

SEWRPC Planning Report No. 54
A REGIONAL HOUSING PLAN FOR SOUTHEASTERN WISCONSIN: 2035

Chapter IV

EXISTING HOUSING

INTRODUCTION

This Chapter includes several inventories and analyses related to existing housing in the Region. Part 1 presents information regarding population and household distribution in the Region, including the concentration of minority populations.¹ An inventory of the housing stock in the Region by sub-regional housing analysis area is provided in Part 2. Part 3 documents housing foreclosure activity in the Region related to the economic recession that began in late 2007. Information from this Chapter was used with the demographic and employment information inventoried in Chapter VII to identify areas of the Region that do not have an adequate affordable housing supply to meet the current or anticipated future housing need of the Region's workforce (documented in Chapter VIII) or housing for persons with disabilities (documented in Chapter IX). Information on overall housing need is included in Part 1 of Chapter XII.

PART 1: POPULATION AND HOUSEHOLD DISTRIBUTION

Population Distribution

Information regarding population and household distribution in the Region is presented to provide a historical context for housing development trends. Table IV-1 sets forth the population in the Region by County between 1950 and 2000. The total population of the Region grew from 1,240,618 persons in 1950 to 1,931,200 persons in 2000, which is about a 56 percent increase. Although Milwaukee County is the most populous county in the Region, the number of County residents decreased between 1970 and 2000, while the number of residents grew in each of the other six counties. There has been an increase in the proportion of the Region's population outside Milwaukee County, especially in Waukesha County, and a decline in the proportion of the Region's population in Milwaukee County between 1950 and 2000, as illustrated by Figure IV-1. The proportion of the Region's population living in Milwaukee County decreased from 70 percent in 1950 to 49 percent in 2000; while the proportion living in Waukesha County increased from 7 percent in 1950 to 19 percent in 2000.

Population change can be attributed to natural increase and net migration. Natural increase is the balance between births and deaths and net migration is the balance between migration to and from an area. Most of the population growth in the Region between 1950 and 2000 can be attributed to natural increase. As shown in Table IV-2 and Figure IV-2, the Region experienced a positive net migration in the 1950s and a negative net migration in each decade between 1960 and 1990, with a slight positive net migration between 1990 and 2000.

¹ Updated information from the 2010 Census on population levels and distribution, including the distribution of minority groups, is presented in Chapter VII.

Table IV-1
POPULATION IN THE REGION BY COUNTY: 1950-2000

| County | Total Population | | | | | | | | | | | |
|-----------------|------------------|------------------|-----------|------------------|-----------|------------------|-----------|------------------|-----------|------------------|-----------|------------------|
| | 1950 | | 1960 | | 1970 | | 1980 | | 1990 | | 2000 | |
| | Number | Percent of Total | Number | Percent of Total | Number | Percent of Total | Number | Percent of Total | Number | Percent of Total | Number | Percent of Total |
| Kenosha..... | 75,238 | 6.1 | 100,615 | 6.4 | 117,917 | 6.7 | 123,137 | 7.0 | 128,181 | 7.1 | 149,577 | 7.7 |
| Milwaukee..... | 871,047 | 70.2 | 1,036,041 | 65.8 | 1,054,249 | 60.1 | 964,988 | 54.7 | 959,275 | 53.0 | 940,164 | 48.7 |
| Ozaukee..... | 23,361 | 1.9 | 38,441 | 2.5 | 54,461 | 3.1 | 66,981 | 3.8 | 72,831 | 4.0 | 82,317 | 4.2 |
| Racine..... | 109,585 | 8.8 | 141,781 | 9.0 | 170,838 | 9.7 | 173,132 | 9.8 | 175,034 | 9.7 | 188,831 | 9.8 |
| Walworth..... | 41,584 | 3.4 | 52,368 | 3.3 | 63,444 | 3.6 | 71,507 | 4.0 | 75,000 | 4.1 | 92,013 | 4.8 |
| Washington..... | 33,902 | 2.7 | 46,119 | 2.9 | 63,839 | 3.6 | 84,848 | 4.8 | 95,328 | 5.3 | 117,496 | 6.1 |
| Waukesha..... | 85,901 | 6.9 | 158,249 | 10.1 | 231,335 | 13.2 | 280,203 | 15.9 | 304,715 | 16.8 | 360,767 | 18.7 |
| Region | 1,240,618 | 100.0 | 1,573,614 | 100.0 | 1,756,083 | 100.0 | 1,764,796 | 100.0 | 1,810,364 | 100.0 | 1,931,165 | 100.0 |

| County | Population Change | | | | | | | | | |
|-----------------|-------------------|---------|-----------|---------|-----------|---------|-----------|---------|-----------|---------|
| | 1950-1960 | | 1960-1970 | | 1970-1980 | | 1980-1990 | | 1990-2000 | |
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| Kenosha..... | 25,377 | 33.7 | 17,302 | 17.2 | 5,220 | 4.4 | 5,044 | 4.1 | 21,396 | 16.7 |
| Milwaukee..... | 164,994 | 18.9 | 18,208 | 1.8 | -89,261 | -8.5 | -5,713 | -0.6 | -19,111 | -2.0 |
| Ozaukee..... | 15,080 | 64.6 | 16,020 | 41.7 | 12,520 | 23.0 | 5,850 | 8.7 | 9,486 | 13.0 |
| Racine..... | 32,196 | 29.4 | 29,057 | 20.5 | 2,294 | 1.3 | 1,902 | 1.1 | 13,797 | 7.9 |
| Walworth..... | 10,784 | 25.9 | 11,076 | 21.2 | 8,063 | 12.7 | 3,493 | 4.9 | 17,013 | 22.7 |
| Washington..... | 12,217 | 36.0 | 17,720 | 38.4 | 21,009 | 32.9 | 10,480 | 12.4 | 22,168 | 23.3 |
| Waukesha..... | 72,348 | 84.2 | 73,086 | 46.2 | 48,868 | 21.1 | 24,512 | 8.7 | 56,052 | 18.4 |
| Region | 332,996 | 26.8 | 182,469 | 11.6 | 8,713 | 0.5 | 45,568 | 2.6 | 120,801 | 6.7 |

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

Table IV-2

**LEVELS OF POPULATION CHANGE, NATURAL INCREASE,
 AND NET MIGRATION FOR THE REGION BY COUNTY: 1950-2000**

| County | 1950-1960 | | | 1960-1970 | | | 1970-1980 | | |
|-----------------|-------------------|------------------|---------------|-------------------|------------------|---------------|-------------------|------------------|---------------|
| | Population Change | Natural Increase | Net Migration | Population Change | Natural Increase | Net Migration | Population Change | Natural Increase | Net Migration |
| Kenosha | 25,377 | 13,931 | 11,446 | 17,302 | 15,125 | 2,177 | 5,220 | 7,746 | -2,526 |
| Milwaukee..... | 164,994 | 150,141 | 14,853 | 18,208 | 122,192 | -103,984 | -89,261 | 60,105 | -149,366 |
| Ozaukee | 15,080 | 5,926 | 9,154 | 16,020 | 6,090 | 9,930 | 12,520 | 4,798 | 7,722 |
| Racine | 32,196 | 21,473 | 10,723 | 29,057 | 20,441 | 8,616 | 2,294 | 12,842 | -10,548 |
| Walworth..... | 10,784 | 5,733 | 5,051 | 11,076 | 4,685 | 6,391 | 8,063 | 2,451 | 5,612 |
| Washington..... | 12,217 | 7,501 | 4,716 | 17,720 | 8,122 | 9,598 | 21,009 | 7,163 | 13,846 |
| Waukesha..... | 72,348 | 19,746 | 52,602 | 73,086 | 25,699 | 47,387 | 48,868 | 18,011 | 30,857 |
| Region | 332,996 | 224,451 | 108,545 | 182,469 | 202,354 | -19,885 | 8,713 | 113,116 | -104,403 |

| County | 1980-1990 | | | 1990-2000 | | |
|-----------------|-------------------|------------------|---------------|-------------------|------------------|---------------|
| | Population Change | Natural Increase | Net Migration | Population Change | Natural Increase | Net Migration |
| Kenosha | 5,044 | 8,177 | -3,133 | 21,396 | 9,365 | 12,031 |
| Milwaukee..... | -5,713 | 69,529 | -75,242 | -19,111 | 64,145 | -83,256 |
| Ozaukee | 5,850 | 5,141 | 709 | 9,486 | 3,916 | 5,570 |
| Racine | 1,902 | 13,720 | -11,818 | 13,797 | 11,127 | 2,670 |
| Walworth..... | 3,493 | 2,939 | 554 | 17,013 | 2,592 | 14,421 |
| Washington..... | 10,480 | 7,756 | 2,724 | 22,168 | 7,159 | 15,009 |
| Waukesha..... | 24,512 | 20,068 | 4,444 | 56,052 | 18,582 | 37,470 |
| Region | 45,568 | 127,330 | -81,762 | 120,801 | 116,886 | 3,915 |

Source: U.S. Bureau of the Census; Wisconsin Department of Health and Family Services; and SEWRPC.

Household Distribution

In addition to population data, household data is important to housing planning because a household is the unit of consumption for housing units and directly relates to the demand for housing in the Region. A household includes all persons who occupy a housing unit. A housing unit is defined by the Census as a house, apartment, mobile home, group of rooms, or single room occupied or intended for occupancy as separate living quarters.

Table IV-3 sets forth the number of households in the Region by County between 1950 and 2000. The number of households more than doubled, from 354,544 households in 1950 to 749,039 in 2000. Although the number of households increased in all seven counties between 1950 and 2000, the trend in the Region's household distribution was similar to that of the Region's population between 1950 and 2000. The proportion of households in Milwaukee County decreased between 1950 and 2000, while the proportion in each of the other counties increased, as illustrated in Figure IV-3.

The rate of growth in households has exceeded the rate of growth in population between 1950 and 2000, due to a declining average household size in the Region (and Nation). The average household size in the Region decreased from 3.36 persons to 2.52 persons between 1950 and 2000, as shown by Table IV-4. The decline in household size is related to changing household types. The number of single-person and other nonfamily households increased at a much faster rate than family households, which tend to be larger, between 1970 and 2000. Although some counties experienced an increase in household size between 1950 and 1970, the household size decreased in all counties between 1970 and 2000; and decreased in Milwaukee County in each decade from 1950 to 2000. Milwaukee County had the smallest average household size in the Region in 2000 with 2.43 persons per household.

Distribution of Minority Populations

Data from the 1970 decennial Census, which is set forth in the Legacy Regional Housing Plan, the year 2000 U.S. Census, and the 2008 American Community Survey (ACS) show that a large proportion of the Region's minority population resides in Milwaukee County. The racial composition of the Region by county in 1970 and 2008 is shown on Table IV-5. In 1970, about 60 percent of the Region's population resided in Milwaukee County, including about 58 percent of the Region's White population, about 89 percent of the Region's African American population, and about 88 percent of the Region's total minority population. In 2008, about 47 percent of the Region's population resided in Milwaukee County, including about 40 percent of the Region's White population, about 86 percent of the Region's African American population, and about 81 percent of the Region's total minority population.

The proportion of the Region's minority population has decreased in Milwaukee County and increased in the other counties of the Region, but only slightly, while the proportion of the overall population of the Region has decreased in Milwaukee County and increased in the outlying counties. Figure IV-4 shows the proportion of the Region's total and minority populations and the proportion of the Region's African American and White populations by County in 1970 and 2008. The 2008 ACS data shows that persons of Hispanic origin² are also somewhat concentrated in Milwaukee County; however, not to the extent of African Americans. About 64 percent of persons of Hispanic origin in the Region resided in Milwaukee County in 2008.

Concentrations of racial and ethnic groups in the Region in the year 2000 are shown on Maps IV-1 through IV-5.³ Map IV-6 shows concentrations of all minority populations in the Region in 2000. Map IV-7 shows the Region's population by race and ethnicity, including persons of White-Non Hispanic origin. Similar to the 2008 ACS data, these maps show that African Americans have experienced the greatest degree of population concentration among minority groups in the Region. Map IV-8 shows concentrations of families in poverty in the Region in 2000.

² *Comparable data regarding persons of Hispanic origin are not available from the 1970 Census or the Legacy Housing Plan.*

³ *Maps of population distribution by race and ethnicity in 2010 are included in Chapter VII.*

Table IV-3

HOUSEHOLDS IN THE REGION BY COUNTY: 1950-2000

| County | Total Households | | | | | | | | | | | |
|-----------------|------------------|------------------|---------|------------------|---------|------------------|---------|------------------|---------|------------------|---------|------------------|
| | 1950 | | 1960 | | 1970 | | 1980 | | 1990 | | 2000 | |
| | Number | Percent of Total | Number | Percent of Total | Number | Percent of Total | Number | Percent of Total | Number | Percent of Total | Number | Percent of Total |
| Kenosha..... | 21,958 | 6.2 | 29,545 | 6.4 | 35,468 | 6.6 | 43,064 | 6.9 | 47,029 | 6.9 | 56,057 | 7.5 |
| Milwaukee..... | 249,232 | 70.3 | 314,875 | 67.6 | 338,605 | 63.1 | 363,653 | 57.9 | 373,048 | 55.2 | 377,729 | 50.4 |
| Ozaukee..... | 6,591 | 1.9 | 10,417 | 2.2 | 14,753 | 2.8 | 21,763 | 3.5 | 25,707 | 3.8 | 30,857 | 4.1 |
| Racine..... | 31,399 | 8.8 | 40,736 | 8.7 | 49,796 | 9.3 | 59,418 | 9.5 | 63,736 | 9.4 | 70,819 | 9.5 |
| Walworth..... | 12,369 | 3.5 | 15,414 | 3.3 | 18,544 | 3.5 | 24,789 | 3.9 | 27,620 | 4.1 | 34,505 | 4.6 |
| Washington..... | 9,396 | 2.7 | 12,532 | 2.7 | 17,385 | 3.2 | 26,716 | 4.2 | 32,977 | 4.9 | 43,843 | 5.8 |
| Waukesha..... | 23,599 | 6.6 | 42,394 | 9.1 | 61,935 | 11.5 | 88,552 | 14.1 | 105,990 | 15.7 | 135,229 | 18.1 |
| Region | 354,544 | 100.0 | 465,913 | 100.0 | 536,486 | 100.0 | 627,955 | 100.0 | 676,107 | 100.0 | 749,039 | 100.0 |

| County | Household Change | | | | | | | | | |
|-----------------|------------------|---------|-----------|---------|-----------|---------|-----------|---------|-----------|---------|
| | 1950-1960 | | 1960-1970 | | 1970-1980 | | 1980-1990 | | 1990-2000 | |
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| Kenosha..... | 7,587 | 34.6 | 5,923 | 20.0 | 7,596 | 21.4 | 3,965 | 9.2 | 9,028 | 19.2 |
| Milwaukee..... | 65,643 | 26.3 | 23,730 | 7.5 | 25,048 | 7.4 | 9,395 | 2.6 | 4,681 | 1.3 |
| Ozaukee..... | 3,826 | 58.0 | 4,336 | 41.6 | 7,010 | 47.5 | 3,944 | 18.1 | 5,150 | 20.0 |
| Racine..... | 9,337 | 29.7 | 9,060 | 22.2 | 9,622 | 19.3 | 4,318 | 7.3 | 7,083 | 11.1 |
| Walworth..... | 3,045 | 24.6 | 3,130 | 20.3 | 6,245 | 33.7 | 2,831 | 11.4 | 6,885 | 24.9 |
| Washington..... | 3,136 | 33.4 | 4,853 | 38.7 | 9,331 | 53.7 | 6,261 | 23.4 | 10,866 | 32.9 |
| Waukesha..... | 18,795 | 79.6 | 19,541 | 46.1 | 26,617 | 43.0 | 17,438 | 19.7 | 29,239 | 27.6 |
| Region | 111,369 | 31.4 | 70,573 | 15.1 | 91,469 | 17.0 | 48,152 | 7.7 | 72,932 | 10.8 |

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

Table IV-4

AVERAGE HOUSEHOLD SIZE IN THE REGION BY COUNTY: 1950-2000

| County | Average Persons per Household | | | | | |
|-----------------|-------------------------------|------|------|------|------|------|
| | 1950 | 1960 | 1970 | 1980 | 1990 | 2000 |
| Kenosha | 3.36 | 3.36 | 3.26 | 2.80 | 2.67 | 2.60 |
| Milwaukee..... | 3.34 | 3.21 | 3.04 | 2.59 | 2.50 | 2.43 |
| Ozaukee | 3.51 | 3.65 | 3.66 | 3.04 | 2.79 | 2.61 |
| Racine | 3.37 | 3.39 | 3.35 | 2.86 | 2.70 | 2.59 |
| Walworth..... | 3.25 | 3.28 | 3.16 | 2.74 | 2.60 | 2.57 |
| Washington..... | 3.55 | 3.64 | 3.63 | 3.14 | 2.86 | 2.65 |
| Waukesha..... | 3.51 | 3.66 | 3.66 | 3.11 | 2.83 | 2.63 |
| Region | 3.36 | 3.30 | 3.20 | 2.75 | 2.62 | 2.52 |

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

Table IV-5

RACIAL COMPOSITION OF THE POPULATION IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 1970-2008

1970

| County | White | | Non-White | | | | | | Total | | | |
|------------|-----------|---------|------------------|-----------------|-----------------|---------|--------|---------|----------|---------|-----------|-------|
| | Number | Percent | African American | | American Indian | | Other | | Subtotal | | | |
| | | | Number | Percent | Number | Percent | Number | Percent | Number | Percent | | |
| Kenosha | 115,623 | 7.1 | 1,930 | 1.6 | 143 | 3.1 | 221 | 3.8 | 2,294 | 1.8 | 117,917 | 6.7 |
| Milwaukee | 939,989 | 57.8 | 106,033 | 88.9 | 3,717 | 80.6 | 4,324 | 73.3 | 114,074 | 87.9 | 1,054,063 | 60.0 |
| Ozaukee | 54,197 | 3.3 | 92 | 0.1 | 61 | 1.3 | 71 | 1.2 | 224 | 0.2 | 54,421 | 3.1 |
| Racine | 159,511 | 9.8 | 10,572 | 8.9 | 343 | 7.4 | 412 | 7.0 | 11,327 | 8.7 | 170,838 | 9.8 |
| Walworth | 62,879 | 3.9 | 287 | 0.2 | 56 | 1.2 | 222 | 3.8 | 565 | 0.4 | 63,444 | 3.6 |
| Washington | 63,652 | 3.9 | 45 | -- ^a | 62 | 1.3 | 80 | 1.4 | 187 | 0.1 | 63,839 | 3.6 |
| Waukesha | 230,205 | 14.2 | 362 | 0.3 | 235 | 5.1 | 563 | 9.5 | 1,160 | 0.9 | 231,365 | 13.2 |
| Region | 1,626,056 | 100.0 | 119,321 | 100.0 | 4,617 | 100.0 | 5,893 | 100.0 | 129,831 | 100.0 | 1,755,887 | 100.0 |

2008

| County | White | | Non-White | | | | | | Total | | | |
|------------|-----------|---------|------------------|---------|------------------------------|---------|--------------------|---------|----------|---------|-----------|-------|
| | Number | Percent | African American | | American Indian ^b | | Other ^c | | Subtotal | | | |
| | | | Number | Percent | Number | Percent | Number | Percent | Number | Percent | | |
| Kenosha | 149,088 | 9.1 | 9,723 | 3.4 | 738 | 6.1 | 4,916 | 6.5 | 15,377 | 4.1 | 164,465 | 8.2 |
| Milwaukee | 652,132 | 39.8 | 245,238 | 86.0 | 8,384 | 68.7 | 47,574 | 62.6 | 301,196 | 80.7 | 953,328 | 47.3 |
| Ozaukee | 82,428 | 5.0 | 1,250 | 0.4 | 219 | 1.8 | 1,977 | 2.6 | 3,446 | 0.9 | 85,874 | 4.3 |
| Racine | 172,800 | 10.5 | 21,148 | 7.5 | 966 | 7.9 | 4,596 | 6.1 | 26,710 | 7.2 | 199,510 | 9.9 |
| Walworth | 97,754 | 6.0 | 964 | 0.3 | 318 | 2.6 | 1,713 | 2.3 | 2,995 | 0.8 | 100,749 | 5.0 |
| Washington | 125,313 | 7.6 | 1,550 | 0.5 | 385 | 3.2 | 2,229 | 2.9 | 4,164 | 1.1 | 129,477 | 6.4 |
| Waukesha | 361,192 | 22.0 | 5,307 | 1.9 | 1,188 | 9.7 | 12,942 | 17.0 | 19,437 | 5.2 | 380,629 | 18.9 |
| Region | 1,640,707 | 100.0 | 285,180 | 100.0 | 12,198 | 100.0 | 75,947 | 100.0 | 373,325 | 100.0 | 2,014,032 | 100.0 |

IV-2c

Table IV-5 (continued)
CHANGE FROM 1970 to 2008

| County | White | | Non-White | | | | | | | | | | Total | |
|------------|----------|---------|------------------|---------|------------------------------|---------|--------------------|---------|----------|---------|----------|---------|-------|--|
| | Number | Percent | African American | | American Indian ^b | | Other ^c | | Subtotal | | Number | Percent | | |
| | | | Number | Percent | Number | Percent | Number | Percent | Number | Percent | | | | |
| Kenosha | 33,465 | 28.9 | 7,793 | 403.8 | 595 | 416.1 | 4,695 | 2,124.4 | 13,083 | 570.3 | 46,548 | 39.5 | | |
| Milwaukee | -287,857 | -30.6 | 139,205 | 131.3 | 4,667 | 125.6 | 43,250 | 1,000.2 | 187,122 | 164.0 | -100,735 | -9.6 | | |
| Ozaukee | 28,231 | 52.1 | 1,158 | 1,258.7 | 158 | 259.0 | 1,906 | 2,684.5 | 3,222 | 1,438.4 | 31,453 | 57.8 | | |
| Racine | 13,289 | 8.3 | 10,576 | 100.0 | 623 | 181.6 | 4,184 | 1,015.5 | 15,383 | 135.8 | 28,672 | 16.8 | | |
| Walworth | 34,875 | 55.5 | 677 | 235.9 | 262 | 467.9 | 1,491 | 671.6 | 2,430 | 430.1 | 37,305 | 58.8 | | |
| Washington | 61,661 | 96.9 | 1,505 | 3,344.4 | 323 | 520.1 | 2,149 | 2,686.3 | 3,977 | 2,126.7 | 65,638 | 102.8 | | |
| Waukesha | 130,987 | 56.9 | 4,945 | 1,366.0 | 953 | 405.5 | 12,379 | 2,198.8 | 18,277 | 1,575.6 | 149,264 | 64.5 | | |
| Region | 14,651 | 0.9 | 165,859 | 139.0 | 7,581 | 164.2 | 70,054 | 1,188.8 | 243,494 | 187.6 | 258,145 | 14.7 | | |

NOTE: Persons of Hispanic origin can be reported as any race or combination of races. This table does not include a separate enumeration for persons of Hispanic origin to maintain consistency with racial composition data reported in the Legacy (1975) Regional Housing Plan. Persons of Hispanic origin are enumerated on Table VII-4 in Chapter VII, based on information from the 2010 Census.

^aAfrican Americans comprised less than 0.05 percent of the Washington County population in 1970.

^bIncludes American Indian and Alaska Native.

^cIncludes Asian, Native Hawaiian, Other Pacific Islanders, and persons of two or more races.

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

Areas with concentrations of families experiencing poverty tend to overlap with areas that have a high concentration of minority populations. Racial composition and other demographic information that may relate to concentrations of families in poverty, such as educational attainment and employment characteristics, are presented by sub-regional housing analysis area in Chapter VII.

Chapter VI provides a summary of some of the historical practices that led to segregated housing patterns. Although past Federal and State housing practices have likely contributed to the concentrations of low cost housing and lower-income and minority populations in the Region's central cities, current laws prohibit housing discrimination on the basis of race, ethnicity, and other personal or family characteristics. Use of the term "segregated" in this report does not imply that such segregation is the result of public or private laws or policies that mandate that racial or ethnic minority groups reside in separate areas, but rather reflects the existing physical separation and concentration of minority residents in certain portions of the Region.

After the release of Census 2000 data, the U.S. Census Bureau studied racial and ethnic residential segregation patterns in the U.S. between 1980 and 2000. The study is documented in a report titled *Racial and Ethnic Residential Segregation in the United States: 1980-2000*, which was issued in August 2002. The study is based on data from the 1980, 1990, and 2000 decennial Censuses. The study used persons of White/Non Hispanic origin as a reference against which the segregation of other racial and ethnic groups were measured by census tract in primary metropolitan statistical areas (PMSA) throughout the Country. Residential segregation in each applicable PMSA was measured using five dimensions of segregation, including:

- Evenness: involves the differential distribution of minority group members
- Exposure: measures potential contact
- Concentration: refers to the relative amount of physical space occupied by a minority group
- Centralization: indicates the degree to which a minority group is located near the center of an urban area
- Clustering: measures the degree to which minority group members live disproportionately in contiguous areas

The four minority groups included in the study were American Indians and Alaska Natives; Asians, Native Hawaiians, and Other Pacific Islanders; African Americans; and Hispanics. The study results for the Milwaukee PMSA regarding American Indians and Alaska Natives and Asians, Native Hawaiians, and Other Pacific Islanders were not specified because of the relatively small population compared to other PMSAs. Study results regarding residential segregation of African Americans and Hispanics for Large Metropolitan Areas in the Country were set forth in the study.⁴ The study shows that in 2000 the Milwaukee-Waukesha PMSA was the most segregated Large Metropolitan Area for African Americans in the Country when all five dimensions of segregation are averaged together. In addition, the study found that the Milwaukee area was the most segregated for African Americans in 1990 and was in the top six most segregated metropolitan areas for African Americans in 1980. Although Milwaukee's rank regarding residential segregation for African Americans among the Nation's Large Metropolitan Areas increased between 1980 and 2000, the degree to which this residential segregation occurs within the metropolitan area decreased slightly. There was a greater decrease in the degree of residential segregation of African Americans nationally over the same time period, which explains the Milwaukee area increase in rank among Large Metropolitan Areas. The study also found that the Milwaukee area was the twelfth most segregated Large Metropolitan Area for Hispanics in 2000.

An analysis of 2005-2009 ACS data by the Brookings Institute shows that the situation in the Milwaukee area has not improved relative to other Large Metropolitan Areas. The Milwaukee area remains the most segregated Large Metropolitan Area for African Americans and has become the seventh most segregated Large Metropolitan Area for Hispanics. The analysis used dissimilarity indices to measure the segregation of particular racial and ethnic minority groups. The dissimilarity indices measure the degree to which a minority group is distributed differently than whites across census tracts. The values range from 0, which would be complete integration, to 100, which would be complete segregation. The value indicates the percentage of the particular minority group that need to

⁴ Large Metropolitan Areas are PMSAs with a population of 1,000,000 or greater.

move to be distributed exactly like whites. Additional information regarding racial and ethnic composition in the Region by sub-area is presented in Chapter VII.

Land Use

The Commission relies on an urban growth analysis and a land use inventory to monitor trends in urban growth and development density in the Region. The urban growth analysis delineates the outer limits of concentrations of urban development and shows the urbanization of the Region since 1850. The urban growth analysis provides a basis for calculating urban population and household density trends in the Region.

Urban Growth Analysis

The urban growth analysis shows the historical pattern of urban settlement, growth, and development of the Region since 1850 for selected points in time. Areas identified as urban under this time series analysis include portions of the Region where residential structures or other buildings have been constructed in relatively compact groups indicating a concentration of residential, commercial, industrial, governmental, institutional, or other urban land use. Urban growth for the years prior to 1940 was identified using a variety of sources, including the records of local historical societies, land subdivision plat records, farm plat maps, U.S. Geological Survey maps, and Wisconsin Geological and Natural History Survey records. Urban growth for the years 1940, 1950, 1963, 1970, 1980, 1990, and 2000 was identified using aerial photographs.

The urban growth analysis, which has been completed through the year 2000, is presented on Map IV-9. Urban portions of the Region were concentrated primarily in the larger urban centers located in and around the Cities of Kenosha, Milwaukee, Racine, Waukesha, and West Bend, with some additional development in several smaller settlements scattered throughout the Region in 1850. Urban development in the Region occurred in a pattern resembling concentric rings around existing urban centers over the 100-year period from 1850 to 1950, resulting in a relatively compact regional development pattern. There was significant change in the pattern and rate of urban development in the Region after 1950. Substantial amounts of development continued to occur adjacent to established urban centers; however, considerable development started to occur in isolated enclaves in outlying areas of the Region. This trend continued through the year 2000.

The urban growth analysis, in conjunction with each U.S. decennial census, provides a basis for calculating urban population and household density changes in the Region over time. Table IV-6 relates the urban area identified by the urban growth analysis with urban population and households between 1940 and 2000. The urban population is the total population of the Region excluding the rural farm population, and urban households are all households in the Region excluding rural farm households.

The population density of the urban portion of the Region has decreased significantly between 1940 and 2000. The population density decreased from 10,700 persons per square mile in 1940 to about 5,100 persons per square mile in 1970, 3,900 persons per square mile in 1980, 3,500 persons per square mile in 1990, and 3,300 persons per square mile in 2000. The following three factors have contributed this decrease in urban density in the Region:

- The trend toward lower density residential development;
- An increase in the rate of job growth compared to population growth, and the resulting increase in commercial and industrial land use;
- A 25 percent decrease in average household size, which is the unit of consumption for housing units, between 1950 and 2000.

The decline in urban density when calculated for households is not as significant as when calculated for population. The urban household density decreased by 23 percent between 1963 and 2000, compared to the 43 percent decrease in urban population density, as shown on Table IV-6 and Figure IV-5.

Land Use Regulation Impacts on Population Density Trends

The Legacy (1975) Regional Housing Plan examined the patterns of density allowed by community zoning ordinances as well as minimum lot size and structure type and size requirements. Information from the 1975 plan

Table IV-6

**URBAN POPULATION DENSITY AND URBAN
 HOUSEHOLD DENSITY IN THE REGION: 1940-2000**

| Year | Urban Area ^a (square miles) | Urban Population | | Urban Households | |
|------|---|----------------------|--|-------------------------|---|
| | | Persons ^b | Density (persons per urban square mile) | Households ^c | Density (households per urban square mile) |
| 1940 | 93 | 991,535 | 10,662 | 272,077 | 2,926 |
| 1950 | 146 | 1,179,084 | 8,076 | 338,572 | 2,319 |
| 1963 | 282 | 1,634,200 | 5,795 | 470,856 | 1,670 |
| 1970 | 338 | 1,728,666 | 5,114 | 529,404 | 1,566 |
| 1980 | 444 | 1,749,238 | 3,940 | 623,441 | 1,404 |
| 1990 | 509 | 1,800,751 | 3,538 | 672,896 | 1,322 |
| 2000 | 579 | 1,923,674 | 3,322 | 746,500 | 1,289 |

^aBased on the Regional Planning Commission urban growth analysis.

^bTotal population, excluding rural farm population, as reported in the U.S. Census; 1963 is Commission estimate.

^cTotal households, excluding rural farm households, as reported in the U.S. Census; 1963 is Commission estimate.

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

was compared to zoning ordinance data inventoried and mapped as part of the year 2035 regional land use plan to help determine the impact of land use regulations on population density. Overall, the amount of land zoned for higher density residential use decreased between 1971 and 2000. The amount of land zoned for high density residential development (residential lots or equivalent densities of less than 6,000 square feet per housing unit) decreased by about 1 percent, from 64,770 acres to 63,936 acres. Land zoned for medium density residential development (residential lots or equivalent densities ranging from 6,000 to 19,999 square feet per housing unit) decreased by about 24 percent, from 141,786 acres in 1971 to 107,328 acres in 2000.

These decreases may be related to the trend towards lower density residential development and decreased population density; however, the legacy housing plan concluded that the Region was “over zoned” for residential use in 1971. The amount of developable land for modest-sized housing⁵ exceeded the demand for housing. There were 6,540 acres of developable land zoned to accommodate modest-sized efficiency, one-, or two-bedroom housing units in 1971, which would have accommodated 52,902 such units. There were 11,175 acres of developable land zoned to accommodate modest-sized three- or four-bedroom housing units in 1971, which would have accommodated 78,802 units, for a total of about 131,700 additional units. There was a forecast increase of 69,000 households for the Region between 1970 and 1980. Additional information regarding community zoning regulations and comprehensive plan recommendations for future housing development is presented in Chapter V.

The legacy housing plan further concluded that land zoned and available for development of modest-sized housing units in the Region was not evenly distributed throughout the Region. It was found that community zoning ordinance minimum lot size requirements did not create a significant constraint to the provision of modest-size housing; however, structure type and size requirements posed a significant constraint to low- and moderate-income households seeking efficiency, one-bedroom, and two-bedroom housing units in certain portions of the Region, most notably communities in Ozaukee and Washington Counties. This finding relates to the housing problem identified in Chapter II, which identifies an imbalance between jobs and housing in sub-areas of the Region and the Region as whole, particularly with respect to an adequate supply of affordable, or “workforce,” housing near employment centers located in some sub-areas. Analyses were undertaken as part of the current plan to determine if there are sub-areas of the Region with an inadequate supply of affordable housing. Recommendations are presented in Chapter XII.

Land Use Inventory

The Commission land use inventory is intended to serve as a relatively precise record of land use for the Region at selected points in time. The land use classification system used in the inventory consists of nine major categories, including a residential category, and 66 sub-categories, including single-family residential, two-family residential, multi-family residential, and mobile homes. This makes the land use inventory suitable for land use planning and to support other Commission efforts, including housing and transportation planning. Aerial photographs serve as the primary basis for identifying existing land use, which are augmented by field surveys as needed. The most recent regionwide land use inventory was compiled using aerial photography taken in the spring of 2000. The results of the 2000 inventory, including the single-family residential, two-family residential, multi-family residential, and mobile home sub-categories are shown on Table IV-7 and Map IV-10.

Areas considered urban under the land use inventory include those identified as residential; commercial; industrial; transportation, communication, and utility; governmental and institutional; intensive recreational; and unused urban land. Urban land uses encompassed 761 square miles, or about 28 percent of the Region in 2000. Residential land use was the largest urban land use category, encompassing 362 square miles, or about 48 percent of urban land and about 14 percent of the total area of the Region. Single-family residential land uses

⁵*Developable land zoned to accommodate modest-sized housing included all developable residentially zoned land in 1971 for which applicable minimum lot size zoning regulations did not exceed 10,000 square feet per dwelling unit, and minimum structure size zoning regulations did not exceed 300 square feet for an efficiency unit, 500 square feet for a one-bedroom unit, 840 square feet for a two-bedroom unit, 1,180 square feet for a three-bedroom unit, and 1,480 square feet for a four-bedroom unit.*

Table IV-7

LAND USE IN THE SOUTHEASTERN WISCONSIN REGION: 2000

| Land Use Category ^a | Square Miles | Percent of Urban/ Nonurban | Percent of Total |
|---|--------------|----------------------------|------------------|
| Urban | | | |
| Residential | | | |
| Single-Family..... | 329.2 | 43.2 | 12.2 |
| Two-Family..... | 13.4 | 1.8 | 0.5 |
| Multi-Family..... | 18.0 | 2.4 | 0.7 |
| Mobile Homes..... | 1.5 | 0.2 | 0.1 |
| Subtotal Residential..... | 362.1 | 47.6 | 13.5 |
| Commercial..... | 30.3 | 4.0 | 1.1 |
| Industrial..... | 32.9 | 4.3 | 1.2 |
| Transportation, Communication, and Utilities..... | 200.9 | 26.4 | 7.5 |
| Governmental and Institutional..... | 33.7 | 4.4 | 1.2 |
| Recreational..... | 50.4 | 6.6 | 1.9 |
| Unused Urban Land..... | 50.9 | 6.7 | 1.9 |
| Subtotal Urban | 761.2 | 100.0 | 28.3 |
| Nonurban | | | |
| Natural Areas..... | | | |
| Surface Water..... | 77.4 | 4.0 | 2.9 |
| Wetlands..... | 275.7 | 14.3 | 10.2 |
| Woodlands..... | 182.7 | 9.5 | 6.8 |
| Subtotal Natural Areas..... | 535.8 | 27.8 | 19.9 |
| Agricultural..... | 1,259.4 | 65.3 | 46.8 |
| Unused Rural and Other Open Land..... | 133.5 | 6.9 | 5.0 |
| Subtotal Nonurban | 1,928.7 | 100.0 | 71.7 |
| Total | 2,689.9 | -- | 100.0 |

^aOff-street parking is included with the associated land use.

Source: SEWRPC.

encompassed 329 square miles, which was about 91 percent of all residential land. Multi-family residential land uses encompassed 18 square miles, or 5 percent of residential land, and two-family residential uses encompassed 13 square miles, or about 4 percent of residential land. The remainder of residential land use in the Region consisted of mobile homes. Nonurban lands generally consisted of agricultural land and natural areas including surface water, wetlands, and woodlands.

Land use inventories conducted by the Commission between 1963 and 2000 are summarized in Table IV-8 for the Region as a whole and in Appendix A for each County in the Region. Residential sub-category acreages for each County are summarized in Table IV-9. The increase in urban land in the outlying portions of the Region since 1963, particularly residential, commercial, and industrial land uses, coincides with the decline in urban population and household densities over the same time period. Residential land uses increased from 115,170 acres to 231,737 acres, or by about 101 percent, in the Region between 1963 and 2000, including increases of:

- 8,464 acres, or about 87 percent, in Kenosha County
- 10,501 acres, or about 26 percent, in Milwaukee County
- 11,256 acres, or about 161 percent, in Ozaukee County
- 11,074 acres, or about 90 percent, in Racine County
- 9,667 acres, or about 91 percent, in Walworth County
- 18,532 acres, or about 263 percent, in Washington County
- 47,073 acres, or about 167 percent, in Waukesha County

About 90 percent of the increase in the total area developed for residential uses is due to single-family development; however, the proportion of single-family residential land uses in the Region remained relatively constant between 1963 and 2000. The proportion of multi-family residential land uses also remained relatively constant over the same time period. The amount of land area developed for commercial and industrial land uses increased from 16,041 acres in 1963 to 40,450 acres in 2000, or by about 152 percent, including increases of:

- 1,531 acres, or about 114 percent, in Kenosha County
- 6,054 acres, or about 70 percent, in Milwaukee County
- 1,425 acres, or about 225 percent, in Ozaukee County
- 2,839 acres, or about 187 percent, in Racine County
- 1,632 acres, or about 158 percent, in Walworth County
- 2,172 acres, or about 316 percent, in Washington County
- 8,755 acres, or about 413 percent, in Waukesha County

Map IV-11 compares residential, commercial, and industrial land uses in the Region in 1963 and 2000.

PART 2: INVENTORY OF EXISTING HOUSING STOCK

The characteristics of the existing housing stock in the Region have been inventoried by sub-regional housing analysis area to help determine the number and type of housing units that will best suit the current and anticipated future needs of residents throughout the Region.⁶ The existing housing stock inventory was compiled using 2000⁷ and 2010 U.S. Census data. Where updated data were not available from the 2010 Census, data provided by the American Community Survey (ACS) collected between 2005 and 2009 were used. U.S. Census data represent resident responses to the Census survey questionnaires and may differ from actual values due to sampling error, or the difference between a sample estimate and a complete count; and non-sampling error, including non-

⁶ *Housing analysis areas are shown on Map II-1 in Chapter II.*

⁷ *Data from Summary File 1 and Summary File 3 were used from the 2000 Census. In some cases, data reported by the Census differs between the two files.*

Table IV-8

LAND USE IN THE SOUTHEASTERN WISCONSIN REGION: 1963-2000

| Land Use Category ^a | Land Use in Square Miles | | | | |
|--|--------------------------|---------|---------|---------|---------|
| | 1963 | 1970 | 1980 | 1990 | 2000 |
| Urban | | | | | |
| Residential | | | | | |
| Single-Family | 166.2 | 194.9 | 247.5 | 274.0 | 329.2 |
| Two-Family | 9.8 | 9.9 | 10.8 | 12.3 | 13.4 |
| Multi-Family..... | 3.6 | 5.3 | 9.9 | 13.0 | 18.0 |
| Mobile Homes | 0.4 | 0.7 | 0.9 | 1.1 | 1.5 |
| Subtotal Residential..... | 180.0 | 210.8 | 269.1 | 300.4 | 362.1 |
| Commercial..... | 11.5 | 14.8 | 19.3 | 24.7 | 30.3 |
| Industrial | 13.5 | 17.3 | 22.0 | 26.1 | 32.9 |
| Transportation, Communication, and Utilities | 134.9 | 150.0 | 166.1 | 171.8 | 200.9 |
| Governmental and Institutional | 21.8 | 27.2 | 30.0 | 30.8 | 33.7 |
| Recreational..... | 26.0 | 33.1 | 39.3 | 42.3 | 50.4 |
| Unused Urban Land..... | 54.5 | 51.0 | 45.0 | 40.5 | 50.9 |
| Subtotal Urban | 442.2 | 504.2 | 590.8 | 636.6 | 761.2 |
| Nonurban | | | | | |
| Natural Areas..... | | | | | |
| Surface Water | 71.6 | 74.0 | 76.2 | 76.9 | 77.4 |
| Wetlands | 274.3 | 270.3 | 266.6 | 268.7 | 275.7 |
| Woodlands | 186.8 | 184.3 | 181.9 | 185.9 | 182.7 |
| Subtotal Natural Areas..... | 532.7 | 528.6 | 524.7 | 531.5 | 535.8 |
| Agricultural..... | 1,637.1 | 1,564.7 | 1,475.4 | 1,395.4 | 1,259.4 |
| Unused Rural and Other Open Land | 77.2 | 91.6 | 98.4 | 126.0 | 133.5 |
| Subtotal Nonurban | 2,247.0 | 2,184.9 | 2,098.5 | 2,052.9 | 1,928.7 |
| Total | 2,689.2 | 2,689.1 | 2,689.3 | 2,689.5 | 2,689.9 |

NOTE: As part of the regional land use inventory for the year 2000, the delineation of existing land use was referenced to real property boundary information not available for prior inventories. This change increases the precision of the land use inventory and makes it more useable to public agencies and private interests throughout the Region. As a result of the change, however, year 2000 land use inventory data are not strictly comparable with data from the 1990 and prior inventories. At the county and regional level, the most significant effect of the change is to increase the transportation, communication, and utilities category, due to the use of actual street and highway rights-of-way as part of the 2000 land use inventory, as opposed to the use of narrower estimated rights-of-way in prior inventories. This treatment of streets and highways generally diminishes the area of adjacent land uses traversed by those streets and highways in the 2000 land use inventory relative to prior inventories. Changes in total area may be due to this procedural change. Changes in the Lake Michigan shoreline may also affect land use acreages.

^aOff-street parking is included with the associated land use.

Source: SEWRPC Regional Land Use Inventories.

Table IV-9

RESIDENTIAL LAND USE IN THE SOUTHEASTERN WISCONSIN REGION: 1963-2000

| Location and Type of Residential Land Use | Area Developed with Residential Land Use | | | | | | | | | |
|---|--|------------------|-----------------|------------------|-----------------|------------------|-----------------|------------------|-----------------|------------------|
| | 1963 | | 1970 | | 1980 | | 1990 | | 2000 | |
| | Square Miles | Percent of Total | Square Miles | Percent of Total | Square Miles | Percent of Total | Square Miles | Percent of Total | Square Miles | Percent of Total |
| Kenosha County | | | | | | | | | | |
| Single-Family | 14.6 | 96.0 | 16.4 | 95.3 | 20.1 | 94.0 | 22.1 | 93.6 | 26.3 | 92.9 |
| Two-Family | 0.4 | 2.6 | 0.4 | 2.3 | 0.5 | 2.3 | 0.5 | 2.1 | 0.5 | 1.8 |
| Multi-Family | 0.1 | 0.7 | 0.2 | 1.2 | 0.5 | 2.3 | 0.7 | 3.0 | 1.1 | 3.9 |
| Mobile Homes | 0.1 | 0.7 | 0.2 | 1.2 | 0.3 | 1.4 | 0.3 | 1.3 | 0.4 | 1.4 |
| Total | 15.2 | 100.0 | 17.2 | 100.0 | 21.4 | 100.0 | 23.6 | 100.0 | 28.3 | 100.0 |
| Milwaukee County | | | | | | | | | | |
| Single-Family | 52.0 | 82.5 | 55.5 | 82.3 | 59.5 | 81.0 | 60.6 | 79.3 | 62.3 | 78.5 |
| Two-Family | 7.9 | 12.5 | 7.8 | 11.6 | 7.9 | 10.7 | 8.5 | 11.2 | 8.5 | 10.7 |
| Multi-Family | 3.0 | 4.8 | 4.0 | 5.9 | 6.0 | 8.2 | 7.2 | 9.4 | 8.4 | 10.6 |
| Mobile Homes | 0.1 | 0.2 | 0.1 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 |
| Total | 63.0 | 100.0 | 67.4 | 100.0 | 73.5 | 100.0 | 76.4 | 100.0 | 79.4 | 100.0 |
| Ozaukee County | | | | | | | | | | |
| Single-Family | 10.7 | 98.2 | 14.0 | 97.9 | 19.0 | 96.0 | 21.6 | 95.2 | 27.0 | 94.4 |
| Two-Family | 0.2 | 1.8 | 0.2 | 1.4 | 0.3 | 1.5 | 0.5 | 2.2 | 0.7 | 2.4 |
| Multi-Family | -- ^a | -- ^b | 0.1 | 0.7 | 0.5 | 2.5 | 0.6 | 2.6 | 0.9 | 3.2 |
| Mobile Homes | -- ^a | -- ^b | -- ^a | -- ^b | -- ^a | -- ^b | -- ^a | -- ^b | -- ^a | -- ^b |
| Total | 10.9 | 100.0 | 14.3 | 100.0 | 19.8 | 100.0 | 22.7 | 100.0 | 28.6 | 100.0 |
| Racine County | | | | | | | | | | |
| Single-Family | 18.4 | 95.3 | 22.2 | 94.9 | 26.7 | 94.0 | 28.5 | 93.1 | 34.0 | 92.9 |
| Two-Family | 0.8 | 4.2 | 0.8 | 3.4 | 0.9 | 3.2 | 1.0 | 3.3 | 1.1 | 3.0 |
| Multi-Family | 0.1 | 0.5 | 0.3 | 1.3 | 0.7 | 2.5 | 1.0 | 3.3 | 1.3 | 3.6 |
| Mobile Homes | -- ^a | -- ^b | 0.1 | 0.4 | 0.1 | 0.3 | 0.1 | 0.3 | 0.2 | 0.5 |
| Total | 19.3 | 100.0 | 23.4 | 100.0 | 28.4 | 100.0 | 30.6 | 100.0 | 36.6 | 36.6 |
| Walworth County | | | | | | | | | | |
| Single-Family | 16.4 | 98.8 | 18.1 | 98.5 | 22.6 | 96.6 | 24.6 | 95.7 | 29.9 | 94.4 |
| Two-Family | -- ^a | -- ^b | 0.1 | 0.5 | 0.1 | 0.4 | 0.2 | 0.8 | 0.3 | 0.9 |
| Multi-Family | 0.1 | 0.6 | 0.1 | 0.5 | 0.5 | 2.1 | 0.6 | 2.3 | 1.2 | 3.8 |
| Mobile Homes | 0.1 | 0.6 | 0.1 | 0.5 | 0.2 | 0.9 | 0.3 | 1.2 | 0.3 | 0.9 |
| Total | 16.6 | 100.0 | 18.4 | 100.0 | 23.4 | 100.0 | 25.7 | 100.0 | 31.7 | 100.0 |
| Washington County | | | | | | | | | | |
| Single-Family | 10.7 | 97.3 | 14.3 | 97.2 | 22.5 | 96.2 | 27.4 | 95.2 | 37.8 | 94.5 |
| Two-Family | 0.2 | 1.8 | 0.2 | 1.4 | 0.4 | 1.7 | 0.5 | 1.7 | 0.8 | 2.0 |
| Multi-Family | 0.1 | 0.9 | 0.1 | 0.7 | 0.4 | 1.7 | 0.7 | 2.4 | 1.2 | 3.0 |
| Mobile Homes | -- ^a | -- ^b | 0.1 | 0.7 | 0.1 | 0.4 | 0.2 | 0.7 | 0.2 | 0.5 |
| Total | 11.0 | 100.0 | 14.7 | 100.0 | 23.4 | 100.0 | 28.8 | 100.0 | 40.0 | 100.0 |
| Waukesha County | | | | | | | | | | |
| Single-Family | 43.4 | 98.9 | 54.4 | 98.2 | 77.1 | 97.4 | 89.2 | 96.3 | 111.9 | 95.2 |
| Two-Family | 0.3 | 0.7 | 0.4 | 0.7 | 0.7 | 0.9 | 1.1 | 1.2 | 1.5 | 1.3 |
| Multi-Family | 0.2 | 0.4 | 0.5 | 0.9 | 1.3 | 1.6 | 2.2 | 2.4 | 3.9 | 3.3 |
| Mobile Homes | -- ^a | -- ^b | 0.1 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 |
| Total | 43.9 | 100.0 | 55.4 | 100.0 | 79.2 | 100.0 | 92.6 | 100.0 | 117.5 | 100.0 |
| Region | | | | | | | | | | |
| Single-Family | 166.2 | 92.5 | 194.9 | 92.5 | 247.5 | 92.0 | 274.0 | 91.2 | 329.2 | 90.9 |
| Two-Family | 9.8 | 4.7 | 9.9 | 4.7 | 10.8 | 4.0 | 12.3 | 4.1 | 13.4 | 3.7 |
| Multi-Family | 3.6 | 2.5 | 5.3 | 2.5 | 9.9 | 3.7 | 13.0 | 4.3 | 18.0 | 5.0 |
| Mobile Homes | 0.3 | 0.3 | 0.7 | 0.3 | 0.9 | 0.3 | 1.1 | 0.4 | 1.5 | 0.4 |
| Total | 180.0 | 100.0 | 210.8 | 100.0 | 269.1 | 100.0 | 300.4 | 100.0 | 362.1 | 100.0 |

^aLess than 0.1 square miles.

^bLess than 0.05 percent.

Source: SEWRPC Regional Land Use Inventories.

responses, respondent or enumerator error, or processing error. The Census Bureau attempts to control the sources of such errors during the data collection and processing operations.

The existing housing stock inventory includes:

- Total housing units
- Vacancy rate
- Value of owner-occupied housing units
- Monthly cost of occupying housing units by tenure
- Number of bedrooms
- Structure type
- Year built and condition of existing housing stock

Total Housing Units

The number and tenure (owner- or renter-occupied) of existing housing units in each sub-regional housing analysis area is a necessary baseline inventory item in forecasting the number of additional housing units required to meet the anticipated future housing demand. Tables IV-10 and IV-11 set forth the number of housing units in each sub-area by tenure in 2000 and 2010, respectively. There were 796,734 total housing units in the Region in 2000. About 94 percent of units were occupied and about 6 percent were vacant. About 63 percent of occupied housing units were owner-occupied and about 37 percent were renter-occupied. The number of housing units in the Region increased by about 10 percent, to 873,474 units, between 2000 and 2010. About 8 percent of units were vacant in 2010. About 65 percent of the occupied housing units were owner-occupied and about 35 percent were renter-occupied. Map IV-12 shows the percentage of owner- and renter-occupied housing units in each sub-area in 2010. Sub-area 11 (Erin-Richfield) had the highest percentage of owner-occupied housing units, at 93 percent, and sub-area 15 (eastern portion of the City of Milwaukee) had the highest percentage of renter-occupied units, at 62 percent. Information regarding demographic characteristics of homeowners and renters is included in Chapter VII.

Vacancy

Another key housing supply inventory item is the vacancy rate of various housing types. Some vacancies are necessary for a healthy housing market. The standard historically used by the U.S. Department of Housing and Urban Development (HUD) recommended that an area have a minimum overall vacancy rate of 3 percent to ensure adequate housing choices, and further recommended that an area have a homeowner housing unit vacancy rate of between 1 and 2 percent and a rental housing unit vacancy rate of between 4 and 6 percent to ensure adequate housing choices. Vacant housing units can fall into several categories including those for rent; for sale only; rented or sold, but not occupied; for seasonal, recreational, or occasional use; for migrant workers; and other vacant units. Vacant units for seasonal, recreational, or occasional use and for migrant workers are typically not available for sale or rent by the general public.

Vacancies by category in 2000 and 2010 are shown on Tables IV-12 and IV-13, respectively, for each sub-area. As illustrated on Map IV-13, the vacancy rate increased in all sub-areas of the Region between 2000 and 2010. The overall vacancy rate in the Region in 2000 was 6 percent; with a homeowner vacancy rate of about 1 percent and a rental vacancy rate of about 5.5 percent. Both vacancy rates were within the ranges recommended by HUD. Vacancy rates increased to 2.1 percent for homeowner units and to 7.9 percent for rental units in 2010, which are higher than HUD standards. The higher vacancy rates are likely attributable to the increase in the rate of foreclosures and associated vacant homes, and the need for families to vacate homes and apartments to live with friends or relatives due to the loss of jobs and income during the economic recession.

Walworth County has the highest countywide overall vacancy rate in the Region at 23 percent and sub-area 39, located in Walworth County, has the highest sub-area overall vacancy rate in the Region at 44 percent. These high vacancy rates can be explained by the large number of vacant housing units in the “seasonal, recreational, and occasional use” category located in Walworth County. The overall vacancy rates of areas with a large

Table IV-10

HOUSING UNITS BY TENURE IN THE SOUTHEASTERN WISCONSIN REGION: 2000

| Analysis Area | Owner-Occupied | | Renter-Occupied | | Vacant | | Total | |
|-------------------|----------------|---------|-----------------|---------|--------|---------|---------|---------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| 1 | 1,976 | 73.0 | 581 | 21.4 | 151 | 5.6 | 2,708 | 100.0 |
| 2 | 4,521 | 62.7 | 2,391 | 33.1 | 301 | 4.2 | 7,213 | 100.0 |
| 3 | 8,799 | 71.5 | 3,146 | 25.6 | 352 | 2.9 | 12,297 | 100.0 |
| 4 | 8,195 | 84.2 | 1,169 | 12.0 | 368 | 3.8 | 9,732 | 100.0 |
| Ozaukee County | 23,491 | 73.5 | 7,287 | 22.8 | 1,172 | 3.7 | 31,950 | 100.0 |
| 5 | 2,117 | 74.3 | 605 | 21.2 | 129 | 4.5 | 2,851 | 100.0 |
| 6 | 10,966 | 65.3 | 4,834 | 28.8 | 990 | 5.9 | 16,790 | 100.0 |
| 7 | 1,484 | 83.5 | 247 | 13.9 | 47 | 2.6 | 1,778 | 100.0 |
| 8 | 2,456 | 75.8 | 694 | 21.4 | 91 | 2.8 | 3,241 | 100.0 |
| 9 | 6,189 | 69.5 | 2,398 | 26.9 | 319 | 3.6 | 8,906 | 100.0 |
| 10 | 5,470 | 76.3 | 1,523 | 21.2 | 176 | 2.5 | 7,169 | 100.0 |
| 11 | 4,650 | 90.9 | 251 | 4.9 | 217 | 4.2 | 5,118 | 100.0 |
| Washington County | 33,332 | 72.7 | 10,552 | 23.0 | 1,969 | 4.3 | 45,853 | 100.0 |
| 12 | 20,083 | 69.4 | 8,003 | 27.7 | 833 | 2.9 | 28,919 | 100.0 |
| 13 | 13,828 | 44.6 | 15,325 | 49.4 | 1,858 | 6.0 | 31,011 | 100.0 |
| 14 | 44,173 | 42.8 | 50,726 | 49.2 | 8,204 | 8.0 | 103,103 | 100.0 |
| 15 | 7,710 | 20.8 | 26,499 | 71.6 | 2,793 | 7.6 | 37,002 | 100.0 |
| 16 | 39,524 | 50.6 | 34,403 | 44.0 | 4,182 | 5.4 | 78,109 | 100.0 |
| 17 | 46,124 | 59.5 | 28,895 | 37.2 | 2,548 | 3.3 | 77,567 | 100.0 |
| 18 | 12,187 | 56.5 | 8,445 | 39.1 | 956 | 4.4 | 21,588 | 100.0 |
| 19 | 15,160 | 66.4 | 6,681 | 29.3 | 992 | 4.3 | 22,833 | 100.0 |
| Milwaukee County | 198,789 | 49.7 | 178,977 | 44.7 | 22,366 | 5.6 | 400,132 | 100.0 |
| 20 | 10,755 | 74.1 | 3,430 | 23.6 | 327 | 2.3 | 14,512 | 100.0 |
| 21 | 16,441 | 83.8 | 2,656 | 13.5 | 530 | 2.7 | 19,627 | 100.0 |
| 22 | 11,778 | 78.9 | 2,717 | 18.2 | 426 | 2.9 | 14,921 | 100.0 |
| 23 | 6,228 | 80.9 | 1,305 | 17.0 | 166 | 2.1 | 7,699 | 100.0 |
| 24 | 5,283 | 78.7 | 1,245 | 18.6 | 184 | 2.7 | 6,712 | 100.0 |
| 25 | 16,704 | 71.8 | 5,142 | 22.1 | 1,430 | 6.1 | 23,276 | 100.0 |
| 26 | 23,450 | 61.2 | 13,292 | 34.7 | 1,581 | 4.1 | 38,323 | 100.0 |
| 27 | 9,674 | 84.2 | 1,538 | 13.4 | 281 | 2.4 | 11,493 | 100.0 |
| 28 | 3,060 | 81.7 | 531 | 14.2 | 155 | 4.1 | 3,746 | 100.0 |
| Waukesha County | 103,373 | 73.7 | 31,856 | 22.7 | 5,080 | 3.6 | 140,309 | 100.0 |
| 29 | 16,354 | 77.5 | 4,061 | 19.3 | 674 | 3.2 | 21,089 | 100.0 |
| 30 | 19,062 | 56.9 | 12,478 | 37.2 | 1,969 | 5.9 | 33,509 | 100.0 |
| 31 | 10,291 | 77.1 | 2,381 | 17.8 | 675 | 5.1 | 13,347 | 100.0 |
| 32 | 4,297 | 63.4 | 1,895 | 28.0 | 581 | 8.6 | 6,773 | 100.0 |
| Racine County | 50,004 | 66.9 | 20,815 | 27.9 | 3,899 | 5.2 | 74,718 | 100.0 |
| 33 | 7,165 | 74.6 | 2,053 | 21.4 | 384 | 4.0 | 9,602 | 100.0 |
| 34 | 21,388 | 59.4 | 13,023 | 36.2 | 1,593 | 4.4 | 36,004 | 100.0 |
| 35 | 10,163 | 70.7 | 2,265 | 15.7 | 1,955 | 13.6 | 14,383 | 100.0 |
| Kenosha County | 38,716 | 64.5 | 17,341 | 28.9 | 3,932 | 6.6 | 59,989 | 100.0 |
| 36 | 3,620 | 75.1 | 720 | 15.0 | 478 | 9.9 | 4,818 | 100.0 |
| 37 | 3,202 | 43.5 | 2,759 | 37.5 | 1,400 | 19.0 | 7,361 | 100.0 |
| 38 | 14,664 | 55.6 | 6,421 | 24.3 | 5,294 | 20.1 | 26,379 | 100.0 |
| 39 | 2,362 | 45.2 | 774 | 14.8 | 2,089 | 40.0 | 5,225 | 100.0 |
| Walworth County | 23,848 | 54.5 | 10,674 | 24.4 | 9,261 | 21.1 | 43,783 | 100.0 |
| Region | 471,553 | 59.2 | 277,502 | 34.8 | 47,679 | 6.0 | 796,734 | 100.0 |

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

Table IV-11

HOUSING UNITS BY TENURE IN THE SOUTHEASTERN WISCONSIN REGION: 2010

| Analysis Area ^a | Owner-Occupied | | Renter-Occupied | | Vacant | | Total | |
|----------------------------|----------------|---------|-----------------|---------|--------|---------|---------|---------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| 1 | 2,454 | 75.4 | 551 | 16.9 | 252 | 7.7 | 3,257 | 100.0 |
| 2 | 5,341 | 64.7 | 2,451 | 29.7 | 467 | 5.6 | 8,259 | 100.0 |
| 3 | 9,830 | 70.8 | 3,391 | 24.4 | 658 | 4.8 | 13,879 | 100.0 |
| 4 | 8,569 | 79.4 | 1,561 | 14.5 | 659 | 6.1 | 10,789 | 100.0 |
| Ozaukee County | 26,194 | 72.4 | 7,954 | 22.0 | 2,036 | 5.6 | 36,184 | 100.0 |
| 5 | 2,862 | 78.1 | 582 | 15.9 | 221 | 6.0 | 3,665 | 100.0 |
| 6 | 12,750 | 66.6 | 5,043 | 26.4 | 1,343 | 7.0 | 19,136 | 100.0 |
| 7 | 1,819 | 84.9 | 260 | 12.1 | 65 | 3.0 | 2,144 | 100.0 |
| 8 | 3,561 | 77.7 | 787 | 17.2 | 236 | 5.1 | 4,584 | 100.0 |
| 9 | 7,975 | 71.2 | 2,579 | 23.0 | 650 | 5.8 | 11,204 | 100.0 |
| 10 | 6,210 | 75.9 | 1,647 | 20.1 | 327 | 4.0 | 8,184 | 100.0 |
| 11 | 5,303 | 91.1 | 272 | 4.7 | 248 | 4.2 | 5,823 | 100.0 |
| Washington County | 40,480 | 74.0 | 11,170 | 20.4 | 3,090 | 5.6 | 54,740 | 100.0 |
| 12 | 19,717 | 66.6 | 8,282 | 28.0 | 1,594 | 5.4 | 29,593 | 100.0 |
| 13 | 13,333 | 42.0 | 15,771 | 49.7 | 2,652 | 8.3 | 31,756 | 100.0 |
| 14 | 39,793 | 38.8 | 50,765 | 49.5 | 11,943 | 11.7 | 102,501 | 100.0 |
| 15 | 8,644 | 21.3 | 27,228 | 67.2 | 4,658 | 11.5 | 40,530 | 100.0 |
| 16 | 38,526 | 47.7 | 36,161 | 44.8 | 6,095 | 7.5 | 80,782 | 100.0 |
| 17 | 45,274 | 56.2 | 30,830 | 38.2 | 4,503 | 5.6 | 80,607 | 100.0 |
| 18 | 12,472 | 53.7 | 9,124 | 39.3 | 1,616 | 7.0 | 23,212 | 100.0 |
| 19 | 19,110 | 65.7 | 8,596 | 29.5 | 1,404 | 4.8 | 29,110 | 100.0 |
| Milwaukee County | 196,869 | 47.1 | 186,757 | 44.7 | 34,465 | 8.2 | 418,091 | 100.0 |
| 20 | 12,092 | 72.9 | 3,849 | 23.2 | 643 | 3.9 | 16,584 | 100.0 |
| 21 | 16,642 | 79.8 | 3,094 | 14.9 | 1,111 | 5.3 | 20,847 | 100.0 |
| 22 | 12,603 | 74.9 | 3,689 | 21.9 | 537 | 3.2 | 16,829 | 100.0 |
| 23 | 7,573 | 80.3 | 1,495 | 15.9 | 363 | 3.8 | 9,431 | 100.0 |
| 24 | 6,368 | 79.6 | 1,385 | 17.3 | 248 | 3.1 | 8,001 | 100.0 |
| 25 | 20,295 | 73.1 | 5,216 | 18.8 | 2,235 | 8.1 | 27,746 | 100.0 |
| 26 | 26,575 | 61.6 | 14,346 | 33.2 | 2,231 | 5.2 | 43,152 | 100.0 |
| 27 | 11,562 | 84.0 | 1,707 | 12.4 | 503 | 3.6 | 13,772 | 100.0 |
| 28 | 3,585 | 79.0 | 621 | 13.7 | 330 | 7.3 | 4,536 | 100.0 |
| Waukesha County | 117,295 | 72.9 | 35,402 | 22.0 | 8,201 | 5.1 | 160,898 | 100.0 |
| 29 | 19,083 | 76.0 | 4,713 | 18.8 | 1,306 | 5.2 | 25,102 | 100.0 |
| 30 | 17,359 | 51.1 | 13,262 | 39.0 | 3,363 | 9.9 | 33,984 | 100.0 |
| 31 | 11,830 | 76.0 | 2,658 | 17.1 | 1,077 | 6.9 | 15,565 | 100.0 |
| 32 | 4,580 | 61.0 | 2,166 | 28.8 | 767 | 10.2 | 7,513 | 100.0 |
| Racine County | 52,852 | 64.3 | 22,799 | 27.8 | 6,513 | 7.9 | 82,164 | 100.0 |
| 33 | 8,717 | 74.6 | 2,222 | 19.0 | 746 | 6.4 | 11,685 | 100.0 |
| 34 | 22,157 | 54.5 | 15,219 | 37.5 | 3,267 | 8.0 | 40,643 | 100.0 |
| 35 | 11,706 | 69.0 | 2,627 | 15.5 | 2,625 | 15.5 | 16,958 | 100.0 |
| Kenosha County | 42,580 | 61.4 | 20,068 | 29.0 | 6,638 | 9.6 | 69,286 | 100.0 |
| 36 | 4,050 | 71.7 | 950 | 16.8 | 646 | 11.5 | 5,646 | 100.0 |
| 37 | 3,678 | 41.8 | 3,417 | 38.9 | 1,699 | 19.3 | 8,794 | 100.0 |
| 38 | 17,295 | 54.9 | 7,325 | 23.3 | 6,852 | 21.8 | 31,472 | 100.0 |
| 39 | 2,502 | 40.4 | 1,003 | 16.2 | 2,694 | 43.4 | 6,199 | 100.0 |
| Walworth County | 27,525 | 52.8 | 12,695 | 24.4 | 11,891 | 22.8 | 52,111 | 100.0 |
| Region | 503,795 | 57.7 | 296,845 | 34.0 | 72,834 | 8.3 | 873,474 | 100.0 |

^aCounty and Region totals include portions of sub-areas that cross County and Region boundaries.

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

Table IV-12

HOUSING VACANCIES IN THE SOUTHEASTERN WISCONSIN REGION: 2000

| Analysis Area/County | For Rent | For Sale Only | Rented or Sold, Not Occupied ^a | For Seasonal, Recreational, or Occasional Use ^b | For Migrant Workers | Other Vacant ^c | Total Vacant Units | Total Units | Total Vacancy Rate (percent) |
|----------------------|----------|---------------|---|--|---------------------|---------------------------|--------------------|-------------|------------------------------|
| 1 | 25 | 28 | 3 | 76 | - | 19 | 151 | 2,708 | 5.6 |
| 2 | 162 | 49 | 18 | 37 | - | 35 | 301 | 7,213 | 4.2 |
| 3 | 143 | 57 | 57 | 41 | - | 54 | 352 | 12,297 | 2.9 |
| 4 | 113 | 54 | 41 | 101 | - | 59 | 368 | 9,732 | 3.8 |
| Ozaukee County | 443 | 188 | 119 | 255 | - | 167 | 1,172 | 31,950 | 3.7 |
| 5 | 24 | 16 | 22 | 51 | - | 16 | 129 | 2,851 | 4.5 |
| 6 | 307 | 170 | 61 | 358 | - | 94 | 990 | 16,790 | 5.9 |
| 7 | 21 | 6 | 9 | 5 | - | 6 | 47 | 1,778 | 2.6 |
| 8 | 25 | 16 | 18 | 8 | - | 24 | 91 | 3,241 | 2.8 |
| 9 | 72 | 56 | 41 | 89 | - | 61 | 319 | 8,906 | 3.6 |
| 10 | 69 | 28 | 29 | 23 | - | 27 | 176 | 7,169 | 2.5 |
| 11 | 7 | 24 | 12 | 119 | - | 55 | 217 | 5,118 | 4.2 |
| Washington County | 525 | 316 | 192 | 653 | - | 283 | 1,969 | 45,853 | 4.3 |
| 12 | 335 | 146 | 70 | 148 | 1 | 133 | 833 | 28,919 | 2.9 |
| 13 | 1,177 | 222 | 118 | 49 | - | 292 | 1,858 | 31,011 | 6.0 |
| 14 | 3,701 | 607 | 654 | 128 | 6 | 3,108 | 8,204 | 103,103 | 8.0 |
| 15 | 1,582 | 95 | 188 | 186 | - | 742 | 2,793 | 37,002 | 7.5 |
| 16 | 1,592 | 434 | 292 | 123 | - | 1,741 | 4,182 | 78,109 | 5.4 |
| 17 | 1,230 | 376 | 210 | 167 | 2 | 563 | 2,548 | 77,567 | 3.3 |
| 18 | 476 | 112 | 64 | 47 | 1 | 256 | 956 | 21,588 | 4.4 |
| 19 | 565 | 155 | 94 | 42 | - | 136 | 992 | 22,833 | 4.3 |
| Milwaukee County | 10,658 | 2,147 | 1,690 | 890 | 10 | 6,971 | 22,366 | 400,132 | 5.6 |
| 20 | 96 | 90 | 55 | 37 | - | 49 | 327 | 14,512 | 2.3 |
| 21 | 127 | 124 | 84 | 129 | - | 66 | 530 | 19,627 | 2.7 |
| 22 | 136 | 129 | 62 | 32 | - | 67 | 426 | 14,921 | 2.9 |
| 23 | 39 | 27 | 19 | 49 | - | 32 | 166 | 7,699 | 2.2 |
| 24 | 95 | 32 | 20 | 22 | 1 | 14 | 184 | 6,712 | 2.7 |
| 25 | 183 | 198 | 112 | 762 | - | 175 | 1,430 | 23,276 | 6.1 |
| 26 | 847 | 168 | 174 | 169 | 4 | 219 | 1,581 | 38,323 | 4.1 |
| 27 | 90 | 57 | 35 | 47 | - | 52 | 281 | 11,493 | 2.4 |
| 28 | 20 | 19 | 9 | 92 | - | 15 | 155 | 3,746 | 4.1 |
| Waukesha County | 1,633 | 844 | 570 | 1,339 | 5 | 689 | 5,080 | 140,309 | 3.6 |
| 29 | 219 | 158 | 56 | 85 | 1 | 155 | 674 | 21,089 | 3.2 |
| 30 | 970 | 200 | 149 | 74 | - | 576 | 1,969 | 33,509 | 5.9 |
| 31 | 92 | 89 | 35 | 381 | 5 | 73 | 675 | 13,347 | 5.1 |

Table IV-12
(continued)

| Analysis Area/County | For Rent | For Sale Only | Rented or Sold, Not Occupied ^a | For Seasonal, Recreational, or Occasional Use ^b | For Migrant Workers | Other Vacant ^c | Total Vacant Units | Total Units | Total Vacancy Rate (percent) |
|------------------------------|--------------|---------------|---|--|---------------------|---------------------------|--------------------|------------------|------------------------------|
| 32 Racine County | 111 1,392 | 59 506 | 29 269 | 356 896 | 1 7 | 25 829 | 581 3,899 | 6,773 74,718 | 8.6 5.2 |
| 33 | 134 | 53 | 21 | 96 | 2 | 78 | 384 | 9,602 | 4.0 |
| 34 | 671 | 273 | 112 | 93 | - | 444 | 1,593 | 36,004 | 4.4 |
| 35 | 133 938 | 143 469 | 66 199 | 1,462 1,651 | 2 4 | 149 671 | 1,955 3,932 | 14,383 59,989 | 13.6 6.6 |
| 36 | 25 | 44 | 21 | 367 | - | 21 | 478 | 4,818 | 9.9 |
| 37 | 76 | 30 | 112 | 1,153 | - | 29 | 1,400 | 7,361 | 19.0 |
| 38 | 443 | 302 | 190 | 4,064 | - | 295 | 5,294 | 26,379 | 20.1 |
| 39 | 49 | 53 | 25 | 1,874 | 2 | 86 | 2,089 | 5,225 | 40.0 |
| Walworth County ^d | 593 | 429 | 348 | 7,458 | 2 | 431 | 9,261 | 43,783 | 21.2 |
| Region | 16,182 | 4,899 | 3,387 | 13,142 | 28 | 10,041 | 47,679 | 796,734 | 6.0 |

^aThe unit is classified "rented or sold, not occupied" if any money towards rent has been paid or the unit has recently been sold but the occupant has not yet moved in.

^bA housing unit temporarily occupied at the time of enumeration by people with a usual residence elsewhere is classified as vacant and counted in the "for seasonal, recreational, or occasional use" category.

^cIf a vacant unit does not fall into any of the other categories it is classified as an "other vacant unit." An example would be a unit held for occupancy by a caretaker. A unit in the foreclosure process may also fall into this category.

^dThe total vacancy rate for Walworth County would be about 5.0 percent if housing units in the "for seasonal, recreational, or occasional use" were removed.

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

Table IV-13

HOUSING VACANCIES IN THE SOUTHEASTERN WISCONSIN REGION: 2010

| Analysis Area | For Rent | For Sale Only | Rented or Sold, Not Occupied ^a | For Seasonal, Recreational, or Occasional Use ^b | For Migrant Workers | Other Vacant ^c | Total Vacant Units | Total Units | Total Vacancy Rate 2010 (percent) | Total Vacancy Rate 2000 (percent) |
|-------------------|----------|---------------|---|--|---------------------|---------------------------|--------------------|-------------|-----------------------------------|-----------------------------------|
| 1 | 56 | 47 | 9 | 114 | 0 | 26 | 252 | 3,257 | 7.7 | 5.6 |
| 2 | 192 | 79 | 19 | 89 | 0 | 88 | 467 | 8,259 | 5.7 | 4.2 |
| 3 | 247 | 143 | 51 | 92 | 0 | 125 | 658 | 13,879 | 4.7 | 2.9 |
| 4 | 134 | 219 | 51 | 180 | 0 | 75 | 659 | 10,789 | 6.1 | 3.8 |
| Ozaukee County | 629 | 488 | 130 | 475 | 0 | 314 | 2,036 | 36,184 | 5.6 | 3.7 |
| 5 | 59 | 56 | 11 | 59 | 0 | 36 | 221 | 3,665 | 6.0 | 4.5 |
| 6 | 348 | 304 | 54 | 431 | 0 | 206 | 1,343 | 19,136 | 7.0 | 5.9 |
| 7 | 6 | 14 | 2 | 9 | 0 | 34 | 65 | 2,144 | 3.0 | 2.6 |
| 8 | 79 | 91 | 10 | 19 | 0 | 37 | 236 | 4,584 | 5.1 | 2.8 |
| 9 | 208 | 191 | 29 | 98 | 0 | 124 | 650 | 11,204 | 5.8 | 3.6 |
| 10 | 154 | 64 | 19 | 46 | 1 | 43 | 327 | 8,184 | 4.0 | 2.5 |
| 11 | 15 | 36 | 9 | 124 | 0 | 64 | 248 | 5,823 | 4.3 | 4.2 |
| Washington County | 869 | 756 | 134 | 786 | 1 | 544 | 3,090 | 54,740 | 5.6 | 4.3 |
| 12 | 646 | 332 | 107 | 226 | 1 | 282 | 1,594 | 29,593 | 5.4 | 2.9 |
| 13 | 1,505 | 362 | 147 | 43 | 0 | 595 | 2,652 | 31,756 | 8.4 | 6.0 |
| 14 | 4,986 | 1,217 | 434 | 137 | 2 | 5,167 | 11,943 | 102,501 | 11.7 | 8.0 |
| 15 | 2,508 | 517 | 183 | 376 | 0 | 1,074 | 4,658 | 40,530 | 11.5 | 7.5 |
| 16 | 2,812 | 862 | 287 | 180 | 0 | 1,954 | 6,095 | 80,782 | 7.5 | 5.4 |
| 17 | 2,327 | 701 | 243 | 236 | 3 | 993 | 4,503 | 80,607 | 5.6 | 3.3 |
| 18 | 838 | 276 | 84 | 74 | 0 | 344 | 1,616 | 23,212 | 7.0 | 4.4 |
| 19 | 599 | 307 | 127 | 140 | 0 | 231 | 1,404 | 29,110 | 4.8 | 4.3 |
| Milwaukee County | 16,221 | 4,574 | 1,612 | 1,412 | 6 | 10,640 | 34,465 | 418,091 | 8.2 | 5.6 |
| 20 | 294 | 132 | 48 | 86 | 0 | 83 | 643 | 16,584 | 3.9 | 2.3 |
| 21 | 320 | 275 | 79 | 302 | 0 | 135 | 1,111 | 20,847 | 5.3 | 2.7 |
| 22 | 206 | 135 | 31 | 75 | 0 | 90 | 537 | 16,829 | 3.2 | 2.9 |
| 23 | 110 | 87 | 18 | 72 | 0 | 76 | 363 | 9,431 | 3.8 | 2.2 |
| 24 | 102 | 60 | 20 | 25 | 1 | 40 | 248 | 8,001 | 3.1 | 2.7 |
| 25 | 383 | 390 | 77 | 1,180 | 0 | 205 | 2,235 | 27,746 | 8.1 | 6.1 |
| 26 | 1,051 | 471 | 114 | 291 | 0 | 304 | 2,231 | 43,152 | 5.2 | 4.1 |
| 27 | 121 | 119 | 40 | 132 | 0 | 91 | 503 | 13,772 | 3.7 | 2.4 |
| 28 | 56 | 59 | 11 | 167 | 2 | 35 | 330 | 4,536 | 7.3 | 4.1 |
| Waukesha County | 2,643 | 1,728 | 438 | 2,330 | 3 | 1,059 | 8,201 | 160,898 | 5.1 | 3.6 |
| 29 | 410 | 365 | 59 | 203 | 1 | 268 | 1,306 | 25,102 | 5.2 | 3.2 |
| 30 | 1,619 | 616 | 137 | 149 | 2 | 840 | 3,363 | 33,984 | 9.9 | 5.9 |

Table IV-13
(continued)

| Analysis Area | For Rent | For Sale Only | Rented or Sold, Not Occupied ^a | For Seasonal, Recreational, or Occasional Use ^b | For Migrant Workers | Other Vacant ^c | Total Vacant Units | Total Units | Total Vacancy Rate 2010 (percent) | Total Vacancy Rate 2000 (percent) |
|------------------------------|----------|---------------|---|--|---------------------|---------------------------|--------------------|-------------|-----------------------------------|-----------------------------------|
| 31 | 142 | 186 | 29 | 493 | 3 | 224 | 1,077 | 15,565 | 6.9 | 5.1 |
| 32 | 163 | 104 | 25 | 397 | 0 | 78 | 767 | 7,513 | 10.2 | 8.6 |
| Racine County | 2,334 | 1,271 | 250 | 1,242 | 6 | 1,410 | 6,513 | 82,164 | 7.9 | 5.2 |
| 33 | 227 | 181 | 41 | 165 | 0 | 132 | 746 | 11,685 | 6.4 | 4.0 |
| 34 | 1,356 | 576 | 227 | 259 | 0 | 849 | 3,267 | 40,643 | 8.0 | 4.4 |
| 35 | 198 | 270 | 56 | 1,839 | 0 | 262 | 2,625 | 16,958 | 15.5 | 13.6 |
| Kenosha County | 1,781 | 1,027 | 324 | 2,263 | 0 | 1,243 | 6,638 | 69,286 | 9.6 | 6.6 |
| 36 | 86 | 64 | 20 | 426 | 0 | 50 | 646 | 5,646 | 11.4 | 9.9 |
| 37 | 255 | 108 | 24 | 1,227 | 5 | 80 | 1,699 | 8,794 | 19.3 | 19.0 |
| 38 | 737 | 683 | 122 | 4,832 | 2 | 476 | 6,852 | 31,472 | 21.8 | 20.1 |
| 39 | 87 | 96 | 16 | 2,430 | 1 | 64 | 2,694 | 6,199 | 43.5 | 40.0 |
| Walworth County ^d | 1,165 | 951 | 182 | 8,915 | 8 | 670 | 11,891 | 52,111 | 22.8 | 21.2 |
| Region | 25,642 | 10,795 | 3,070 | 17,423 | 24 | 15,880 | 72,834 | 873,474 | 8.3 | 6.0 |

^aThe unit is classified "rented or sold, not occupied" if any money towards rent has been paid or the unit has recently been sold but the occupant has not yet moved in.

^bA housing unit temporarily occupied at the time of enumeration by people with a usual residence elsewhere is classified as vacant and counted in the "for seasonal, recreational, or occasional use" category.

^cIf a vacant unit does not fall into any of the other categories it is classified as an "other vacant unit." An example would be a unit held for occupancy by a caretaker. A unit in the foreclosure process may also fall into this category.

^dThe total vacancy rate for Walworth County in 2010 would be about 6.9 percent if housing units in the "for seasonal, recreational, or occasional use" were removed.

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

percentage of these types of housing units are skewed upward because people are counted at their usual (year-round) residence.

Value of Owner-Occupied Housing Units

Owner-occupied housing values for each sub-area of the Region in 2000 and estimated values from the 2005-2009 ACS are set forth in Tables IV-14 and IV-15, respectively. The median value of owner-occupied housing units increased significantly in each sub-area since 2000 according to the ACS data; however, this data does not fully account for the housing and economic downturn that began in 2007. The median value of owner-occupied housing units in the Region increased by 49 percent, to \$194,683. The highest percentage, 28 percent, of owner-occupied homes in the Region are valued between \$200,000 and \$299,999. The next highest percentages of homes are valued between \$150,000 and \$199,999, and between \$100,000 and \$149,999. Sub-area 4 has the highest percentage of homes valued above \$300,000 and sub-area 14 has the highest percentage of homes valued below \$100,000.

Information regarding the average sale price and number of sales of existing homes for each county in the Region between 2000 and 2009 is set forth in Table IV-16. The data generally pertain to single family homes, but also include housing units in two-, three-, and four-unit residential structures. There was a significant increase in the average sale price in each county between 2000 and 2007. Sale prices were lower in 2008 than in 2007 in six of the seven counties, with Ozaukee County being the exception. Sale prices decreased in all seven counties between 2008 and 2009, reflecting the economic recession. The average sales price in the Region increased by 53 percent between 2000 and 2007, but by only 21 percent between 2000 and 2009, with a decrease of 8 percent between 2007 and 2008 and a decrease of 14 percent between 2008 and 2009. Ozaukee County had the highest average sale price between 2000 and 2009 and Milwaukee County had the lowest average sale price over the same period. The number of home sales peaked in all seven counties in 2005. Between 2000 and 2009, the number of home sales in the Region decreased by 13 percent.

Monthly Housing Costs

Monthly housing costs for owner-occupied and rental housing units were inventoried by sub-area to help identify areas that may lack an adequate supply of affordable housing. Table IV-17 sets forth monthly housing costs⁸ for specified owner-occupied housing units with a mortgage for each sub-area of the Region in 2000 and Table IV-18 sets forth the same information from the 2005-2009 ACS. A comparison of monthly housing cost for homeowners with a mortgage for 2000 and for 2005-2009 by sub-area is shown on Map IV-14.

The median monthly housing cost for homeowners with a mortgage in the Region was \$1,123 in 2000. The median monthly cost for homeowners with a mortgage in the Region has increased to \$1,578, according to ACS data. ACS data also shows:

- About 32 percent of homeowners in the Region with a mortgage spend between \$1,000 and \$1,499 on monthly housing costs;
- About 29 percent spend between \$1,500 and \$1,999 and about 26 percent spend over \$2,000;
- About 10 percent spend between \$700 and \$999 and about 4 percent spend under \$700;
- Sub-area 4 has the highest monthly housing cost for homeowners with a mortgage and sub-area 30 has the lowest. In 2000, sub-area 4 had the highest monthly housing cost and sub-area 14 had the lowest.

Table IV-19 sets forth monthly housing costs for specified owner-occupied housing units without a mortgage for each sub-area of the Region in 2000 and Table IV-20 sets forth the same information from the 2005-2009 ACS. A comparison of monthly housing cost for homeowners without a mortgage for 2000 and for 2005-2009 by sub-area is shown on Map IV-15. The median monthly housing cost for homeowners without a mortgage in the Region was \$388 in 2000. The median monthly cost for homeowners without a mortgage in the Region has increased to \$578 according to ACS data. ACS data also shows:

⁸ Selected monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

Table IV-14

VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: 2000^a

| Analysis Area | Less than \$50,000 | | \$50,000 to \$99,999 | | \$100,000 to \$149,999 | | \$150,000 to \$199,999 | | \$200,000 to \$299,999 | | \$300,000 to \$499,999 | | \$500,000 or More | | Total | | Median Value |
|-------------------|--------------------|---------|----------------------|---------|------------------------|---------|------------------------|---------|------------------------|---------|------------------------|---------|-------------------|---------|---------|---------|--------------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | |
| 1 | 6 | 0.4 | 172 | 11.2 | 735 | 47.8 | 398 | 25.9 | 154 | 10.0 | 56 | 3.7 | 16 | 1.0 | 1,537 | 100.0 | 142,000 |
| 2 | 15 | 0.4 | 368 | 9.5 | 2,005 | 51.5 | 992 | 25.5 | 368 | 9.5 | 132 | 3.4 | 7 | 0.2 | 3,887 | 100.0 | 140,000 |
| 3 | 24 | 0.3 | 204 | 2.6 | 2,429 | 31.1 | 2,510 | 32.1 | 1,858 | 23.8 | 691 | 8.8 | 104 | 1.3 | 7,820 | 100.0 | 172,700 |
| 4 | 22 | 0.3 | 173 | 2.4 | 794 | 10.8 | 1,680 | 22.9 | 2,195 | 30.0 | 1,732 | 23.6 | 731 | 10.0 | 7,327 | 100.0 | 237,700 |
| Ozaukee County | 67 | 0.3 | 917 | 4.5 | 5,963 | 29.3 | 5,580 | 27.1 | 4,575 | 22.2 | 2,611 | 12.7 | 858 | 4.2 | 20,517 | 100.0 | 177,100 |
| 5 | 2 | 0.1 | 172 | 10.3 | 724 | 43.5 | 490 | 29.4 | 244 | 14.7 | 29 | 1.8 | 4 | 0.2 | 1,665 | 100.0 | 145,600 |
| 6 | 24 | 0.3 | 690 | 7.4 | 4,761 | 51.2 | 2,264 | 24.4 | 1,036 | 11.1 | 345 | 3.7 | 172 | 1.9 | 9,292 | 100.0 | 141,800 |
| 7 | 3 | 0.3 | 78 | 7.2 | 452 | 42.0 | 378 | 35.2 | 141 | 13.1 | 42 | 2.0 | 2 | 0.2 | 1,075 | 100.0 | 150,500 |
| 8 | 17 | 1.0 | 94 | 5.4 | 662 | 38.1 | 691 | 39.8 | 248 | 14.3 | 25 | 1.4 | - | - | 1,737 | 100.0 | 155,400 |
| 9 | 15 | 0.3 | 575 | 11.3 | 2,005 | 39.5 | 1,408 | 27.8 | 815 | 16.1 | 229 | 4.5 | 27 | 0.5 | 5,074 | 100.0 | 148,700 |
| 10 | - | - | 443 | 9.6 | 1,113 | 24.3 | 1,801 | 39.3 | 1,144 | 24.9 | 72 | 1.6 | 12 | 0.3 | 4,585 | 100.0 | 169,500 |
| 11 | 8 | 0.2 | 117 | 2.9 | 823 | 20.3 | 1,316 | 32.4 | 1,360 | 33.5 | 387 | 9.5 | 51 | 1.2 | 4,062 | 100.0 | 190,900 |
| Washington County | 69 | 0.3 | 2,169 | 7.9 | 10,540 | 38.3 | 8,348 | 30.4 | 4,988 | 18.1 | 1,108 | 4.0 | 268 | 1.0 | 27,490 | 100.0 | 155,000 |
| 12 | 143 | 0.8 | 1,472 | 8.3 | 5,523 | 31.0 | 4,529 | 25.4 | 3,429 | 19.3 | 1,778 | 10.0 | 921 | 5.2 | 17,795 | 100.0 | 167,200 |
| 13 | 1,427 | 12.3 | 7,158 | 61.9 | 2,443 | 21.1 | 379 | 3.3 | 145 | 1.3 | - | - | 6 | 0.1 | 11,558 | 100.0 | 81,700 |
| 14 | 9,655 | 27.9 | 20,292 | 58.7 | 3,821 | 11.0 | 517 | 1.5 | 210 | 0.6 | 36 | 0.1 | 55 | 0.2 | 34,586 | 100.0 | 66,200 |
| 15 | 1,235 | 28.1 | 973 | 22.2 | 659 | 5.0 | 477 | 10.9 | 541 | 12.3 | 317 | 7.2 | 190 | 4.3 | 4,392 | 100.0 | 98,900 |
| 16 | 3,342 | 10.5 | 15,987 | 50.3 | 10,655 | 33.5 | 1,440 | 4.5 | 267 | 0.9 | 28 | 0.1 | 53 | 0.2 | 31,772 | 100.0 | 92,600 |
| 17 | 286 | 0.7 | 10,692 | 26.6 | 18,425 | 45.8 | 7,469 | 18.6 | 2,831 | 7.0 | 445 | 1.1 | 62 | 0.2 | 40,210 | 100.0 | 122,100 |
| 18 | 58 | 0.5 | 4,314 | 41.4 | 5,014 | 48.1 | 818 | 7.8 | 204 | 2.0 | 17 | 0.2 | - | - | 10,425 | 100.0 | 106,000 |
| 19 | 57 | 0.4 | 904 | 6.7 | 6,145 | 45.6 | 4,667 | 34.7 | 1,423 | 10.6 | 189 | 1.4 | 80 | 0.6 | 13,465 | 100.0 | 147,400 |
| Milwaukee County | 16,203 | 9.9 | 61,792 | 37.6 | 52,685 | 32.1 | 20,296 | 12.4 | 9,050 | 5.5 | 2,810 | 1.7 | 1,367 | 0.8 | 164,203 | 100.0 | 103,300 |
| 20 | 38 | 0.4 | 541 | 5.5 | 4,418 | 44.9 | 2,179 | 28.3 | 1,580 | 16.1 | 432 | 4.4 | 45 | 0.4 | 9,833 | 100.0 | 149,300 |
| 21 | 54 | 0.3 | 228 | 1.5 | 2,737 | 17.7 | 5,359 | 34.7 | 4,248 | 27.5 | 2,247 | 14.5 | 583 | 3.8 | 15,456 | 100.0 | 193,600 |
| 22 | 13 | 0.1 | 370 | 3.4 | 3,567 | 32.7 | 4,467 | 40.9 | 1,898 | 17.4 | 574 | 5.2 | 31 | 0.3 | 10,920 | 100.0 | 162,100 |
| 23 | 26 | 0.4 | 278 | 4.7 | 1,699 | 29.0 | 2,179 | 37.2 | 1,426 | 24.3 | 217 | 3.7 | 41 | 0.7 | 5,866 | 100.0 | 166,700 |
| 24 | 8 | 0.2 | 82 | 1.8 | 1,113 | 23.9 | 1,999 | 42.9 | 1,278 | 27.5 | 160 | 3.4 | 15 | 0.3 | 4,655 | 100.0 | 176,400 |
| 25 | 92 | 0.6 | 598 | 3.9 | 3,364 | 22.1 | 3,426 | 22.5 | 3,903 | 25.6 | 2,451 | 16.1 | 1,402 | 9.2 | 15,236 | 100.0 | 203,200 |
| 26 | 118 | 0.6 | 1,968 | 9.7 | 7,485 | 36.7 | 6,326 | 31.0 | 3,579 | 17.5 | 807 | 4.0 | 112 | 0.5 | 20,395 | 100.0 | 154,500 |
| 27 | 34 | 0.4 | 452 | 5.0 | 2,206 | 24.6 | 3,324 | 37.1 | 2,424 | 27.0 | 453 | 5.1 | 69 | 0.8 | 8,962 | 100.0 | 174,100 |
| 28 | 15 | 0.5 | 143 | 5.2 | 835 | 30.2 | 844 | 30.5 | 753 | 27.2 | 145 | 5.3 | 29 | 1.1 | 2,764 | 100.0 | 171,800 |
| Waukesha County | 398 | 0.4 | 4,660 | 5.0 | 27,424 | 29.1 | 30,703 | 32.6 | 21,089 | 22.4 | 7,486 | 8.0 | 2,327 | 2.5 | 94,087 | 100.0 | 170,400 |
| 29 | 175 | 1.2 | 3,252 | 22.6 | 5,599 | 38.9 | 3,377 | 23.4 | 1,635 | 11.4 | 273 | 1.9 | 90 | 0.6 | 14,401 | 100.0 | 133,800 |
| 30 | 1,391 | 8.2 | 11,726 | 68.7 | 3,113 | 18.2 | 518 | 3.0 | 190 | 1.1 | 94 | 0.6 | 40 | 0.2 | 17,072 | 100.0 | 83,700 |
| 31 | 58 | 0.7 | 1,109 | 13.5 | 2,735 | 33.2 | 2,672 | 32.4 | 1,293 | 15.7 | 343 | 4.2 | 28 | 0.3 | 8,238 | 100.0 | 153,600 |
| 32 | 44 | 1.2 | 809 | 21.7 | 1,619 | 43.5 | 711 | 19.1 | 448 | 12.0 | 70 | 1.9 | 22 | 0.6 | 3,723 | 100.0 | 128,700 |
| Racine County | 1,668 | 3.8 | 16,896 | 38.9 | 13,066 | 30.1 | 7,278 | 16.8 | 3,566 | 8.2 | 780 | 1.8 | 180 | 0.4 | 43,434 | 100.0 | 111,000 |
| 33 | 65 | 1.1 | 775 | 13.3 | 1,779 | 30.4 | 1,680 | 28.7 | 1,216 | 20.8 | 300 | 5.1 | 35 | 0.6 | 5,850 | 100.0 | 157,600 |
| 34 | 327 | 1.7 | 7,461 | 39.9 | 747 | 41.4 | 2,368 | 12.7 | 729 | 3.9 | 55 | 0.3 | 26 | 0.1 | 18,713 | 100.0 | 108,000 |
| 35 | 93 | 1.1 | 1,814 | 21.4 | 3,034 | 35.7 | 2,132 | 25.1 | 1,014 | 11.9 | 341 | 6.6 | 66 | 0.8 | 8,494 | 100.0 | 138,000 |
| Kenosha County | 485 | 1.5 | 10,050 | 30.4 | 12,560 | 38.0 | 6,180 | 18.7 | 2,959 | 8.9 | 696 | 2.1 | 127 | 0.4 | 33,057 | 100.0 | 120,900 |
| 36 | 45 | 1.6 | 422 | 14.8 | 995 | 34.8 | 662 | 23.2 | 469 | 16.4 | 202 | 7.1 | 62 | 2.1 | 2,857 | 100.0 | 148,600 |
| 37 | 40 | 1.4 | 626 | 21.9 | 995 | 35.5 | 640 | 22.8 | 373 | 13.3 | 104 | 3.7 | 29 | 1.0 | 2,807 | 100.0 | 135,400 |
| 38 | 185 | 1.5 | 3,835 | 31.9 | 4,377 | 36.4 | 1,987 | 16.5 | 1,062 | 8.8 | 390 | 3.2 | 203 | 1.7 | 12,039 | 100.0 | 119,200 |
| 39 | 18 | 0.9 | 340 | 16.2 | 724 | 34.6 | 453 | 21.6 | 375 | 17.9 | 133 | 6.4 | 50 | 2.4 | 2,093 | 100.0 | 147,300 |
| Walworth County | 288 | 1.5 | 5,223 | 26.4 | 7,091 | 35.8 | 3,742 | 18.9 | 2,279 | 11.5 | 829 | 4.2 | 344 | 1.7 | 19,796 | 100.0 | 128,400 |
| Region | 19,178 | 4.8 | 101,707 | 25.3 | 129,329 | 32.1 | 82,127 | 20.4 | 48,506 | 12.0 | 16,320 | 4.0 | 5,471 | 1.4 | 402,638 | 100.0 | 130,700 |

^aThe data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, housing on 10 or more acres, and housing units in multiunit buildings.

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

Table IV-15

VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009^a

| Analysis Area | Less than \$50,000 | | \$50,000 to \$99,999 | | \$100,000 to \$149,999 | | \$150,000 to \$199,999 | | \$200,000 to \$299,999 | | \$300,000 to \$499,999 | | \$500,000 or More | | Total | | Median Value |
|-------------------|--------------------|---------|----------------------|---------|------------------------|---------|------------------------|---------|------------------------|---------|------------------------|---------|-------------------|---------|---------|---------|--------------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | |
| 1 | 24 | 1.0 | 48 | 2.0 | 307 | 12.6 | 715 | 29.2 | 814 | 33.3 | 337 | 13.8 | 200 | 8.2 | 2,445 | 100.0 | 211,660 |
| 2 | 93 | 4.7 | 163 | 3.2 | 773 | 15.0 | 1,692 | 32.9 | 1,563 | 30.4 | 668 | 13.0 | 193 | 3.8 | 5,145 | 100.0 | 196,785 |
| 3 | 84 | 0.9 | 166 | 1.7 | 294 | 3.0 | 2,118 | 21.6 | 3,804 | 38.7 | 2,488 | 25.3 | 867 | 8.8 | 9,821 | 100.0 | 243,710 |
| 4 | 35 | 0.4 | 43 | 0.5 | 320 | 3.6 | 823 | 9.1 | 2,427 | 27.0 | 2,951 | 32.8 | 2,403 | 26.7 | 9,002 | 100.0 | 342,650 |
| Ozaukee County | 236 | 0.9 | 420 | 1.6 | 1,694 | 6.4 | 5,348 | 20.3 | 8,608 | 32.6 | 6,444 | 24.4 | 3,663 | 13.9 | 26,413 | 100.0 | 249,400 |
| 5 | 69 | 2.4 | - | - | 270 | 9.4 | 669 | 23.3 | 1,225 | 42.7 | 521 | 18.2 | 113 | 3.9 | 2,867 | 100.0 | 225,029 |
| 6 | 180 | 1.4 | 430 | 3.4 | 1,914 | 15.0 | 4,323 | 33.8 | 3,368 | 26.3 | 1,829 | 14.3 | 746 | 5.8 | 12,790 | 100.0 | 194,527 |
| 7 | 24 | 1.4 | 38 | 2.2 | 163 | 9.3 | 396 | 22.7 | 612 | 35.0 | 364 | 20.8 | 150 | 8.6 | 1,747 | 100.0 | 236,700 |
| 8 | 281 | 8.9 | 63 | 2.0 | 131 | 4.2 | 666 | 21.1 | 1,386 | 44.0 | 450 | 14.3 | 175 | 5.6 | 3,152 | 100.0 | 224,383 |
| 9 | 239 | 3.0 | 79 | 1.0 | 1,078 | 13.6 | 2,241 | 28.3 | 2,712 | 34.2 | 1,260 | 15.9 | 316 | 4.0 | 7,925 | 100.0 | 208,367 |
| 10 | 107 | 1.8 | 335 | 5.5 | 619 | 10.2 | 597 | 9.8 | 2,626 | 43.2 | 1,587 | 26.1 | 214 | 3.5 | 6,085 | 100.0 | 245,512 |
| 11 | 73 | 1.4 | 8 | 0.2 | 161 | 3.1 | 420 | 8.0 | 1,982 | 37.5 | 1,852 | 35.0 | 789 | 14.9 | 5,285 | 100.0 | 299,907 |
| Washington County | 973 | 2.4 | 953 | 2.4 | 4,336 | 10.9 | 9,312 | 23.4 | 13,911 | 34.9 | 7,863 | 19.7 | 2,503 | 6.3 | 39,851 | 100.0 | 224,200 |
| 12 | 275 | 1.4 | 506 | 2.7 | 1,640 | 8.6 | 3,288 | 17.3 | 5,921 | 31.1 | 4,662 | 24.5 | 2,751 | 14.5 | 19,043 | 100.0 | 257,490 |
| 13 | 659 | 4.5 | 3,414 | 23.3 | 5,736 | 39.1 | 3,324 | 22.7 | 1,210 | 8.3 | 241 | 1.6 | 75 | 0.5 | 14,659 | 100.0 | 128,664 |
| 14 | 2,504 | 5.6 | 13,083 | 29.0 | 15,351 | 34.0 | 9,809 | 21.7 | 3,533 | 7.8 | 547 | 1.2 | 293 | 0.7 | 45,120 | 100.0 | 121,357 |
| 15 | 274 | 2.8 | 1,497 | 15.2 | 1,243 | 12.6 | 1,800 | 18.2 | 2,426 | 24.6 | 1,691 | 17.1 | 937 | 9.5 | 9,868 | 100.0 | 204,073 |
| 16 | 1,265 | 3.0 | 5,206 | 12.3 | 14,710 | 34.8 | 14,675 | 34.7 | 5,386 | 12.8 | 833 | 2.0 | 167 | 0.4 | 42,242 | 100.0 | 149,824 |
| 17 | 1,153 | 2.6 | 1,664 | 3.8 | 7,674 | 17.4 | 15,476 | 35.1 | 13,941 | 31.7 | 3,695 | 8.4 | 451 | 1.0 | 44,054 | 100.0 | 186,482 |
| 18 | 217 | 1.7 | 625 | 4.9 | 4,102 | 32.1 | 5,218 | 40.8 | 2,269 | 17.8 | 315 | 2.5 | 36 | 0.3 | 12,782 | 100.0 | 160,525 |
| 19 | 372 | 2.1 | 238 | 1.3 | 1,743 | 9.6 | 4,478 | 24.7 | 8,093 | 44.6 | 2,819 | 15.5 | 392 | 2.2 | 18,135 | 100.0 | 222,043 |
| Milwaukee County | 6,719 | 3.3 | 26,233 | 12.7 | 52,199 | 25.4 | 58,068 | 28.2 | 42,690 | 20.9 | 14,803 | 7.2 | 5,102 | 2.5 | 205,903 | 100.0 | 162,893 |
| 20 | 135 | 1.2 | 215 | 1.9 | 611 | 5.3 | 3,016 | 26.3 | 4,690 | 40.9 | 2,289 | 20.0 | 520 | 4.5 | 11,476 | 100.0 | 226,933 |
| 21 | 188 | 1.1 | 71 | 0.4 | 477 | 2.9 | 1,590 | 9.5 | 6,380 | 38.2 | 5,798 | 34.8 | 2,183 | 13.1 | 16,687 | 100.0 | 293,484 |
| 22 | 126 | 1.0 | 127 | 1.0 | 560 | 4.4 | 2,296 | 18.2 | 6,162 | 48.8 | 4,235 | 22.5 | 534 | 4.2 | 12,630 | 100.0 | 239,566 |
| 23 | 148 | 2.1 | 53 | 0.7 | 401 | 5.6 | 776 | 10.8 | 3,077 | 43.0 | 2,245 | 31.4 | 461 | 6.4 | 7,161 | 100.0 | 263,287 |
| 24 | 240 | 4.0 | 79 | 1.3 | 172 | 2.8 | 624 | 10.3 | 2,718 | 44.7 | 1,890 | 31.1 | 353 | 5.8 | 6,076 | 100.0 | 267,257 |
| 25 | 150 | 0.7 | 152 | 0.8 | 831 | 4.1 | 2,425 | 12.0 | 5,647 | 27.9 | 6,045 | 29.9 | 4,961 | 24.6 | 20,211 | 100.0 | 323,512 |
| 26 | 311 | 1.2 | 548 | 2.1 | 2,427 | 9.2 | 6,970 | 26.3 | 9,976 | 37.7 | 5,244 | 19.8 | 987 | 3.7 | 26,463 | 100.0 | 223,622 |
| 27 | 70 | 0.6 | 54 | 0.5 | 254 | 2.3 | 1,459 | 13.3 | 4,485 | 44.1 | 3,527 | 32.1 | 776 | 7.1 | 10,985 | 100.0 | 273,566 |
| 28 | 30 | 0.9 | 16 | 0.5 | 167 | 4.7 | 360 | 10.2 | 1,040 | 29.5 | 1,579 | 44.8 | 333 | 9.5 | 3,525 | 100.0 | 313,665 |
| Waukesha County | 1,398 | 1.2 | 1,315 | 1.1 | 5,890 | 5.1 | 19,516 | 17.0 | 44,535 | 38.7 | 31,452 | 27.3 | 11,108 | 9.6 | 115,214 | 100.0 | 256,400 |
| 29 | 216 | 1.2 | 815 | 4.5 | 3,432 | 18.7 | 5,093 | 27.8 | 6,141 | 33.5 | 2,091 | 11.4 | 546 | 3.0 | 18,334 | 100.0 | 196,014 |
| 30 | 657 | 3.5 | 3,549 | 18.8 | 9,504 | 50.2 | 3,510 | 18.6 | 1,110 | 5.9 | 433 | 2.3 | 162 | 0.9 | 18,925 | 100.0 | 127,794 |
| 31 | 277 | 2.5 | 371 | 3.3 | 861 | 7.6 | 2,147 | 19.1 | 4,111 | 36.5 | 2,675 | 23.7 | 824 | 7.3 | 11,266 | 100.0 | 242,515 |
| 32 | 120 | 2.6 | 137 | 3.0 | 687 | 14.9 | 1,681 | 36.5 | 1,306 | 28.4 | 428 | 9.3 | 244 | 5.3 | 4,603 | 100.0 | 190,809 |
| Racine County | 1,270 | 2.4 | 4,872 | 9.2 | 14,484 | 27.3 | 12,431 | 23.4 | 12,668 | 23.8 | 5,627 | 10.6 | 1,776 | 3.3 | 53,128 | 100.0 | 171,700 |
| 33 | 606 | 7.4 | 265 | 3.2 | 853 | 10.4 | 1,418 | 17.4 | 2,567 | 31.4 | 2,107 | 25.8 | 356 | 4.4 | 8,172 | 100.0 | 227,732 |
| 34 | 534 | 2.5 | 1,269 | 5.9 | 7,009 | 32.5 | 6,852 | 31.7 | 4,528 | 21.0 | 6,521 | 51.6 | 201 | 0.9 | 21,594 | 100.0 | 161,690 |
| 35 | 465 | 4.0 | 344 | 3.0 | 1,525 | 13.2 | 2,986 | 25.9 | 3,429 | 29.7 | 1,842 | 16.0 | 960 | 8.3 | 11,551 | 100.0 | 210,637 |
| Kenosha County | 1,605 | 3.9 | 1,878 | 4.6 | 9,387 | 22.7 | 11,256 | 27.2 | 10,524 | 25.5 | 5,150 | 12.5 | 1,517 | 3.7 | 41,317 | 100.0 | 180,700 |
| 36 | 240 | 5.6 | 208 | 4.9 | 391 | 9.2 | 954 | 22.4 | 1,475 | 34.6 | 632 | 14.8 | 364 | 8.5 | 4,264 | 100.0 | 216,266 |
| 37 | 70 | 2.0 | 147 | 4.1 | 719 | 20.2 | 918 | 25.8 | 914 | 25.7 | 484 | 13.6 | 308 | 8.7 | 3,560 | 100.0 | 195,677 |
| 38 | 486 | 2.8 | 992 | 5.7 | 3,961 | 22.8 | 4,935 | 28.4 | 3,835 | 22.1 | 1,932 | 11.1 | 1,233 | 7.1 | 17,374 | 100.0 | 181,272 |
| 39 | 9 | 0.4 | 54 | 2.1 | 298 | 11.5 | 458 | 17.7 | 664 | 25.7 | 725 | 28.0 | 379 | 14.7 | 2,587 | 100.0 | 272,773 |
| Walworth County | 805 | 2.9 | 1,401 | 5.0 | 5,369 | 19.3 | 7,265 | 26.2 | 6,888 | 24.8 | 3,773 | 13.6 | 2,284 | 8.2 | 27,785 | 100.0 | 192,900 |
| Region | 13,006 | 2.6 | 37,072 | 7.3 | 93,359 | 18.3 | 123,196 | 24.2 | 139,913 | 27.5 | 75,112 | 14.7 | 27,953 | 5.5 | 509,611 | 100.0 | 194,683 |

^aThe data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, housing on 10 or more acres, and housing units in multiunit buildings.

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

Table IV-16

AVERAGE SALE PRICES AND NUMBER OF SALES OF EXISTING HOMES IN SOUTHEASTERN WISCONSIN: 2000-2009

| Year | Kenosha County | | Milwaukee County | | Ozaukee County | | Racine County | | Walworth County | | Washington County | | Waukesha County | | Region | |
|----------------------|-----------------------|--------------------------|-----------------------|--------------------------|-----------------------|--------------------------|-----------------------|--------------------------|-----------------------|--------------------------|-----------------------|--------------------------|-----------------------|--------------------------|-----------------------|--------------------------|
| | Average Selling Price | Number of Sales Reported | Average Selling Price | Number of Sales Reported | Average Selling Price | Number of Sales Reported | Average Selling Price | Number of Sales Reported | Average Selling Price | Number of Sales Reported | Average Selling Price | Number of Sales Reported | Average Selling Price | Number of Sales Reported | Average Selling Price | Number of Sales Reported |
| 2000 | \$131,359 | 2,005 | \$117,011 | 9,443 | \$234,048 | 1,098 | \$125,600 | 2,264 | \$178,590 | 1,435 | \$163,751 | 1,335 | \$210,340 | 4,435 | \$150,688 | 22,015 |
| 2001 | \$140,657 | 2,126 | \$125,591 | 9,899 | \$238,522 | 1,138 | \$133,052 | 2,344 | \$196,223 | 1,418 | \$167,528 | 1,477 | \$220,083 | 4,812 | \$159,830 | 23,214 |
| 2002 | \$151,137 | 2,370 | \$133,488 | 10,681 | \$270,483 | 1,226 | \$139,556 | 2,517 | \$202,353 | 1,691 | \$180,344 | 1,593 | \$239,463 | 4,979 | \$171,154 | 25,057 |
| 2003 | \$164,632 | 2,524 | \$145,094 | 11,381 | \$266,119 | 1,277 | \$150,884 | 2,454 | \$211,141 | 1,835 | \$198,671 | 1,636 | \$256,244 | 5,065 | \$182,917 | 26,172 |
| 2004 | \$179,359 | 2,695 | \$157,214 | 12,099 | \$296,380 | 1,329 | \$167,128 | 2,821 | \$240,346 | 1,981 | \$215,812 | 1,832 | \$282,084 | 5,167 | \$199,824 | 27,924 |
| 2005 | \$196,755 | 2,720 | \$176,837 | 12,662 | \$292,968 | 1,396 | \$184,724 | 2,949 | \$265,287 | 1,943 | \$225,212 | 1,960 | \$299,023 | 5,624 | \$217,631 | 29,254 |
| 2006 | \$199,097 | 2,410 | \$183,907 | 11,719 | \$311,149 | 1,203 | \$183,171 | 2,552 | \$292,814 | 1,651 | \$228,926 | 1,821 | \$304,541 | 5,328 | \$224,843 | 26,684 |
| 2007 | \$200,836 | 2,110 | \$192,844 | 9,580 | \$310,535 | 1,127 | \$183,651 | 2,249 | \$301,027 | 1,426 | \$231,052 | 1,730 | \$301,688 | 4,794 | \$230,687 | 23,016 |
| 2008 | \$189,965 | 1,641 | \$169,737 | 8,145 | \$315,871 | 849 | \$174,744 | 1,829 | \$283,650 | 969 | \$218,492 | 1,307 | \$283,833 | 3,818 | \$211,560 | 18,558 |
| 2009 | \$163,870 | 1,463 | \$137,324 | 8,943 | \$286,088 | 828 | \$152,221 | 1,796 | \$231,511 | 936 | \$197,624 | 1,310 | \$268,145 | 3,773 | \$181,920 | 19,049 |
| Average (2000- 2009) | \$172,668 | 2,206 | \$154,753 | 10,455 | \$281,761 | 1,147 | \$160,146 | 2,378 | \$239,449 | 1,529 | \$204,749 | 1,600 | \$267,508 | 4,780 | \$194,033 | 24,094 |

NOTE: The residential selling price data pertain primarily to single-family houses, but also include selling prices for some two-to-four unit structures.

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

Table IV-17

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

| Analysis Area | Less than \$700 | | \$700 to \$999 | | \$1,000 to \$1,499 | | \$1,500 to \$1,999 | | \$2,000 or More | | Total | | Median Cost |
|-------------------|-----------------|---------|----------------|---------|--------------------|---------|--------------------|---------|-----------------|---------|---------|---------|-------------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | |
| 1 | 113 | 10.4 | 226 | 20.8 | 503 | 46.3 | 189 | 17.4 | 56 | 5.1 | 1,087 | 100.0 | 1,173 |
| 2 | 169 | 6.0 | 654 | 23.2 | 1,312 | 46.6 | 499 | 17.7 | 184 | 6.5 | 2,818 | 100.0 | 1,196 |
| 3 | 357 | 6.2 | 914 | 15.7 | 2,197 | 37.8 | 1,438 | 24.7 | 907 | 15.6 | 5,813 | 100.0 | 1,375 |
| 4 | 134 | 2.6 | 422 | 8.0 | 1,303 | 24.8 | 1,355 | 25.8 | 2,041 | 38.8 | 5,255 | 100.0 | 1,784 |
| Ozaukee County | 773 | 5.2 | 2,216 | 14.8 | 5,315 | 35.5 | 3,481 | 23.3 | 3,188 | 21.3 | 14,973 | 100.0 | 1,420 |
| 5 | 105 | 8.3 | 352 | 27.8 | 547 | 43.3 | 196 | 15.5 | 65 | 5.1 | 1,265 | 100.0 | 1,141 |
| 6 | 494 | 7.4 | 1,437 | 21.6 | 3,179 | 47.9 | 1,184 | 17.8 | 350 | 5.3 | 6,644 | 100.0 | 1,198 |
| 7 | 51 | 6.7 | 152 | 20.0 | 380 | 50.0 | 143 | 18.8 | 34 | 4.5 | 760 | 100.0 | 1,192 |
| 8 | 121 | 8.6 | 253 | 17.9 | 774 | 54.9 | 130 | 9.2 | 133 | 9.4 | 1,411 | 100.0 | 1,177 |
| 9 | 226 | 6.1 | 747 | 20.0 | 1,787 | 48.0 | 714 | 19.2 | 251 | 6.7 | 3,725 | 100.0 | 1,274 |
| 10 | 163 | 4.4 | 494 | 13.4 | 1,593 | 43.2 | 1,015 | 27.6 | 420 | 11.4 | 3,685 | 100.0 | 1,369 |
| 11 | 193 | 6.5 | 477 | 16.0 | 1,192 | 39.9 | 791 | 26.5 | 333 | 11.1 | 2,986 | 100.0 | 1,334 |
| Washington County | 1,353 | 6.6 | 3,912 | 19.1 | 9,452 | 46.2 | 4,173 | 20.4 | 1,586 | 7.7 | 20,476 | 100.0 | 1,248 |
| 12 | 553 | 4.6 | 1,726 | 14.3 | 4,410 | 36.6 | 2,679 | 22.2 | 2,685 | 22.3 | 12,053 | 100.0 | 1,424 |
| 13 | 2,086 | 23.6 | 3,406 | 38.6 | 2,704 | 30.6 | 460 | 5.2 | 174 | 2.0 | 8,830 | 100.0 | 896 |
| 14 | 8,523 | 34.9 | 9,926 | 40.7 | 5,012 | 20.5 | 769 | 3.2 | 166 | 0.7 | 24,396 | 100.0 | 805 |
| 15 | 795 | 25.8 | 704 | 22.9 | 668 | 21.7 | 335 | 10.9 | 576 | 18.7 | 3,078 | 100.0 | 1,024 |
| 16 | 4,598 | 23.0 | 7,865 | 39.2 | 6,116 | 39.2 | 1,243 | 6.2 | 225 | 1.1 | 20,047 | 100.0 | 911 |
| 17 | 2,284 | 8.6 | 7,071 | 26.8 | 12,164 | 46.0 | 3,606 | 13.6 | 1,315 | 5.0 | 26,440 | 100.0 | 1,135 |
| 18 | 718 | 11.0 | 2,459 | 37.5 | 2,668 | 40.7 | 619 | 9.4 | 90 | 1.4 | 6,554 | 100.0 | 1,016 |
| 19 | 386 | 3.7 | 1,614 | 15.3 | 4,578 | 43.5 | 2,883 | 27.4 | 1,058 | 10.1 | 10,519 | 100.0 | 1,363 |
| Milwaukee County | 19,943 | 17.8 | 34,771 | 31.1 | 38,320 | 34.2 | 12,594 | 11.3 | 6,289 | 5.6 | 111,917 | 100.0 | 1,013 |
| 20 | 349 | 5.0 | 1,144 | 16.5 | 2,990 | 43.3 | 1,594 | 23.1 | 837 | 12.1 | 6,914 | 100.0 | 1,316 |
| 21 | 501 | 4.7 | 1,026 | 9.7 | 2,520 | 33.4 | 2,539 | 23.8 | 3,008 | 28.4 | 10,594 | 100.0 | 1,546 |
| 22 | 391 | 5.1 | 1,035 | 13.5 | 3,150 | 40.9 | 2,057 | 26.7 | 1,061 | 13.8 | 7,694 | 100.0 | 1,385 |
| 23 | 188 | 4.0 | 719 | 15.4 | 2,096 | 45.0 | 1,205 | 25.8 | 456 | 9.8 | 4,664 | 100.0 | 1,341 |
| 24 | 243 | 6.4 | 1,551 | 13.1 | 1,145 | 41.1 | 2,981 | 30.3 | 342 | 9.1 | 3,776 | 100.0 | 1,387 |
| 25 | 652 | 5.5 | 1,511 | 12.8 | 4,042 | 34.3 | 1,145 | 22.1 | 2,607 | 22.1 | 11,793 | 100.0 | 1,462 |
| 26 | 1,083 | 6.7 | 3,272 | 20.4 | 6,396 | 39.8 | 3,742 | 23.3 | 1,568 | 9.8 | 16,061 | 100.0 | 1,273 |
| 27 | 467 | 6.4 | 1,100 | 15.0 | 3,564 | 48.5 | 1,698 | 23.1 | 517 | 7.0 | 7,346 | 100.0 | 1,299 |
| 28 | 174 | 7.6 | 472 | 20.8 | 951 | 41.9 | 452 | 19.9 | 222 | 9.8 | 2,271 | 100.0 | 1,235 |
| Waukesha County | 4,048 | 5.7 | 10,774 | 15.1 | 28,279 | 39.8 | 17,394 | 24.5 | 10,618 | 14.9 | 71,113 | 100.0 | 1,366 |
| 29 | 1,307 | 12.5 | 2,416 | 23.0 | 4,389 | 41.9 | 1,632 | 15.6 | 739 | 7.0 | 10,483 | 100.0 | 1,160 |
| 30 | 2,564 | 22.2 | 4,894 | 42.4 | 3,311 | 28.7 | 424 | 4.8 | 217 | 1.9 | 11,545 | 100.0 | 894 |
| 31 | 509 | 8.1 | 1,283 | 20.3 | 2,785 | 44.0 | 1,251 | 19.8 | 494 | 7.8 | 6,322 | 100.0 | 1,227 |
| 32 | 372 | 13.8 | 679 | 25.1 | 1,126 | 41.7 | 380 | 14.1 | 144 | 5.3 | 2,701 | 100.0 | 1,114 |
| Racine County | 4,752 | 15.3 | 9,272 | 29.9 | 11,611 | 37.4 | 3,822 | 12.3 | 1,594 | 5.1 | 31,051 | 100.0 | 1,054 |
| 33 | 319 | 7.1 | 865 | 19.2 | 1,864 | 41.3 | 916 | 20.3 | 545 | 12.1 | 4,509 | 100.0 | 1,271 |
| 34 | 1,634 | 12.5 | 4,401 | 33.6 | 5,066 | 38.6 | 1,545 | 11.8 | 460 | 3.5 | 13,106 | 100.0 | 1,040 |
| 35 | 566 | 8.7 | 1,636 | 25.2 | 2,720 | 41.9 | 1,064 | 16.4 | 504 | 7.8 | 6,490 | 100.0 | 1,164 |
| Kenosha County | 2,519 | 10.5 | 6,902 | 28.6 | 9,650 | 40.0 | 3,525 | 14.6 | 1,509 | 6.3 | 24,105 | 100.0 | 1,113 |
| 36 | 260 | 12.1 | 403 | 18.8 | 911 | 42.6 | 352 | 16.5 | 215 | 10.0 | 2,141 | 100.0 | 1,206 |
| 37 | 204 | 11.2 | 438 | 24.1 | 799 | 43.0 | 260 | 14.3 | 115 | 6.4 | 1,816 | 100.0 | 1,147 |
| 38 | 1,013 | 11.9 | 2,415 | 28.2 | 3,565 | 41.7 | 1,019 | 11.9 | 540 | 6.3 | 8,552 | 100.0 | 1,095 |
| 39 | 166 | 12.1 | 330 | 24.0 | 479 | 34.9 | 234 | 17.0 | 165 | 12.0 | 1,374 | 100.0 | 1,182 |
| Walworth County | 1,643 | 11.8 | 3,586 | 25.8 | 5,754 | 41.5 | 1,865 | 13.4 | 1,035 | 7.5 | 13,883 | 100.0 | 1,125 |
| Region | 35,031 | 12.2 | 71,433 | 24.8 | 108,381 | 37.7 | 46,854 | 16.3 | 25,819 | 9.0 | 287,518 | 100.0 | 1,151 |

NOTE: Monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

^aThe data for specified owner-occupied housing units exclude mobile homes, houses with a business or medical office on the property, housing on 10 or more acres, and housing units in multiunit buildings.

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

Table IV-18

MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITH A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009^a

| Analysis Area | Less than \$700 | | \$700 to \$999 | | \$1,000 to \$1,499 | | \$1,500 to \$1,999 | | \$2000 or More | | Total | | Median Cost |
|---------------|-----------------|---------|----------------|---------|--------------------|---------|--------------------|---------|----------------|---------|---------|---------|-------------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | |
| 1 | 53 | 2.8 | 130 | 6.9 | 655 | 35.0 | 609 | 32.5 | 426 | 22.8 | 1,873 | 100.0 | 1,581 |
| 2 | 156 | 4.1 | 303 | 8.0 | 1,260 | 33.4 | 1,108 | 29.3 | 952 | 25.2 | 3,779 | 100.0 | 1,577 |
| 3 | 143 | 2.1 | 311 | 4.6 | 1,638 | 24.3 | 2,027 | 30.1 | 2,617 | 38.9 | 6,736 | 100.0 | 1,814 |
| 4 | 55 | 0.9 | 228 | 3.7 | 841 | 13.9 | 1,343 | 22.1 | 3,602 | 59.4 | 6,069 | 100.0 | 2,238 |
| 5 | 407 | 2.2 | 972 | 5.3 | 4,394 | 23.8 | 5,087 | 27.6 | 7,597 | 41.1 | 18,457 | 100.0 | 1,823 |
| 6 | 46 | 2.3 | 151 | 7.4 | 581 | 28.4 | 800 | 39.1 | 467 | 22.8 | 2,045 | 100.0 | 1,653 |
| 7 | 293 | 3.4 | 769 | 8.8 | 2,950 | 33.9 | 2,605 | 29.9 | 2,089 | 24.0 | 8,706 | 100.0 | 1,565 |
| 8 | 14 | 1.2 | 113 | 9.7 | 296 | 25.4 | 347 | 29.8 | 395 | 33.9 | 1,729 | 100.0 | 1,165 |
| 9 | 53 | 2.2 | 137 | 5.8 | 654 | 27.4 | 819 | 34.3 | 724 | 30.3 | 2,387 | 100.0 | 1,713 |
| 10 | 175 | 3.0 | 583 | 10.0 | 1,618 | 27.6 | 1,987 | 33.9 | 1,496 | 25.5 | 5,859 | 100.0 | 1,639 |
| 11 | 70 | 1.5 | 228 | 4.9 | 1,438 | 30.7 | 1,358 | 29.0 | 1,585 | 33.9 | 4,679 | 100.0 | 1,722 |
| 12 | 43 | 1.1 | 263 | 6.9 | 781 | 20.4 | 955 | 24.9 | 1,793 | 46.7 | 3,835 | 100.0 | 1,934 |
| 13 | 694 | 2.4 | 2,244 | 7.8 | 8,318 | 29.0 | 8,871 | 31.0 | 8,549 | 29.8 | 28,676 | 100.0 | 1,664 |
| 14 | 383 | 3.0 | 599 | 4.6 | 2,146 | 16.6 | 3,740 | 29.0 | 6,030 | 46.8 | 12,898 | 100.0 | 1,943 |
| 15 | 706 | 6.3 | 2,089 | 18.6 | 5,046 | 44.9 | 2,276 | 20.2 | 1,121 | 10.0 | 11,238 | 100.0 | 1,274 |
| 16 | 2,247 | 6.7 | 6,261 | 18.8 | 15,135 | 45.3 | 7,295 | 21.8 | 2,454 | 7.4 | 33,392 | 100.0 | 1,238 |
| 17 | 317 | 4.3 | 743 | 10.1 | 1,950 | 26.5 | 1,694 | 23.0 | 2,664 | 36.1 | 7,368 | 100.0 | 1,699 |
| 18 | 1,576 | 5.3 | 4,226 | 14.3 | 12,481 | 42.2 | 8,646 | 29.2 | 2,670 | 9.0 | 29,599 | 100.0 | 1,354 |
| 19 | 1,120 | 3.8 | 2,426 | 8.1 | 10,232 | 34.4 | 10,322 | 34.7 | 5,651 | 19.0 | 29,751 | 100.0 | 1,553 |
| 20 | 562 | 6.5 | 1,041 | 12.0 | 3,805 | 43.9 | 2,359 | 27.2 | 902 | 10.4 | 8,669 | 100.0 | 1,387 |
| 21 | 290 | 2.1 | 791 | 5.9 | 3,576 | 26.5 | 4,650 | 34.5 | 4,184 | 31.0 | 13,491 | 100.0 | 1,724 |
| 22 | 7,201 | 4.9 | 18,176 | 12.4 | 54,371 | 37.1 | 40,982 | 28.0 | 25,676 | 17.6 | 146,406 | 100.0 | 1,441 |
| 23 | 208 | 2.6 | 437 | 5.6 | 2,019 | 25.6 | 2,410 | 30.6 | 2,803 | 35.6 | 7,877 | 100.0 | 1,764 |
| 24 | 207 | 2.0 | 543 | 5.1 | 2,059 | 19.3 | 2,861 | 26.8 | 4,995 | 46.8 | 10,665 | 100.0 | 1,940 |
| 25 | 195 | 2.2 | 560 | 6.4 | 1,943 | 22.1 | 2,955 | 33.6 | 3,132 | 35.7 | 8,785 | 100.0 | 1,786 |
| 26 | 229 | 4.3 | 224 | 4.2 | 986 | 18.4 | 1,653 | 30.8 | 2,271 | 42.3 | 5,363 | 100.0 | 1,875 |
| 27 | 68 | 1.5 | 219 | 4.9 | 881 | 19.8 | 1,451 | 32.6 | 1,832 | 41.2 | 4,451 | 100.0 | 1,864 |
| 28 | 215 | 1.4 | 783 | 5.1 | 2,931 | 19.0 | 3,666 | 23.8 | 7,828 | 50.7 | 15,423 | 100.0 | 2,021 |
| 29 | 444 | 2.2 | 1,428 | 7.1 | 5,856 | 29.0 | 6,775 | 33.5 | 5,709 | 28.2 | 20,212 | 100.0 | 1,675 |
| 30 | 170 | 2.0 | 385 | 4.4 | 2,300 | 26.4 | 2,699 | 31.0 | 3,152 | 36.2 | 8,706 | 100.0 | 1,777 |
| 31 | 45 | 1.6 | 99 | 3.4 | 868 | 30.2 | 751 | 26.1 | 1,114 | 38.7 | 2,877 | 100.0 | 1,783 |
| 32 | 1,781 | 2.1 | 4,678 | 5.6 | 19,843 | 23.5 | 25,221 | 29.9 | 32,836 | 38.9 | 84,359 | 100.0 | 1,810 |
| 33 | 443 | 3.3 | 1,340 | 10.1 | 4,499 | 34.0 | 3,839 | 29.0 | 3,130 | 23.6 | 13,251 | 100.0 | 1,545 |
| 34 | 957 | 7.0 | 2,567 | 18.9 | 6,649 | 48.8 | 2,399 | 17.6 | 1,042 | 7.7 | 13,614 | 100.0 | 1,226 |
| 35 | 217 | 2.6 | 557 | 6.8 | 1,987 | 24.1 | 2,586 | 31.3 | 2,901 | 35.2 | 8,248 | 100.0 | 1,763 |
| 36 | 79 | 2.5 | 289 | 9.0 | 943 | 29.3 | 1,250 | 38.9 | 653 | 20.3 | 3,214 | 100.0 | 1,618 |
| 37 | 1,696 | 4.4 | 4,753 | 12.4 | 14,078 | 36.7 | 10,074 | 26.3 | 7,726 | 20.2 | 38,327 | 100.0 | 1,452 |
| 38 | 129 | 2.1 | 465 | 7.8 | 1,606 | 26.9 | 1,600 | 26.8 | 2,175 | 36.4 | 5,975 | 100.0 | 1,746 |
| 39 | 691 | 4.4 | 1,539 | 9.8 | 6,084 | 38.8 | 4,581 | 29.2 | 2,790 | 17.8 | 15,685 | 100.0 | 1,463 |
| 40 | 362 | 4.1 | 688 | 7.7 | 2,440 | 27.4 | 2,887 | 32.4 | 2,528 | 28.4 | 8,905 | 100.0 | 1,666 |
| 41 | 1,182 | 3.9 | 2,692 | 8.8 | 10,130 | 33.1 | 9,068 | 29.7 | 7,493 | 24.5 | 30,565 | 100.0 | 1,562 |
| 42 | 109 | 3.6 | 255 | 8.4 | 765 | 25.3 | 897 | 33.1 | 897 | 29.6 | 3,026 | 100.0 | 1,692 |
| 43 | 105 | 4.1 | 167 | 6.6 | 971 | 38.4 | 652 | 25.8 | 636 | 25.1 | 2,531 | 100.0 | 1,517 |
| 44 | 311 | 2.5 | 1,502 | 12.0 | 4,359 | 34.7 | 3,793 | 30.2 | 2,585 | 20.6 | 12,550 | 100.0 | 1,514 |
| 45 | 42 | 2.5 | 152 | 9.0 | 546 | 32.3 | 509 | 30.1 | 440 | 26.1 | 1,689 | 100.0 | 1,602 |
| 46 | 567 | 2.9 | 2,076 | 10.5 | 6,641 | 33.5 | 5,954 | 30.1 | 4,558 | 23.0 | 19,796 | 100.0 | 1,544 |
| 47 | 13,528 | 3.7 | 35,591 | 9.7 | 117,775 | 32.1 | 105,257 | 28.7 | 94,435 | 25.8 | 366,586 | 100.0 | 1,578 |

NOTE: Monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

^aThe data for specified owner-occupied housing units exclude mobile homes, houses with a business or medical office on the property, housing on 10 or more acres, and housing units in multiunit buildings.

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

Table IV-19

MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITHOUT A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2000^a

| Analysis Area | Less than \$300 | | \$300 to \$399 | | \$400 to \$499 | | \$500 to \$699 | | \$700 or More | | Total | | Median Cost |
|-------------------|-----------------|---------|----------------|---------|----------------|---------|----------------|---------|---------------|---------|---------|---------|-------------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | |
| 1 | 126 | 28.0 | 211 | 46.9 | 65 | 14.4 | 35 | 7.8 | 13 | 2.9 | 450 | 100.0 | 341 |
| 2 | 110 | 10.3 | 523 | 48.9 | 274 | 25.6 | 141 | 13.2 | 21 | 2.0 | 1,069 | 100.0 | 383 |
| 3 | 190 | 9.5 | 705 | 35.1 | 565 | 28.2 | 351 | 22.6 | 93 | 4.6 | 2,007 | 100.0 | 419 |
| 4 | 39 | 1.9 | 272 | 13.1 | 477 | 23.0 | 656 | 31.7 | 628 | 30.3 | 2,072 | 100.0 | 565 |
| Ozaukee County | 465 | 8.3 | 1,711 | 30.5 | 1,381 | 24.7 | 1,286 | 23.0 | 755 | 13.5 | 5,598 | 100.0 | 445 |
| 5 | 104 | 26.0 | 200 | 50.0 | 61 | 15.2 | 31 | 7.8 | 4 | 1.0 | 400 | 100.0 | 345 |
| 6 | 436 | 16.5 | 1,230 | 46.4 | 595 | 22.5 | 265 | 10.0 | 122 | 4.6 | 2,648 | 100.0 | 374 |
| 7 | 77 | 24.4 | 154 | 48.9 | 62 | 19.7 | 30 | 6.4 | 2 | 0.6 | 315 | 100.0 | 344 |
| 8 | 92 | 28.2 | 132 | 40.5 | 57 | 17.5 | 37 | 11.3 | 8 | 2.5 | 326 | 100.0 | 360 |
| 9 | 142 | 10.5 | 572 | 42.4 | 457 | 33.9 | 145 | 10.8 | 33 | 2.4 | 1,349 | 100.0 | 393 |
| 10 | 39 | 4.3 | 263 | 29.2 | 365 | 40.6 | 219 | 24.3 | 14 | 1.6 | 900 | 100.0 | 441 |
| 11 | 121 | 11.2 | 357 | 33.2 | 337 | 31.3 | 173 | 16.1 | 88 | 8.2 | 1,076 | 100.0 | 418 |
| Washington County | 1,011 | 14.4 | 2,908 | 41.4 | 1,934 | 27.6 | 890 | 12.7 | 271 | 3.9 | 7,014 | 100.0 | 387 |
| 12 | 140 | 2.4 | 986 | 17.2 | 1,326 | 23.1 | 1,796 | 31.3 | 1,494 | 26.0 | 5,742 | 100.0 | 537 |
| 13 | 1,021 | 37.4 | 1,153 | 42.3 | 349 | 12.8 | 149 | 5.5 | 56 | 2.0 | 2,728 | 100.0 | 326 |
| 14 | 5,584 | 54.8 | 3,343 | 32.8 | 900 | 8.9 | 299 | 2.9 | 64 | 0.6 | 10,190 | 100.0 | 291 |
| 15 | 511 | 38.9 | 314 | 23.9 | 147 | 11.2 | 137 | 10.4 | 205 | 15.6 | 1,314 | 100.0 | 333 |
| 16 | 3,142 | 26.8 | 5,646 | 48.2 | 2,057 | 17.5 | 724 | 6.2 | 156 | 1.3 | 11,725 | 100.0 | 346 |
| 17 | 845 | 6.1 | 4,807 | 34.9 | 4,379 | 31.8 | 3,104 | 22.6 | 635 | 4.6 | 13,770 | 100.0 | 428 |
| 18 | 497 | 12.8 | 1,830 | 47.3 | 1,089 | 28.1 | 425 | 11.0 | 30 | 0.8 | 3,871 | 100.0 | 381 |
| 19 | 60 | 2.0 | 494 | 16.8 | 1,218 | 41.4 | 941 | 31.9 | 233 | 7.9 | 2,946 | 100.0 | 475 |
| Milwaukee County | 11,800 | 22.6 | 18,573 | 35.5 | 11,465 | 21.9 | 7,575 | 14.5 | 2,873 | 5.5 | 52,286 | 100.0 | 377 |
| 20 | 145 | 5.0 | 1,020 | 34.9 | 1,106 | 37.9 | 549 | 18.8 | 99 | 3.4 | 2,919 | 100.0 | 427 |
| 21 | 132 | 2.7 | 977 | 20.1 | 1,523 | 31.3 | 1,340 | 27.6 | 890 | 18.3 | 4,862 | 100.0 | 487 |
| 22 | 110 | 3.4 | 568 | 17.6 | 1,349 | 41.8 | 936 | 29.0 | 263 | 8.2 | 3,226 | 100.0 | 469 |
| 23 | 34 | 2.8 | 310 | 25.8 | 457 | 38.0 | 320 | 26.6 | 81 | 6.8 | 1,202 | 100.0 | 456 |
| 24 | 53 | 6.0 | 327 | 37.2 | 293 | 33.3 | 167 | 19.0 | 39 | 4.5 | 879 | 100.0 | 420 |
| 25 | 350 | 10.2 | 922 | 26.8 | 837 | 24.3 | 623 | 18.1 | 711 | 20.6 | 3,443 | 100.0 | 454 |
| 26 | 467 | 10.8 | 1,692 | 39.0 | 1,123 | 25.9 | 879 | 20.3 | 173 | 4.0 | 4,334 | 100.0 | 401 |
| 27 | 259 | 16.0 | 788 | 48.8 | 377 | 23.3 | 162 | 10.0 | 30 | 1.9 | 1,616 | 100.0 | 373 |
| 28 | 111 | 22.5 | 215 | 43.6 | 126 | 25.6 | 30 | 6.1 | 11 | 2.2 | 493 | 100.0 | 363 |
| Waukesha County | 1,661 | 7.2 | 6,819 | 29.7 | 7,191 | 31.3 | 5,006 | 21.8 | 2,297 | 10.0 | 22,974 | 100.0 | 442 |
| 29 | 793 | 20.3 | 1,639 | 41.8 | 753 | 19.2 | 579 | 14.8 | 154 | 3.9 | 3,918 | 100.0 | 375 |
| 30 | 1,919 | 34.7 | 2,392 | 43.3 | 851 | 15.4 | 244 | 4.4 | 121 | 2.2 | 5,527 | 100.0 | 331 |
| 31 | 302 | 15.8 | 867 | 45.2 | 397 | 20.7 | 308 | 16.1 | 42 | 2.2 | 1,916 | 100.0 | 375 |
| 32 | 141 | 13.8 | 364 | 35.6 | 203 | 19.9 | 266 | 26.0 | 48 | 4.7 | 1,022 | 100.0 | 403 |
| Racine County | 3,155 | 25.5 | 5,262 | 42.5 | 2,204 | 17.8 | 1,397 | 11.3 | 365 | 2.9 | 12,383 | 100.0 | 357 |
| 33 | 271 | 20.2 | 439 | 32.7 | 359 | 26.8 | 208 | 15.5 | 64 | 4.8 | 1,341 | 100.0 | 393 |
| 34 | 1,333 | 23.8 | 2,470 | 44.0 | 1,231 | 22.0 | 420 | 7.5 | 153 | 2.7 | 5,607 | 100.0 | 356 |
| 35 | 406 | 20.3 | 782 | 39.0 | 425 | 21.2 | 315 | 15.7 | 76 | 3.8 | 2,004 | 100.0 | 378 |
| Kenosha County | 2,010 | 22.5 | 3,691 | 41.2 | 2,015 | 22.5 | 943 | 10.5 | 293 | 3.3 | 8,952 | 100.0 | 366 |
| 36 | 174 | 24.3 | 244 | 34.1 | 150 | 20.9 | 87 | 12.2 | 61 | 8.5 | 716 | 100.0 | 369 |
| 37 | 274 | 27.7 | 377 | 38.0 | 207 | 20.9 | 110 | 11.1 | 23 | 2.3 | 991 | 100.0 | 360 |
| 38 | 1,010 | 29.0 | 1,401 | 40.2 | 591 | 16.9 | 350 | 10.0 | 135 | 3.9 | 3,487 | 100.0 | 346 |
| 39 | 107 | 14.9 | 260 | 36.1 | 168 | 23.4 | 125 | 17.4 | 59 | 8.2 | 719 | 100.0 | 397 |
| Walworth County | 1,565 | 26.5 | 2,282 | 38.6 | 1,116 | 18.9 | 672 | 11.3 | 278 | 4.7 | 5,913 | 100.0 | 356 |
| Region | 21,667 | 18.8 | 41,246 | 35.8 | 27,306 | 23.7 | 17,769 | 15.5 | 7,132 | 6.2 | 115,120 | 100.0 | 388 |

NOTE: Monthly owner costs are the sum of real estate taxes, fire, hazard, and flood insurance on the property, and utilities.

^aThe data for specified owner-occupied housing units exclude mobile homes, houses with a business or medical office on the property, housing on 10 or more acres, and housing units in multiunit buildings.

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

Table IV-20

MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITHOUT A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009^a

| Analysis Area | Less than \$300 | | \$300 to \$399 | | \$400 to \$499 | | \$500 to \$699 | | \$700 or More | | Total | | Median Cost |
|-------------------|-----------------|---------|----------------|---------|----------------|---------|----------------|---------|---------------|---------|---------|---------|-------------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | |
| 1 | 40 | 7.0 | 93 | 16.3 | 136 | 23.8 | 209 | 36.5 | 94 | 16.4 | 572 | 100.0 | 511 |
| 2 | 79 | 5.8 | 194 | 14.2 | 350 | 25.6 | 490 | 35.9 | 253 | 18.5 | 1,366 | 100.0 | 522 |
| 3 | 37 | 1.2 | 177 | 5.7 | 636 | 20.6 | 1,254 | 40.7 | 981 | 31.8 | 3,085 | 100.0 | 605 |
| 4 | 91 | 3.1 | 88 | 3.0 | 202 | 6.9 | 933 | 31.8 | 1,619 | 55.2 | 2,933 | 100.0 | 709 |
| Ozaukee County | 247 | 3.1 | 552 | 6.9 | 1,324 | 16.7 | 2,886 | 36.3 | 2,947 | 37.0 | 7,956 | 100.0 | 626 |
| 5 | 49 | 6.0 | 81 | 9.8 | 193 | 23.5 | 337 | 41.0 | 162 | 19.7 | 822 | 100.0 | 541 |
| 6 | 238 | 5.8 | 662 | 16.2 | 1,215 | 29.8 | 1,283 | 31.4 | 686 | 16.8 | 4,084 | 100.0 | 494 |
| 7 | 10 | 1.7 | 82 | 14.1 | 238 | 40.9 | 179 | 30.8 | 73 | 12.5 | 582 | 100.0 | 484 |
| 8 | 14 | 1.8 | 140 | 18.3 | 133 | 17.4 | 355 | 46.4 | 123 | 16.1 | 765 | 100.0 | 556 |
| 9 | 31 | 1.5 | 326 | 15.8 | 475 | 23.0 | 772 | 37.4 | 462 | 22.3 | 2,066 | 100.0 | 554 |
| 10 | 34 | 2.4 | 149 | 10.6 | 232 | 16.5 | 622 | 44.2 | 369 | 26.3 | 1,406 | 100.0 | 591 |
| 11 | 47 | 3.2 | 135 | 9.3 | 348 | 24.0 | 427 | 29.5 | 493 | 34.0 | 1,450 | 100.0 | 605 |
| Washington County | 423 | 3.8 | 1,575 | 14.1 | 2,834 | 25.3 | 3,975 | 35.6 | 2,368 | 21.2 | 11,175 | 100.0 | 538 |
| 12 | 72 | 1.2 | 223 | 3.6 | 381 | 6.2 | 1,906 | 31.0 | 3,563 | 58.0 | 6,145 | 100.0 | 714 |
| 13 | 271 | 7.9 | 454 | 13.3 | 978 | 28.6 | 1,296 | 37.9 | 422 | 12.3 | 3,421 | 100.0 | 501 |
| 14 | 837 | 7.1 | 1,949 | 16.6 | 3,346 | 28.5 | 3,854 | 32.9 | 1,742 | 14.9 | 11,728 | 100.0 | 492 |
| 15 | 180 | 7.2 | 228 | 9.1 | 343 | 13.7 | 557 | 22.3 | 1,192 | 47.7 | 2,500 | 100.0 | 666 |
| 16 | 697 | 5.5 | 1,393 | 11.0 | 2,797 | 22.1 | 5,791 | 45.8 | 1,965 | 15.6 | 12,643 | 100.0 | 541 |
| 17 | 674 | 4.7 | 787 | 5.5 | 2,611 | 18.3 | 6,206 | 43.4 | 4,025 | 28.1 | 14,303 | 100.0 | 584 |
| 18 | 164 | 18 | 369 | 4.0 | 1,046 | 25.4 | 1,846 | 44.9 | 688 | 16.7 | 4,113 | 100.0 | 543 |
| 19 | 67 | 1.4 | 106 | 2.3 | 517 | 11.1 | 2,572 | 55.4 | 1,382 | 29.8 | 4,644 | 100.0 | 617 |
| Milwaukee County | 2,962 | 5.0 | 5,509 | 9.2 | 12,019 | 20.2 | 24,028 | 40.4 | 14,979 | 25.2 | 59,497 | 100.0 | 564 |
| 20 | 70 | 1.9 | 265 | 7.4 | 656 | 18.2 | 1,769 | 49.2 | 839 | 23.3 | 3,599 | 100.0 | 583 |
| 21 | 82 | 1.4 | 142 | 2.4 | 515 | 8.5 | 2,118 | 35.2 | 3,165 | 52.5 | 6,022 | 100.0 | 705 |
| 22 | 41 | 1.1 | 189 | 4.9 | 602 | 15.7 | 1,931 | 50.2 | 1,082 | 28.1 | 3,845 | 100.0 | 613 |
| 23 | 70 | 3.9 | 42 | 2.4 | 189 | 10.5 | 932 | 51.8 | 565 | 31.4 | 1,798 | 100.0 | 631 |
| 24 | 124 | 7.6 | 106 | 6.5 | 332 | 20.4 | 674 | 41.5 | 389 | 24.0 | 1,625 | 100.0 | 568 |
| 25 | 106 | 2.2 | 354 | 7.4 | 772 | 16.1 | 1,529 | 31.9 | 2,027 | 42.4 | 4,788 | 100.0 | 651 |
| 26 | 116 | 1.9 | 568 | 9.1 | 1,472 | 23.5 | 2,761 | 44.2 | 1,334 | 21.3 | 6,251 | 100.0 | 559 |
| 27 | 84 | 3.7 | 372 | 16.3 | 537 | 23.6 | 908 | 39.8 | 378 | 16.6 | 2,279 | 100.0 | 526 |
| 28 | 9 | 1.4 | 107 | 16.5 | 154 | 23.8 | 264 | 40.7 | 114 | 17.6 | 648 | 100.0 | 534 |
| Waukesha County | 702 | 2.3 | 2,145 | 6.9 | 5,229 | 16.9 | 12,886 | 41.8 | 9,893 | 32.1 | 30,855 | 100.0 | 607 |
| 29 | 228 | 4.5 | 559 | 11.0 | 1,357 | 26.7 | 2,043 | 40.2 | 896 | 17.6 | 5,083 | 100.0 | 534 |
| 30 | 334 | 6.3 | 1,052 | 19.8 | 1,570 | 29.6 | 1,685 | 31.7 | 670 | 12.6 | 5,311 | 100.0 | 481 |
| 31 | 94 | 3.1 | 284 | 9.4 | 542 | 18.0 | 1,282 | 42.5 | 816 | 27.0 | 3,018 | 100.0 | 581 |
| 32 | 26 | 1.9 | 170 | 12.2 | 227 | 16.3 | 555 | 40.0 | 411 | 29.6 | 1,389 | 100.0 | 574 |
| Racine County | 682 | 4.6 | 2,065 | 13.9 | 3,696 | 25.0 | 5,565 | 37.6 | 2,793 | 18.9 | 14,801 | 100.0 | 529 |
| 33 | 126 | 5.8 | 145 | 6.6 | 405 | 18.4 | 776 | 35.3 | 745 | 33.9 | 2,197 | 100.0 | 581 |
| 34 | 191 | 3.2 | 762 | 12.9 | 1,666 | 28.2 | 2,467 | 41.8 | 823 | 13.9 | 5,909 | 100.0 | 523 |
| 35 | 162 | 6.1 | 347 | 13.1 | 483 | 18.3 | 886 | 33.5 | 768 | 29.0 | 2,646 | 100.0 | 567 |
| Kenosha County | 479 | 4.5 | 1,254 | 11.7 | 2,554 | 23.7 | 4,129 | 38.4 | 2,336 | 21.7 | 10,752 | 100.0 | 544 |
| 36 | 67 | 5.4 | 180 | 14.5 | 147 | 11.9 | 536 | 43.3 | 308 | 24.9 | 1,238 | 100.0 | 589 |
| 37 | 75 | 7.3 | 84 | 8.2 | 195 | 18.9 | 458 | 44.5 | 217 | 21.1 | 1,029 | 100.0 | 558 |
| 38 | 262 | 5.4 | 801 | 16.6 | 1,030 | 21.4 | 1,685 | 34.9 | 1,046 | 21.7 | 4,824 | 100.0 | 530 |
| 39 | 50 | 5.5 | 51 | 5.7 | 149 | 16.6 | 300 | 33.4 | 348 | 38.8 | 898 | 100.0 | 601 |
| Walworth County | 454 | 5.7 | 1,116 | 14.0 | 1,521 | 19.0 | 2,979 | 37.3 | 1,919 | 24.0 | 7,989 | 100.0 | 551 |
| Region | 5,949 | 4.2 | 14,216 | 9.9 | 29,177 | 20.4 | 56,448 | 39.5 | 37,235 | 26.0 | 143,025 | 100.0 | 578 |

NOTE: Monthly owner costs are the sum of real estate taxes, fire, hazard, and flood insurance on the property, and utilities.

^a The data for specified owner-occupied housing units exclude mobile homes, houses with a business or medical office on the property, housing on 10 or more acres, and housing units in multi-unit buildings.

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

- About 40 percent of homeowners in the Region without a mortgage spend between \$500 and \$699 on monthly housing costs;
- About 20 percent spend between \$400 and \$499 and about 26 percent spend over \$700;
- About 10 percent spend between \$300 and \$399 and about 4 percent spend under \$300;
- Sub-area 12 has the highest monthly housing cost for homeowners without a mortgage and sub-area 30 has the lowest. In 2000, sub-area 4 had the highest monthly housing cost and sub-area 14 had the lowest.

Table IV-21 sets forth monthly housing costs for rental units, or gross rent, for each sub-area of the Region in 2000 and Table IV-22 sets forth the same information from the 2005-2009 ACS. A comparison of monthly housing cost for renters for 2000 and 2005-2009 by sub-area is shown on Map IV-16. Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels are included in the calculation of monthly gross rent. These costs are included in the monthly cost calculation if the renter pays them or they are paid for the renter by another party, such as the property owner. The median monthly housing cost for rental housing in the Region was \$578 in 2000. The median monthly cost for rental housing in the Region has increased to \$769 according to ACS data. ACS data also shows:

- About 35 percent of renters in the Region spend between \$500 and \$749 on monthly housing costs and about 30 percent spend between \$705 and \$999;
- About 17 percent spend between \$1,000 and \$1,499 and about 3 percent spend over \$1,500;
- About 9 percent spend between \$300 and \$499 and about 4 percent spend under \$300;
- Sub-area 21 has the highest monthly housing cost for renters and sub-area 7 has the lowest. In 2000, sub-area 21 had the highest monthly housing cost and sub-area 14 had the lowest.

Number of Bedrooms

The number of bedrooms in a housing unit is an important consideration in providing housing that is best suited for current and future housing needs. Standard No. 1 under Objective No. 1 in Chapter II, which states that a minimum of one bedroom for every two persons should be provided within a dwelling unit, should be taken into consideration to avoid overcrowding. Conversely, too many large housing units within a sub-area may not be well suited for meeting the space needs and cost constraints of smaller households that may wish to live within the sub-area. Table XII-5 in Chapter XII compares information on the number of households with four or more people to the number of owner- and renter-occupied housing units with three or more bedrooms in each sub-area in 2010.

Table IV-23 sets forth the number housing units by tenure and number of bedrooms in 2000 for each sub-area of the Region. Table IV-24 sets forth the estimated number of housing units by tenure and number of bedrooms for each sub-area from the 2005-2009 ACS. Three bedroom dwellings comprised about 55 percent of the owner-occupied housing units in the Region in 2000. Four bedroom dwellings and two bedroom dwellings comprised about 20 percent and 19 percent, respectively, of the owner-occupied units. Dwellings with five or more bedrooms and one or no bedrooms comprise about 4 percent and 2 percent, respectively, of the owner-occupied units. ACS data shows that the percentage of owner-occupied housing units by number of bedrooms has remained similar to 2000 levels.

Two bedroom dwellings comprised about 45 percent of the renter-occupied housing units in the Region in 2000. Dwellings with one or no bedroom comprised 34 percent of renter-occupied units. Three bedroom dwellings and four bedroom dwellings comprised about 18 percent and 3 percent, respectively, of the renter-occupied units. Dwellings with five or more bedrooms comprised less than 1 percent of renter-occupied units. ACS data shows that the percentage of renter-occupied housing units by number of bedrooms has also remained similar to 2000 levels.

Structure Type

Structure type, or residential building type, is an important consideration in the provision of affordable market-based housing in a given area. The most affordable market-based housing tends to be multi-family housing such

Table IV-21

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

| Analysis Area | Less than \$300 | | \$300 to \$499 | | \$500 to \$749 | | \$750 to \$999 | | \$1,000 to \$1,499 | | \$1,500 or More | | No Cash Rent | | Total | | Median Rent |
|-------------------|-----------------|---------|----------------|---------|----------------|---------|----------------|---------|--------------------|---------|-----------------|---------|--------------|---------|---------|---------|-------------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | |
| 1 | 11 | 1.9 | 85 | 15.1 | 277 | 49.1 | 136 | 24.1 | 23 | 4.1 | -- | -- | 32 | 5.7 | 564 | 100.0 | \$627 |
| 2 | 145 | 6.2 | 267 | 11.4 | 1,423 | 60.5 | 389 | 16.5 | 62 | 2.6 | 9 | 0.4 | 57 | 2.4 | 2,352 | 100.0 | 610 |
| 3 | 149 | 4.8 | 395 | 12.6 | 1,603 | 51.3 | 790 | 25.3 | 133 | 4.2 | -- | -- | 55 | 1.8 | 3,125 | 100.0 | 638 |
| 4 | 68 | 6.0 | 65 | 5.8 | 424 | 37.6 | 170 | 15.1 | 259 | 22.9 | 47 | 4.2 | 95 | 8.4 | 1,128 | 100.0 | 736 |
| Orzaukee County | 373 | 5.2 | 812 | 11.3 | 3,727 | 52.0 | 1,485 | 20.7 | 477 | 6.7 | 56 | 0.8 | 239 | 3.3 | 7,169 | 100.0 | 736 |
| 5 | 23 | 4.0 | 95 | 16.6 | 283 | 49.4 | 128 | 22.3 | 14 | 2.5 | 7 | 1.2 | 23 | 4.0 | 573 | 100.0 | 624 |
| 6 | 292 | 6.1 | 817 | 17.1 | 2,761 | 58.0 | 679 | 14.3 | 118 | 2.5 | -- | -- | 97 | 2.0 | 4,764 | 100.0 | 602 |
| 7 | 6 | 2.8 | 19 | 8.9 | 151 | 70.6 | 17 | 7.9 | -- | -- | -- | -- | 21 | 9.8 | 214 | 100.0 | 570 |
| 8 | 23 | 3.4 | 117 | 17.2 | 295 | 43.3 | 173 | 25.4 | 38 | 5.6 | -- | -- | 35 | 5.1 | 681 | 100.0 | 573 |
| 9 | 186 | 7.8 | 561 | 23.4 | 1,081 | 45.2 | 384 | 16.0 | 75 | 3.1 | -- | -- | 108 | 4.5 | 2,395 | 100.0 | 576 |
| 10 | 47 | 3.1 | 90 | 6.0 | 704 | 46.8 | 508 | 33.7 | 121 | 8.0 | 9 | 0.6 | 27 | 1.8 | 1,506 | 100.0 | 709 |
| 11 | 3 | 1.4 | 9 | 4.3 | 59 | 28.0 | 56 | 26.5 | 34 | 16.1 | -- | -- | 50 | 23.7 | 211 | 100.0 | 771 |
| Washington County | 580 | 5.6 | 1,708 | 16.5 | 5,334 | 51.6 | 1,945 | 18.8 | 400 | 3.9 | 16 | 0.1 | 361 | 3.5 | 10,344 | 100.0 | 620 |
| 12 | 570 | 7.1 | 732 | 9.2 | 2,989 | 37.4 | 2,409 | 30.2 | 918 | 11.5 | 151 | 1.9 | 218 | 2.7 | 7,987 | 100.0 | 715 |
| 13 | 1,423 | 9.3 | 2,594 | 17.0 | 7,592 | 49.7 | 2,612 | 17.1 | 745 | 4.9 | 191 | 1.2 | 123 | 0.8 | 15,280 | 100.0 | 598 |
| 14 | 6,137 | 12.1 | 18,934 | 37.4 | 20,882 | 41.2 | 2,940 | 5.8 | 723 | 1.4 | 41 | 0.1 | 1,018 | 2.0 | 50,675 | 100.0 | 498 |
| 15 | 2,693 | 10.2 | 7,877 | 29.8 | 9,775 | 36.9 | 3,284 | 12.4 | 1,890 | 7.1 | 565 | 2.1 | 395 | 1.5 | 26,469 | 100.0 | 545 |
| 16 | 2,747 | 8.0 | 11,825 | 34.4 | 15,464 | 45.1 | 2,869 | 8.4 | 415 | 1.2 | 140 | 0.4 | 865 | 2.5 | 34,325 | 100.0 | 525 |
| 17 | 1,698 | 5.9 | 5,055 | 17.5 | 13,789 | 47.7 | 5,399 | 18.7 | 1,717 | 5.9 | 573 | 2.0 | 667 | 2.3 | 28,898 | 100.0 | 624 |
| 18 | 724 | 8.6 | 2,587 | 30.7 | 4,044 | 47.9 | 801 | 9.5 | 67 | 0.8 | 15 | 0.2 | 194 | 2.3 | 8,432 | 100.0 | 539 |
| 19 | 446 | 6.8 | 339 | 5.2 | 3,045 | 46.2 | 2,120 | 32.2 | 7 | 7.3 | 29 | 0.4 | 127 | 1.9 | 6,588 | 100.0 | 712 |
| Milwaukee County | 16,438 | 9.2 | 49,943 | 27.9 | 77,580 | 43.4 | 22,434 | 12.6 | 6,947 | 3.9 | 1,705 | 1.0 | 3,607 | 2.0 | 178,654 | 100.0 | 555 |
| 20 | 217 | 6.4 | 337 | 9.9 | 1,475 | 43.3 | 805 | 23.7 | 274 | 8.1 | 181 | 5.3 | 114 | 3.3 | 3,403 | 100.0 | 685 |
| 21 | 46 | 1.8 | 151 | 5.8 | 303 | 11.6 | 885 | 33.8 | 937 | 35.8 | 182 | 6.9 | 112 | 4.3 | 2,616 | 100.0 | 961 |
| 22 | 63 | 2.4 | 95 | 3.5 | 735 | 27.5 | 1,131 | 42.2 | 459 | 17.1 | 112 | 4.2 | 82 | 3.1 | 2,677 | 100.0 | 830 |
| 23 | 30 | 2.4 | 26 | 2.0 | 365 | 28.7 | 365 | 45.8 | 168 | 13.2 | 50 | 3.9 | 51 | 4.0 | 1,272 | 100.0 | 785 |
| 24 | 89 | 7.4 | 72 | 6.0 | 566 | 46.8 | 354 | 29.3 | 73 | 6.0 | 9 | 0.7 | 46 | 3.8 | 1,209 | 100.0 | 712 |
| 25 | 280 | 5.5 | 391 | 7.7 | 2,104 | 41.3 | 1,536 | 30.2 | 441 | 8.7 | 138 | 2.7 | 198 | 3.9 | 5,088 | 100.0 | 715 |
| 26 | 801 | 6.0 | 1,763 | 13.3 | 5,517 | 41.6 | 3,482 | 26.3 | 1,285 | 9.7 | 126 | 1.0 | 273 | 2.1 | 13,247 | 100.0 | 686 |
| 27 | -- | -- | 116 | 7.9 | 905 | 61.9 | 296 | 20.3 | 72 | 4.9 | 8 | 0.5 | 65 | 4.5 | 1,462 | 100.0 | 671 |
| 28 | 8 | 1.7 | 38 | 8.0 | 142 | 30.0 | 212 | 44.7 | 52 | 11.0 | 4 | 0.8 | 18 | 3.8 | 474 | 100.0 | 781 |
| Waukesha County | 1,534 | 4.9 | 2,989 | 9.5 | 12,112 | 38.5 | 9,283 | 29.5 | 3,761 | 12.0 | 810 | 2.6 | 959 | 3.0 | 31,448 | 100.0 | 726 |
| 29 | 265 | 6.7 | 601 | 15.1 | 2,201 | 55.4 | 605 | 15.2 | 124 | 3.1 | 16 | 0.4 | 162 | 4.1 | 3,974 | 100.0 | 590 |
| 30 | 1,225 | 9.8 | 4,152 | 33.2 | 5,546 | 44.3 | 946 | 7.6 | 168 | 1.3 | 22 | 0.2 | 448 | 3.6 | 12,507 | 100.0 | 520 |
| 31 | 82 | 3.7 | 351 | 15.8 | 1,031 | 46.4 | 388 | 17.5 | 216 | 9.7 | 3 | 0.1 | 152 | 6.8 | 2,223 | 100.0 | 641 |
| 32 | 163 | 8.7 | 376 | 20.1 | 946 | 50.7 | 289 | 15.5 | 32 | 1.7 | -- | -- | 62 | 3.3 | 1,868 | 100.0 | 562 |
| Racine County | 1,735 | 8.4 | 5,480 | 26.7 | 9,724 | 47.3 | 2,228 | 10.8 | 540 | 2.6 | 41 | 0.2 | 824 | 4.0 | 20,572 | 100.0 | 548 |
| 33 | -- | -- | 332 | 16.9 | 643 | 32.8 | 693 | 35.3 | 213 | 10.9 | 23 | 1.2 | 57 | 2.9 | 1,961 | 100.0 | 736 |
| 34 | 1,397 | 10.7 | 2,864 | 21.9 | 6,085 | 46.7 | 1,946 | 14.9 | 329 | 2.5 | 8 | 0.1 | 414 | 3.2 | 13,043 | 100.0 | 571 |
| 35 | 114 | 5.3 | 291 | 13.6 | 1,083 | 50.7 | 384 | 17.9 | 134 | 6.3 | 9 | 0.4 | 123 | 5.8 | 2,137 | 100.0 | 635 |
| Kenosha County | 1,511 | 8.8 | 3,487 | 20.4 | 7,811 | 45.6 | 3,022 | 17.6 | 676 | 3.9 | 40 | 0.2 | 554 | 3.5 | 17,141 | 100.0 | 589 |
| 36 | 57 | 8.7 | 120 | 18.2 | 304 | 46.1 | 125 | 19.0 | 18 | 2.7 | -- | -- | 35 | 5.3 | 659 | 100.0 | 581 |
| 37 | 477 | 17.8 | 801 | 29.9 | 840 | 31.4 | 412 | 15.4 | 47 | 1.8 | 13 | 0.5 | 85 | 3.2 | 2,675 | 100.0 | 505 |
| 38 | 454 | 7.3 | 1,090 | 17.5 | 3,057 | 48.9 | 1,142 | 18.3 | 208 | 3.3 | 34 | 0.5 | 262 | 4.2 | 6,247 | 100.0 | 610 |
| 39 | 33 | 4.4 | 147 | 19.9 | 367 | 49.6 | 124 | 16.8 | 23 | 3.1 | -- | -- | 46 | 6.2 | 740 | 100.0 | 590 |
| Walworth County | 1,021 | 9.9 | 2,158 | 20.9 | 4,568 | 44.3 | 1,803 | 17.5 | 296 | 2.9 | 47 | 0.4 | 428 | 4.1 | 10,321 | 100.0 | 588 |
| Region | 23,192 | 8.4 | 66,577 | 24.2 | 120,856 | 43.8 | 42,200 | 15.3 | 13,097 | 4.8 | 2,715 | 1.0 | 7,012 | 2.5 | 275,649 | 100.0 | \$578 |

NOTE: Monthly gross rent includes contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels.
 Source: U.S. Bureau of the Census and SEWRPC.

Table IV-22

MONTHLY GROSS RENT FOR RENTER-OCCUPIED HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009

| Analysis Area | Less than \$300 | | \$300 to \$499 | | \$500 to \$749 | | \$750 to \$999 | | \$1,000 to \$1,499 | | \$1,500 or More | | No Cash Rent | | Total | | Median Rent |
|-------------------|-----------------|---------|----------------|---------|----------------|---------|----------------|---------|--------------------|---------|-----------------|---------|--------------|---------|---------|---------|-------------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | |
| 1 | 21 | 3.9 | 36 | 6.6 | 235 | 43.0 | 148 | 27.1 | 83 | 15.2 | - | - | 23 | 4.2 | 546 | 100.0 | 711 |
| 2 | 66 | 2.9 | 106 | 4.6 | 1,144 | 49.3 | 548 | 23.6 | 372 | 16.0 | 5 | 0.2 | 78 | 3.4 | 2,319 | 100.0 | 718 |
| 3 | 82 | 2.7 | 62 | 2.1 | 1,164 | 38.9 | 1,033 | 34.5 | 535 | 17.9 | - | - | 118 | 3.9 | 2,994 | 100.0 | 781 |
| 4 | 24 | 1.9 | 71 | 5.6 | 238 | 18.6 | 393 | 30.7 | 370 | 29.0 | 138 | 10.8 | 44 | 3.4 | 1,278 | 100.0 | 879 |
| Ozaukee County | 193 | 2.7 | 275 | 3.8 | 2,781 | 39.8 | 2,122 | 29.7 | 1,360 | 19.1 | 143 | 2.0 | 263 | 3.7 | 7,137 | 100.0 | 765 |
| 5 | 51 | 8.8 | 59 | 10.2 | 229 | 39.8 | 176 | 30.6 | 30 | 5.2 | 4 | 0.7 | 27 | 4.7 | 576 | 100.0 | 722 |
| 6 | 117 | 2.3 | 314 | 6.1 | 2,002 | 39.2 | 1,882 | 36.8 | 535 | 10.5 | 70 | 1.4 | 192 | 3.7 | 5,112 | 100.0 | 753 |
| 7 | - | - | 15 | 5.2 | 138 | 48.1 | 38 | 13.3 | 43 | 15.0 | 9 | 3.1 | 44 | 15.3 | 287 | 100.0 | 641 |
| 8 | 27 | 3.7 | 69 | 9.5 | 234 | 32.2 | 304 | 41.8 | 59 | 8.1 | 16 | 2.2 | 18 | 2.5 | 727 | 100.0 | 776 |
| 9 | 102 | 4.2 | 165 | 6.8 | 968 | 39.8 | 791 | 32.5 | 216 | 8.9 | 23 | 0.9 | 169 | 6.9 | 2,434 | 100.0 | 723 |
| 10 | 38 | 2.4 | 84 | 5.3 | 483 | 30.2 | 447 | 28.0 | 475 | 29.7 | 36 | 2.2 | 35 | 2.2 | 1,598 | 100.0 | 809 |
| 11 | - | - | 23 | 11.9 | 69 | 35.8 | - | - | 35 | 18.1 | - | - | 66 | 34.2 | 193 | 100.0 | 673 |
| Washington County | 335 | 3.1 | 729 | 6.7 | 4,123 | 37.7 | 3,638 | 33.3 | 1,393 | 12.8 | 158 | 1.4 | 551 | 5.0 | 10,927 | 100.0 | 751 |
| 12 | 432 | 5.7 | 425 | 5.6 | 1,826 | 24.1 | 2,343 | 30.9 | 2,010 | 26.6 | 400 | 5.3 | 133 | 1.8 | 7,569 | 100.0 | 860 |
| 13 | 746 | 5.0 | 1,075 | 7.3 | 5,330 | 36.2 | 4,107 | 27.9 | 2,802 | 19.0 | 320 | 2.2 | 351 | 2.4 | 14,731 | 100.0 | 752 |
| 14 | 2,633 | 5.7 | 5,386 | 11.7 | 16,783 | 36.5 | 13,468 | 29.3 | 5,885 | 12.8 | 484 | 1.1 | 1,338 | 2.9 | 45,977 | 100.0 | 715 |
| 15 | 1,576 | 6.4 | 2,519 | 10.3 | 7,856 | 32.0 | 6,052 | 24.6 | 4,280 | 17.4 | 1,723 | 7.0 | 566 | 2.3 | 24,572 | 100.0 | 752 |
| 16 | 1,371 | 4.2 | 3,210 | 9.8 | 15,160 | 46.2 | 8,999 | 27.4 | 2,893 | 8.8 | 287 | 0.9 | 895 | 2.7 | 32,815 | 100.0 | 703 |
| 17 | 992 | 3.5 | 1,690 | 6.0 | 10,013 | 35.4 | 9,103 | 32.2 | 4,724 | 16.7 | 1,119 | 3.9 | 654 | 2.3 | 28,295 | 100.0 | 770 |
| 18 | 436 | 5.4 | 806 | 10.0 | 3,525 | 43.5 | 2,150 | 26.5 | 857 | 10.6 | 92 | 1.1 | 236 | 2.9 | 8,102 | 100.0 | 686 |
| 19 | 220 | 3.0 | 197 | 2.7 | 1,583 | 21.7 | 3,137 | 43.0 | 1,879 | 25.7 | 169 | 2.3 | 117 | 1.6 | 7,302 | 100.0 | 863 |
| Milwaukee County | 8,406 | 5.0 | 15,308 | 9.0 | 62,076 | 36.7 | 49,359 | 29.1 | 25,330 | 15.0 | 4,594 | 2.7 | 4,290 | 2.5 | 169,363 | 100.0 | 759 |
| 20 | 89 | 2.5 | 232 | 6.5 | 899 | 25.0 | 1,211 | 34.1 | 911 | 25.6 | 174 | 4.9 | 50 | 1.4 | 3,556 | 100.0 | 860 |
| 21 | 8 | 0.3 | 55 | 1.8 | 211 | 7.0 | 505 | 16.6 | 1,534 | 50.5 | 648 | 21.4 | 72 | 2.4 | 3,033 | 100.0 | 1,208 |
| 22 | 30 | 1.0 | 51 | 1.7 | 364 | 12.3 | 1,229 | 41.4 | 1,083 | 36.5 | 144 | 4.8 | 67 | 2.3 | 2,968 | 100.0 | 965 |
| 23 | - | - | 7 | 0.5 | 184 | 13.7 | 561 | 41.8 | 451 | 33.6 | 108 | 8.1 | 30 | 2.3 | 1,341 | 100.0 | 960 |
| 24 | 22 | 1.8 | 42 | 3.4 | 354 | 28.1 | 588 | 46.7 | 214 | 17.0 | 29 | 2.3 | 9 | 0.7 | 1,259 | 100.0 | 862 |
| 25 | 129 | 2.8 | 252 | 5.5 | 1,353 | 29.4 | 1,378 | 29.9 | 1,084 | 23.5 | 206 | 4.5 | 204 | 4.4 | 4,606 | 100.0 | 830 |
| 26 | 494 | 3.6 | 1,171 | 8.5 | 3,929 | 28.3 | 4,871 | 35.1 | 2,701 | 19.5 | 361 | 2.6 | 334 | 2.4 | 13,861 | 100.0 | 796 |
| 27 | 38 | 2.0 | 65 | 3.4 | 608 | 32.2 | 631 | 33.5 | 335 | 17.8 | 54 | 2.9 | 157 | 8.3 | 1,888 | 100.0 | 794 |
| 28 | 8 | 1.5 | 56 | 10.4 | 98 | 18.3 | 209 | 38.9 | 131 | 24.4 | 28 | 5.2 | 7 | 1.3 | 537 | 100.0 | 877 |
| Waukesha County | 818 | 2.5 | 1,932 | 5.8 | 7,990 | 24.2 | 11,183 | 33.8 | 8,444 | 25.6 | 1,752 | 5.3 | 930 | 2.8 | 33,049 | 100.0 | 861 |
| 29 | 173 | 3.8 | 311 | 6.9 | 1,671 | 37.0 | 1,269 | 28.1 | 719 | 15.9 | 32 | 0.7 | 343 | 7.6 | 4,518 | 100.0 | 741 |
| 30 | 560 | 4.4 | 2,082 | 16.3 | 5,102 | 39.9 | 3,256 | 25.5 | 1,124 | 8.8 | 30 | 0.2 | 633 | 4.9 | 12,787 | 100.0 | 673 |
| 31 | 32 | 1.2 | 229 | 8.9 | 601 | 23.4 | 817 | 31.7 | 617 | 24.0 | 90 | 3.5 | 188 | 7.3 | 2,574 | 100.0 | 859 |
| 32 | 23 | 1.2 | 155 | 7.9 | 758 | 38.5 | 641 | 32.6 | 318 | 16.1 | 26 | 1.3 | 47 | 2.4 | 1,968 | 100.0 | 756 |
| Racine County | 788 | 3.6 | 2,777 | 12.7 | 8,132 | 37.2 | 5,983 | 27.4 | 2,778 | 12.7 | 178 | 0.8 | 1,211 | 5.6 | 21,847 | 100.0 | 705 |
| 33 | - | - | 96 | 3.8 | 699 | 27.2 | 555 | 21.6 | 822 | 32.0 | 224 | 8.7 | 172 | 6.7 | 2,568 | 100.0 | 929 |
| 34 | 765 | 5.5 | 1,185 | 8.6 | 4,402 | 31.9 | 3,967 | 28.8 | 2,538 | 18.4 | 408 | 3.0 | 529 | 3.8 | 13,794 | 100.0 | 764 |
| 35 | 37 | 1.5 | 178 | 7.0 | 650 | 25.7 | 724 | 28.6 | 577 | 22.8 | 150 | 5.9 | 214 | 8.5 | 2,530 | 100.0 | 841 |
| Kenosha County | 802 | 4.3 | 1,459 | 7.7 | 5,751 | 30.4 | 5,246 | 27.8 | 3,937 | 20.8 | 782 | 4.1 | 915 | 4.9 | 18,892 | 100.0 | 789 |
| 36 | - | - | 19 | 3.9 | 88 | 18.0 | 163 | 33.3 | 179 | 36.6 | - | - | 40 | 8.2 | 489 | 100.0 | 946 |
| 37 | 366 | 11.0 | 652 | 19.5 | 1,004 | 30.1 | 703 | 21.1 | 462 | 13.8 | 69 | 2.1 | 79 | 2.4 | 3,335 | 100.0 | 649 |
| 38 | 322 | 4.8 | 366 | 5.5 | 2,193 | 32.8 | 1,852 | 27.7 | 1,384 | 20.7 | 178 | 2.6 | 398 | 5.9 | 6,693 | 100.0 | 777 |
| 39 | 10 | 1.4 | 39 | 8.3 | 331 | 45.2 | 171 | 23.4 | 91 | 12.4 | 16 | 2.2 | 52 | 7.1 | 732 | 100.0 | 730 |
| Walworth County | 698 | 6.2 | 1,098 | 9.8 | 3,616 | 32.1 | 2,889 | 25.7 | 2,116 | 18.8 | 263 | 2.3 | 569 | 5.1 | 11,249 | 100.0 | 746 |
| Region | 12,040 | 4.4 | 23,578 | 8.7 | 94,469 | 34.7 | 80,420 | 29.5 | 45,358 | 16.6 | 7,870 | 2.9 | 8,729 | 3.2 | 272,464 | 100.0 | 769 |

NOTE: Monthly gross rent includes contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels.

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

Table IV-23

HOUSING UNITS BY NUMBER OF BEDROOMS IN THE SOUTHEASTERN WISCONSIN REGION: 2000^a

| Owner-Occupied Housing Units | | | | | | | | | | | | |
|------------------------------|-------------------|---------|--------------|---------|----------------|---------|---------------|---------|-----------------------|---------|---------|---------|
| Analysis Area | One or No Bedroom | | Two Bedrooms | | Three Bedrooms | | Four Bedrooms | | Five or More Bedrooms | | Total | |
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| 1 | 21 | 1.1 | 165 | 8.4 | 1,266 | 64.3 | 403 | 20.4 | 115 | 5.8 | 1,970 | 100.0 |
| 2 | 39 | 0.9 | 673 | 14.9 | 2,628 | 58.0 | 1,001 | 22.1 | 185 | 4.1 | 4,526 | 100.0 |
| 3 | 65 | 0.7 | 1,050 | 11.9 | 4,893 | 55.6 | 2,386 | 27.1 | 412 | 4.7 | 8,806 | 100.0 |
| 4 | 113 | 1.4 | 1,152 | 14.1 | 3,614 | 44.1 | 2,795 | 34.1 | 516 | 6.3 | 8,190 | 100.0 |
| Ozaukee County | 238 | 1.0 | 3,040 | 13.0 | 12,401 | 52.8 | 6,585 | 28.0 | 1,228 | 5.2 | 23,492 | 100.0 |
| 5 | 25 | 1.2 | 252 | 12.0 | 1,281 | 60.8 | 454 | 21.5 | 95 | 4.5 | 2,107 | 100.0 |
| 6 | 199 | 1.8 | 1,755 | 16.0 | 6,605 | 60.2 | 2,111 | 19.2 | 301 | 2.8 | 10,971 | 100.0 |
| 7 | 13 | 0.9 | 146 | 9.8 | 926 | 62.5 | 287 | 19.4 | 110 | 7.4 | 1,482 | 100.0 |
| 8 | 21 | 0.9 | 486 | 19.8 | 1,500 | 61.3 | 316 | 12.9 | 126 | 5.1 | 2,449 | 100.0 |
| 9 | 93 | 1.5 | 1,162 | 18.7 | 3,532 | 57.0 | 1,213 | 19.6 | 196 | 3.2 | 6,196 | 100.0 |
| 10 | 99 | 1.8 | 898 | 16.4 | 3,494 | 63.9 | 871 | 15.9 | 108 | 2.0 | 5,470 | 100.0 |
| 11 | 58 | 1.2 | 361 | 7.8 | 2,908 | 62.6 | 1,163 | 25.0 | 158 | 3.4 | 4,648 | 100.0 |
| Washington County | 508 | 1.5 | 5,060 | 15.2 | 20,246 | 60.8 | 6,415 | 19.2 | 1,094 | 3.3 | 33,323 | 100.0 |
| 12 | 405 | 2.0 | 3,297 | 16.4 | 10,437 | 52.0 | 4,889 | 24.3 | 1,059 | 5.3 | 20,087 | 100.0 |
| 13 | 325 | 2.3 | 2,972 | 21.5 | 8,523 | 61.6 | 1,793 | 13.0 | 218 | 1.6 | 13,831 | 100.0 |
| 14 | 1,376 | 3.1 | 12,287 | 27.9 | 20,617 | 46.8 | 7,872 | 17.8 | 1,945 | 4.4 | 44,097 | 100.0 |
| 15 | 831 | 10.8 | 2,373 | 30.7 | 2,106 | 27.3 | 1,533 | 19.8 | 884 | 11.4 | 7,727 | 100.0 |
| 16 | 1,253 | 3.2 | 10,963 | 27.7 | 20,219 | 51.2 | 5,781 | 14.6 | 1,315 | 3.3 | 39,531 | 100.0 |
| 17 | 1,093 | 2.4 | 10,046 | 21.8 | 25,422 | 55.1 | 8,413 | 18.2 | 1,150 | 2.5 | 46,124 | 100.0 |
| 18 | 342 | 2.8 | 2,375 | 19.5 | 7,227 | 59.3 | 1,890 | 15.5 | 357 | 2.9 | 12,191 | 100.0 |
| 19 | 198 | 1.3 | 2,433 | 16.0 | 9,844 | 64.7 | 2,498 | 16.4 | 248 | 1.6 | 15,221 | 100.0 |
| Milwaukee County | 5,823 | 2.9 | 46,746 | 23.5 | 104,395 | 52.5 | 34,669 | 17.5 | 7,176 | 3.6 | 198,809 | 100.0 |
| 20 | 205 | 1.9 | 1,154 | 10.8 | 6,940 | 64.8 | 2,154 | 20.1 | 262 | 2.4 | 10,715 | 100.0 |
| 21 | 80 | 0.5 | 1,908 | 11.6 | 8,025 | 48.7 | 5,513 | 33.5 | 942 | 5.7 | 16,468 | 100.0 |
| 22 | 197 | 1.7 | 1,374 | 11.6 | 7,169 | 60.8 | 2,757 | 23.4 | 290 | 2.5 | 11,787 | 100.0 |
| 23 | 66 | 1.1 | 687 | 11.0 | 4,190 | 67.3 | 1,165 | 18.7 | 121 | 1.9 | 6,229 | 100.0 |
| 24 | - | - | 509 | 9.6 | 3,683 | 69.3 | 1,050 | 19.7 | 73 | 1.4 | 5,315 | 100.0 |
| 25 | 208 | 1.2 | 1,960 | 11.8 | 9,150 | 54.9 | 4,569 | 27.4 | 788 | 4.7 | 16,675 | 100.0 |
| 26 | 425 | 1.8 | 4,483 | 19.1 | 12,818 | 54.6 | 5,283 | 22.5 | 462 | 2.0 | 23,471 | AT 100 |
| 27 | 83 | 0.9 | 670 | 6.9 | 5,952 | 61.4 | 2,679 | 27.6 | 312 | 3.2 | 9,696 | 100.0 |
| 28 | 69 | 2.2 | 294 | 9.5 | 2,044 | 65.9 | 617 | 19.9 | 78 | 2.5 | 3,102 | 100.0 |
| Waukesha County | 1,333 | 1.3 | 13,039 | 12.6 | 59,971 | 58.0 | 25,787 | 24.9 | 3,328 | 3.2 | 103,458 | 100.0 |
| 29 | 224 | 1.4 | 2,779 | 17.0 | 9,522 | 58.2 | 3,457 | 21.2 | 367 | 2.2 | 16,349 | 100.0 |
| 30 | 559 | 2.9 | 4,552 | 23.9 | 10,423 | 54.6 | 3,028 | 15.9 | 507 | 2.7 | 19,069 | 100.0 |
| 31 | 227 | 2.2 | 1,629 | 15.8 | 6,190 | 60.1 | 1,951 | 18.9 | 308 | 3.0 | 10,305 | 100.0 |
| 32 | 83 | 1.9 | 743 | 17.4 | 2,382 | 55.7 | 953 | 22.3 | 114 | 2.7 | 4,275 | 100.0 |
| Racine County | 1,093 | 2.2 | 9,703 | 19.4 | 28,517 | 57.0 | 9,389 | 18.8 | 1,296 | 2.6 | 49,998 | 100.0 |
| 33 | 208 | 2.9 | 1,575 | 22.3 | 3,550 | 50.2 | 1,499 | 21.2 | 237 | 3.4 | 7,069 | 100.0 |
| 34 | 570 | 2.7 | 5,118 | 23.8 | 11,829 | 55.0 | 3,416 | 15.9 | 555 | 2.6 | 21,488 | 100.0 |
| 35 | 238 | 2.3 | 2,213 | 21.7 | 5,440 | 53.5 | 1,952 | 19.2 | 333 | 3.3 | 10,176 | 100.0 |
| Kenosha County | 1,016 | 2.6 | 8,906 | 23.0 | 20,819 | 53.8 | 6,867 | 17.7 | 1,125 | 2.9 | 38,733 | 100.0 |
| 36 | 64 | 1.8 | 593 | 16.3 | 1,997 | 55.1 | 794 | 21.9 | 179 | 4.9 | 3,627 | 100.0 |
| 37 | 75 | 2.3 | 515 | 16.0 | 1,764 | 54.8 | 718 | 22.3 | 149 | 4.6 | 3,221 | 100.0 |
| 38 | 570 | 3.9 | 3,383 | 23.1 | 7,410 | 50.6 | 2,658 | 18.1 | 632 | 4.3 | 14,653 | 100.0 |
| 39 | 37 | 1.6 | 474 | 20.2 | 1,224 | 52.0 | 500 | 21.3 | 116 | 4.9 | 2,351 | 100.0 |
| Walworth County | 746 | 3.1 | 4,965 | 20.8 | 12,395 | 52.0 | 4,670 | 19.6 | 1,076 | 4.5 | 23,852 | 100.0 |
| Region | 10,757 | 2.3 | 91,459 | 19.4 | 258,744 | 54.8 | 94,382 | 20.0 | 16,323 | 3.5 | 471,665 | 100.0 |

**Table IV-23
(continued)**

| Renter-Occupied Housing Units | | | | | | | | | | | | |
|-------------------------------|-------------------|---------|--------------|---------|----------------|---------|---------------|---------|-----------------------|---------|---------|---------|
| Analysis Area | One or No Bedroom | | Two Bedrooms | | Three Bedrooms | | Four Bedrooms | | Five or More Bedrooms | | Total | |
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| 1 | 78 | 13.3 | 290 | 49.4 | 162 | 27.6 | 36 | 6.1 | 21 | 3.6 | 587 | 100.0 |
| 2 | 594 | 24.8 | 1,226 | 51.2 | 493 | 20.6 | 62 | 2.6 | 19 | 0.8 | 2,394 | 100.0 |
| 3 | 860 | 27.4 | 1,647 | 52.6 | 593 | 18.9 | 28 | 0.9 | 6 | 0.2 | 3,134 | 100.0 |
| 4 | 193 | 16.4 | 594 | 50.6 | 258 | 22.0 | 113 | 9.6 | 17 | 1.4 | 1,175 | 100.0 |
| Ozaukee County | 1,725 | 23.7 | 3,757 | 51.5 | 1,506 | 20.6 | 239 | 3.3 | 63 | 0.9 | 7,290 | 100.0 |
| 5 | 89 | 14.4 | 330 | 53.6 | 133 | 21.6 | 53 | 8.6 | 11 | 1.8 | 616 | 100.0 |
| 6 | 965 | 20.0 | 2,774 | 57.5 | 982 | 20.4 | 99 | 2.1 | -- | -- | 4,820 | 100.0 |
| 7 | 23 | 9.2 | 128 | 51.4 | 51 | 20.5 | 38 | 15.3 | 9 | 3.6 | 249 | 100.0 |
| 8 | 89 | 13.0 | 370 | 54.2 | 192 | 28.1 | 15 | 2.2 | 17 | 2.5 | 683 | 100.0 |
| 9 | 643 | 26.7 | 1,137 | 47.1 | 530 | 22.0 | 83 | 3.4 | 20 | 0.8 | 2,413 | 100.0 |
| 10 | 172 | 11.3 | 1,024 | 67.2 | 312 | 20.5 | 15 | 1.0 | -- | -- | 1,523 | 100.0 |
| 11 | 43 | 17.3 | 65 | 26.1 | 119 | 47.8 | 22 | 8.8 | -- | -- | 249 | 100.0 |
| Washington County | 2,024 | 19.2 | 5,828 | 55.2 | 2,319 | 22.0 | 325 | 3.1 | 57 | 0.5 | 10,553 | 100.0 |
| 12 | 3,250 | 40.6 | 3,686 | 46.1 | 938 | 11.7 | 100 | 1.3 | 26 | 0.3 | 8,000 | 100.0 |
| 13 | 3,308 | 21.6 | 7,722 | 50.4 | 4,047 | 26.4 | 203 | 1.3 | 44 | 0.3 | 15,324 | 100.0 |
| 14 | 15,467 | 30.5 | 20,947 | 41.2 | 10,893 | 21.4 | 2,564 | 5.1 | 928 | 1.8 | 50,799 | 100.0 |
| 15 | 13,860 | 52.3 | 8,180 | 30.9 | 3,385 | 12.8 | 756 | 2.9 | 297 | 1.1 | 26,478 | 100.0 |
| 16 | 10,407 | 30.3 | 15,628 | 45.4 | 6,864 | 20.0 | 1,094 | 3.2 | 398 | 1.1 | 34,391 | 100.0 |
| 17 | 12,034 | 41.6 | 13,025 | 45.1 | 3,400 | 11.8 | 379 | 1.3 | 69 | 0.2 | 28,907 | 100.0 |
| 18 | 3,373 | 40.0 | 3,634 | 43.1 | 1,265 | 15.0 | 144 | 1.7 | 16 | 0.2 | 8,432 | 100.0 |
| 19 | 2,700 | 40.7 | 2,964 | 44.7 | 833 | 12.6 | 119 | 1.8 | 14 | 0.2 | 6,630 | 100.0 |
| Milwaukee County | 64,399 | 36.0 | 75,786 | 42.3 | 31,625 | 17.7 | 5,359 | 3.0 | 1,792 | 1.0 | 178,961 | 100.0 |
| 20 | 1,466 | 42.2 | 1,414 | 40.7 | 513 | 14.8 | 54 | 1.6 | 24 | 0.7 | 3,471 | 100.0 |
| 21 | 632 | 24.0 | 1,380 | 52.5 | 510 | 19.4 | 87 | 3.3 | 20 | 0.8 | 2,629 | 100.0 |
| 22 | 823 | 30.3 | 1,509 | 55.5 | 309 | 11.4 | 67 | 2.4 | 10 | 0.4 | 2,718 | 100.0 |
| 23 | 310 | 23.8 | 695 | 53.4 | 270 | 20.8 | 26 | 2.0 | -- | -- | 1,301 | 100.0 |
| 24 | 222 | 18.2 | 767 | 62.8 | 209 | 17.1 | 23 | 1.9 | -- | -- | 1,221 | 100.0 |
| 25 | 1,197 | 23.2 | 2,579 | 49.9 | 1,102 | 21.3 | 216 | 4.2 | 72 | 1.4 | 5,166 | 100.0 |
| 26 | 5,222 | 39.3 | 5,863 | 44.2 | 1,928 | 14.5 | 201 | 1.5 | 59 | 0.5 | 13,273 | 100.0 |
| 27 | 359 | 24.0 | 775 | 51.8 | 268 | 17.9 | 90 | 6.0 | 5 | 0.3 | 1,497 | 100.0 |
| 28 | 147 | 29.7 | 205 | 41.4 | 124 | 25.1 | 10 | 2.0 | 9 | 1.8 | 495 | 100.0 |
| Waukesha County | 10,378 | 32.7 | 15,187 | 47.8 | 5,233 | 16.5 | 774 | 2.4 | 199 | 0.6 | 31,771 | 100.0 |
| 29 | 923 | 23.0 | 2,182 | 54.4 | 756 | 18.8 | 128 | 3.2 | 25 | 0.6 | 4,014 | 100.0 |
| 30 | 4,119 | 32.9 | 5,157 | 41.2 | 2,647 | 21.1 | 446 | 3.6 | 154 | 1.2 | 12,523 | 100.0 |
| 31 | 422 | 17.7 | 1,155 | 48.5 | 658 | 27.6 | 105 | 4.4 | 43 | 1.8 | 2,383 | 100.0 |
| 32 | 496 | 26.1 | 1,014 | 53.3 | 357 | 18.8 | 34 | 1.8 | -- | -- | 1,901 | 100.0 |
| Racine County | 5,960 | 28.6 | 9,508 | 45.7 | 4,418 | 21.2 | 713 | 3.4 | 222 | 1.1 | 20,821 | 100.0 |
| 33 | 634 | 31.6 | 1,040 | 51.8 | 266 | 13.2 | 69 | 3.4 | - | - | 2,009 | 100.0 |
| 34 | 4,565 | 35.0 | 6,105 | 46.7 | 2,010 | 15.4 | 260 | 2.0 | 118 | 0.9 | 13,058 | 100.0 |
| 35 | 502 | 22.2 | 1,114 | 49.4 | 469 | 20.8 | 134 | 5.9 | 38 | 1.7 | 2,257 | 100.0 |
| Kenosha County | 5,701 | 32.9 | 8,259 | 47.7 | 2,745 | 15.8 | 463 | 2.7 | 156 | 0.9 | 17,324 | 100.0 |
| 36 | 122 | 17.1 | 369 | 51.9 | 172 | 24.2 | 36 | 5.1 | 12 | 1.7 | 711 | 100.0 |
| 37 | 1,017 | 37.1 | 1,063 | 38.8 | 439 | 16.0 | 178 | 6.5 | 43 | 1.6 | 2,740 | 100.0 |
| 38 | 1,620 | 25.2 | 3,287 | 51.1 | 1,102 | 17.1 | 357 | 5.5 | 73 | 1.1 | 6,439 | 100.0 |
| 39 | 192 | 24.6 | 333 | 42.7 | 197 | 25.2 | 45 | 5.8 | 13 | 1.7 | 780 | 100.0 |
| Walworth County | 2,951 | 27.7 | 5,052 | 47.3 | 1,910 | 17.9 | 616 | 5.8 | 141 | 1.3 | 10,670 | 100.0 |
| Region | 93,138 | 33.6 | 123,377 | 44.5 | 49,756 | 17.9 | 8,489 | 3.1 | 2,630 | 0.9 | 277,390 | 100.0 |

^aIncludes occupied housing units only.

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

Table IV-24

HOUSING UNITS BY NUMBER OF BEDROOMS IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009^a

| Owner-Occupied Housing Units | | | | | | | | | | | | |
|------------------------------|-------------------|---------|--------------|---------|----------------|---------|---------------|---------|-----------------------|---------|---------|---------|
| Analysis Area | One or No Bedroom | | Two Bedrooms | | Three Bedrooms | | Four Bedrooms | | Five or More Bedrooms | | Total | |
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| 1 | 15 | 0.6 | 248 | 10.2 | 1,521 | 62.2 | 551 | 22.5 | 110 | 4.5 | 2,445 | 100.0 |
| 2 | 54 | 1.0 | 833 | 16.2 | 3,184 | 61.9 | 965 | 18.8 | 109 | 2.1 | 5,145 | 100.0 |
| 3 | 32 | 0.3 | 1,234 | 12.6 | 5,399 | 55.0 | 2,779 | 28.3 | 377 | 3.8 | 9,821 | 100.0 |
| 4 | 125 | 1.4 | 1,294 | 14.4 | 3,801 | 42.2 | 3,130 | 34.8 | 652 | 7.2 | 9,002 | 100.0 |
| Ozaukee County | 226 | 0.9 | 3,609 | 13.7 | 13,905 | 52.6 | 7,425 | 28.1 | 1,248 | 4.7 | 26,413 | 100.0 |
| 5 | 48 | 1.7 | 346 | 12.1 | 1,792 | 62.5 | 546 | 19.0 | 135 | 4.7 | 2,867 | 100.0 |
| 6 | 184 | 1.4 | 2,291 | 17.9 | 7,038 | 55.0 | 2,999 | 23.5 | 278 | 2.2 | 12,790 | 100.0 |
| 7 | 22 | 1.2 | 237 | 13.6 | 1,036 | 59.3 | 295 | 16.9 | 157 | 9.0 | 1,747 | 100.0 |
| 8 | 14 | 0.5 | 745 | 23.6 | 1,756 | 55.7 | 565 | 17.9 | 72 | 2.3 | 3,152 | 100.0 |
| 9 | 38 | 0.5 | 1,445 | 18.2 | 4,563 | 57.6 | 1,591 | 20.1 | 288 | 3.6 | 7,925 | 100.0 |
| 10 | 109 | 1.8 | 912 | 15.0 | 3,662 | 60.2 | 1,272 | 20.9 | 130 | 2.1 | 6,085 | 100.0 |
| 11 | 20 | 0.4 | 296 | 5.6 | 3,633 | 68.7 | 1,191 | 22.5 | 145 | 2.8 | 5,285 | 100.0 |
| Washington County | 435 | 1.1 | 6,272 | 15.8 | 23,480 | 58.9 | 8,459 | 21.2 | 1,205 | 3.0 | 39,851 | 100.0 |
| 12 | 366 | 1.9 | 3,007 | 15.8 | 8,997 | 47.2 | 5,361 | 28.2 | 1,312 | 6.9 | 19,043 | 100.0 |
| 13 | 296 | 2.0 | 3,106 | 21.2 | 8,327 | 56.8 | 2,412 | 16.5 | 518 | 3.5 | 14,659 | 100.0 |
| 14 | 841 | 1.9 | 11,703 | 25.9 | 21,972 | 48.7 | 8,456 | 18.7 | 2,148 | 4.8 | 45,120 | 100.0 |
| 15 | 1,052 | 10.7 | 3,606 | 36.5 | 2,637 | 26.7 | 1,607 | 16.3 | 966 | 9.8 | 9,868 | 100.0 |
| 16 | 1,055 | 2.5 | 10,616 | 25.1 | 22,008 | 52.1 | 6,722 | 15.9 | 1,841 | 4.4 | 42,242 | 100.0 |
| 17 | 879 | 2.0 | 9,523 | 21.6 | 24,349 | 55.3 | 7,994 | 18.1 | 1,309 | 3.0 | 44,054 | 100.0 |
| 18 | 187 | 1.5 | 3,003 | 23.5 | 7,494 | 58.6 | 1,810 | 14.2 | 288 | 2.2 | 12,782 | 100.0 |
| 19 | 98 | 0.6 | 3,468 | 19.1 | 10,830 | 59.7 | 3,227 | 17.8 | 512 | 2.8 | 18,135 | 100.0 |
| Milwaukee County | 4,774 | 2.3 | 48,032 | 23.3 | 106,614 | 51.8 | 37,589 | 18.3 | 8,894 | 4.3 | 205,903 | 100.0 |
| 20 | 108 | 0.9 | 1,561 | 13.6 | 6,870 | 59.9 | 2,465 | 21.5 | 472 | 4.1 | 11,476 | 100.0 |
| 21 | 72 | 0.4 | 1,738 | 10.4 | 8,109 | 48.6 | 5,479 | 32.9 | 1,289 | 7.7 | 16,687 | 100.0 |
| 22 | 162 | 1.3 | 1,445 | 11.5 | 7,431 | 58.8 | 3,247 | 25.7 | 345 | 2.7 | 12,630 | 100.0 |
| 23 | 74 | 1.0 | 778 | 10.9 | 4,381 | 61.2 | 1,838 | 25.7 | 90 | 1.2 | 7,161 | 100.0 |
| 24 | 21 | 0.4 | 569 | 9.4 | 3,648 | 60.0 | 1,562 | 25.7 | 276 | 4.5 | 6,076 | 100.0 |
| 25 | 120 | 0.6 | 2,282 | 11.3 | 10,120 | 50.1 | 6,546 | 32.4 | 1,143 | 5.6 | 20,211 | 100.0 |
| 26 | 331 | 1.3 | 5,041 | 19.0 | 14,179 | 53.6 | 6,146 | 23.2 | 766 | 2.9 | 26,463 | 100.0 |
| 27 | 151 | 1.4 | 804 | 7.3 | 6,868 | 62.5 | 2,830 | 25.8 | 332 | 3.0 | 10,985 | 100.0 |
| 28 | 41 | 1.2 | 283 | 8.0 | 2,223 | 63.1 | 871 | 24.7 | 107 | 3.0 | 3,525 | 100.0 |
| Waukesha County | 1,080 | 0.9 | 14,501 | 12.6 | 63,829 | 55.4 | 30,984 | 26.9 | 4,820 | 4.2 | 115,214 | 100.0 |
| 29 | 131 | 0.7 | 3,446 | 18.8 | 10,384 | 56.6 | 3,916 | 21.4 | 457 | 2.5 | 18,334 | 100.0 |
| 30 | 387 | 2.0 | 4,592 | 24.3 | 10,407 | 55.0 | 2,834 | 15.0 | 705 | 3.7 | 18,925 | 100.0 |
| 31 | 152 | 1.4 | 1,788 | 15.9 | 6,503 | 57.7 | 2,303 | 20.4 | 520 | 4.6 | 11,266 | 100.0 |
| 32 | 133 | 2.9 | 611 | 13.3 | 2,921 | 63.4 | 792 | 17.2 | 146 | 3.2 | 4,603 | 100.0 |
| Racine County | 803 | 1.5 | 10,437 | 19.7 | 30,215 | 56.9 | 9,845 | 18.5 | 1,828 | 3.4 | 53,128 | 100.0 |
| 33 | 122 | 1.5 | 2,024 | 24.8 | 3,845 | 47.0 | 1,856 | 22.7 | 325 | 4.0 | 8,172 | 100.0 |
| 34 | 447 | 2.1 | 4,388 | 20.3 | 12,427 | 57.5 | 3,512 | 16.3 | 820 | 3.8 | 21,594 | 100.0 |
| 35 | 299 | 2.6 | 2,052 | 17.7 | 6,258 | 54.2 | 2,480 | 21.5 | 462 | 4.0 | 11,551 | 100.0 |
| Kenosha County | 868 | 2.1 | 8,464 | 20.5 | 22,530 | 54.5 | 7,848 | 19.0 | 1,607 | 3.9 | 41,317 | 100.0 |
| 36 | 64 | 1.5 | 759 | 17.8 | 2,451 | 57.5 | 812 | 19.0 | 178 | 4.2 | 4,264 | 100.0 |
| 37 | 36 | 1.0 | 723 | 20.3 | 1,695 | 47.6 | 925 | 26.0 | 181 | 5.1 | 3,560 | 100.0 |
| 38 | 607 | 3.5 | 3,839 | 22.1 | 9,006 | 51.8 | 3,132 | 18.0 | 790 | 4.6 | 17,374 | 100.0 |
| 39 | 38 | 1.5 | 449 | 17.4 | 1,315 | 50.8 | 590 | 22.8 | 195 | 7.5 | 2,587 | 100.0 |
| Walworth County | 745 | 2.7 | 5,770 | 20.8 | 14,467 | 52.1 | 5,459 | 19.6 | 1,344 | 4.8 | 27,785 | 100.0 |
| Region | 8,931 | 1.8 | 97,085 | 19.0 | 275,040 | 54.0 | 107,609 | 21.1 | 20,946 | 4.1 | 509,611 | 100.0 |

**Table IV-24
(continued)**

| Renter-Occupied Housing Units | | | | | | | | | | | | |
|-------------------------------|-------------------|---------|--------------|---------|----------------|---------|---------------|---------|-----------------------|---------|---------|---------|
| Analysis Area | One or No Bedroom | | Two Bedrooms | | Three Bedrooms | | Four Bedrooms | | Five or More Bedrooms | | Total | |
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| 1 | 78 | 14.3 | 311 | 57.0 | 81 | 14.8 | 52 | 9.5 | 24 | 4.4 | 546 | 100.0 |
| 2 | 579 | 25.0 | 1,127 | 48.6 | 508 | 21.9 | 82 | 3.5 | 23 | 1.0 | 2,319 | 100.0 |
| 3 | 801 | 26.8 | 1,603 | 53.5 | 509 | 17.0 | 72 | 2.4 | 9 | 0.3 | 2,994 | 100.0 |
| 4 | 296 | 23.2 | 813 | 63.6 | 150 | 11.7 | 19 | 1.5 | - | - | 1,278 | 100.0 |
| Ozaukee County | 1,754 | 24.6 | 3,854 | 54.0 | 1,248 | 17.5 | 225 | 3.1 | 56 | 0.8 | 7,137 | 100.0 |
| 5 | 61 | 10.6 | 357 | 62.0 | 129 | 22.4 | 23 | 4.0 | 6 | 1.0 | 576 | 100.0 |
| 6 | 1,108 | 21.7 | 2,984 | 58.4 | 807 | 15.8 | 119 | 2.3 | 94 | 1.8 | 5,112 | 100.0 |
| 7 | 12 | 4.2 | 128 | 44.6 | 73 | 25.4 | 67 | 23.4 | 7 | 2.4 | 287 | 100.0 |
| 8 | 193 | 26.5 | 320 | 44.0 | 180 | 24.8 | 34 | 4.7 | - | - | 727 | 100.0 |
| 9 | 586 | 24.1 | 1,142 | 46.9 | 590 | 24.2 | 70 | 2.9 | 46 | 1.9 | 2,434 | 100.0 |
| 10 | 171 | 10.7 | 1,005 | 62.9 | 397 | 24.8 | 16 | 1.0 | 9 | 0.6 | 1,598 | 100.0 |
| 11 | 28 | 14.5 | 39 | 20.2 | 60 | 31.1 | 57 | 29.5 | 9 | 4.7 | 193 | 100.0 |
| Washington County | 2,159 | 19.7 | 5,975 | 54.7 | 2,236 | 20.5 | 386 | 3.5 | 171 | 1.6 | 10,927 | 100.0 |
| 12 | 2,868 | 37.9 | 3,811 | 50.3 | 792 | 10.5 | 46 | 0.6 | 52 | 0.7 | 7,569 | 100.0 |
| 13 | 2,887 | 19.6 | 7,166 | 48.7 | 4,140 | 28.1 | 503 | 3.4 | 35 | 0.2 | 14,731 | 100.0 |
| 14 | 12,611 | 27.4 | 18,914 | 41.2 | 11,072 | 24.1 | 2,449 | 5.3 | 931 | 2.0 | 45,977 | 100.0 |
| 15 | 12,172 | 49.5 | 8,027 | 32.7 | 3,448 | 14.0 | 697 | 2.9 | 228 | 0.9 | 24,572 | 100.0 |
| 16 | 8,329 | 25.4 | 15,356 | 46.8 | 7,401 | 22.6 | 1,259 | 3.8 | 470 | 1.4 | 32,815 | 100.0 |
| 17 | 10,936 | 38.6 | 13,371 | 47.3 | 3,219 | 11.4 | 492 | 1.7 | 277 | 1.0 | 28,295 | 100.0 |
| 18 | 2,895 | 35.7 | 3,389 | 41.8 | 1,544 | 19.1 | 185 | 2.3 | 89 | 1.1 | 8,102 | 100.0 |
| 19 | 2,268 | 31.1 | 4,035 | 55.3 | 936 | 12.8 | 46 | 0.6 | 17 | 0.2 | 7,302 | 100.0 |
| Milwaukee County | 54,966 | 32.5 | 74,069 | 43.7 | 32,552 | 19.2 | 5,677 | 3.4 | 2,099 | 1.2 | 169,363 | 100.0 |
| 20 | 1,445 | 40.6 | 1,521 | 42.8 | 496 | 13.9 | 45 | 1.3 | 49 | 1.4 | 3,556 | 100.0 |
| 21 | 493 | 16.3 | 1,821 | 60.0 | 596 | 19.7 | 74 | 2.4 | 49 | 1.6 | 3,033 | 100.0 |
| 22 | 1,023 | 34.5 | 1,579 | 53.2 | 300 | 10.1 | 43 | 1.4 | 23 | 0.8 | 2,968 | 100.0 |
| 23 | 305 | 22.8 | 718 | 53.5 | 261 | 19.5 | 34 | 2.5 | 23 | 1.7 | 1,341 | 100.0 |
| 24 | 288 | 22.9 | 756 | 60.0 | 206 | 16.4 | 9 | 0.7 | - | - | 1,259 | 100.0 |
| 25 | 973 | 21.1 | 2,402 | 52.2 | 1,006 | 21.8 | 89 | 1.9 | 136 | 3.0 | 4,606 | 100.0 |
| 26 | 5,464 | 39.4 | 6,306 | 45.5 | 1,763 | 12.7 | 224 | 1.6 | 104 | 0.8 | 13,861 | 100.0 |
| 27 | 411 | 23.4 | 788 | 41.7 | 439 | 23.2 | 177 | 9.4 | 43 | 2.3 | 1,888 | 100.0 |
| 28 | 133 | 24.8 | 208 | 38.7 | 152 | 28.3 | 41 | 7.6 | 3 | 0.6 | 537 | 100.0 |
| Waukesha County | 10,565 | 32.0 | 16,099 | 48.7 | 5,219 | 15.8 | 736 | 2.2 | 430 | 1.3 | 33,049 | 100.0 |
| 29 | 962 | 21.3 | 2,620 | 58.0 | 804 | 17.8 | 56 | 1.2 | 76 | 1.7 | 4,518 | 100.0 |
| 30 | 3,893 | 30.5 | 5,103 | 39.9 | 3,155 | 24.7 | 389 | 3.0 | 247 | 1.9 | 12,787 | 100.0 |
| 31 | 363 | 14.1 | 1,339 | 52.0 | 748 | 29.1 | 85 | 3.3 | 39 | 1.5 | 2,574 | 100.0 |
| 32 | 450 | 22.9 | 852 | 43.3 | 467 | 23.7 | 168 | 8.5 | 31 | 1.6 | 1,968 | 100.0 |
| Racine County | 5,668 | 25.9 | 9,914 | 45.4 | 5,174 | 23.7 | 698 | 3.2 | 393 | 1.8 | 21,847 | 100.0 |
| 33 | 989 | 38.5 | 956 | 37.2 | 475 | 18.5 | 117 | 4.6 | 31 | 1.2 | 2,568 | 100.0 |
| 34 | 3,661 | 26.5 | 6,770 | 49.1 | 2,765 | 20.0 | 449 | 3.3 | 149 | 1.1 | 13,794 | 100.0 |
| 35 | 546 | 21.6 | 983 | 38.8 | 770 | 30.4 | 186 | 7.4 | 45 | 1.8 | 2,530 | 100.0 |
| Kenosha County | 5,196 | 27.5 | 8,709 | 46.1 | 4,010 | 21.2 | 752 | 4.0 | 225 | 1.2 | 18,892 | 100.0 |
| 36 | 61 | 12.5 | 214 | 43.8 | 160 | 32.7 | 48 | 9.8 | 6 | 1.2 | 489 | 100.0 |
| 37 | 1,131 | 33.9 | 1,469 | 44.1 | 559 | 16.8 | 58 | 1.7 | 118 | 3.5 | 3,335 | 100.0 |
| 38 | 1,541 | 23.0 | 3,298 | 49.3 | 1,469 | 22.0 | 216 | 3.2 | 169 | 2.5 | 6,693 | 100.0 |
| 39 | 251 | 34.3 | 301 | 41.1 | 102 | 13.9 | 68 | 9.3 | 10 | 1.4 | 732 | 100.0 |
| Walworth County | 2,984 | 26.5 | 5,282 | 46.9 | 2,290 | 20.4 | 390 | 3.5 | 303 | 2.7 | 11,249 | 100.0 |
| Region | 83,292 | 30.6 | 123,902 | 45.5 | 52,729 | 19.4 | 8,864 | 3.2 | 3,677 | 1.3 | 272,464 | 100.0 |

^aIncludes occupied housing units only.

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

as rental apartments and condominiums, while single-family homes tend to be less affordable (see Part 2 of Chapter V for information on the costs of developing new single- and multi-family housing). Individual communities have a great influence over the type of residential development within the community through land use controls such as the zoning ordinance, which influences residential characteristics that affect affordability, including lot size and density.

Table IV-25 sets forth the number of housing units by structure type for each sub-area of the Region in 2000. The table also includes the number of building permits issued by structure type in each sub-area between 2000 and 2010. About 62 percent of the housing units in the Region were single-family housing units and about 25 were multi-family housing units in 2000. About 12 percent were two-family housing units and the remaining 1 percent was mobile homes or other residential structures. Sub-area 11, in Washington County, had the lowest percentage of multi-family units in 2000.

The total number of residential units in the Region increased from 796,734 to 863,614 between 2000 and 2010.⁹ Single-family housing units increased by about 8 percent, from 496,569 to 534,957 units. Multi-family housing units increased by about 13 percent, from 195,229 to 220,411 housing units, and two-family housing units increased by about 3 percent, from 96,853 to 99,974 housing units. Sub-area 11 had the highest percentage of single-family units in 2010 and sub-areas 13 through 16 and 19, all in Milwaukee County, had the highest percentage of multi-family units. The percentage of single-family units by sub-area in 2000 and 2010 is shown on Map IV-17. Map IV-18 shows the percentage of multi-family units by sub-area in 2000 and 2010.

The change in the number of units between 2000 and 2010 includes a number of demolished units. Table IV-26 provides the number of housing units demolished in each county by structure type between 2000 and 2010. About 52 percent of the demolished units were single-family homes. About 28 percent were units in two-family buildings, about 19 percent were units in multi-family buildings, and about 1 percent were mobile homes or other types of housing units. About 63 percent of the demolished housing units were in Milwaukee County, which has about 48 percent of the Region's housing stock. The higher percentage of demolished units in Milwaukee County in relation to its percentage of total housing stock may be due to efforts by the City of Milwaukee to demolish and redevelop or land-bank areas with a high percentage of foreclosed or other abandoned homes. In addition, housing units owned by the City of Milwaukee Housing Authority have been demolished and redeveloped with newer housing units and/or related uses such as schools and fitness centers in recent years (see Chapter XI for examples of Housing Authority redevelopment projects).

Year Built and Condition

The condition of the existing housing stock is an important consideration, in addition to cost and size, to ensure the provision of housing that meets the needs of residents in the Region. The age of the existing housing stock provides insight into the character and condition of existing housing units in an area. It can be assumed that more housing units will need to be rehabilitated or replaced as the overall housing stock of an area ages. Table IV-27 sets forth the age of the existing housing stock in each sub-area of the Region. About 25 percent of the Region's housing stock was built between 1940 and 1959 and about 21 percent was built before 1940. Sub-area 15 (Milwaukee County) has the highest percentage of housing units built prior to 1940 and sub-area 8 (Washington County) has the highest percentage of housing units built after 2000.

Additional information regarding the condition of much of the Region's existing housing stock is available from data collected for property assessment purposes. Single-family, two-family, three-family, and four-family residential structures are assigned a condition score used in assessing the value of a property. Multi-family structures with more than four units are not included because they are assessed as commercial properties. The scores typically range from excellent to unsound on a six-point scale and measure the present physical condition of a structure. Excellent/very good or good indicates the structure exhibits above average maintenance and

⁹ *Housing unit data provided by the Wisconsin Department of Administration (DOA) differs somewhat from the data provided by the U.S. Bureau of the Census. Census data includes existing housing units, whereas DOA data is based on the number of building permits issued each year.*

Table IV-25

TOTAL HOUSING UNITS BY STRUCTURE TYPE IN THE SOUTHEASTERN WISCONSIN REGION: 2000-2010

| Analysis Area | 2000 ^a | | | | | | | | | |
|-------------------|-------------------|------------------|---------------|------------------|---------------|------------------|-------------------------------------|------------------|--------------------|------------------|
| | Single-Family | | Two-Family | | Multi-Family | | Mobile Homes and Other ^b | | Total ^c | |
| | Housing Units | Percent of Total | Housing Units | Percent of Total | Housing Units | Percent of Total | Housing Units | Percent of Total | Housing Units | Percent of Total |
| 1 | 2,237 | 82.6 | 186 | 6.9 | 268 | 9.9 | 17 | 0.6 | 2,708 | 100.0 |
| 2 | 4,827 | 66.9 | 752 | 10.4 | 1,621 | 22.4 | 20 | 0.3 | 7,220 | 100.0 |
| 3 | 9,029 | 73.5 | 700 | 5.7 | 2,504 | 20.4 | 57 | 0.4 | 12,290 | 100.0 |
| 4 | 8,451 | 86.8 | 177 | 1.8 | 1,095 | 11.3 | 14 | 0.1 | 9,737 | 100.0 |
| Ozaukee County | 24,544 | 76.8 | 1,815 | 5.7 | 5,488 | 17.2 | 108 | 0.3 | 31,955 | 100.0 |
| 5 | 2,301 | 80.7 | 154 | 5.4 | 371 | 13.0 | 26 | 0.9 | 2,852 | 100.0 |
| 6 | 11,547 | 68.8 | 1,185 | 7.1 | 3,983 | 23.7 | 67 | 0.4 | 16,782 | 100.0 |
| 7 | 1,536 | 86.4 | 151 | 8.5 | 76 | 4.3 | 15 | 0.8 | 1,778 | 100.0 |
| 8 | 2,282 | 70.7 | 154 | 4.8 | 446 | 13.8 | 347 | 10.7 | 3,229 | 100.0 |
| 9 | 6,224 | 69.8 | 665 | 7.5 | 1,801 | 20.2 | 221 | 2.5 | 8,911 | 100.0 |
| 10 | 5,259 | 73.3 | 177 | 2.5 | 1,562 | 21.8 | 171 | 2.4 | 7,169 | 100.0 |
| 11 | 5,013 | 97.8 | 89 | 1.7 | 9 | 0.2 | 14 | 0.3 | 5,125 | 100.0 |
| Washington County | 34,162 | 74.5 | 2,575 | 5.6 | 8,248 | 18.0 | 861 | 1.9 | 45,846 | 100.0 |
| 12 | 19,302 | 66.8 | 1,919 | 6.6 | 7,646 | 26.4 | 48 | 0.2 | 28,915 | 100.0 |
| 13 | 15,242 | 49.1 | 2,836 | 9.1 | 12,887 | 41.6 | 50 | 0.2 | 31,015 | 100.0 |
| 14 | 49,593 | 48.1 | 27,938 | 27.1 | 25,295 | 24.5 | 268 | 0.3 | 103,094 | 100.0 |
| 15 | 7,625 | 20.6 | 7,644 | 20.6 | 21,716 | 58.7 | 39 | 0.1 | 37,024 | 100.0 |
| 16 | 40,507 | 51.9 | 19,294 | 24.7 | 17,666 | 22.6 | 615 | 0.8 | 78,082 | 100.0 |
| 17 | 44,877 | 57.8 | 9,353 | 12.1 | 22,783 | 29.4 | 569 | 0.7 | 77,582 | 100.0 |
| 18 | 11,781 | 54.6 | 3,319 | 15.4 | 6,351 | 29.5 | 118 | 0.5 | 21,569 | 100.0 |
| 19 | 14,955 | 65.5 | 553 | 2.4 | 6,865 | 30.0 | 480 | 2.1 | 22,853 | 100.0 |
| Milwaukee County | 203,882 | 51.0 | 72,856 | 18.2 | 121,209 | 30.3 | 2,187 | 0.5 | 400,134 | 100.0 |
| 20 | 10,833 | 74.6 | 492 | 3.4 | 2,969 | 20.5 | 219 | 1.5 | 14,513 | 100.0 |
| 21 | 16,748 | 85.3 | 210 | 1.1 | 2,654 | 13.5 | 20 | 0.1 | 19,632 | 100.0 |
| 22 | 11,913 | 79.7 | 193 | 1.3 | 2,809 | 18.8 | 24 | 0.2 | 14,939 | 100.0 |
| 23 | 6,394 | 83.1 | 239 | 3.1 | 1,061 | 13.8 | - | - | 7,694 | 100.0 |
| 24 | 5,170 | 77.0 | 136 | 2.0 | 1,083 | 16.1 | 330 | 4.9 | 6,719 | 100.0 |
| 25 | 18,897 | 81.2 | 933 | 4.0 | 3,382 | 14.5 | 57 | 0.3 | 23,269 | 100.0 |
| 26 | 23,452 | 61.2 | 2,482 | 6.5 | 12,219 | 31.9 | 174 | 0.4 | 38,327 | 100.0 |
| 27 | 10,105 | 88.2 | 352 | 3.1 | 988 | 8.6 | 9 | 0.1 | 11,454 | 100.0 |
| 28 | 3,353 | 89.1 | 99 | 2.6 | 308 | 8.2 | 2 | 0.1 | 3,762 | 100.0 |
| Waukesha County | 106,865 | 76.2 | 5,136 | 3.6 | 27,473 | 19.6 | 835 | 0.6 | 140,309 | 100.0 |
| 29 | 16,159 | 76.9 | 684 | 3.3 | 4,085 | 19.4 | 94 | 0.4 | 21,022 | 100.0 |
| 30 | 20,908 | 62.3 | 5,681 | 16.9 | 6,915 | 20.6 | 72 | 0.2 | 33,576 | 100.0 |
| 31 | 11,049 | 82.7 | 636 | 4.7 | 1,174 | 8.8 | 507 | 3.8 | 13,366 | 100.0 |
| 32 | 4,862 | 72.0 | 468 | 6.9 | 1,300 | 19.3 | 124 | 1.8 | 6,754 | 100.0 |
| Racine County | 52,978 | 70.9 | 7,469 | 10.0 | 13,474 | 18.0 | 797 | 1.1 | 74,718 | 100.0 |
| 33 | 6,805 | 72.1 | 170 | 1.8 | 1,668 | 17.7 | 796 | 8.4 | 9,439 | 100.0 |
| 34 | 22,490 | 62.2 | 4,529 | 12.5 | 8,581 | 23.7 | 562 | 1.6 | 36,162 | 100.0 |
| 35 | 12,213 | 84.9 | 349 | 2.4 | 1,098 | 7.6 | 728 | 5.1 | 14,388 | 100.0 |
| Kenosha County | 41,508 | 69.2 | 5,048 | 8.4 | 11,347 | 18.9 | 2,086 | 3.5 | 59,989 | 100.0 |
| 36 | 4,105 | 85.2 | 160 | 3.3 | 362 | 7.5 | 190 | 4.0 | 4,817 | 100.0 |
| 37 | 4,928 | 67.0 | 496 | 6.7 | 1,861 | 25.3 | 76 | 1.0 | 7,361 | 100.0 |
| 38 | 19,411 | 73.6 | 1,145 | 4.3 | 4,902 | 18.6 | 931 | 3.5 | 26,389 | 100.0 |
| 39 | 4,186 | 80.3 | 153 | 2.9 | 865 | 16.6 | 12 | 0.2 | 5,216 | 100.0 |
| Walworth County | 32,630 | 74.5 | 1,954 | 4.5 | 7,990 | 18.2 | 1,209 | 2.8 | 43,783 | 100.0 |
| Region | 496,569 | 62.3 | 96,853 | 12.2 | 195,229 | 24.5 | 8,083 | 1.0 | 796,734 | 100.0 |

**Table IV-25
(continued)**

| Analysis Area | 2010 ^d | | | | | | | | | |
|--------------------|-------------------|------------------|---------------|------------------|---------------|------------------|-------------------------------------|------------------|--------------------|------------------|
| | Single-Family | | Two-Family | | Multi-Family | | Mobile Homes and Other ^b | | Total ^c | |
| | Housing Units | Percent of Total | Housing Units | Percent of Total | Housing Units | Percent of Total | Housing Units | Percent of Total | Housing Units | Percent of Total |
| 1 | 2,700 | 82.9 | 250 | 7.7 | 290 | 8.9 | 17 | 0.5 | 3,257 | 100.0 |
| 2 | 5,391 | 65.7 | 849 | 10.4 | 1,946 | 23.7 | 19 | 0.2 | 8,205 | 100.0 |
| 3 | 9,965 | 72.5 | 876 | 6.4 | 2,842 | 20.7 | 57 | 0.4 | 13,740 | 100.0 |
| 4 | 8,895 | 82.3 | 408 | 3.8 | 1,490 | 13.8 | 14 | 0.1 | 10,807 | 100.0 |
| Ozaukee County | 26,951 | 74.9 | 2,383 | 6.6 | 6,568 | 18.2 | 107 | 0.3 | 36,009 | 100.0 |
| 5 | 2,796 | 78.4 | 270 | 7.6 | 475 | 13.3 | 26 | 0.7 | 3,567 | 100.0 |
| 6 | 12,928 | 67.9 | 1,537 | 8.1 | 4,511 | 23.7 | 68 | 0.3 | 19,044 | 100.0 |
| 7 | 1,810 | 85.4 | 149 | 7.0 | 146 | 6.9 | 15 | 0.7 | 2,120 | 100.0 |
| 8 | 2,944 | 67.1 | 344 | 7.9 | 743 | 16.9 | 354 | 8.1 | 4,385 | 100.0 |
| 9 | 7,687 | 67.7 | 1,087 | 9.6 | 2,358 | 20.8 | 221 | 1.9 | 11,353 | 100.0 |
| 10 | 5,888 | 71.9 | 245 | 3.0 | 1,887 | 23.0 | 171 | 2.1 | 8,191 | 100.0 |
| 11 | 5,797 | 98.1 | 89 | 1.5 | 9 | 0.2 | 14 | 0.2 | 5,909 | 100.0 |
| Washington County | 39,850 | 73.0 | 3,721 | 6.8 | 10,129 | 18.6 | 869 | 1.6 | 54,569 | 100.0 |
| 12 | 19,475 | 66.4 | 1,910 | 6.5 | 7,872 | 26.9 | 48 | 0.2 | 29,305 | 100.0 |
| 13-16 ^e | 113,523 | 44.6 | 56,152 | 22.0 | 84,177 | 33.0 | 972 | 0.4 | 254,824 | 100.0 |
| 17 | 45,141 | 57.0 | 9,487 | 12.0 | 24,008 | 30.3 | 563 | 0.7 | 79,199 | 100.0 |
| 18 | 11,851 | 52.2 | 3,404 | 15.0 | 7,320 | 32.3 | 119 | 0.5 | 22,694 | 100.0 |
| 19 | 17,584 | 62.4 | 877 | 3.1 | 9,261 | 32.8 | 480 | 1.7 | 28,202 | 100.0 |
| Milwaukee County | 207,574 | 50.1 | 71,830 | 17.4 | 132,638 | 32.0 | 2,182 | 0.5 | 414,224 | 100.0 |
| 20 | 11,777 | 72.8 | 602 | 3.7 | 3,582 | 22.1 | 218 | 1.4 | 16,179 | 100.0 |
| 21 | 17,061 | 82.1 | 227 | 1.1 | 3,469 | 16.7 | 20 | 0.1 | 20,777 | 100.0 |
| 22 | 12,318 | 76.6 | 279 | 1.7 | 3,469 | 21.6 | 24 | 0.1 | 16,090 | 100.0 |
| 23 | 7,529 | 84.8 | 241 | 2.7 | 1,109 | 12.5 | - | - | 8,879 | 100.0 |
| 24 | 6,118 | 78.2 | 216 | 2.8 | 1,160 | 14.8 | 330 | 4.2 | 7,824 | 100.0 |
| 25 | 22,566 | 81.7 | 1,097 | 4.0 | 3,902 | 14.1 | 57 | 0.2 | 27,622 | 100.0 |
| 26 | 25,524 | 59.7 | 3,121 | 7.3 | 13,950 | 32.6 | 176 | 0.4 | 42,771 | 100.0 |
| 27 | 11,665 | 88.2 | 414 | 3.1 | 1,131 | 8.6 | 17 | 0.1 | 13,227 | 100.0 |
| 28 | 3,955 | 90.2 | 103 | 2.4 | 326 | 7.4 | 2 | - | 4,386 | 100.0 |
| Waukesha County | 118,513 | 75.1 | 6,300 | 4.0 | 32,098 | 20.4 | 844 | 0.5 | 157,755 | 100.0 |
| 29 | 18,821 | 75.5 | 942 | 3.8 | 5,060 | 20.3 | 94 | 0.4 | 24,917 | 100.0 |
| 30 | 20,908 | 61.5 | 5,685 | 16.7 | 7,320 | 21.6 | 72 | 0.2 | 33,985 | 100.0 |
| 31 | 12,804 | 82.9 | 817 | 5.3 | 1,295 | 8.4 | 521 | 3.4 | 15,437 | 100.0 |
| 32 | 5,302 | 71.5 | 484 | 6.5 | 1,513 | 20.4 | 120 | 1.6 | 7,419 | 100.0 |
| Racine County | 57,835 | 70.7 | 7,928 | 9.7 | 15,188 | 18.6 | 807 | 1.0 | 81,758 | 100.0 |
| 33 | 8,042 | 69.8 | 302 | 2.6 | 2,310 | 20.1 | 859 | 7.5 | 11,513 | 100.0 |
| 34 | 24,612 | 61.2 | 4,668 | 11.6 | 10,368 | 25.8 | 561 | 1.4 | 40,209 | 100.0 |
| 35 | 14,137 | 85.8 | 384 | 2.3 | 1,210 | 7.3 | 756 | 4.6 | 16,487 | 100.0 |
| Kenosha County | 46,791 | 68.6 | 5,354 | 7.8 | 13,888 | 20.4 | 2,176 | 3.2 | 68,209 | 100.0 |
| 36 | 4,575 | 81.3 | 176 | 3.1 | 687 | 12.2 | 189 | 3.4 | 5,627 | 100.0 |
| 37 | 5,417 | 65.6 | 556 | 6.7 | 2,208 | 26.8 | 76 | 0.9 | 8,257 | 100.0 |
| 38 | 22,701 | 72.8 | 1,510 | 4.9 | 5,946 | 19.1 | 1,010 | 3.2 | 31,167 | 100.0 |
| 39 | 4,750 | 78.6 | 216 | 3.6 | 1,061 | 17.6 | 12 | 0.2 | 6,039 | 100.0 |
| Walworth County | 37,443 | 73.3 | 2,458 | 4.8 | 9,902 | 19.4 | 1,287 | 2.5 | 51,090 | 100.0 |
| Region | 534,957 | 61.9 | 99,974 | 11.6 | 220,411 | 25.5 | 8,272 | 1.0 | 863,614 | 100.0 |

^a2000 data are from the U.S. Census

^bIncludes mobile homes and living quarters that do not fit into the other categories, such as boats, railroad cars, campers, and vans.

^cTotals are based on all housing units, including occupied and vacant units.

^d2010 data includes 2000 Census data plus the number of building permits issued for each type of housing unit from 2000 through January 1, 2010. Building permit data were provided by the Wisconsin Department of Administration.

^eHousing data for 2010 not available at sub-municipal level.

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

Table IV-26

NUMBER OF HOUSING UNITS DEMOLISHED IN THE SOUTHEASTERN WISCONSIN REGION: 2000-2010

| County | Structure Type | | | | Total Units Demolished |
|------------------|----------------|------------|--------------|-------------------------------------|------------------------|
| | Single-Family | Two-Family | Multi-Family | Mobile Homes and Other ^a | |
| Kenosha | 637 | 61 | 17 | 10 | 725 |
| Milwaukee | 1,675 | 2,333 | 1,522 | 14 | 5,544 |
| Ozaukee | 161 | 13 | 13 | 1 | 188 |
| Racine | 465 | 24 | 9 | 4 | 502 |
| Walworth | 464 | 6 | 11 | 11 | 492 |
| Washington | 224 | 25 | 7 | 5 | 261 |
| Waukesha | 942 | 44 | 129 | 7 | 1,122 |
| Region | 4,568 | 2,506 | 1,708 | 52 | 8,834 |

^aIncludes mobile homes and living quarters that do not fit into other categories, such as boats, railroad cars, campers, and vans.

Source: Wisconsin Department of Administration and SEWRPC.

Table IV-27
 YEAR BUILT FOR HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: BEFORE 1940 TO 2009

| Analysis Area | 2000 through 2009 ^a | | 1990 through 1999 | | 1980 through 1989 | | 1970 through 1979 | | 1960 through 1969 | | 1940 through 1959 | | Before 1940 | | Total ^b | |
|--------------------|--------------------------------|---------|-------------------|---------|-------------------|---------|-------------------|---------|-------------------|---------|-------------------|---------|-------------|---------|--------------------|---------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| 1 | 537 | 16.6 | 674 | 20.8 | 193 | 5.9 | 427 | 13.2 | 264 | 8.1 | 462 | 14.2 | 688 | 21.2 | 3,245 | 100.0 |
| 2 | 938 | 11.5 | 1,429 | 17.5 | 788 | 9.7 | 1,174 | 14.4 | 1,104 | 13.5 | 1,272 | 15.6 | 1,453 | 17.8 | 8,158 | 100.0 |
| 3 | 1,416 | 10.4 | 2,320 | 16.9 | 1,496 | 10.9 | 3,058 | 22.3 | 1,949 | 14.2 | 2,028 | 14.8 | 1,439 | 10.5 | 13,706 | 100.0 |
| 4 | 1,052 | 9.8 | 2,046 | 19.0 | 1,584 | 14.7 | 2,106 | 19.5 | 1,213 | 11.2 | 2,050 | 19.0 | 738 | 6.8 | 10,789 | 100.0 |
| Ozaukee County | 3,943 | 11.0 | 6,469 | 21.0 | 4,061 | 11.3 | 6,765 | 18.9 | 4,530 | 12.6 | 5,812 | 16.2 | 4,318 | 6.8 | 35,998 | 100.0 |
| 5 | 700 | 19.7 | 769 | 18.7 | 239 | 6.7 | 536 | 15.1 | 285 | 8.0 | 368 | 10.4 | 655 | 18.4 | 3,552 | 100.0 |
| 6 | 2,206 | 11.6 | 3,865 | 20.4 | 2,338 | 12.3 | 3,657 | 19.3 | 2,001 | 10.5 | 2,534 | 13.3 | 2,387 | 12.6 | 18,988 | 100.0 |
| 7 | 336 | 15.9 | 340 | 16.1 | 120 | 5.7 | 418 | 19.8 | 113 | 5.3 | 188 | 8.9 | 599 | 28.3 | 2,114 | 100.0 |
| 8 | 1,081 | 25.1 | 1,213 | 28.1 | 513 | 11.9 | 593 | 13.8 | 299 | 6.9 | 171 | 4.0 | 440 | 10.2 | 4,310 | 100.0 |
| 9 | 2,371 | 21.0 | 2,598 | 23.0 | 1,058 | 9.4 | 1,372 | 12.2 | 886 | 7.9 | 1,089 | 9.6 | 1,908 | 16.9 | 11,282 | 100.0 |
| 10 | 1,007 | 12.3 | 2,399 | 29.3 | 1,357 | 16.6 | 1,647 | 17.8 | 718 | 8.8 | 566 | 6.9 | 482 | 5.9 | 8,176 | 100.0 |
| 11 | 762 | 13.0 | 1,244 | 21.1 | 713 | 12.1 | 1,332 | 22.6 | 630 | 10.7 | 573 | 9.7 | 633 | 10.8 | 5,887 | 100.0 |
| Washington County | 8,463 | 15.6 | 12,428 | 22.9 | 6,338 | 11.6 | 9,555 | 17.6 | 4,932 | 9.1 | 5,489 | 10.1 | 7,104 | 13.1 | 54,309 | 100.0 |
| 12 | 388 | 1.3 | 1,116 | 3.8 | 1,963 | 6.7 | 4,033 | 13.8 | 3,809 | 13.0 | 10,521 | 35.9 | 7,473 | 25.5 | 29,303 | 100.0 |
| 13 | NA | -- | 2,134 | 6.9 | 3,507 | 11.3 | 8,687 | 28.0 | 6,940 | 22.4 | 8,329 | 26.8 | 1,418 | 4.6 | 31,015 | 100.0 |
| 14 | NA | -- | 1,719 | 1.7 | 2,501 | 2.4 | 6,870 | 6.7 | 12,187 | 11.8 | 45,707 | 44.3 | 34,110 | 33.1 | 103,094 | 100.0 |
| 15 | NA | -- | 1,478 | 4.0 | 1,489 | 4.0 | 3,262 | 8.8 | 4,910 | 13.3 | 6,931 | 18.7 | 18,954 | 51.2 | 37,024 | 100.0 |
| 16 | NA | -- | 1,663 | 2.1 | 2,213 | 2.8 | 6,116 | 7.8 | 10,381 | 13.3 | 28,449 | 36.5 | 29,260 | 37.5 | 78,082 | 100.0 |
| 13-16 ^c | 5,273 | 2.1 | 6,994 | 2.8 | 9,710 | 3.8 | 24,935 | 9.8 | 34,418 | 13.5 | 89,416 | 35.1 | 83,742 | 32.9 | 254,488 | 100.0 |
| 17 | 1,608 | 2.1 | 5,326 | 6.7 | 6,001 | 7.6 | 10,790 | 13.6 | 11,505 | 14.5 | 25,661 | 32.4 | 18,299 | 23.1 | 79,190 | 100.0 |
| 18 | 1,057 | 4.7 | 2,094 | 9.3 | 1,313 | 5.8 | 2,290 | 10.1 | 3,406 | 15.0 | 6,975 | 30.8 | 5,491 | 7.0 | 22,626 | 100.0 |
| 19 | 5,296 | 18.8 | 8,394 | 29.8 | 3,983 | 14.2 | 4,387 | 15.6 | 2,177 | 7.7 | 2,859 | 10.2 | 1,053 | 3.7 | 28,149 | 100.0 |
| Milwaukee County | 13,622 | 3.3 | 23,924 | 5.8 | 22,970 | 5.6 | 46,435 | 11.2 | 55,315 | 13.4 | 135,432 | 32.7 | 116,058 | 28.0 | 413,756 | 100.0 |
| 20 | 1,642 | 10.2 | 3,398 | 21.0 | 1,167 | 7.2 | 1,532 | 9.5 | 3,503 | 21.7 | 3,942 | 24.4 | 971 | 6.0 | 16,155 | 100.0 |
| 21 | 1,134 | 5.4 | 3,794 | 18.3 | 2,247 | 10.8 | 3,053 | 14.7 | 4,341 | 20.9 | 5,539 | 26.7 | 658 | 3.2 | 20,766 | 100.0 |
| 22 | 1,112 | 6.9 | 3,697 | 23.0 | 1,997 | 12.5 | 2,874 | 17.9 | 2,620 | 16.3 | 3,050 | 19.0 | 701 | 4.4 | 16,051 | 100.0 |
| 23 | 1,146 | 13.0 | 2,533 | 28.6 | 823 | 9.3 | 1,526 | 17.3 | 838 | 9.5 | 1,539 | 17.4 | 435 | 3.9 | 8,840 | 100.0 |
| 24 | 1,081 | 13.9 | 2,263 | 29.0 | 1,025 | 13.2 | 1,788 | 22.9 | 803 | 10.3 | 588 | 7.5 | 252 | 3.2 | 7,800 | 100.0 |
| 25 | 4,133 | 15.1 | 5,562 | 20.3 | 2,843 | 10.4 | 4,757 | 17.3 | 2,334 | 8.5 | 3,646 | 13.3 | 4,127 | 15.1 | 27,402 | 100.0 |
| 26 | 4,380 | 10.3 | 9,570 | 22.4 | 5,127 | 12.0 | 8,603 | 20.1 | 4,493 | 10.5 | 5,405 | 12.7 | 5,129 | 12.0 | 42,707 | 100.0 |
| 27 | 1,737 | 13.2 | 3,024 | 22.9 | 1,583 | 12.0 | 3,609 | 27.4 | 850 | 6.4 | 1,075 | 8.1 | 1,313 | 10.0 | 13,191 | 100.0 |
| 28 | 618 | 14.1 | 1,284 | 29.3 | 373 | 8.5 | 733 | 16.7 | 242 | 5.5 | 541 | 12.4 | 589 | 13.5 | 4,380 | 100.0 |
| Waukesha County | 16,983 | 10.8 | 35,125 | 22.4 | 17,185 | 10.9 | 28,475 | 18.1 | 20,024 | 12.7 | 25,325 | 16.1 | 14,175 | 9.0 | 157,292 | 100.0 |
| 29 | 3,828 | 15.4 | 4,158 | 16.8 | 2,465 | 9.9 | 4,971 | 20.0 | 3,882 | 15.6 | 3,849 | 15.5 | 1,697 | 6.8 | 24,850 | 100.0 |
| 30 | 408 | 1.2 | 1,253 | 3.7 | 1,083 | 3.2 | 3,223 | 9.5 | 4,915 | 14.5 | 11,120 | 32.7 | 11,982 | 35.2 | 33,984 | 100.0 |
| 31 | 2,037 | 13.2 | 3,862 | 25.1 | 1,330 | 8.6 | 1,708 | 11.1 | 1,811 | 11.8 | 2,260 | 14.7 | 2,395 | 15.5 | 15,403 | 100.0 |
| 32 | 639 | 8.6 | 982 | 13.3 | 658 | 8.9 | 1,087 | 14.7 | 1,018 | 13.8 | 1,609 | 21.8 | 1,400 | 18.9 | 7,393 | 100.0 |
| Racine County | 6,912 | 8.5 | 10,255 | 12.6 | 5,536 | 6.8 | 10,989 | 13.4 | 11,626 | 14.2 | 18,838 | 23.1 | 17,474 | 21.4 | 81,630 | 100.0 |
| 33 | 2,048 | 17.8 | 2,914 | 25.4 | 872 | 7.6 | 1,502 | 13.1 | 1,325 | 11.5 | 1,919 | 16.7 | 907 | 7.9 | 11,487 | 100.0 |
| 34 | 3,960 | 9.9 | 5,092 | 12.7 | 3,020 | 7.5 | 4,748 | 11.8 | 5,082 | 12.7 | 8,442 | 21.0 | 9,778 | 24.4 | 40,122 | 100.0 |
| 35 | 2,086 | 12.7 | 3,110 | 18.9 | 1,454 | 8.8 | 2,557 | 15.5 | 1,575 | 9.6 | 3,393 | 20.6 | 2,299 | 13.9 | 16,474 | 100.0 |
| Kenosha County | 8,094 | 11.9 | 11,116 | 16.3 | 5,346 | 7.9 | 8,807 | 12.9 | 7,982 | 11.7 | 13,754 | 20.2 | 12,984 | 19.1 | 68,083 | 100.0 |
| 36 | 800 | 14.3 | 1,304 | 23.2 | 410 | 7.3 | 983 | 17.5 | 293 | 5.2 | 780 | 13.9 | 1,047 | 18.6 | 5,617 | 100.0 |
| 37 | 823 | 10.1 | 1,243 | 15.2 | 692 | 8.5 | 1,419 | 17.3 | 1,051 | 12.8 | 1,423 | 17.4 | 1,533 | 18.7 | 8,184 | 100.0 |
| 38 | 4,743 | 15.2 | 6,461 | 20.8 | 2,062 | 6.6 | 4,029 | 12.9 | 2,554 | 8.2 | 5,062 | 16.3 | 6,221 | 20.0 | 31,132 | 100.0 |
| 39 | 784 | 13.1 | 943 | 15.7 | 970 | 16.1 | 803 | 13.4 | 382 | 6.4 | 1,062 | 17.7 | 1,056 | 17.6 | 6,000 | 100.0 |
| Walworth County | 7,150 | 14.0 | 9,951 | 19.5 | 4,134 | 8.1 | 7,234 | 14.2 | 4,280 | 8.4 | 8,327 | 16.4 | 9,857 | 19.4 | 50,933 | 100.0 |
| Region | 65,167 | 7.6 | 109,268 | 12.7 | 65,570 | 7.6 | 118,260 | 13.7 | 108,689 | 12.6 | 212,977 | 24.7 | 181,970 | 21.1 | 861,901 | 100.0 |

^a2000 through 2009 units are based on 2000 Census data and building permit data for the 2001 through 2009 compiled by the Wisconsin Department of Administration.

^bTotals are based on all housing units, including occupied and vacant housing units.

^cHousing data since 2000 Census not available at sub-municipal level.

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

upkeep in relation to its age. Average or fair indicates the structure shows minor signs of deterioration caused by normal wear and an ordinary standard of upkeep and maintenance in relation to its age. Poor/very poor indicates the structure shows signs of deferred maintenance and exhibits a below average standard of upkeep and maintenance in relation to its age. An unsound rating indicates a structure is unfit for use and should be removed from the existing housing stock. Table IV-28 sets forth housing condition scores by sub-area in the Region. Sub-area 20 (Lannon/Menomonee Falls) has highest percentage of structures with an excellent/very good score and sub-area 30 (City of Racine) has the highest percentage of structures with a poor/very poor score. Sub-area 27 (northwestern Walworth County) has the highest percentage of unsound housing units, primarily due to the high number of such units in the Town of La Grange. The City of Milwaukee has a high number of unsound housing units, but the percentage of unsound units is similar to other sub-areas in the Region.

PART 3: HOUSING FORECLOSURE ACTIVITY IN THE REGION

One of the results of the national economic recession and related housing crisis that began in late 2007 was a significant increase in foreclosures and abandoned homes in the Southeastern Wisconsin Region. This trend was identified as one of the components of the Region's housing problem, documented in Chapter II, because of the negative family and community impacts associated with foreclosures and abandoned homes. There is also a concern that foreclosures are concentrated in central city neighborhoods of the Region, and have a disproportionately adverse impact on the residents of those neighborhoods.

Negative Impacts of Foreclosures and Abandoned Homes

A 2009 study prepared by the Urban Institute titled, *The Impacts of Foreclosures on Families and Communities*, identifies several negative impacts foreclosures can have on individual families and communities. The study identifies the following negative impacts on families:

- Displacement and housing instability
- Financial insecurity and economic hardship
- Personal and family stress, disrupted relationships, and ill health.

Residents of foreclosed properties are usually forced to move. There is a general concern that this forced move is the first step toward an unstable housing situation. The forced move often results in a housing situation that is less preferable than the previous. The credit ratings of homeowners forced to move because of foreclosure are often negatively impacted by the foreclosure, which makes it more difficult for the family to buy or rent new housing. In addition, the financial reserves of the family are typically depleted, which may make a down payment or rental deposit on new housing difficult. Housing instability can be most difficult for groups with a greater sensitivity to volatility and change, including older persons and children. Older persons often rely on established personal and business relationships to help them control their environment as health and independence decline. A lack of a stable home has been found to negatively influence social development of children and frequent school change is related to poor academic performance and educational attainment.

A family's financial losses due to foreclosure are typically substantial. As previously noted, foreclosures damage a homeowner's credit rating, which makes obtaining new housing more difficult, and can also negatively impact the family's ability to secure loans for other purposes, the cost of insurance, and the ability to secure new employment. A renter's financial situation can also be adversely impacted if the home they are renting is subject to foreclosure. If the renter is forced to move, it can lead to increases in housing cost because of limited housing choice and they may not receive monies which are due to them, such as rental deposit money, in a timely manner.

The disruption, displacement, and economic impacts of foreclosure may also result in increased stress and ill health among family members. As noted above, an instable housing situation can have negative impacts on a child's behavior and financial fears can lead to turmoil between parents. Negative health impacts may be linked to these stresses. In addition, inadequate housing that may result from the financial impacts of foreclosure can also have negative health consequences.

Table IV-28

HOUSING CONDITIONS IN THE SOUTHEASTERN WISCONSIN REGION^a

| Analysis Area | Excellent/Very Good | | Good | | Average | | Fair | | Poor/Very Poor | | Unsound | | Total | |
|----------------------------|---------------------|---------|--------|---------|---------|---------|--------|---------|----------------|---------|---------|---------|---------|---------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| 1 | 76 | 2.7 | 353 | 12.6 | 2,046 | 73.0 | 304 | 10.8 | 23 | 0.9 | - | - | 2,802 | 100.0 |
| 2 | 199 | 3.0 | 978 | 14.6 | 4,978 | 74.1 | 524 | 7.8 | 31 | 0.5 | 3 | --b | 6,713 | 100.0 |
| 3 | 118 | 1.7 | 586 | 8.2 | 6,271 | 87.8 | 143 | 2.0 | 14 | 0.2 | 6 | 0.1 | 7,138 | 100.0 |
| 4 | 2,733 | 29.1 | 4,626 | 49.3 | 1,882 | 20.1 | 117 | 1.3 | 21 | 0.2 | - | - | 9,369 | 100.0 |
| Ozaukee County | 3,126 | 12.0 | 6,543 | 25.1 | 15,177 | 58.3 | 1,088 | 4.2 | 89 | 0.4 | 9 | --b | 26,032 | 100.0 |
| 5 | 53 | 1.8 | 437 | 14.7 | 2,406 | 80.8 | 60 | 2 | 18 | 0.6 | 4 | 0.1 | 2,978 | 100.0 |
| 6 | 456 | 3.5 | 5,365 | 41.5 | 6,556 | 50.8 | 440 | 3.4 | 95 | 0.7 | 15 | 0.1 | 12,927 | 100.0 |
| 7 | 13 | 0.7 | 337 | 18.0 | 1,457 | 78.0 | 27 | 1.4 | 32 | 1.7 | 3 | 0.2 | 1,869 | 100.0 |
| 8 | 39 | 1.3 | 220 | 7.1 | 2,783 | 89.9 | 39 | 1.3 | 13 | 0.3 | 3 | 0.1 | 3,097 | 100.0 |
| 9 | 572 | 7.0 | 2,955 | 35.9 | 4,573 | 55.6 | 96 | 1.2 | 28 | 0.3 | 1 | --b | 8,225 | 100.0 |
| 10 | 36 | 0.6 | 2,034 | 33.7 | 3,929 | 65.1 | 21 | 0.3 | 16 | 0.3 | - | - | 6,036 | 100.0 |
| 11 | 112 | 2.0 | 467 | 8.3 | 4,806 | 85.8 | 174 | 3.1 | 37 | 0.7 | 4 | 0.1 | 5,600 | 100.0 |
| Washington County | 1,281 | 3.1 | 11,815 | 29.0 | 26,510 | 65.1 | 857 | 2.1 | 239 | 0.6 | 30 | 0.1 | 40,732 | 100.0 |
| 12 | 523 | 3.7 | 2,930 | 20.8 | 9,751 | 69.4 | 786 | 5.6 | 58 | 0.4 | 8 | 0.1 | 14,056 | 100.0 |
| 13-16 | 2,270 | 1.7 | 13,870 | 10.6 | 101,250 | 77.2 | 11,150 | 8.5 | 2,303 | 1.8 | 249 | 0.2 | 131,092 | 100.0 |
| 17 | 2,296 | 8.6 | 8,803 | 32.9 | 14,947 | 55.8 | 699 | 2.6 | 40 | 0.1 | 4 | --b | 26,789 | 100.0 |
| 18 | 582 | 6.8 | 3,203 | 37.6 | 4,030 | 47.3 | 686 | 8.0 | 27 | 0.3 | - | - | 8,528 | 100.0 |
| 19 | 1,556 | 14.2 | 869 | 7.9 | 8,283 | 75.4 | 221 | 2.0 | 51 | 0.5 | 5 | --b | 10,985 | 100.0 |
| Milwaukee County | 7,227 | 3.8 | 29,675 | 15.5 | 138,261 | 72.2 | 13,542 | 7.1 | 2,479 | 1.3 | 266 | 0.1 | 191,450 | 100.0 |
| 20 | 11,744 | 75.6 | 1,201 | 7.7 | 1,551 | 10.0 | 1,040 | 6.7 | 5 | --b | - | - | 15,541 | 100.0 |
| 21 | 3,619 | 17.4 | 4,109 | 19.8 | 11,161 | 53.8 | 1,792 | 8.6 | 84 | 0.4 | 2 | --b | 20,767 | 100.0 |
| 22 | 636 | 3.8 | 9,635 | 58.2 | 5,707 | 34.5 | 503 | 3.0 | 88 | 0.5 | - | - | 16,569 | 100.0 |
| 23 | 3,085 | 39.1 | 3,538 | 44.8 | 1,090 | 13.8 | 145 | 1.8 | 35 | 0.5 | 1 | --b | 7,894 | 100.0 |
| 24 | 29 | 0.5 | 455 | 7.3 | 5,694 | 91.6 | 32 | 0.5 | 7 | 0.1 | 2 | --b | 6,219 | 100.0 |
| 25 | 2,622 | 11.2 | 5,594 | 23.9 | 14,357 | 61.5 | 630 | 2.7 | 134 | 0.6 | 13 | 0.1 | 23,350 | 100.0 |
| 26 | 733 | 2.8 | 5,911 | 22.6 | 17,951 | 68.8 | 1,338 | 5.1 | 173 | 0.7 | 4 | --b | 26,110 | 100.0 |
| 27 | 228 | 1.9 | 2,667 | 22.7 | 7,829 | 66.6 | 962 | 8.2 | 71 | 0.6 | 2 | --b | 11,759 | 100.0 |
| 28 | 75 | 1.9 | 585 | 14.8 | 2,801 | 70.9 | 389 | 9.9 | 95 | 2.4 | 4 | 0.1 | 3,949 | 100.0 |
| Waukesha County | 22,771 | 17.2 | 33,695 | 25.5 | 68,141 | 51.6 | 6,831 | 5.2 | 692 | 0.5 | 28 | --b | 132,158 | 100.0 |
| 29 | --c | --c | 13,166 | 61.6 | 6,763 | 31.7 | 1,080 | 5.1 | 347 | 1.6 | 8 | --b | 21,364 | 100.0 |
| 30 | --c | --c | 8,113 | 33.8 | 9,667 | 40.3 | 4,852 | 20.2 | 1,381 | 5.7 | 4 | --b | 24,017 | 100.0 |
| 31 | --c | --c | 4,967 | 37.6 | 7,766 | 58.7 | 223 | 1.7 | 251 | 1.9 | 13 | 0.1 | 13,220 | 100.0 |
| 32 | --c | --c | 1,523 | 27.7 | 3,800 | 69.2 | - | - | 162 | 3.0 | 3 | 0.1 | 5,488 | 100.0 |
| Racine County ^e | --c | --c | 27,769 | 43.3 | 27,996 | 43.7 | 6,155 | 9.6 | 2,141 | 3.4 | 28 | --b | 64,089 | 100.0 |

Table IV-28
(continued)

| Analysis Area | Excellent/Very Good | | Good | | Average | | Fair | | Poor/Very Poor | | Unsound | | Total | |
|-----------------|---------------------|---------|---------|---------|---------|---------|--------|---------|----------------|---------|---------|-----------------|---------|---------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| 33 | 394 | 3.9 | 6,404 | 64.4 | 2,681 | 26.9 | 384 | 3.9 | 78 | 0.8 | 6 | 0.1 | 9,947 | 100.0 |
| 34 | 201 | 0.7 | 16,363 | 60.4 | 8,380 | 30.9 | 1,739 | 6.4 | 409 | 1.6 | 7 | -- ^b | 27,099 | 100.0 |
| 35 | 233 | 1.5 | 7,649 | 48.3 | 6,697 | 42.3 | 1,015 | 6.3 | 235 | 1.5 | 17 | 0.1 | 15,846 | 100.0 |
| Kenosha County | 828 | 1.5 | 30,416 | 57.6 | 17,758 | 33.6 | 3,138 | 5.9 | 722 | 1.3 | 30 | 0.1 | 52,892 | 100.0 |
| 36 | 416 | 8.7 | 669 | 14.1 | 2,998 | 63.0 | 504 | 10.6 | 172 | 3.6 | - | - | 4,759 | 100.0 |
| 37 | 231 | 4.3 | 1,210 | 22.6 | 2,895 | 54.2 | 732 | 13.7 | 209 | 3.9 | 67 | 1.3 | 5,344 | 100.0 |
| 38 | 1,690 | 8.9 | 3,590 | 18.8 | 11,383 | 59.7 | 1,939 | 10.2 | 468 | 2.5 | 10 | 0.1 | 19,080 | 100.0 |
| 39 | 384 | 7.7 | 1,811 | 36.4 | 2,443 | 49.1 | 315 | 6.3 | 23 | 0.5 | 1 | -- ^b | 4,977 | 100.0 |
| Walworth County | 2,721 | 8.0 | 7,280 | 21.3 | 19,719 | 57.7 | 3,490 | 10.2 | 872 | 2.6 | 78 | 0.2 | 34,160 | 100.0 |
| Region | 37,954 | 7.0 | 147,193 | 27.2 | 313,562 | 57.9 | 35,101 | 6.5 | 7,234 | 1.3 | 469 | 0.1 | 541,513 | 100.0 |

NOTES: Housing condition data was collected between 2006 and 2010.

Condition information was provided by local governments and assessors and may not include all dwelling units.

Condition data were not available for the following communities: the Cities of Cedarburg, Lake Geneva, Oak Creek, South Milwaukee, and West Allis; the Villages of Fox Point, Greendale, North Prairie, River Hills, and Whitefish Bay; and the Towns of Bloomfield, Lafayette, Walworth, and Whitewater.

^aMulti-family structures with more than four units are not included because they are assessed as commercial properties.

^bLess than 0.05 percent.

^cThe Excellent/Very Good and Good categories are combined in Racine County.

Source: Municipal assessors and SEWRPC.

The Urban Institute study identifies the following negative impacts of foreclosures on communities:

- Declining property values and physical deterioration
- Crime, social disorder, and population turnover
- Local government financial stress and deterioration of services.

The study also identifies characteristics of foreclosures that lead to the negative community impacts listed above, including:

- Deferred maintenance by the original owner of the home in an effort to use money for mortgage payments
- A home remaining vacant after foreclosure for a period of time with no one keeping it secured and well maintained
- A high concentration of foreclosures in an area, which can lower the sale value of neighboring properties and diminish lender confidence in a neighborhood.

Periods of vacancy can be the most problematic characteristic of a foreclosure property for a community. If the property is located in a neighborhood with lower home sale prices, there may be less incentive for a lender to maintain and secure the property because there is less potential for profit in the eventual sale of the property. A property is more likely to experience physical deterioration because of neglect or vandalism the longer it sits vacant and unsecured. Lenders and potential buyers of other homes in the neighborhood may see foreclosed and abandoned homes as a threat to property values in the neighborhood, further weakening the community's housing market. A vacant or abandoned home is also a threat to the community because it may increase the potential for crime.

Foreclosures can also be costly to the community in terms of government services. Foreclosures are particularly costly to local governments if they result in an abandoned property. The local government may have to maintain a property through lawn maintenance and trash removal. An abandoned property can also result in an increase in police calls. It can become particularly expensive to a local government if fire protection service must be provided to the property.

A special report prepared for the U.S. Senate Joint Economic Committee in 2007 titled, *Sheltering Neighborhoods from the Subprime Foreclosure Storm*, estimated the combined cost of a typical foreclosure to a homeowner, lender, and community at \$79,443. The estimate includes a \$7,200 cost to the homeowner, \$50,000 to the lender, \$19,299 to the local government, and a \$3,016 reduction in neighboring property values.

The Urban Institute study found that the negative impacts of foreclosures can vary by neighborhood. A neighborhood with a strong housing market is less likely to be negatively impacted by a small number of foreclosed properties. The study notes that these neighborhoods have natural self-correction mechanisms. The surrounding property owners are likely to have considerable equity in their properties and are more likely to exert pressure on the owner of the foreclosed property or the local government to maintain and secure the property. The study also notes that the negative impacts of foreclosures, even in neighborhoods with a strong housing market, increase significantly as the density of foreclosures increases because the problems of property maintenance and security become more difficult to correct. The negative trends that a large number of foreclosures may cause can be accelerated in a neighborhood with a weak housing market where property values may already be in decline.

Causes of Foreclosures

In the past, borrowers typically entered the foreclosure process due to an event, such as job loss, illness, or divorce, which significantly changed the borrower's financial situation. A January 2010 HUD report titled, *Report to Congress on the Root Causes of the Foreclosure Crisis*, notes that a sharp increase in the share of seriously delinquent loans and foreclosures occurred in 2006 and 2007 and continued to increase from that point in time. A literature review undertaken for the report attributes the initial increase in foreclosures to an increase in

high risk loans such as high cost or subprime loans and “Alt-A” loans,¹⁰ particularly with adjustable rates. The report also notes that as the economic recession worsened during 2008 and 2009, the rate of mortgage foreclosures started to rise among prime fixed-rate loans.

Prior to the increase in usage of high risk mortgage products, foreclosures were closely related to an event that reduced the borrower’s income and ability to make mortgage payments. First an event occurs that lowers the borrower’s income and then a lack of home equity makes it impossible for the borrower to sell or refinance their home to meet the loan obligation. The report notes that softening housing prices were an important factor in the foreclosure crisis; however, the sharp rise in foreclosures during the crisis is likely due to rapid growth in loans with a high risk of default due to the terms of the loans and to loosening underwriting controls and standards.

The report points to several developments during the 1980s and 1990s that allowed the rapid growth in the use of subprime loans and other exotic mortgage products with a high risk of default during the 2000s. These developments included legislative changes that removed the interest rate ceilings on mortgages and allowed lenders to offer loans with variable interest rates, balloon terms, and negative amortization.¹¹ Another important development was the growth of the asset-backed securities market, which shifted the primary source of mortgage finance from Federally regulated institutions to mortgage banking institutions subject to less Federal oversight than depository institutions and their mortgage banking subsidiaries. It was thought that these securities carried little risk, which caused an increased demand for mortgage backed securities by investors. Lenders may have encouraged borrowers to take on exotic loan products due to the high profits associated with originating the loans and packaging them for sale to investors. The HUD report notes evidence that suggests some borrowers may not have understood the risk involved with the terms of exotic loan products. The report notes that mortgage fraud may have made a significant contribution to the foreclosure crisis and cites evidence of increased mortgage fraud among lenders leading up to the foreclosure crisis.

Another factor that is commonly alleged to have contributed to the foreclosure crisis is the Community Reinvestment Act. The CRA was passed by Congress in 1977 with the goal of encouraging banks to meet the credit needs of the communities in which they have branches, particularly low- and moderate-income households and neighborhoods. Critics of the CRA claim that high risk loans were undertaken by institutions trying to meet CRA requirements, which then contributed to the foreclosure crisis. The HUD report notes that there is a variety of empirical evidence that contradicts the view that CRA requirements had a significant impact on the foreclosure crisis. The report notes that CRA lending requirements have been in place for over three decades while the foreclosure crisis is a recent phenomenon. The report also notes that the foreclosure crisis came after a period of sustained decline in the share of mortgage lending activity subject to CRA requirements.

Research documented in a preliminary staff report prepared by the Federal Crisis Inquiry Commission¹² titled, *The Community Reinvestment Act and the Mortgage Crisis*, shows that much of the home loan activity undertaken immediately prior to the start of the foreclosure crisis was not subject to CRA requirements. About 28 percent of all mortgage loans in 2006 were made by banks subject to the CRA within their CRA assessment areas. About 10 percent of all mortgages were originated by banking institutions and affiliates subject to the CRA within their assessment areas to low- and moderate-income borrowers or in low- and moderate-income neighborhoods. Only 6 percent of all high cost loans were originated by banking institutions and affiliates subject to the CRA within their assessment areas to low- and moderate-income borrowers or in low- and moderate-income neighborhoods.

¹⁰ The term “Alt-A” refers to loans made to borrowers that require little or no documentation of borrowers’ income or assets and entail other features that may expose borrowers to large increases in loan payments over time.

¹¹ Negative amortization occurs when the monthly payments do not cover all of the interest cost. The interest that is not covered is added to the unpaid principal balance.

¹² The Federal Crisis Inquiry Commission was created under the Fraud Enforcement and Recovery Act of 2009.

As noted above, foreclosures among prime mortgage loans also increased as the economic recession worsened over 2008 and 2009; however, most of the literature reviewed as part of the HUD report found a weak association between foreclosure rates and weak economic conditions. The report concludes that a substantial portion of the crisis can be linked to the growth in use of subprime loans and that foreclosures have been much higher among adjustable rate loans among both subprime and prime loans, with much of the problem among prime loans concentrated in the Alt-A segment. Nationwide, subprime loans accounted for 9 percent of the total dollar volume of originations in 2003 and 20 percent in 2006. Alt-A loans accounted for 2 percent of the total dollar volume of originations in 2003 and 13 percent in 2006.

Foreclosure Process in Wisconsin¹³

Foreclosure is the legal process by which a mortgage lender repossesses a property from a borrower because of nonpayment, or default. In Wisconsin, lenders may foreclose on a mortgage or deed of trust in default by using a judicial or non-judicial process. The judicial process of foreclosure involves filing a lawsuit to obtain a court order to foreclose. It is used when there is no power of sale clause in the mortgage or deed of trust. A power of sale clause indicates that the borrower pre-authorizes the sale of a property to pay the balance on a loan in the event of a default. A property is generally auctioned off to the highest bidder after the court declares a foreclosure. No sale can be made for one year from the judgment date unless the lender waives the right to a deficiency, in which case the delay is six months, or two months if the property is abandoned. Sales by consent may occur earlier.

The non-judicial process of foreclosure is used when a mortgage or deed of trust includes a power of sale clause. The sale of the property may be executed by the lender or their trustee. If the mortgage or deed of trust contains a power of sale clause and specifies the time, place, and terms of sale, then the specified procedure must be followed. If the power of sale clause does not include these terms, then the foreclosure is carried out as follows:

- The foreclosure notice must be recorded with the County prior to the time the first notice of foreclosure is published. The notice, which must include the time and place of sale, must be published once a week for six consecutive weeks in a newspaper in the County where the property is located. The notice must be served upon the borrower in the same manner that civil process in a lawsuit is served. The notice must be placed in a conspicuous spot on the premises and served on any occupant if the borrower cannot be located. The notice must specify the names of the borrower and lender, the date the mortgage was recorded, the amount due at the date of the notice, a property description, and the time and place of the sale
- The sale must be held at the time and place stated in the foreclosure notice. The winning bidder must receive a certificate of purchase and the sale can be postponed if necessary
- The borrower has one year to redeem the property by paying the amount of the highest bid at the foreclosure sale, plus interest, unless the foreclosure sale has been confirmed by court order.

The lender can set a minimum price if a property goes to sale at a public auction. The title will revert to the lender if there are no bids at or above the minimum price. A property is termed real estate owned, or REO, when this occurs. Prior to 2009, if the property was rented, the tenants may have been subject to eviction as soon as the title was transferred, even if the rent was up to date. Renters did not have the same legal protections from eviction as they may have had with the former owner.

The lack of legal protection for renters from eviction was recognized by both the Federal and State government. The Federal Protecting Tenants at Foreclosure Act became effective in May 2009. The immediate successor in interest of a foreclosed property must provide tenants with a 90-day notice prior to eviction under this law, which expires on December 31, 2012. State laws were also enacted in 2009 to provide protection to renters of foreclosed properties. Section 704.35 of the *Wisconsin Statutes* requires landlords to provide notice to new tenants if a foreclosure action has begun. Section 846.35 of the *Statutes* allows a tenant to remain in a rental unit

¹³ *Wisconsin Realtors Association Foreclosure Assistance Resource Center: Public Information Kit.*

for up to two months after the end of the month in which a sheriff's sale of a foreclosed property is confirmed and prohibits information regarding a tenant being evicted because of a foreclosure on the Wisconsin Circuit Court Access website.

Foreclosure Activity

The nationwide foreclosure crisis is generally thought to have begun in late 2006. A nationwide record was set for foreclosure starts as a percentage of all mortgages in the fourth quarter of 2006.¹⁴ Figure IV-6 shows this trend in Wisconsin. The number of foreclosures statewide increased from 6,407 in 2000 to 11,648 in 2005, or by about 82 percent. The number of foreclosures statewide increased to 28,725 in 2009, which is about a 147 percent increase over the number of foreclosures in 2005. Figure IV-7 shows a similar trend in foreclosures in the Region. The number of foreclosures in the Region increased from 2,907 in 2000 to 4,403 in 2005, or by about 51 percent. The number of foreclosures in the Region increased to 11,661 in 2009, which is about a 165 percent increase over the number of foreclosures in 2005. Figure IV-8 shows a comparison of foreclosures in the Region and the State in 2000, 2005, and 2009. The percent of foreclosure cases per total number of housing units has been greater in the Region than the State in each of these years. State trends in foreclosure starts documented in the January 2010 HUD report titled, *Report to Congress on the Root Causes of the Foreclosure Crisis*, show that the trend in foreclosure starts in Wisconsin was similar to that of the Nation between 2005 and 2008. The data also show that States such as Nevada, Florida, Arizona, and California had much greater increases in foreclosure starts than Wisconsin over the same time period.

Table IV-29 shows foreclosure activity in the Region in 2000, 2005, and 2009 by County. Milwaukee County had the highest total number of foreclosure cases in the Region in 2000, 2005, and 2009; however Kenosha County had the highest percentage of foreclosure cases per total number of housing units in each of those years. In 2000 and 2005 there were 1,719 and 2,461 foreclosure cases in Milwaukee County, respectively, which represented 59 percent and 56 percent of the foreclosure cases in the Region. That number increased to 6,323 in 2009, which was about 54 percent of the foreclosure cases in the Region, and a 268 percent increase over the number of cases in Milwaukee County in 2000. The foreclosure cases as a percentage of total housing units increased in Kenosha County from 0.49 percent in 2000 to 0.72 percent in 2005, and to 1.82 percent in 2009, compared to 0.36 percent, 0.52 percent, and 1.36 percent regionwide. Prior to the housing crisis, a foreclosure rate above 0.5 percent was considered high.

Maps IV-19, IV-20, and IV-21 show foreclosure cases in the Region by census tract in 2000, 2005, and 2009, respectively. Map IV-22 shows the concentration of foreclosure cases as a percentage of total housing units in each census tract in 2009. Foreclosure cases in 2009 were most concentrated in the Region's central city areas of Milwaukee, Racine, Kenosha, and Waukesha. Foreclosure cases increased regionwide between 2000 and 2009, particularly in areas such as western and southern Kenosha County and parts of Walworth County. A spreadsheet with foreclosure case data for each census tract in the Region is available on the SEWRPC website at www.sewrpc.org/SEWRPC/Housing/CurrentRegionalHousingPlanUpdate.htm.

Areas of the Region with high rates of foreclosure activity tend to coincide with areas that have high concentrations of minority and low-income populations, as shown on Maps IV-23 and IV-24, respectively. Foreclosure activity also tends to coincide with areas that have higher percentages of high cost loans, and in outlying areas with higher percentages of single-family homes constructed after the year 2000. Map IV-25 shows the percentage of rented homes among occupied single-family homes in the Region. This map illustrates a correlation between foreclosures and areas with a high percentage of rented single-family homes in the City of Milwaukee, and, to a lesser extent, in the Cities of Kenosha and Racine. This is a concern because renters residing in foreclosed homes often have to move to housing situations that may be less favorable.

Map IV-26 shows the percentage of high cost loans in each census tract in the Region in 2004 to 2006. Higher percentages of such loans were concentrated in the Cities of Kenosha, Milwaukee, Racine; in portions of the Cities of Waukesha and West Bend; and in portions of Kenosha and Walworth Counties. Higher percentages of

¹⁴ *Mortgage Bankers Association, National Delinquency Survey.*

Table IV-29

FORECLOSURE ACTIVITY IN THE SOUTHEASTERN WISCONSIN REGION: 2000, 2005, AND 2009

| County | Foreclosure Cases (2000) | | Cases as a Percent of Total Housing Units | | Foreclosure Cases (2005) | | Cases as a Percent of Total Housing Units | | Foreclosure Cases (2009) | | Cases as a Percent of Total Housing Units | |
|-------------------|--------------------------|---------|---|---------|--------------------------|---------|---|---------|--------------------------|---------|---|---------|
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| Kenosha County | 294 | 10.1 | 476 | 10.8 | 1,238 | 10.6 | 1,238 | 10.6 | 1,238 | 10.6 | 1,238 | 10.6 |
| Milwaukee County | 1,719 | 59.1 | 2,461 | 55.9 | 6,323 | 54.2 | 6,323 | 54.2 | 6,323 | 54.2 | 6,323 | 54.2 |
| Ozaukee County | 64 | 2.2 | 91 | 2.1 | 266 | 2.3 | 266 | 2.3 | 266 | 2.3 | 266 | 2.3 |
| Racine County | 299 | 10.3 | 509 | 11.6 | 1,221 | 10.5 | 1,221 | 10.5 | 1,221 | 10.5 | 1,221 | 10.5 |
| Walworth County | 150 | 5.2 | 280 | 6.4 | 726 | 6.2 | 726 | 6.2 | 726 | 6.2 | 726 | 6.2 |
| Washington County | 108 | 3.7 | 174 | 3.9 | 552 | 4.7 | 552 | 4.7 | 552 | 4.7 | 552 | 4.7 |
| Waukesha County | 273 | 9.4 | 412 | 9.3 | 1,335 | 11.5 | 1,335 | 11.5 | 1,335 | 11.5 | 1,335 | 11.5 |
| Region | 2,907 | 100.0 | 4,403 | 100.0 | 11,661 | 100.0 | 11,661 | 100.0 | 11,661 | 100.0 | 11,661 | 100.0 |

NOTE: The data are based on foreclosure case filings as reported in the Wisconsin Circuit Court Consolidated Court Automation Programs case management system. Some foreclosure actions against a property owner may actually reflect numerous properties (i.e. in the case of a landlord who owns several rental properties). These duplicate properties are not in the dataset.

Source: U.S. Bureau of the Census, University of Wisconsin-Extension Center for Community and Economic Development, and SEWRPC.

high cost loans appear to be linked to higher concentrations of minority populations in the Cities of Kenosha, Milwaukee, Racine, and Waukesha, based on a comparison of Map IV-6 and Map IV-26.

A comparison of Maps IV-22, IV-23, IV-24, and IV-26 indicates that areas of the Region with the highest concentrations of minority populations, low-income populations, and high cost loans coincide with areas with a high concentration of foreclosure cases. Census tracts with higher percentages of high cost loans tend to correlate with areas of higher percentages of foreclosures; but not all of the census tracts with higher rates of foreclosures (1.0 percent or more) were areas with higher percentages of high cost loans. Factors such as job losses and a corresponding decrease in income may have also contributed to the increase in foreclosures in the Region. The City of Milwaukee report on foreclosures, described in the following section, states that there were two “waves” of foreclosures in the City; the first in 2006 and 2007, which was primarily caused by homeowners defaulting on high-cost loans, and the second, beginning in 2008, which was primarily due to job losses that affected the ability of homeowners to meet mortgage and/or property tax payments. Job losses and unemployment were identified as key contributing factors to the high rate of foreclosures in the City during 2010.

City of Milwaukee Foreclosure Report

The City of Milwaukee released a Foreclosure Report in early 2011.¹⁵ According to the report, in January 2011 lenders owned about 1,600 foreclosed properties in the City and the City owned about 600 foreclosed properties. Between 60 to 70 percent of home foreclosures involved owner-occupied properties, but less than 35 percent of foreclosed properties were being purchased by owner-occupants. Sale prices for lender-owned properties averaged 50 percent of assessed values, which affects the City’s tax base and the value and equity of neighboring properties. Individuals and families, including renters, that formerly lived in foreclosed homes were forced to vacate the homes, and some became homeless as a result.

To help address the foreclosure crises, Mayor Barrett created a Milwaukee Foreclosure Partnership Initiative in 2008. Under the leadership of a 22-member steering committee, three work groups devised recommendations regarding foreclosure prevention, intervention in the foreclosure process, and stabilization of affected neighborhoods. Major recommendations and implementation activities include:

- The formation of the Milwaukee Homeownership Consortium, which established “Take Root Milwaukee.” Take Root Milwaukee markets trustworthy homeownership resources to the public by a variety of methods, including a website and door-to-door contact. Take Root Milwaukee also manages a hotline to help delinquent borrowers avoid foreclosure.
- Establishment of a Milwaukee Foreclosure Mediation Program to provide a process for delinquent borrowers to meet with lenders to potentially modify loans. The program is operated by the Marquette University Law School with funding from the University, City, and State.
- The Common Council adopted ordinances to require the registration of vacant and foreclosed properties to facilitate communication regarding maintenance issues. The City Department of Neighborhood Services established a related program to monitor the properties registered, with particular attention given to areas where foreclosures are highly concentrated. The Milwaukee Police Department is contacted if buildings appear to be occupied or used for illegal purposes. Civic associations and block watch groups are also involved with monitoring properties.
- The use of Federal Neighborhood Stabilization Program (NSP) funding for a number of programs to help finance the purchase and renovation of foreclosed homes by individuals or by the City; the demolition of

¹⁵ Documented in the report titled, *Foreclosure in Milwaukee: Progress and Challenges*, prepared by the City of Milwaukee Departments of City Development and Neighborhood Services, March 2011. The report is posted on the SEWRPC website at <http://www.sewrpc.org/SEWRPC/Housing/CurrentRegionalHousingPlanUpdate.htm>

blighted structures; and the redevelopment of vacant or demolished properties. Additional information about the NSP is provided in a later section of this Chapter and in Chapter III. Table III-15 in Chapter III summarizes City NSP activities.

Challenges identified in the report include the continuing demand on City resources to monitor, maintain, market, and/or redevelop foreclosed properties. At the time the report was prepared, the City was the largest single owner of foreclosed properties in the City, and therefore responsible for maintenance of the properties. The depressed residential real estate market and competition from bank-owned foreclosures were resulting in diminished sales of City-owned tax foreclosed properties. The City may potentially own, and be responsible for maintaining, a large inventory of properties for a substantial period of time. In addition, low-value foreclosed properties and decreased access to financing have resulted in increased speculation by investors in the real estate market. In some cases, homes purchased by investors are not adequately managed or maintained, which add to the City's enforcement responsibilities.

The report noted that responsible ownership and disposition of foreclosed and vacant properties is impeded by the lack of access to capital. The foreclosure crisis and current economic conditions have resulted in restricted access to financing, making it difficult to obtain the capital necessary to purchase and renovate foreclosed properties.

In addition to recommendations for changes to City policies and programs, the report includes the following policy recommendations directed to private lenders and the Federal government to help address the foreclosure crisis:

- Significant expansion of efforts by lenders, servicers, and government agencies to achieve successful long-term loan modifications. This could include requiring lenders to institute a policy for mandatory conciliation conferences with delinquent borrowers for owner-occupied properties. Other strategies could include implementation of a mandatory automated system for the Federal Home Affordable Modification Program (HAMP) to ensure consistent application of HAMP guidelines and consideration of all the modification options that are available to homeowners, and expansion of alternatives for homeowners currently facing foreclosure as a result of joblessness.
- Establishing "Best Practices" for the responsible disposition of foreclosed properties by lenders. These should include priorities for sales to owner-occupant purchasers, prohibition of bulk sale transactions and transfers of properties via quit-claim deeds, and preferences for Neighborhood Stabilization Program transactions.
- Closer regulation and scrutiny of the loan modification and property disposition practices of banks and loan servicers. The evaluation of a bank's performance in meeting the credit needs of their community should include consideration of the lender's record in providing successful permanent loan modifications for borrowers who are in default.

Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act)

The Dodd-Frank Act was enacted by the U.S. Congress on July 21, 2010. The Act is intended to address many areas of problematic financial practices believed to have caused the national economic recession and related housing crisis. The following are the major features of the Act:

- Establishment of a Financial Stability Oversight Council
- Changes to bank and bank holding company regulations by transferring Office of Thrift Supervision functions to the Office of Comptroller (OCC) and clarifying regulatory functions of the Federal Deposit Insurance Corporation (FDIC) and Board of Governors of Federal Reserve
- Establishment of requirements for investment advisers for hedge funds
- Establishment of a new Federal Insurance Office to monitor the insurance industry
- Restrictions on banks, bank affiliates, and bank holding companies from proprietary trading or investing in a hedge fund or private equity fund

- Increased regulation and transparency of over the counter derivatives markets
- Increased regulations of credit rating agencies
- Establishment of new requirements regarding executive compensation
- Requirements for securitizers to retain economic interest in assets they securitize
- Establishment of a new Consumer Financial Protection Bureau (CFPB) as an independent office in the Federal Reserve Board with broad new authorities, functions, and responsibilities under wide range of current consumer financial protection laws
- Establishment of new requirements for the mortgage lending industry, including detailed requirements concerning mortgage originator compensation and underwriting, high cost mortgages, servicing, appraisals, counseling, and other matters
- Preserves the enforcement powers of States regarding financial institutions and restricts preemption of State laws by Federal banking regulators

The Act includes several provisions related to the mortgage lending industry, including the creation of a Consumer Financial Protection Bureau (CFPB) under Title X of the Act. As noted above, the Act established the CFPB as an independent entity housed within the Federal Reserve Board. The CFPB has the authority to develop rules that ensure all consumers have access to consumer products and services and to ensure that markets are fair, transparent, and competitive. It has the authority to examine and enforce consumer protection regulations for all mortgage related businesses such as lenders, servicers, and mortgage bankers; large non-bank financial companies (such as payday lenders and consumer reporting agencies); and banks and credit unions with greater than \$10 billion in assets. Specific CFPB activities include:

- Investigating and responding to consumer complaints
- Conducting financial education programs from the special office of financial literacy
- Researching, monitoring, and publishing information relevant to functioning of consumer financial products and services markets to identify risks to consumers
- Operating two special offices, one for military personnel and one for older Americans
- Supervising and examining entities for compliance with Federal consumer financial law
- Exercising authority, such as issuing rules and orders, to implement Federal consumer financial protection laws.

The CFPB will also assume responsibilities designated under the following Federal legislation:

- Truth in Lending Act (TILA)
- Home Ownership and Equity Protection Act (HOEPA)
- Truth in Savings Act
- Real Estate Settlement Procedures Act (RESPA)
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE)
- Interstate Land Sales Full Disclosure Act
- Telemarketing and Consumer Fraud and Abuse Prevention Act
- Inspector General Act
- Privacy Act
- Alternative Mortgage Transaction Parity Act (AMTPA)
- Electronic Fund Transfer Act (EFTA)
- Equal Credit Opportunity Act (ECOA)
- Expedited Funds Availability Act
- Fair Credit Billing Act
- Fair Debt Collection Practices Act
- Federal Deposit Insurance Act (FDIA)
- Federal Financial Institutions Examination Council Act
- Federal Trade Commission Act

- Gramm-Leach Bliley Act (GLB)
- Omnibus Appropriations Act of 2009
- Right to Financial Privacy Act.

A summary of the Dodd-Frank Act prepared by the U.S. Senate Committee on Banking, Housing, and Urban Affairs notes that the Act contains additional mortgage reform provisions, including:

- Requirement that lenders ensure a borrower's ability to repay: The Act establishes a Federal standard for all home loans where institutions must ensure that borrowers can repay the loans they are sold
- Prohibition of unfair lending practices: The Act prohibits the financial incentives for subprime loans that encouraged lenders to steer borrowers into more costly loans, including bonuses known as "yield spread premiums" that lenders pay to brokers to inflate the cost of loans. It also prohibits pre-payment penalties that trapped many borrowers into unaffordable loans
- Establishment of penalties for irresponsible lending: Lenders and mortgages brokers that do not comply with new standards may be held accountable for as much as three years of interest payments, damages, and attorney's fees. The Act protects borrowers against foreclosure due to violations of these standards
- Expansion of consumer protection for high cost mortgages: The Act expands the protections available under Federal rules on high cost loans and lowers the interest rate, points, and fees that define high cost loans
- Requirement of additional disclosures for consumers on mortgages: Lenders must disclose the maximum a consumer could pay on an adjustable rate mortgage (ARM), with a warning that payments will vary based on interest rate changes
- Housing counseling: The Act establishes an Office of Housing Counseling within HUD to increase homeownership and rental housing counseling

The Act also contains provisions intended to provide assistance with the foreclosure crisis through emergency mortgage relief. The Act provides \$1 billion for bridge loans to qualified unemployed homeowners with reasonable prospects for reemployment to help cover mortgage payments until they are reemployed. In addition, the Act authorizes a HUD administered program for making grants to provide foreclosure legal assistance to low- and moderate-income homeowners and tenants related to home ownership preservation, foreclosure prevention, and tenancy associated with home foreclosure. An overview of the impacts of credit availability on the housing market, including low- and moderate-income borrowers, is included in Part 1 of Chapter XII.

Appraisal Practices Under Dodd-Frank Act

The Dodd-Frank Act established new requirements for real estate appraisals, which were identified as a factor contributing to the housing crisis. With regard to appraisals, the Dodd-Frank Act prohibits appraiser coercion; requires appraiser independence; requires States to develop minimum requirements for appraisers; and requires appraisers to be paid reasonable and customary fees for their work. These provisions were intended to address concerns that appraisers were inappropriately influenced or pressured by lenders or others with a financial interest in a transaction. Due to uncertainty in how strictly the "arm's length" requirements of the law should be interpreted prior to the development of implementing regulations and policies, many financial institutions began working with appraisers with whom they had no established relationships in order to avoid any appearance of influencing appraisals. In some cases, this led to the use of appraisers who were unfamiliar with the housing market in a particular area. The unstable housing market further complicated the ability of appraisers to make accurate appraisals.

To address this situation, the National Association of Home Builders (NAHB) worked with the Appraisal Institute, Fannie Mae and Freddie Mac, and Federal regulators to clarify that builders are permitted to communicate with appraisers of new homes to provide information relevant to making an accurate appraisal. Fannie Mae developed additional guidance that requires lenders to use only appraisers who have the appropriate knowledge and experience, including an understanding of the geographic area concerned.

Additional concerns raised by the NAHB,¹⁶ which have not yet been fully resolved, include the use of short sales and foreclosed properties as comparable sales in an area without fully taking into account the deferred maintenance and condition of the distressed property; potential use of the cost approach, rather than comparable sales, to determine the market value of new homes; establishing an appraisal appeals process; and developing methods to appropriately value energy efficiency features and improvements during appraisals.

Foreclosure Assistance Programs

The foreclosure crisis has been recognized as a nationwide problem. Federal programs, such as the neighborhood stabilization program (NSP), have provided funding for State and local governments to address the problem of foreclosures and abandoned homes. A description of major programs established in 2010 to address the foreclosure and abandoned home problem follows. Programs established before 2010 are described in Chapter III.

NSP-3

The State of Wisconsin and the City of Milwaukee received funding for programs to address foreclosures and abandoned homes under NSP-1, which refers to NSP funds authorized under Division B, Title III of the Housing and Economic Recovery Act (HERA) of 2008. The City of Milwaukee received funding for programs to address foreclosures and abandoned homes under NSP-2, which refers to NSP funds authorized under the American Recovery and Reinvestment Act (ARRA) of 2009. The NSP-1 and NSP-2 funded programs are described in detail in Chapter III. As of September 2010, \$0.95 of every \$1.00 allocated nationwide under NSP-1 and NSP-2 had been used by communities to buy and renovate foreclosed homes.

A third round of funding under the Neighborhood Stabilization Program (NSP-3) was awarded by HUD in September 2010, to provide targeted emergency assistance to State and local governments to acquire, redevelopment, or demolish foreclosed properties. The NSP-3 funding, about \$1 billion, was provided under the Dodd-Frank Act. State and local governments can use NSP-3 grants to acquire land and property, demolish or rehabilitate abandoned properties, and offer down payment and closing cost assistance to low- and moderate-income homebuyers (household income cannot exceed 120 percent of the area median income). Grantees can also use the funds to establish land banks to assemble and develop vacant land to encourage redevelopment of underused urban land and stabilize neighborhoods. State and local governments must require new homebuyers to receive homeownership counseling to help prevent future foreclosures and abandoned homes. In addition, homeowners must obtain mortgages from lenders who agree to comply with sound lending practices.

HUD used the same distribution formula as used in NSP-1 to allocate NSP-3 funds to State and local governments. The formula uses the number and percentage of home foreclosures, the number and percentage of homes financed by a subprime mortgage related loan, and the number and percentage of homes in delinquency to identify distressed neighborhoods. HUD also uses a model to estimate neighborhood need that accounts for causes of foreclosures and delinquencies, including housing price decline from peak levels, increases in unemployment, rate of high cost and highly leveraged loans, and high vacancy rates. The State of Wisconsin received \$5 million and the City of Milwaukee received about \$2.7 million in NSP-3 funding.

A sub-grantee was eligible to apply for State NSP-3 funds if it met the following criteria set forth in the State's *Neighborhood Stabilization Program 3 Substantial Amendment to 2010 Annual Action Plan*:

- The sub-grantee must be a current Wisconsin Department of Commerce¹⁷ NSP-1 sub-grantee in order to allow rapid deployment of funds by experienced and knowledgeable high-capacity sub-grantees who have shown the ability to successfully comply with NSP-1 regulations and guidance

¹⁶ Additional information is provided on the National Association of Home Builders (NAHB) website at the following address: <http://www.fhba.com/docs/AppraisalIssuesUpdateFallBoard2011.pdf>

¹⁷ Housing-related functions carried out by the Wisconsin Department of Commerce were transferred to the Wisconsin Department of Administration in July 2011.

- The sub-grantee must have demonstrated satisfactory performance on NSP-1 obligation of their funds per quarter as specified in their contracts. NSP-3 requires 50 percent of grant funds to be expended within 24 months of the contract between HUD and the State. Proven capacity and the ability to structure their activities to meet this deadline are essential
- The sub-grantee must sign up for the Federal Housing Administration (FHA) First Look program to allow first access to FHA foreclosures and to take advantage of the discount provided to NSP sub-grantees on these properties
- The sub-grantee should apply to use funds in one or two census tracts to focus funds in census tracts with the highest risk of foreclosures. The highest-risk census tracts are those with a score of 13 or higher on HUD's NSP-3 foreclosure need score (see the HUD Foreclosure Need Website at www.hud.gov/nsp) that are either the same or adjacent to the sub-grantee's original NSP-1 census tracts. The sub-grantee must request sufficient funds to address the minimum number of units stipulated by the HUD dataset or five, whichever is greater. The sub-grantee must also be able to obligate a minimum of \$750,000 (and a maximum of \$1.25 million) per census tract on eligible NSP3 housing activities. These minimum standards were established to assure NSP-3 funds have a robust and durable impact on foreclosures and abandoned homes in high risk areas.

Specific activities eligible for NSP-3 funds received by the State and the City of Milwaukee to address foreclosures and abandoned properties are similar to those described in the Neighborhood Stabilization Program section of Chapter III.

First Look Program

The First Look program is a HUD initiative intended to give State and local governments and non-profit organizations participating in the NSP preference in acquiring one- to four-unit residential properties acquired by HUD as a result of a foreclosure action on a FHA-insured mortgage, often referred to as a HUD home. The program will provide NSP grantees an exclusive option to purchase HUD homes in the defined boundaries of NSP designated areas at a discount of 10 percent below the appraised value before they are marketed to other purchasers. The "First Look" period for grantees lasts 14 days after the conveyance of a property to HUD. NSP grantees are encouraged to purchase vacant HUD homes so the homes become rented, rehabilitated, or demolished more quickly than they would on the private market. The First Look program has been expanded through a public-private partnership between HUD and the National Community Stabilization Trust (NCST) to allow NSP grantees access to a greater number of foreclosed and abandoned properties.

Foreclosure Assistance Programs for Homeowners

The Federal government also offers assistance to individual homeowners to avoid foreclosures through efforts such as the Making Home Affordable programs. Making Home Affordable consists of several elements, including:

- The Home Affordability Program (HAMP), which provides eligible homeowners the opportunity to modify their mortgages to make them more affordable. The program is expected to offer assistance to up to 4,000,000 homeowners by 2012
- The Second Lien Modification Program (2MP), which provides homeowners an opportunity to modify their second mortgages to make them more affordable when their first mortgage is modified under HAMP
- The Home Affordable Refinance Program, which provides homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac an opportunity to refinance into more affordable monthly payments
- The Home Affordable Foreclosure Alternatives Program, which provides opportunities for homeowners who can no longer afford to stay in their homes to avoid foreclosure by transitioning into more affordable housing through a short sale or deed-in-lieu of foreclosure.

HUD-approved housing counseling agencies have been made available to provide homeowners with information and assistance to avoid foreclosure through the Making Home Affordable programs.¹⁸ Counseling agencies, in partnership with the Federal government, provide free foreclosure prevention services. Services include assessing whether a homeowner is eligible for a loan modification or refinance and assisting with compiling the intake package. These agencies are funded, in part, by HUD and NeighborWorks America.¹⁹

The Federal government has recognized an increase in mortgage loan modification and foreclosure rescue scams during the foreclosure crisis. The U.S. Treasury Department's Financial Crimes Enforcement Network (FinCEN) released a report in May 2010 titled, *Mortgage Loan Fraud, Loan Modification, and Foreclosure Rescue Scams*, which analyzed a sample set of suspicious activity reports (SARs) filed by financial institutions between January 1, 2004, and December 31, 2009. This reporting period was used because it encompassed the run-up in housing markets, the subsequent economic downturn, and the recent government efforts at market support.

The analysis found a large increase in scams between 2004 and 2009, with a particularly large increase in 2009. The analysis also found that the nature of scams changed over the reporting period. Early reports of scams identified subjects purporting to be loan modification or foreclosure rescue specialists. These subjects targeted financially troubled homeowners. The scam involved the homeowner signing a quit claim deed²⁰ and resulted in loss of equity in or title to their property. The subjects then used straw buyers that misrepresented income, employment, or occupancy to deceive a new lender into making a new mortgage loan. The scams described in later SARs in the dataset reflect an evolution into "advance fee schemes," in which a purported loan modification or foreclosure rescue specialist promised to arrange modification of a homeowner's mortgage for more favorable repayment terms. Following receipt of large advance fees, no service was provided.

The Federal Trade Commission has identified the following red flags for homeowners looking for foreclosure prevention assistance:²¹

- Guarantees to stop the foreclosure process, no matter the homeowner's circumstances
- Instructions not to contact their lender, lawyer, or credit or housing counselor
- Collection of a fee before providing any services
- Accepting payments only by cashier's check or wire transfer
- Encouragement to lease the home so it can be bought back over time
- Instructions to make a mortgage payment directly to the foreclosure assistance business rather than the lender
- Instructions to transfer the property deed or title
- Offer to buy the house for cash at a fixed price that is not set by the housing market at the time of sale

¹⁸ A list of HUD-approved foreclosure avoidance counselors located in Wisconsin is available on the HUD website at www.hud.gov/offices/hsg/sfh/hcc/fc/.

¹⁹ NeighborWorks America is a partnership of 235 independent, community based nonprofit organizations that provide grants, programmatic support, training, and technical assistance for community development and affordable housing.

²⁰ A quit claim deed conveys any interest one may have in a property to another party. It does not warrant that the property is free from any liens, nor does it provide other assurances found in the more common general warranty deed, in which the seller guarantees that he or she owns the property and is conveying it to the buyer with a title that is free and clear, with the exception of any liens, encumbrances, or similar rights described in the title documents.

²¹ See the Federal Trade Commission website at www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm for more information regarding foreclosure rescue scams.

- Offers to fill out paperwork
- Pressure to sign paperwork that is not thoroughly read and understood.

Findings Related to Housing Foreclosure Activity in the Region

Foreclosures and abandoned homes negatively impact individual families and communities. The foreclosure process often results in families losing their homes and experiencing financial hardship that can lead to increased stress in family relationships. Foreclosures and abandoned homes also impact communities negatively. Abandoned homes can lead to increases in vandalism and other criminal activity in a neighborhood, lower the property values and marketability of neighboring homes, and become a financial burden to the local government. Community problems tend to intensify if foreclosures and abandoned homes become concentrated in a neighborhood. Although the entire Southeastern Wisconsin Region has experienced an increase in foreclosure activity over the last half of the 2000s, central city areas of the Region with high concentrations of low-income and minority populations have experienced the greatest concentrations of foreclosures.

Federal legislation has been enacted to correct the problematic financial practices that led to the economic recession and related housing crisis; and to provide financial assistance to State and local governments, non-profit organizations, and individual homeowners to help prevent foreclosures and home abandonment. Home counseling services are a mandatory part of the foreclosure assistance funding programs available to individuals, which may limit future foreclosures and foreclosure rescue scams. Recommendations related to reducing future foreclosure activity in the Region are set forth in Chapter XII, “*Recommended Housing Plan for the Region.*”

* * *

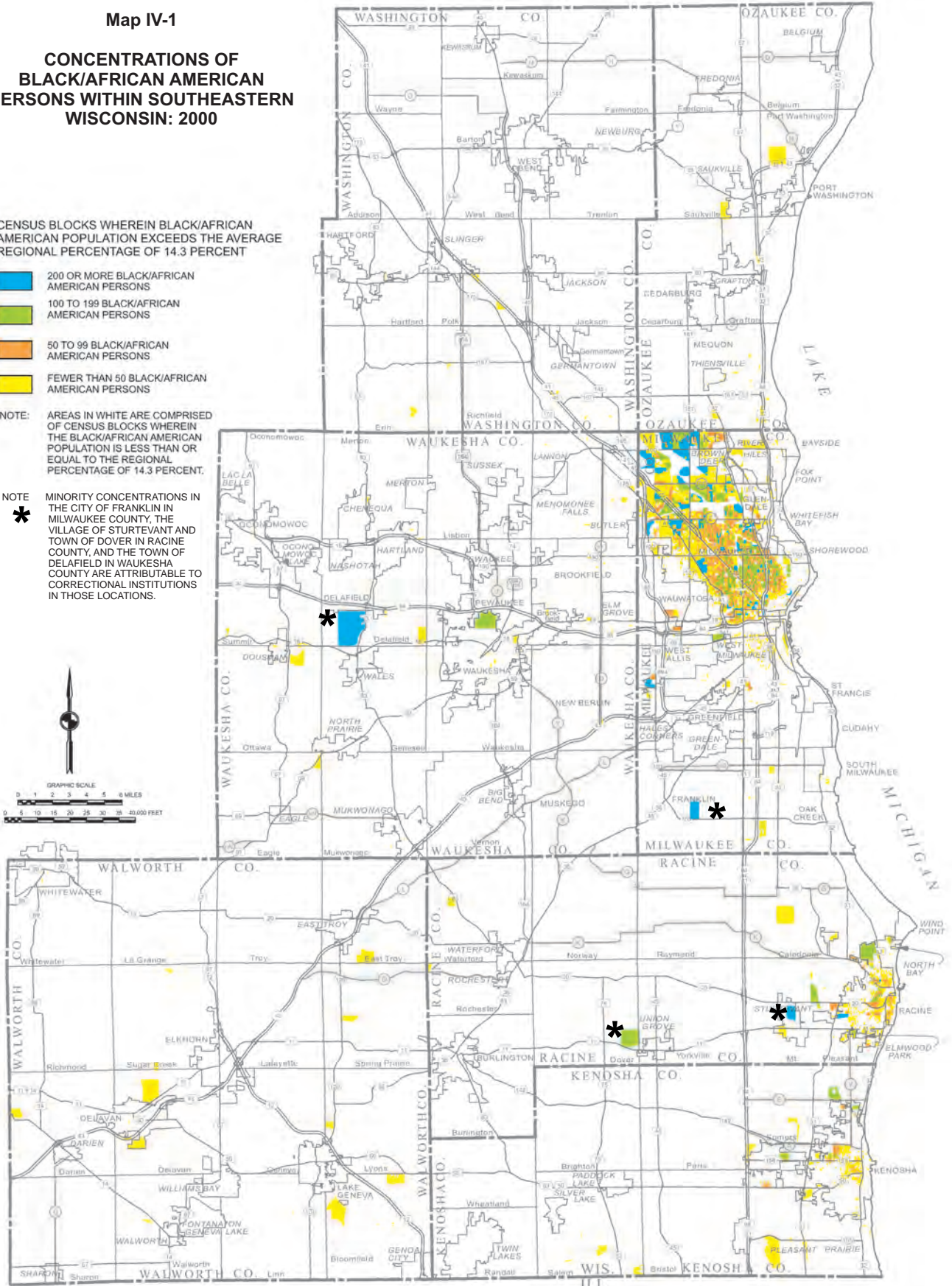
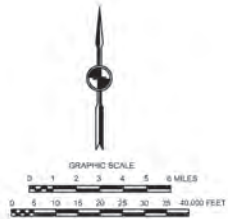
Map IV-1
CONCENTRATIONS OF
BLACK/AFRICAN AMERICAN
PERSONS WITHIN SOUTHEASTERN
WISCONSIN: 2000

CENSUS BLOCKS WHEREIN BLACK/AFRICAN AMERICAN POPULATION EXCEEDS THE AVERAGE REGIONAL PERCENTAGE OF 14.3 PERCENT

- 200 OR MORE BLACK/AFRICAN AMERICAN PERSONS
- 100 TO 199 BLACK/AFRICAN AMERICAN PERSONS
- 50 TO 99 BLACK/AFRICAN AMERICAN PERSONS
- FEWER THAN 50 BLACK/AFRICAN AMERICAN PERSONS

NOTE: AREAS IN WHITE ARE COMPRISED OF CENSUS BLOCKS WHEREIN THE BLACK/AFRICAN AMERICAN POPULATION IS LESS THAN OR EQUAL TO THE REGIONAL PERCENTAGE OF 14.3 PERCENT.

NOTE * MINORITY CONCENTRATIONS IN THE CITY OF FRANKLIN IN MILWAUKEE COUNTY, THE VILLAGE OF STURTEVANT AND TOWN OF DOVER IN RACINE COUNTY, AND THE TOWNS OF DELAFIELD IN WAUKESHA COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.



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

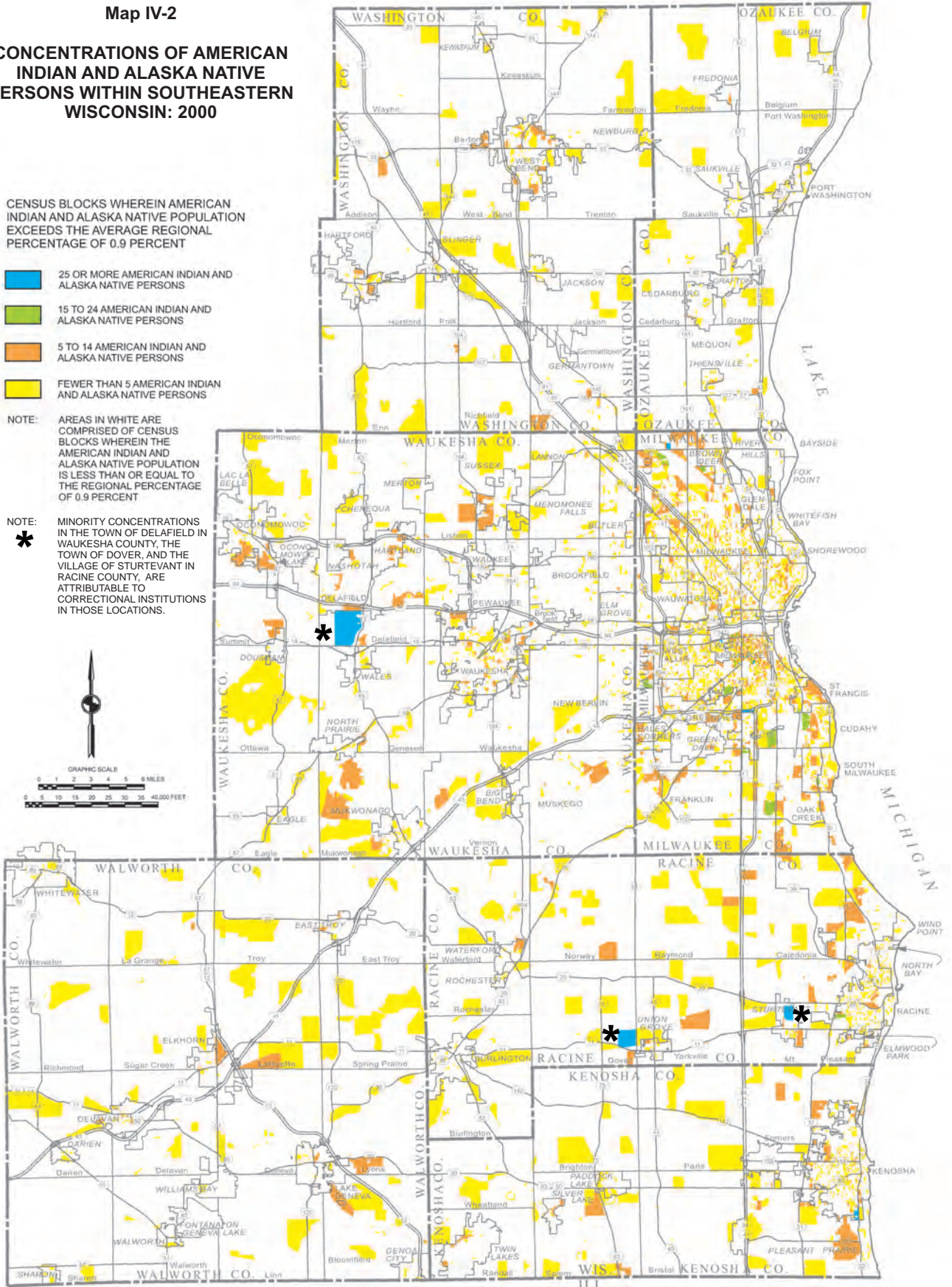
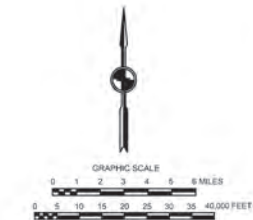
Map IV-2
CONCENTRATIONS OF AMERICAN INDIAN AND ALASKA NATIVE PERSONS WITHIN SOUTHEASTERN WISCONSIN: 2000

CENSUS BLOCKS WHEREIN AMERICAN INDIAN AND ALASKA NATIVE POPULATION EXCEEDS THE AVERAGE REGIONAL PERCENTAGE OF 0.9 PERCENT

- 25 OR MORE AMERICAN INDIAN AND ALASKA NATIVE PERSONS
- 15 TO 24 AMERICAN INDIAN AND ALASKA NATIVE PERSONS
- 5 TO 14 AMERICAN INDIAN AND ALASKA NATIVE PERSONS
- FEWER THAN 5 AMERICAN INDIAN AND ALASKA NATIVE PERSONS

NOTE: AREAS IN WHITE ARE COMPRISED OF CENSUS BLOCKS WHEREIN THE AMERICAN INDIAN AND ALASKA NATIVE POPULATION IS LESS THAN OR EQUAL TO THE REGIONAL PERCENTAGE OF 0.9 PERCENT

NOTE: * MINORITY CONCENTRATIONS IN THE TOWN OF DELAFIELD IN WAUKESHA COUNTY, THE TOWN OF DOVER, AND THE VILLAGE OF STURTEVANT IN RACINE COUNTY, ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.



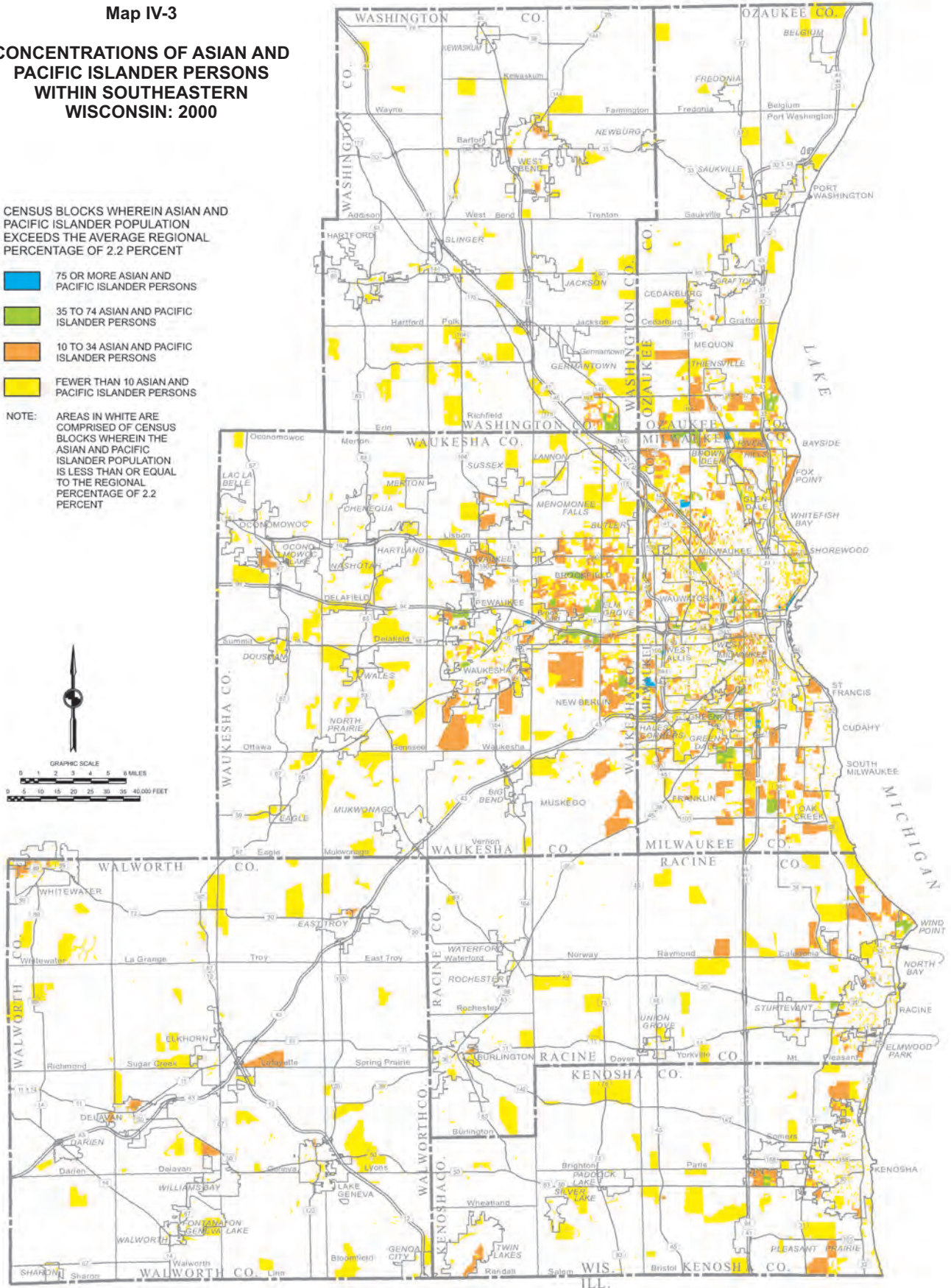
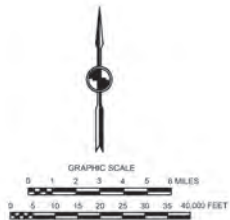
Source: U.S. Bureau of the Census and SEWRPC.

Map IV-3
CONCENTRATIONS OF ASIAN AND
PACIFIC ISLANDER PERSONS
WITHIN SOUTHEASTERN
WISCONSIN: 2000

CENSUS BLOCKS WHEREIN ASIAN AND PACIFIC ISLANDER POPULATION EXCEEDS THE AVERAGE REGIONAL PERCENTAGE OF 2.2 PERCENT

- 75 OR MORE ASIAN AND PACIFIC ISLANDER PERSONS
- 35 TO 74 ASIAN AND PACIFIC ISLANDER PERSONS
- 10 TO 34 ASIAN AND PACIFIC ISLANDER PERSONS
- FEWER THAN 10 ASIAN AND PACIFIC ISLANDER PERSONS

NOTE: AREAS IN WHITE ARE COMPRISED OF CENSUS BLOCKS WHEREIN THE ASIAN AND PACIFIC ISLANDER POPULATION IS LESS THAN OR EQUAL TO THE REGIONAL PERCENTAGE OF 2.2 PERCENT



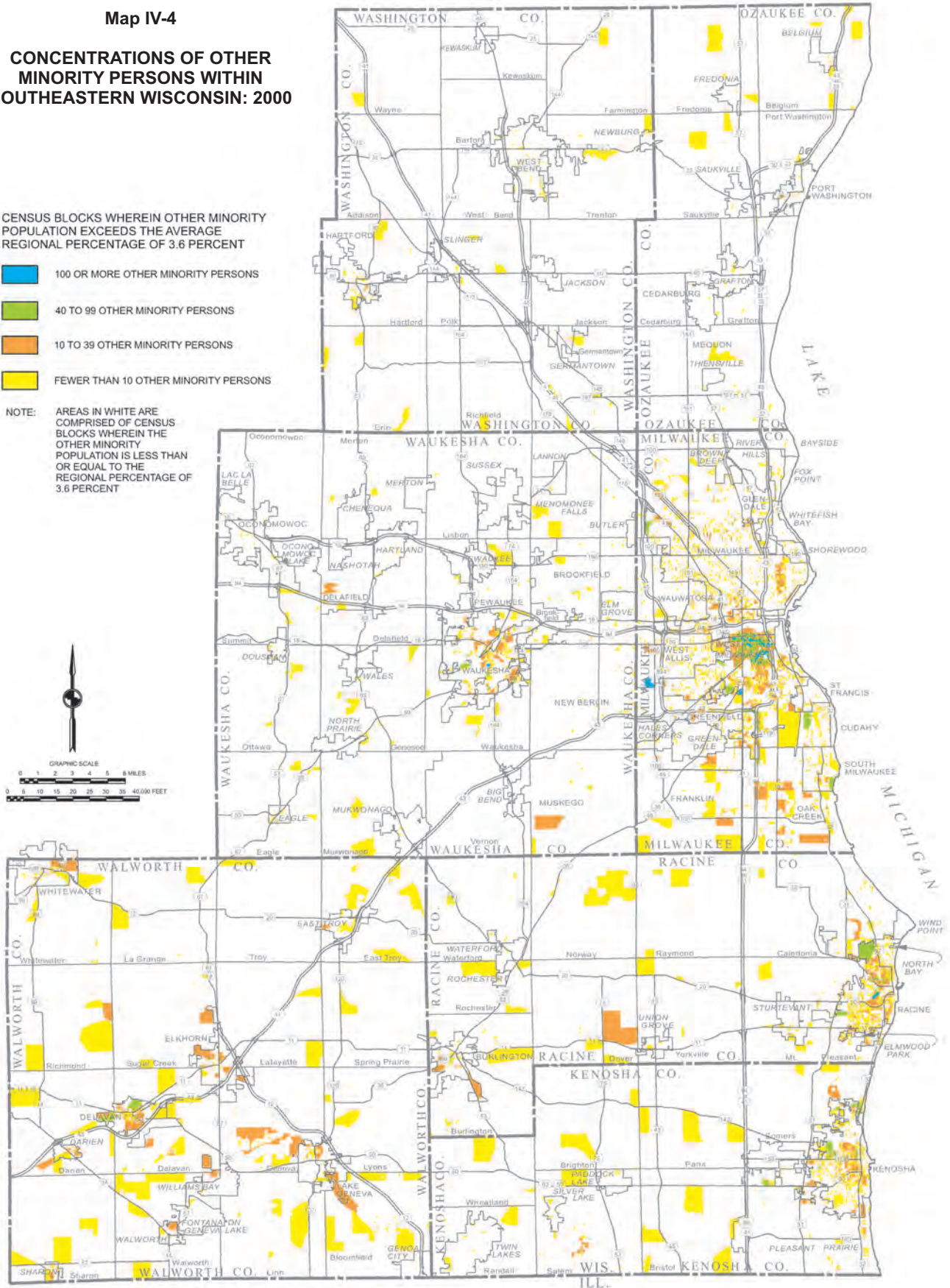
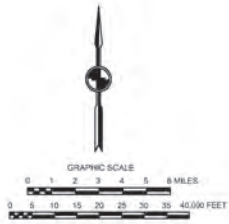
Source: U.S. Bureau of the Census and SEWRPC.

Map IV-4
CONCENTRATIONS OF OTHER
MINORITY PERSONS WITHIN
SOUTHEASTERN WISCONSIN: 2000

CENSUS BLOCKS WHEREIN OTHER MINORITY POPULATION EXCEEDS THE AVERAGE REGIONAL PERCENTAGE OF 3.6 PERCENT

- 100 OR MORE OTHER MINORITY PERSONS
- 40 TO 99 OTHER MINORITY PERSONS
- 10 TO 39 OTHER MINORITY PERSONS
- FEWER THAN 10 OTHER MINORITY PERSONS

NOTE: AREAS IN WHITE ARE COMPRISED OF CENSUS BLOCKS WHEREIN THE OTHER MINORITY POPULATION IS LESS THAN OR EQUAL TO THE REGIONAL PERCENTAGE OF 3.6 PERCENT



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

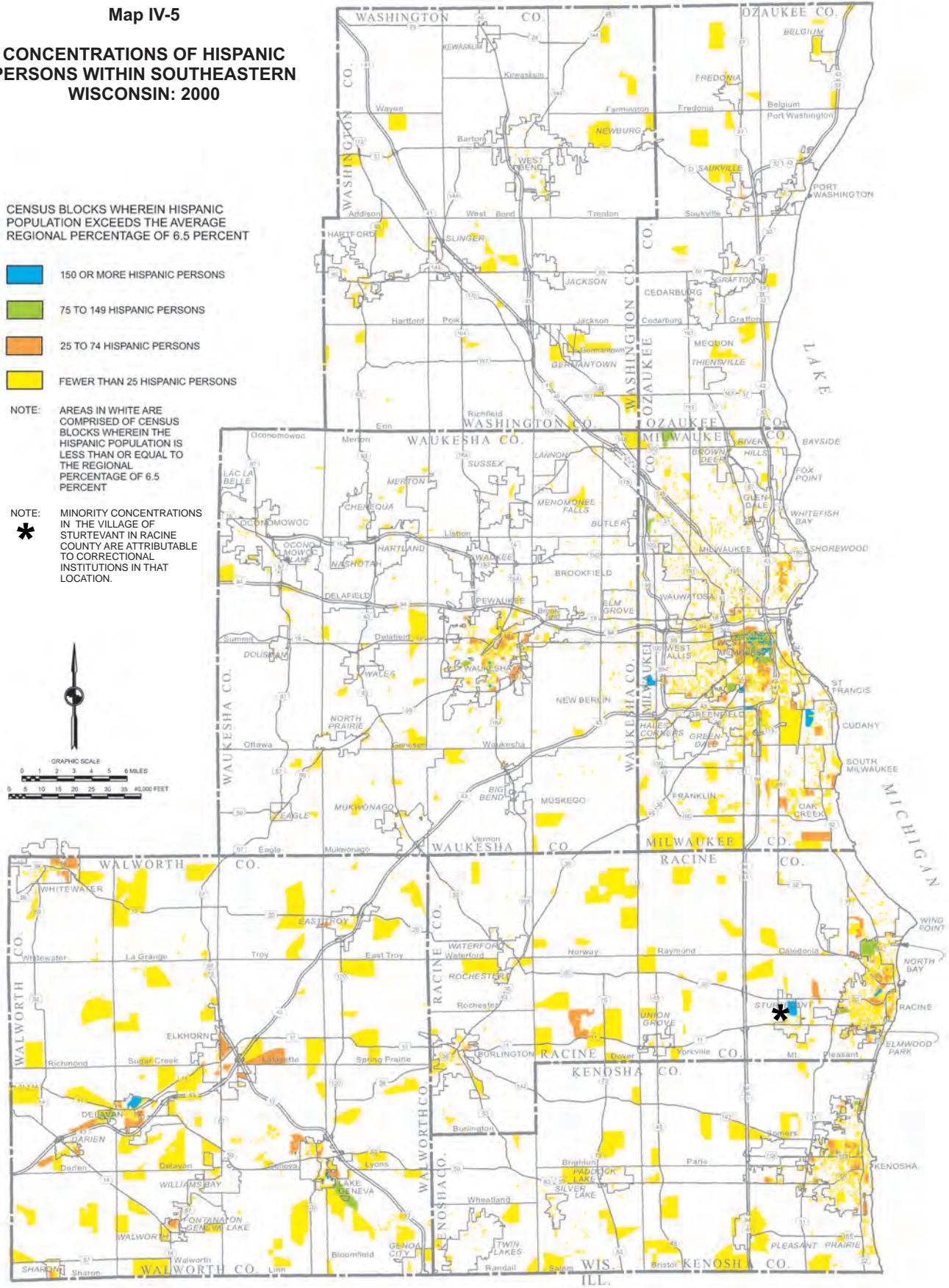
Map IV-5
CONCENTRATIONS OF HISPANIC PERSONS WITHIN SOUTHEASTERN WISCONSIN: 2000

CENSUS BLOCKS WHEREIN HISPANIC POPULATION EXCEEDS THE AVERAGE REGIONAL PERCENTAGE OF 6.5 PERCENT

- 150 OR MORE HISPANIC PERSONS
- 75 TO 149 HISPANIC PERSONS
- 25 TO 74 HISPANIC PERSONS
- FEWER THAN 25 HISPANIC PERSONS

NOTE: AREAS IN WHITE ARE COMPRISED OF CENSUS BLOCKS WHEREIN THE HISPANIC POPULATION IS LESS THAN OR EQUAL TO THE REGIONAL PERCENTAGE OF 6.5 PERCENT

NOTE: * MINORITY CONCENTRATIONS IN THE VILLAGE OF STURTEVANT IN RACINE COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THAT LOCATION.



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

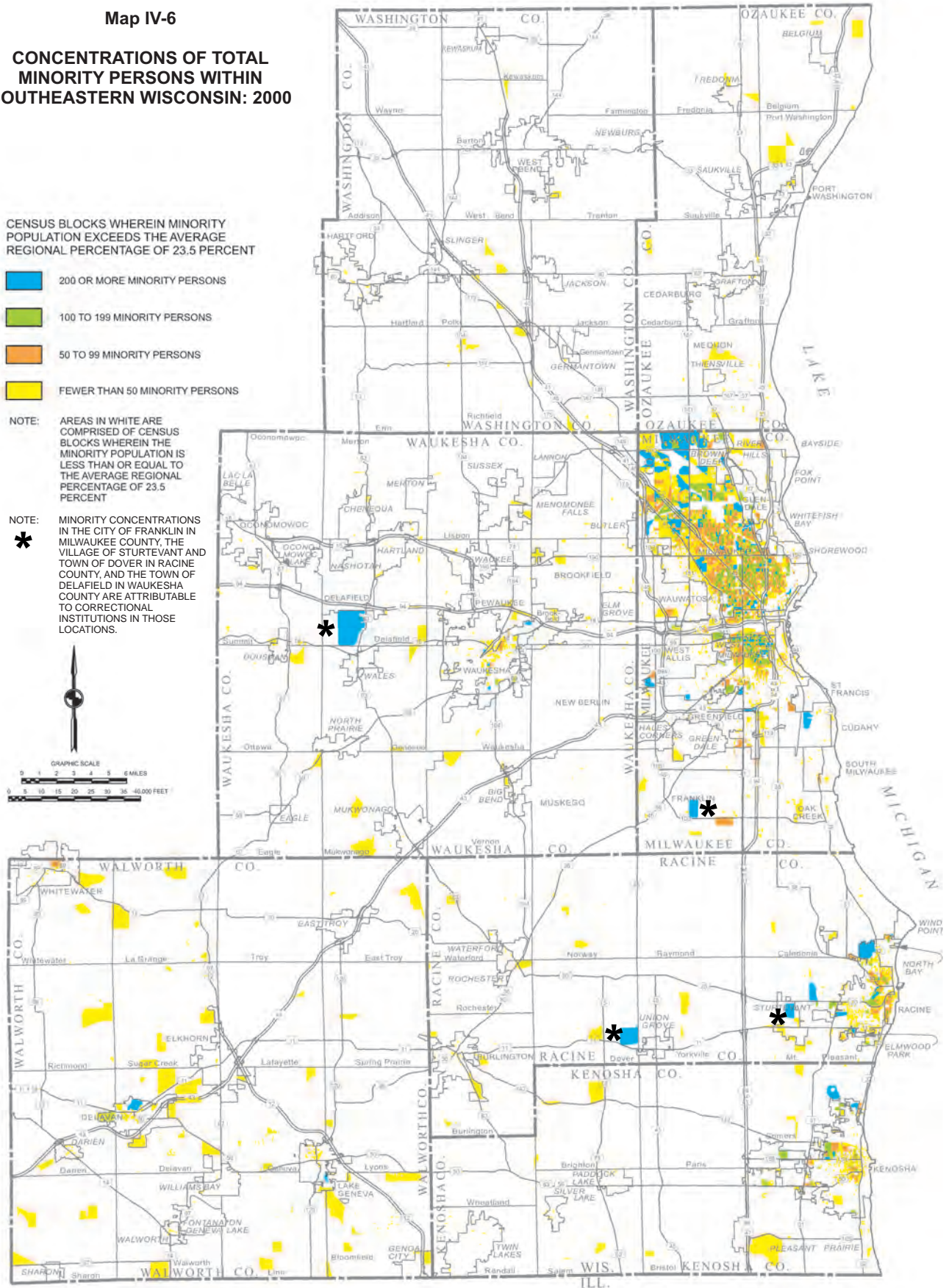
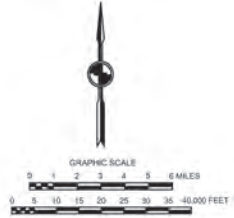
Map IV-6
CONCENTRATIONS OF TOTAL
MINORITY PERSONS WITHIN
SOUTHEASTERN WISCONSIN: 2000

CENSUS BLOCKS WHEREIN MINORITY POPULATION EXCEEDS THE AVERAGE REGIONAL PERCENTAGE OF 23.5 PERCENT

- 200 OR MORE MINORITY PERSONS
- 100 TO 199 MINORITY PERSONS
- 50 TO 99 MINORITY PERSONS
- FEWER THAN 50 MINORITY PERSONS

NOTE: AREAS IN WHITE ARE COMPRISED OF CENSUS BLOCKS WHEREIN THE MINORITY POPULATION IS LESS THAN OR EQUAL TO THE AVERAGE REGIONAL PERCENTAGE OF 23.5 PERCENT

NOTE: * MINORITY CONCENTRATIONS IN THE CITY OF FRANKLIN IN MILWAUKEE COUNTY, THE VILLAGE OF STURTEVANT AND TOWN OF DOVER IN RACINE COUNTY, AND THE TOWN OF DELAFIELD IN WAUKESHA COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.



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

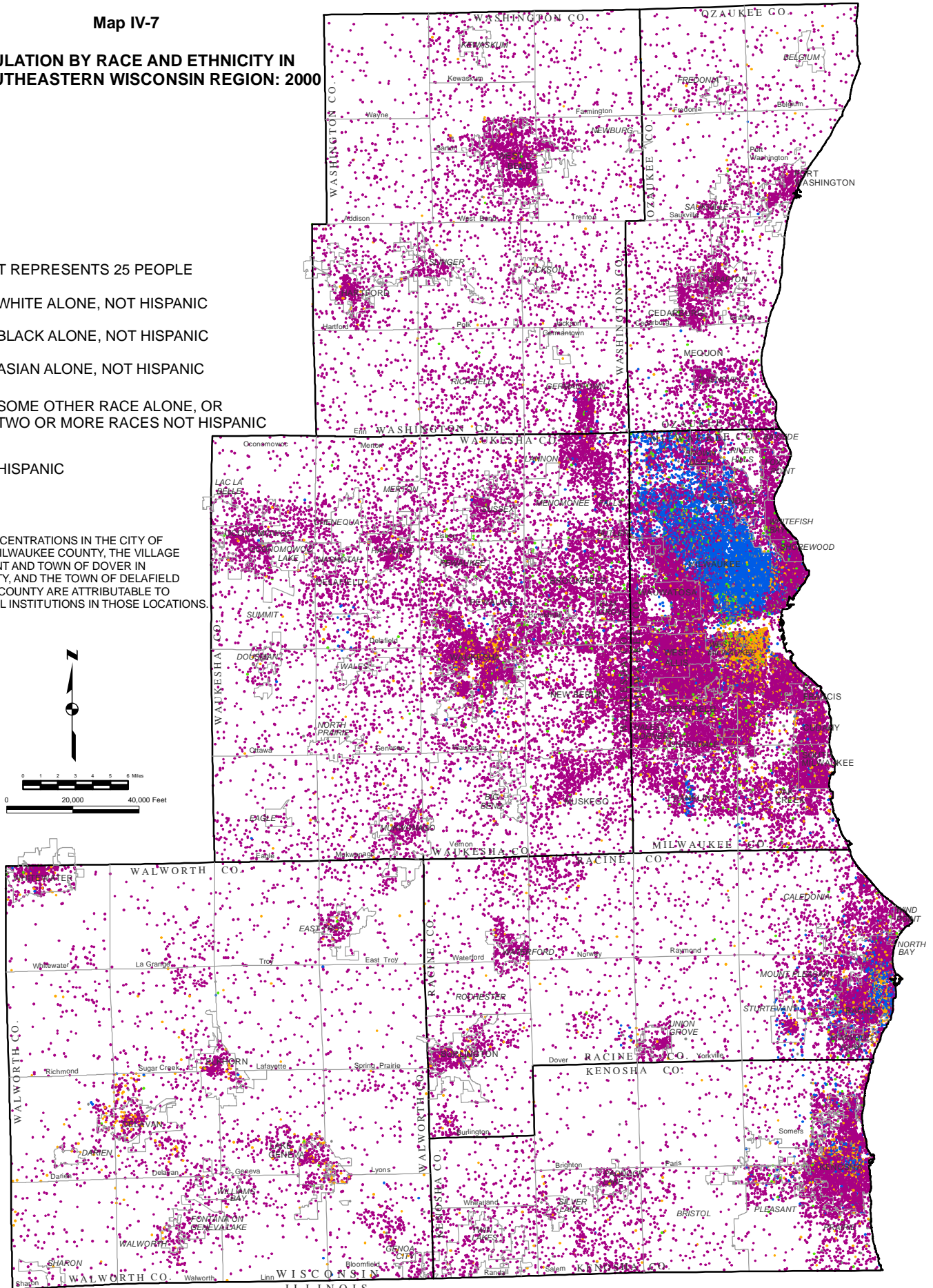
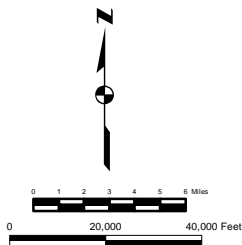
Map IV-7

POPULATION BY RACE AND ETHNICITY IN THE SOUTHEASTERN WISCONSIN REGION: 2000

1 DOT REPRESENTS 25 PEOPLE

- WHITE ALONE, NOT HISPANIC
- BLACK ALONE, NOT HISPANIC
- ASIAN ALONE, NOT HISPANIC
- SOME OTHER RACE ALONE, OR TWO OR MORE RACES NOT HISPANIC
- HISPANIC

NOTE: MINORITY CONCENTRATIONS IN THE CITY OF FRANKLIN IN MILWAUKEE COUNTY, THE VILLAGE OF STURTEVANT AND TOWN OF DOVER IN RACINE COUNTY, AND THE TOWN OF DELAFIELD IN WAUKESHA COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.



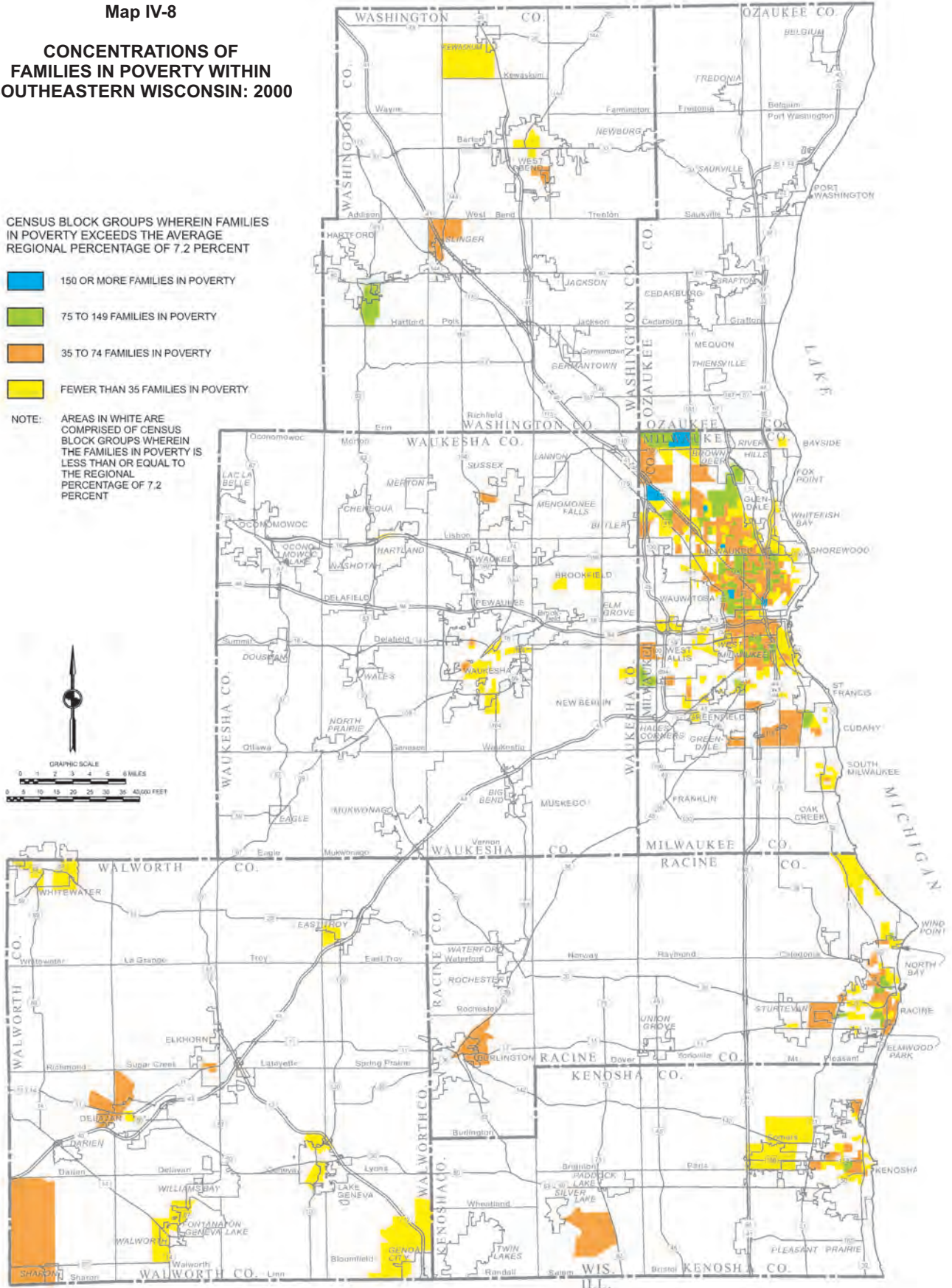
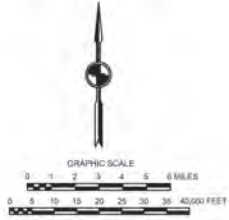
Source: U.S. Bureau of the Census and SEWRPC.

Map IV-8
CONCENTRATIONS OF
FAMILIES IN POVERTY WITHIN
SOUTHEASTERN WISCONSIN: 2000

CENSUS BLOCK GROUPS WHEREIN FAMILIES IN POVERTY EXCEEDS THE AVERAGE REGIONAL PERCENTAGE OF 7.2 PERCENT

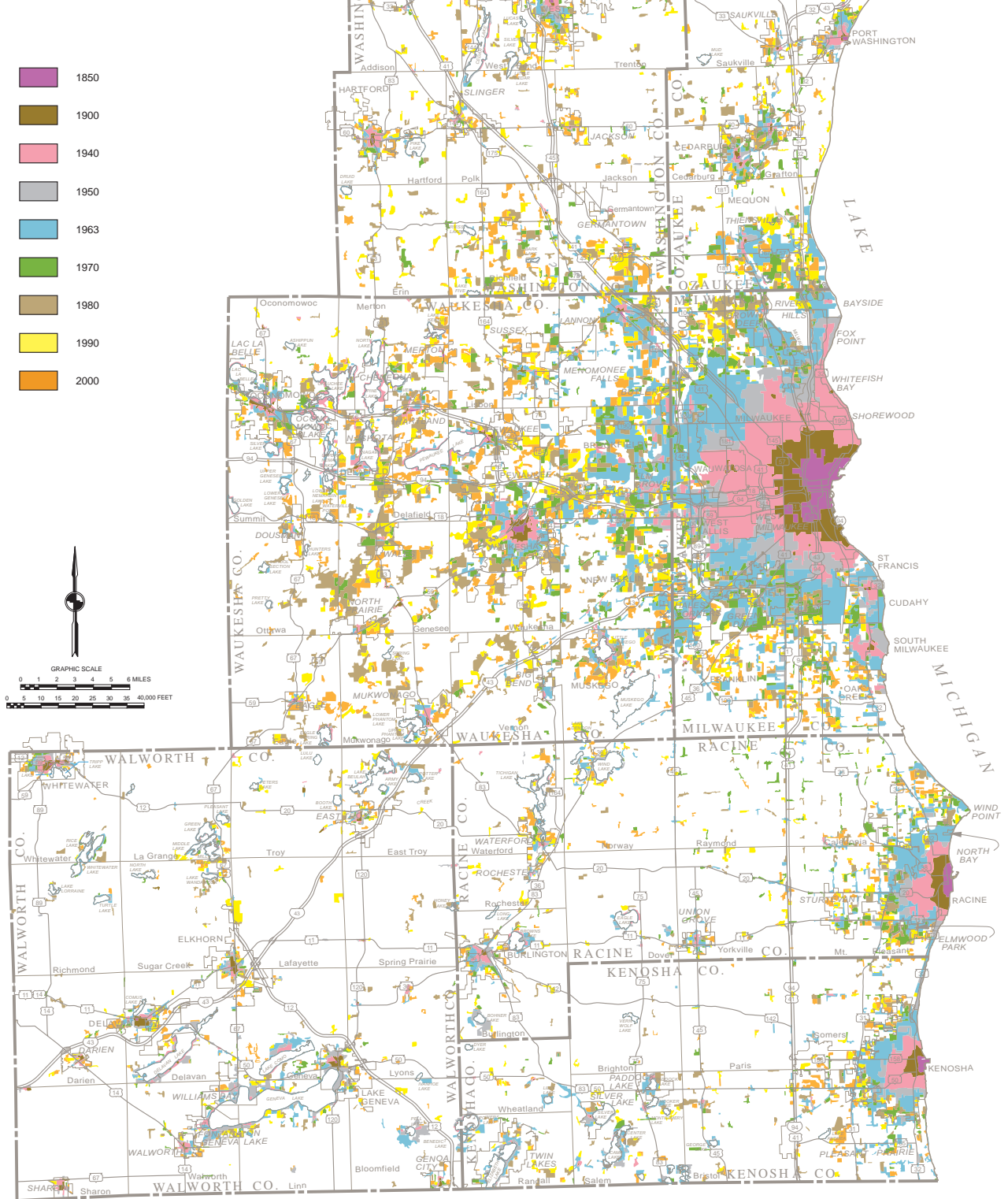
- 150 OR MORE FAMILIES IN POVERTY
- 75 TO 149 FAMILIES IN POVERTY
- 35 TO 74 FAMILIES IN POVERTY
- FEWER THAN 35 FAMILIES IN POVERTY

NOTE: AREAS IN WHITE ARE COMPRISED OF CENSUS BLOCK GROUPS WHEREIN THE FAMILIES IN POVERTY IS LESS THAN OR EQUAL TO THE REGIONAL PERCENTAGE OF 7.2 PERCENT



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

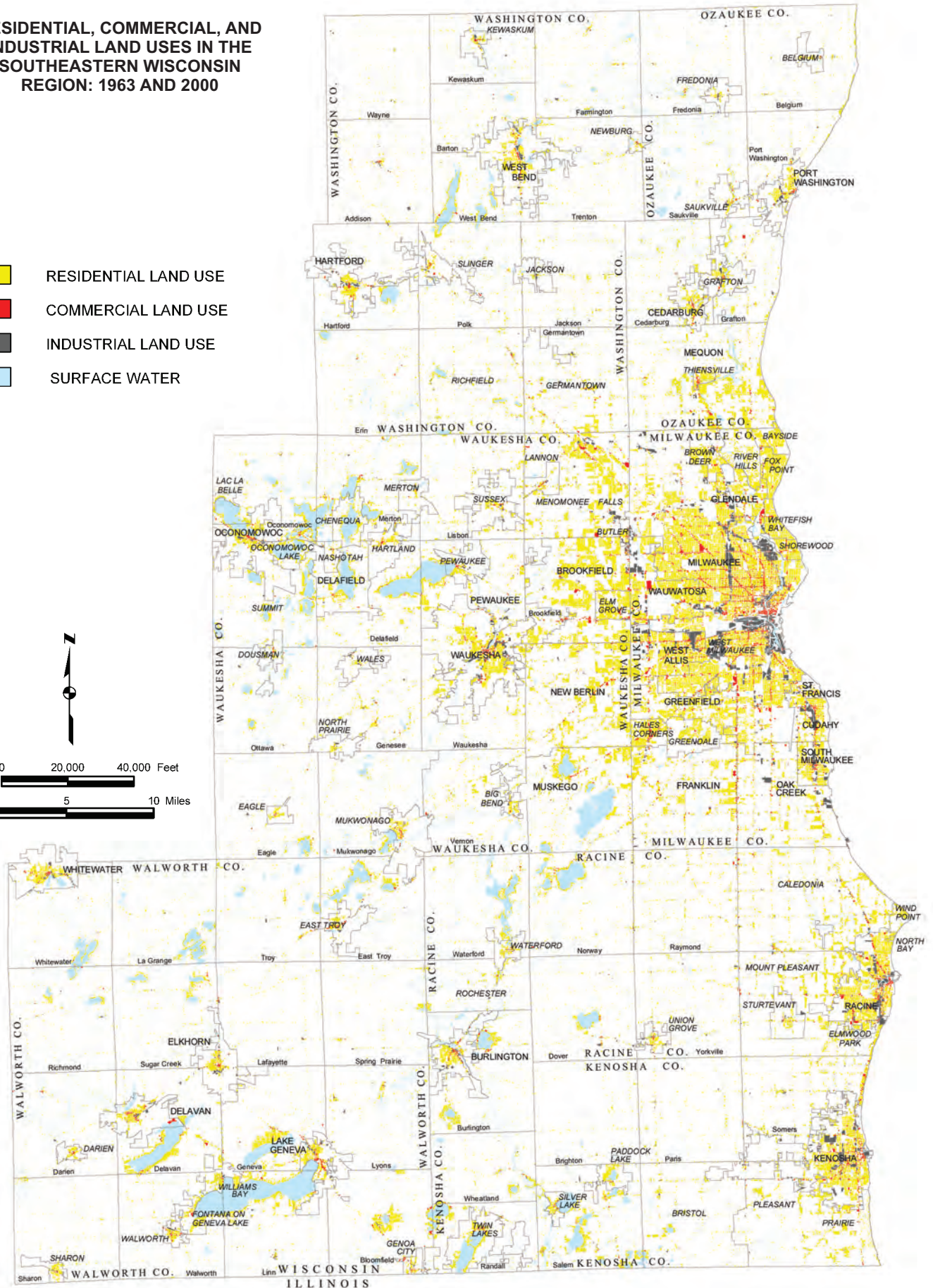
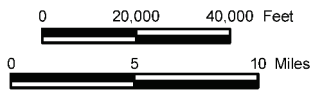
Map IV-9
HISTORIC URBAN GROWTH
IN THE REGION: 1850-2000



Source: SEWRPC.





RESIDENTIAL, COMMERCIAL, AND INDUSTRIAL LAND USES IN THE SOUTHEASTERN WISCONSIN REGION: 1963 AND 2000

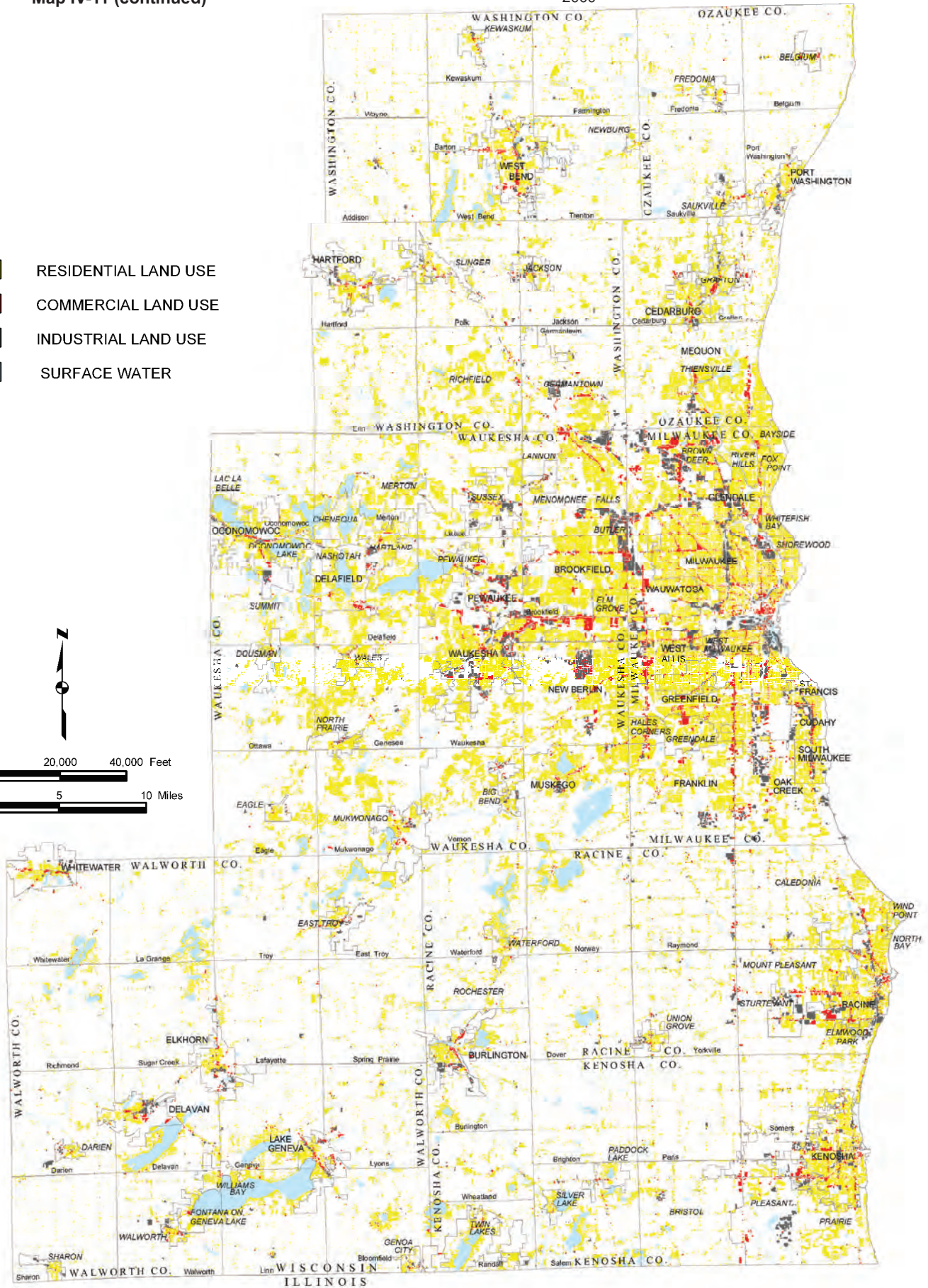
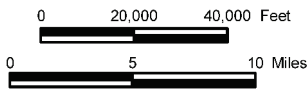
- RESIDENTIAL LAND USE
- COMMERCIAL LAND USE
- INDUSTRIAL LAND USE
- SURFACE WATER



Map IV-11 (continued)

2000

-  RESIDENTIAL LAND USE
-  COMMERCIAL LAND USE
-  INDUSTRIAL LAND USE
-  SURFACE WATER



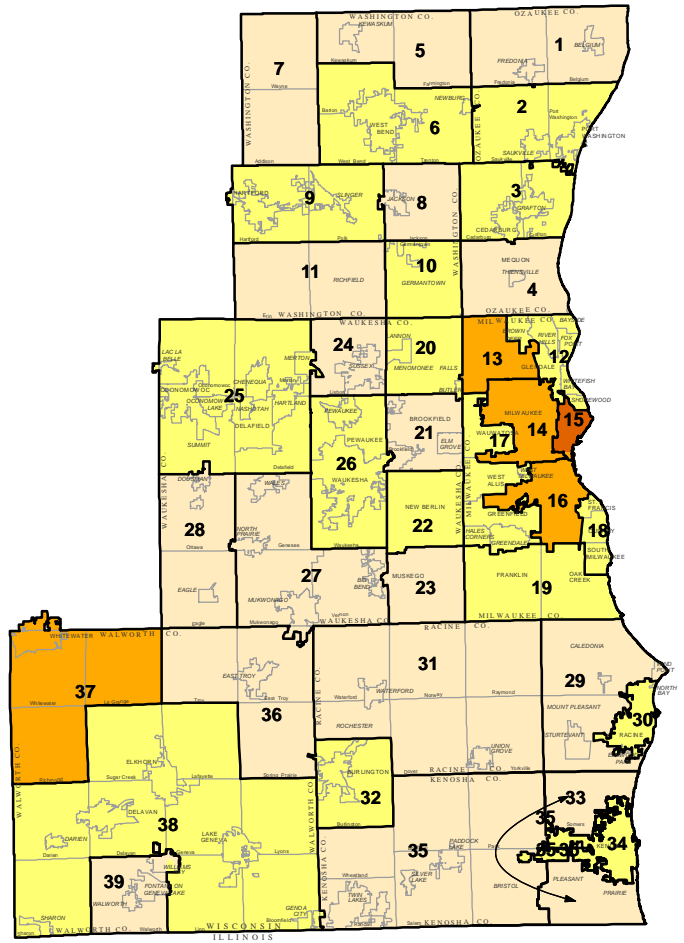
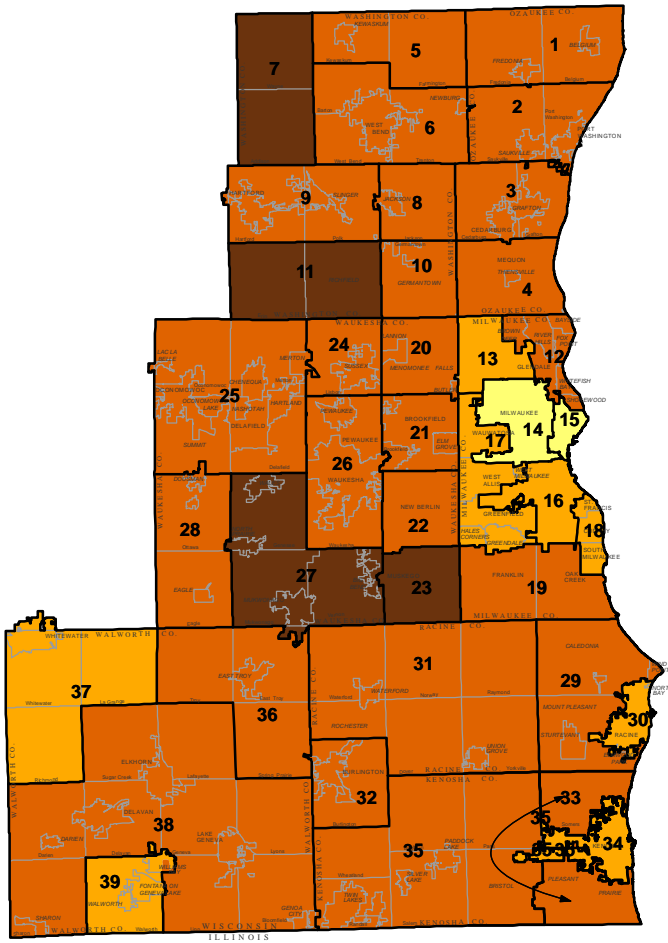
Source: SEWRPC.

Map IV-12

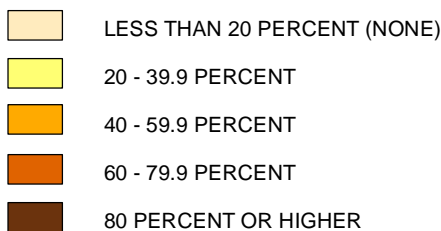
PERCENT OF OWNER- AND RENTER-OCCUPIED HOUSING UNITS
IN THE SOUTHEASTERN WISCONSIN REGION: 2010

OWNER-OCCUPIED UNITS

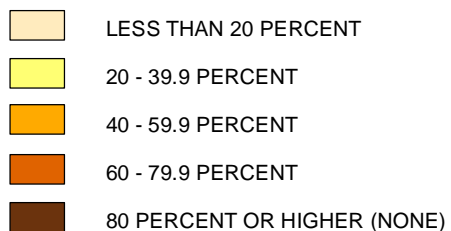
RENTER-OCCUPIED UNITS



PERCENTAGE OF OWNER-OCCUPIED UNITS



PERCENTAGE OF RENTER-OCCUPIED UNITS

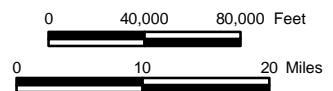


NOTE: PERCENTAGES DO NOT INCLUDE VACANT HOUSING UNITS WITHIN EACH CATEGORY.

39 SUB-REGIONAL HOUSING ANALYSIS AREA (SEE TABLE IV-11)

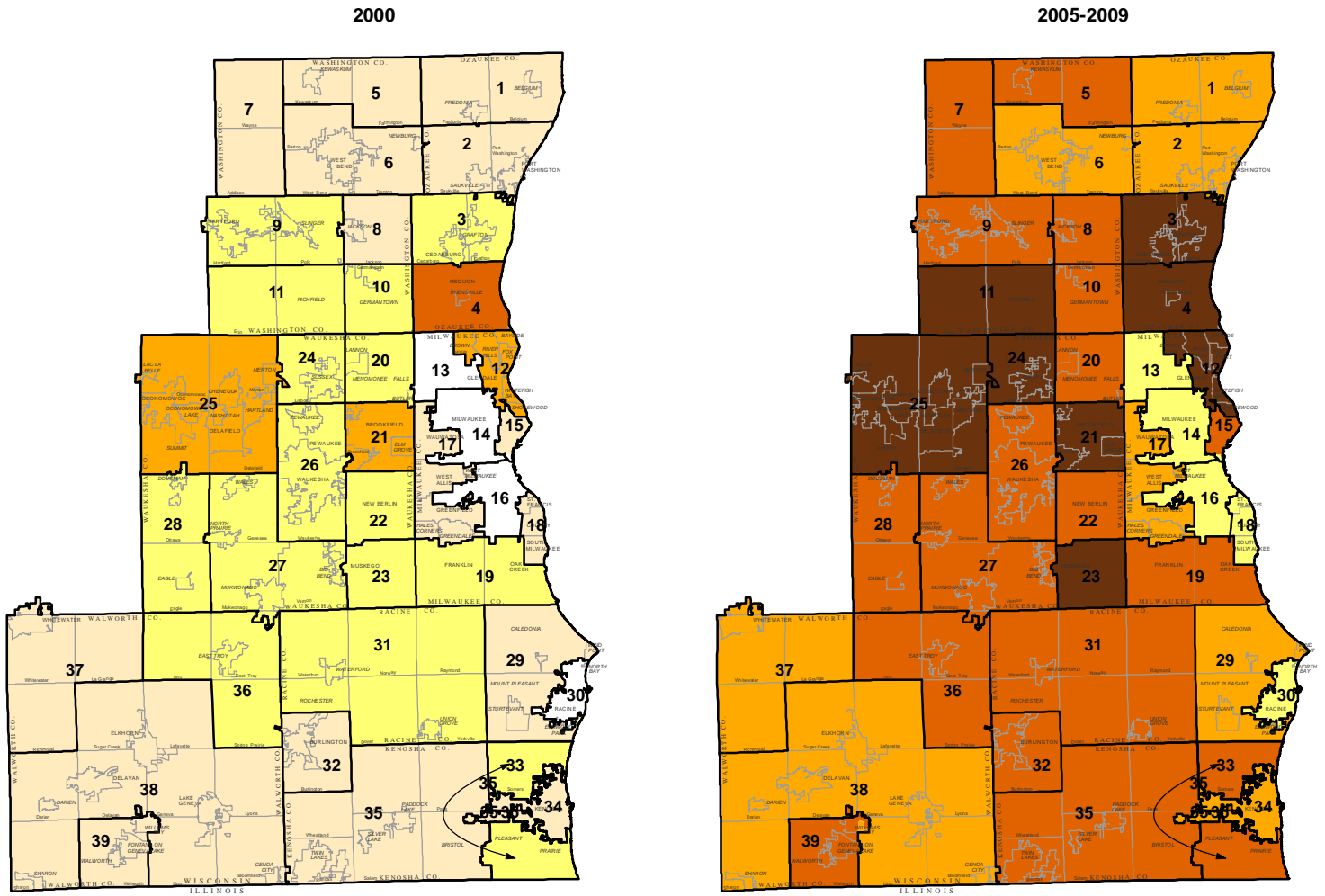
— CIVIL DIVISION BOUNDARY: 2010

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

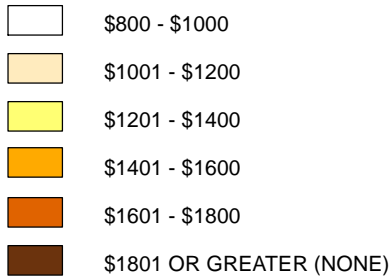


Map IV-14

MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITH A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2000 AND 2005-2009



MEDIAN MONTHLY COST

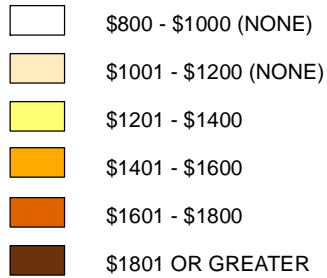


39 SUB-REGIONAL HOUSING ANALYSIS AREA (SEE TABLE IV-17)

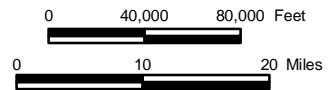
— CIVIL DIVISION BOUNDARY: 2010

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

MEDIAN MONTHLY COST

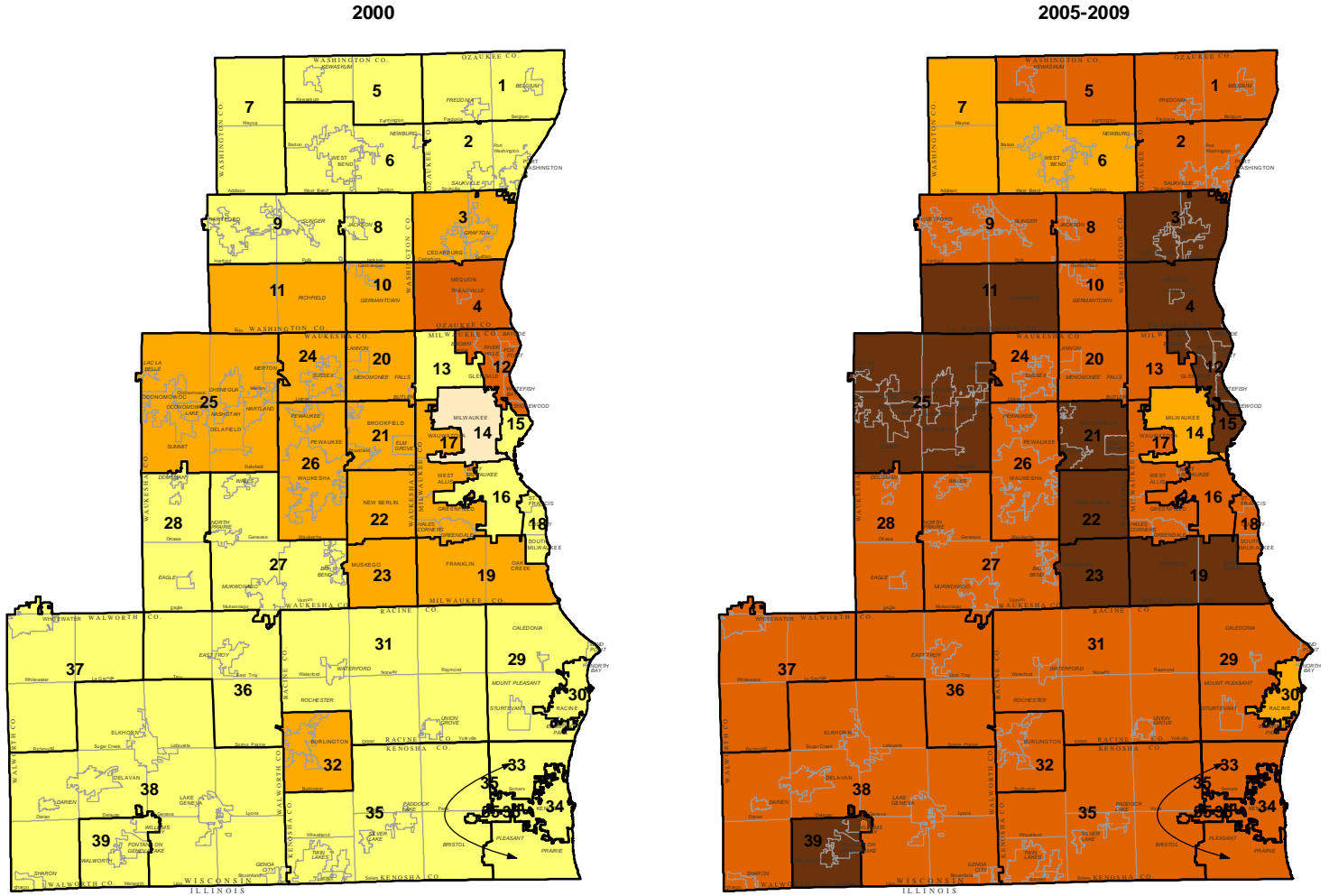


(SEE TABLE IV-18)

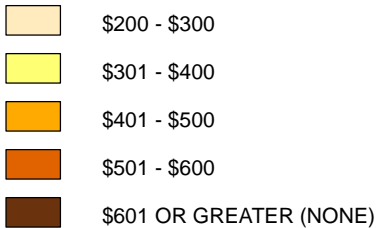


Map IV-15

MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITHOUT A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2000 AND 2005-2009



MEDIAN MONTHLY COST



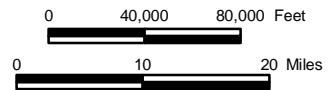
39 SUB-REGIONAL HOUSING ANALYSIS AREA (SEE TABLE IV-19)

— CIVIL DIVISION BOUNDARY: 2010

MEDIAN MONTHLY COST



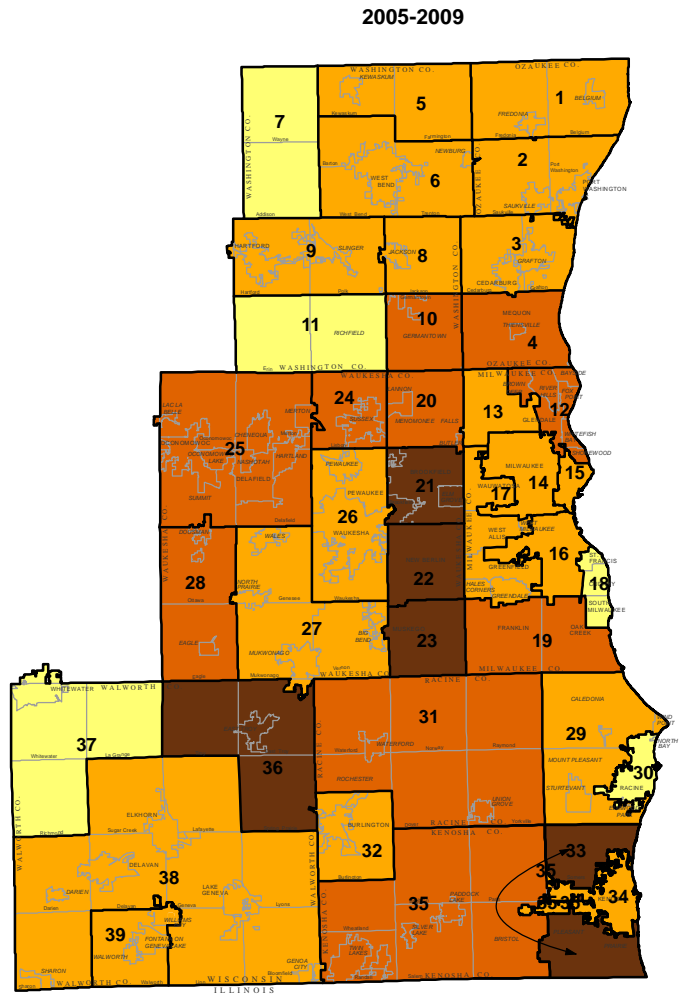
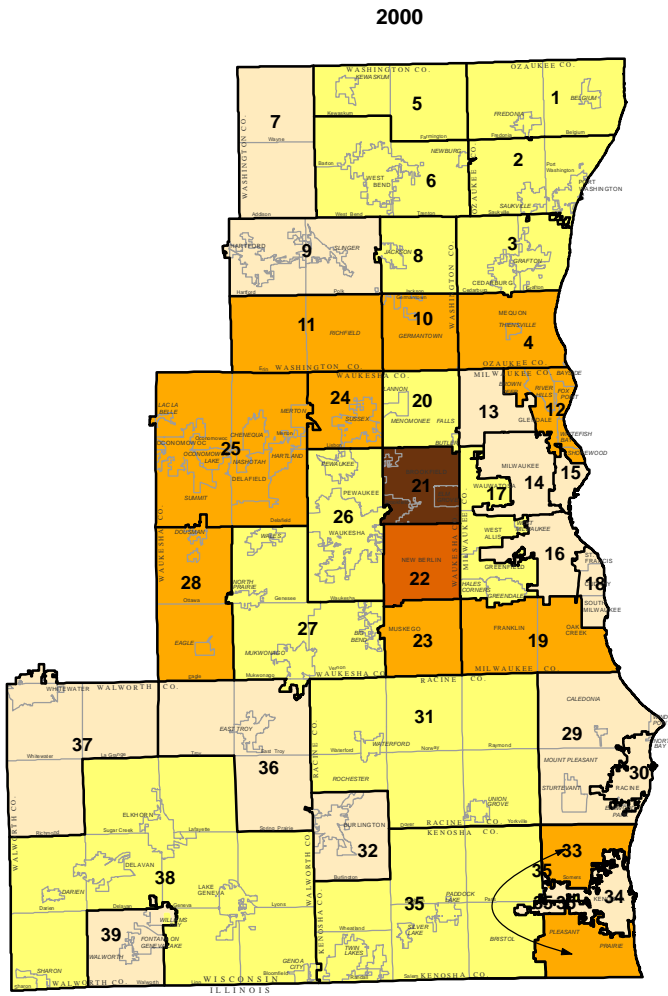
(SEE TABLE IV-20)



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

Map IV-16

MONTHLY GROSS RENT FOR RENTER-OCCUPIED HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: 2000 AND 2005-2009



MEDIAN MONTHLY RENT

- \$400 - \$600
- \$601 - \$700
- \$701 - \$800
- \$801 - \$900
- \$901 OR GREATER

39 SUB-REGIONAL HOUSING ANALYSIS AREA (SEE TABLE IV-21)

— CIVIL DIVISION BOUNDARY: 2010

MEDIAN MONTHLY RENT

- \$400 - \$600 (NONE)
- \$601 - \$700
- \$701 - \$800
- \$801 - \$900
- \$901 OR GREATER

(SEE TABLE IV-22)



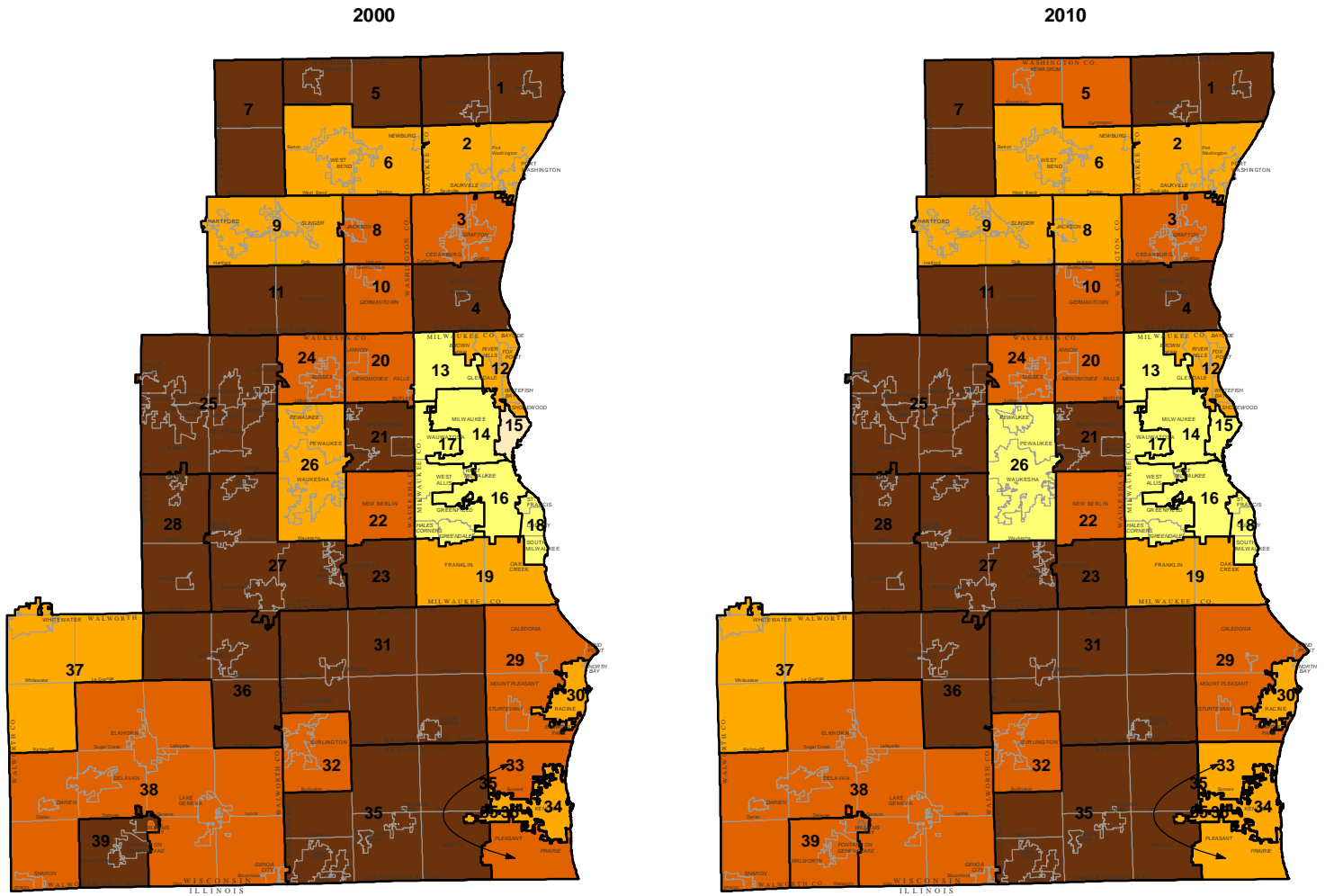
0 40,000 80,000 Feet

0 10 20 Miles

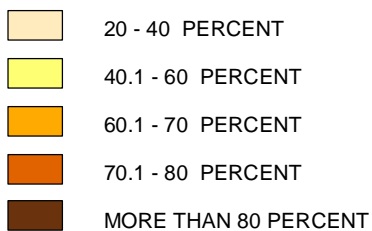
Source: U.S. Bureau of the Census and SEWRPC.

Map IV-17

SINGLE-FAMILY HOUSING UNITS AS A PERCENTAGE OF ALL HOUSING UNITS
IN THE SOUTHEASTERN WISCONSIN REGION: 2000 AND 2010



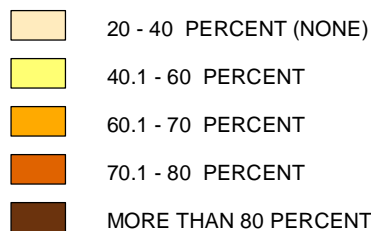
PERCENTAGE OF SINGLE-FAMILY HOUSING UNITS



39 SUB-REGIONAL HOUSING ANALYSIS AREA
(SEE TABLE IV-25)

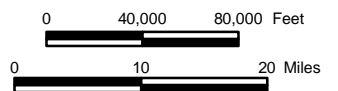
— CIVIL DIVISION BOUNDARY: 2010

PERCENTAGE OF SINGLE-FAMILY HOUSING UNITS



(SEE TABLE IV-25)

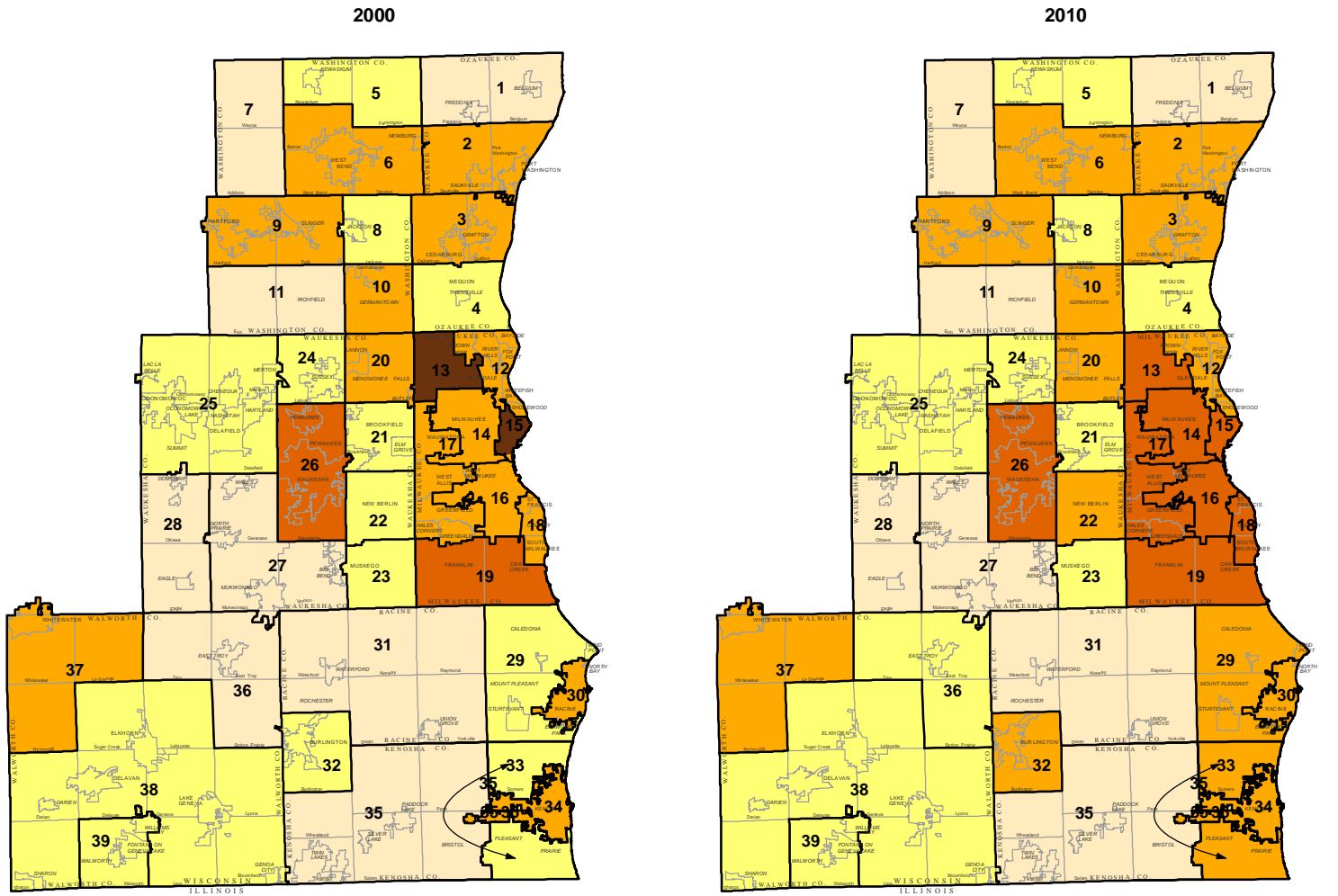
NOTE: HOUSING DATA FOR 2010
NOT AVAILABLE AT SUB-MUNICIPAL LEVEL
(DATA FOR SUB-AREAS 13-16
HAVE BEEN COMBINED)



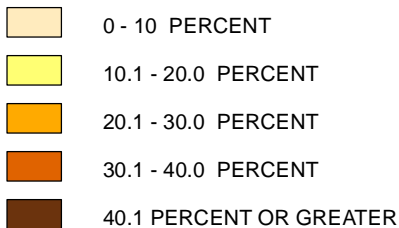
Source: U.S. Bureau of the Census, Wisconsin Department of Administration, and SEWRPC.

Map IV-18

MULTI-FAMILY HOUSING UNITS AS A PERCENTAGE OF ALL HOUSING UNITS
IN THE SOUTHEASTERN WISCONSIN REGION: 2000 AND 2010



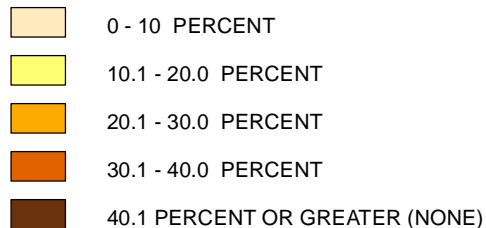
PERCENTAGE OF MULTI-FAMILY HOUSING UNITS



39 SUB-REGIONAL HOUSING ANALYSIS AREA
(SEE TABLE IV-25)

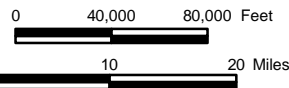
— CIVIL DIVISION BOUNDARY: 2010

PERCENTAGE OF MULTI-FAMILY HOUSING UNITS

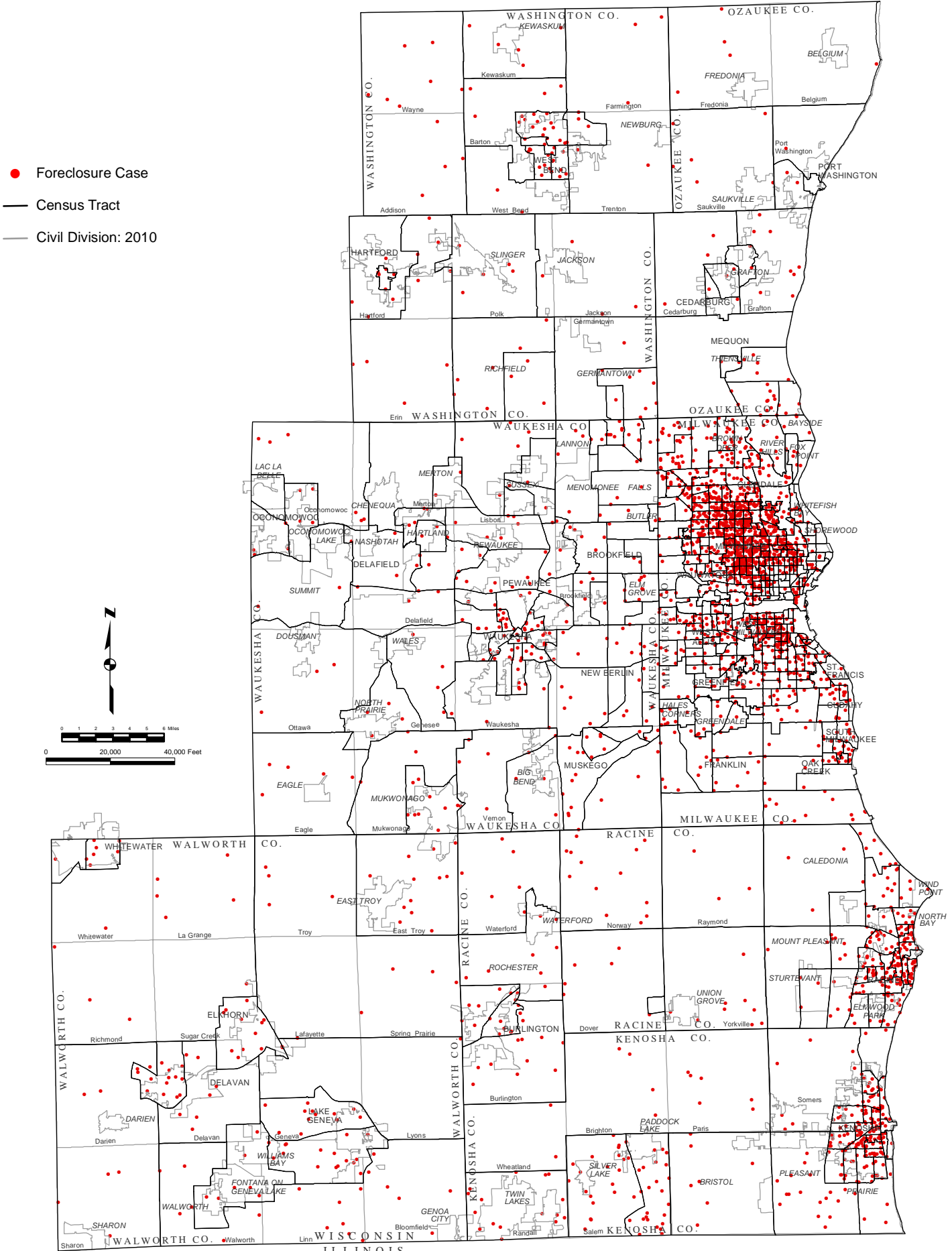


(SEE TABLE IV-25)

NOTES: DOES NOT INCLUDE HOUSING UNITS
IN TWO-FAMILY BUILDINGS
HOUSING DATA FOR 2010 NOT
AVAILABLE AT SUB-MUNICIPAL LEVEL
(DATA FOR SUB-AREAS 13-16
HAVE BEEN COMBINED)

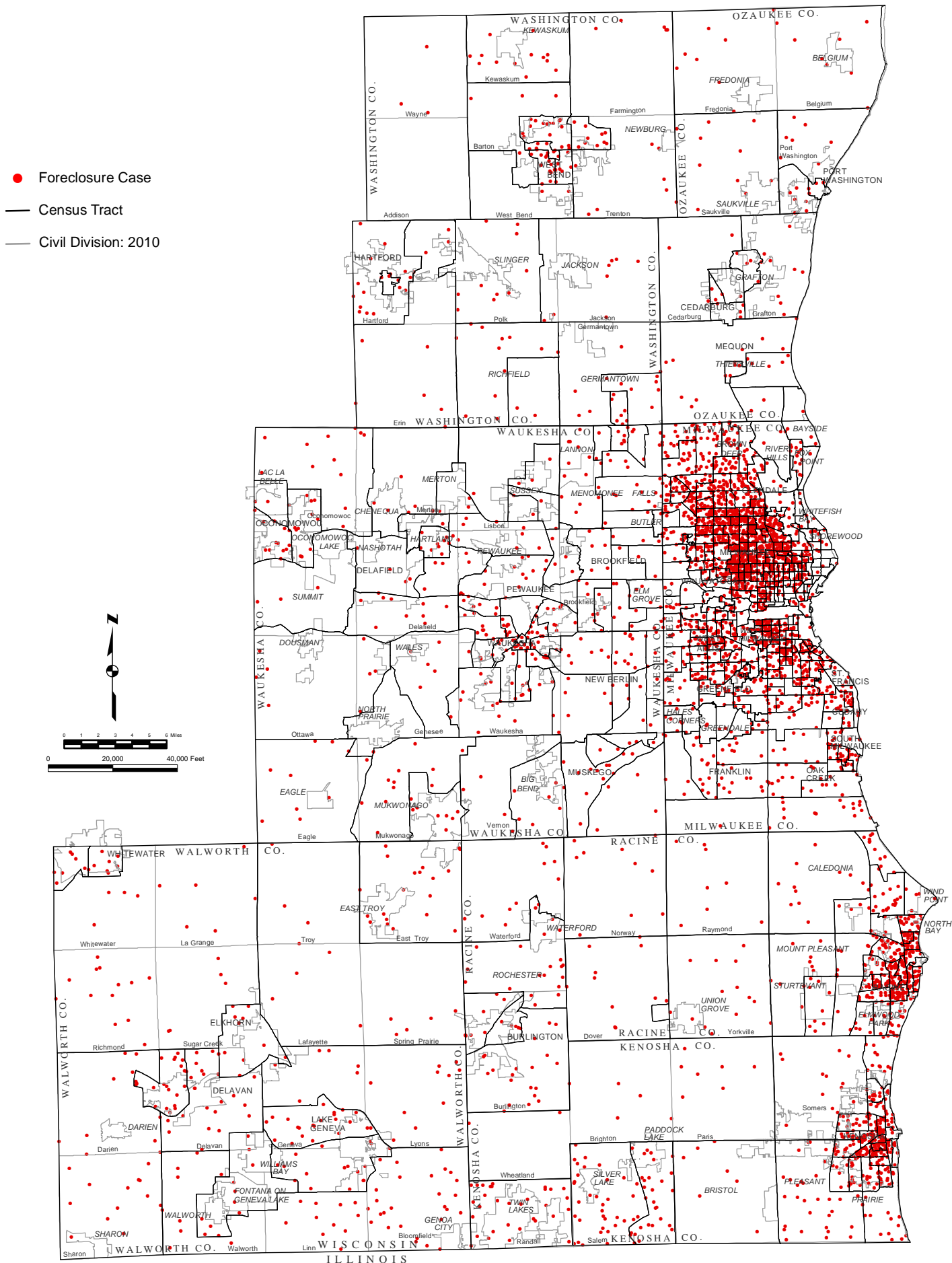


FORECLOSURE CASES IN SOUTHEASTERN WISCONSIN BY CENSUS TRACT: 2000



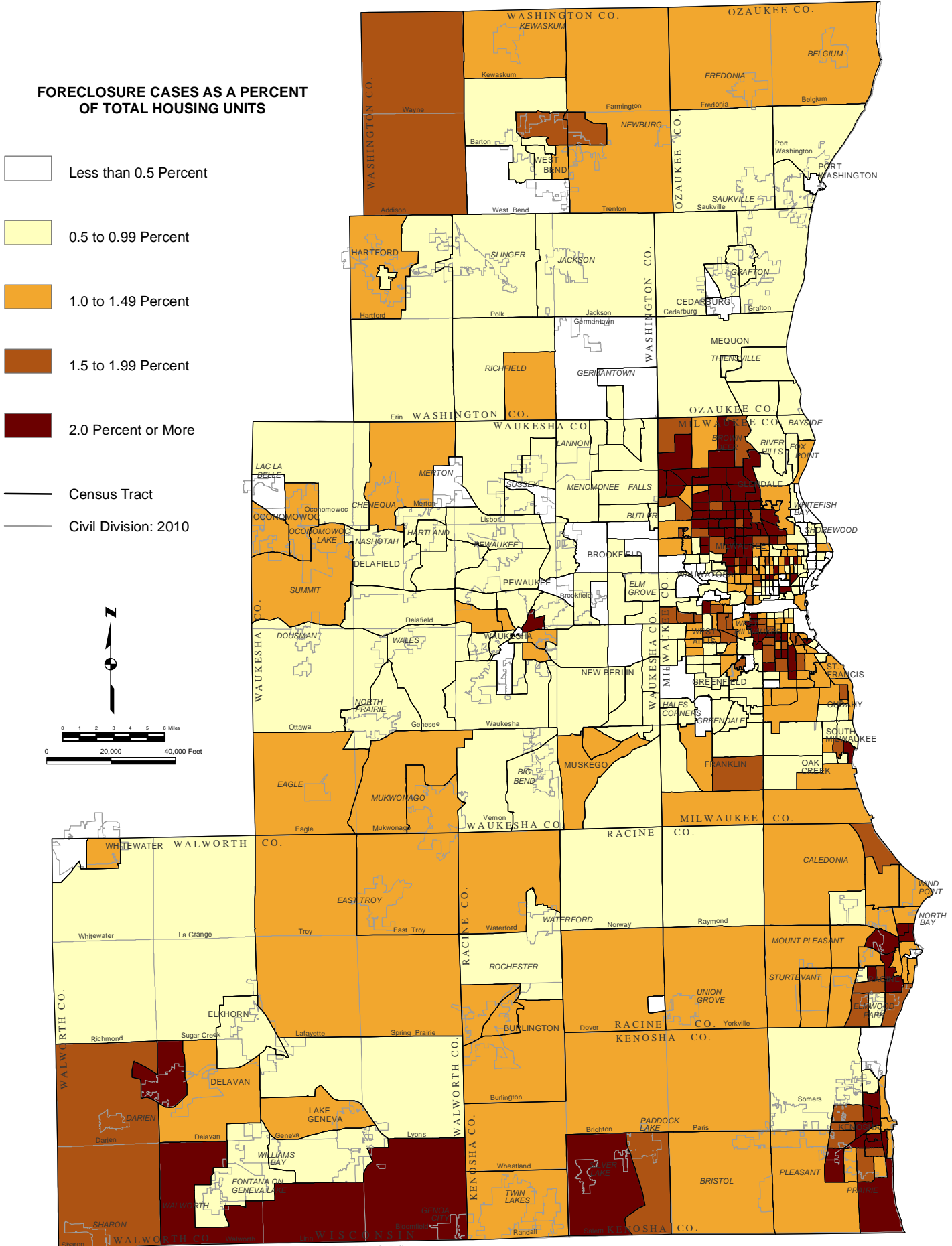
Source: UW Extension Center for Community and Economic Development and SEWRPC.

FORECLOSURE CASES IN SOUTHEASTERN WISCONSIN BY CENSUS TRACT: 2005



Source: UW Extension Center for Community and Economic Development and SEWRPC.

FORECLOSURE CASES AS A PERCENT OF TOTAL HOUSING UNITS IN SOUTHEASTERN WISCONSIN: 2009

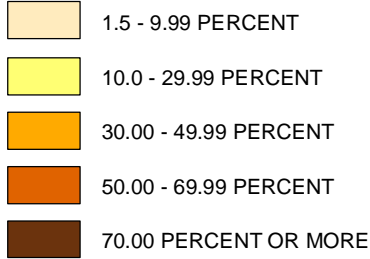


Source: UW Extension Center for Community and Economic Development and SEWRPC.

Map IV-23

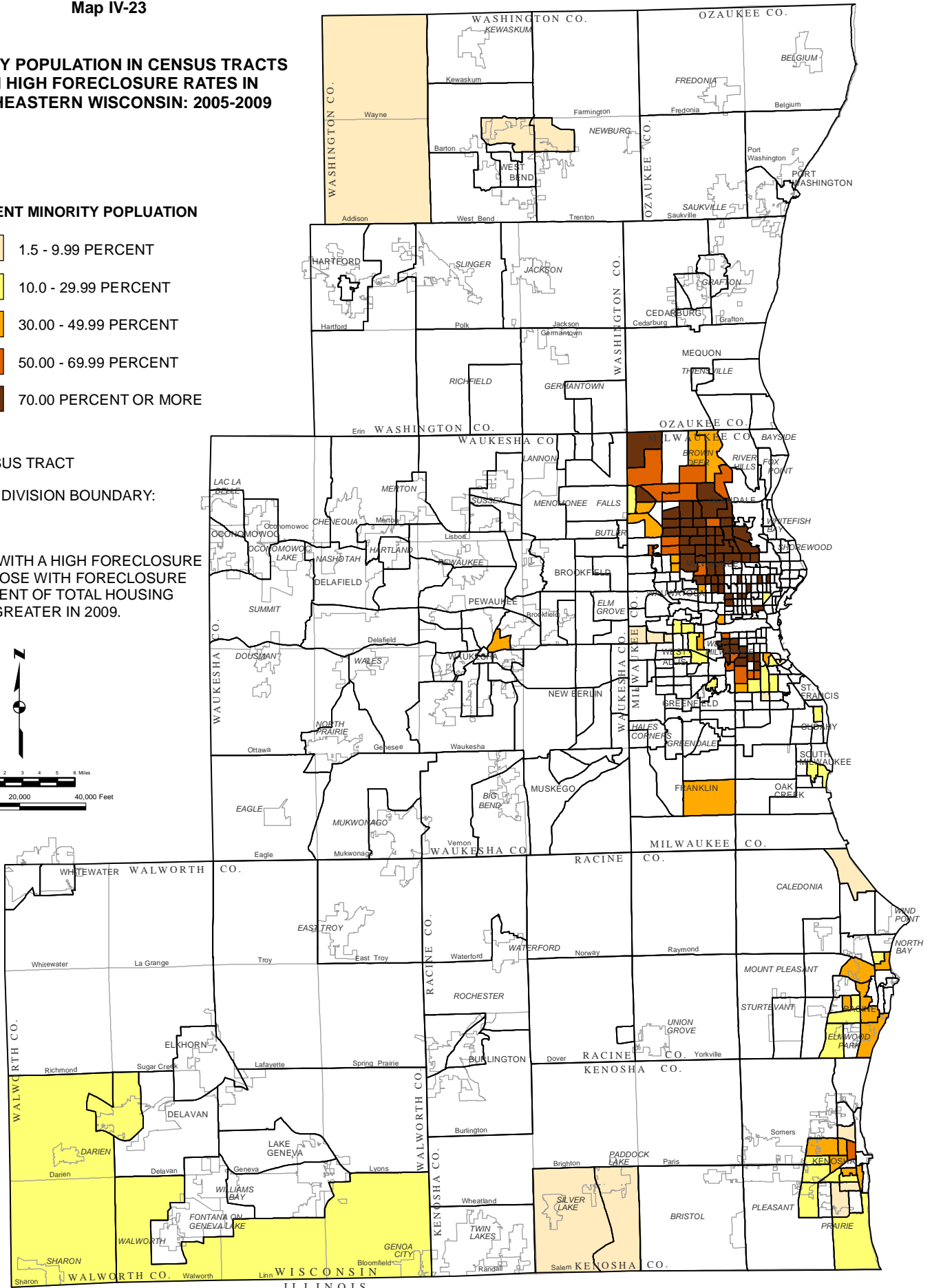
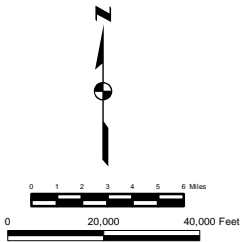
MINORITY POPULATION IN CENSUS TRACTS WITH HIGH FORECLOSURE RATES IN SOUTHEASTERN WISCONSIN: 2005-2009

PERCENT MINORITY POPLUATION



— CENSUS TRACT
 — CIVIL DIVISION BOUNDARY: 2010

NOTE: CENSUS TRACTS WITH A HIGH FORECLOSURE RATE INCLUDE THOSE WITH FORECLOSURE CASES AS A PERCENT OF TOTAL HOUSING UNITS OF 1.5 OR GREATER IN 2009.

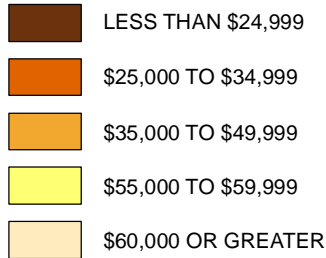


Source: U.S. Bureau of the Census, UW Extension Center for Community and Economic Development, and SEWRPC.

Map IV-24

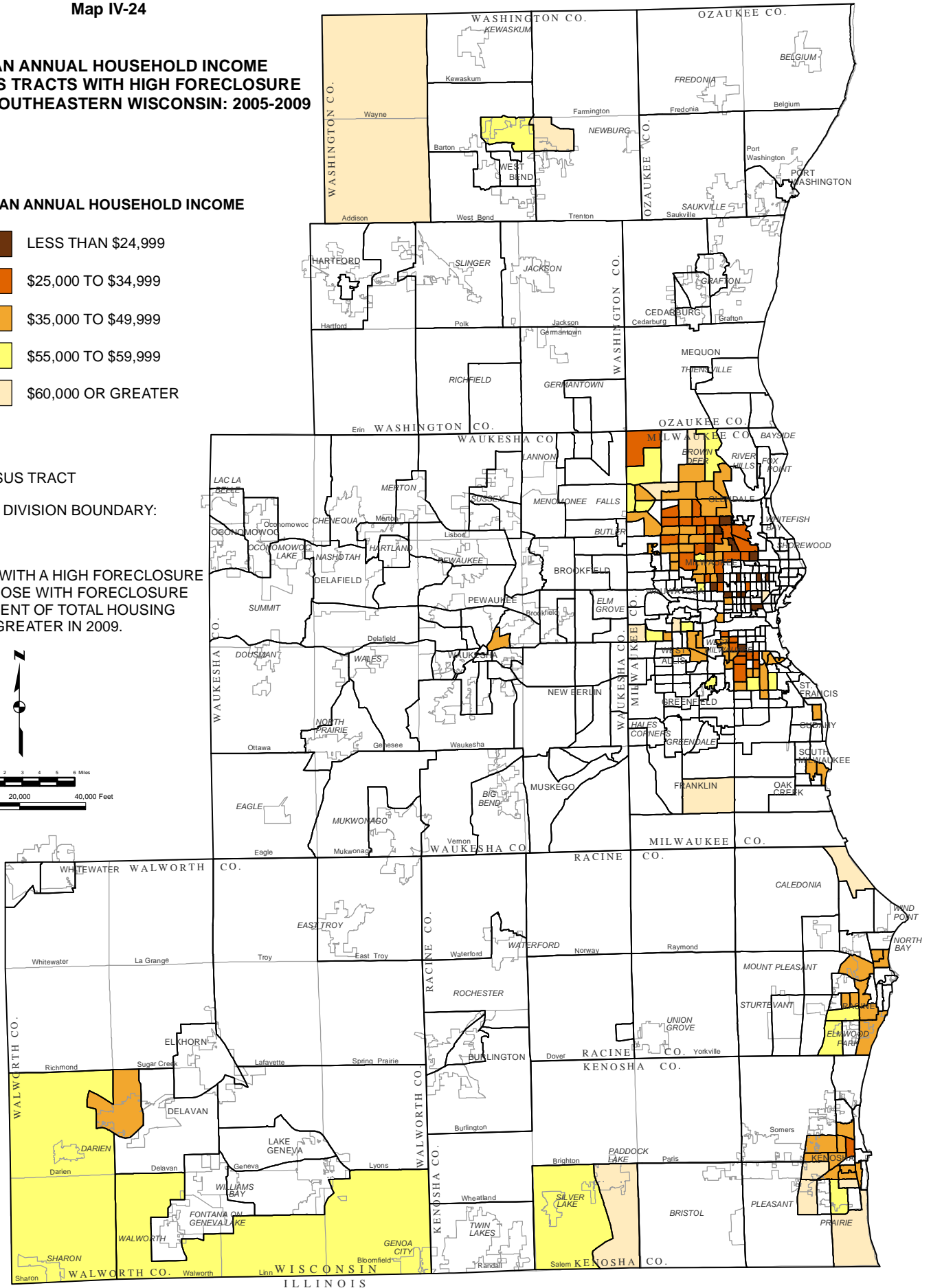
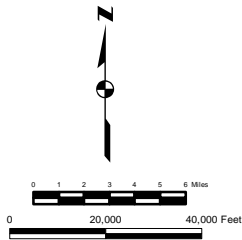
**MEDIAN ANNUAL HOUSEHOLD INCOME
IN CENSUS TRACTS WITH HIGH FORECLOSURE
RATES IN SOUTHEASTERN WISCONSIN: 2005-2009**

MEDIAN ANNUAL HOUSEHOLD INCOME



— CENSUS TRACT
 — CIVIL DIVISION BOUNDARY: 2010

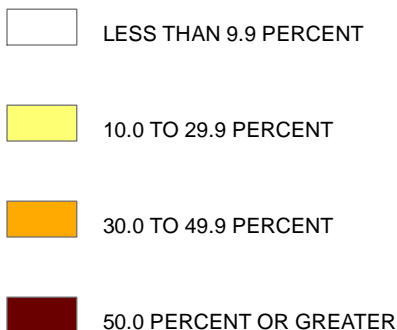
NOTE:
 CENSUS TRACTS WITH A HIGH FORECLOSURE
 RATE INCLUDE THOSE WITH FORECLOSURE
 CASES AS A PERCENT OF TOTAL HOUSING
 UNITS OF 1.5 OR GREATER IN 2009.



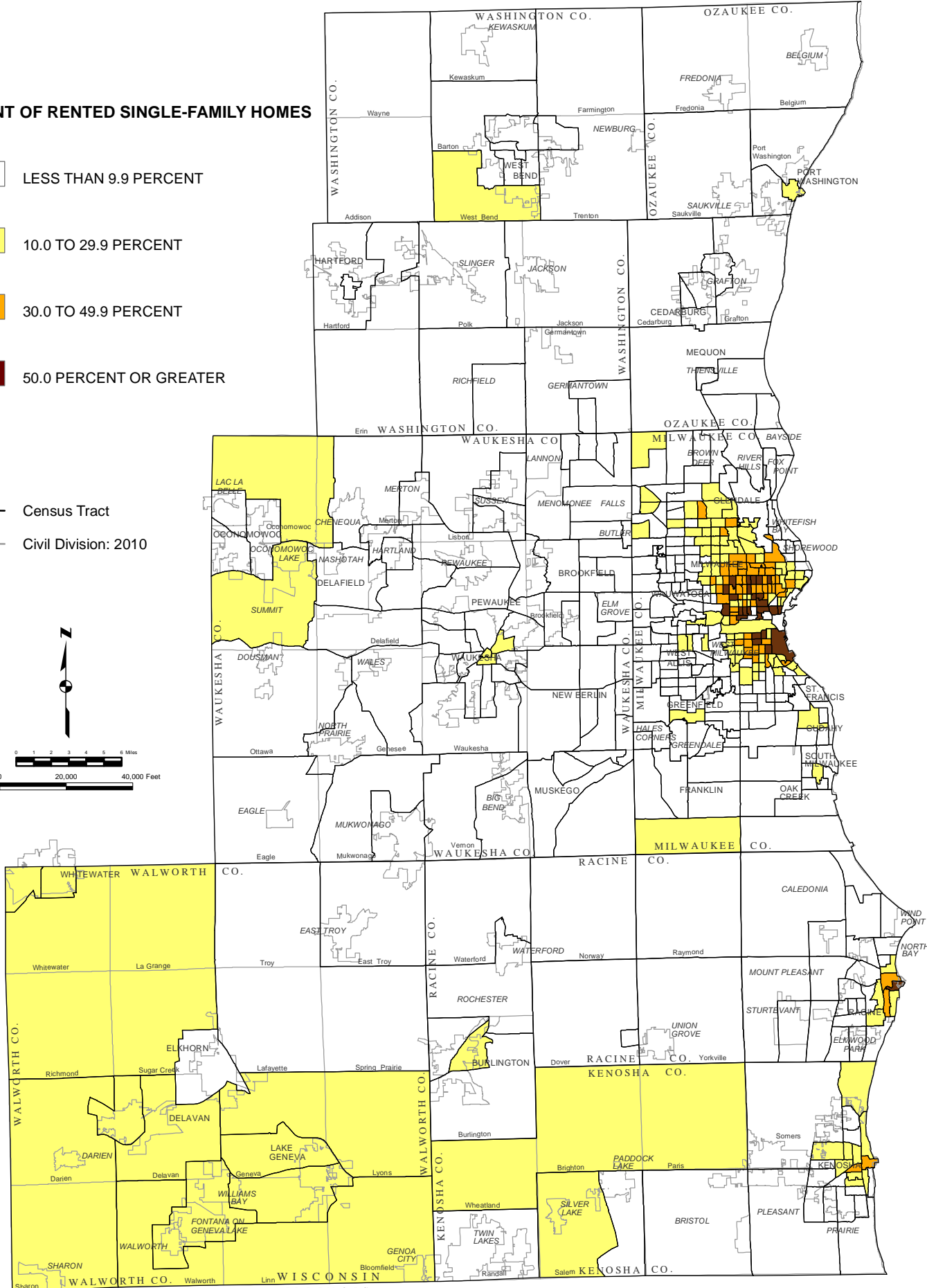
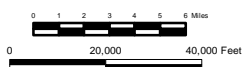
Source: U.S. Bureau of the Census, UW Extension Center for Community and Economic Development, and SEWRPC.

PERCENT OF RENTED SINGLE-FAMILY DETACHED HOMES IN SOUTHEASTERN WISCONSIN: 2000

PERCENT OF RENTED SINGLE-FAMILY HOMES



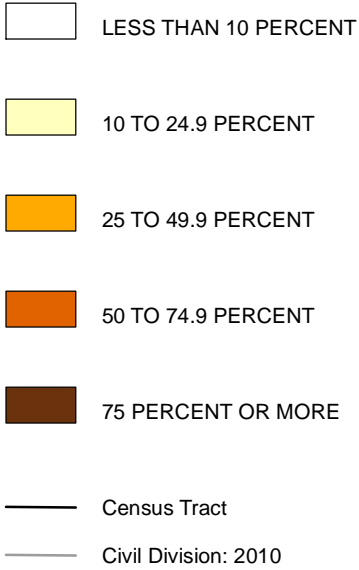
— Census Tract
 — Civil Division: 2010



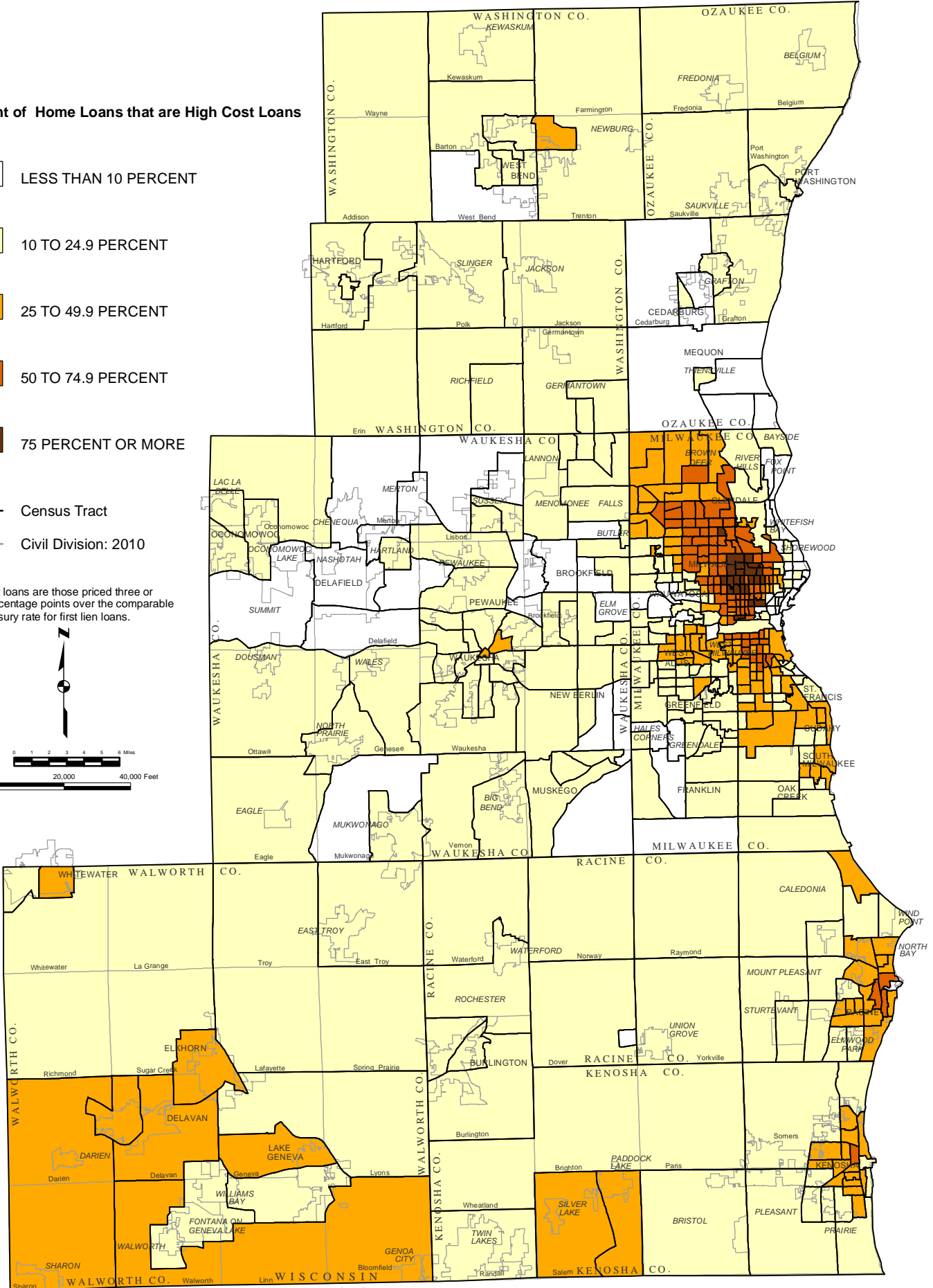
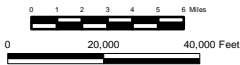
Source: U.S. Bureau of the Census and SEWRPC.

CONCENTRATIONS OF HIGH COST LOANS IN SOUTHEASTERN WISCONSIN: 2004-2006

Percent of Home Loans that are High Cost Loans



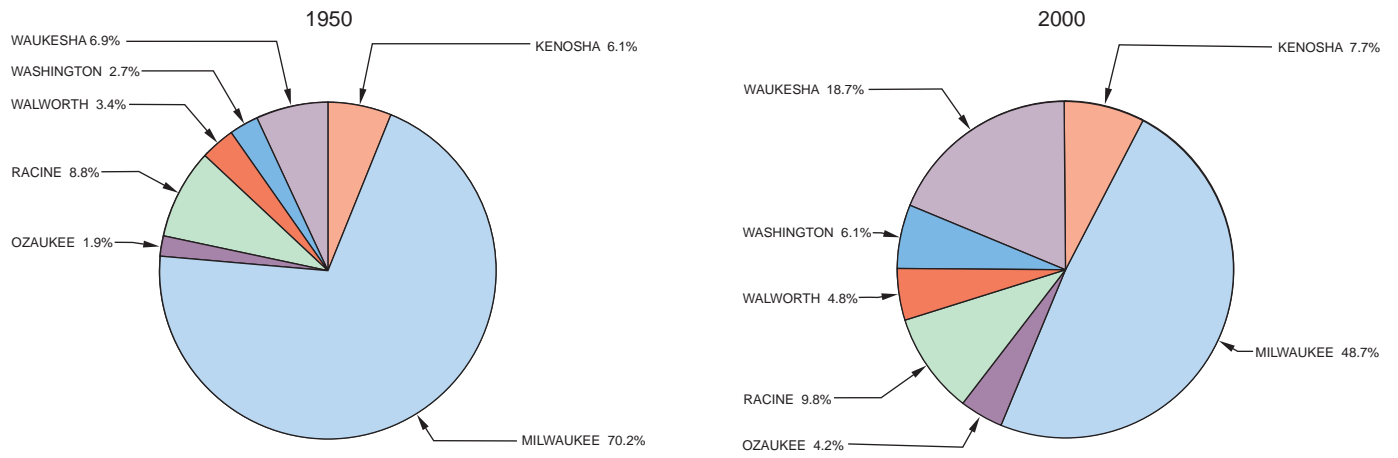
NOTE:
High cost loans are those priced three or more percentage points over the comparable U.S. Treasury rate for first lien loans.



Source: U.S. Department of Housing and Urban Development, UW Extension Center for Community and Economic Development, and SEWRPC.

Figure IV-1

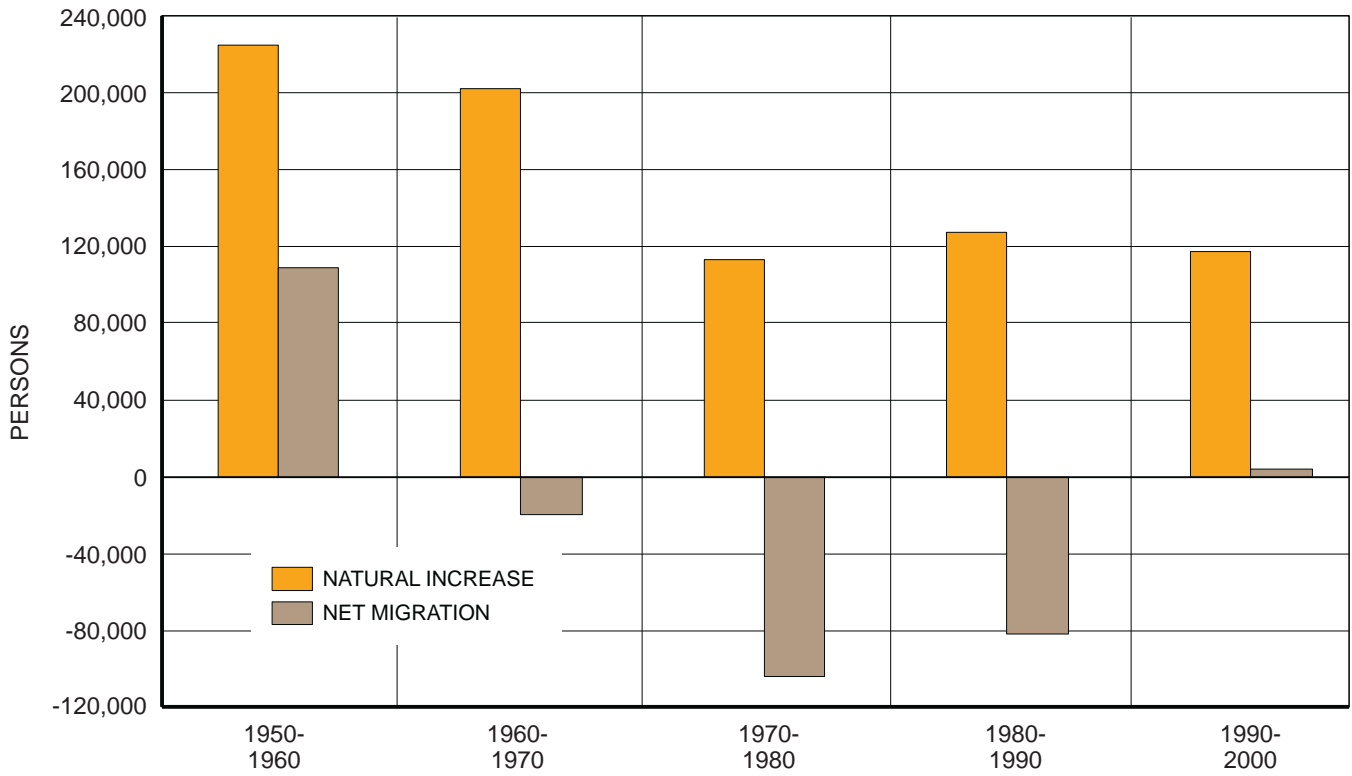
COMPARISON OF POPULATION DISTRIBUTION IN THE REGION BY COUNTY: 1950 AND 2000



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

Figure IV-2

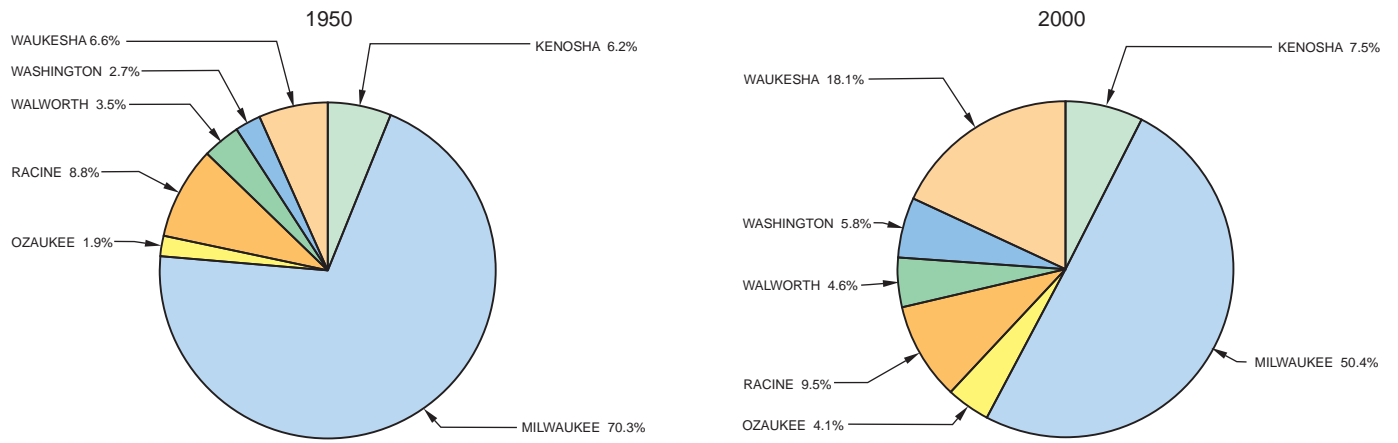
COMPONENTS OF POPULATION CHANGE IN THE REGION: 1950-2000



Source: U.S. Bureau of the Census; Wisconsin Department of Health and Family Services; and SEWRPC.

Figure IV-3

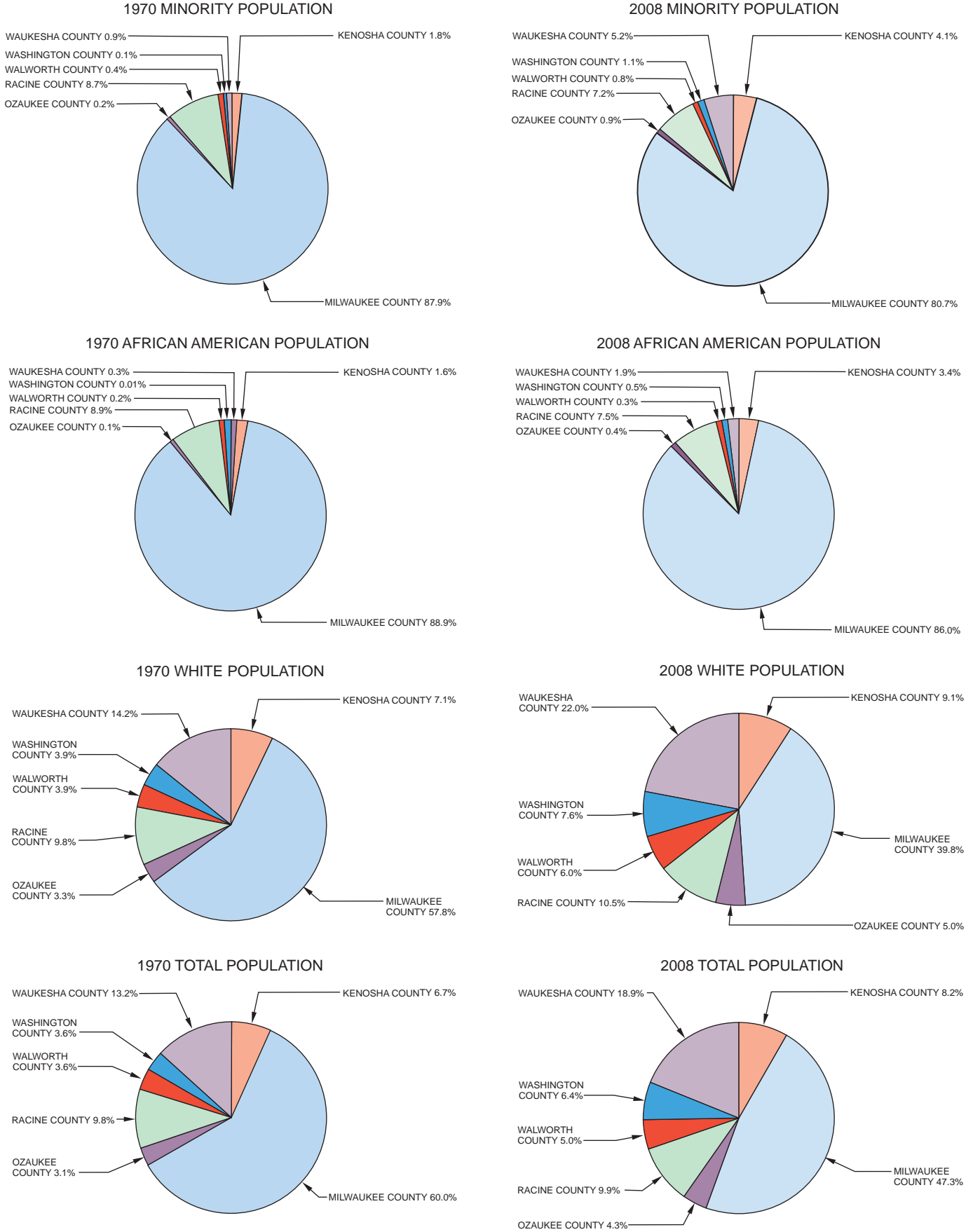
COMPARISON OF HOUSEHOLD DISTRIBUTION IN THE REGION BY COUNTY: 1950 AND 2000



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

Figure IV-4

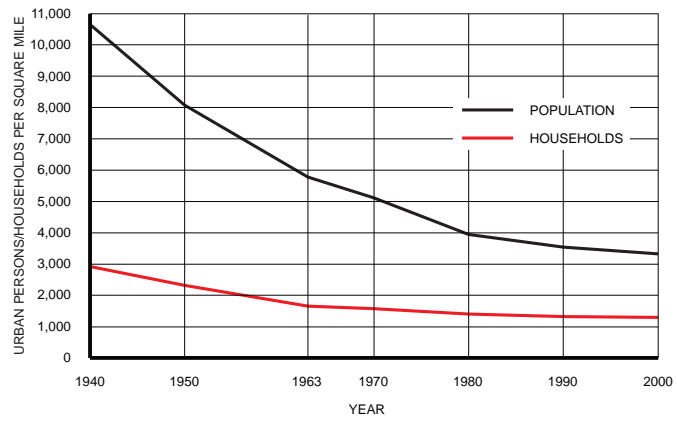
RACIAL COMPOSITION OF THE REGION BY COUNTY: 1970 and 2008



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

Figure IV-5

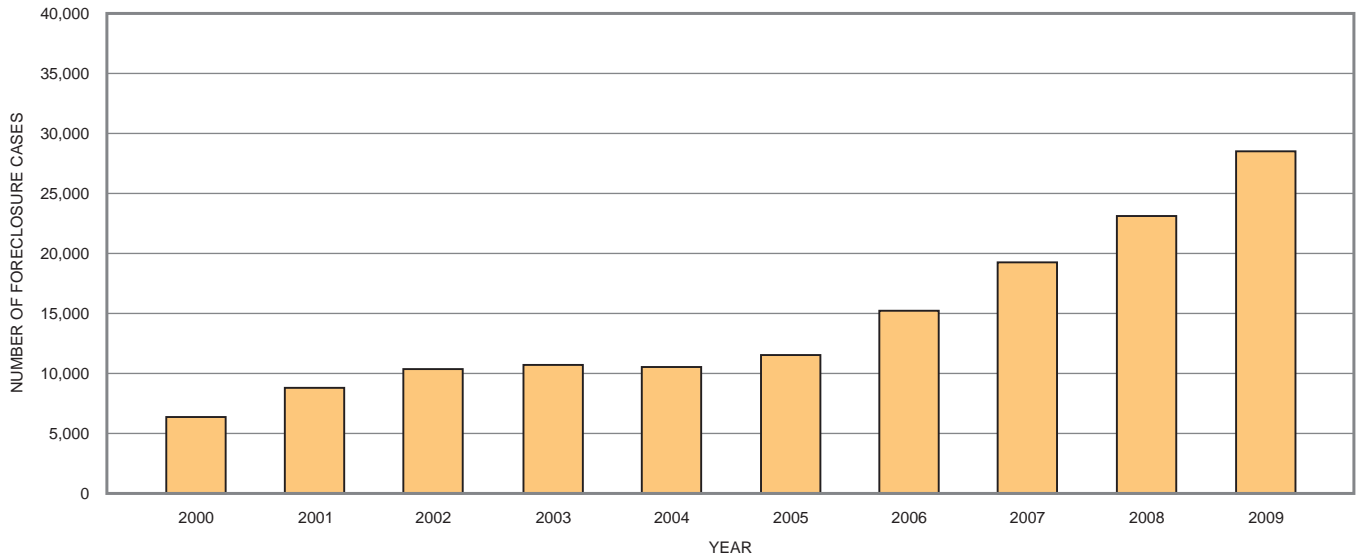
URBAN POPULATION AND HOUSEHOLD DENSITY
IN THE REGION: 1940-2000



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

Figure IV-6

FORECLOSURE ACTIVITY IN THE STATE OF WISCONSIN: 2000-2009

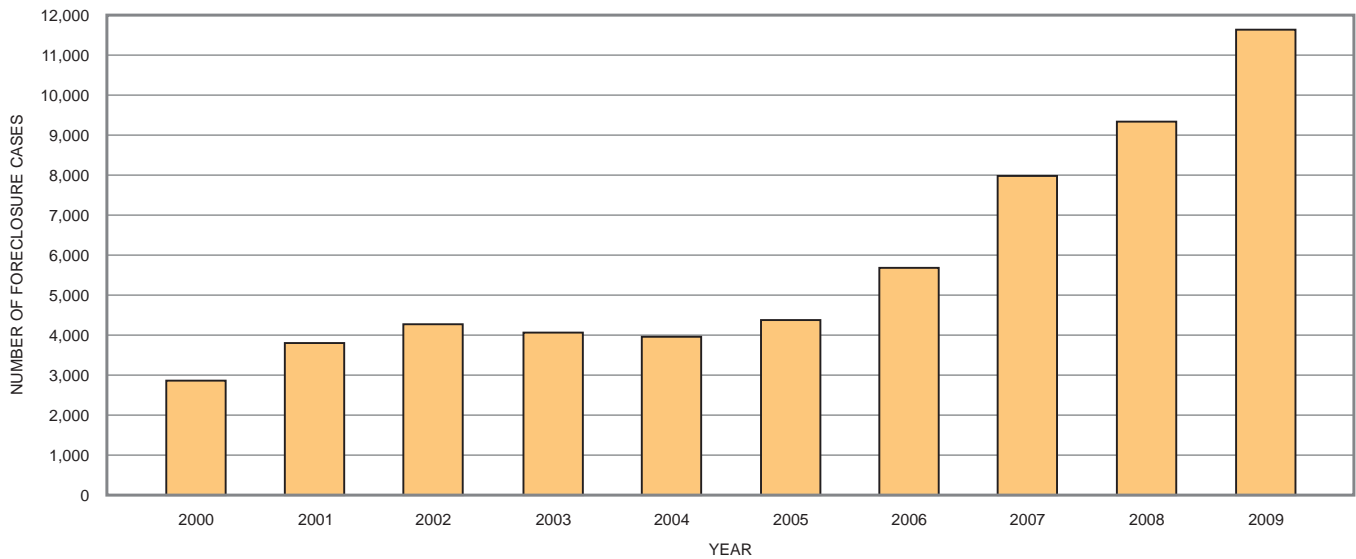


- NOTE: 1. The data is based on foreclosure case filings as reported in the Wisconsin Circuit Court Consolidated Court Automation Programs case management system.
2. Some foreclosure actions against a property owner may actually reflect numerous properties (i.e. in case of a landlord who owns several rental properties); these duplicate properties will not be found in the dataset.

Source: University of Wisconsin-Extension Center for Community and Economic Development and SEWRPC.

Figure IV-7

FORECLOSURE ACTIVITY IN THE SOUTHEASTERN WISCONSIN REGION: 2000-2009

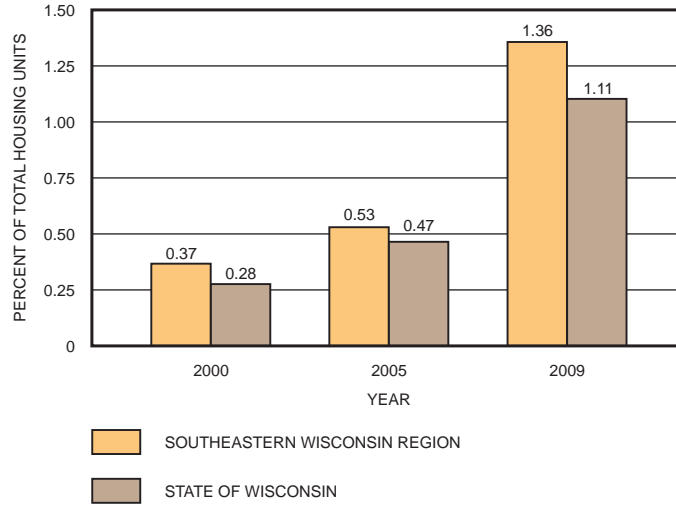


- NOTE: 1. The data is based on foreclosure case filings as reported in the Wisconsin Circuit Court Consolidated Court Automation Programs case management system.
2. Some foreclosure actions against a property owner may actually reflect numerous properties (i.e. in case of a landlord who owns several rental properties); these duplicate properties will not be found in the dataset.

Source: University of Wisconsin-Extension Center for Community and Economic Development and SEWRPC.

Figure IV-8

**COMPARISON OF FORECLOSURE
CASES IN THE REGION AND THE STATE: 2000-2009**



Source: U.S. Bureau of the Census, UWEX Center for Community and Economic Development, and SEWRPC.