

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

Chapter IV

EXISTING HOUSING

Notes: Updates to this chapter based on review comments provided by the Environmental Justice Task Force, the Housing Plan Advisory Committee, and Planning and Research Committee are underlined. Maps and figures are attached at the end of the chapter.

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), housing for persons with disabilities (documented in Chapter IX), and subsidized housing (documented in Chapter X). 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

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.

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.

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

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	
			African American		American Indian		Other		Subtotal			
	Number	Percent	Number	Percent	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	
			African American		American Indian ^b		Other ^c		Subtotal			
	Number	Percent	Number	Percent	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

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

County	White		Non-White								Total	
			African American		American Indian ^b		Other ^c		Subtotal			
	Number	Percent	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.

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. 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

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

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 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.

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.

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 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

⁵Developable 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.

APPROVED BY ADVISORY COMMITTEE 4/6/11

APPROVED BY PLANNING AND RESEARCH COMMITTEE 8/9/11

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.

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 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 2000 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.*

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 U.S. Department of Housing and Urban Development (HUD) recommends that an area have a minimum overall vacancy rate of 3 percent to ensure adequate housing choices. HUD also recommends that an area have a homeowner housing unit vacancy rate of between 1 and 2 percent and a rental housing unit vacancy rate of between 4 and 6 percent 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	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	72,825	8.3	873,398	100.0

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	111	59	29	356	1	25	581	6,773	8.6
Racine County	1,392	506	269	896	7	829	3,899	74,718	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	143	66	1,462	2	149	1,955	14,383	13.6
Kenosha County	938	469	199	1,651	4	671	3,932	59,989	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 determine if there is an adequate supply of affordable housing in each sub-area to meet the current and anticipated demand. Table IV-17 sets forth monthly housing costs⁷ 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

⁷ 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	29.0	5,580	27.1	4,575	22.2	2,611	12.7	858	4.2	20,571	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	21	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	2,779	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	4.0	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	22.3	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	1,063	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	195,785
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	128,654
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	42,779	20.8	14,803	7.2	5,102	2.5	205,903	100.0	162,900
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	226,893
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	550	4.4	2,296	18.2	6,162	48.8	2,835	22.5	534	4.2	12,630	100.0	239,556
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	1,201	5.6	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		\$2000 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	23.2	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	30.5	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	3,539	33.4	2,520	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	495	13.1	1,551	41.1	1,145	30.3	342	9.1	3,776	100.0	1,387
25	652	5.5	1,511	12.8	4,042	34.3	2,981	25.3	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	559	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	44.0	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
Ozaukee County	407	2.2	972	5.3	4,394	23.8	5,087	27.6	7,597	41.1	18,457	100.0	1,823
5	46	2.3	151	7.4	581	28.4	800	39.1	467	22.8	2,045	100.0	1,653
6	293	3.4	769	8.8	2,950	33.9	2,605	29.9	2,089	24.0	8,706	100.0	1,565
7	14	1.2	113	9.7	296	25.4	347	29.8	395	33.9	1,165	100.0	1,729
8	53	2.2	137	5.8	654	27.4	819	34.3	724	30.3	2,387	100.0	1,713
9	175	3.0	583	10.0	1,618	27.6	1,987	33.9	1,496	25.5	5,859	100.0	1,639
10	70	1.5	228	4.9	1,438	30.7	1,358	29.0	1,585	33.9	4,679	100.0	1,722
11	43	1.1	263	6.9	781	20.4	955	24.9	1,793	46.7	3,835	100.0	1,934
Washington County	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
12	383	3.0	599	4.6	2,146	16.6	3,740	29.0	6,030	46.8	12,898	100.0	1,943
13	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
14	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
15	317	4.3	743	10.1	1,950	26.5	1,694	23.0	2,664	36.1	7,368	100.0	1,699
16	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
17	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
18	562	6.5	1,041	12.0	3,805	43.9	2,359	27.2	902	10.4	8,669	100.0	1,387
19	290	2.1	791	5.9	3,576	26.5	4,650	34.5	4,184	31.0	13,491	100.0	1,724
Milwaukee County	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
20	208	2.6	437	5.6	2,019	25.6	2,410	30.6	2,803	35.6	7,877	100.0	1,764
21	207	2.0	543	5.1	2,059	19.3	2,861	26.8	4,995	46.8	10,665	100.0	1,940
22	195	2.2	560	6.4	1,943	22.1	2,955	33.6	3,132	35.7	8,785	100.0	1,786
23	229	4.3	224	4.2	986	18.4	1,653	30.8	2,271	42.3	5,363	100.0	1,875
24	68	1.5	219	4.9	881	19.8	1,451	32.6	1,832	41.2	4,451	100.0	1,864
25	215	1.4	783	5.1	2,931	19.0	3,666	23.8	7,828	50.7	15,423	100.0	2,021
26	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
27	170	2.0	385	4.4	2,300	26.4	2,699	31.0	3,152	36.2	8,706	100.0	1,777
28	45	1.6	99	3.4	868	30.2	751	26.1	1,114	38.7	2,877	100.0	1,783
Waukesha County	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
29	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
30	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
31	217	2.6	557	6.8	1,987	24.1	2,586	31.3	2,901	35.2	8,248	100.0	1,763
32	79	2.5	289	9.0	943	29.3	1,250	38.9	653	20.3	3,214	100.0	1,618
Racine County	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
33	129	2.1	465	7.8	1,606	26.9	1,600	26.8	2,175	36.4	5,975	100.0	1,746
34	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
35	362	4.1	688	7.7	2,440	27.4	2,887	32.4	2,528	28.4	8,905	100.0	1,666
Kenosha County	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
36	109	3.6	255	8.4	765	25.3	1,000	33.1	897	29.6	3,026	100.0	1,692
37	105	4.1	167	6.6	971	38.4	652	25.8	636	25.1	2,531	100.0	1,517
38	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
39	42	2.5	152	9.0	546	32.3	509	30.1	440	26.1	1,689	100.0	1,602
Walworth County	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
Region	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	454	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	20	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	4.0	369	9.0	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.

^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 multi-unit buildings.

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

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:

- 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. This information is compared to the current and projected household size information inventoried in Chapter VII to help determine the size and type of housing that should be provided in each sub-area. 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 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.

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
Ozaukee 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	683
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	1,880	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	482	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	582	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	383	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	594	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	39.0	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	739
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	33.4	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	61	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	100.0
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.

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 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, such as 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 863,970 between 2000 and 2010.⁸ Single-family housing units increased by about 8 percent, from 496,569 to 534,982 units. Multi-family housing units increased by about 13 percent, from 195,229 to 220,726 housing units, and two-family housing units increased by about 3 percent, from 96,853 to 99,964 housing units. Sub-area 11 had the highest percentage of single-family units in 2009 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 X 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

⁸ 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.

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	2,699	83.0	250	7.7	284	8.7	17	0.5	3,250	99.9
2	5,385	65.7	843	10.3	1,952	23.8	19	0.2	8,199	100.0
3	9,968	72.5	880	6.4	2,842	20.7	57	0.4	13,747	100.0
4	8,900	82.3	406	3.8	1,490	13.8	14	0.1	10,810	100.0
Ozaukee County	26,952	74.9	2,379	6.6	6,568	18.2	107	0.3	36,006	100.0
5	2,796	78.5	266	7.5	475	13.3	26	0.7	3,563	100.0
6	12,932	67.7	1,535	8.0	4,575	23.9	67	0.4	19,109	100.0
7	1,808	85.4	149	7.0	146	6.9	15	0.7	2,118	100.0
8	2,936	67.6	352	8.1	703	16.2	354	8.1	4,345	100.0
9	7,659	67.6	1079	9.5	2,366	20.9	220	1.9	11,324	99.9
10	5,893	71.9	245	3.0	1,887	23.0	171	2.1	8,196	100.0
11	5,807	98.1	89	1.5	9	0.2	14	0.2	5,919	100.0
Washington County	39,831	73.0	3,715	6.8	10,161	18.6	867	1.6	54,574	100.0
12	19,483	66.4	1,904	6.5	7,896	26.9	48	0.2	29,331	100.0
13-16 ^e	113,478	44.5	56,206	22.0	84,406	33.1	972	0.4	255,062	100.0
17	45,139	57.0	9,481	12.0	24,007	30.3	563	0.7	79,190	100.0
18	11,857	52.3	3,398	15.0	7,314	32.2	119	0.5	22,688	100.0
19	17,606	62.1	877	3.1	9,396	33.1	480	1.7	28,359	100.0
Milwaukee County	207,563	50.1	71,866	17.3	133,019	32.1	2,182	0.5	414,630	100.0
20	11,795	72.8	602	3.7	3,578	22.1	218	1.3	16,193	99.9
21	17,072	82.1	227	1.1	3,475	16.7	20	0.1	20,794	100.0
22	12,322	76.7	273	1.7	3,453	21.5	24	0.1	16,072	100.0
23	7,531	84.8	241	2.7	1,109	12.5	0	0.0	8,881	100.0
24	6,131	78.2	214	2.7	1,163	14.8	330	4.2	7,838	99.9
25	22,570	82.1	1093	4.0	3,785	13.8	57	0.2	27,505	100.1
26	25,557	59.7	3,121	7.3	13,981	32.6	176	0.4	42,835	100.0
27	11,657	88.2	414	3.1	1,131	8.6	17	0.1	13,219	100.0
28	3,963	90.2	103	2.3	326	7.4	2	0.0	4,394	99.9
Waukesha County	118,598	75.2	6,288	4.0	32,001	20.3	844	0.5	157,731	100.0
29	18,824	75.5	940	3.8	5,060	20.3	94	0.4	24,918	100.0
30	20,901	61.5	5,679	16.7	7,320	21.5	72	0.2	33,972	99.9
31	12,801	82.9	817	5.3	1,295	8.4	526	3.4	15,439	100.0
32	5,287	71.4	484	6.5	1,516	20.5	120	1.6	7,407	100.0
Racine County	57,813	70.7	7,920	9.7	15,191	18.6	812	1.0	81,736	100.0
33	8,075	70.0	302	2.6	2,310	20.0	855	7.4	11,542	100.0
34	24,588	61.1	4,648	11.5	10,455	26.0	581	1.4	40,272	100.0
35	14,125	85.7	384	2.3	1,210	7.3	756	4.6	16,475	99.9
Kenosha County	46,788	68.5	5,334	7.8	13,975	20.5	2,192	3.2	68,289	100.0
36	4,579	81.3	176	3.1	687	12.2	189	3.4	5,631	100.0
37	5,422	66.1	560	6.8	2,145	26.1	76	0.9	8,203	99.9
38	22,685	72.8	1,510	4.8	5,954	19.1	1016	3.3	31,165	100.0
39	4,752	79.1	216	3.6	1,025	17.1	12	0.2	6,005	100.0
Walworth County	37,438	73.4	2,462	4.8	9,811	19.2	1,293	2.5	51,004	99.9
Region	534,982	61.9	99,964	11.6	220,726	25.5	8,297	1.0	863,970	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 2010. Building permit data were provided by the Wisconsin Department of Administration.

^eHousing data since 2000 Census 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	18.0	4,061	11.3	6,765	18.9	4,530	12.6	5,812	16.2	4,318	12.0	35,898	100.0
5	700	19.7	769	21.7	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	20.2	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	24.3	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	4.9	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.

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 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 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. Recommendations for allocating resources for rehabilitation and replacement of housing units are included in Chapter XII.

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

APPROVED BY ADVISORY COMMITTEE 4/6/11

APPROVED BY PLANNING AND RESEARCH COMMITTEE 8/9/11

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 ^c	-- ^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.

these stresses. In addition, inadequate housing that may result from the financial impacts of foreclosure can also have negative health consequences.

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

APPROVED BY ADVISORY COMMITTEE 4/6/11

APPROVED BY PLANNING AND RESEARCH COMMITTEE 8/9/11

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,⁹ 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.¹⁰ 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 Commission¹¹ 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

⁹ 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.

¹⁰ 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.

¹¹ The Federal Crisis Inquiry Commission was created under the Fraud Enforcement and Recovery Act of 2009.

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.

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 Wisconsin¹²

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

¹² *Wisconsin Realtors Association Foreclosure Assistance Resource Center: Public Information Kit.*

APPROVED BY ADVISORY COMMITTEE 4/6/11

APPROVED BY PLANNING AND RESEARCH COMMITTEE 8/9/11

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 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 2006.¹³ 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.

¹³ *Mortgage Bankers Association, National Delinquency Survey.*

Table IV-29

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

County	Foreclosure Cases (2000)			Foreclosure Cases (2005)			Foreclosure Cases (2009)		
	Number	Percent	Cases as a Percent of Total Housing Units	Number	Percent	Cases as a Percent of Total Housing Units	Number	Percent	Cases as a Percent of Total Housing Units
Kenosha County	294	10.1	0.49	476	10.8	0.72	1,238	10.6	1.82
Milwaukee County	1,719	59.1	0.43	2,461	55.9	0.60	6,323	54.2	1.54
Ozaukee County	64	2.2	0.20	91	2.1	0.26	266	2.3	0.74
Racine County	299	10.3	0.40	509	11.6	0.64	1,221	10.5	1.50
Walworth County	150	5.2	0.34	280	6.4	0.57	726	6.2	1.42
Washington County	108	3.7	0.24	174	3.9	0.34	552	4.7	1.02
Waukesha County	273	9.4	0.19	412	9.3	0.27	1,335	11.5	0.85
Region	2,907	100.0	0.36	4,403	100.0	0.52	11,661	100.0	1.36

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.

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 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 2011.¹⁴ 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.

¹⁴ 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>*

- 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 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

APPROVED BY ADVISORY COMMITTEE 4/6/11

APPROVED BY PLANNING AND RESEARCH COMMITTEE 8/9/11

- 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

APPROVED BY ADVISORY COMMITTEE 4/6/11
APPROVED BY PLANNING AND RESEARCH COMMITTEE 8/9/11

- 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 a 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,¹⁵ 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 may be eligible to receive State NSP-3 funds if it meets the following criteria, which are set forth in the State's *Neighborhood Stabilization Program 3 Substantial Amendment to 2010 Annual Action Plan*:

¹⁵ Additional information is provided on the National Association of Home Builders (NAHB) website at the following address: <http://www.fhba.com/docs/AppraisalIssuesUpdateFallBoard2011.pdf>

- The sub-grantee must be a current Wisconsin Department of Commerce 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
- 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.

APPROVED BY ADVISORY COMMITTEE 4/6/11

APPROVED BY PLANNING AND RESEARCH COMMITTEE 8/9/11

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.¹⁶ 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.¹⁷

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 deed¹⁸ 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:¹⁹

- 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

¹⁶ 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/.

¹⁷ 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.

¹⁸ 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.

¹⁹ 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

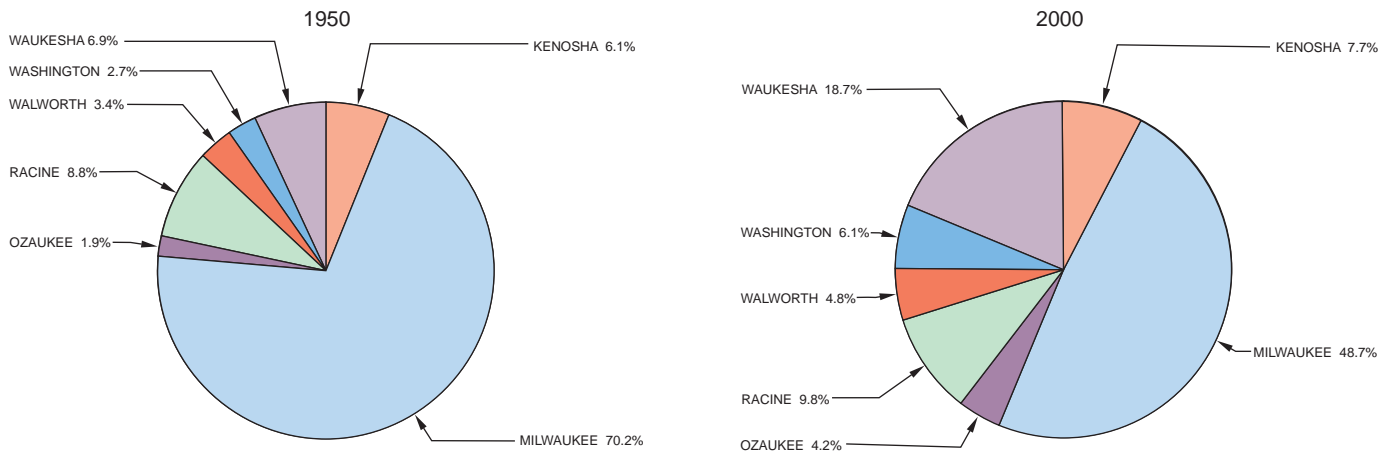
Foreclosures and abandoned homes negatively impact individual families and communities. The foreclosure process often results in families losing their homes and experiencing financial hardship that can lead to increased stress in family relationships. Foreclosures and abandoned homes also impact communities 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.*"

* * *

Figure IV-1

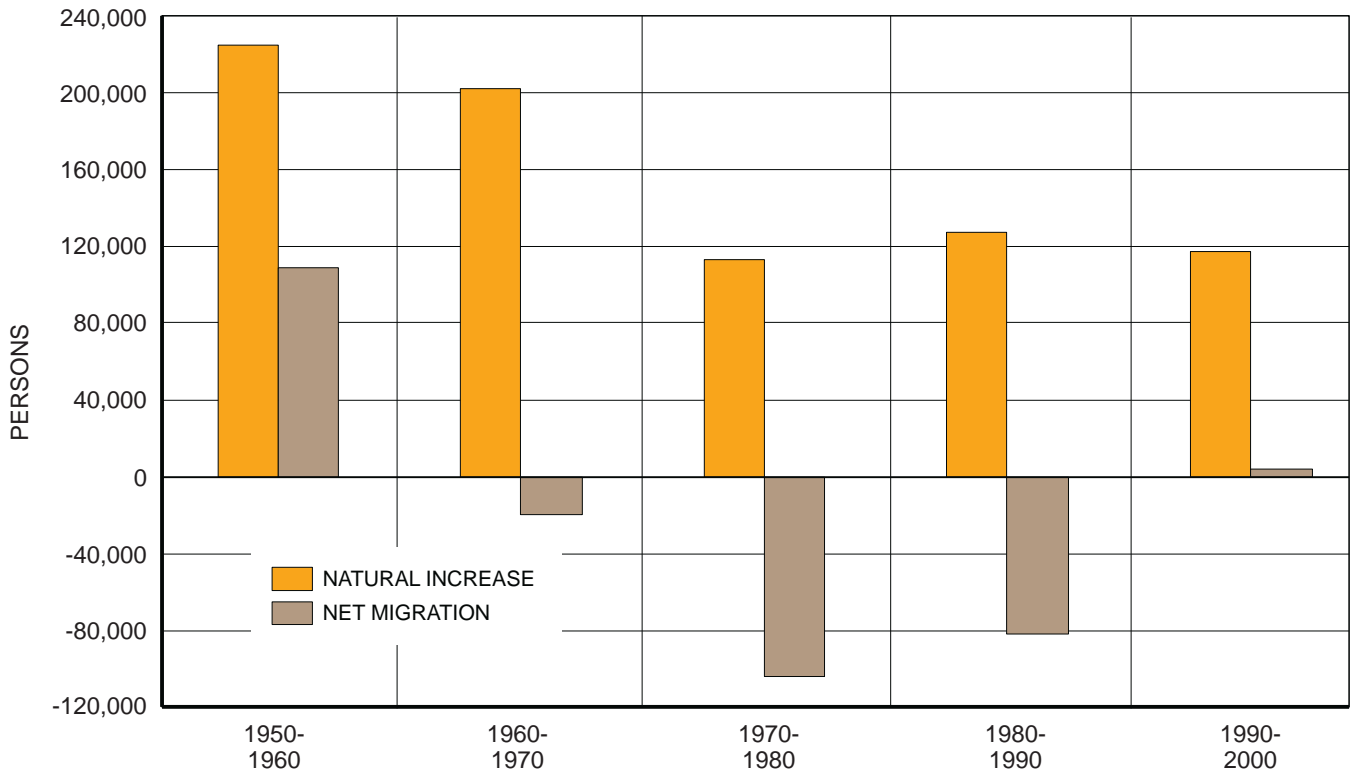
COMPARISON OF POPULATION DISTRIBUTION IN THE REGION BY COUNTY: 1950 AND 2000



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

Figure IV-2

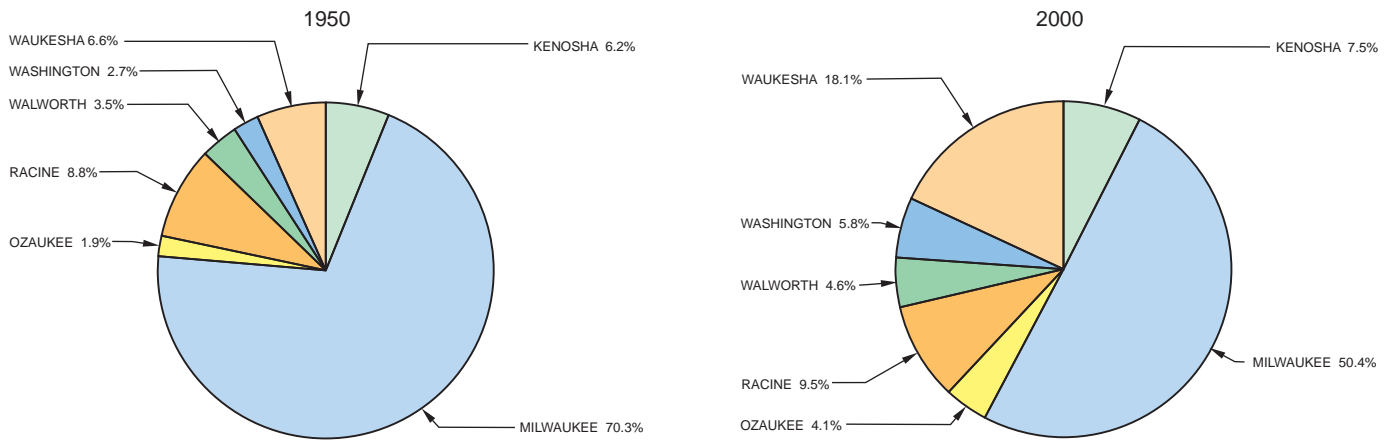
COMPONENTS OF POPULATION CHANGE IN THE REGION: 1950-2000



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

Figure IV-3

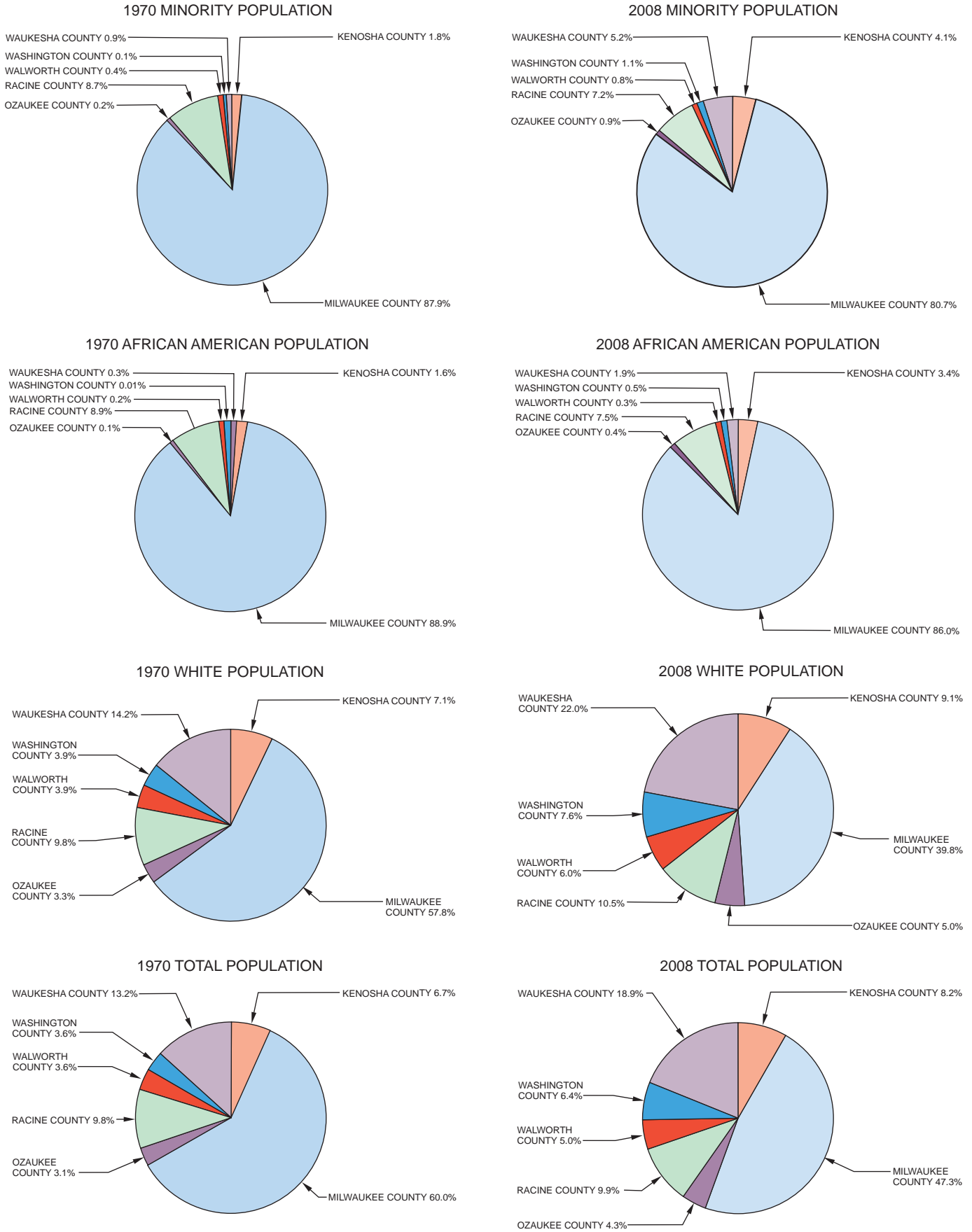
COMPARISON OF HOUSEHOLD DISTRIBUTION IN THE REGION BY COUNTY: 1950 AND 2000



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

Figure IV-4

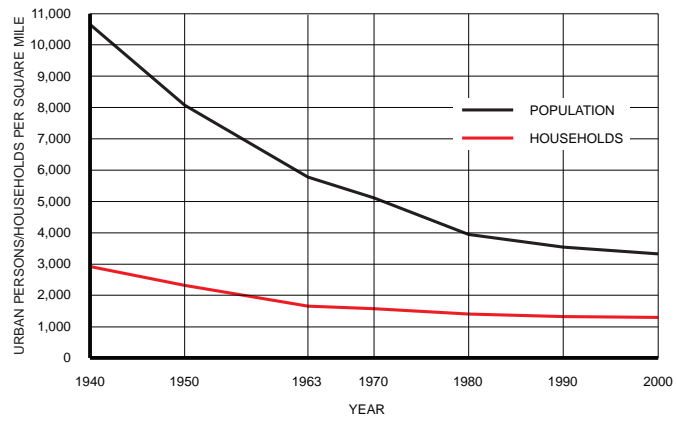
RACIAL COMPOSITION OF THE REGION BY COUNTY: 1970 and 2008



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

Figure IV-5

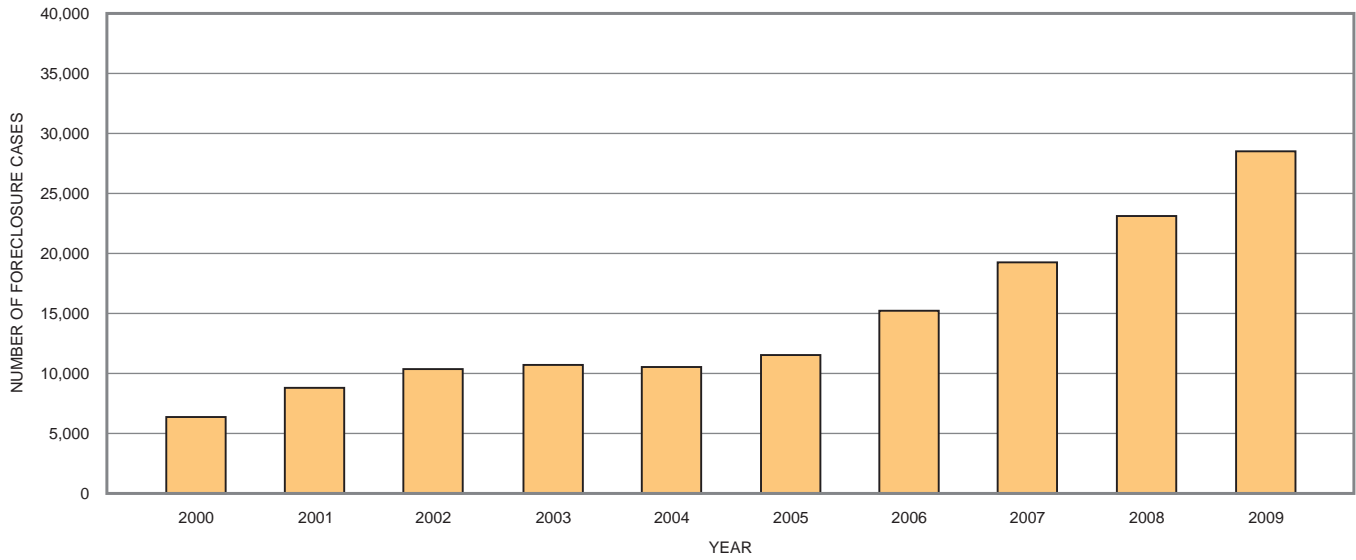
URBAN POPULATION AND HOUSEHOLD DENSITY
IN THE REGION: 1940-2000



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

Figure IV-6

FORECLOSURE ACTIVITY IN THE STATE OF WISCONSIN: 2000-2009

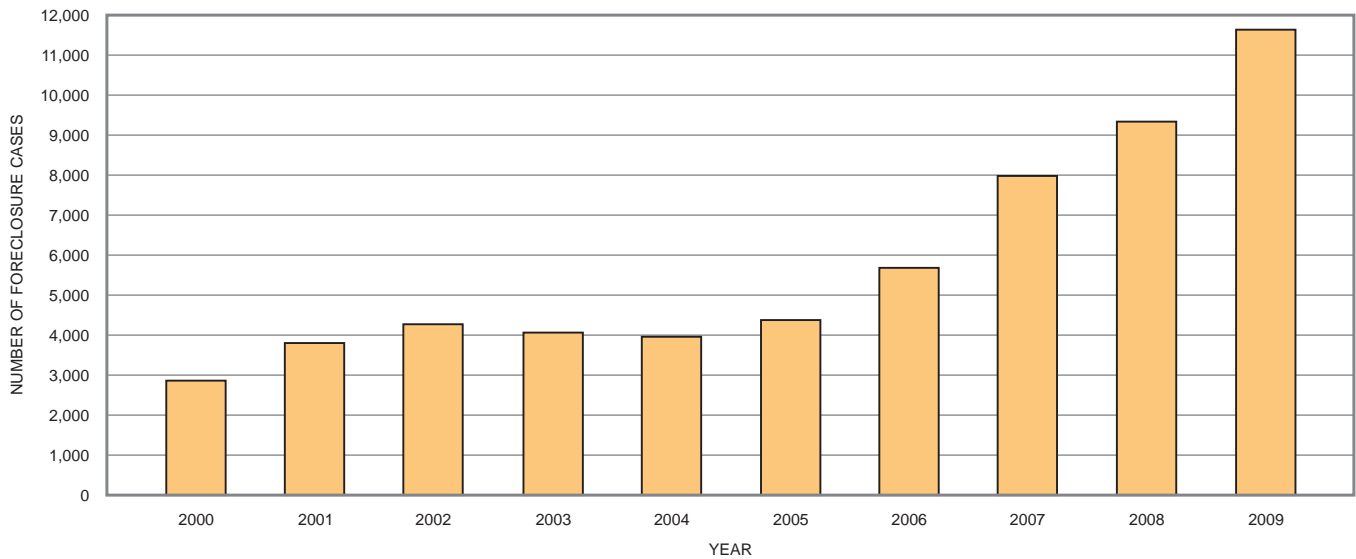


NOTE: 1. The data is based on foreclosure case filings as reported in the Wisconsin Circuit Court Consolidated Court Automation Programs case management system.
2. Some foreclosure actions against a property owner may actually reflect numerous properties (i.e. in case of a landlord who owns several rental 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

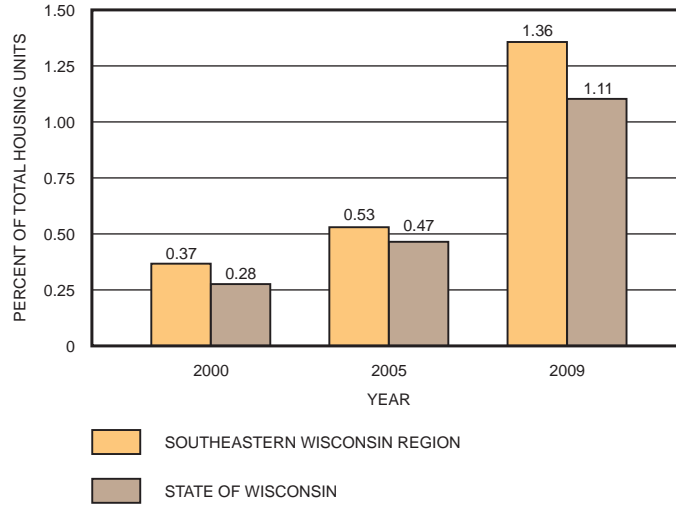


NOTE: 1. The data is based on foreclosure case filings as reported in the Wisconsin Circuit Court Consolidated Court Automation Programs case management system.
2. Some foreclosure actions against a property owner may actually reflect numerous properties (i.e. in case of a landlord who owns several rental 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.

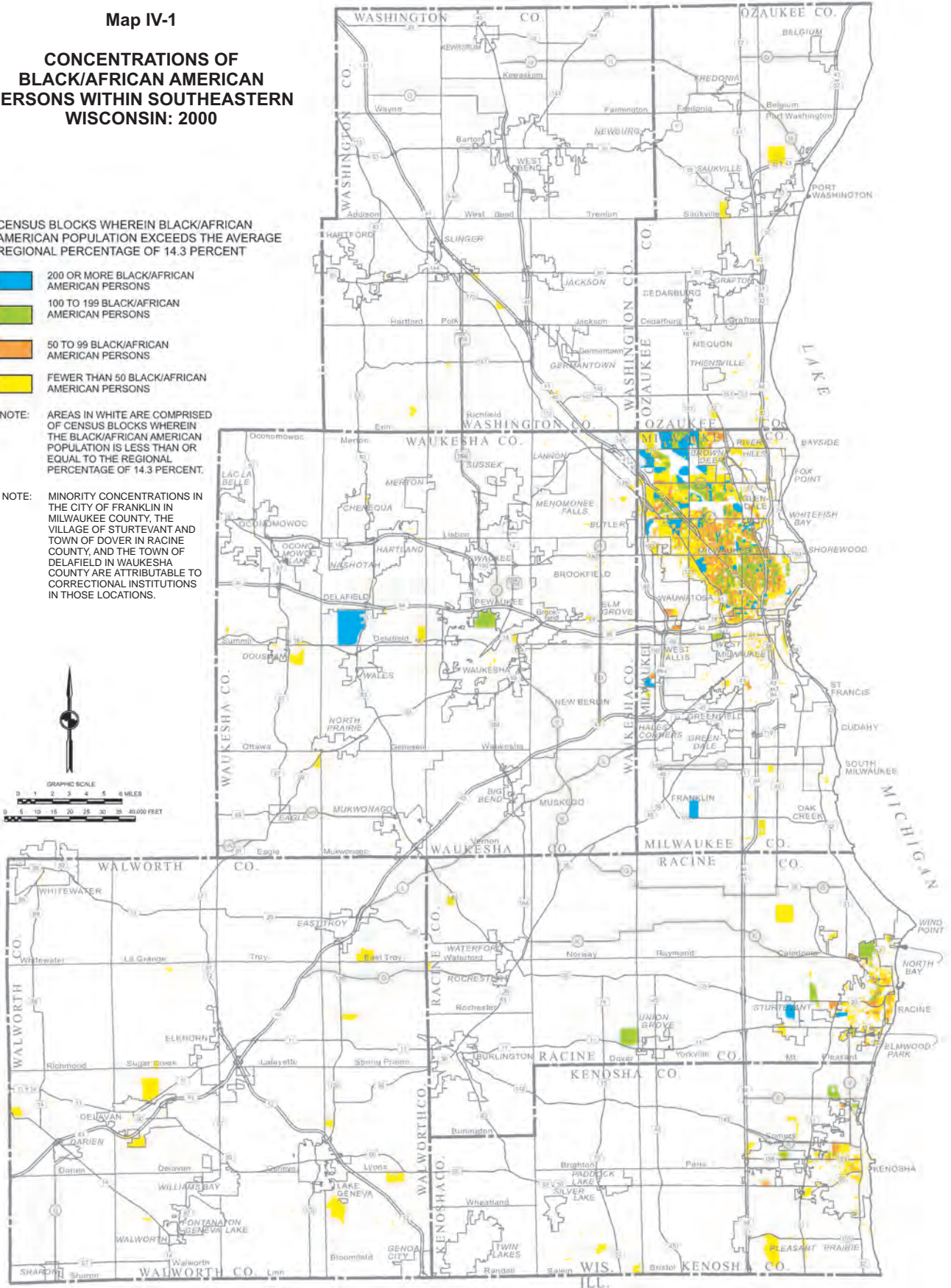
Map IV-1
CONCENTRATIONS OF
BLACK/AFRICAN AMERICAN
PERSONS WITHIN SOUTHEASTERN
WISCONSIN: 2000

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 TOWN OF DELAFIELD IN WAUKESHA COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.



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

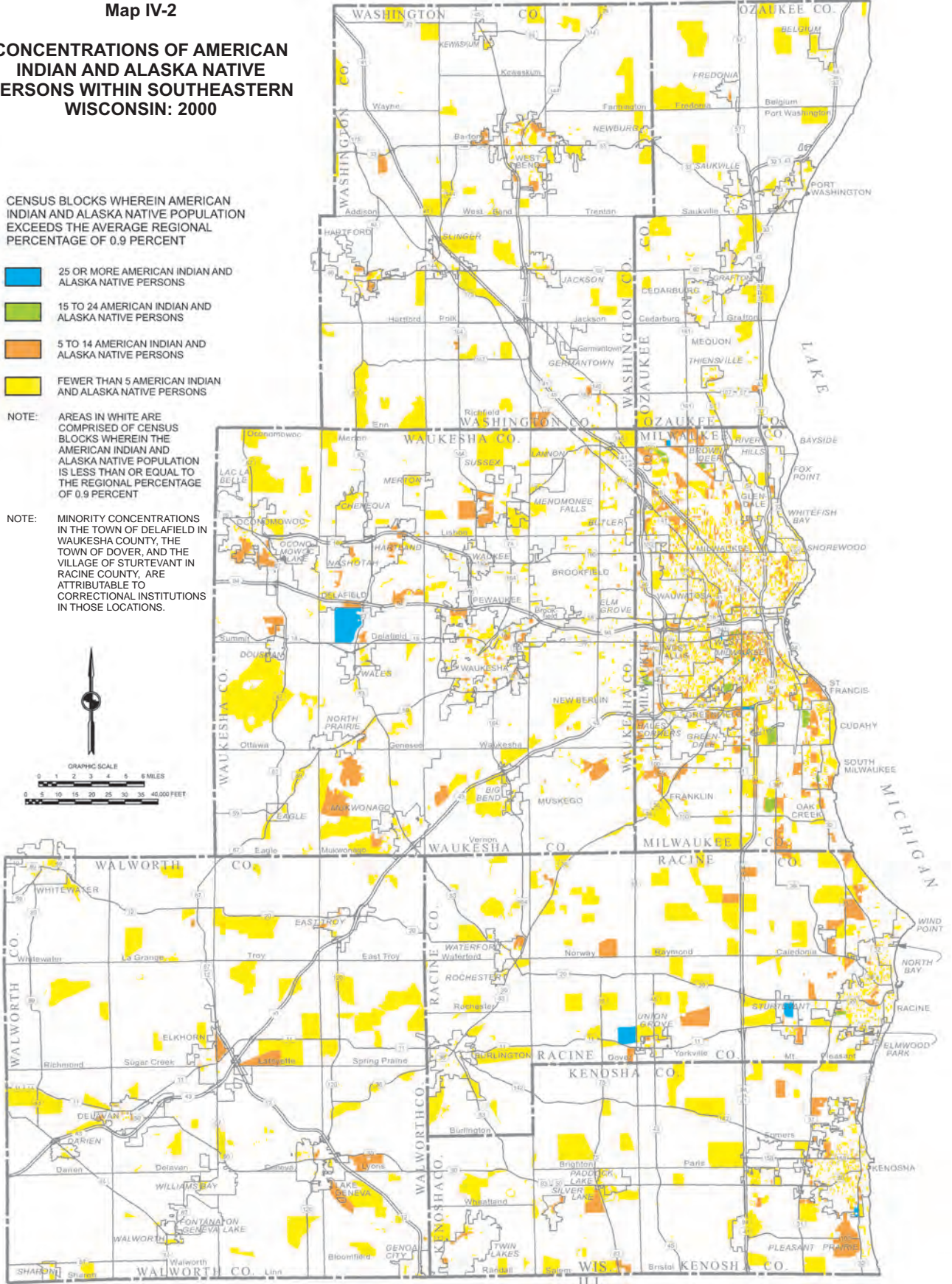
Map IV-2
CONCENTRATIONS OF AMERICAN INDIAN AND ALASKA NATIVE PERSONS WITHIN SOUTHEASTERN WISCONSIN: 2000

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.



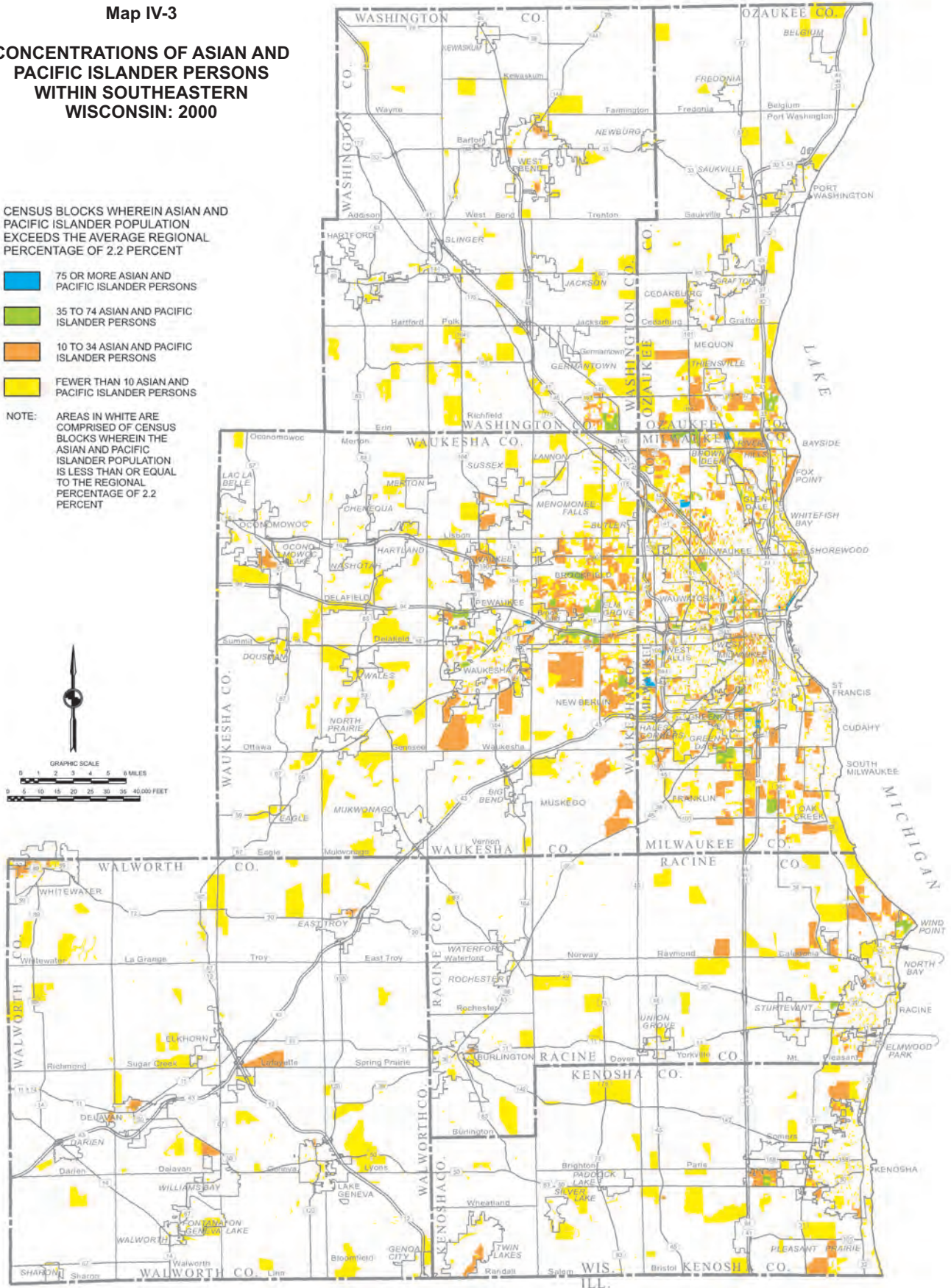
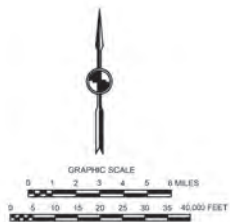
Source: U.S. Bureau of the Census and SEWRPC.

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



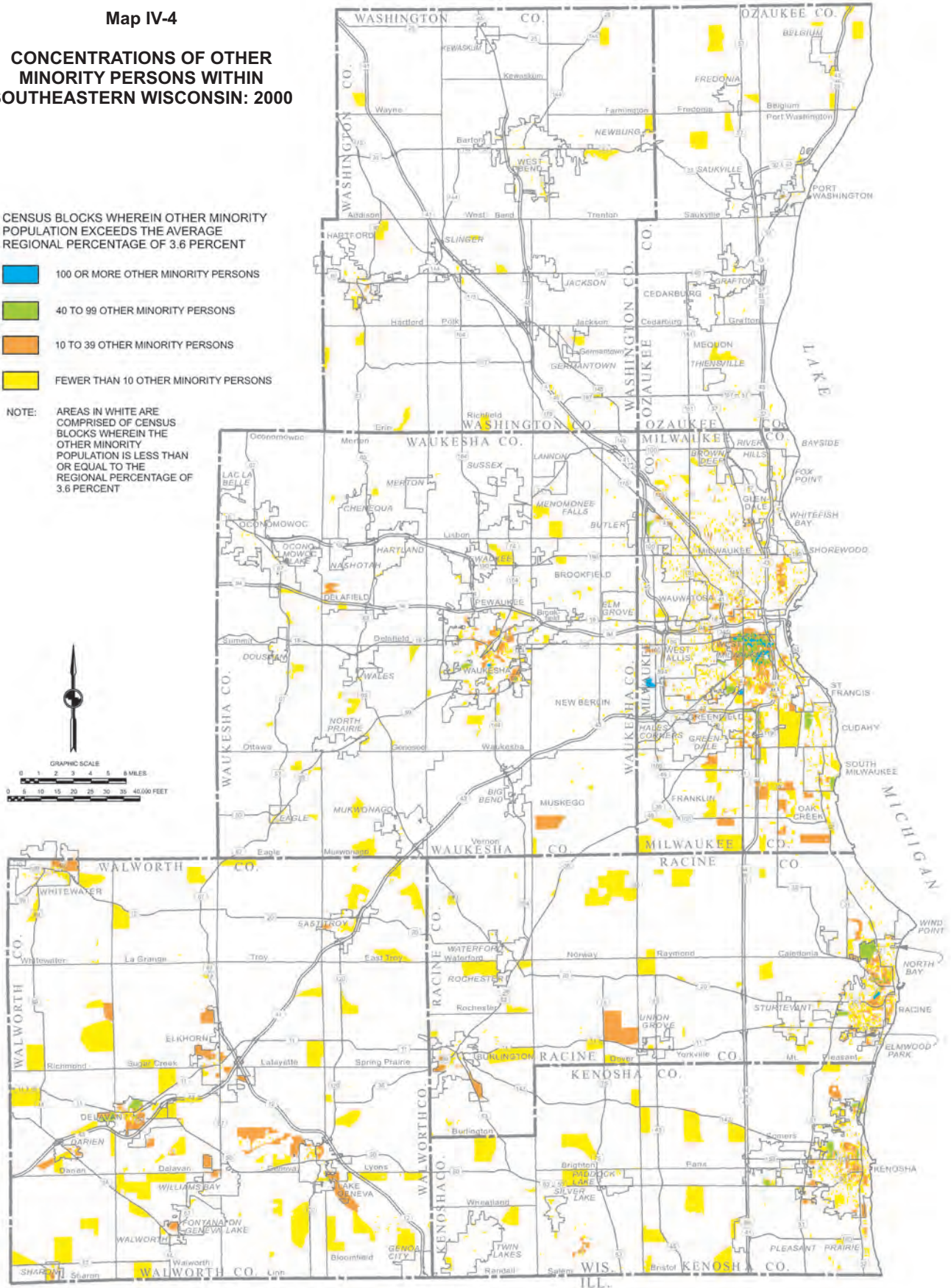
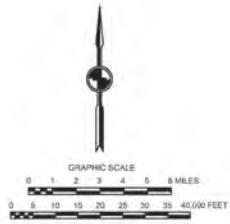
Source: U.S. Bureau of the Census and SEWRPC.

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.

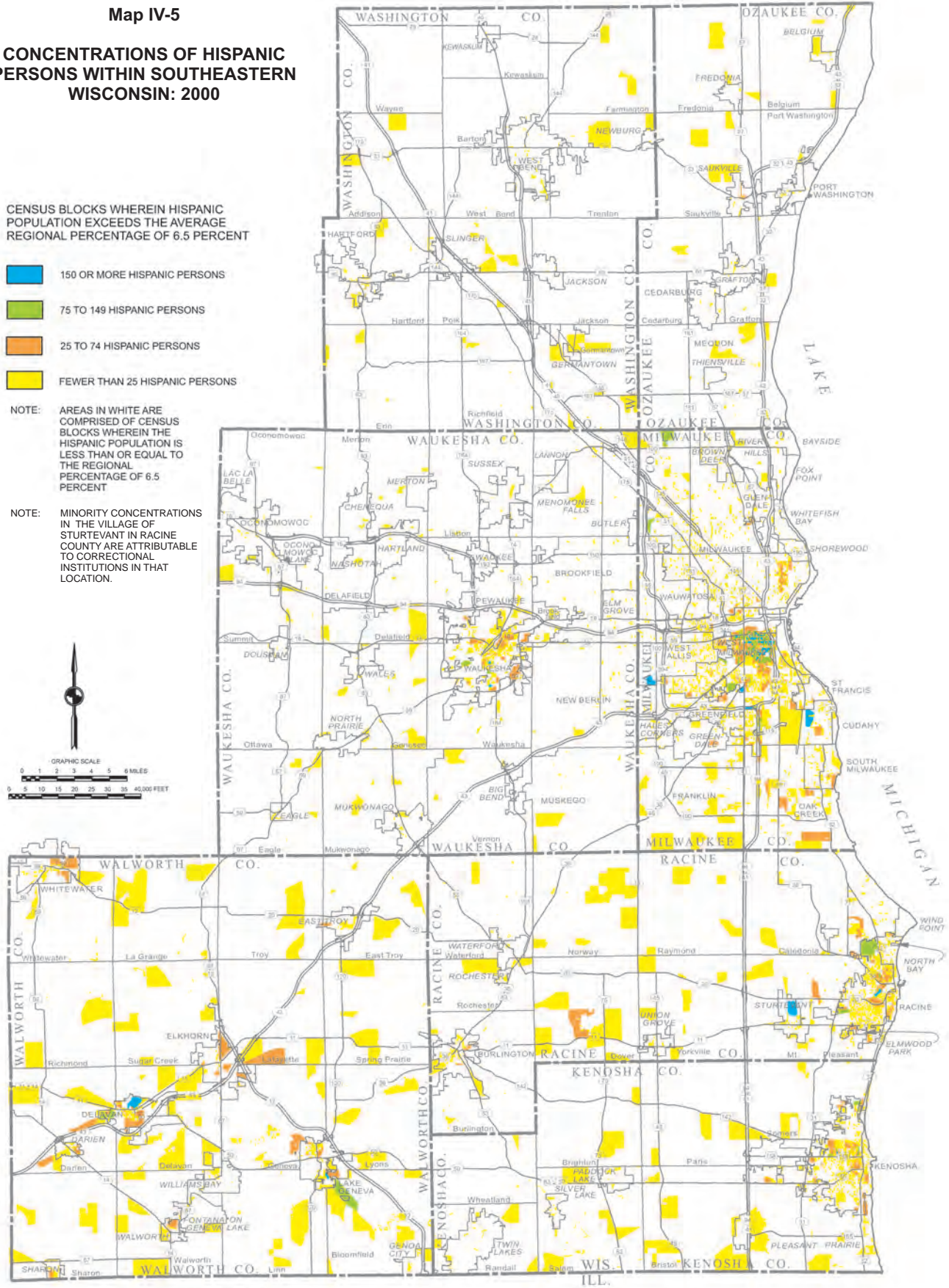
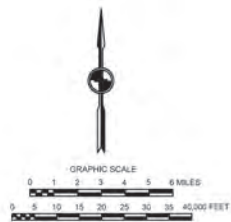
Map IV-5
CONCENTRATIONS OF HISPANIC PERSONS WITHIN SOUTHEASTERN WISCONSIN: 2000

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.

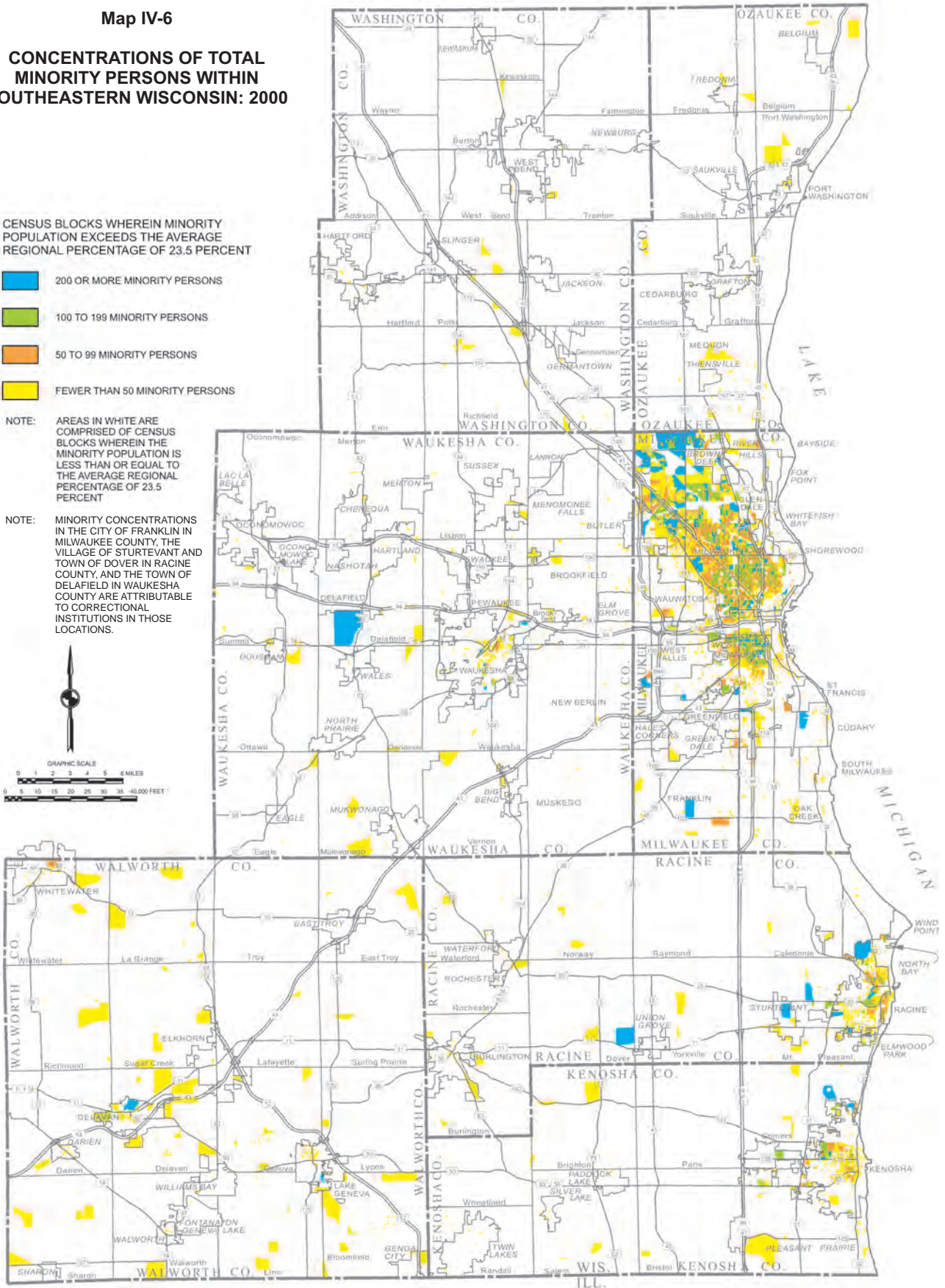
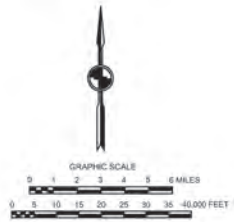
Map IV-6
CONCENTRATIONS OF TOTAL
MINORITY PERSONS WITHIN
SOUTHEASTERN WISCONSIN: 2000

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.

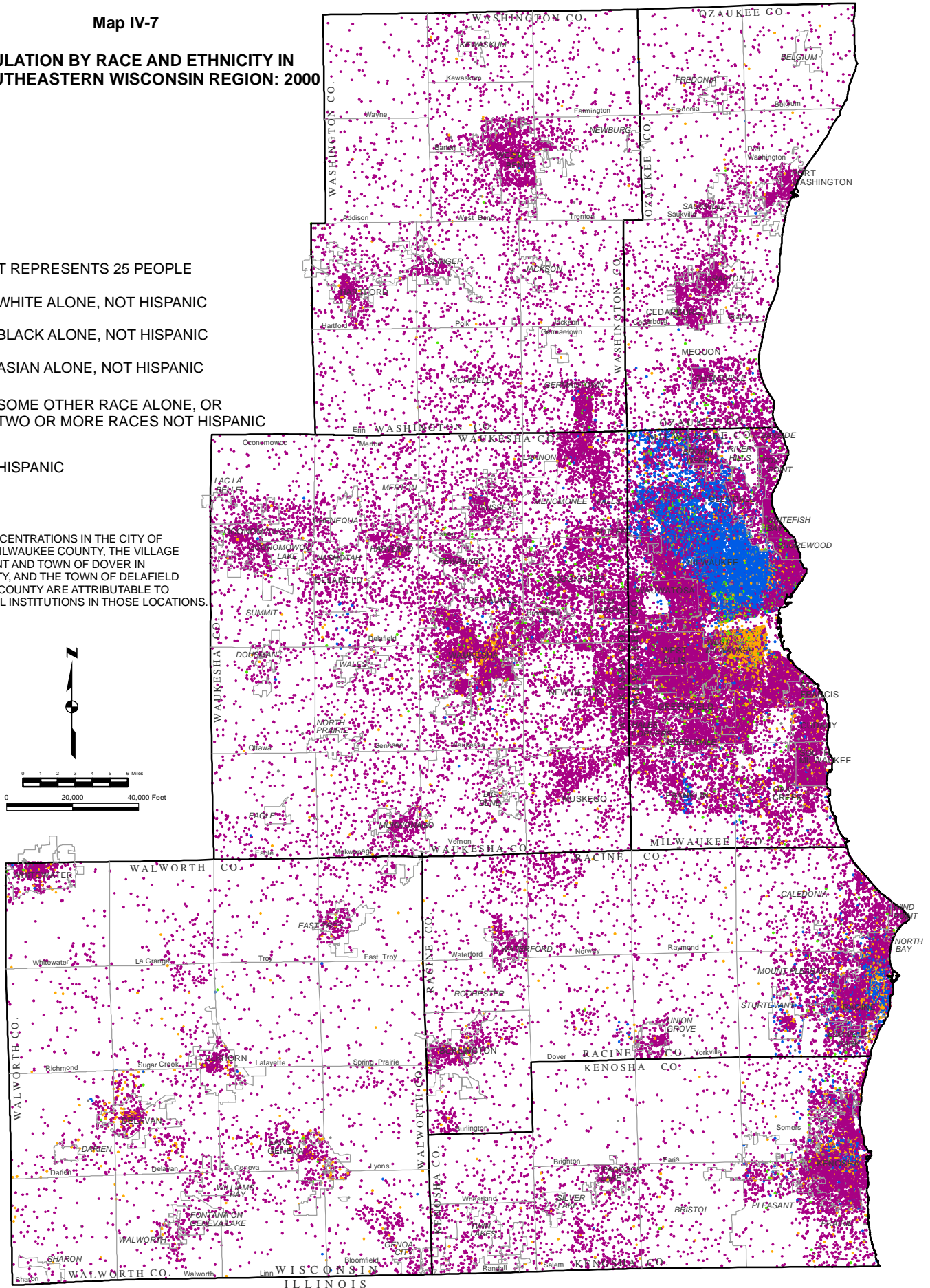
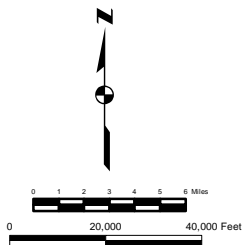
Map IV-7

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.



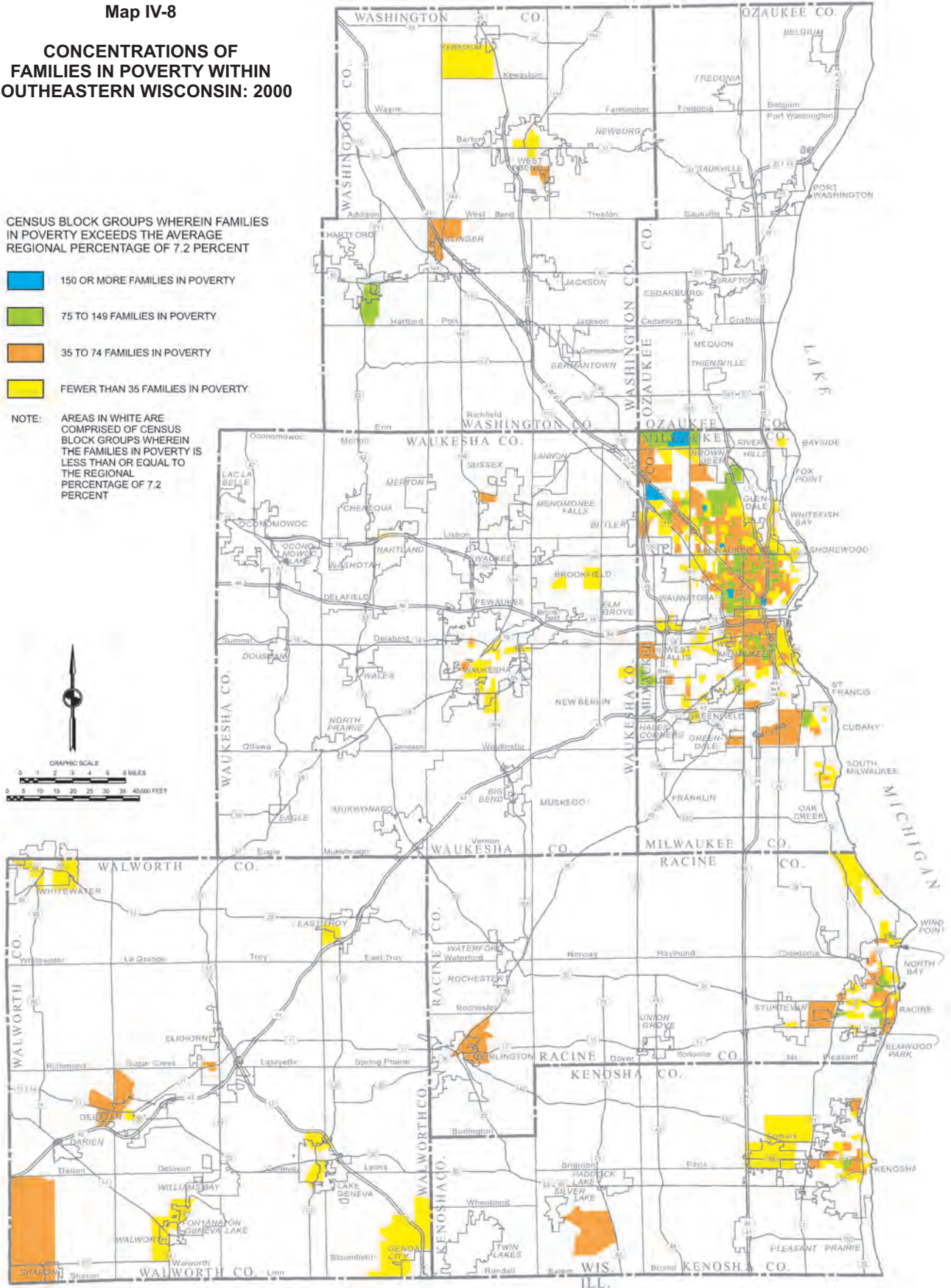
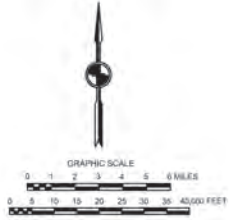
Source: U.S. Bureau of the Census and SEWRPC.

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

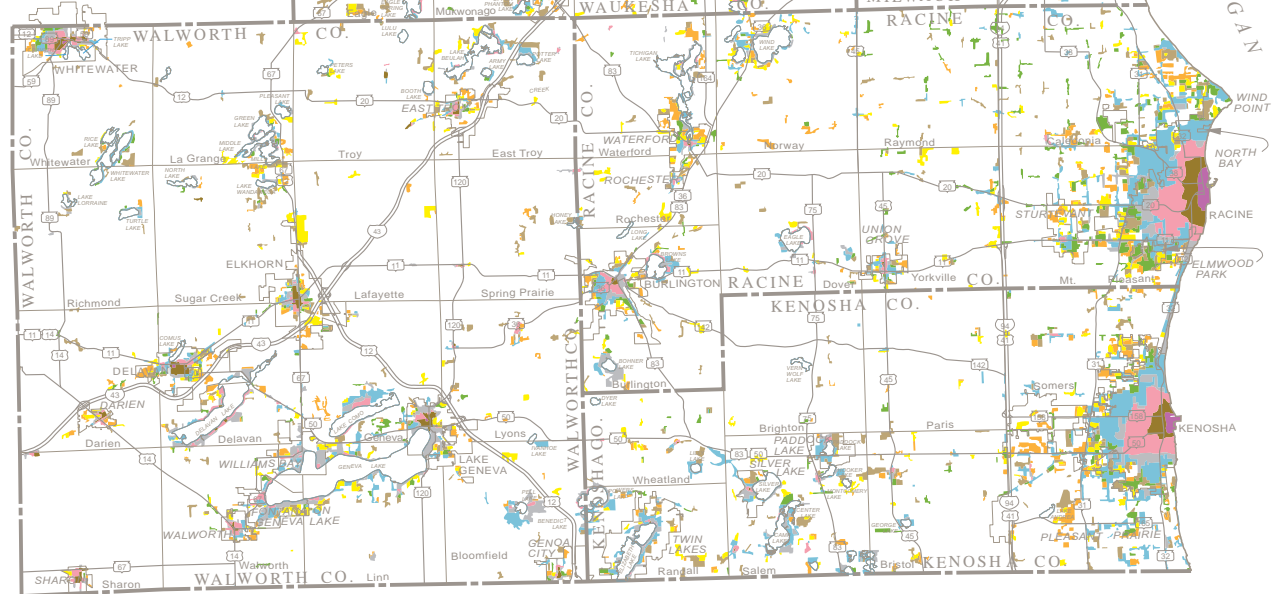
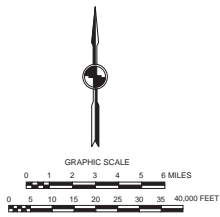
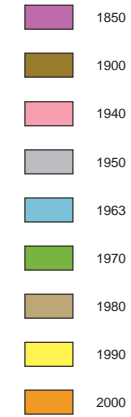
- 150 OR MORE FAMILIES IN POVERTY
- 75 TO 149 FAMILIES IN POVERTY
- 35 TO 74 FAMILIES IN POVERTY
- FEWER THAN 35 FAMILIES IN POVERTY

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.

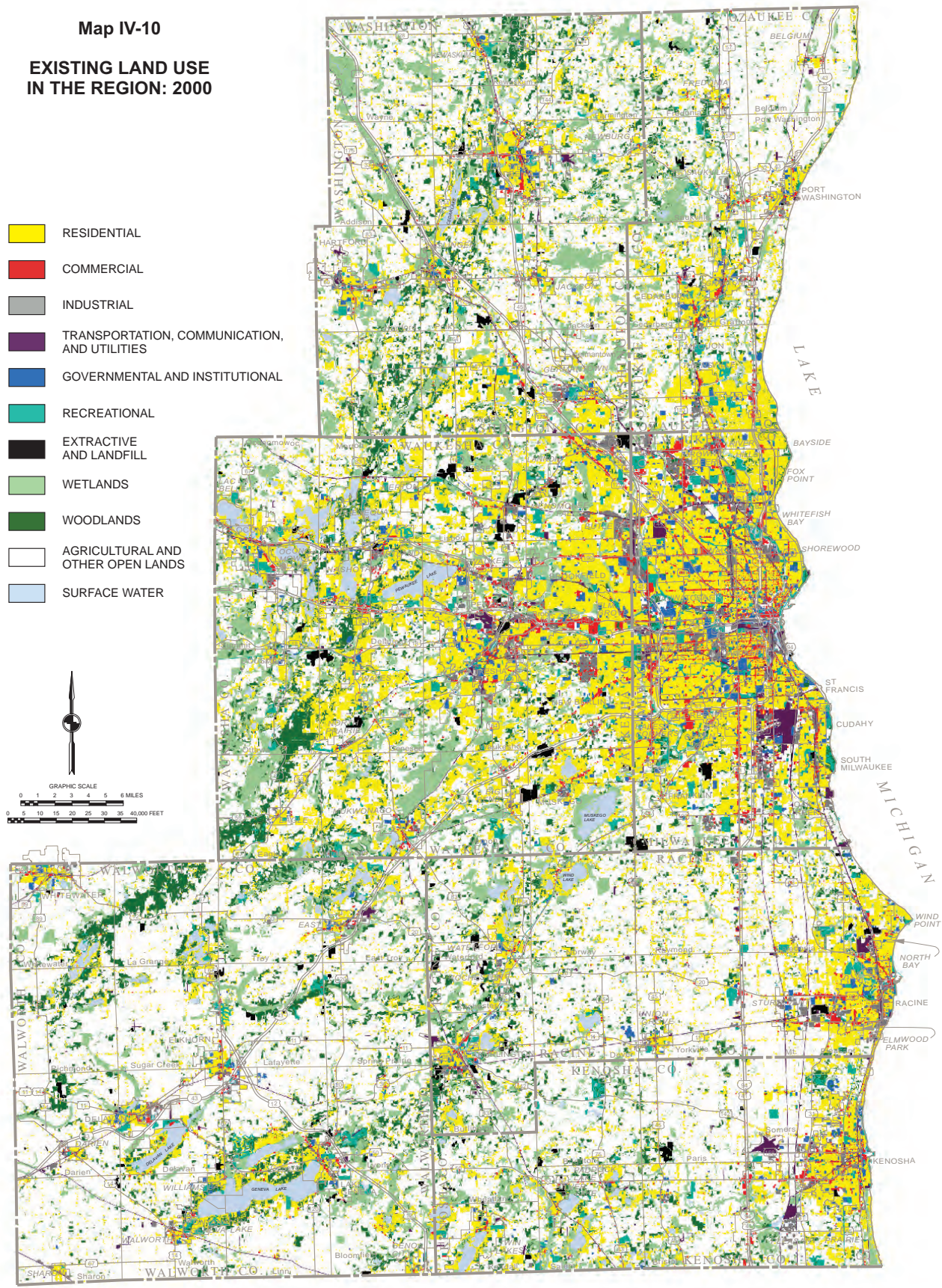
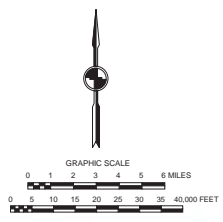
Map IV-9
HISTORIC URBAN GROWTH
IN THE REGION: 1850-2000



Source: SEWRPC.





Map IV-10
EXISTING LAND USE
IN THE REGION: 2000

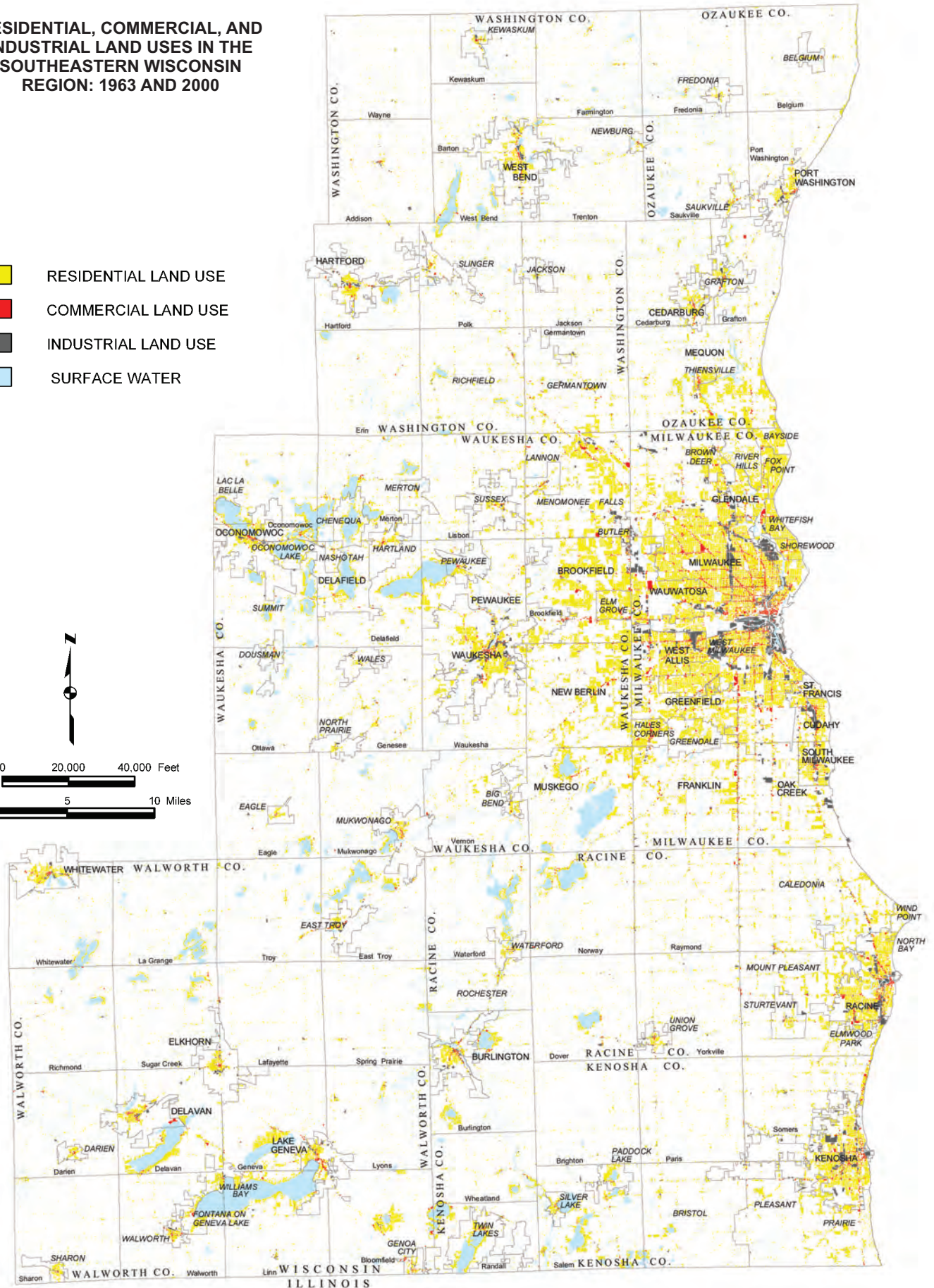
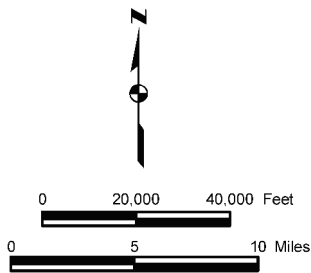
- RESIDENTIAL
- COMMERCIAL
- INDUSTRIAL
- TRANSPORTATION, COMMUNICATION,
AND UTILITIES
- GOVERNMENTAL AND INSTITUTIONAL
- RECREATIONAL
- EXTRACTIVE
AND LANDFILL
- WETLANDS
- WOODLANDS
- AGRICULTURAL AND
OTHER OPEN LANDS
- SURFACE WATER



Source: SEWRPC.





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

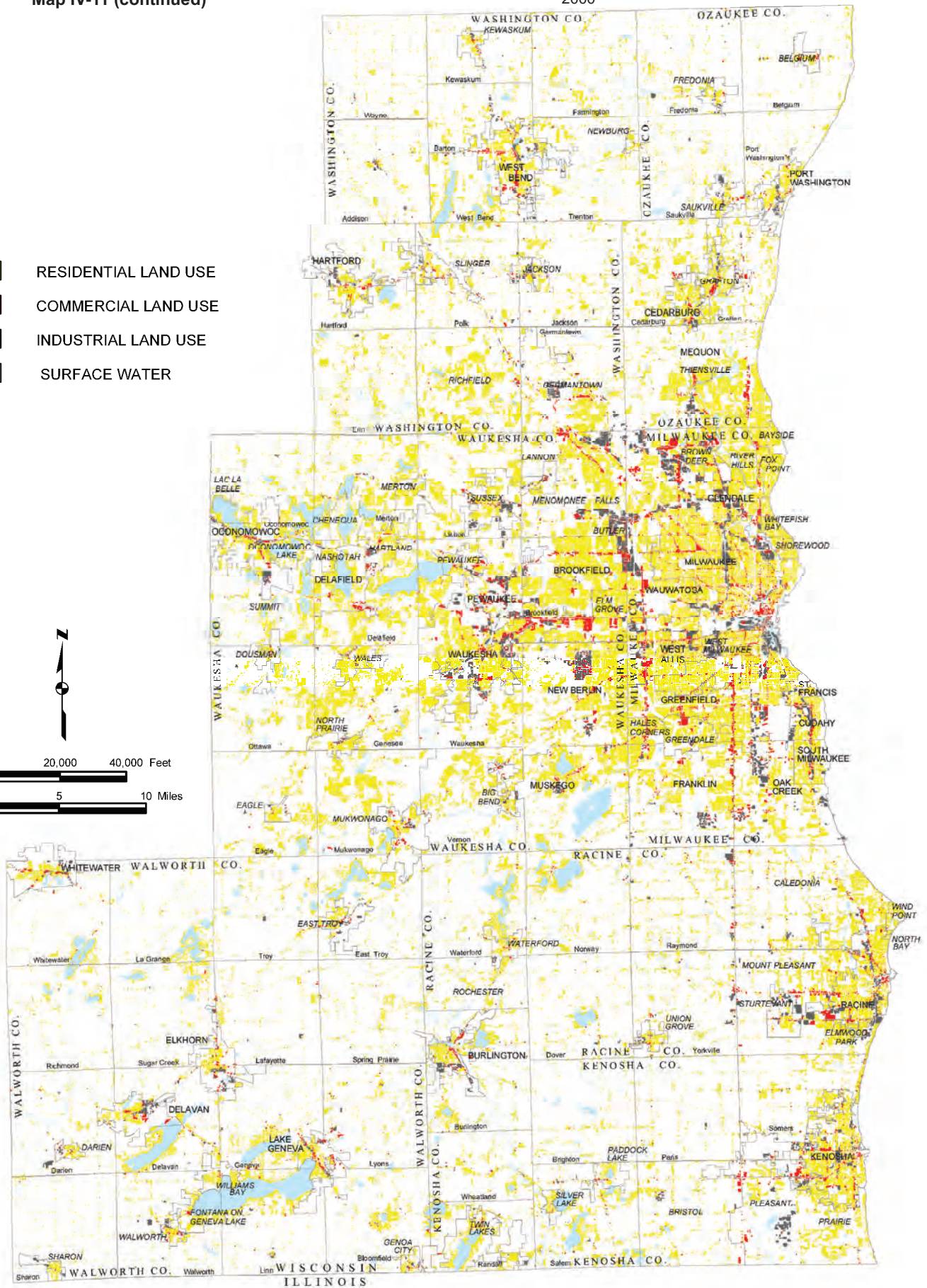
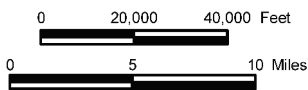
-  RESIDENTIAL LAND USE
-  COMMERCIAL LAND USE
-  INDUSTRIAL LAND USE
-  SURFACE WATER



Map IV-11 (continued)

2000

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

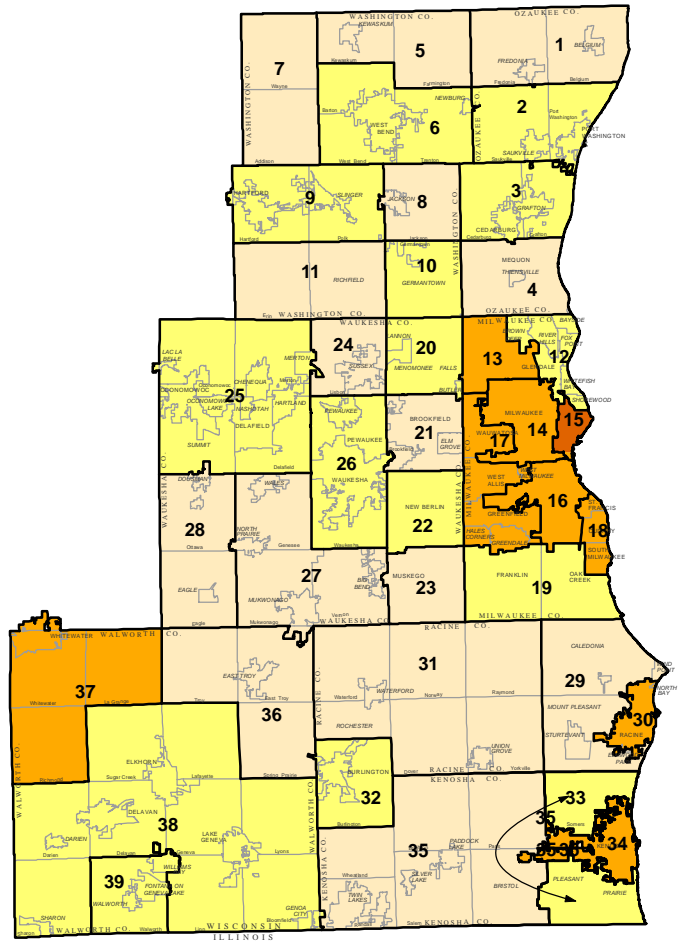
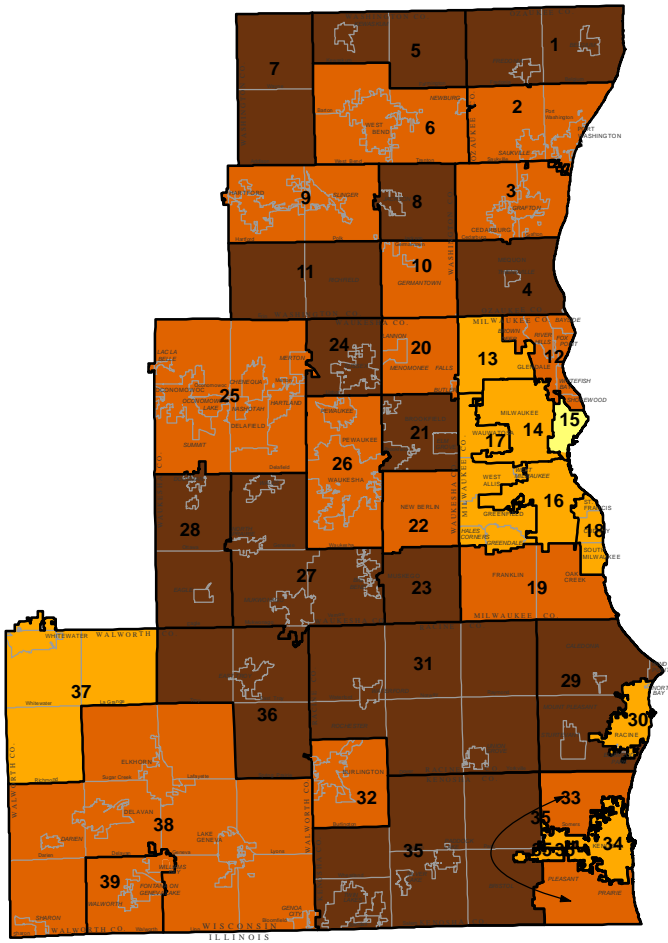


Source: SEWRPC.

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

- LESS THAN 20 PERCENT (NONE)
- 20 - 39.9 PERCENT
- 40 - 59.9 PERCENT
- 60 - 79.9 PERCENT
- 80 PERCENT OR HIGHER

PERCENTAGE OF RENTER-OCCUPIED UNITS

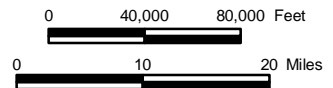
- LESS THAN 20 PERCENT
- 20 - 39.9 PERCENT
- 40 - 59.9 PERCENT
- 60 - 79.9 PERCENT
- 80 PERCENT OR HIGHER (NONE)

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-13

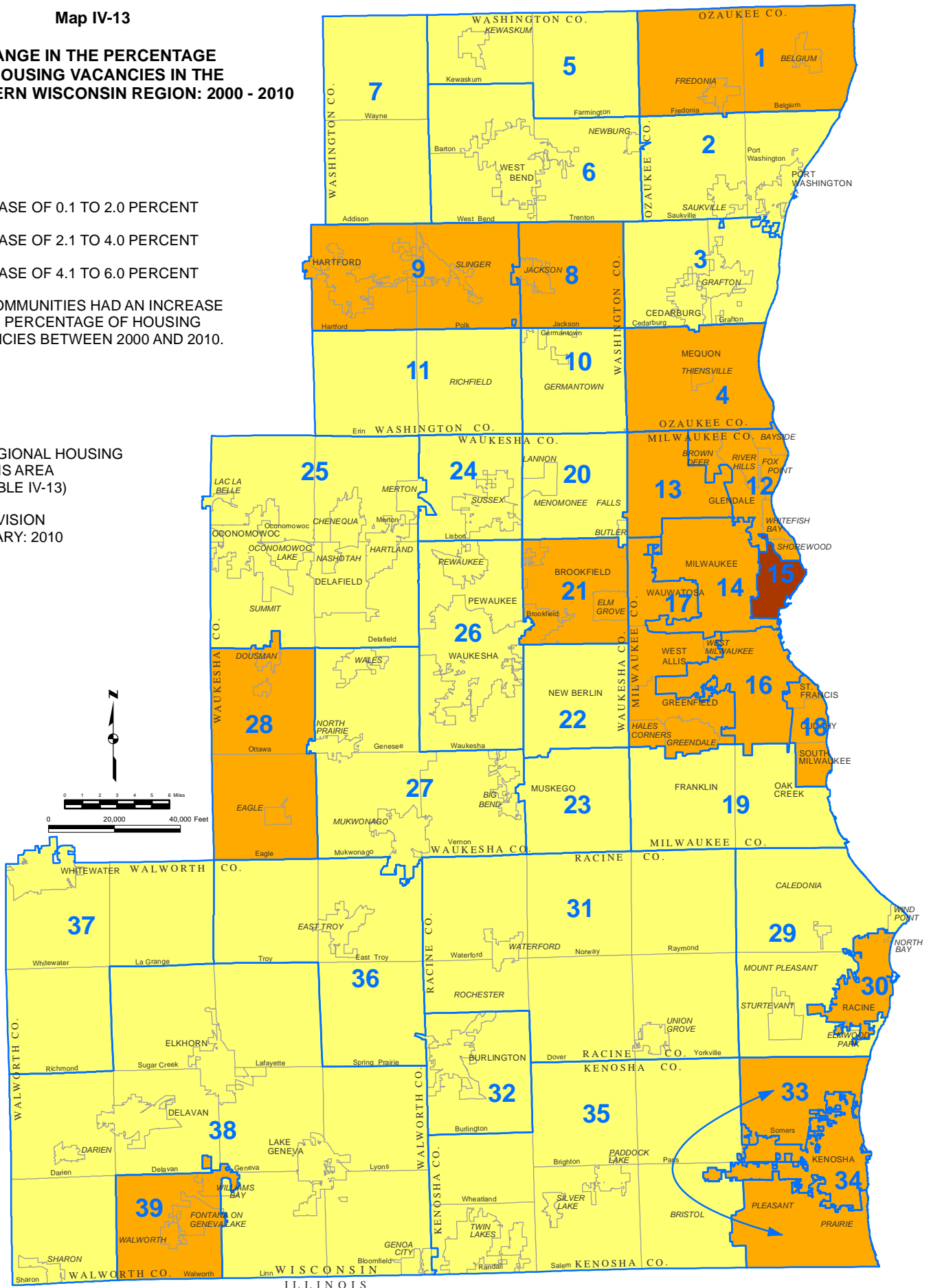
CHANGE IN THE PERCENTAGE OF HOUSING VACANCIES IN THE SOUTHEASTERN WISCONSIN REGION: 2000 - 2010

- INCREASE OF 0.1 TO 2.0 PERCENT
- INCREASE OF 2.1 TO 4.0 PERCENT
- INCREASE OF 4.1 TO 6.0 PERCENT

NOTE: ALL COMMUNITIES HAD AN INCREASE IN THE PERCENTAGE OF HOUSING VACANCIES BETWEEN 2000 AND 2010.

39 SUB-REGIONAL HOUSING ANALYSIS AREA (SEE TABLE IV-13)

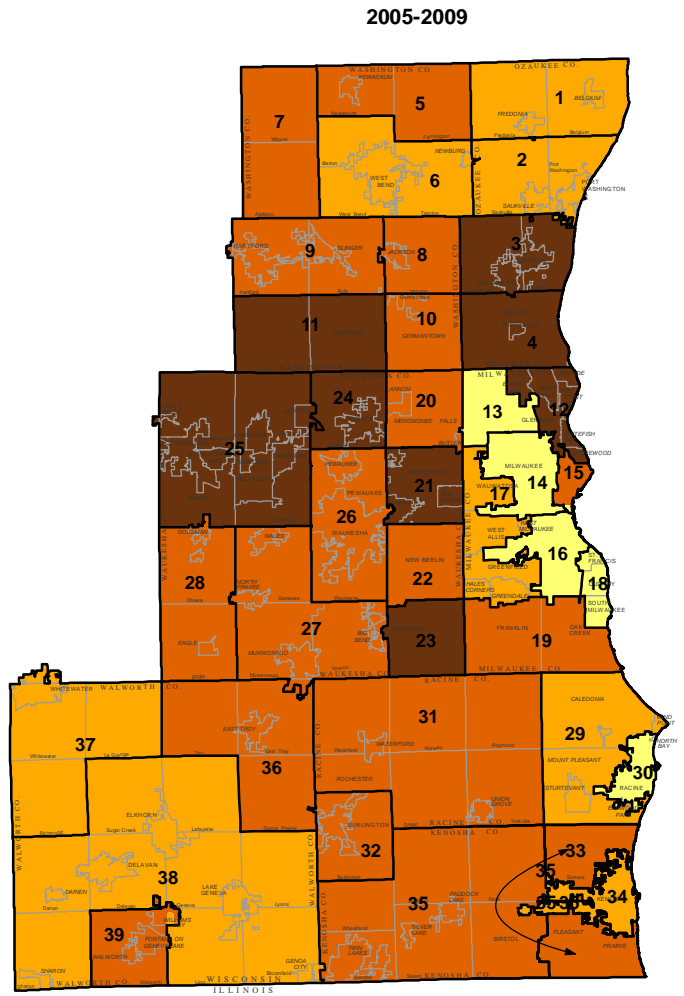
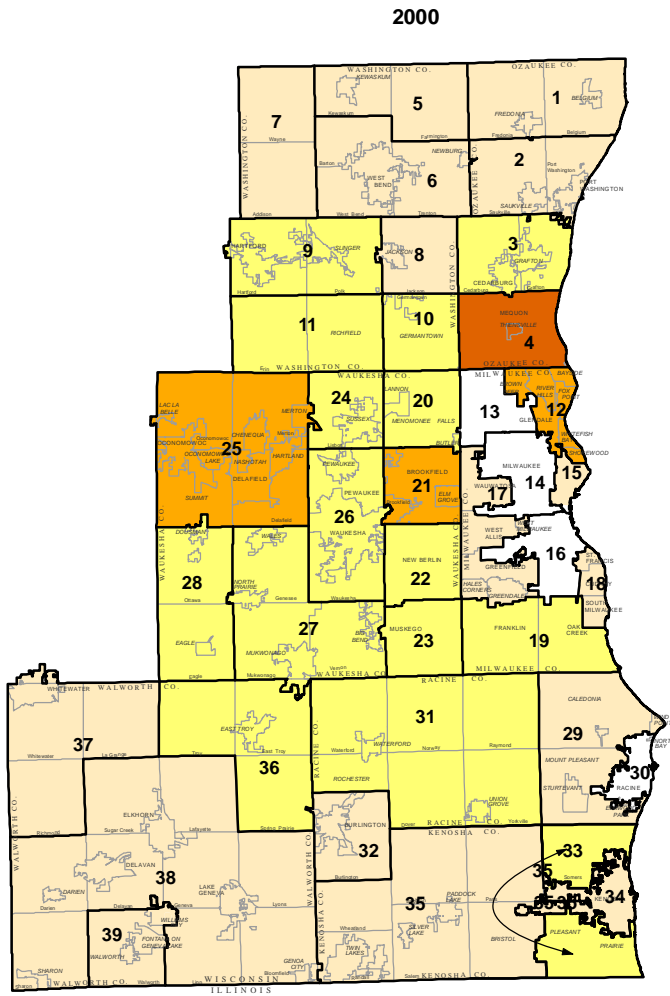
CIVIL DIVISION BOUNDARY: 2010



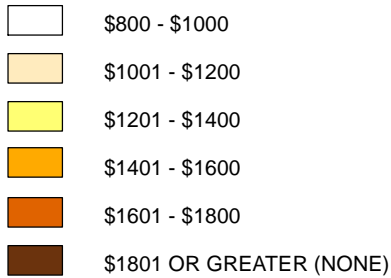
Source: U.S. Bureau of the Census and SEWRPC.

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

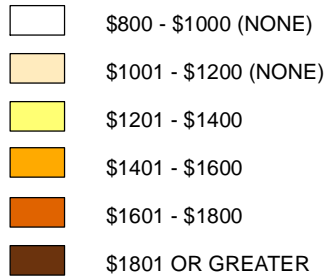


39 SUB-REGIONAL HOUSING ANALYSIS AREA (SEE TABLE IV-17)

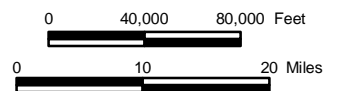
— CIVIL DIVISION BOUNDARY: 2010

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

MEDIAN MONTHLY COST

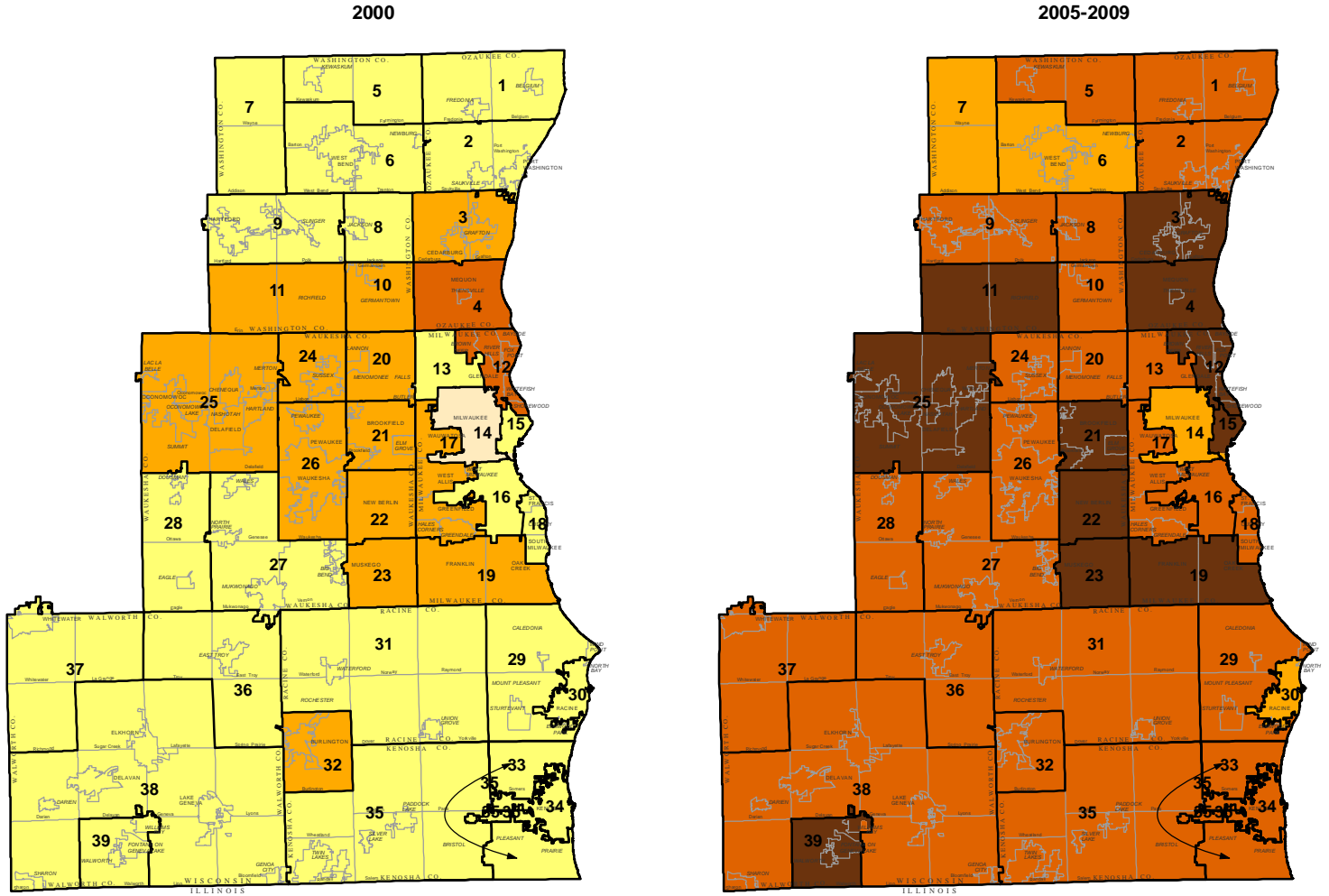


(SEE TABLE IV-18)

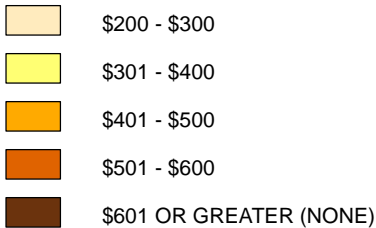


Map IV-15

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



MEDIAN MONTHLY COST



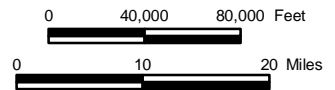
39 SUB-REGIONAL HOUSING ANALYSIS AREA (SEE TABLE IV-19)

— CIVIL DIVISION BOUNDARY: 2010

MEDIAN MONTHLY COST



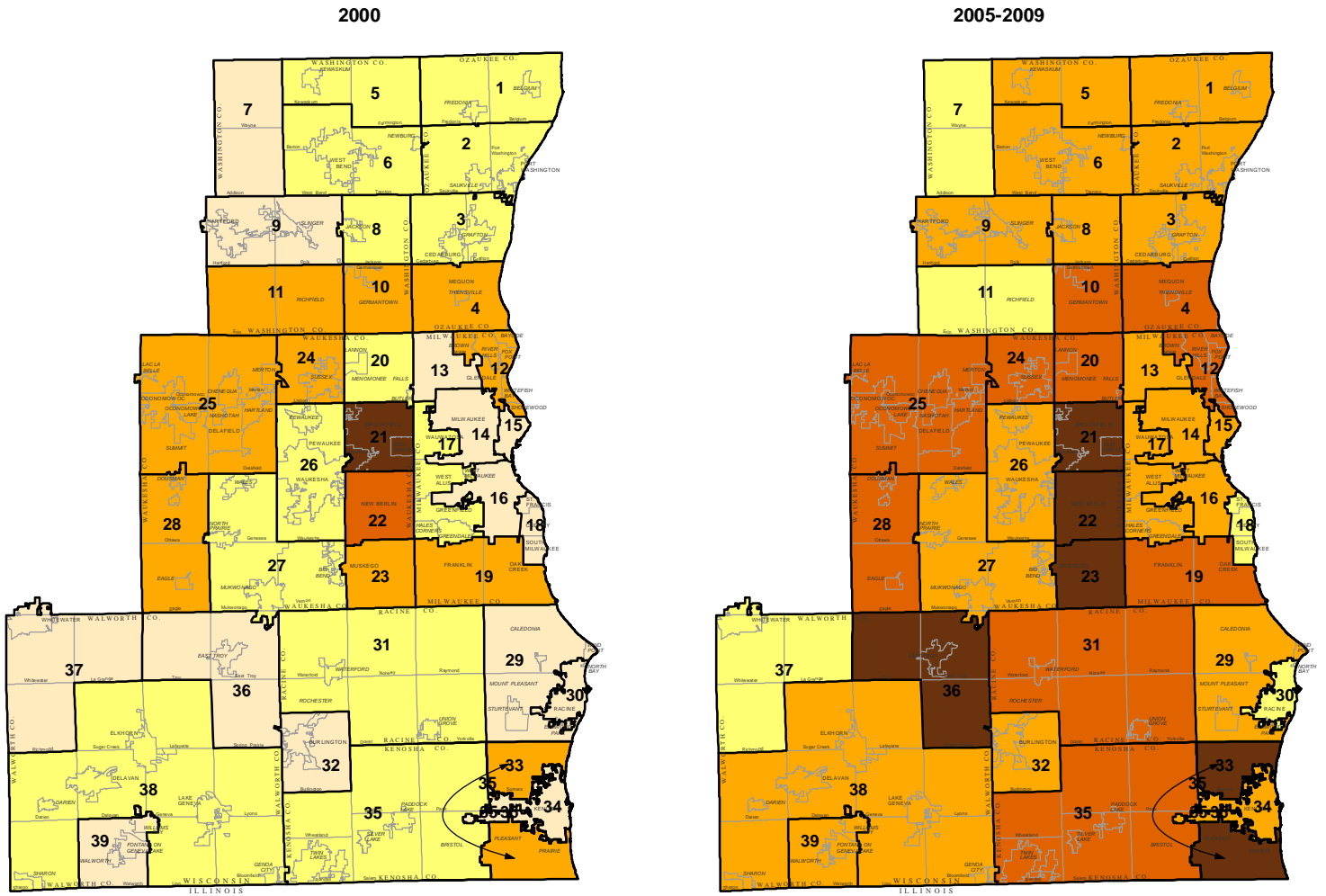
(SEE TABLE IV-20)



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



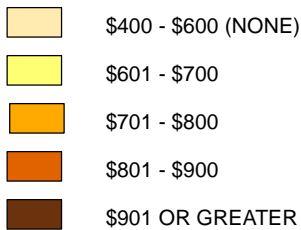
MEDIAN MONTHLY RENT



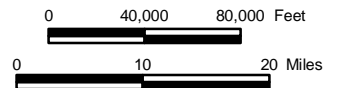
39 SUB-REGIONAL HOUSING ANALYSIS AREA (SEE TABLE IV-21)

— CIVIL DIVISION BOUNDARY: 2010

MEDIAN MONTHLY RENT



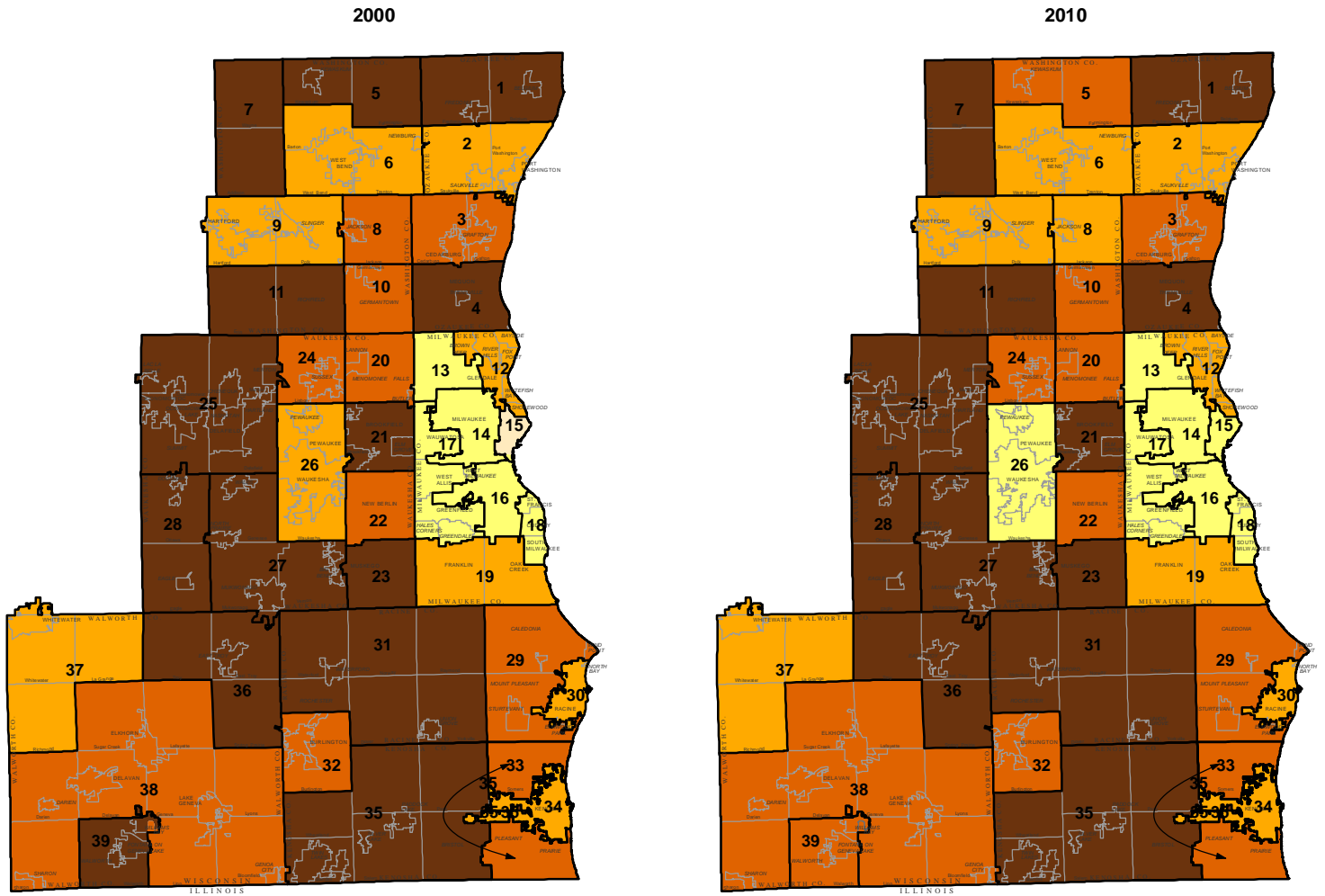
(SEE TABLE IV-22)



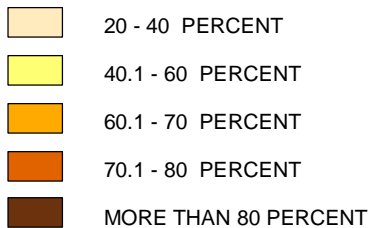
Source: U.S. Bureau of the Census and SEWRPC.

Map IV-17

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



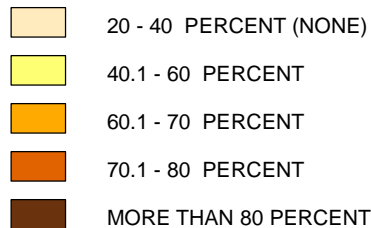
PERCENTAGE OF SINGLE-FAMILY HOUSING UNITS



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

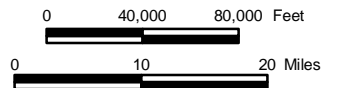
— CIVIL DIVISION BOUNDARY: 2010

PERCENTAGE OF SINGLE-FAMILY HOUSING UNITS



(SEE TABLE IV-25)

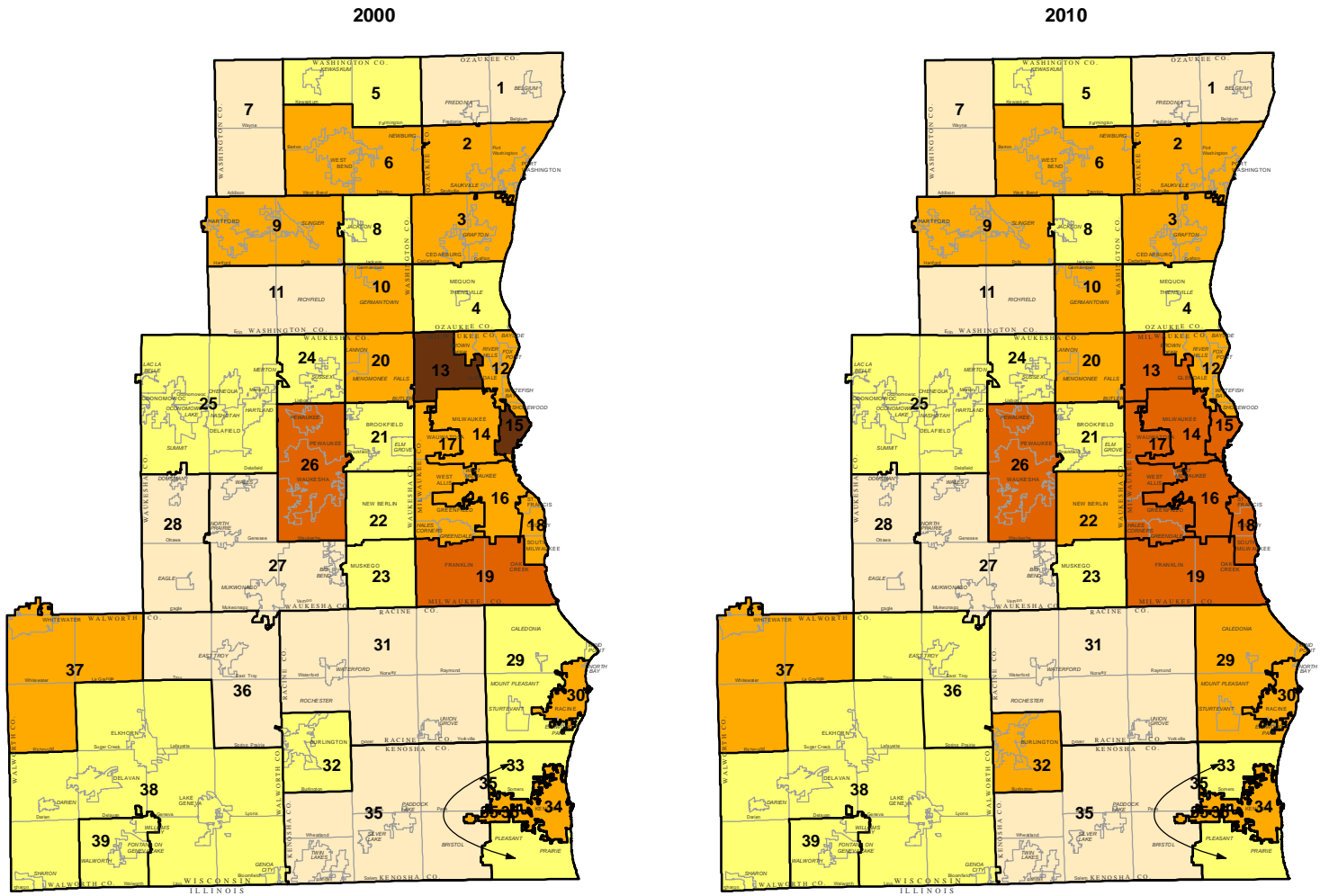
NOTE: HOUSING DATA FOR 2010
NOT AVAILABLE AT SUB-MUNICIPAL LEVEL
(DATA FOR SUB-AREAS 13-16
HAVE BEEN COMBINED)



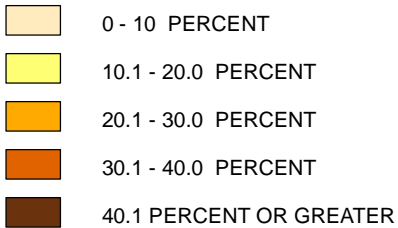
Source: U.S. Bureau of the Census, Wisconsin Department of Administration, and SEWRPC.

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

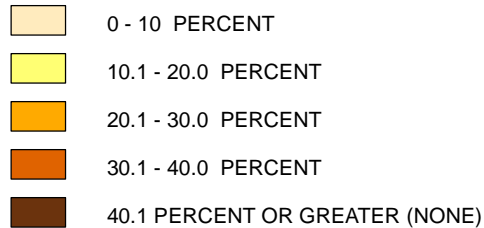


39

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

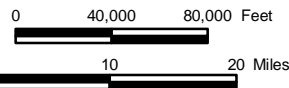
— CIVIL DIVISION BOUNDARY: 2010

PERCENTAGE OF MULTI-FAMILY HOUSING UNITS

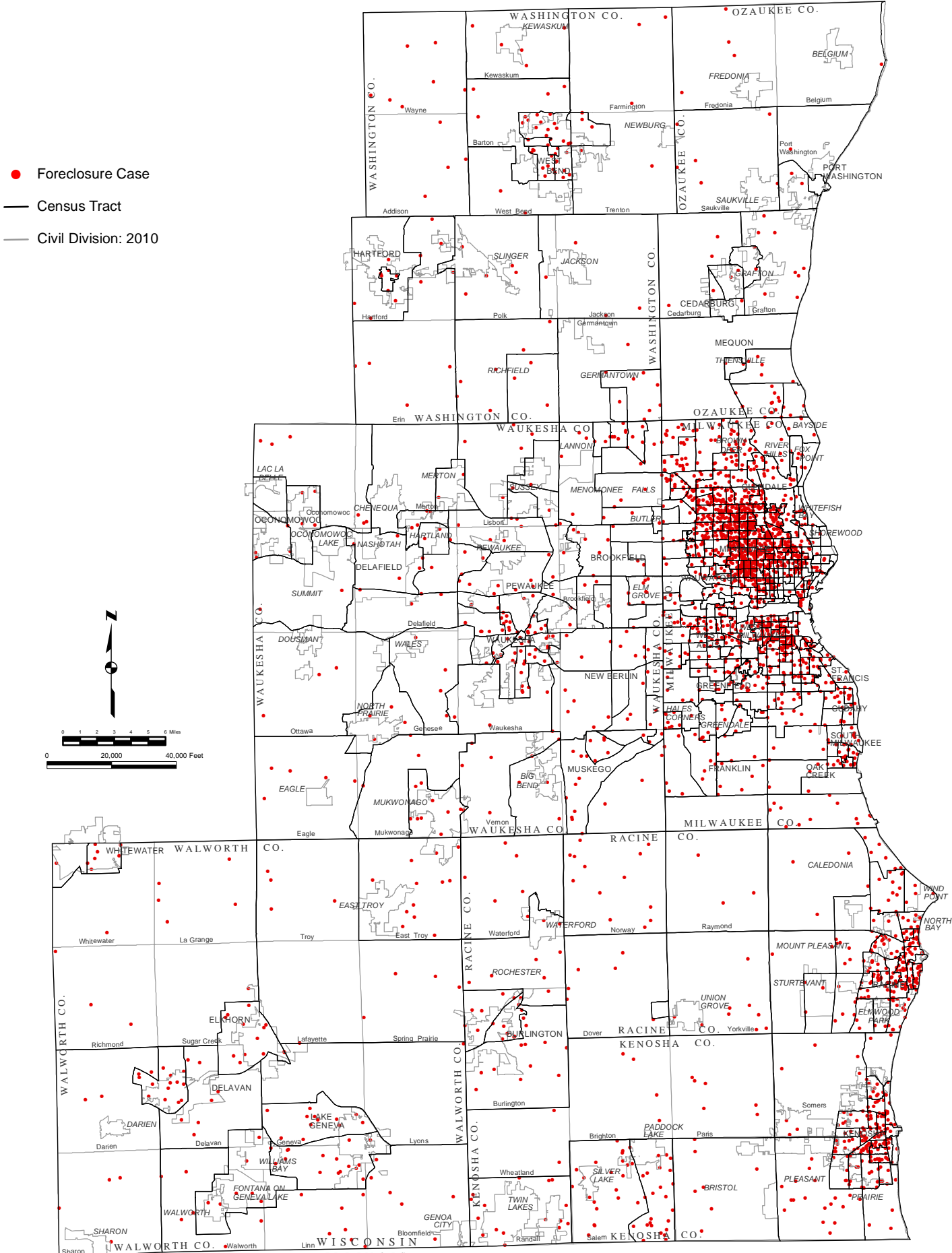


(SEE TABLE IV-25)

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)

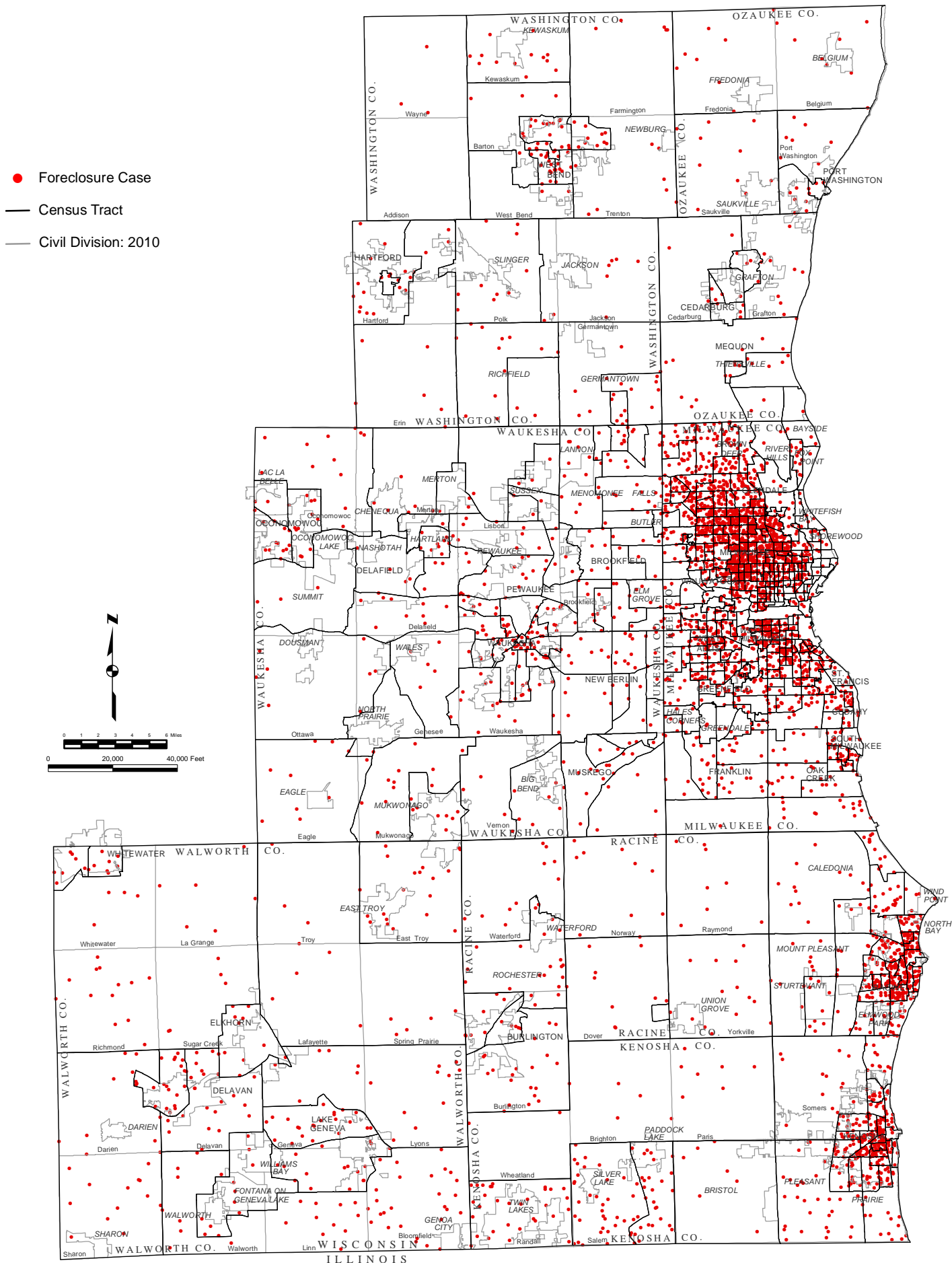


FORECLOSURE CASES IN SOUTHEASTERN WISCONSIN BY CENSUS TRACT: 2000



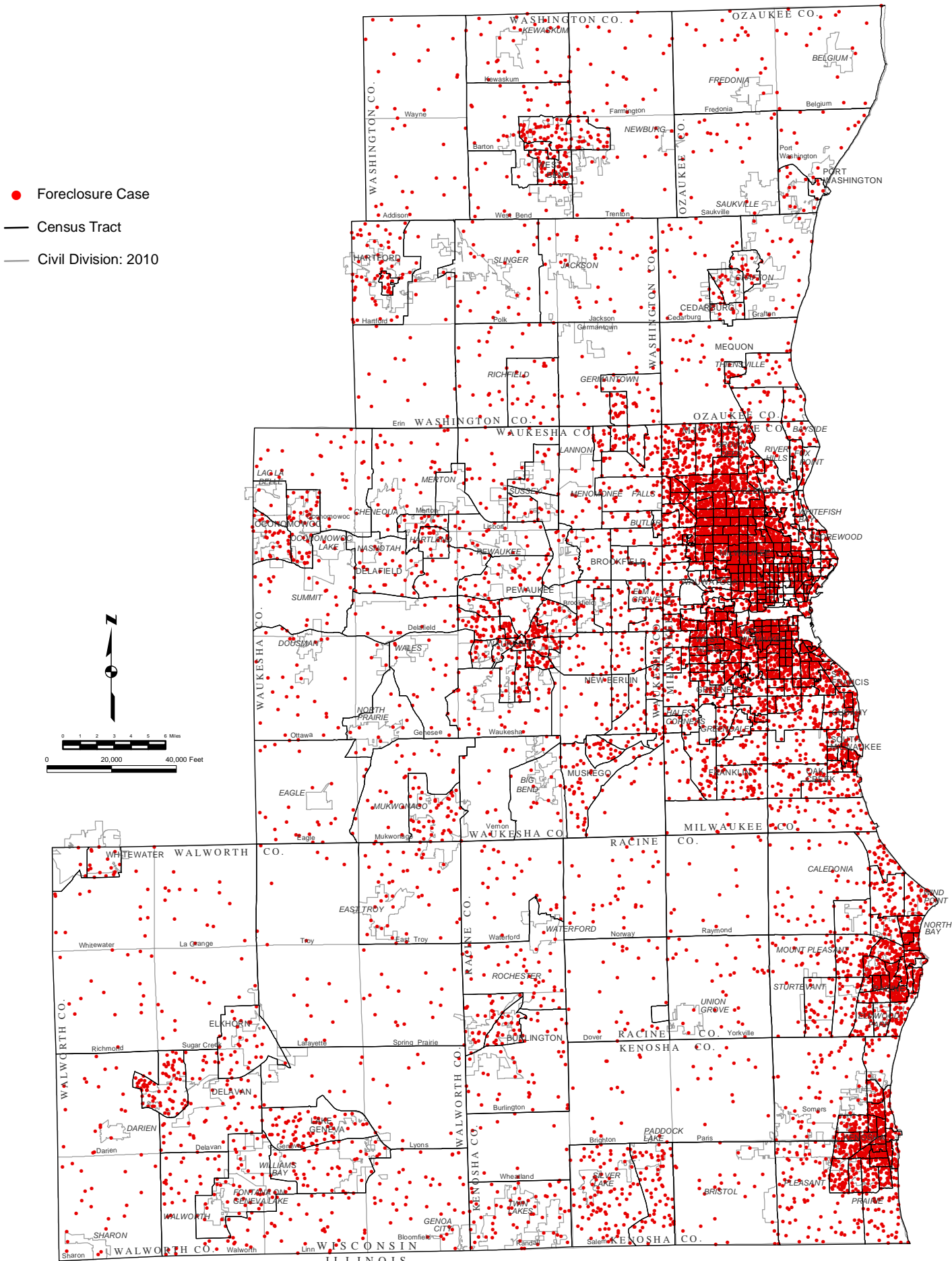
Source: UW Extension Center for Community and Economic Development and SEWRPC.

FORECLOSURE CASES IN SOUTHEASTERN WISCONSIN BY CENSUS TRACT: 2005



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

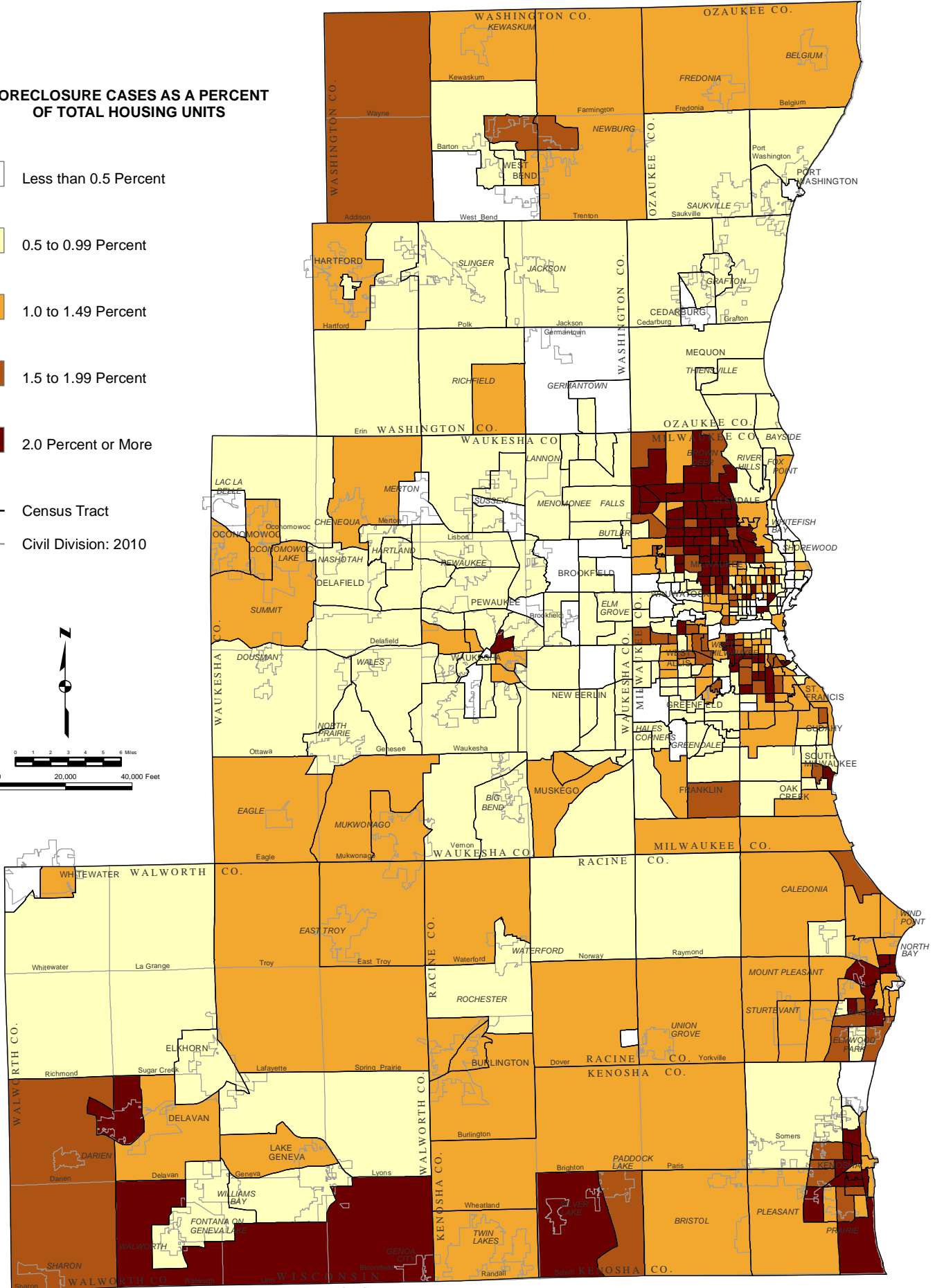
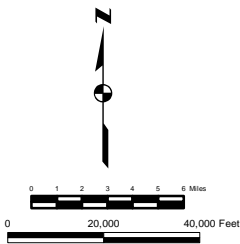
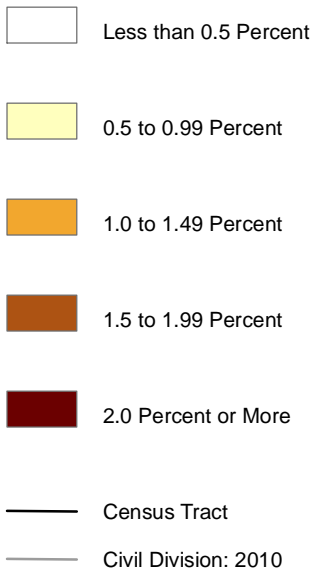
FORECLOSURE CASES IN SOUTHEASTERN WISCONSIN BY CENSUS TRACT: 2009



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

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

FORECLOSURE CASES AS A PERCENT OF TOTAL HOUSING UNITS

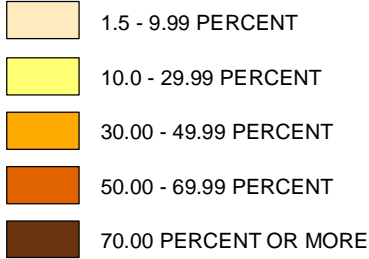


Source: UW Extension Center for Community and Economic Development and SEWRPC.

Map IV-23

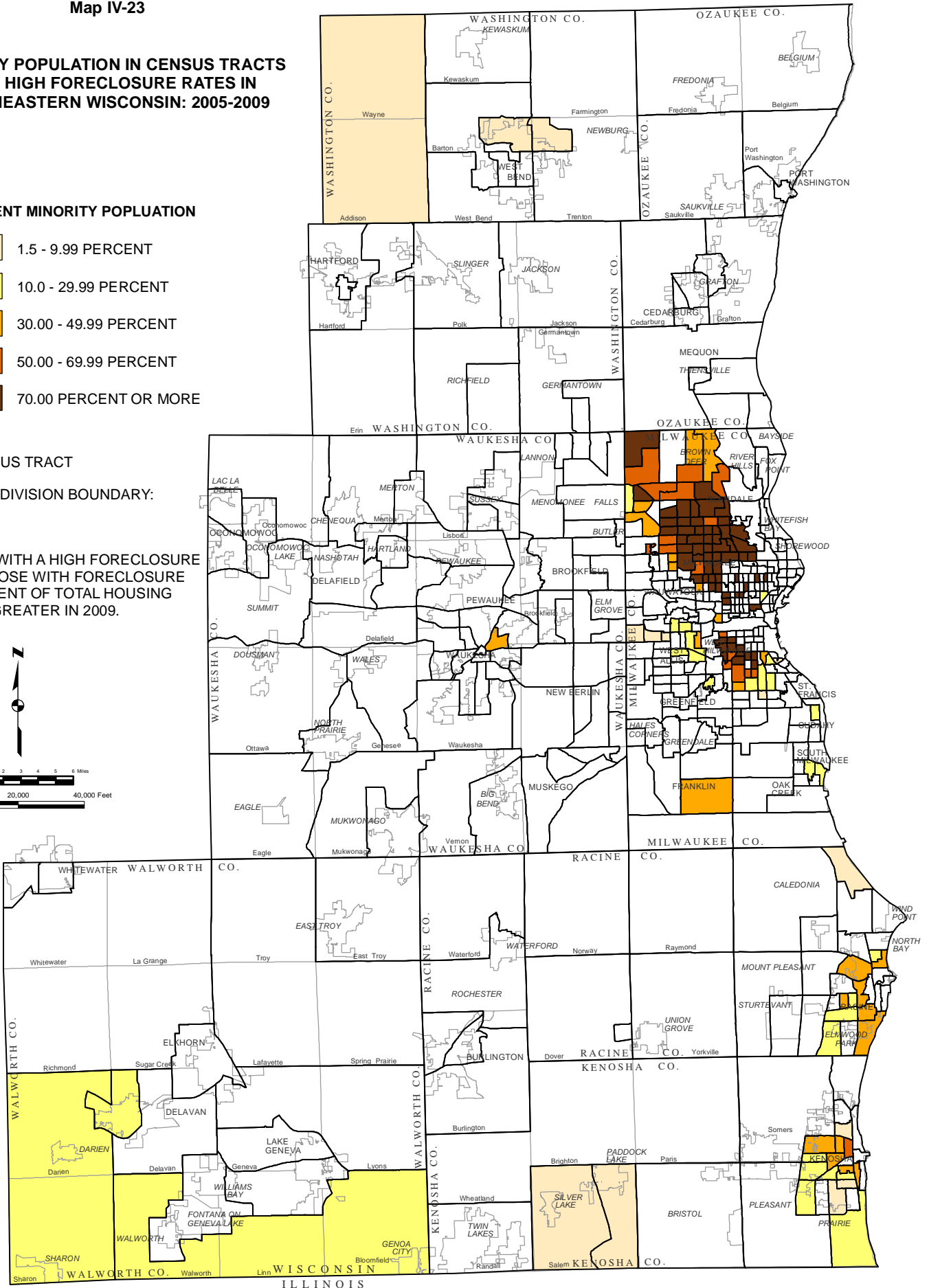
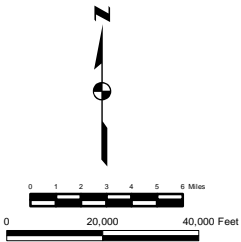
MINORITY POPULATION IN CENSUS TRACTS WITH HIGH FORECLOSURE RATES IN SOUTHEASTERN WISCONSIN: 2005-2009

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.

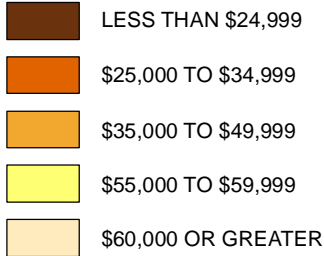


Source: U.S. Bureau of the Census, UW Extension Center for Community and Economic Development, and SEWRPC.

Map IV-24

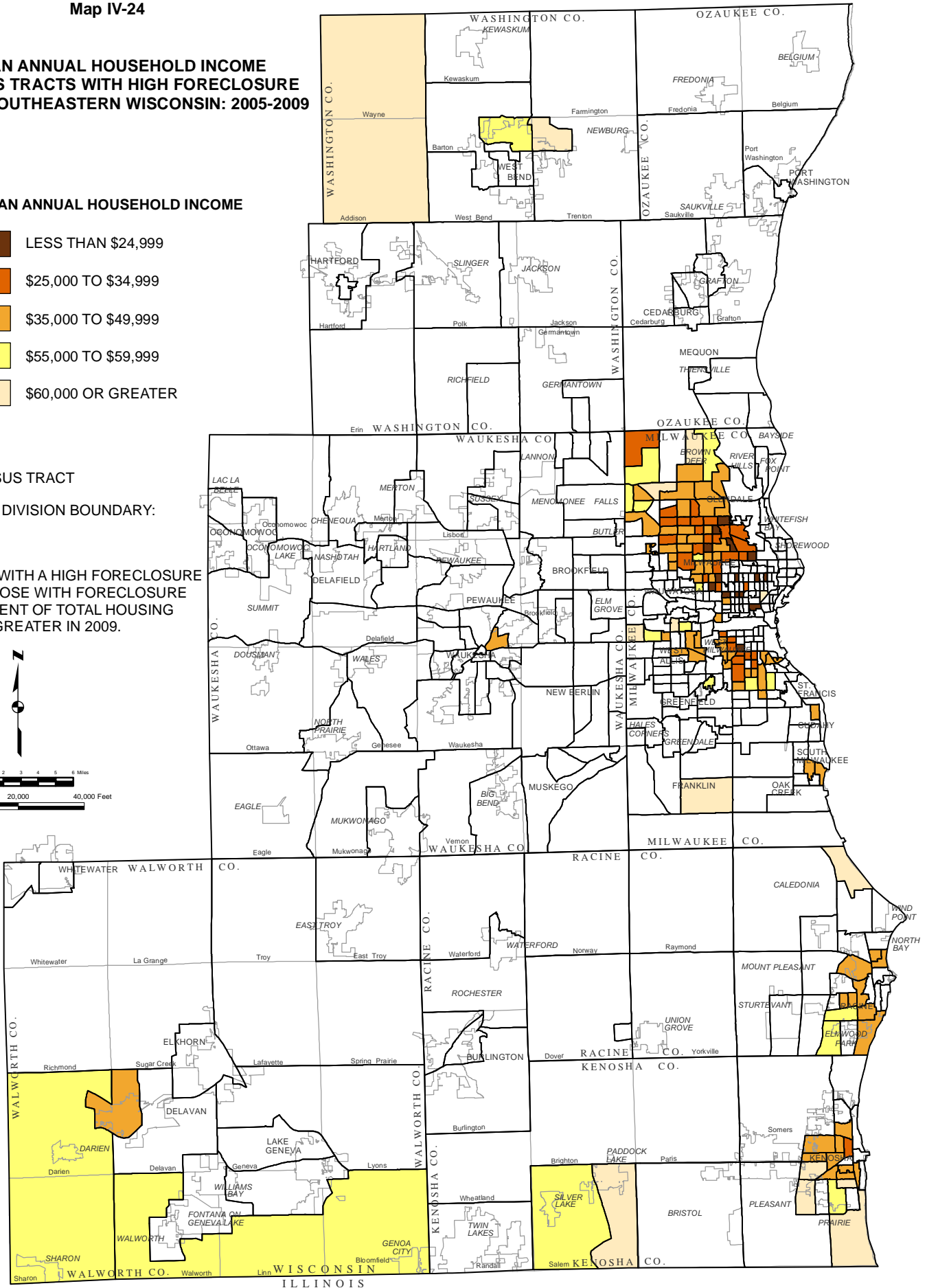
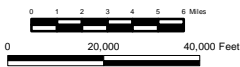
**MEDIAN ANNUAL HOUSEHOLD INCOME
IN CENSUS TRACTS WITH HIGH FORECLOSURE
RATES IN SOUTHEASTERN WISCONSIN: 2005-2009**

MEDIAN ANNUAL HOUSEHOLD INCOME



— CENSUS TRACT
 — CIVIL DIVISION BOUNDARY:
 2010

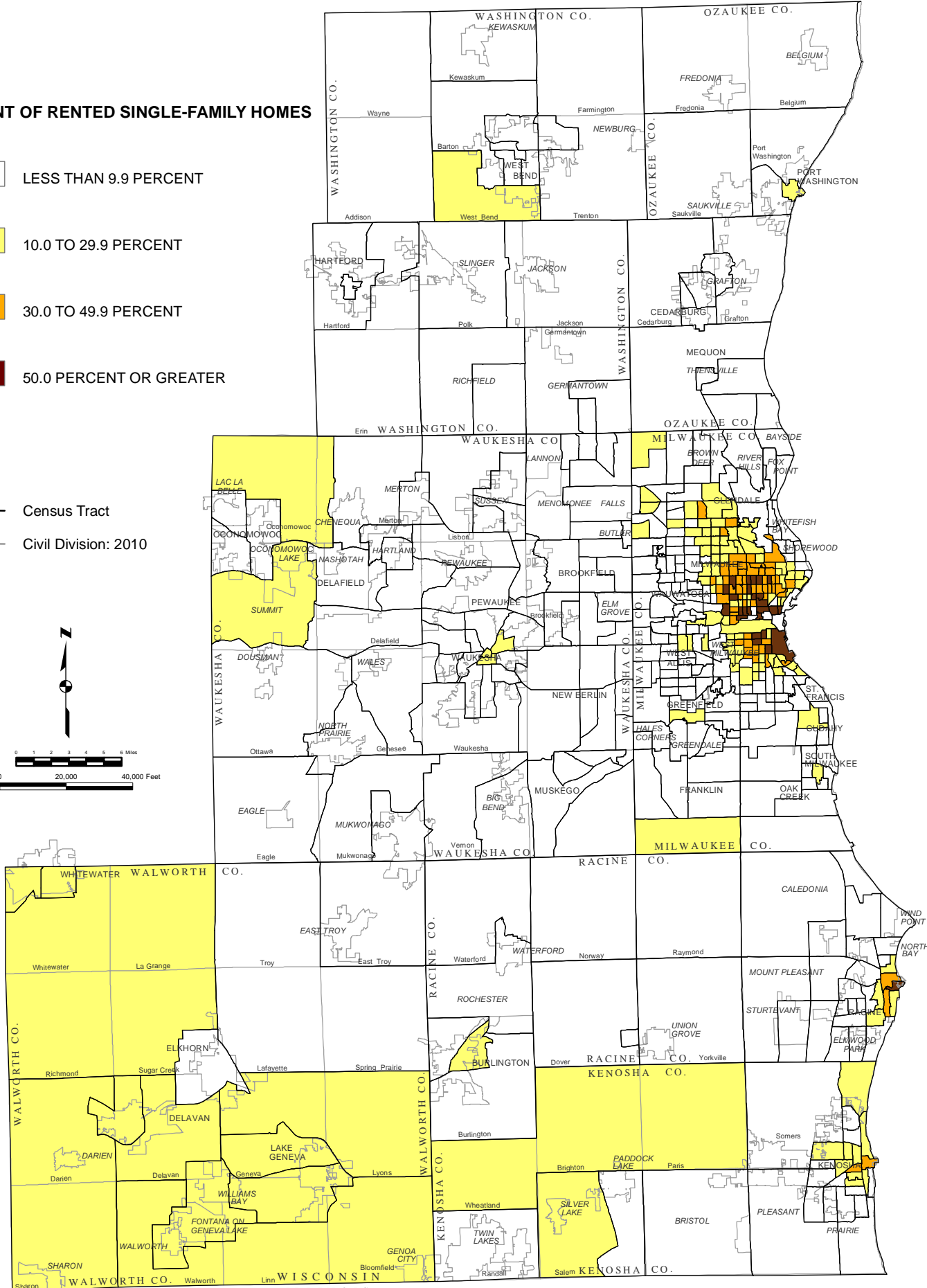
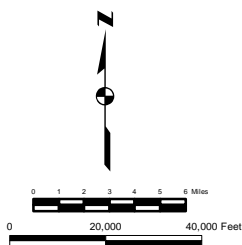
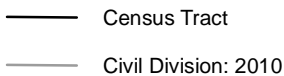
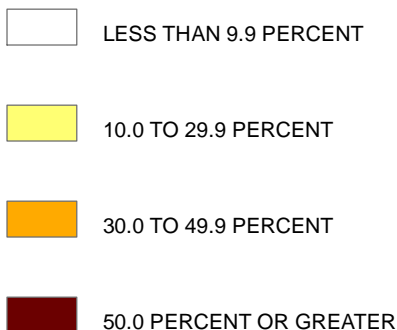
NOTE:
 CENSUS TRACTS WITH A HIGH FORECLOSURE
 RATE INCLUDE THOSE WITH FORECLOSURE
 CASES AS A PERCENT OF TOTAL HOUSING
 UNITS OF 1.5 OR GREATER IN 2009.



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

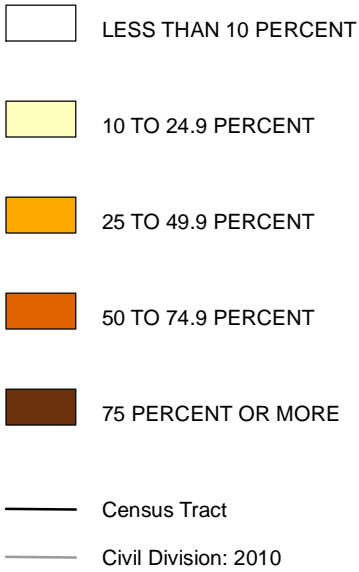
PERCENT OF RENTED SINGLE-FAMILY HOMES



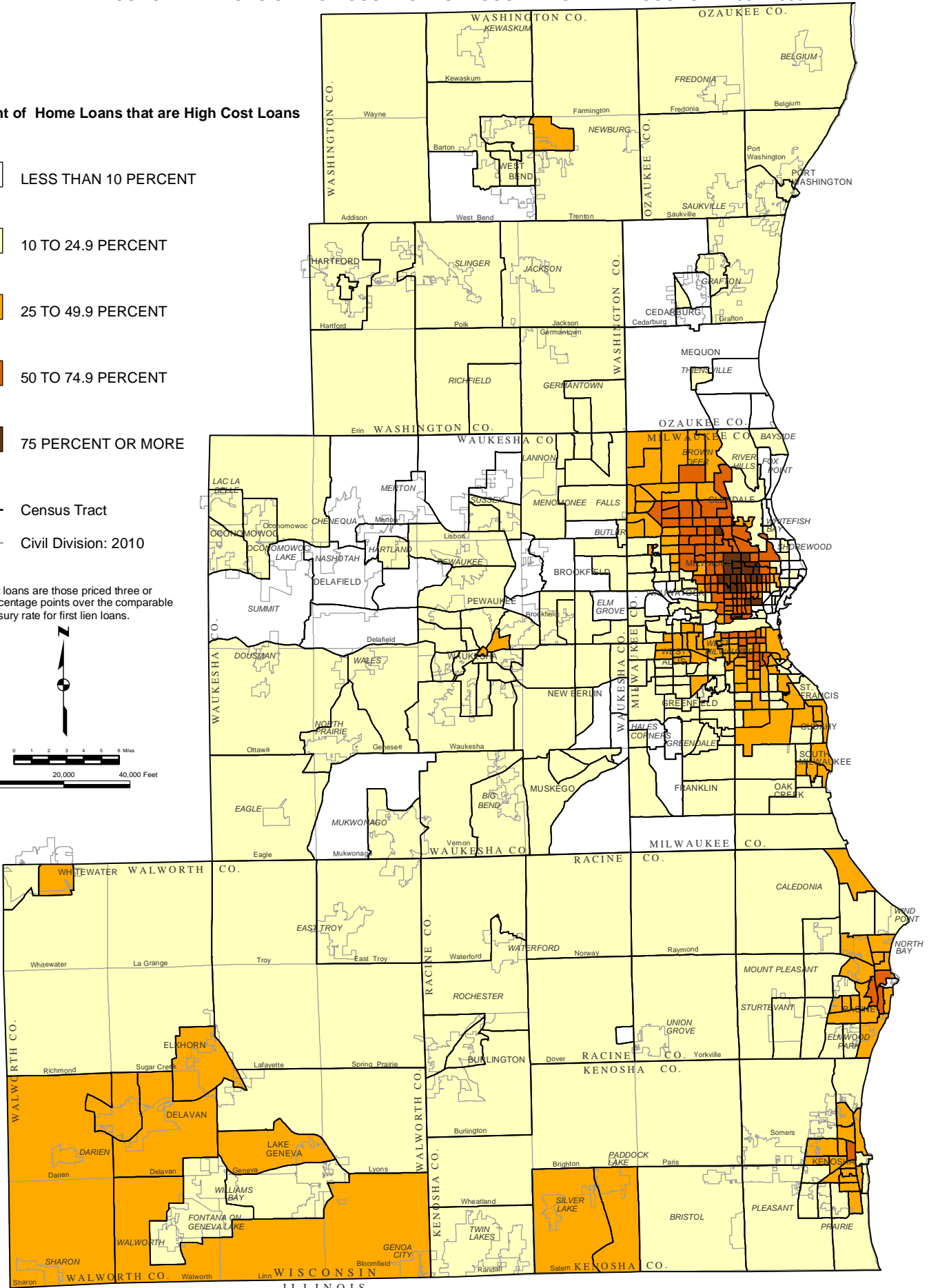
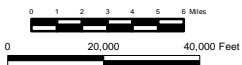
Source: U.S. Bureau of the Census and SEWRPC.

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.