rate should be 3.5%. Therefore, an additional 3% should be added to the current housing stock to bring the market back to "healthy". With 16,895 owner-occupied houses in Waukesha currently, an additional 506 homes would be needed to meet current demand. Additional owner-occupied homes could include single-family as well as duplexes, triplexes, townhomes or rowhouses, and condominiums.

Figure 2.8 shows the immediate need for additional homes as well as future needs. For future needs, population growth is shown to be steady through 2038. By 2023, there will be a need for 763 additional homes. From 2023 to

2028, there will be a need for 641 additional housing units. Finally, from 2028 to 2038 there will be a need for an additional 986 housing units.

These housing projections should be considered the minimum number of units which need to be built for new residents. Additional housing units will be needed to accommodate those with a range of needs which may not be met by future market-rate housing, such as those buyers needing income-assistance, assisted living or senior care, and college students.

**Figure 2.8 Population and Housing Projections**

	<b>Current Shortage</b>	<b>2023</b>	<b>2028</b>	<b>2038</b>
Additional Persons <20 yrs. old		117	750	1,821
Additional Persons 20 yrs. old +		1,709	1,479	2,218
Total Additional Persons		1,826	2,229	4,038
Additional Housing Units Needed*	508**	763	641	986

\* Source: ESRI, MetLife Mature Market Institute, Zillow, Vierbicher

\*\* Additional needed to achieve healthy rate of 3.5% for owner-occupied homes

# Stakeholder Interviews

Stakeholder interviews were also conducted at the beginning of the housing study in order to gather input from housing and housing industry-related professionals in a workshop atmosphere where different housing market factors could be discussed in detail. Stakeholder input yielded a number of important observations which are used in comparison to survey results as well as Census and other data analysis to provide a full picture of the housing market in Waukesha. The following lists the stakeholder observations which are relevant to this Chapter.

## Builder/Developers

- Workforce housing is seen as a critical need. Single-family homes are needed at the right price point, between for \$275,000 and \$300,000 for established buyers.
- Building a home to sell at \$275,000 to \$300,000 is difficult. Labor prices are increasing.
- Entry-levels homes are in short supply as well and there is demand; however, household incomes are not high enough to afford anything above the low \$200k price point.
- Townhomes are not popular, but other cities have had success and price pressure may change housing choice as well.
- Even on smaller lots, 5,000 to 6,000 square feet, building affordable homes difficult, so current new home prices are between \$250,000 and \$500,000, which only some seniors and boomers can afford. Speculative homes are an opportunity here.
- The aging population also has housing demands. Waukesha currently has a condominium project geared towards retirees. Half of the

senior buyers are snow birds that only live in Waukesha part-time.

- Single-family homes are popular with couples 35 and older, many are living in outlying areas outside of City center, those built under the RS-3 zoning. However, these homes are too expensive for the younger population.

## Non-Profits

- Housing affordability is an issue because there is minimal movement in the housing market. Those who can afford to move up to larger units or luxury units cannot do so because there is a lack of inventory. Therefore, there are not enough starter homes being freed up.
- Without a supply of starter homes, more and more people are renting, creating shortage of rental units and higher rents as well. With the higher rents, there are more and more families and individuals living paycheck to paycheck.
- Current rental market rates are around \$900 to \$1,000 for two (2) bedrooms, which is lower than Milwaukee. There is a demand for one (1) bedrooms at the \$600 to \$800 range, though.
- More three (3) and four (4) bedroom apartments are needed.
- For-sale units need to be offered at the \$150,000 to \$200,000 range. Ideally, for-sale homes closer to \$100,000 would greatly assist those in the lower income levels. Market rates for housing are around \$250,000, with fewer expensive higher price-point homes than other places.
- Environmental cleanup efforts could help to put more vacant and underutilized land and facilities back on the market. Community living and cooperative living arrangements not currently allowed by City zoning regulations.

### Realtors

- Homes last 40 days on market on average.
- Waukesha has been in sellers market for 3-4 years. Sale times peaked at 85 days and have come down to half that.
- Number of housing units in sale portfolio varies by agent, but everyone is low. Realtors used to have 25-30 homes on sale, now they have 8 or 9.
- Sellers are receiving asking price and above.
- Executive housing has a market here. Both rentals and sales. Lots of younger executives are more mobile and they are willing to move state to state, city to city. So, they want turn-key because they may have to move soon. Key employers with executive housing needs include GE, Pro Health, Kohls, Cooper Power Systems, Generac, Waukesha Heart Hospital, and Carroll University.
- More upsizing is seen in the \$300k to \$400k range. Downsizing is much tougher, not as much inventory.
- Low condominium inventory.
- Phoenix heights – largest brownfield in the State.
- The City needs to buy lots in order to encourage more low and moderate owner-occupied construction.

### Landlords

- There are apartments with higher rents and occupancy levels are good with enough people able to afford the rents. Young professionals with the larger corporations are significant source of customers.
- When rents are raised, there is not too much resistance at the higher-rent properties.

- Single-Family rents are also higher, with young professionals and working families renting these units as well.
- Waukesha has some three (3) bedroom apartments, but needs more and people are asking about them.
- Once families do get bigger though, many start looking to buy.
- Those who bought affordable condominiums are keeping the condo as a rental and when upsizing.
- Some of the larger corporations are renting units in their name so they can comply with longer lease terms. However, many corporate rentals for specific tenants request short-term leases and they often need four (4) at a time. These can be difficult requests to fulfill.
- Some newly relocated professionals rent a one (1) bedroom while their family stays at home at their previous location.

### Stakeholder Interviews Guiding Observations

- Housing affordability and availability is being affected by the lack of circulation in the housing market. The number of houses going on the market has dropped in recent months and the time they stay on the market has been reduced as well.
- Buyers looking to upsize and buy more expensive units are encountering some difficulty; however, buyers looking to downsize are encountering greater difficulty. This means their homes cannot be put on the market for those who need housing for families and larger households.
- More housing types are needed at different price points in order to help with housing circulation.
- There is a market for speculative home building, especially those at

the higher price points. However, supply of buildable lots can be a difficulty. Having assistance with lot preparation and/or assembly would help spur the speculative building market.

- The lack of housing circulation is also forcing many into the rental market, putting pressure on the price and supply of rentals. Rental units will be needed in the near and medium-term; however, an increasing in the supply of for-sale housing would reduce the pressure on the rental market in the medium to long term.
- Corporate demand for rentals as well as for-sale homes for temporary assignments and new employees is creating demand for apartments and condos at the upper price points. Employer interest in trying to ensure employees have adequate housing choices also provides an opportunity to seek employer assistance with City housing programs.

## Infill Construction and New Development Goals and Strategies

This section includes an overall goal as well as the objectives and associated strategies needed to accomplish that goal. The objectives and strategies are organized in an implementation matrix that includes a recommended priority for each objective.

The priorities for objectives in all chapters range from one (1) to six (6), with one (1) being the highest priority and six (6) being the lowest priority. The implementation matrix also includes potential cost and potential staff hours to complete.

A timeframe is provided which outlines how long each strategy could take to accomplish, once undertaken. Finally, responsible organizations, the City as well as other government agencies, as well as housing partners, mainly non-profit organizations, are listed as the entities needed to accomplish each strategy.

## Infill Construction and New Development Goal:

**To provide direction, assistance and incentives which encourage the construction of houses which are needed to satisfy the existing and future housing demand for a range of housing types and income levels by increasing the potential of buildable sites, addressing the barriers to land development, and increasing the market exposure of available sites to potential builders, developers and non-profit housing partners.**

In order to accomplish the infill construction and new housing developments goal, a combination of objectives and strategies will need to be implemented. In addition, objectives and strategies from other chapters could be relevant to those listed here. For instance, many of the funding objectives and strategies in Chapter 4 are complementary to the strategies listed in the implementation matrix for this chapter. Contacting relevant State Agencies and housing partners for assistance in seeking funding will allow the housing construction strategies to be implemented with less direct funding from the City and more funding from other sources.

Waukesha Housing Study - Infill Construction and New Development						
Objective	Priority	Strategy	Potential Cost	Potential Staff Hours	Timeframe	Responsible Organizations
			*Annual Cost	* Annual Allocation		
<b>Designate areas with underdeveloped properties which could host housing or mixed-use redevelopment or development projects</b>	1	Designate areas for development or redevelopment as housing or mixed-use projects, including vacant properties and aging commercial properties along East Main Street, East Moreland Boulevard, West Sunset Drive, Arcadian Avenue and Bluemond Road, which will require incentives and other assistance to encourage developer interest	-	40 & 20*	< 2 yrs	City
		Designate areas near key intersections with the West Waukesha Bypass for development or redevelopment as housing or mixed-use projects which will require incentives and other assistance to encourage developer interest	-	40 & 20*	< 2 yrs	City
<b>Encourage housing construction through site preparation assistance in the Central City and other designated development/ redevelopment areas</b>	3	Identify and prioritize properties with housing development/redevelopment potential. Work with realtors/brokers to rank properties by developer interest	-	40 & 20*	< 2 yrs	City
		Create and administer a Preliminary Site Assessment (PSA) grant/loan fund, policies & regulations to assist developers with environmental assessment and/or remediation costs associated with housing development construction	\$25,000*	20 & 20*	Ongoing	City
		Create and administer an environmental assessment and/or remediation grant/loan fund, policies & regulations to assist developers with environmental assessment and/or remediation costs associated with housing development construction	\$40,000-80,000*	40 & 20*	Ongoing	City
<b>Audit infrastructure needs in Central City and other designated development/redevelopment areas</b>	3	Apply for funding to prepare Phase I and Phase II environmental assessment on targeted properties and utilize DNR "Green Team" and other brownfield remediation resources	-	40 & 20*	Ongoing	City
		Create and administer a demolition grant/loan fund, policies & regulations to assist developers with demolition associated with housing development	\$40,000* + initial year investment	40 & 20*	Ongoing	City
		Conduct annual survey of Central City businesses and property owners to understand current and future downtown facility needs, including parking and utilization of existing Central City parking deck	-	40 & 20*	Ongoing	City
		Coordinate transportation planning with Central City planning initiatives, neighborhood planning efforts and development/redevelopment area and property designations in order to align with transportation improvement and congestion management projects and schedules	-	40 & 20*	Ongoing	City



Waukesha Housing Study - Infill Construction and New Development						
Objective	Priority	Strategy	Potential Cost *Annual Cost	Potential Staff Hours * Annual Allocation	Timeframe	Responsible Organizations
<b>Increase supply and utilization of available land</b>	1	Develop program to purchase smaller vacant/redevelopable lots suitable for smaller housing construction projects or parcel assembly for larger redevelopment projects	\$200,000*	80*	< 2 yrs	City/Housing Partners
		Develop program to acquire lots which have become vacant due to a raze or repair program or are tax delinquent	\$250,000	40*	< 2 yrs	City/Housing Partners
		Sell acquired properties for profit and use proceeds to purchase additional/better properties for housing development (land banking)	-	80*	3-5 yrs	City/Housing Partners
		Work with realtors to create a list of vacant land and currently available land for development/purchase.	-	50*	Ongoing	City/Realtors
		Develop and administer land donation or reduced price policy and procedures to allow for municipality to donate or discount smaller municipally-owned property to potential builders/developers (including development guarantees and claw-back provisions)	-	30*	< 2 yrs	City
		Develop a City-managed new home construction program which provides financial assistance to builders, non-profits, and investors participating in the City's land banking program to build homes on acquired parcels to expected standards	\$350,000*	50*	3-5 yrs	City/State Agencies/Housing Partners

## Selected Objective and Strategy:

### **Objective: Increase the supply and utilization of available land**

The implementation matrix lists a number of strategies which can be used to achieve this objective. One strategy in particular, “Develop a City-managed new home construction program which provides financial assistance to builders, non-profits, and investors participating in the City’s land banking program to build homes on acquired parcels to expected standards” provides an example of a strategy which is pro-active and involves significant City initiative which utilizes a number of housing partners and funding resources.

### **Strategy: Develop a City-managed new home construction program which provides financial assistance to builders, non-profits, and investors participating in the City’s land banking program to build homes on acquired parcels to expected standards**

This strategy requires the implementation of the following complementary strategies from this and other Chapters;

- Implement the strategies under the “Encourage housing construction through site preparation assistance in the Central City and other designated development/redevelopment areas” objective.
- Implement the remaining strategies under the “Increase the supply and utilization of available land” objective.
- Implement the strategies under the “Evaluate potential for current TIF districts to fund workforce and affordable housing construction and rehabilitation” objective in Chapter 4.
- Implement the strategies under the “Establish public/private partnerships to fund City purchase and rehab and/or City purchase and build housing programs” objective in Chapter 4.

## Example City/Project

### City of Green Bay – New Homes in Your Neighborhood (NYIYN)

- The program provides funding to construct a single-family home for owner occupancy on existing neighborhood infill sites owned by the Redevelopment Authority of the City of Green Bay.
- Available parcels listed on a website and can be utilized in various ways from new development to the expansion of neighboring parcels – Range in price from free to market-rate.
- Submit a proposal in response to RDA RFP to purchase a lot.
- For construction, individuals or builder/developers must complete the RDA application process and submit a construction plan and providing adequate proof of funding for the project.
- An applicant may apply for a 60-day planning option to complete due diligence in obtaining construction plans, gathering financing and completing any other necessary research.
- The final structure must be an owner-occupied single-family home
- Design and character must fit that of the neighborhood as approved by staff.
- Each parcel in the program is eligible for a grant of up to \$20,000. (Amount of grant dependent on parcel selected).
- No income restrictions on person/person building or occupying the home.
- Forgivable recorded, second mortgage loan at 0% interest.
- No interest, no payments.

- The loan will be given at closing of the construction loan and can be utilized at first construction draws.
- The mortgage will be satisfied upon receipt of Certificate of Occupancy - \$30 recording fee paid by the applicant



## Chapter 3: Rehabilitation



## Introduction

This chapter focuses on housing condition and the need for housing rehabilitation within the City. As Waukesha has an aging housing stock and a changing housing market which has had to respond the University students as well a young professionals, generational preferences, changes in the local economy and other factors, rehabilitation has become an increasingly important issue. This chapter provides an overall goal directed towards encouraging housing rehabilitation as means of increasing the housing stock for homebuyers as well as renters. The objectives and strategies in this chapter address the rehabilitation needs, opportunities and challenges identified through analysis of survey data, housing market data, and stakeholder input. The objectives and strategies in this chapter seek to fulfill the chapter goal and provide objectives and strategies to accomplish that goal.

## Survey Data

An online survey was conducted at the beginning of the housing study in order to gather public input in a more confidential manner than at a public meeting. Survey responses yielded a number of important observations which are used in comparison to Census and other data analysis to provide a full picture of the housing market in Waukesha. The following lists the responses which are relevant to this Chapter.

### Current Housing Description

- Most respondents, 53.93% consider their homes to be in good condition, while over 25% consider their homes to be in excellent condition.
- A full 43.96% of respondents are satisfied with the quality of their home.
- A strong percentage, 41.42% are satisfied with the amenities in their home and 41.88% are satisfied with the size.

### Owner Occupied – Self Reported Housing

- Almost half of all respondents, 45%, spent between \$5,000 and \$19,999 on maintenance and improvements in their home in the past five (5) years.
- Just over half of all respondents, 50.22%, plan on investing additional funds in their home in the next five (5) years. Almost half of those respondents, 42.29%, plan on undertaking a partial remodel or renovation.
- For those who do not plan on investing additional funds in their home, 40% cited cost as the main reason. Almost half 49.47% listed “other” as a reason, which included worry about being over-improved for the area, won't see return on investment, planning on moving, and retirement.

### Survey Data Guiding Observations

- Respondents appear to be fairly satisfied with the quality of their home and the quality of homes in Waukesha in general.
- Many have had to spend money on maintenance in the past and many are planning on spending money on renovations in the next five years. This indicates residents are looking to enjoy improvements already made or looking to renovate instead of buying. Therefore, the need for renovations should remain strong in the near term.
- Many responded they were going to move, and some indicated they would be leaving Waukesha. Others indicated that improvements may not be justified or they would cost too much. Therefore, assistance with renovations and better financing options could be a strategy to keep people investing in their homes and keep residents from leaving.

# Housing Market Assessment

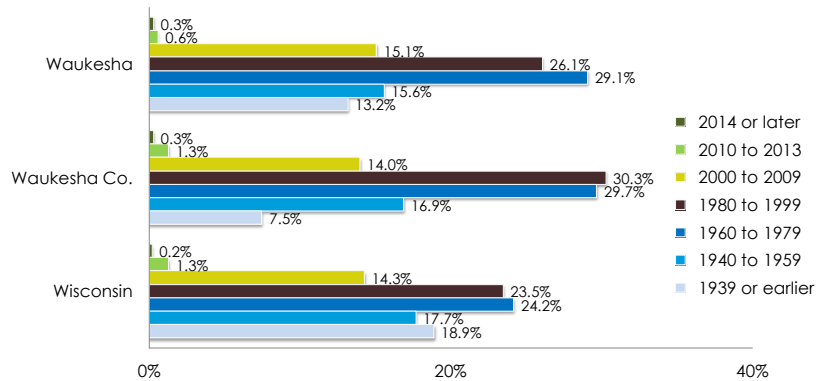
In addition to survey data, the US Census and local assessor's data provide a good indication of housing condition and how Waukesha housing stock compares to the County and the rest of the State.

Figure 3.1 shows when owner-occupied housing was built. The largest percentage, 29.1%, of owner-occupied homes were built between 1960 and 1979, with another significant percentage built between 1980 and 1999. The percentages are slightly lower than the County, but higher than the State. However, the percentage of homes built before 1939 was considerably higher than the County. This indicates an older housing stock which will need renovations as this stock ages. The homes built in the 1960s and 1970s will also require continuing maintenance and improvement.

Figure 3.2 shows a similar housing age for rentals as well. A high percentage of rentals, 35.5%, were built in the 1980s. However, a high percentage were also built in the 1930s, 1960s and 1970s. These percentages show an older rental housing stock than the County and is a strong indication for the need for landlord renovations of rental units.

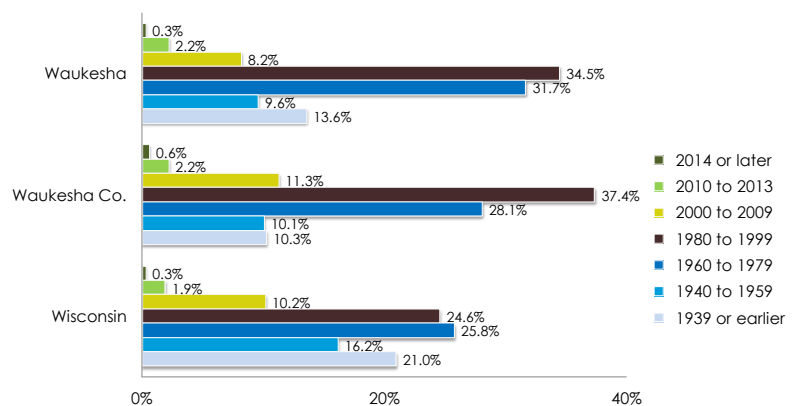
Regarding units per structure, most owner-occupied structures in Waukesha, 89%, are single-family detached houses. However, Figure 3.3 shows the housing type for rentals is very different. The highest percentage of rentals, 23.19%, include 20 to 49 unit structures. In addition, Waukesha has higher percentages of duplexes than the County. This could partly be the result of conversions of single-family housing to duplexes for rental purposes over the years. Some of these conversions could be in response to University students.

**Figure 3.1 Year Owner-Occupied Structure built**



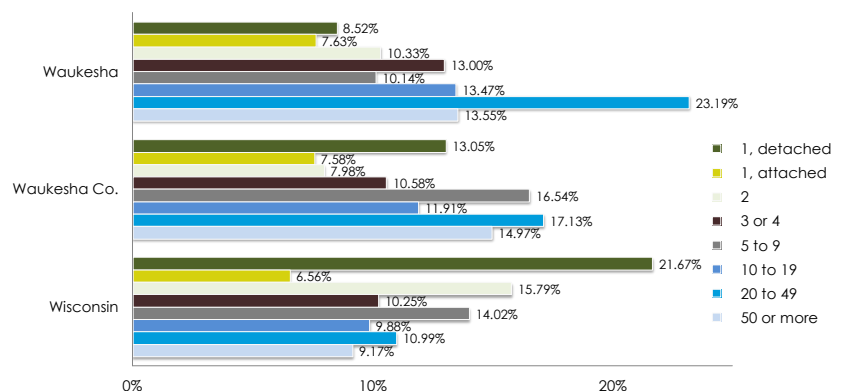
Source: 2016 ACS

**Figure 3.2 Year Renter-Occupied Structure Built**



Source: 2016 ACS

**Figure 3.3 Units per Rental Structure**

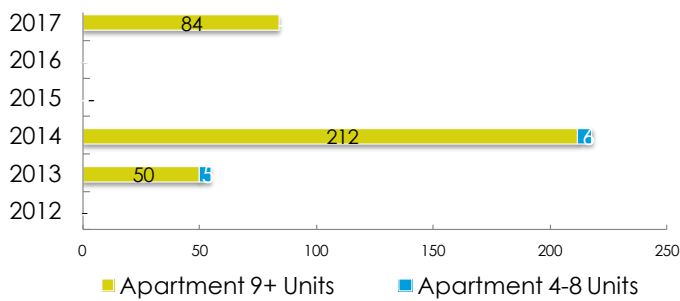


Source: 2016 ACS



A closer look at recent rental construction is shown in Figure 3.4, which shows a recent uptick in apartment structures with 84 nine (9) plus unit structure permits issued in 2017. However, these were the first apartments built since 2014. This indicates a backlog of demand has occurred where no apartments were added from 2015 to 2016. Also, Figure 3.4 shows no smaller apartments, those with 4-8 units, built since 2014, where only six (6) were constructed. This reflects the challenges associated with building smaller for-rent structures, but also these units are being constructed and could represent additional housing type options to meet rental demand.

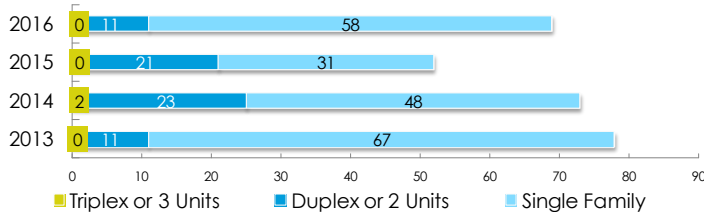
**Figure 3.4 Recent Apartment Permits**



Source: City of Waukesha

Figure 3.5 shows recent single, two and three unit permits issued for from 2013 to 2016. This shows that only two (2) triplexes were permitted since 2013, whereas 65 duplexes were permitted. In 2016, duplexes represented one-fifth (1/5) of all owner-occupied housing permits issued and duplexes represented one-third (1/3) of all residential permits issues. This indicates steady construction of duplexes.

**Figure 3.5 Recent Single-Family, Two and Three Unit Permits**



Source: City of Waukesha

### Market Assessment Guiding Observations

- Waukesha has an older housing stock, especially rental units. Renovations and repairs will continue to be likely and necessary in the near and medium-term as the housing stock ages. Additional City financial assistance for those homeowners who would like to renovate their homes but cannot afford to do so will become increasingly important.
- Waukesha's aging rental structures and high percentage of duplex and triplex rentals will also require continued maintenance and renovations by landlords in the near and medium term. Additional City assistance to landlords will also become increasingly important as these units continue to age and individual landlords without corporate resources will struggle to maintain and improve their properties.
- Given the high percentage of owner-occupied single-family homes, many duplexes and triplexes could be the result of single-family conversions. However, the extent to which this is an issue for the City is unknown. Older neighborhoods should be monitored to see the extent and effect of conversions to duplexes are having on the neighborhood, perhaps through a neighborhood planning effort. Should conversions be determined to be having a negative effect on the housing supply and neighborhood, a duplex to single-family re-conversion program could represent a good opportunity to address the issue. City assistance would be necessary to encourage these renovations.

# Stakeholder Interviews

Stakeholder interviews were also conducted at the beginning of the housing study in order to gather input from housing and housing industry-related professionals in a workshop atmosphere where different housing market factors could be discussed in detail. Stakeholder input yielded a number of important observations which are used in comparison to survey results as well as Census and other data analysis to provide a full picture of the housing market in Waukesha. The following lists the stakeholder observations which are relevant to this Chapter.

## Non-Profits

- Housing for seniors is also an issue for Waukesha. Historically, there has not been a large senior population and there has not been a strong demand for senior housing. However, this is changing. Some seniors have income and disability issues, but there is not enough assistance for them.
- Some seniors cannot or do not want to maintain their homes. They either cannot physically perform the maintenance or they cannot afford the maintenance, or both. Aging in place work is needed. There are not enough resources to assist seniors with roofs, accessibility ramps, etc.

## Realtors

- Investors are looking to rehabilitate houses and flip them for a profit; however, there are not many out there anymore. Some are even reading obituaries, looking to buy low for parents passed away.
- The general housing market wants turnkey. Even buyers who are handy start looking for houses that need rehabilitation, but end up looking at cosmetics and ignoring mechanicals. This makes rehabilitations seem more expensive than they have to be.

- Contractors or handyman are very hard to find, schedule or afford.
- Single Family homes have become smaller but not cheaper. Buyers are ok with smaller homes, but want higher-end amenities and finishings.
- Some do buy both sides of a duplex and rent out one side as income.
- There were duplexes that were turned into condominium arrangements for sale after 2008, and selling individually. However, finding financing can be difficult and reselling can be difficult as well.
- Buyers do not have reserve funds left after meeting downpayment.
- Rental weatherization program was not effective.
- City needs to train builders on how to build and/or rehabilitate low and moderate income houses to increase participation of builders in the owner-occupied housing sector.

## Stakeholder Interviews Guiding Observations

- Senior housing will become increasingly important as the population ages. Given the older stock of housing in Waukesha, many senior will most likely need assistance with emergency home repairs and interior as well as exterior handicap accessibility improvements. Many will likely not have the financial resources needed and many may qualify for low or moderate income financial assistance programs. City assistance specifically for seniors and disabled persons to renovate or rehabilitate their homes will be required in the near and medium term.
- More and more, buyers are looking for renovated properties and lack the resources to undertake a significant renovation or rehabilitation project. Additional financial assistance will be required to assist first-time homebuyer as well as existing homeowners.

- Many are young professionals who are employed in Waukesha and may not qualify for low or moderate income assistance. An employer-funding rehabilitation program, sponsored by the City, could be an effective strategy to encourage more renovations amongst younger professionals.
- Duplexes that have been converted to condominiums are struggling to sell and do not qualify for all potential financial assistance, including downpayment and other government or private loan programs. This further indicates the potential for a duplex to single-family conversion program to provide greater supply of housing which can qualify for buyer assistance.

## Rehabilitation Goals and Strategies

This section includes an overall goal as well as the objectives and associated strategies needed to accomplish that goal. The objectives and strategies are organized in an implementation matrix that includes a recommended priority for each objective.

The priorities for objectives in all chapters range from one (1) to six (6), with one (1) being the highest priority and six (6) being the lowest priority. The implementation matrix also includes potential cost and potential staff hours to complete.

A timeframe is provided which outlines how long each strategy could take to accomplish, once undertaken. Finally, responsible organizations, the City as well as other government agencies, as well as housing partners, mainly non-profit organizations, are listed as the entities needed to accomplish each strategy.

## Rehabilitation Goal:

**To provide direction, assistance, and incentives which encourage the rehabilitation of houses which are needed to satisfy the existing and future housing demand for a range of housing types and income levels.**

In order to accomplish the infill construction and new housing developments goal, a combination of objectives and strategies will need to be implemented. In addition, objectives and strategies from other chapters could be relevant to those listed here. For instance, many of the funding objectives and strategies in Chapter 4 are complementary to the strategies listed in the implementation matrix for this chapter. Contacting relevant State Agencies and housing partners for assistance in seeking funding will allow the housing rehabilitation strategies to be implemented with less direct funding from the City and more funding from other sources.

Waukesha Housing Study - Rehabilitation

Objective	Priority	Strategy	Potential Cost	Potential Staff Hours	Timeframe	Responsible Organizations
<p><b>Expand Existing and Establish Additional Home Rehabilitation Programs</b></p>	<p>3</p>	<p>Expand existing income-based home rehabilitation fund with supplemental funding from local TIF districts, HUD, and other funding sources</p>	<p>*Annual Cost \$50,000* + \$200,000 initial year investment</p>	<p>20 &amp; 20*</p>	<p>&lt;2 yrs</p>	<p>City/Housing Partners/State Agencies</p>
		<p>Establish partnerships and supplement non-income-based home rehabilitation partner programs which assist persons with additional needs, such as seniors, persons with disabilities, and veterans</p>	<p>\$50,000* + \$200,000 initial year investment</p>	<p>20 &amp; 20*</p>	<p>&lt;2 yrs</p>	<p>City/Housing Partners/State Agencies</p>
		<p>Establish a non-income-based home rehabilitation program funded by establishing or expanding Tax Increment District (TID) non-income funding, financial institution, other organizational funds, and local employers</p>	<p>\$75,000* + \$200,000 initial year investment</p>	<p>80 &amp; 80*</p>	<p>3-5 yrs</p>	<p>City/Housing Partners/State Agencies</p>
<p><b>Encourage home rehabilitation through acquisition of code violation, unhealthy, and abandoned properties</b></p>	<p>3</p>	<p>Establish a City-managed purchase, rehab or convert, and resell program to assist local housing partners, builders, investors and homebuyers to increase the supply of available workforce housing. Could also include City-Administered Home Improvement Contractors Program</p>	<p>\$50,000* + \$200,000 initial year investment</p>	<p>20 &amp; 20*</p>	<p>&lt; 2 yrs</p>	<p>City/Housing Partners/State Agencies</p>
		<p>Formalize a raze or repair policy and procedures which require dilapidated properties to be repaired or demolished if repair not feasible</p>	<p>-</p>	<p>20*</p>	<p>3-5 yrs</p>	<p>City</p>
		<p>Solicit donation or reduced purchase price for City acquisition of foreclosed homes owned by Financial Institutions needing CRA credit or Sheriff Sale</p>	<p>-</p>	<p>20*</p>	<p>&lt;2 yrs</p>	<p>City</p>
<p><b>Expand Landmark Commission efforts</b></p>	<p>3</p>	<p>Create policy and procedures which coordinate municipal code enforcement with County health department</p>	<p>-</p>	<p>30</p>	<p>3-5 yrs</p>	<p>City/County</p>
		<p>Expand Landmark Commission Paint &amp; Repair program to include larger grants and/or loans to cover additional eligible rehabilitation work</p>	<p>\$15,000</p>	<p>80</p>	<p>3-5 yrs</p>	<p>City/Landmark Commission</p>
<p><b>Increase Redevelopment Authority scope to support City rehabilitation programs</b></p>	<p>2</p>	<p>Utilize City review process to approve smaller grants and overall project feasibility before sending project to Landmark Commission</p>	<p>\$15,000</p>	<p>80</p>	<p>3-5 yrs</p>	<p>City</p>
		<p>Expand Redevelopment Authority rehabilitation program to include grant/loan programs to enhance curb appeal, develop under-utilized space and rehabilitate upper floor housing for mixed-use structures</p>	<p>\$15,000</p>	<p>80</p>	<p>3-5 yrs</p>	<p>City</p>

## Selected Objective and Strategy:

### **Objective: Expand Existing and Establish Additional Home Rehabilitation Programs**

The implementation matrix lists a number of strategies which can be used to achieve this objective. One strategy in particular, "Establish a City-managed purchase, rehab or convert, and resell program to assist local housing partners, builders, investors and homebuyers to increase the supply of available workforce housing. Could also include City- Administered Home Improvement Contractors Program" provides an example of a strategy which is proactive and involves significant City initiative which utilizes a number of housing partners and funding resources.

### **Strategy: Establish a City-managed purchase, rehab or convert, and resell program to assist local housing partners, builders, investors and homebuyers to increase the supply of available workforce housing. Could also include City- Administered Home Improvement Contractors Program**

This strategy requires the implementation of the following complementary strategies from this and other Chapters;

- Implement the strategies under the "Encourage home rehabilitation through acquisition of code violation, unhealthy, and abandoned properties" objective.
- Implement the strategy under the "Re-establish and expand Redevelopment District coverage area and awareness" objective.
- Implement the strategies under the "Evaluate potential for current TIF districts to fund workforce and affordable housing construction and rehabilitation" objective in Chapter 4.

- Implement the strategies under the "Establish public/private partnerships to fund City purchase and rehab and/or City purchase and build housing programs" objective in Chapter 4.

### **Example City/Project**

#### City of Milwaukee – Ready-To-Go-Homes

- READY-TO-GO-HOMES are available under the City of Milwaukee's Strong Neighborhoods Plan and the Milwaukee Challenge Fund. This initiative represents a partnership between the City of Milwaukee, the Housing Authority of the City of Milwaukee and Riverworks – working together to improve homes and neighborhoods.
- Homes are fully renovated homes in the Harambee neighborhood. Homes are "move in" ready and may include a new roof, furnace, water heater interior and exterior improvements.

#### City of Milwaukee – Home Improvement Contractors Program

- City licensed contractors can apply
- E-notify – online tool to find important things in city via email and text alerts. Email alerts for NIDC bids
- Work is reimbursed by segment done
- City inspects work
- Permits and waivers of lien required
- Escrowed rehabilitation funds held by City
- Lead pipe clearance tests required
- Contracts are between property owner and contractor – NIDC facilities inspection and payment processes.
- Contracts range between \$10k and \$30k.

City of Milwaukee – ROOTS Landscaping Incentive Program

- \$500 landscaping cash award - exclusively for City-owned properties sold to owner occupants
- Priority should be given to the front yard
- Landscaping includes flowers, sod, grass seed, bushes, fencing, miscellaneous or purchase of lawn care tools including lawnmowers, snowblowers, trimmers, tillers, shovels, rakes, etc.
- Six-month maximum timeframe from the date of closing to completion
- After six-month maximum timeframe, incentive is forfeited.



## Chapter 4: Funding Initiatives





## Introduction

This chapter provides guidance towards increasing the utilization of funding sources to increase the capacity of the City to engage in housing programs and initiatives. Waukesha has a solid history of providing rehabilitation assistance, establishing partnerships to develop income-assisted and other housing projects, and providing rental assistance through the Housing Authority. However, in order to accomplish the goals, objectives, and strategies of the previous chapter, additional funding sources will be needed. This chapter looks at survey data, housing market data, stakeholder input, and the potential eligibility and opportunities for specific districts within the City in order to provide a full assessment of potential funding needs and sources.

Throughout this chapter, housing issues and opportunities will often be defined in terms of affordability. There are many methods of defining the term “affordable” and it is important to be clear on how this term is defined. Many Federal, State, and local programs use family income as a method of determining affordability and will base program assistance on how family incomes compare to the average or median family income for a local area. These comparisons can include the terms “moderate income”, “low income” and “very low income” to describe the income of families eligible for government assistance. Generally, these terms address families whose income is either slightly lower than the local area average, “moderate income”, considerably lower than the local area average, “low income”, or those near the poverty level, “very low income.” This study will use these terms when discussing housing issues and often in the context of the level of potential government housing assistance which may be needed.

In addition, many affordable housing advocates will use the term “workforce housing.” This generally describes housing for working persons and families who may have incomes ranging from slightly lower than the average local area income to slightly higher than the local area average income. These are people who work in the local community, make decent wages, yet may not be able to afford to live near their work and may have to commute from outside the community. As these people make significant contributions to the local economy, it is important to provide housing for them so that they can live and work in the same community.

This chapter refers to “workforce housing” when addressing housing issues for the local workforce and often in the context of potential housing opportunities and solutions to those issues, but not necessarily in need of direct government assistance or subsidies. Therefore, the term “affordable” can refer to the housing which is needed for families with lower than average incomes as well as housing which is sought after by those who may have near-average incomes, yet may still not be able to afford a place to live in the local community.

# Survey Data

An online survey was conducted at the beginning of the housing study in order to gather public input in a more confidential manner than at a public meeting. Survey responses yielded a number of important observations which are used in comparison to Census and other data analysis to provide a full picture of the housing market in Waukesha. The following lists the responses which are relevant to this Chapter;

## Current Household Description

- A high percentage, 41%, have been at their same employer for more than 10 years. The majority, 84%, are full-time employees.
- Those who work in the professional, research and management fields represent the highest percentage, 25%, of workers by industry. Those in manufacturing and warehousing represented the second highest at 19%.

## Owner Occupied – Self Reported Housing

- Of those owning a home, 46% pay mortgage insurance.

## Other Concerns

- Only 2% of responded that they had someone staying at their residence who did not have a place to live.
- Twenty-one percent (21%) of respondents answered 'Yes' when asked whether they knew someone in the region who is struggling to pay housing costs and may be in danger of becoming or currently is homeless, while 3% stated that their household is struggling.

# Housing Market Assessment

An analysis of household financial characteristics shows a higher level of financial need than indicated by the survey results. Figure 4.1 shows Waukesha to have 11% of its population designated, by the US Census Bureau, as living at or below the poverty line. This is slightly less than for the State, yet much higher than for the County.

Taking a closer look at poverty, Figure 4.2 shows poverty determinations to be evenly split between the under 18, 18 to 34, and 35 to 64 age groups. The 65 and older age group had the lowest percentage at 5.8%.

Figure 4.3 shows poverty determinations by race and ethnicity. These percentages do not add to 100% due to overlap for Hispanic or Latino origin. Those identifying themselves as Black or African American represented the highest percentage, at 43%. Some other race was the second highest at 22.1% and Hispanic or Latino origin also had a high percentage at 20.8%.

Figure 4.4 shows percent of income spent on monthly housing costs by homeowners with a mortgage. Waukesha has similar percentage, 22.6%, of those spending over 30% of the income on monthly housing costs as comparable communities.

Figure 4.5 shows percent of income spent on rent. Waukesha has 42.7% of renters spending more than 30% of their income on rent. However, this is at the lower end of range when compared to similar communities. Those spending between 20% and 29%, however, were at the upper range.

Figure 4.1 Percent Below Poverty Line

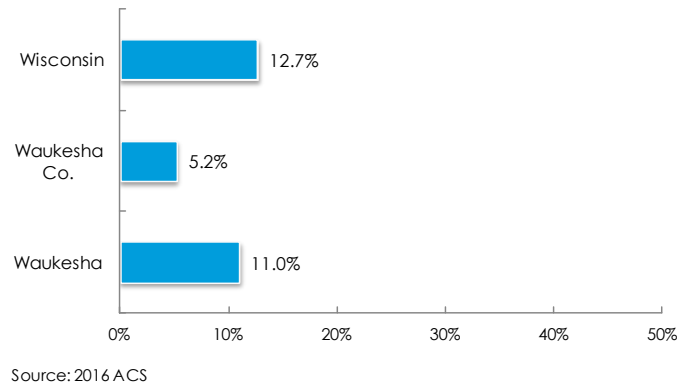


Figure 4.2 Percent Below Poverty Line by Age Group

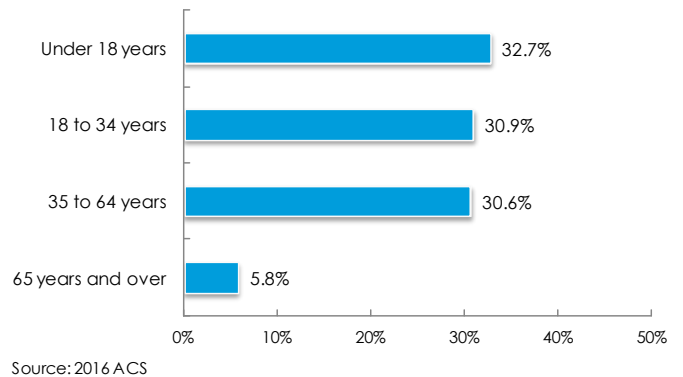
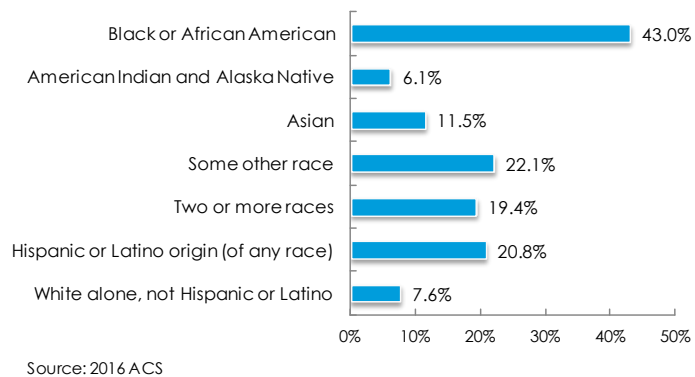
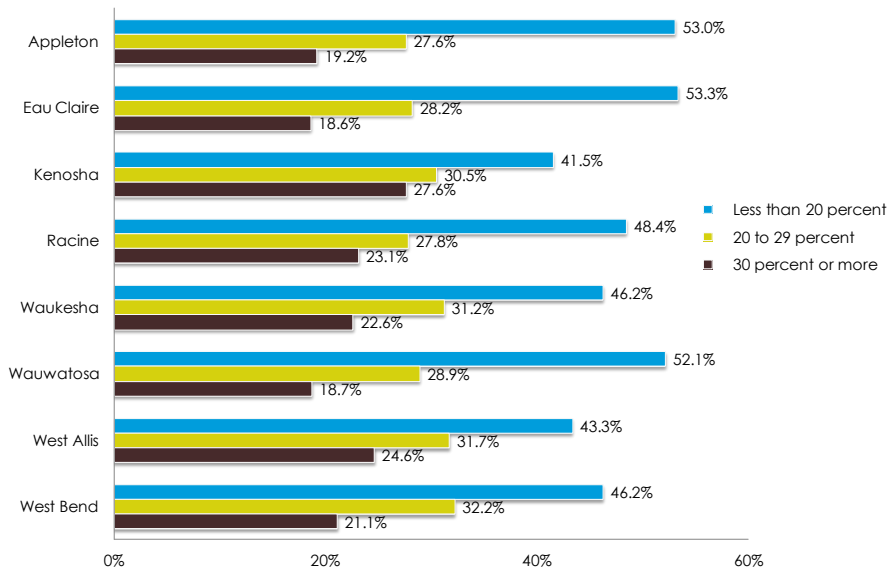


Figure 4.3 Percent Below Poverty Line by Race & Ethnicity



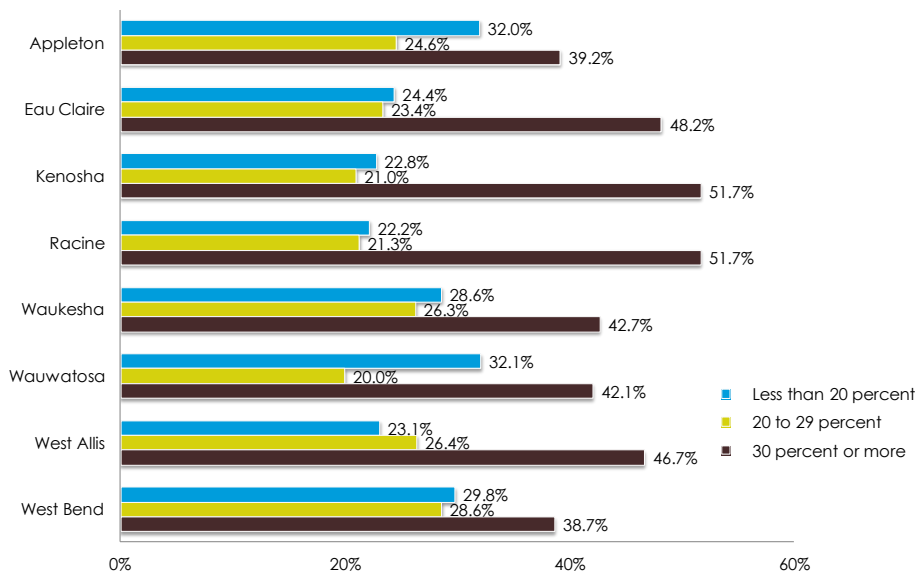
These two figures show poverty is affecting both homeowners and renters, and across the non-senior age groups. Financial assistance should also be evenly distributed across these groups.

**Figure 4.4 Percent Income Spent on Monthly Housing Costs for Homeowners with a Mortgage**



Source: 2016 ACS

**Figure 4.5 Percent Income Spent on Rent**



Source: 2016 ACS

# Stakeholder Interviews

Stakeholder interviews were also conducted at the beginning of the housing study in order to gather input from housing and housing industry-related professionals in a workshop atmosphere where different housing market factors could be discussed in detail. Stakeholder input yielded a number of important observations which are used in comparison to survey results as well as Census and other data analysis to provide a full picture of the housing market and funding opportunities available to Waukesha. The following lists the stakeholder observations which are relevant to this Chapter.

## Landlords

- Lots of seniors are looking to rent. Many of them can be considered low income.
- Those with Section 8 vouchers are trying to use their 3 bedroom vouchers for a 2 bedroom and finding that does not qualify.
- County Median Income limits are a barrier to those looking for low or moderate assistance units.
- There is a significant Section 8 voucher waiting list. The enrollment period closes often and the backlog is significant.

## Builder/Developers

- Townhomes/condominiums are now an opportunity due to lower down-payment costs for the younger population that does want to buy.
- Government programs, such as WHEDA programs are helpful for home buyers, but less so for home builders.
- Low-income tax credits are scarce and need local matching funds when they do become available. There is an issue with developers qualifying for the tax credits and then being able

to secure enough funding to build the projects. There is an opportunity for the City to help.

- The HOME Consortium is not seen as providing significant benefit, there is an opportunity for more involvement from them as well.

## Non-Profits

- Lack of affordable housing is a critical issue facing Waukesha.
- Area median income is high, but there are families and individuals who are low to moderate income as well.
- The younger population in particular is having rental issues. With the lack of rental units on the market, landlords can be picky. New renters don't have rental history. Section 8 vouchers are frequently turned away.
- Foster care releases are high and don't have resources.
- Government housing assistance is utilized in Waukesha; however, there are considerable issues. Government programs are used, but there are no counseling programs to help people transition from homeless to rentership. Renter readiness is not a prerequisite for rent-assistance programs.
- First-time homebuyers need more counseling as well; homebuyer education would assist buyers buy, maintain and stay in their homes.
- HUD money is being used less and less frequently. HUD administrators are too focused on details and not taking a comprehensive view of what their programs are supposed to be accomplishing. The issue with HUD funding is that there is too much administration associated with the programs, making the funding not worth the effort. Much of HUD funding is integrated, with multiple programs operating at once.

- One issue with this is that regulations or issues with one program can jeopardize another. More HUD funding is needed, but administrative support would be needed to better utilize this funding. The current HUD HOME consortia and Waukesha's role as the lead agency is not utilized enough for these reasons.
- More private funding is needed as well. Banks are a main partner in helping with housing issues. However, with the Community Reinvestment Act (CRA) directives, most requirements are being met within Milwaukee Census Tracts. The Census Tracts are too large of a geography to base compliance on. Banks can concentrate on one part of a Census Tract to meet requirements, yet ignore the rest.
- The local BID was funded by tax dollars, but didn't survive because of the tax on tenants that were not property owners and were already struggling to pay rent. A new BID needs to be formed and funded by an additional mechanism, so that they can assist with homeless population, especially downtown.
- Other City resources could also be used. The local Housing Authority is overworked. There are long waiting lists and too much demand for their services. People are facing eviction and more needs to be done to assist the Housing Authority to deal with the demand.
- The City could also further assist with additional funding for veterans. La Crosse and Racine have good veteran's assistance programs. Homeless funding through federal and state agencies has more administration and compliance regulations than affordable housing programs, thus more local action is needed.

- The perception is that Waukesha carries the burden in providing housing for low and moderate income persons for the County, especially for very low income persons.

### Stakeholder Interviews Guiding Observations

- Federal and State financial assistance and funding options for constructing housing are becoming more competitive and many are requiring matching funds from other sources in order to be awarded. Housing developments need a greater number of funding sources in order to become financial viable and to keep rents and price points down. Funding from sources such as HUD and WHEDA need to be supplemented by other public and private funding sources, such as other State and Federal sources, non-profit housing organizations and partners, financial institutions, and local employers.
- City organizations such as the Housing Authority and the Redevelopment Authority have been very effective in assisting residents, developers and the City increase housing affordability, supply and options. Increased use of authorities, including expansion of funding and responsibilities, will become increasingly important as the need for their support grows in response to housing demand.

## Funding Districts

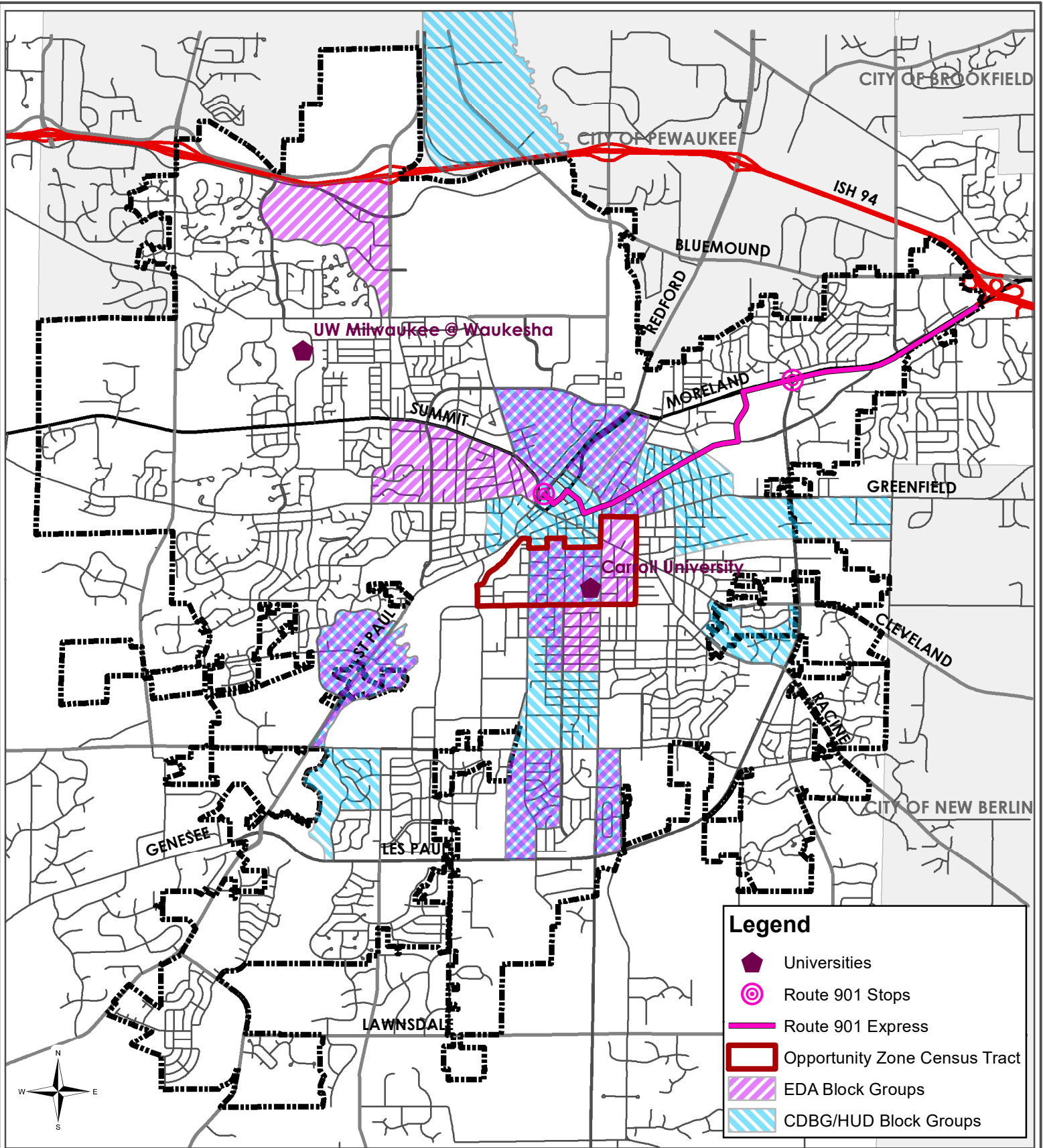
In order to seek and obtain funding for Waukesha housing projects and initiatives, a number of Federal and State housing programs should be utilized. Many funding sources include requirements for income levels by Census Tract and Census Block Group. For instance, Housing and Urban Development (HUD) funding often has a requirement for funds to be spent in Tracts or Block Groups which have more than 50% of the residents designated as have a low to moderate median family income. Certain Economic Development Administration (EDA) funding is tied to Tracts or Block Groups which meet certain per capita income thresholds. Additionally, the State of Wisconsin has designed federal Opportunity Zones, which provide tax incentives for investments in qualified Census Tracts. Often, these designated Tracts and Block Groups can overlap and create multiple opportunities for seeking funding. Identifying project areas with the greatest opportunity for additional funding can greatly increase potential funding and success of a housing project or initiative.

Map 4.1 shows these three types of designations. Qualified Block Groups are shown for both HUD and EDA programs. These designated areas are not a guarantee for funding and do not qualify these areas for all agency funding programs; however, they represent a starting point for discussing funding opportunities with agency representatives. The map also shows the Opportunity Zone Census Tract which is designated within Waukesha

### Disclaimer

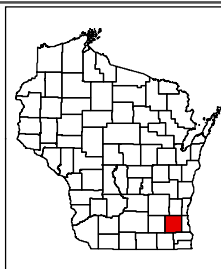
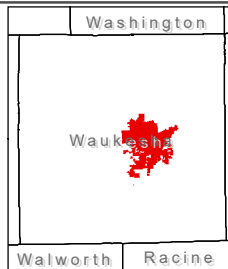
Funding program requirements and US Census Data change frequently. Mapping of qualifying Census Tracts and Block Groups should be done on a regular basis to ensure accuracy.





**Map 4.1 Designated  
Census Tracts/Block Groups**

0 0.25 0.5 1  
Miles



City of Waukesha Housing Study  
January 10, 2019

**vierbicher**  
planners | engineers | advisors



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## Funding Initiatives Goals and Strategies

This section includes an overall goal as well as the objectives and associated strategies needed to accomplish that goal. The objectives and strategies are organized in an implementation matrix that includes a recommended priority for each objective.

The priorities for objectives in all chapters range from one (1) to six (6), with one (1) being the highest priority and six (6) being the lowest priority. The implementation matrix also includes potential cost and potential staff hours to complete.

A timeframe is provided which outlines how long each strategy could take to accomplish, once undertaken. Finally, responsible organizations, the City as well as other government agencies, as well as housing partners, mainly non-profit organizations, are listed as the entities needed to accomplish each strategy.

## Funding Initiatives Goal:

**To encourage greater current and future utilization of Local, State, Federal, and other housing-related funding programs in order to encourage the housing rehabilitation and construction projects which result in more affordable housing stock and which provide more financial assistance options to renters and home buyers.**

The objective and strategies needed to implement this goal are listed in the Implementation matrix at the end of this chapter. In addition, objectives and strategies from other chapters could be relevant to those listed here. Examples of strategies in greater detail and the municipalities using those strategies are listed in Chapters 2 and 3.

**Waukesha Housing Study - Funding Initiatives**

Objective	Priority	Strategy	Potential Cost	Potential Staff Hours	Timeframe	Responsible Organizations
			*Annual Cost	* Annual Allocation		
<b>Expand effectiveness of HUD funding utilization to apply to more areas of the City</b>	1	Identify areas where HUD housing rehabilitation and infill rental/for-sale construction may become more likely to be eligible if local area financial characteristics were to be studied	-	20	< 2 yrs	City/Housing Partners
		Prepare Housing Price Study and submit to HUD for HOME/CDBG housing programs/projects for specific target area(s) to increase improvement to value amounts	\$10,000	20	< 2 yrs	City/Housing Partners
		Prepare Rental Rate Study and submit to HUD for HOME/CDBG housing programs/projects for specific target area(s) to increase percentage of rent paid amounts	\$10,000	20	< 2 yrs	City/Housing Partners
<b>Evaluate potential for current TIF districts to fund workforce and affordable housing construction and rehabilitation</b>	1	Evaluate the current use of Tax Increment Financing to determine how TIF can be used to support identified housing projects	\$10,000	40 & 20*	< 2 yrs	City
		Utilize existing Tax Increment Districts to promote workforce housing	\$10,000	40 & 20*	< 2 yrs	City
		Utilize the affordable housing TIF extension program to create affordable housing development program	\$5,000	20 & 20*	< 2 yrs	City
<b>Match designated redevelopment areas with additional organizational capacity</b>	3	Utilize the affordable housing TIF extension program to create housing stock improvement program	\$5,000	20 & 20*	< 2 yrs	City
		Establish new Community Development Corporations (CDCs) for designated redevelopment areas and certify CDCs as Community Development Entities (CDE) in order to directly apply for CDFI funds and New Market Tax Credits (NMTC)	-	40	< 2 yrs	City

**Waukesha Housing Study - Funding Initiatives**

Objective	Priority	Strategy	Potential Cost	Potential Staff Hours	Timeframe	Responsible Organizations
			*Annual Cost	* Annual Allocation		
		Initiate partnership with Community Development Financial Institution (CDFI) or Certified Community Development Entity (CDE) to access CDFI funds for purchase and rehab/build program	-	20 & 10*	< 2 yrs	City/Housing Partners
		Initiate partnership with the IFF and other FHLBank members to access FHLBank funding for purchase and rehab/build program	-	20 & 10*	< 2 yrs	City/Financial Institutions
		Coordinate with SEWRPC to update Comprehensive Economic Development Strategy (CEDs) to include City housing program and initiatives funding	-	20 & 10*	< 2 yrs	City/SEWRPC
<b>Establish public/private partnerships to fund City purchase and rehab and/or City purchase and build housing programs</b>	2	Maximum the use of Opportunity Zone area incentives in combination with Low Income Housing Tax Credits, New Market Tax Credits, Historic Rehabilitation Tax Credits by partnering with financial advisement firm to create developer interest in City purchase & build/rehab program in the designated Census Tract	-	40 & 10*	3-5 yrs	City/Financial Advisors
		Establish partnerships with large local employers, such as GE, Pro Health, Kohls, Eaton, Generac, MetalTek, Waukesha Heart hospital, and Carroll University	-	20 & 10*	< 2 yrs	City/Local Employers
		Seek housing program funding and donation of Other Real Estate Owned (OREO) properties from Financial Institutions needing to satisfy Community Reinvestment Act (CRA) requirements	-	10*	Ongoing	City/Financial Institutions
<b>Encourage developer/builder participation in local, state, federal and non-profit housing assistance and initiatives</b>	3	Develop & distribute local, state, federal and non-profit housing assistance programs list developers, builders and realtors	-	40*	Ongoing	City/Housing Partners
		Coordinate, advertise and host rehabilitation workshops to educate existing homebuyers on government and non-government organization/partner home rehabilitation funding	-	40*	Ongoing	City/Housing Partners

## Conclusions and Key Findings

Housing, employment and location are closely related to each other in the Waukesha housing market and just as relevant since the City's Comprehensive Plan and Central City Master Plan were written. The current supply of single family homes is currently healthy, although affordability for different family types and income levels is becoming a more significant consideration as local and regional demographics change. Housing development has addressed demographic needs and characteristics through the decades; however, this report shows a continued need for greater diversity in neighborhoods, including different densities and housing types. Meeting this need for diversity may have to occur in more homogenous neighborhoods as the supply for available and re-developable land becomes scarcer. As Waukesha approaches greater build out, few parcels will be available to meet housing needs and new housing will need to utilize isolated parcels as well as re-developable properties in different neighborhoods.

New housing should also be seen as an opportunity to support local businesses as well as providing options for current and future residents. As Waukesha becomes more and more integrated in the suburban metropolitan area, housing needs will likely need to accommodate the desires of workers who currently live outside the city limits yet who live in the County and are familiar with the area. Housing supply will also need to reflect different demographic types looking for amenities and opportunities the growing metropolitan area can offer. Intergovernmental cooperation amongst neighboring communities and Waukesha County will most likely focus on access to transit and transportation, as this report will show this issue to be important to new home buyers and renters in the younger age brackets.

Local attention to pedestrian access, walkability and appropriate placement of housing developments will help support transit efforts as well. Cooperation with State agencies will be important to consider when looking at redevelopment, lower income needs, and the potential for brownfield development.

In particular, the City center will provide an opportunity to satisfy identified housing needs and also to support the amenities, walkability and transit options that have become so important. With the varied needs identified in the assessment phase, a strong effort downtown will be reinforced by a strong housing effort. A combination of design, funding, redevelopment and State assistance should create the perfect opportunity to address housing, employment, visitor and other opportunities downtown.





## Appendix: State of the Housing

## Introduction

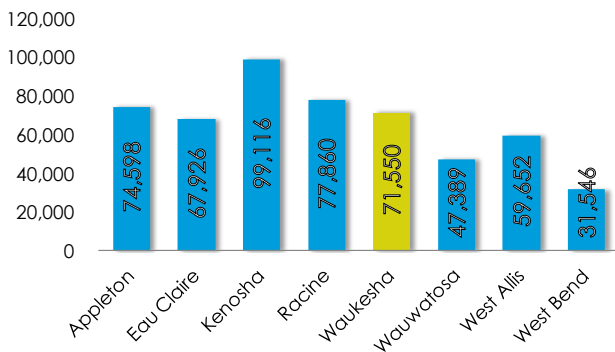
This section provides a snapshot of the characteristics present in the City of Waukesha at the time this study was conducted. To be effective, a plan must not only convey a direction for the community to strive toward, but also a sense of where the community currently resides. Chapters 1 through 4 of this Plan provides the direction, while this section provides the background context. The following sections examine housing related data and analysis. This Appendix is comprised of four sections; Housing Market Analysis, Housing Stock Analysis, Sales Market Analysis and Rental Market Analysis.

## Housing Market Analysis

### Historical and Current Population

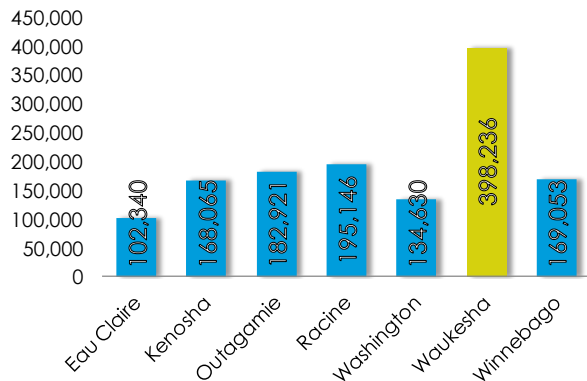
As of January 2017, the City of Waukesha is currently estimated to have a population of 71,550 persons. Since 1990, the City has grown steadily in population from 56,894 to the current estimate. More recently, Waukesha had 70,718 residents in 2010 and has had a population growth rate of 1.18% since then. The average annual growth rate for this period was 0.17% per year. Other communities similar to Waukesha were evaluated in order to gauge the strength of the City's growth compared to others. Figure 1 shows the 2017 population of the City of Waukesha and comparable communities. Figure 2 shows the data for the County.

**Figure 1: Population by Municipality**



Source: US Census 1990-2015, & WDOA 2017

**Figure 2: Population by County**



Source: US Census 1990-2015, & WDOA 2017

Currently, the City of Waukesha ranks near the middle of this group of municipalities, with Kenosha the largest at 99,116 people and West Bend the smallest at 31,546 people. Figure 3 illustrates this data. In terms of recent growth rates, approximately half of the compared communities showed negative total and annual population growth from 2010-2017. Some had positive growth either higher than Waukesha, with Eau Claire, 0.43%, and Appleton, 0.39%, having very strong annual growth percentage. Looking at the 2015 to 2017 rates, the differences are even more striking, with the negative and positive growth rates being exaggerated when compared to the 2010 to 2017 numbers. One explanation for this might be the comparison of 2015 ACS data with WDOA 2017 estimates, as obtained from the Department itself, which highlight potential differences in estimating methodologies between the two agencies. Increases and decreases from 2000 to 2010 or from 2010 to 2015 are far more moderate and more likely to smooth out any potential methodological differences.



**Figure 3: Population Change by Municipality**

Municipality Name	1990	2000	2010	2015	2017	% Change 2010-2017	% Change Per Year 2015-2017	% Change Per Year 2010-2017
Appleton	65,695	70,087	72,623	73,737	74,598	2.72%	0.58%	0.39%
Eau Claire	56,806	61,704	65,931	67,006	67,926	3.03%	0.69%	0.43%
Kenosha	80,426	90,352	99,218	99,623	99,116	-0.10%	-0.25%	-0.01%
Racine	84,298	81,855	78,860	78,336	77,860	-1.27%	-0.30%	-0.18%
Waukesha	<b>56,894</b>	<b>64,825</b>	<b>70,718</b>	<b>71,316</b>	<b>71,550</b>	<b>1.18%</b>	<b>0.16%</b>	<b>0.17%</b>
Wauwatosa	49,366	47,271	46,396	46,947	47,389	2.14%	0.47%	0.31%
West Allis	63,221	61,254	60,411	60,329	59,652	-1.26%	-0.56%	-0.18%
West Bend	24,470	28,152	31,078	31,599	31,546	1.51%	-0.08%	0.22%

Source: US Census 1990-2015. & WDOA 2017

Therefore, the 2010-2017 percent change figures should be used as reliable recent historical growth rate. Comparing counties, Waukesha County had the highest population, by far, among counties home to comparable municipalities, excluding Milwaukee County. In 2017, Waukesha County was home to 398,236 people and experienced an overall growth rate of 2.14% from 2010 to 2017 and an annual growth rate of 0.31%, nearly twice as high as the City itself. Other counties had similar growth rates from 2010 to 2017, with only Milwaukee County and Racine County experiencing population declines. The State of Wisconsin as a whole experienced a growth rate of 1.69% for this recent period and an annual growth rate of 0.24%. Figure 4 illustrates this data.

being negative in the past two years yet positive through 2015. Essentially, county growth has been steadily increasing and remains strong for Waukesha County, whereas municipal growth rates have been a mix of negative, steady or positive for comparable municipalities. This represents a movement of people to the Counties themselves, but not necessarily incorporated areas, and possibly from one municipality to the next. For example, where City of Kenosha growth has slowed, Wauwatosa has seen substantially increased growth from 2010 to 2017. This could be due to a number of factors, one being housing supply and other positives not available or perceived to be available in Milwaukee County. The City of Waukesha has seen positive, yet declining, growth rates in this environment and needs to compete in the housing market to attract new residents and avoid the potential negative rates seen in other communities in the future. Strong County growth shows there is opportunity for the City to increase its housing stock and to capitalize on these in-migration populations

**Figure 4: Population Change by County**

County Name & State	1990	2000	2010	2015	2017	% Change 2010-2017	% Change Per Year 2015-2017	% Change Per Year 2010-2017
Eau Claire	85,183	93,142	98,736	100,973	102,340	3.65%	0.68%	0.52%
Kenosha	128,181	149,577	166,426	167,493	168,065	0.98%	0.17%	0.14%
Milwaukee	959,275	940,164	947,735	949,795	945,416	-0.24%	-0.23%	-0.03%
Outagamie	140,510	161,091	176,695	181,310	182,921	3.52%	0.44%	0.50%
Racine	175,034	188,831	195,408	195,484	195,146	-0.13%	-0.09%	-0.02%
Washington	95,328	117,496	131,887	133,486	134,630	2.08%	0.43%	0.30%
Waukesha	<b>304,715</b>	<b>360,767</b>	<b>389,891</b>	<b>393,927</b>	<b>398,236</b>	<b>2.14%</b>	<b>0.55%</b>	<b>0.31%</b>
Winnebago	140,320	156,763	166,994	168,526	169,053	1.23%	0.16%	0.18%
Wisconsin	4,891,769	5,363,715	5,686,986	5,753,324	5,783,278	1.69%	0.26%	0.24%

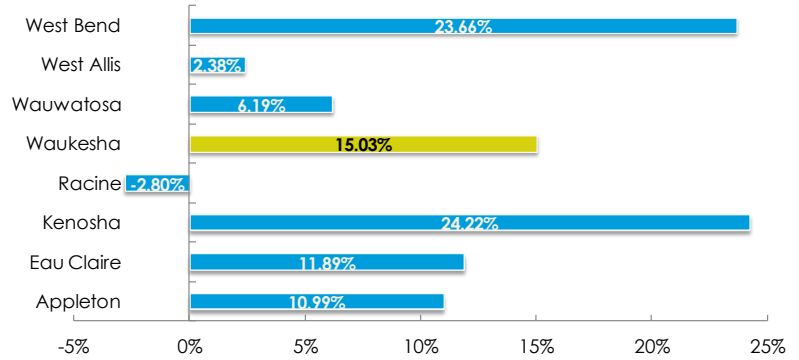
Source: US Census 1990-2015. & WDOA 2017

Comparing municipal and county populations and growth rates, some conclusions can be drawn. County populations and growth rates have been primarily positive since 1990. Only recently has negative growth been seen, with only Racine and Milwaukee

## Population Projections

Looking at population projections, the City of Waukesha is projected to have 74,800 residents by 2020, an increase from the 2010 estimate of 70,718, representing a 5.77% 10 year growth rate. Other municipalities—including Kenosha and West Bend, are projected to have higher rates near 10%. However, by 2030, the Waukesha growth rate is expected to increase to 8.3%, nearing the top of the range and increasing the most rapidly. The other municipalities show similar growth rates in the period as the 2010-2020 rates. Some of this growth can be attributed to in-migration from other States, as well as annexation by the cities of the rapidly growing county populations. Waukesha catching up to the Kenosha growth rates show spill-over from Milwaukee as residents look for housing and amenities further from Milwaukee. By 2040, however, all cities are expected to slow. Waukesha barely stays positive with 0.4%. These slowing rates from 2030 to 2040 can be expected though as births and in-migration are not going to be able to keep up with the increasingly older age cohorts aging out of the counted population. Figures 5 and 6 show this information.

**Figure 6: Projected Population Growth Rate by Municipality (2010-2040)**



Source: US Census 2010 & WDOA 2020-2040

**Figure 5: Projected Population by Municipality (2010-2040)**

Municipality Name	2010	2020	% Change 2010-2020	2030	% Change 2020-2030	2040	% Change 2030-2040	% Change 2010-2040	% Change Per Year 2010-2040
Appleton	72,623	76,370	5.16%	80,570	5.50%	80,605	0.04%	10.99%	0.37%
Eau Claire	65,931	69,225	5.00%	72,255	4.38%	73,770	2.10%	11.89%	0.40%
Kenosha	99,218	108,150	9.00%	118,550	9.62%	123,250	3.96%	24.22%	0.81%
Racine	78,860	79,550	0.87%	79,650	0.13%	76,650	-3.77%	-2.80%	-0.09%
Waukesha	<b>70,718</b>	<b>74,800</b>	<b>5.77%</b>	<b>81,000</b>	<b>8.29%</b>	<b>81,350</b>	<b>0.43%</b>	<b>15.03%</b>	<b>0.50%</b>
Wauwatosa	46,396	47,620	2.64%	47,770	0.31%	49,270	3.14%	6.19%	0.21%
West Allis	60,411	61,050	1.06%	60,600	-0.74%	61,850	2.06%	2.38%	0.08%
West Bend	31,078	34,050	9.56%	37,710	10.75%	38,430	1.91%	23.66%	0.79%

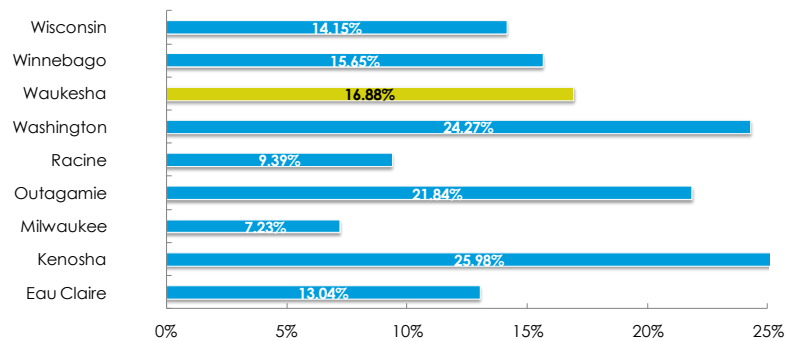
Source: US Census 2010 & WDOA 2020-2040

**Figure 7: Projected Population by County and State (2010-2040)**

	2020	2025	% Change 2020-2025	% Change Per Year	2030	% Change 2025-2030	% Change Per Year	2035	% Change 2030-2035	% Change Per Year	2040	% Change 2035-2040	% Change Per Year
<b>Eau Claire</b>	104,095	106,750	2.6%	0.26%	98,736	-7.5%	-0.75%	100,973	2.3%	0.45%	102,340	1.4%	0.68%
<b>Kenosha</b>	181,975	191,635	5.3%	0.53%	166,426	-13.2%	-1.32%	167,493	0.6%	0.13%	168,065	0.3%	0.17%
<b>Milwaukee</b>	972,610	974,680	0.2%	0.02%	947,735	-2.8%	-0.28%	949,795	0.2%	0.04%	945,416	-0.5%	-0.23%
<b>Outagamie</b>	191,635	200,630	4.7%	0.47%	176,695	-11.9%	-1.19%	181,310	2.6%	0.52%	182,921	0.9%	0.44%
<b>Racine</b>	203,560	208,660	2.5%	0.25%	195,408	-6.4%	-0.64%	195,484	0.0%	0.01%	195,146	-0.2%	-0.09%
<b>Washington</b>	144,140	152,810	6.0%	0.60%	131,887	-13.7%	-1.37%	133,486	1.2%	0.24%	134,630	0.9%	0.43%
<b>Waukesha</b>	<b>414,820</b>	<b>434,230</b>	<b>4.7%</b>	<b>0.47%</b>	<b>389,891</b>	<b>-10.2%</b>	<b>-1.02%</b>	<b>393,927</b>	<b>1.0%</b>	<b>0.21%</b>	<b>398,236</b>	<b>1.1%</b>	<b>0.55%</b>
<b>Winnebago</b>	177,050	183,230	3.5%	0.35%	166,994	-8.9%	-0.89%	168,526	0.9%	0.18%	169,053	0.3%	0.16%
<b>Wisconsin</b>	6,005,080	6,203,850	3.3%	0.33%	6,375,910	2.8%	0.28%	6,476,270	1.6%	0.31%	6,491,635	0.2%	0.12%

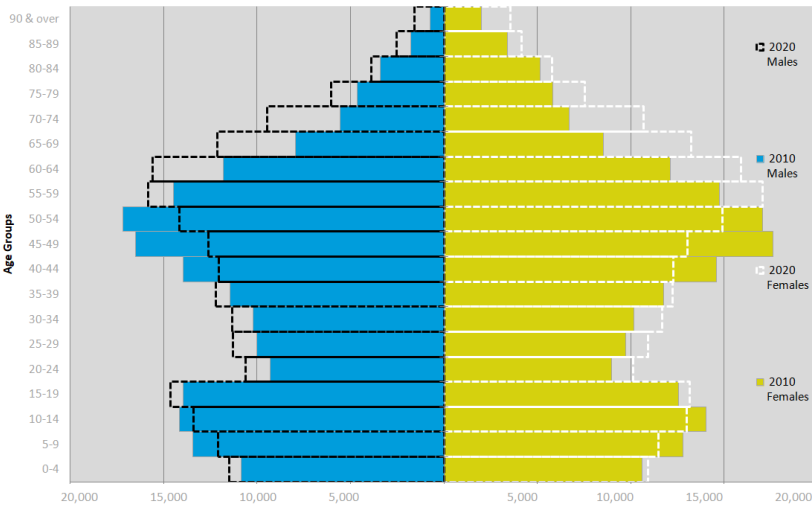
Source: US Census & WDOA 2015, 2017

**Figure 8: Projected Population Growth Rate by County and State (2010-2040)**



Source: US Census 2010 & WDOA 2020-2040

**Figure 9: Waukesha County Age-Sex Pyramid (2010-2020)**



Source: WDOA 2010-2020

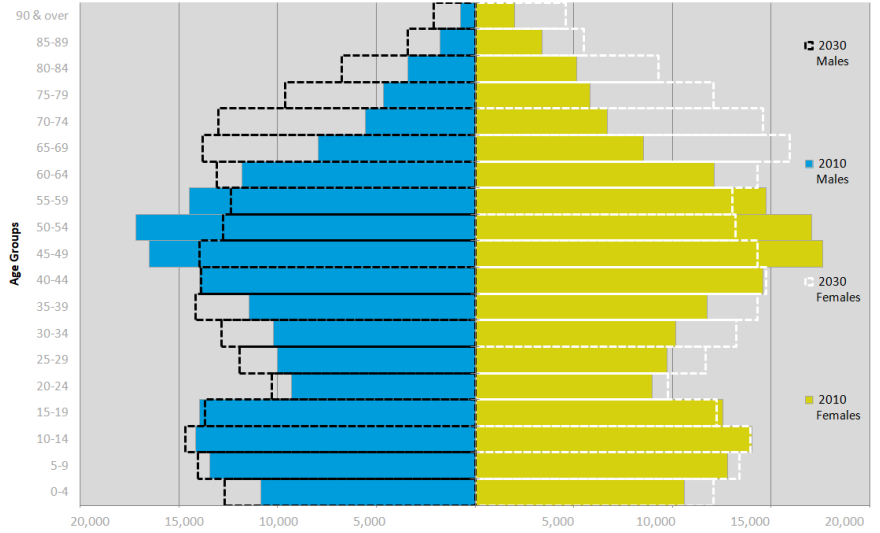
Similar to the municipality projected population figures, the County figures are significantly higher from 2020 to 2030, when compared to the 2010-2017 rates. Waukesha County had one of the highest annual projected growth rates from 2020 to 2025 of 0.94% per year. Only Washington and Kenosha Counties had higher rates of 1.2% and 1.06% per year respectively. As with the municipalities, growth rates remain strong through 2030 and drop off, some even to negative rates, from 2035 through 2040. The State of Wisconsin showed 5.59% growth rate from 2010 to 2020 and a 0.56% growth rate from 2010 to 2040, very similar to Waukesha. Figures 7 and 8 show the projections for these geographic areas.

### County Population Projections by Age

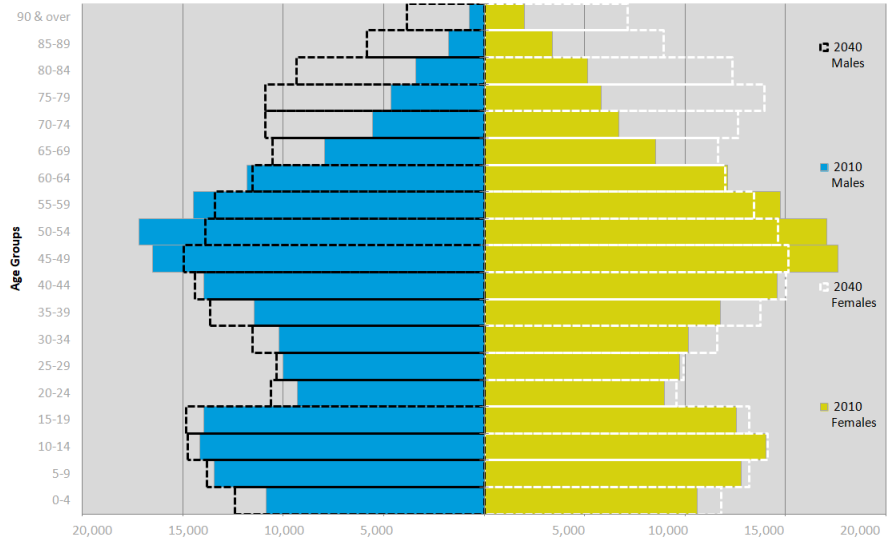
The median age of Waukesha residents was 35 in 2016. This puts the City in the middle of comparable communities, with Wauwatosa, West Allis and West Bend all having higher median ages. Waukesha County and the State both have higher median ages as well. Waukesha County Age-Sex Pyramid 2010-2020 Population Projections, shows age cohorts, or brackets, most prominent in the 5-19 year old ranges and the 40 to 59 ranges in 2010 and are expected to be in the 10-19 and 50-64 ranges in 2020.

Males and females appear to be equally balanced, with the females having slightly higher numbers in the upper age brackets (see Figures 9-11). Waukesha County's population is aging. By 2030, the population will be more evenly distributed with the larger age brackets clustered around the median age. By 2040, the largest age brackets will be the cohorts in the 40-59 and 70-84 ranges. Waukesha County was estimated to have 386,206 persons in 2015 and projected to have 408,241 persons by 2020. This represents a growth rate of 5.71% over a 5 year period. The highest percentage of persons in 2020, by age group, is projected to be those 0-14 years old, representing 18% of the population. The second largest group, by age, is those 55-64 years old, with 16% of the population in 2020. The smallest age cohorts are those 85 and older, representing just 20% of the population in 2020. Over the next two decades, those in the 0-14 years of age group will increase to a high of 449,425 persons before leveling off at 446,688 in 2040. However, those in the 85 and older cohort will increase from 10,347 in 2020 to 22,596 in 2040. The 75-84 age group is also going to see a strong increase by 2040. In the near term planning future, the 2020 population numbers show Waukesha County to have both a young and older population, with the youngest group and the oldest groups having the largest proportion of the population. This is very similar to the City. These trends are shown in Figure 12.

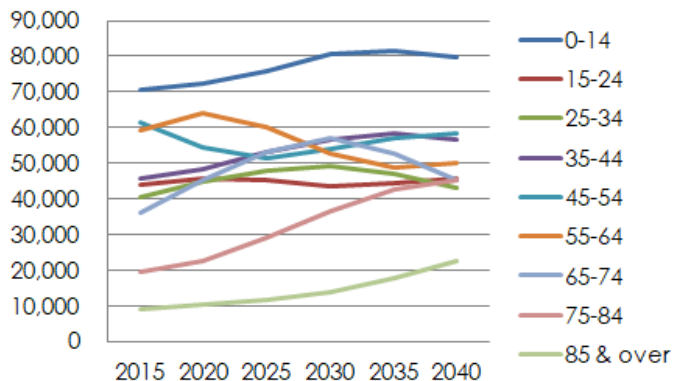
**Figure 10: Waukesha County Age-Sex Pyramid (2010 – 2030)**



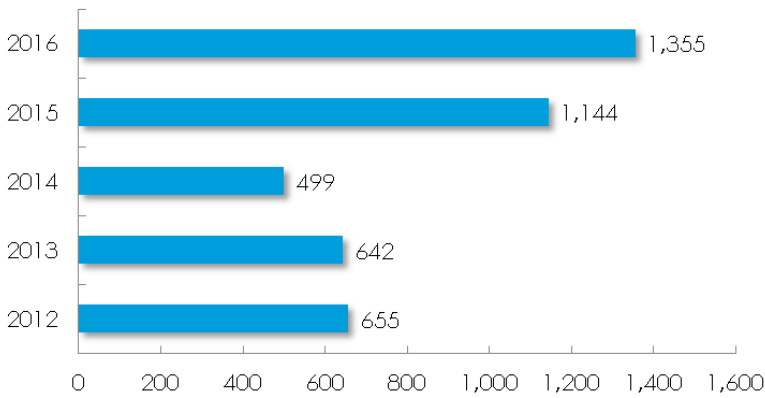
**Figure 11: Waukesha County Age-Sex Pyramid (2010 – 2040)**



**Figure 12: Projected Population by Age Waukesha County**



**Figure 13: City of Waukesha Code Violations (2012-2016)**



Source: City of Waukesha

**Figure 14: Household Size by Municipality**

	Appleton	Eau Claire	Kenosha	Racine	Waukesha	Wauwatosa	West Allis	West Bend
Average family size	2.48	3.02	3.19	3.28	3.05	3.02	3	2.97
Total households	28,447	27,104	37,107	29,851	28,331	20,396	27,457	13,127
Average household size	2.48	2.33	2.6	2.57	2.41	2.28	2.18	2.37

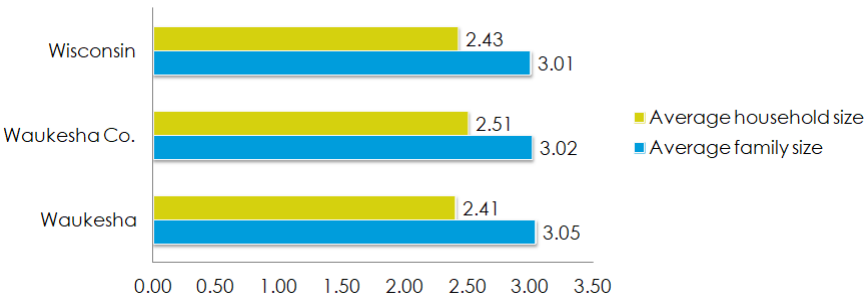
Source: 2015 ACS

**Figure 15: Household Size by County and State**

	Eau Claire	Kenosha	Milwaukee	Oulagamie	Racine	Washington	Waukesha	Winnebago	Wisconsin
Average family size	3.05	3.15	3.23	3.05	3.09	2.95	3.02	2.93	3.01
Total households	39,893	62,330	381,715	70,505	75,183	52,897	154,991	68,939	2,299,107
Average household size	2.43	2.62	2.44	2.51	2.53	2.49	2.51	2.33	2.43

Source: 2015 ACS

**Figure 16: Average Household and Family Size - 2015**



Source: 2015 ACS

## Code Enforcement

Figure 13 shows the City of Waukesha experienced dramatic increases in code enforcement violations between 2012 and 2016. Code violations decreased between 2012 and 2014, but have dramatically increased in subsequent years. Data indicates a five-year low of 499 violations in 2014 that jumped to 1,144 in 2015 and 1,355 in 2016. The most common form of code violation resulted from disorderly lawns – either a result of tall grass or junk and debris in the yard. The areas of the City that have the highest numbers of code violations are principally located along the North Street and Broadway Street corridors in the city center.

## Household Size

Looking at households, the City had an average family size of 3.05 persons in 2015 and an average household size of 2.41 persons. Estimates from the 2015 ACS was used because County projections were based on this year, as this report later shows. Compared to other comparable communities, family size was near the middle, with Racine and Kenosha both having large family sizes. Waukesha also had a middle of the range average household size, with Racine, Kenosha and Appleton having larger households.

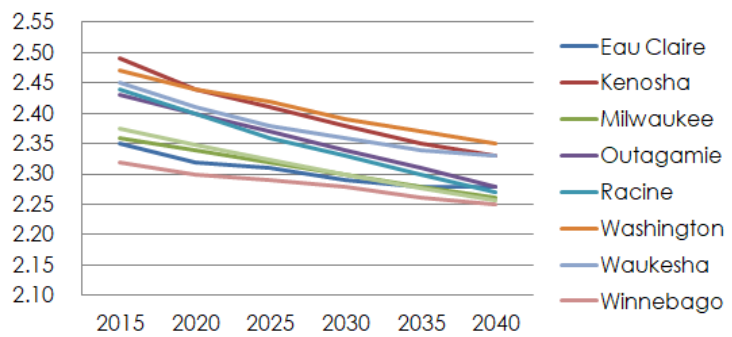
Figure 14 shows household differences between communities and Figure 15 shows the difference between Counties. Waukesha County was comparable to other counties, with only Racine and Kenosha having a higher household sizes in 2015. When compared to the County and State, the City of Waukesha had a very similar average family size of 3.02, compared with 3.01 for Wisconsin. However, the average household size was higher at 2.51 persons, versus 2.43 for the State. Figure 16 shows this more clearly.

In terms of projected household size, the Department of Administration keeps data for counties, but not municipalities. As shown in Figure 17, Waukesha was in the top third of similar counties at 2.45 persons per household in 2015, with only Washington and Kenosha having a higher number. The County had a higher number than the State in the same year, however, which had 2.38 persons. Through 2040, Waukesha County's persons per household is expected to decline, from 2.45 to 2.33 in 2040. This figure is projected to decline at a rate of 1.63% through 2020 and leveling off at 0.43% by 2040. The other counties, as well as the State, also have higher rates of decline through 2020, when compared to 2040. Essentially, all compared counties and the State approach a persons per household number very close to 2.30, with Waukesha at 2.33 by 2040. For near-term planning purposes, household size can reasonably be expected to be 2.41 in 2020. Figure 18 shows these declining household sizes over the next few decades.

The City of Waukesha had a relatively high percentage (29.6%) of households with children younger than 6 years old in 2015. Only West Allis had a higher percentage a 30%. With regard to households having children between 6 and 17, the City was near the bottom of the range for comparable communities at 51.9%, with only West Allis being lower

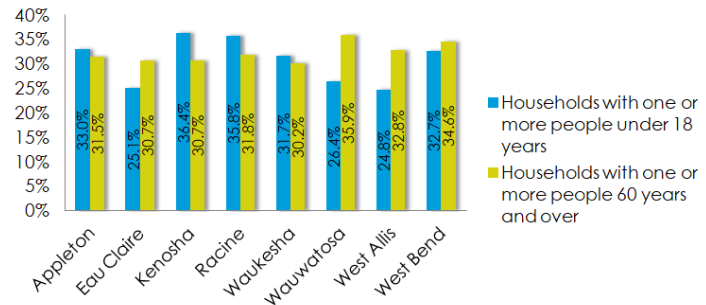
at 50.2%. Both cities have clearly experienced higher birth rates and/or immigration of younger families in recent years and represent cities which will have a demand for larger houses in the near future. Regarding households with one or more people 60 years and over, Waukesha had the smallest percentage, with 30.2% of households, compared with 34.6% for West Bend at the high end. Figure 19 illustrates these observations.

**Figure 18: Change in Household Size (2015-2040)**



Source: 2015 ACS

**Figure 19: Households with Residents Under 18 and/or 60+ Years Old**



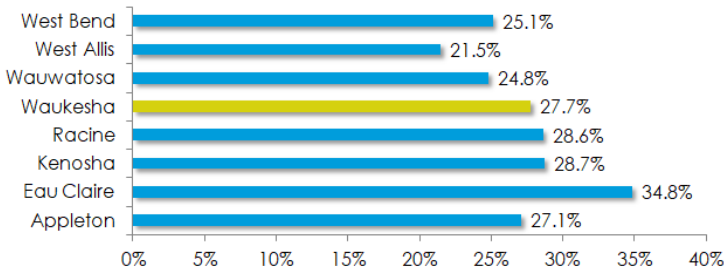
Source: 2015 ACS

**Figure 17: Projected Household Size (2015-2040)**

County Name & State	2010		% Change 2010-2015		% Change 2015-2020		% Change 2020-2025		% Change 2025-2030		% Change 2030-2035		% Change 2035-2040	
	2010	2015	2015	2020	2020	2025	2025	2030	2030	2035	2035	2040	2040	
Eau Claire	2.38	2.35	-1.26%	2.32	-1.28%	2.31	-0.43%	2.29	-0.87%	2.28	-0.44%	2.28	0.00%	
Kenosha	2.58	2.49	-3.49%	2.44	-2.01%	2.41	-1.23%	2.38	-1.24%	2.35	-1.26%	2.33	-0.85%	
Milwaukee	2.41	2.36	-2.07%	2.34	-0.85%	2.32	-0.85%	2.30	-0.86%	2.28	-0.87%	2.26	-0.88%	
Outagamie	2.49	2.43	-2.41%	2.40	-1.23%	2.37	-1.25%	2.34	-1.27%	2.31	-1.28%	2.28	-1.30%	
Racine	2.52	2.44	-3.17%	2.40	-1.64%	2.36	-1.67%	2.33	-1.27%	2.30	-1.29%	2.27	-1.30%	
Washington	2.53	2.47	-2.37%	2.44	-1.21%	2.42	-0.82%	2.39	-1.24%	2.37	-0.84%	2.35	-0.84%	
<b>Waukesha</b>	<b>2.52</b>	<b>2.45</b>	<b>-2.78%</b>	<b>2.41</b>	<b>-1.63%</b>	<b>2.38</b>	<b>-1.24%</b>	<b>2.36</b>	<b>-0.84%</b>	<b>2.34</b>	<b>-0.85%</b>	<b>2.33</b>	<b>-0.43%</b>	
Winnebago	2.34	2.32	-0.85%	2.30	-0.86%	2.29	-0.43%	2.28	-0.44%	2.26	-0.88%	2.25	-0.44%	
Wisconsin	2.43	2.38	-2.21%	2.35	-1.15%	2.32	-1.04%	2.30	-1.01%	2.28	-1.01%	2.26	-0.84%	

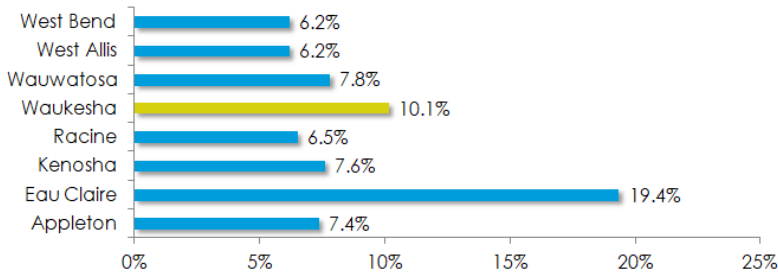
\* Source: Wisconsin Department of Administration

**Figure 20: Percentage of Population 3+ Years in School - Municipality**



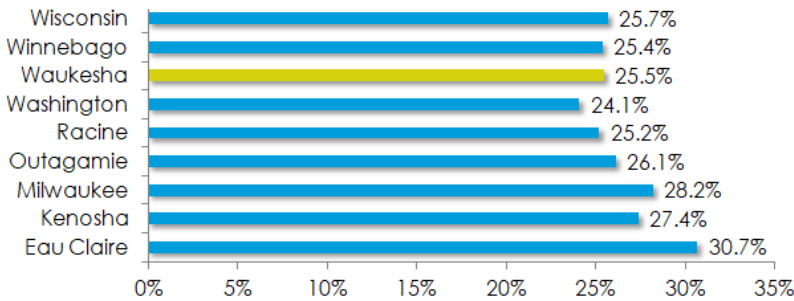
Source: 2015 ACS

**Figure 21: Percentage of Population Enrolled in College - Municipality**



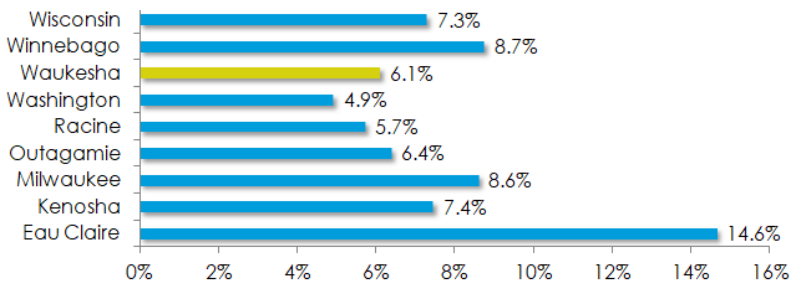
Source: 2015 ACS

**Figure 22: Percentage of Population 3+ Years in School – County & State**



Source: 2015 ACS

**Figure 23: Percentage of Population Enrolled in College – County & State**



Source: 2015 ACS

## Educational Attainment

In 2015, Waukesha had 27.7% of the population had at least three years of post-secondary education. This was at the bottom of the range of comparable municipalities, with only West Allis and West Bend having lower percentages. However, Waukesha had a high percentage of the population enrolled in college, at 10.1%. Only Eau Claire—a college town, had a higher percentage at 19.4%. This is reflective of a population that had a higher percentage of younger persons and a higher percentage of older persons having children at home under the age of three and having more children old enough for college. Figure 20 and Figure 21 illustrate this data visually.

Looking at Waukesha County, in 2015 the County had 25.5% of the total population three years and older enrolled in school. This was very similar to other Counties, which had a high of 30.7% in Eau Claire and a low of 25.2% in Racine. The difference was less marked than similar municipality comparisons. The percentage of the population enrolled in college was 6.1%, somewhat lower than other Counties and lower than the State average of 7.3%. This is also different than the observations noted for municipal comparisons. Figure 22 and Figure 23 depict this information.

## Employment

The civilian employed population 16 years and older accounted for 39,672 people in 2016. This was the largest employed workforce of the comparable communities, with the exception of Kenosha, which had 45,849 employed persons. Figure 24 shows the largest industrial sector for employment was Educational Services, Health Care and Social Assistance with 22% of the workforce. The second largest sector was Manufacturing at 18.2%. The third largest sector was Retail Trade at 11.4%, closely followed by Arts, Entertainment and Recreation, and Accommodation and Food Services. Other communities had similar employment characteristics, with Education and Health Care generally the largest sector. Appleton, Racine and West Bend's largest employment sector was manufacturing, although the percentage of their workforce devoted to manufacturing was only 2%-5% higher than Waukesha's.

Comparing the City of Waukesha to the County and State from 2010 to 2016, the City's civilian employed population grew 3.3%. This was higher than the State's increase of only 1.4% and higher than the County's increase of 2.7%. Industrial

sectors for the City which saw the largest increase in employed population were Arts, Entertainment, Accommodation and Food Services with a 2.2% increase and Education and Health Care with 1.5%. The sectors which saw the largest decline were Finance, Insurance and Real Estate with a 1.6% decrease. Manufacturing also declined with a 1.1% decrease from 2010. The declines in Finance and Manufacturing were higher than the declines for the State and the County even saw an increase in manufacturing during this time period. The State and County both say increases in Education and Health Care as well as Arts, Entertainment, Accommodation and Food Services.

## Household Income

A preliminary look at Median Household Income shows the City to have had a median income of \$59,248 in 2010 and a median income of \$59,866 in 2016, a 6.4% increase. The 2016 income statistic was higher for the City than for the State, which was \$54,610, yet was considerably lower than the County which had a median income of \$78,268. The City increase from 2010 was higher than for the County though, at 4.3%, so City incomes appear to be catching up to the County at this point.

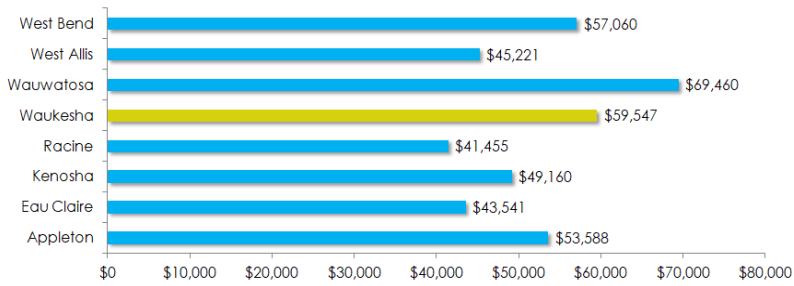
**Figure 24: Employment Sectors by Municipality**

	Appleton		Eau Claire		Kenosha		Racine		Waukesha		Wauwatosa		West Allis		West Bend	
	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent
Civilian employed population 16 years and over	38,937		37,922		45,849		33,671		<b>39,672</b>		25,865		32,140		16,606	
<b>INDUSTRY</b>																
Agriculture, forestry, fishing and hunting, and mining	97	0.2%	182	0.5%	307	0.7%	370	1.1%	<b>130</b>	<b>0.3%</b>	121	0.5%	109	0.3%	173	1.0%
Construction	1,670	4.3%	1,238	3.3%	1,943	4.2%	1,290	3.8%	<b>1,847</b>	<b>4.7%</b>	669	2.6%	1,585	4.9%	1,037	6.2%
Manufacturing	8,465	21.7%	3,780	10.0%	8,179	17.8%	7,421	22.0%	<b>7,216</b>	<b>18.2%</b>	3,117	12.1%	5,916	18.4%	3,817	23.0%
Wholesale trade	1,138	2.9%	726	1.9%	1,416	3.1%	899	2.7%	<b>1,141</b>	<b>2.9%</b>	823	3.2%	1,152	3.6%	478	2.9%
Retail trade	4,438	11.4%	7,370	19.4%	6,282	13.7%	3,684	10.9%	<b>4,533</b>	<b>11.4%</b>	1,974	7.6%	4,001	12.4%	2,282	13.7%
Transportation and warehousing, and utilities	1,515	3.9%	1,494	3.9%	2,047	4.5%	1,975	5.9%	<b>1,395</b>	<b>3.5%</b>	774	3.0%	1,277	4.0%	525	3.2%
Information	722	1.9%	566	1.5%	612	1.3%	432	1.3%	<b>568</b>	<b>1.4%</b>	682	2.6%	484	1.5%	255	1.5%
Finance and insurance, and real estate and rental and leasing	2,485	6.4%	2,466	6.5%	1,807	3.9%	1,524	4.5%	<b>2,706</b>	<b>6.8%</b>	2,024	7.8%	2,001	6.2%	1,058	6.4%
Professional, scientific, and management, and administrative and waste management services	3,444	8.8%	2,595	6.8%	3,446	8.0%	3,085	9.2%	<b>4,193</b>	<b>10.6%</b>	3,525	13.6%	2,849	8.9%	1,064	6.4%
Educational services, and health care and social assistance	8,391	21.6%	10,845	28.6%	11,382	24.8%	7,257	21.6%	<b>8,733</b>	<b>22.0%</b>	8,597	33.2%	7,268	22.6%	3,592	21.6%
Arts, entertainment, and recreation, and accommodation and food services	4,126	10.6%	3,988	10.5%	4,516	9.8%	3,248	9.6%	<b>4,434</b>	<b>11.2%</b>	1,773	6.9%	3,182	9.9%	1,122	6.8%
Other services, except public administration	1,454	3.7%	1,588	4.2%	1,899	4.1%	1,432	4.3%	<b>1,785</b>	<b>4.5%</b>	1,061	4.1%	1,404	4.4%	651	3.9%
Public administration	992	2.5%	1,084	2.9%	1,813	4.0%	1,054	3.1%	<b>991</b>	<b>2.5%</b>	725	2.8%	912	2.8%	552	3.3%

Source: 2016 ACS



**Figure 25: Median Household Income by Municipality**



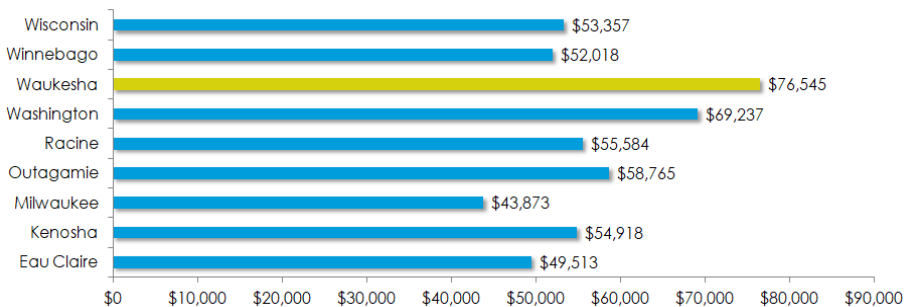
Source: 2016 ACS

**Figure 26: Percentage of Households by Income - Municipality**

Percent Households by Income	Appleton	Eau Claire	Kenosha	Racine	Waukesha	Wauwatosa	West Allis	West Bend
Less than \$10,000	5.40%	6.80%	8.40%	9.30%	<b>5.60%</b>	4.60%	7.10%	4.20%
\$10,000 to \$14,999	5.00%	9.00%	5.40%	7.20%	<b>4.40%</b>	3.40%	6.90%	3.20%
\$15,000 to \$24,999	10.50%	12.70%	12.70%	14.50%	<b>9.70%</b>	7.90%	13.90%	10.20%
\$25,000 to \$34,999	10.60%	12.40%	10.90%	12.50%	<b>9.60%</b>	8.10%	11.30%	11.10%
\$35,000 to \$49,999	14.40%	14.40%	13.20%	14.40%	<b>12.80%</b>	11.00%	16.10%	14.50%
\$50,000 to \$74,999	20.80%	19.30%	19.70%	20.50%	<b>19.70%</b>	18.00%	20.50%	22.10%
\$75,000 to \$99,999	14.90%	11.10%	12.60%	10.30%	<b>14.30%</b>	15.10%	11.70%	15.60%
\$100,000 to \$149,999	12.30%	10.50%	11.90%	8.30%	<b>16.90%</b>	18.90%	9.90%	13.60%
\$150,000 to \$199,999	3.00%	2.40%	3.40%	1.90%	<b>4.40%</b>	6.90%	1.80%	3.00%
\$200,000 or more	3.20%	1.50%	1.90%	1.10%	<b>2.70%</b>	6.00%	0.70%	2.40%
Median Household Income	\$53,588	\$43,541	\$49,160	\$41,455	<b>\$59,547</b>	\$69,460	\$45,221	\$57,060

Source: 2015 ACS

**Figure 27: Median Household Income by County & State**



Source: 2016 ACS

A more detailed analysis of household income was conducted using 2015 figures, in order to benchmark against Household and Population numbers used by the Department of Administration for projections. The median household income for the City in 2015 was \$59,547 per year, among the highest amongst comparable municipalities, with the exception of Wauwatosa. West Bend and Appleton had similar income numbers. The largest income bracket was \$50,000 to \$74,999. The second largest was in the \$100,000 to \$149,999 bracket. Only Appleton and Wauwatosa had larger \$150,000 plus brackets. Most other municipalities had larger \$35,000 to \$49,999 and other lower income brackets, dragging down their median incomes to below Waukesha levels. Waukesha County had the largest median income of comparable counties, by far. Figure 25-27 illustrate these findings.

### Home Ownership

Regarding home ownership, the City had an owner-occupied housing unit percentage of 58.5%, similar to comparable municipalities, with Appleton having the highest at 67.3% and West Allis with 53.2%. The renter-occupied percentage is similar as well. The City of Waukesha statistic is 41.5%, while Eau Claire is the highest at 47% and Appleton is the lowest at 32.7%. The owner-occupied percentage for the City was lower than that for the State and for Waukesha County, as shown in Figure 28.

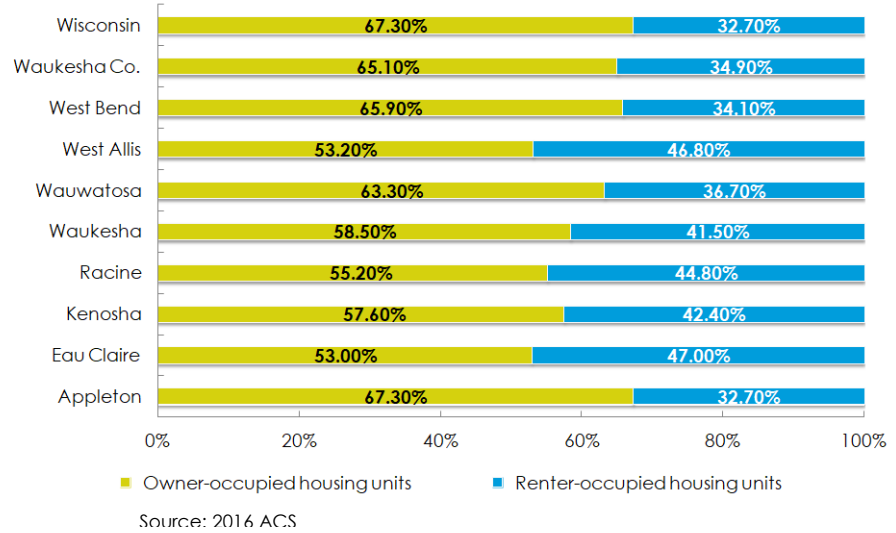
Comparing home ownership by county, Waukesha County had a lower percentage (53.2%) of owner-occupied housing units, than all comparable counties, except Milwaukee. This is a different result from the municipal numbers, which showed the City to have an average percentage of owner-occupied homes.

Not surprisingly, with such a low percentage of owner-occupied units in the County, the renter-occupied percentage is significantly higher (46.8%) when compared to the State and similar counties.

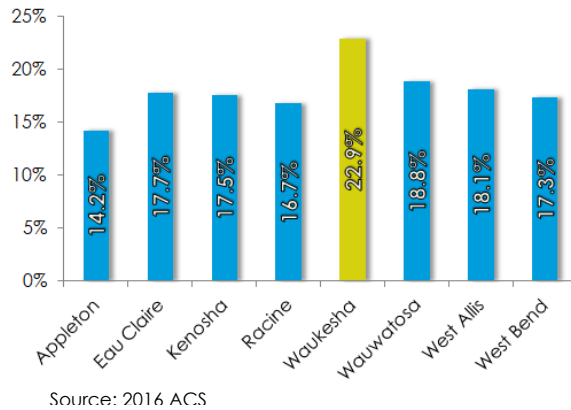
### Mortgage Status

Regarding mortgage status, Figure 29 shows that the City of Waukesha has the highest percentage of homeowners with a second mortgage or home equity loan in 2016. Of those, the majority had home equity loans only, although they did have a higher percentage (5.4%) of second mortgages when compared to the compared municipalities. The City of Waukesha also had the lowest percentage (76.6%) of home-owners with no second mortgage and no home equity loan. This may indicate a slightly tighter credit situation in the City. Figure 30 shows that Waukesha County had the second highest rate of homeowners with either a second mortgage or a home equity loan during 2016 (20.8%), with only Winnebago County having a higher rate. This rate was also higher than the State percentage of 15.7%. The County also had a lower rate of homeowners with no second mortgage or home equity loan as well.

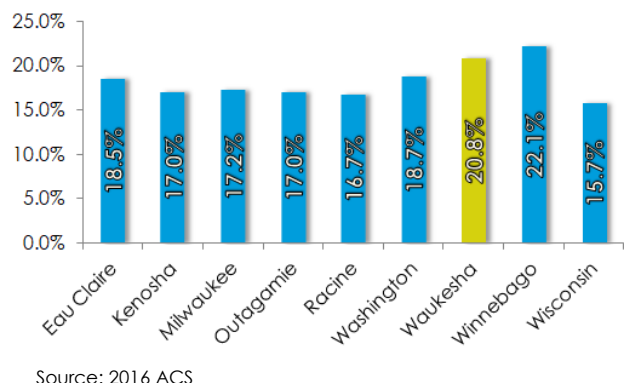
**Figure 28: Housing Tenure by Municipality, County, & State**



**Figure 29: Second Mortgage by Municipality**



**Figure 30: Second Mortgage by County & State**



### Income and Housing Tenure

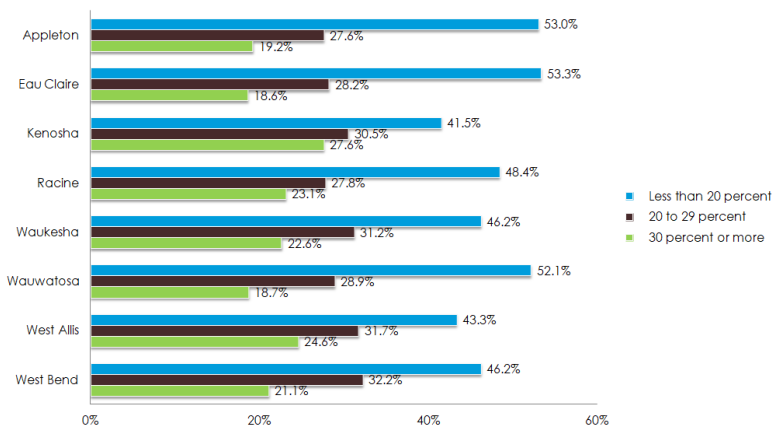
Relating income to housing tenure, median household income for those in owner-occupied homes that have a mortgage was \$90,864 in 2016, considerably higher than the median family income of \$59,866. This was near the top of the range when compared to similar municipalities, with only Wauwatosa having a higher median income of \$106,121. However, monthly median household income for those in renter-occupied housing to be significantly lower than for owner-occupied housing with a mortgage, at \$35,316 in 2016. This was near the middle of the range when compared to similar municipalities, with Wauwatosa and West Bend having higher median incomes. Median income and home ownership appear to be very strongly correlated in Waukesha.

These numbers are higher than average when compared to comparable municipalities, with Waukesha having slightly more in the 20% to 29% category than others and near the most in the 30% or more category. Figure 31 further shows how Waukesha may have some issues with percent of income spent on housing, comparatively speaking. This probably reflects the higher percentages of second mortgages and home equity loans detailed earlier.

### Income and Monthly Housing Cost

Looking at the percent of income spent for owner-occupied housing units in the City, only 46.2% of households with a mortgage spent less than 20% of their household income on housing in 2016. This is a lower percentage than Appleton, Eau Claire and Wauwatosa. In this category, 32.2% of Waukesha households also spent between 20% to 29% on housing and 22.6% spent 30% or more.

**Figure 31: Monthly Housing Costs by Percentage for Owner-Occupied with Mortgage by Municipality**

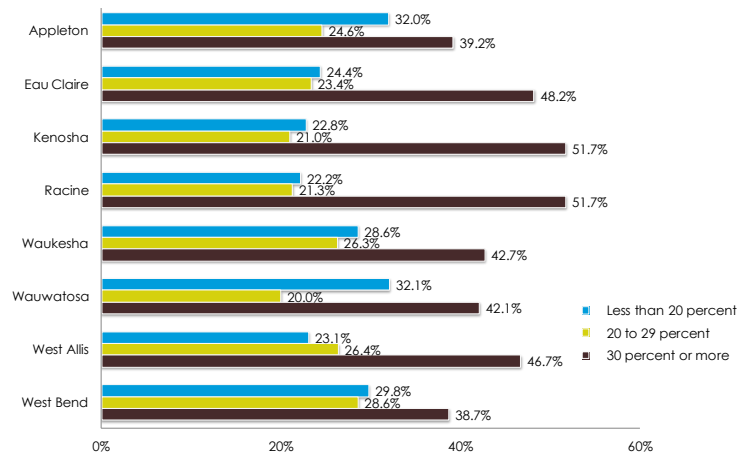


Source: 2016 ACS

Figure 33 shows households with a mortgage living in owner-occupied houses in Waukesha had 34.5% of those households paying between \$1,000 and \$1,499 per month in 2016. This is somewhat lower than the survey communities, with half of the others having significantly higher percentages. However, Waukesha had a higher percentage of those paying between \$1,500 and \$1,999. Only Wauwatosa had a higher percentage at 40.2%. The median housing cost was \$1,569, near the top of the range. Again, this is mostly likely a factor of more second mortgages and home equity loans, as Wauwatosa simply had higher home values driving up monthly costs instead.

Regarding renters, Figure 33 shows a full 28.6% of the households spent less than 20% of their household income on housing in 2016 as shown in Figure 32. This is near the high end of the range for comparable municipalities, with only Appleton and Wauwatosa having higher percentages. The City was in the middle of the range with 26.3% spending between 20% and 29% and also in the middle of the range with 42.7% spending 30% or more. Renters are clearly spending a much higher percentage of their income on housing than are owner households. Median rent for Waukesha in 2016 was \$860, higher than other municipalities, with the exception of Wauwatosa at \$978.

**Figure 33: Monthly Housing Cost by Percentage for Renters by Municipality**



Source: 2016 ACS

**Figure 32: Household Cost Brackets by Percentage – Owner & Mortgage**

	Appleton	Eau Claire	Kenosha	Racine	<b>Waukesha</b>	Wauwatosa	West Allis	West Bend
Less than \$200	0.0%	0.0%	0.0%	0.0%	<b>0.1%</b>	0.0%	0.0%	0.0%
\$200 to \$399	0.2%	0.6%	0.3%	0.3%	<b>0.2%</b>	0.0%	0.0%	0.0%
\$400 to \$599	1.7%	4.0%	1.5%	2.6%	<b>1.3%</b>	0.2%	0.8%	2.0%
\$600 to \$799	7.9%	8.5%	5.5%	10.9%	<b>2.7%</b>	1.7%	5.2%	6.8%
\$800 to \$999	13.8%	15.5%	11.3%	19.6%	<b>5.9%</b>	3.4%	8.5%	10.0%
\$1,000 to \$1,499	44.7%	47.8%	37.6%	44.7%	<b>34.5%</b>	27.9%	49.3%	42.9%
\$1,500 to \$1,999	19.8%	16.4%	27.0%	16.9%	<b>33.1%</b>	40.2%	30.3%	23.8%
\$2,000 to \$2,499	5.9%	4.8%	11.3%	3.8%	<b>16.1%</b>	14.6%	4.7%	8.2%
\$2,500 to \$2,999	3.7%	1.9%	3.9%	0.8%	<b>4.1%</b>	7.6%	0.7%	4.0%
\$3,000 or more	2.2%	0.7%	1.8%	0.3%	<b>1.9%</b>	4.4%	0.4%	2.2%
Median	\$1,251	\$1,198	\$1,423	\$1,169	<b>\$1,569</b>	\$1,695	\$1,383	\$1,377

Source: 2016 ACS

# Housing Stock Analysis

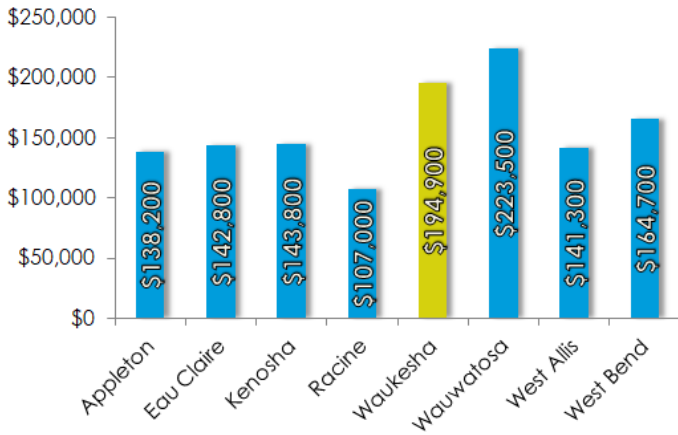
## Housing Unit Value

Looking at home value for owner-occupied housing units in with a mortgage in 2016, the City of Waukesha had a median home value of \$194,900 in 2016, higher than any comparable community except Wauwatosa, which had a median value of \$223,500. The vast majority of homes were valued between \$100,000 and \$299,999. Only West Allis and West Bend had similar majorities. Other communities had more homes in the \$50,000 to \$99,999 range and only Wauwatosa had a significant percentage of homes in the \$300,000 to \$499,999 range, as shown in Figure 34. Home values for those in the County were even higher, with the median value for Waukesha being \$219,600. This was significantly higher than the State median value of \$144,300, yet lower than Winnebago values at \$262,200, as shown in Figure 35.

## Vacancy

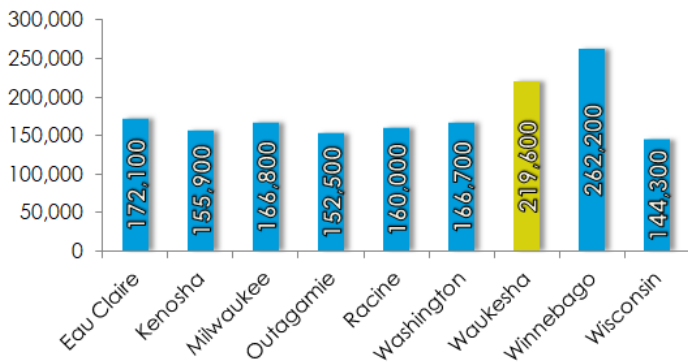
Turning to housing structures themselves, Figure 36 shows the City had 30,165 total housing units in 2016. Figure 36 shows the vacancy rate for those units was the lowest of the comparable municipalities, at 4.1%. Only Wauwatosa had a similar rate. Other municipal vacancy rates were as high as 11.7% for Racine and 8.1% for Kenosha. Of those vacant units, 37.9% were for rent. This was a highest number amongst the survey communities, with Eau Claire having a similar number and Wauwatosa having a low of 20.2%. Vacant units for sale were very low, at 6.9% for Waukesha, one of the lowest amongst comparable communities, with Racine having a lower number.

Figure 34: Housing Unit Value with Mortgage – Municipality



Source: 2016 ACS

Figure 35: Housing Unit Value with Mortgage – County & State



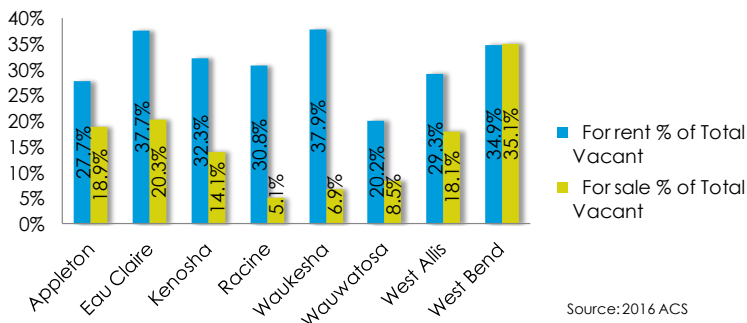
Source: 2016 ACS

Figure 36: Vacancy as a Percentage of Total Units

	Appleton	Eau Claire	Kenosha	Racine	Waukesha	Wauwatosa	West Allis	West Bend
Total Units	30,007	28,631	40,837	33,813	30,165	21,503	29,530	13,858
Total Vacant:	1,349	1,397	3,326	3,963	1,251	880	1,926	601
Vacant % of Total Units	4.5%	4.9%	8.1%	11.7%	4.1%	4.1%	6.5%	4.3%

Source: 2016 ACS

Figure 37: For Rent & For Sale as Percentage of Total - Municipality



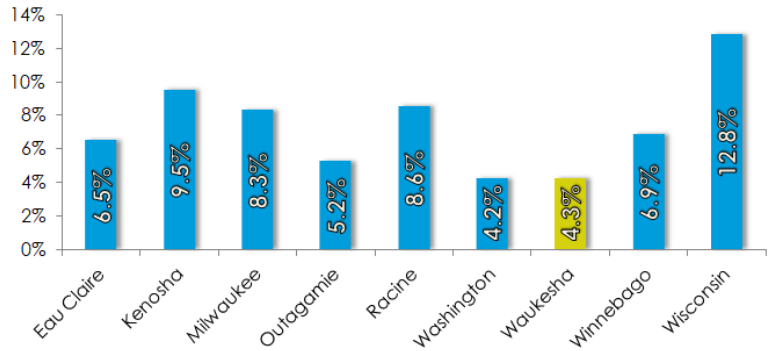
Source: 2016 ACS

The County had a similar overall vacancy rate as the City, with Waukesha County having the nearly the lowest rate, 4.3%, when compared to other counties, as shown in Figure 38. However, the for-rent percentage of vacant units was near the middle of the range, when compared to other counties and the State, at 20.4%, as compared to 11.7% for Wisconsin and 30.8% for Winnebago County. Vacant units for sale were 18.1% of the total with the State having a lower rate of 7.7% and other counties having higher and lower rates.

### Housing Tenure

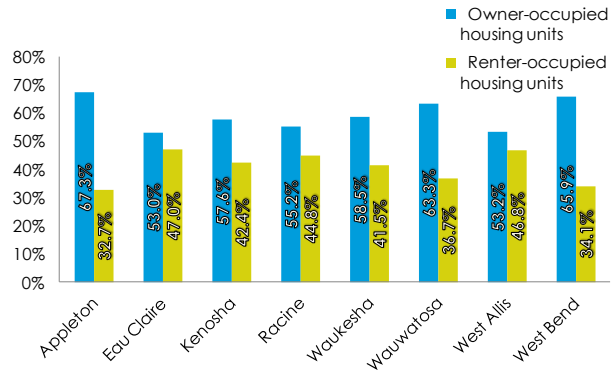
Waukesha had a mostly even split of owner vs. renter occupied houses in 2016, with 58.4% being owner-occupied and 41.6% being renter-occupied, as shown in Figure 39. Other municipalities had higher owner-occupied percentages, including Appleton, Wauwatosa and West Bend. Compared to the County and State, the City of Waukesha also had lower owner-occupied numbers.

**Figure 38: Vacancy as a Percentage of Total Units – County & State**



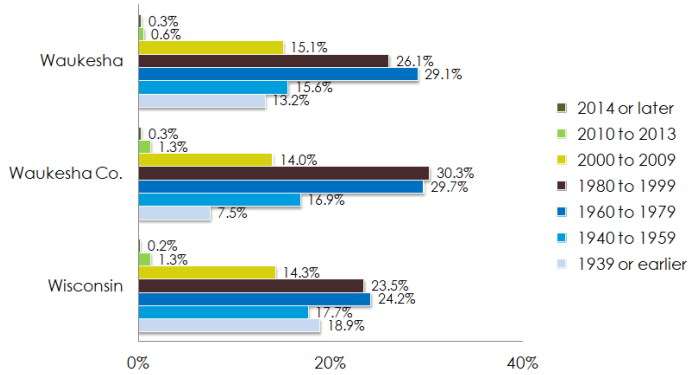
Source: 2016 ACS

**Figure 39: Housing Tenure by Municipality**



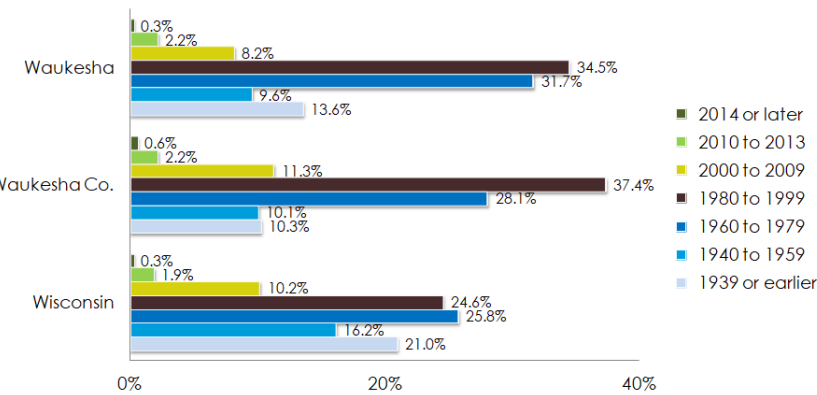
Source: 2015 ACS

**Figure 40: Year Structure Built – Municipality, County, & State**



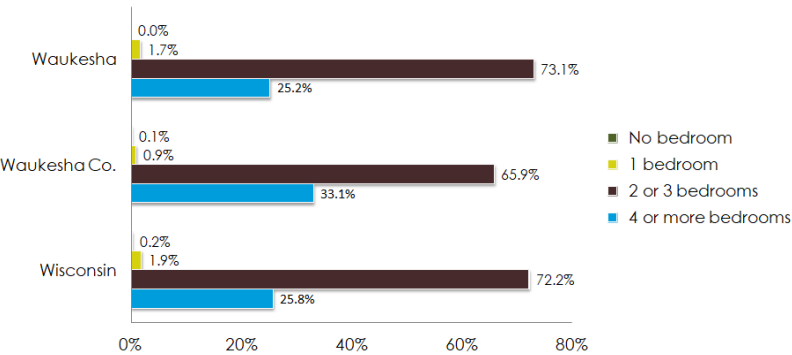
Source: 2016 ACS

**Figure 41: Year Structure Built: Renter-Occupied**

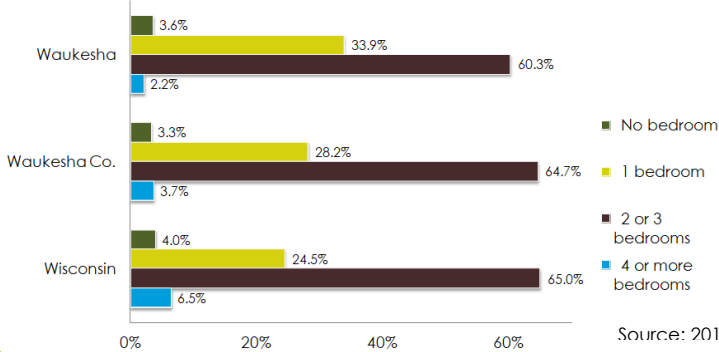


Source: 2016 ACS

**Figure 42: Bedrooms: Owner-Occupied**



**Figure 43: Bedrooms: Renter-Occupied**



Source: 2016 ACS

## Structural Age & Bedrooms

Looking at the year structures were built, of owner-occupied units, the 2016 ACS shows the majority of those homes, 29%, were built between 1960 and 1979, and another substantial percentage, 26%, were built between 1980 and 1999. A smaller percentage of homes, 15%, were built between 2000 and 2009. Figure 40 shows the County to have slightly newer housing stock and the State to have a slightly older stock.

Regarding renter-occupied units, the largest group (34.5%) were built from 1980 to 1999, with a significant number (31.7%) built between 1960 and 1979. Other construction year brackets for rental units were relatively small, with 8.2% being built between 2000 and 2009. Similar to statistics for owner-occupied structures, rental dwellings at the county level were slightly newer while statistics at the State level show dwellings that are slightly older on average (see Figure 41).

Owner-occupied homes in Waukesha for 2016 were predominantly 2-3 bedroom units at 73.1% of the total, with 4 or more bedrooms representing 25.2% of the total. The County had slightly more 4 bedroom units and the State had very similar numbers to the City (see Figure 42). Renter-occupied units showed a greater diversity in housing types with 33.9% being 1 bedroom units, as opposed to only 1.7% for owner-occupied (see Figure 43).

### Housing Units per Structure

Looking at a more detailed analysis of units per occupied structure, Figure 44 shows the City of Waukesha had a predominantly 1 unit, detached, housing inventory in 2016 which represented the vast majority of owner-occupied housing types.

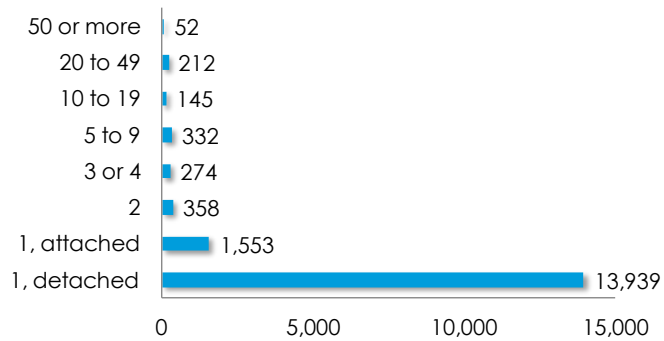
Figure 45 shows the rental housing inventory for Waukesha was far more evenly distributed. The majority of rental structures were composed of 20 to 49 units.

Compared to the County, the City had a higher percentage (23.19%) of rental structures with 20 to 49 units and a higher percentage (13.47%) of structures with 10 to 19 units. However, the City had a smaller percentage (13.55%) of rental structures with 50 or more units. Compared to the State, the City had significantly more rental structures with 10 or more units, with the State being dominated by single-family detached structures (see Figure 46). Overall, owner-occupied units outnumbered renter-occupied by 16,000 to 12,000.

### Average Unit Size

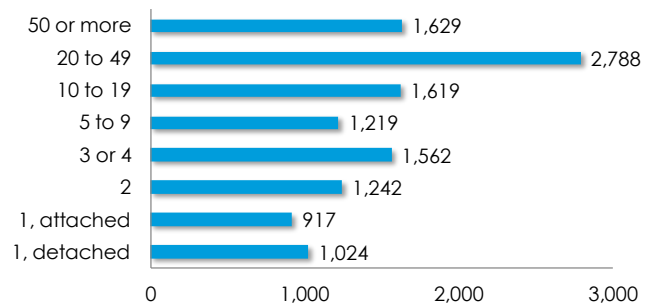
Nationwide, the average housing unit increased in size each decade until the housing bubble burst in the late 2000s. However City of Waukesha did not experience the same building trends as the nation. From 2010, Waukesha averaged the highest average square footage for new single- and two-family residential structures since 1900. The 2,490 average square feet unit size for 2010 to present was higher than the 2000 to 2009 average by 273 feet.

**Figure 44: City of Waukesha Units per Structure – Owner**



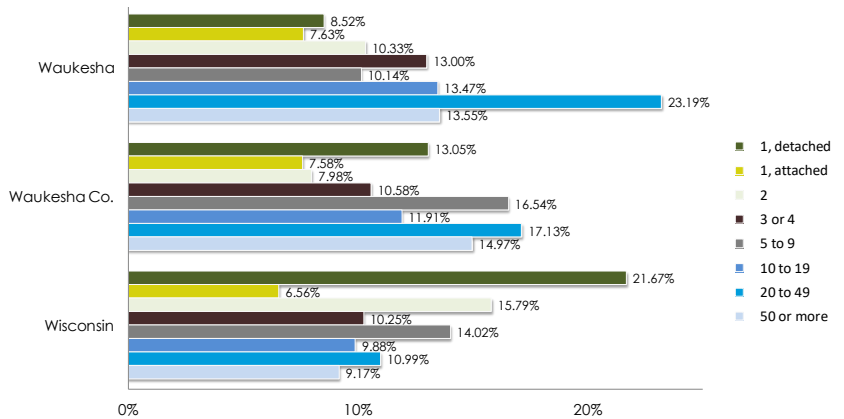
Source: 2016 ACS

**Figure 45: Rental Units per Structure – Municipality**



Source: 2016 ACS

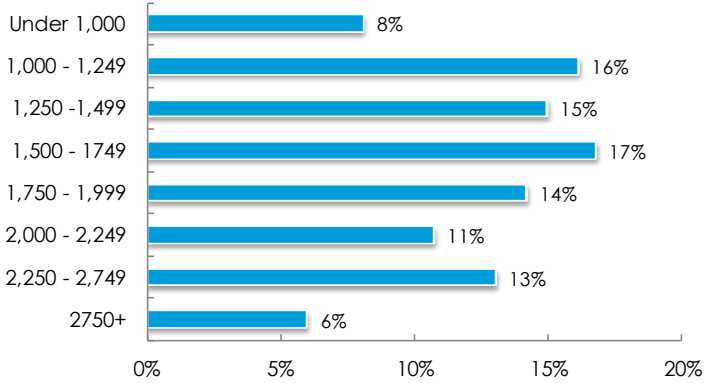
**Figure 46: Rental Units per Structure – County & State**



Source: 2016 ACS

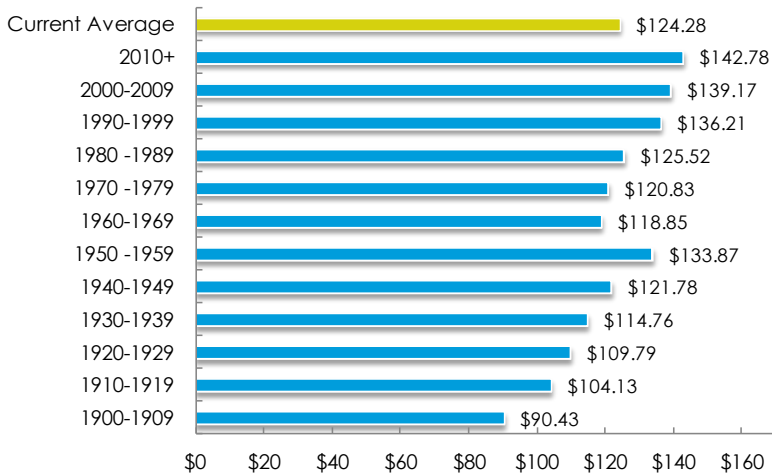


**Figure 47: City of Waukesha Unit Size Classification**



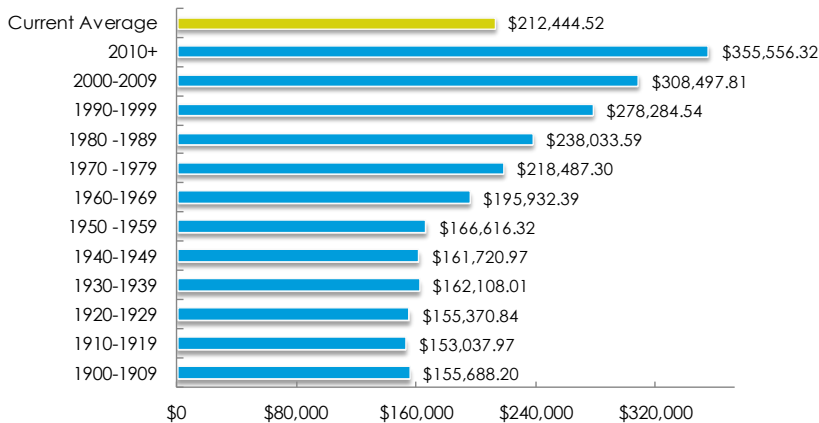
Source: County Tax Assessor

**Figure 48: City of Waukesha Single and Two Family Residential Assessed Value per Square Foot – by Decade**



Source: County Tax Assessor

**Figure 49: City of Waukesha Single and Two Family Residential Assessed Value per Square Unit – by Decade**



Source: County Tax Assessor

### Unit Size Classification

The current combined unit size for all homes, regardless of age, is 1,738 square feet. Home sizes are close to the combined average for existing 1900-era homes and then steadily decrease in size up through the 1950s-era. Looking at 1960s-era homes to newer construction, sizes steadily increase and begin to exceed the average from 1970s-era construction onward (see Figure 47).

### Single and Two Family Residential Assessed Value Per Square Foot – by Decade

Generally, newer homes have higher assessed values per square foot than older homes in Waukesha. Home values increase from 1900-era homes up through 1950 and then decrease from 1960 to 1990. However, even though homes built between 1960 and 1990 have not assessed well, per square foot, newer homes built since 1990 exceed those average values considerably. Combined, the average value for all single and two-family homes is currently \$124.28 per square foot (see Figure 48).

### Single and Two Family Residential Assessed Value Per Unit – by Decade

Similar to value by square foot, newer homes have higher over-all values, when compared to older homes. This is mostly a reflection of size, as well as per square foot value. Home values for pre-1960 homes are very similar, with averages ranging from \$155k to \$166k. However, home value increase significantly from 1960 units to newer ones. This is a reflection of higher homes sizes as well as higher per foot values for homes built in the last 3 decades. The average value for all single and two-family homes is currently \$212,444.52 (see Figure 49).

### Single and Two Family Residential Units (Percentage of Existing Inventory)

Looking at housing type construction by decade, the percentage of single- and two-family homes have decreased considerably from the 1950s, compared to the number of apartments and condominiums. In the 2010's, the percentage of single- and two-family homes represented a significantly lower percentage of construction than for apartment. However, condominium construction dropped off from a high of 1,187 units from 2000-2009 to only 164 units since 2010. Multi-family construction in general though outpaced single- and two-family construction almost 4 to 1 in this past decade (see Figure 50).

### One, Two, and Three Family Unit Construction Activity

Based on the last four years of residential permit data from the City (as illustrated in Figure 51), single family construction has been steady since 2013. In the year 2013, the most number of single family permits were issued, while 2014 experienced the highest number of two family unit construction. Only 2 triplex or 3 unit homes were built in 2014.

### Apartment Unit Construction Activity

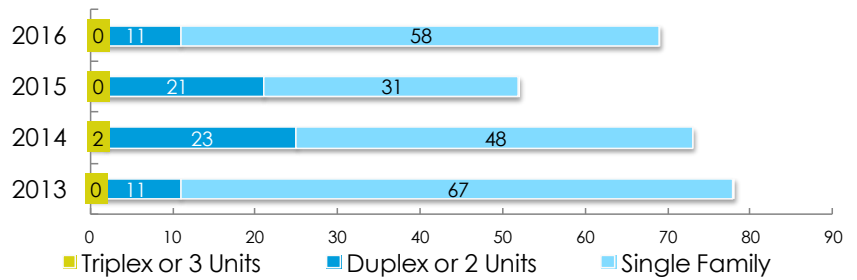
Conversely, the number of apartments built within the City halted in 2012, 2015, and 2016. A total of 3,469+ apartment units have been built since 2013. Only 11 4-8 apartment units have been built since 2012. Figure 52 shows the total unit permits for the 9+ apartment units and 4-8 apartment units.

**Figure 50: Percentage of Existing Inventory Comprising Single and Two Family Residential Units – City of Waukesha**

Year	Apts	Condos	Single/Two Family	Total Units	Percentage of Units
1900-1909	318	3	1,085	1406	77%
1910-1919	62		590	652	90%
1920-1929	83		1,094	1177	93%
1930-1939	6		462	468	99%
1940-1949	52		558	610	91%
1950 -1959	462		2,059	2521	82%
1960-1969	807	107	2,087	3001	70%
1970 -1979	2,603	338	2,944	5885	50%
1980 -1989	1,968	525	1,301	3794	34%
1990-1999	1,882	799	2,063	4744	43%
2000-2009	953	1,187	1,642	3782	43%
2010+	1,153	164	364	1681	22%
	10,349	3,123	16,249	29,721	-

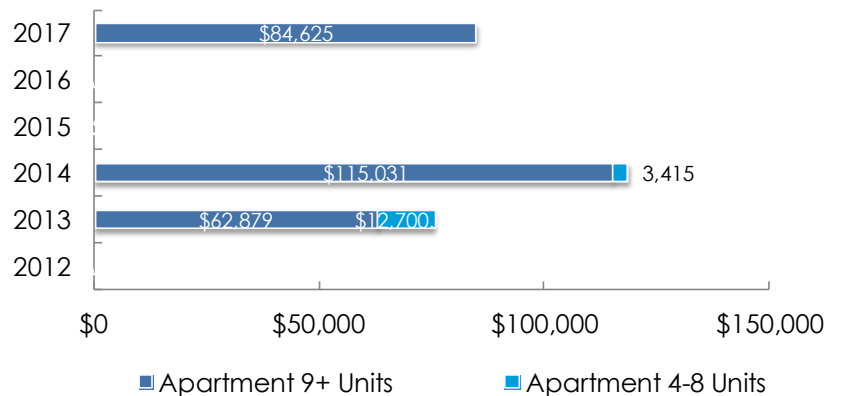
Source: County Tax Assessor

**Figure 51: One, Two, and Three Family Unit Construction Activity – City of Waukesha**



Source: City of Waukesha

**Figure 52: Apartment Unit Construction Activity**



Source: City of Waukesha

### One to Three Family Structure Construction Trends

While the average square footage grew for homes built in the 2010's, the number of units built in the 2010's is the lowest number of units of all decades. The decade with the lowest number of units still in use today prior to 2010 is the decade from 1930–1939, of which only 462 still exist (see Figure 53).

### Tax Comparison

Figure 54 illustrates the tax rates for Waukesha relative to comparable communities throughout the state. Typically, cities have higher proportional tax rates than towns and villages because they offer more amenities such as parks, schools, commercial land uses, and industrial land uses. Many of the towns and villages that surround the cities listed in Figure 54 use these amenities, their different land uses, and the employment generators to supplement their higher residential composition. Cities also have a higher percentage of homes receiving sewer and water utility service. The City of Waukesha tax rate is lower than most of the comparable communities included in our analysis. Only the City of West Bend has a lower effective tax rate. Taxes on a home valued at \$100,000 in Waukesha would be almost \$1,000 lower than a \$100,000 home in the City of Racine for example. However, the average assessed value on homes in Waukesha is higher than the assessed value on homes in comparable communities included in our analysis.

**Figure 54: Tax Comparison by Municipality**

Municipality Type	Municipality Name	2016 Effective Tax Rate	Taxes on \$100,000	Difference v. Waukesha	School Tax Percent	Tech College Tax Percent	County Tax Percent	Local Tax Percent	Other Tax Percent
City	WAUKESHA	0.02008	\$ 2,008	-	38.5%	1.6%	8.9%	46.0%	5.0%
City	APPLETON	0.02215	\$ 2,215	\$ 207	33.4%	4.1%	16.8%	31.4%	14.2%
City	EAU CLAIRE	0.02123	\$ 2,123	\$ 115	42.7%	3.8%	15.3%	37.4%	0.8%
City	KENOSHA	0.02626	\$ 2,626	\$ 618	32.2%	2.5%	16.0%	37.3%	12.1%
City	WEST ALLIS	0.02742	\$ 2,742	\$ 734	32.7%	4.2%	17.0%	37.1%	9.0%
City	RACINE	0.03003	\$ 3,003	\$ 995	30.6%	2.5%	10.9%	52.8%	3.3%
City	WAUWATOSA	0.02298	\$ 2,298	\$ 290	34.3%	5.0%	20.3%	29.6%	10.8%
City	WEST BEND	0.01891	\$ 1,891	\$ (117)	39.7%	3.0%	11.8%	38.0%	7.5%

Source: 2016 ACS

The taxes on the median home value in Waukesha (\$192,807) would be \$3,872, whereas the taxes on the median home value in the City of Racine (\$106,333) would be \$3,193.

**Figure 53: One, Two, and Three Family Unit Construction by Decade – City of Waukesha**

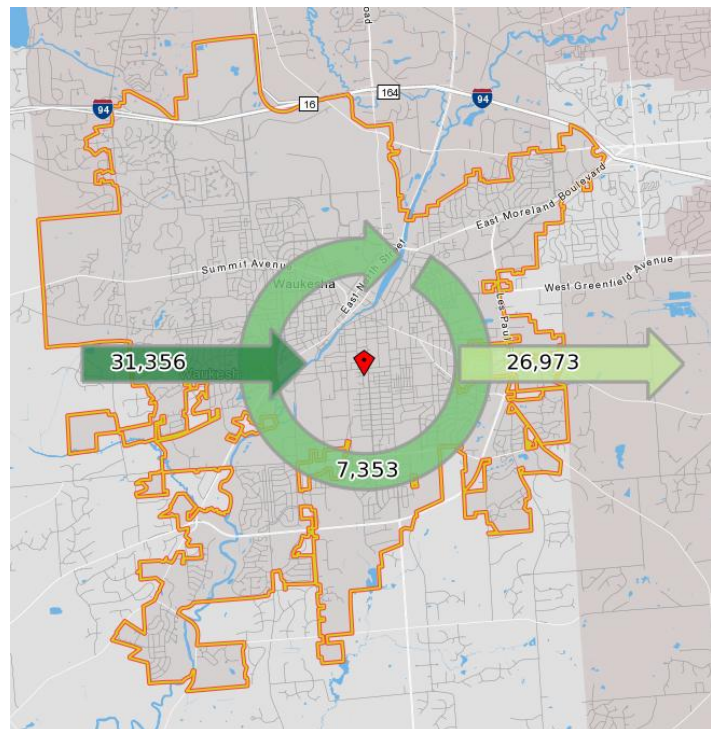
Year	Number of Units	Percentage of Total Units
1900-1909	1,085	6.68%
1910-1919	590	3.63%
1920-1929	1,094	6.73%
1930-1939	462	2.84%
1940-1949	558	3.43%
1950 -1959	2,059	12.67%
1960-1969	2,087	12.84%
1970 -1979	2,944	18.12%
1980 -1989	1,301	8.01%
1990-1999	2,063	12.70%
2000-2009	1,642	10.11%
2010+	364	2.24%
Total	16,249	-

Source: County Tax Assessor

## Commuting and Place of Work

Travel times for the City of Waukesha averaged 22.2 minutes, with Kenosha, West Allis and West Bend having slightly higher times in 2016. The largest travel time bracket was the 20 to 24 minute range, with 16.5% of commuters having this drive time. Surprisingly Kenosha and West Bend also had higher percentages of drivers in the lowest, less than 10 minutes, drive time bracket. Waukesha drive times were very evenly disbursed, with lower 15 to 19 minute percentage of drives than most. Regarding place of work, 75.6% of Waukesha City working residents worked in Waukesha County. Only Eau Claire had a higher percentage. However, a full 64.8% worked outside the city limits. Wauwatosa and West Allis also had high numbers of commuters working outside their city limits. In real number, Figure 55 shows 31,356 in-flow commuters, those driving into the City for work, matched by 26,973 leaving the City and 7,353 staying within.

Figure 55: Inflow-Outflow Comparison – City of Waukesha



Source: ESRI

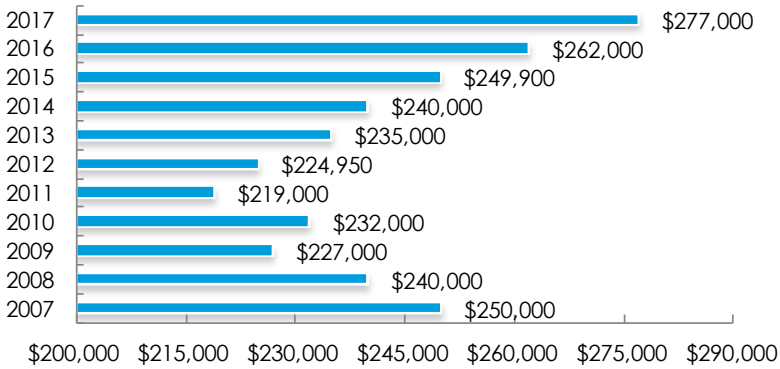
# Sales Market Analysis

## Real Estate Sales and Listings

Vierbicher analyzed unit sales data and median sale price data from the Multiple Listing Service for single family homes throughout the State of Wisconsin, the Southeast Wisconsin region, the Milwaukee metropolitan region, and Waukesha County dating from 2007 to 2017. This review allowed the market analysis to evaluate Waukesha County's position relative to surrounding communities and the state as a whole.

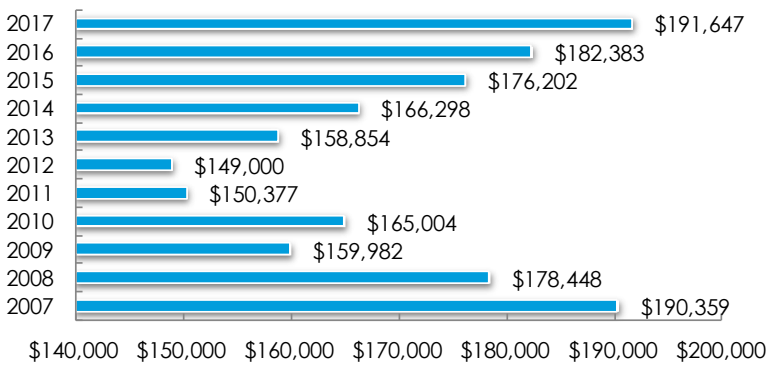
Data shows that Waukesha County median sale prices have remained consistently higher compared to the Milwaukee region, Southeast Wisconsin, or the State as a whole. During our period of analysis, the average annual median sale prices reached a low point in 2011, but have steadily rebounded in recent years, reaching an average monthly median price of \$275,117 in 2017. Likewise, the Milwaukee region, Southeast Wisconsin region, and the State of Wisconsin all echoed similar trends. The Milwaukee region jumped from a low of \$149,000 in 2012 to \$191,647 in 2017, while the Southeast Wisconsin rebounded from \$139,206 in 2012 to \$181,883 in 2017, and the State as a whole jumped from a low of \$130,458 in 2011 to \$171,467 in 2017. The years immediately following the Great Recession seemed to represent the low point in median sale prices over the past 11 years. Figures 56-59 graphically illustrate the median sales trends for these geographic areas.

**Figure 56: Waukesha County Median Sale Price**



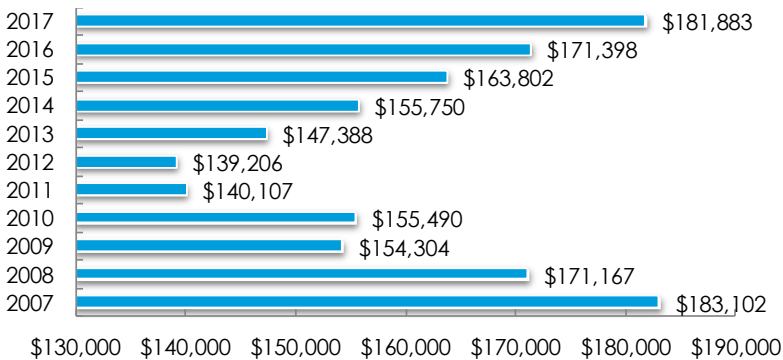
Source: Wisconsin Realtors Association

**Figure 57: Milwaukee Region Median Sale Price**



Source: Wisconsin Realtors Association

**Figure 58: Southeast Region Median Sale Price**

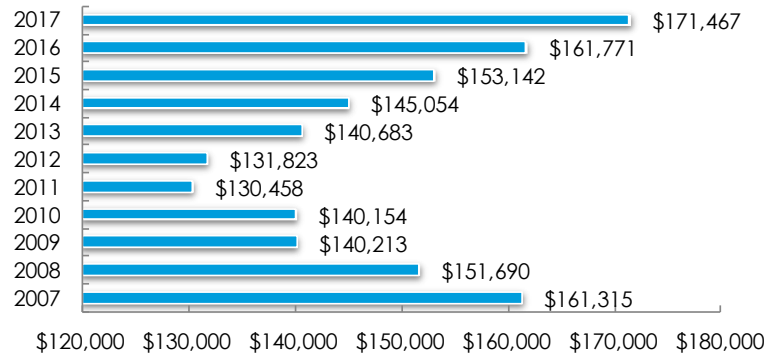


Source: Wisconsin Realtors Association

When observing annual total unit sales, Waukesha County, the Milwaukee region, the Southeast Wisconsin region, and the State of Wisconsin all mirror the same phenomenon- a dip in total unit sales between 2008 and 2011, followed by steadily increasing sales numbers each year since.

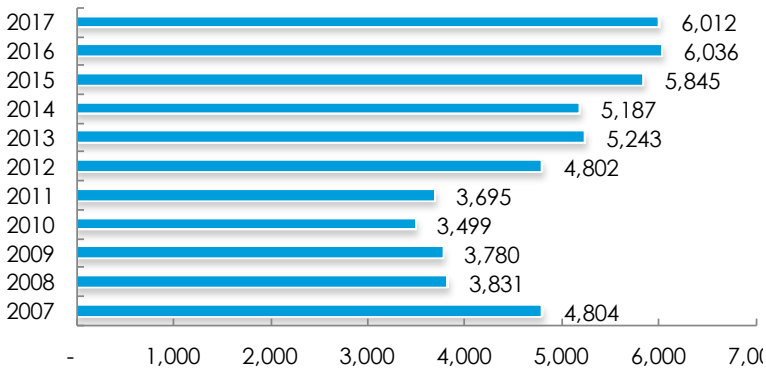
Final total unit sales for 2017 showed Waukesha County selling 6,011 owner-occupied units, nearly matching the 11-year high of 6,036 in 2016. The Milwaukee region sold 21,109 units in 2017, while 29,687 were sold throughout all of Southeast Wisconsin, and 83,023 were sold statewide. Figures 60-63 graphically illustrate the total annual unit sales trends for these geographic areas.

**Figure 59: State of Wisconsin Median Sale Price**



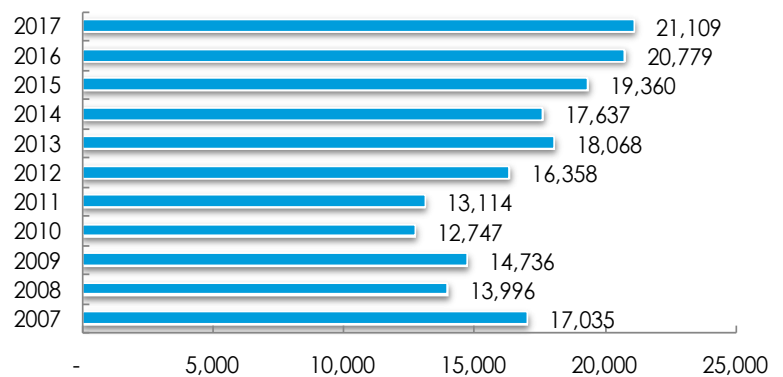
Source: Wisconsin Realtors Association

**Figure 60: Waukesha County Annual Total Unit Sale**



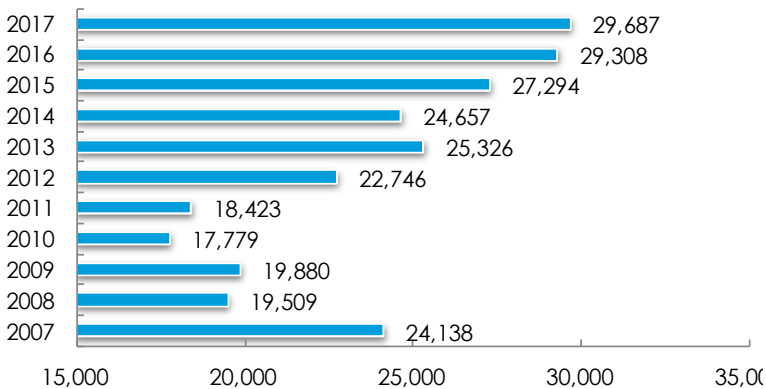
Source: Wisconsin Realtors Association

**Figure 61: Milwaukee Region Annual Total Unit Sale**



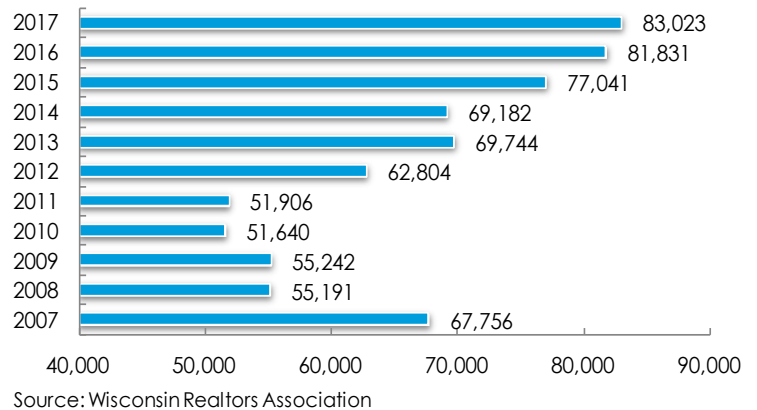
Source: Wisconsin Realtors Association

**Figure 62: Milwaukee Region Annual Total Unit Sale**



Source: Wisconsin Realtors Association

**Figure 63: State of Wisconsin Annual Total Unit Sale**



Source: Wisconsin Realtors Association

## Other Trends

Looking at current and historical market listing data for the City, Waukesha has a steadily decreasing inventory of homes for sale from 2011 to 2017. The monthly averages range from 375 units in 2011 to 166 units in 2017. The 2018 estimate of 155 units was obtained by forecasting the 2012 through 2017 data, leaving out the 2011 data as this listing appeared to be an outlier. Sales data for this time period trended in the opposite direction, with sales having increased every year from a monthly average of 55 in 2011 to 91 in 2017. Again, a sales estimate of 101 average monthly units sold was forecasted for 2018 using the 2012 to 2017 figures. These two trends are further illustrated by the sales to inventory ratio which shows sales as a percentage of inventory rose from 14.58% in 2011 to an estimated 65.11% in 2018. Assuming this pace of sales versus inventory continues, Waukesha's for-sale housing market is likely to be increasingly constrained in the near term.

In order to establish for-sale, or homeowner, vacancy rates, total housing units and total vacancies for Waukesha were forecasted for 2018. Total housing units held steady throughout a seven year period from 29,867 in 2011 to 29,764 in 2017. These 2011 to 2017 figures were used to forecast a similar 2018 total housing unit estimate of 29,748. However, total vacant units are shown to be decreasing over the same period from 1,347 in 2011 to 1,117 in 2017 with 1,084 forecasted for 2018.

Listing data from December, 2017, shows lower tier, or lower third of listings, to be valued at below \$160,800, upper tier valued greater than \$289,000, and middle tier valued in-between. The spot estimate lists 105 units for sale, with 32.38% of those units in the lower tier, 32.38% in the middle tier, and 35.24% in the middle tier. These percentages were multiplied against the estimated 2018 monthly average to show an

estimated number of units for sale for a typical month in 2018. Single-Family, Condominium, Townhomes and Duplexes were not differentiated, as home values within each of these categories varies considerably. Stratifying listings by tiers allows for a more informative analysis of how many units can be expected to be needed by price point.

The estimated total vacancy for 2018 is estimated to be 1,084 units. Total estimated inventory is calculated to be approximately 14% of that total, with 4.63% of those being lower tier, 4.63% middle tier, and 5.04% being upper tier homes. The total number of housing units for Waukesha is estimated to be 29,748 units, with .52% of those being for sale and 0.17% being lower tier homes, 0.17% being middle tier and 0.18% being upper tier.

## Rental Market Analysis

Vierbicher analyzed the City's rental market using a cross-section of available rental data sources and provided estimates of current rental and vacancy rates, as shown in Figure 64. The types of rental units compared included apartments, townhomes, duplexes and single family homes. These rental types were further differentiated by two locations, the downtown area and areas with close proximity to US Interstate 94 (I-94), where possible. The rental market analysis includes data generated by the rental information services Zillow, Rentrange and Zillow, as well as estimates generated by averages of those estimates. Vierbicher chose a cross-section of properties representing mostly newer developments in the downtown area and near I-94 in order to provide a relatively uniform method of rate and vacancy analysis. Those properties were used as sample points from which the rental information companies provided both estimated and comparable rents, generally ten (10) per property, as well as vacancy rates for the housing class or type in the general area.

A rental rate estimate is shown for each property, as provided by rental information services, along with a current listing rental rate of the same or comparable property, where available and/or where necessary to provide an additional comparable. A city-wide rental estimate is also provided to ensure uniform estimates are ensured. Additional estimates are generated by eliminating the highest and lowest comparable and averaging the remainder for each property. These additional estimates are then averaged for each property and for each property type. Where an individual listing comparable to a city-wide estimate is provided, that listing rental rate is also included in the property type average.

Finally, vacancy rate estimates are provided for each property and averaged for each property and property type. Both the rental rate and vacancy rates are provided for each property type as well as combination of duplexes and single-family types. This combination is provided as duplexes analyzed were newer and essentially in the same rental class and single-family homes, due to similar rents and age of property. Older duplexes were not available for analysis and would not represent current duplex construction.

With regards to property type, apartments were analyzed in both the downtown area as well as near I-94. Relatively newer apartment properties were chosen as they represent likely additional apartment properties they could be built now or in the future to meet demand. Rental rates for downtown and interstate properties averaged out very similarly with a final estimates being \$1,100 per month for a 2-bedroom and \$1,108 per month, respectively. Vacancy rates, however, were very different, with average rate at 9.95% for downtown and 5.54%.

Townhome listings were found in the downtown area only, with none near the interstate. Properties beyond the City were not included, so only downtown properties were considered. However, the townhomes were of relatively recent, since 2000, construction and represent the type and building of a typical 4-6 unit per structure townhome which could be constructed to meet potential demand. The vacancy rate for these properties, and their comparables, is estimated to be 6.95%.

Duplexes were found in both the downtown and interstate areas. However, individual listings were needed in order to provide additional comparables and a uniform estimate of rental rates. The duplexes used were of recent construction and represented both affordable and higher rate



properties. Recent duplexes represent an opportunity for investors or home buyers to generate rental income and can be found in newer subdivisions in a variety of areas within Waukesha. This product can be used to satisfy future housing demand; however, larger vacant land plots are needed and are not as readily available as smaller plots which could accommodate apartments and townhomes. The rental rate estimate for duplexes is \$1,863 per month for a three-bedroom. The townhome vacancy rate is estimated to 7.2%.

The single-family home rental market consists of mainly older housing stock in the downtown area. These homes are not very comparable to the type of single family homes currently being built; therefore, city-wide estimates were used in order to provide a more uniform rental estimate. Individual listings were not available. The downtown rental rate estimate is \$1,267 per month for a three-bedroom and the city-wide estimate is \$1,449 per month. These estimates do not likely reflect effective rental rates for new construction or for potential new units to meet future demand. Therefore, the newer duplex rates were averaged with the single family rates for a combined estimate of \$1,526 per month. Vacancy rates were estimated to be 6.6% for the downtown properties.

**Figure 64: Waukesha Rental Analysis**

	All Comp. Rent Est.*	All Comp. Rent Est.**	Current Listings***	All Comp. Rent Est. Ave.	Rent Est. Minus High/Low*	Rent Est. Minus High/Low**	Rent Est. Minus High/Low Ave.	Vacancy*	Vacancy**	Vacancy Ave.
<b>Downtown Apartments</b>										
Rivers Edge	\$1,295	\$1,170		\$1,233	\$1,308	\$998	\$1,153	11.50%	8.80%	10.15%
Main St. Plaza	\$1,285	\$1,100		\$1,193	\$1,114	\$981	\$1,048	11.50%	7.60%	9.55%
Ave.							\$1,100			9.85%
<b>Interstate Apartments</b>										
Monterey	\$1,010	\$970		\$990	\$1,006	\$996	\$1,001	1.60%	9.10%	5.35%
Stone Creek	\$1,010	\$1,100		\$1,055	\$1,006	\$1,062	\$1,034	1.60%	9.40%	5.50%
Ave.							\$1,018			5.43%
<b>Downtown Townhomes/Condo</b>										
Gabriel Dr.	\$1,225	\$940		\$1,083	\$1,306	\$1,030	\$1,168	6.10%	8.80%	7.45%
Gabriel Dr.			\$1,750							
Ridge Creek	\$1,260	\$1,140		\$1,200	\$1,323	\$1,160	\$1,242	5.30%	7.40%	6.35%
Ave.							\$1,387			6.90%
<b>Interstate/Downtown Duplexes</b>										
Patrick Ln.	\$1,750	\$1,370		\$1,560	\$1,750	\$1,402	\$1,576	1.60%	12.80%	7.20%
Oak Valley Ln./High Pointe Knoll			\$2,150							
Ave.							\$1,863			7.20%
<b>City-wide SF Houses****</b>										
Ave.							\$1,449			
<b>Downtown SF Houses</b>										
Carriage Dr.	\$1,150	\$1,410		\$1,280	\$1,239	\$1,350	\$1,295	6.50%	9.70%	8.10%
Washington Av.	\$1,150	n/a			\$1,239	n/a	\$1,239	5.10%	n/a	5.10%
Ave.							\$1,267			6.60%
<b>Duplex &amp; SF Houses Combined</b>										
Ave.							\$1,526			

\* Zilpy - Ave. 10 Comps per property

\*\* Rentrance - Ave. 10 Comps per property

\*\*\* Zillow listings

\*\*\*\* Zillow Research, 2017