Need for Subsidized and Tax Credit Housing

The lack of vacant housing units and long waiting lists for subsidized housing vouchers and units demonstrate that there is a high demand for government assisted housing throughout the Region; however, this data alone does not necessarily reflect the extent to which there is a need for government assisted housing. Data compiled in Chapter VII, *Demographic and Economic Characteristics*, and Chapter IV, *Existing Housing*, further demonstrate the potential demand for government assisted housing in the Region. The number of households with housing problems, including high cost burden, over-crowding, and lack of complete plumbing and kitchen facilities, are identified in Chapter VII in Tables VII-17, VII-19, and VII-20, respectively. The data show that while there are a small number of households living in overcrowded housing units or housing units that lack adequate facilities, almost all of the households that experience housing problems in the Region have a high cost burden.

About 36 percent of the Region’s households, including homeowner and renter households, have a high housing cost burden according to 2005-2009 American Community Survey (ACS) data. That percentage increases to 47 percent for renters only and to over 55 percent in sub-areas 13 and 14 (City of Milwaukee) and 37 (City of Whitewater)\(^1\) where the household incomes in the Region are among the lowest (see Table VII-12 in Chapter VII). These sub-areas, in particular the sub-areas in the City of Milwaukee, also have a comparatively high percentage of multi-family housing units (see Table IV-26 in Chapter IV), which is generally less costly than single-family housing. These conditions suggest it is not likely that market rate multi-family housing alone can alleviate housing problems in areas of the Region with the highest concentration of low-income households.

\(^{1}\)The high proportion of college students (UW-Whitewater) lowers the median annual household income of sub-area 37.