

## HOUSING

Section 66.1001 (2)(b) of the Wisconsin Statutes requires the Housing Element to assess the age, structural condition, value, and occupancy characteristics of the existing housing stock. In addition, specific policies and programs must be identified that:

- Provide a range of housing choices that meet the needs of persons of all income levels and age groups and persons with special needs.
- Maintain or rehabilitate existing housing stock.

Furthermore, Section 16.965 of the Wisconsin Statutes sets forth goals related to the Housing Element that must be addressed as part of the planning process. They are:

- Promote the redevelopment of lands with existing infrastructure and public services and the maintenance and rehabilitation of existing residential, commercial, and industrial structures.
- Encourage land uses, densities and regulations that promote efficient development patterns and relatively low municipal, state government, and utility costs.
- Provide an adequate supply of affordable housing for individuals of all income levels throughout each community.
- Provide adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial, and industrial uses.

The intent of this chapter is to address these issues and requirements set forth by the Wisconsin Statutes.

*The Issues and Opportunities element of this Plan outlines five goals and objectives that shall guide the Housing section:*

- Support and encourage upgrading the quality of housing in the Village.
- Maintain the use of exterior materials consistent with existing materials on new and renovated residential structures throughout the Village, and encourage the timely and proper maintenance of residences;
- Establish Fox Point as a community where residents can “age in place.” Continue to provide adequate housing choices that allow residents to remain in the Village despite changes in household size, income, mobility, or ability to perform household maintenance;
- Allow residential properties to maintain landscaping that utilizes native vegetation and/or plants for harvesting produce;
- Encourage retrofits to existing housing stock which enhance energy efficiency, improve stormwater management, reduce water usage, and utilize renewable materials and energy.



## Housing Occupancy and Tenure

As of the year 2000, the Village of Fox Point contained 2,910 housing units, 97.1% of which were occupied with the remaining 2.9% vacant (Table 4.1). Typically, the north shore suburbs had higher occupancy rates than Milwaukee County and Southeastern Wisconsin. Occupancy rates in the north shore suburbs ranged from a low of 95.6% in River Hills to a high of 98.3% in Whitefish Bay, compared to a rate of 94.4% in Milwaukee County and 94.0% in Southeastern Wisconsin.

In the Village of Fox Point, 85.3% of all housing units are owner occupied, compared to only 52.6% in Milwaukee County and 63.0% in Southeastern Wisconsin. The other north shore suburbs also have a rate of home ownership that is much higher than Milwaukee County, ranging from 71.2% in Brown Deer to 94.2% in River Hills.

Table 4.1: Occupancy and Tenure

	Milwaukee County		Southeastern Wisconsin		Village of Fox Point		Village of Bayside		Village of Brown Deer		City of Glendale		Village of River Hills		Village of Shorewood		Village of Whitefish Bay	
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total
Total Housing Units (2000)	400,093	100%	796,734	100%	<b>2,910</b>	<b>100%</b>	1,834	100%	5,335	100%	5,974	100%	617	100%	6,696	100%	5,553	100%
Occupied Units (Total)	377,729	94.4%	749,055	94.0%	<b>2,825</b>	<b>97.1%</b>	1,769	96.5%	5,134	96.2%	5,772	96.6%	590	95.6%	6,539	97.7%	5,457	98.3%
Vacant Units (Total)	22,364	5.6%	47,679	6.0%	<b>85</b>	<b>2.9%</b>	65	3.5%	201	3.8%	202	3.4%	27	4.4%	157	2.3%	96	1.7%
Owner-Occupied (Occupied Units)	198,752	52.6%	471,665	63.0%	<b>2,411</b>	<b>85.3%</b>	1,513	85.5%	3,656	71.2%	4,220	73.1%	556	94.2%	3,109	47.5%	4,620	84.7%
Renter-Occupied (Occupied Units)	178,977	47.4%	277,390	37.0%	<b>414</b>	<b>14.7%</b>	256	14.5%	1,478	28.8%	1,552	26.9%	34	5.8%	3,430	52.5%	837	15.3%
Average Household Size	2.43	-	n/a	-	<b>2.39</b>	-	2.46	-	2.27	-	2.2	-	2.76	-	2.08	-	2.59	-

Source: U.S. Census Bureau, 2000

## Housing Composition

In the Village of Fox Point, 82.1% of all housing units are single-family houses, 0.7% are duplex units, and 16.8% are multi-family units (Table 4.2). This composition of housing is typical among several of the north shore suburbs (Bayside - 82.7% single-family, River Hills - 99.0%, and Whitefish Bay - 85.7%). Brown Deer and Glendale have lower percentages of single-family housing units (64.5% and 64.3% respectively). Shorewood has a much lower percentage of single-family homes (40.4%) and a much higher percentage of duplex units (21.2%).

By comparison, only 50.9% of the housing units in Milwaukee County are single-family units, with 18.2% duplex units, and 30.3% multi-family units. In Southeastern Wisconsin 62.3% of housing units are single-family units, with 12.2% duplex units, and 24.5% multi-family units.

Table 4.2: Housing Composition

UNITS IN STRUCTURE	Milwaukee County		Southeastern Wisconsin		Village of Fox Point		Village of Bayside		Village of Brown Deer		City of Glendale		Village of River Hills		Village of Shorewood		Village of Whitefish Bay	
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total
Total Housing Units (2000)	400,093	100%	796,734	100%	<b>2,910</b>	<b>100%</b>	1,834	100%	5,335	100%	5,974	100%	617	100%	6,696	100%	5,553	100%
Single-Family	203,841	50.9%	496,569	62.3%	<b>2,388</b>	<b>82.1%</b>	1,517	82.7%	3,441	64.5%	3,840	64.3%	611	99.0%	2,704	40.4%	4,760	85.7%
Two-Family	72,856	18.2%	96,853	12.2%	<b>21</b>	<b>0.7%</b>	30	1.6%	80	1.5%	256	4.3%	6	1.0%	1,420	21.2%	106	1.9%
Multi-Family	121,209	30.3%	195,229	24.5%	<b>490</b>	<b>16.8%</b>	243	13.2%	1,799	33.7%	1,876	31.4%	0	0.0%	2,551	38.1%	687	12.4%
Mobile Home / Other	2,187	0.5%	8,083	1.0%	<b>7</b>	<b>0.2%</b>	5	0.3%	15	0.3%	0	0.0%	0	0.0%	21	0.3%	0	0.0%

Source: U.S. Census Bureau, 2000



## Housing Age

The age profile of housing in the Village of Fox Point is somewhat unique among its neighbors and when compared to Milwaukee County as a whole. In part due to its nascence as a planned community, Fox Point's housing development is weighted heavily to one decade. After the original planned community was established, it was not until the 1950s that Fox Point saw the construction of 40.7% of its housing stock as of 2000 (Table 4.3). Most of the remainder of the housing was built prior to 1950 (27.6%), or between 1960 and 1979 (28.0%). Only 1.8% of the housing stock in 2000 was built after 1979.

Only Whitefish Bay (1.3% since 1979) and Shorewood (4.9% since 1979) have a comparable lack of newer housing. However, in the cases of those communities, the majority of their housing stock was built prior to 1950 (70.7% in Whitefish Bay and 68.6% in Shorewood).

Table 4.3: Housing Age

YEAR STRUCTURE BUILT	Milwaukee County		Southeastern Wisconsin		Village of Fox Point		Village of Bayside		Village of Brown Deer		City of Glendale		Village of River Hills		Village of Shorewood		Village of Whitefish Bay	
	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change
Total Housing Units (2000)	400,093	100%	796,734	100%	2,910	100%	1,834	100%	5,335	100%	5,974	100%	617	100%	6,696	100%	5,553	100%
1990 to March 2000	23,916	6.0%	109,268	13.7%	51	1.8%	93	5.1%	384	7.2%	434	7.3%	55	8.9%	59	0.9%	32	0.6%
1980 to 1989	22,970	5.7%	65,570	8.2%	51	1.8%	223	12.2%	597	11.2%	715	12.0%	67	10.9%	271	4.0%	39	0.7%
1970 to 1979	46,427	11.6%	118,260	14.8%	484	16.6%	312	17.0%	1,187	22.2%	1,204	20.2%	100	16.2%	588	8.8%	150	2.7%
1960 to 1969	55,315	13.8%	108,689	13.6%	333	11.4%	347	18.9%	1,310	24.6%	1,047	17.5%	91	14.7%	477	7.1%	204	3.7%
1950 to 1959	87,777	21.9%	140,682	17.7%	1,183	40.7%	706	38.5%	1,482	27.8%	1,523	25.5%	150	24.3%	713	10.6%	1,207	21.7%
1940 to 1949	47,639	11.9%	72,295	9.1%	478	16.4%	47	2.6%	113	2.1%	470	7.9%	27	4.4%	915	13.7%	1,491	26.9%
Before 1940	116,049	29.0%	181,970	22.8%	326	11.2%	67	3.7%	262	4.9%	579	9.7%	127	20.6%	3,673	54.9%	2,430	43.8%

Source: U.S. Census Bureau, 2000

There is a much higher percentage of newer housing units in Milwaukee County and Southeastern Wisconsin than exists in the Village of Fox Point. In Milwaukee County 11.7% of housing units have been built since 1980, and in Southeastern Wisconsin the figure rises to 21.9%.

## Housing Value

The Village of Fox Point was typical among the north shore suburbs in that housing values tended to be very high compared to the rest of the metropolitan area in the 2000 census. In Fox Point, 77.6% of all owner occupied housing units were valued at \$150,000 or more in 2000, and 11.8% were valued at over \$500,000 (Table 4.4). In Milwaukee County, just 19.2% of owner occupied housing units were valued at \$150,000 or more, with only 0.8% valued at over \$500,000.

Table 4.4: Housing Value

VALUE	Milwaukee County		Southeastern Wisconsin		Village of Fox Point		Village of Bayside		Village of Brown Deer		City of Glendale		Village of River Hills		Village of Shorewood		Village of Whitefish Bay	
	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total	Total	% of Total
Owner Occupied Units (2000)	198,768	100%	402,638	100%	2,404	100%	1,477	100%	3,657	100%	4,218	100%	561	100%	3,109	100%	4,620	100%
Less Than \$50,000	23,235	11.7%	19,178	4.8%	13	0.5%	0	0.0%	196	5.4%	57	1.4%	3	0.5%	38	1.2%	38	0.8%
\$50,000 to \$99,999	75,391	37.9%	101,707	25.3%	100	4.2%	39	2.6%	920	25.2%	859	20.4%	6	1.1%	230	7.4%	218	4.7%
\$100,000 to \$149,999	61,830	31.1%	129,329	32.1%	428	17.8%	143	9.7%	1,935	52.9%	1,666	39.5%	16	2.9%	799	25.7%	1,014	21.9%
\$150,000 to \$199,999	23,373	11.8%	82,127	20.4%	648	27.0%	401	27.1%	517	14.1%	1,065	25.2%	58	10.3%	1,009	32.5%	1,218	26.4%
\$200,000 to \$299,999	10,221	5.1%	48,506	12.0%	610	25.4%	503	34.1%	62	1.7%	499	11.8%	59	10.5%	654	21.0%	1,253	27.1%
\$300,000 to \$399,999	2,231	1.1%	12,204	3.0%	243	10.1%	261	17.7%	0	0.0%	68	1.6%	78	13.9%	168	5.4%	481	10.4%
\$400,000 to \$499,999	854	0.4%	4,116	1.0%	79	3.3%	39	2.6%	0	0.0%	2	0.0%	52	9.3%	119	3.8%	201	4.4%
\$500,000 +	1,633	0.8%	5,471	1.4%	283	11.8%	91	6.2%	27	0.7%	2	0.0%	289	51.5%	92	3.0%	197	4.3%
Median Value (2000)	\$100,500	-	n/a	-	\$201,800	-	\$225,600	-	\$114,900	-	\$135,100	-	\$517,300	-	\$173,500	-	\$193,100	-

Source: U.S. Census Bureau, 2000

Table 4.5: Median Sales Price 2006 to 2009

Industry	Milwaukee MSA	
	Median Sales Price	% Change
2006	\$220,900	-
2007	\$223,400	1.1%
2008 (1st Quarter)	\$212,300	-5.0%
2008 (2nd Quarter)	\$219,900	3.6%
2008 (3rd Quarter)	\$216,800	-1.4%
2008 (4th Quarter)	\$194,900	-10.1%
2009 (1st Quarter)	\$190,800	-2.1%
2009 (2nd Quarter)	\$218,100	14.3%

Source: National Association of Realtors

While the median value of owner occupied housing in the north shore suburbs ranges considerably (from \$114,900 in Brown Deer to \$517,300 in River Hills), in all cases the median value is higher than in Milwaukee County (\$100,500). The median value in the Village of Fox Point was \$201,800.

While the U.S. Census provides detailed data about specific areas, it should be noted that the 2000 Census data is now nearly ten years old. The 2000 data still provides information about housing values in different jurisdictions, as they relate to each other. However, there has been a great deal of volatility in the housing market in the years since the census data was gathered. A more recent snapshot of median housing values can be obtained from the National Association of Realtors (NAR), who record the median sales price for existing single family homes (Table 4.5). While they do not record data down to the level of individual municipalities, they do have data for the Milwaukee/Waukesha/West Allis MSA (Table 4.5).

According to NAR data, the median sales price in the Milwaukee area rose slightly (1.1%) from 2006 to 2007. The median dropped significantly from 2007 to the end of 2008 (-12.8% total) with the largest decrease occurring in the fourth quarter of 2008 (-10.1%). The median decreased again in the first quarter of 2009 (-2.1%), but it rose significantly in the second quarter of 2009 (14.3%).

Ongoing fluctuations in the housing market should be followed closely when determining future housing policy.

**Change in Housing Value, Rent, and Income**

Data from the 1990 and 2000 U.S. Census can be utilized to document the changes in total housing units, median housing value, median gross rent, and median household income over that decade span (Table 4.6). However, the census data is not adjusted for inflation. By adjusting

Table 4.6: Change in Housing Value, Rent, and Income

**CHANGE IN VALUE, RENT, AND INCOME**

	Milwaukee County		Southeastern Wisconsin		Village of Fox Point		Village of Bayside		Village of Brown Deer		City of Glendale		Village of River Hills		Village of Shorewood		Village of Whitefish Bay	
	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change
Total Housing Units (1990)	390,715	-	717,175	-	2,948	-	1,700	-	5,070	-	5,784	-	583	-	6,701	-	5,546	-
Median Value (1990)	\$64,700	-	n/a	-	\$139,300	-	\$148,000	-	\$83,100	-	\$94,800	-	\$308,900	-	\$113,300	-	\$116,700	-
Median Gross Rent (1990)	\$434	-	n/a	-	\$727	-	\$797	-	\$564	-	\$614	-	\$600	-	\$495	-	\$605	-
Household Income (1989)	\$27,867	-	n/a	-	\$63,035	-	\$67,408	-	\$44,495	-	\$40,602	-	\$110,712	-	\$34,417	-	\$53,539	-
Total Housing Units (2000)	400,093	2.4%	796,734	11.1%	2,910	-1.3%	1,834	8%	5,335	5%	5,974	3%	617	5.8%	6,696	-0.1%	5,553	0.1%
Median Value (2000)	\$100,500	55.3%	n/a	-	\$201,800	44.9%	\$225,600	52.4%	\$114,900	38.3%	\$135,100	42.5%	\$517,300	67.5%	\$173,500	53.1%	\$193,100	65.5%
Median Gross Rent (2000)	\$555	27.9%	n/a	-	\$947	30.3%	\$882	10.7%	\$713	26.4%	\$775	26.2%	\$950	58.3%	\$626	26.5%	\$752	24.3%
Household Income (1999)	\$38,100	36.7%	n/a	-	\$80,572	27.8%	\$88,982	32.0%	\$50,847	14.3%	\$55,306	36.2%	\$161,292	45.7%	\$47,224	37.2%	\$80,755	50.8%

Source: U.S. Census Bureau

Table 4.7: Adjusted Change in Housing Value, Rent, and Income

**ADJUSTED CHANGE IN VALUE, RENT, AND INCOME (1990 VALUES ADJUSTED TO 2000 DOLLARS)**

	Milwaukee County		Southeastern Wisconsin		Village of Fox Point		Village of Bayside		Village of Brown Deer		City of Glendale		Village of River Hills		Village of Shorewood		Village of Whitefish Bay	
	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change
Total Housing Units (1990)	390,715	-	717,175	-	2,948	-	1,700	-	5,070	-	5,784	-	583	-	6,701	-	5,546	-
Median Value (1990)	\$85,244	-	n/a	-	\$183,528	-	\$194,990	-	\$109,484	-	\$124,899	-	\$406,976	-	\$149,275	-	\$153,755	-
Median Gross Rent (1990)	\$572	-	n/a	-	\$958	-	\$1,050	-	\$743	-	\$809	-	\$791	-	\$652	-	\$797	-
Household Income (1989)	\$36,715	-	n/a	-	\$83,049	-	\$88,810	-	\$58,622	-	\$53,493	-	\$145,863	-	\$45,345	-	\$70,539	-
Total Housing Units (2000)	400,093	2.4%	796,734	11.1%	2,910	-1.3%	1,834	8%	5,335	5%	5,974	3%	617	5.8%	6,696	-0.1%	5,553	0.1%
Median Value (2000)	\$100,500	17.9%	n/a	-	\$201,800	10.0%	\$225,600	15.7%	\$114,900	4.9%	\$135,100	8.2%	\$517,300	27.1%	\$173,500	16.2%	\$193,100	25.6%
Median Gross Rent (2000)	\$555	-2.9%	n/a	-	\$947	-1.1%	\$882	-16.0%	\$713	-4.0%	\$775	-4.2%	\$950	20.2%	\$626	-4.0%	\$752	-5.7%
Household Income (1999)	\$38,100	3.8%	n/a	-	\$80,572	-3.0%	\$88,982	0.2%	\$50,847	-13.3%	\$55,306	3.4%	\$161,292	10.6%	\$47,224	4.1%	\$80,755	14.5%

Sources: U.S. Census Bureau & US Department of Labor, Bureau of Labor Statistics



1990 dollars to reflect dollar value in 2000, changes in value can be more accurately determined (Table 4.7).

The Village of Fox Point had 1.3% fewer housing units in 2000 than in 1990. Fox Point and Shorewood (-0.1%) were the only North Shore suburbs to lose housing units in that span. Milwaukee County had a 2.4% increase in housing units, while Southeastern Wisconsin had an 11.1% increase.

The median housing value in Fox Point increased from \$139,300 in 1990 to \$201,800 in 2000, a 44.9% increase. This increase is similar to that found in other north shore suburbs, which ranged from a 38.3% increase in Brown Deer to a 65.5% increase in Whitefish Bay. Milwaukee County as a whole experienced a 55.3% increase in median housing value. However, when inflation is factored in, median housing values in Fox Point increased by only 10.0%, compared to a 17.9% increase in Milwaukee County.

The median gross rent (a metric that removes the cost of utilities, which are often included in rent prices) increased from \$727 in 1990 to \$947 in 2000 in the Village of Fox Point, an increase of 30.3%. When adjusted for inflation however, the median gross rent actually declined in Fox Point at a rate of 1.1%. With the exception of River Hills (which experienced an increase of 20.2%), the adjusted median gross rent declined in all of the north shore suburbs. The adjusted median gross rent in Milwaukee County decreased at a rate comparable to Fox Point (-2.9%).

The Village of Fox Point was one of just two north shore suburbs (with Brown Deer being the other) to experience a reduction in adjusted median household income. The median income in Fox Point was \$63,035 in 1990, and \$80,572 in 2000. When adjusted for inflation this represented a 3.0% decrease.

In Fox Point, adjusted home values between 1990 and 2000 were increasing at a rate of 10%, and adjusted median gross rent values were decreasing by 1.1%, while adjusted median household income was decreasing by 3.0%. While household incomes are large in Fox Point compared to Milwaukee County, a continuation of these trends may lead to housing affordability problems in the Village.

### **Housing Affordability**

The U.S. Department of Housing and Urban Development defines housing affordability as households “paying no more than 30 percent of their income for housing”. Households that pay more than 30 percent of their monthly income for housing are considered to have a high cost burden.

The U.S. Census offers data regarding the number of households, with a mortgage and without, which spend more or less than 30% of their income on housing. Between 1990 and 2000, the number of Fox Point households with a mortgage increased by 1.3% (Table 4.8). In that span, the number of households spending less than 30% of their income on housing decreased by 2.0%, while the number spending more than 30% increased by 15.3%.



Table 4.8: Housing Affordability

**MORTGAGE STATUS AS A PERCENTAGE OF HOUSEHOLD INCOME**

	Milwaukee County		Southeastern Wisconsin		Village of Fox Point		Village of Bayside		Village of Brown Deer		City of Glendale		Village of River Hills		Village of Shorewood		Village of Whitefish Bay	
	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change	Total	% Change
Total Housing Units (1990)	390,715	-	717,175	-	<b>2,948</b>	-	1,700	-	5,070	-	5,784	-	583	-	6,701	-	5,546	-
Total Housing Units (2000)	400,093	2.4%	796,734	11.1%	<b>2,910</b>	-1.3%	1,834	7.9%	5,335	5.2%	5,974	3.3%	617	5.8%	6,696	-0.1%	5,553	0.1%
Housing Units w/ Mortgage (1990)	94,324	-	223,965	-	<b>1,354</b>	-	926	-	2,120	-	2,187	-	288	-	1,555	-	2,936	-
<30% of Income on Mortgage (1990)	76,632	-	183,105	-	<b>1,052</b>	-	738	-	1,819	-	1,811	-	221	-	1,298	-	2,379	-
>30% of Income on Mortgage (1990)	17,450	-	40,338	-	<b>295</b>	-	188	-	301	-	371	-	67	-	249	-	557	-
Housing Units w/ Mortgage (2000)	111,909	18.6%	287,518	28.4%	<b>1,371</b>	1.3%	912	-1.5%	2,106	-0.7%	2,248	2.8%	332	15.3%	1,871	20.3%	3,205	9.2%
<30% of Income on Mortgage (2000)	85,354	11.4%	220,413	20.4%	<b>1,031</b>	-2.0%	684	-7.3%	1,595	-12.3%	1,679	-7.3%	243	10.0%	1,503	15.8%	2,645	11.2%
>30% of Income on Mortgage (2000)	26,086	49.5%	66,281	64.3%	<b>340</b>	15.3%	228	21.3%	503	67.1%	569	53.4%	87	29.9%	362	45.4%	547	-1.8%
Housing Units w/o Mortgage (1990)	62,051	-	120,673	-	<b>845</b>	-	447	-	917	-	1,366	-	175	-	704	-	1,438	-
<30% of Income on Housing (1990)	52,875	-	105,166	-	<b>727</b>	-	401	-	814	-	1,233	-	142	-	650	-	1,236	-
>30% of Income on Housing (1990)	8,885	-	14,881	-	<b>113</b>	-	46	-	103	-	126	-	33	-	47	-	202	-
Housing Units w/o Mortgage (2000)	52,253	-15.8%	115,120	-4.6%	<b>895</b>	5.9%	503	12.5%	1,082	18.0%	1,277	-6.5%	191	9.1%	544	-22.7%	1,217	-15.4%
<30% of Income on Housing (2000)	45,489	-14.0%	101,616	-3.4%	<b>753</b>	3.6%	400	-0.2%	1,025	25.9%	1,110	-10.0%	161	13.4%	466	-28.3%	1,053	-14.8%
>30% of Income on Housing (2000)	6,230	-29.9%	12,508	-15.9%	<b>130</b>	15.0%	103	123.9%	48	-53.4%	167	32.5%	25	-24.2%	65	38.3%	156	-22.8%

Source: U.S. Census Bureau

The data for households without a mortgage told a similar story. The number of Fox Point households without a mortgage increased by 5.9% between 1990 and 2000. Over that same time frame, the number of households without a mortgage who spent less than 30% of their income on housing increased by just 3.6%, while the number spending more than 30% increased by 15.0%.

These numbers are another indicator that housing is becoming less affordable in the Village of Fox Point. Among mortgage holding households, this appears to be true in most of the north shore suburbs. Only Whitefish Bay experienced a decrease in the number of households with a mortgage that spent more than 30% of their income on housing. The other municipalities experienced an even larger percentage increase than Fox Point (21.3% in Bayside, 29.9% in River Hills, 53.4% in Glendale, and 67.1% in Brown Deer). The number of households in Milwaukee County surpassing the 30% threshold increased by 49.5%, and the number in Southeastern Wisconsin increased by 64.3%.

To the extent that the Village of Fox Point is primarily a residential community, problems related to housing affordability and home value are particularly relevant. To accommodate the increase in households spending greater than 30% of their income on housing, the Village may consider an effort to encourage rehabilitated or new housing units that are appropriate to the demographics of the community.

**Foreclosures**

Problems related to housing affordability are not unique to Fox Point, or the north shore suburbs. The recent economic downturn was in large part based upon a downturn in the housing market and in property values, related to overextension of mortgage credit.

Due to these issues, the number of foreclosures has been increasing in the last half of the past decade. The University of Wisconsin Extension's Center for Community Economic Development has studied the issue of foreclosures in Wisconsin. Figure 4.1 shows foreclosure cases in Milwaukee County from 2005 to 2007. The highest concentration of cases is in the City of Milwaukee.

In the Village of Fox Point, the western portion had a foreclosure rate



of 1.2 to 2.4 cases per 100 housing units, which is equal to the County average. The eastern portion of Fox Point had a lower rate, less than 1.2 cases per 100 housing units. This data suggests, that between 2005 and 2007, foreclosures occurred at a lower rate in Fox Point than was typical in the County.

More recent data on foreclosures in Fox Point is not available. Table 4.9 shows county-wide trends in foreclosures from 2008 to 2009 in Southeastern Wisconsin counties. Milwaukee County experienced an increase of just over 20% over that time span. While this is a significant increase, the other counties in Southeastern Wisconsin each experienced an even greater increase with rates approaching 50% in Ozaukee County.

While foreclosures appear to be slightly less of a problem in Fox Point than in other areas of Milwaukee County, they still present problems in terms of lost tax revenue and potentially negative affects on neighboring property values.

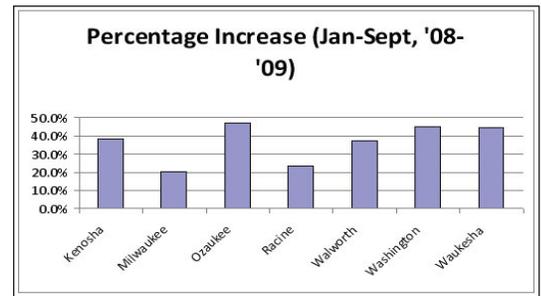


Table 4.9: Percentage Increase in Foreclosures  
Source: University of Wisconsin Extension, Center for Community Economic Development

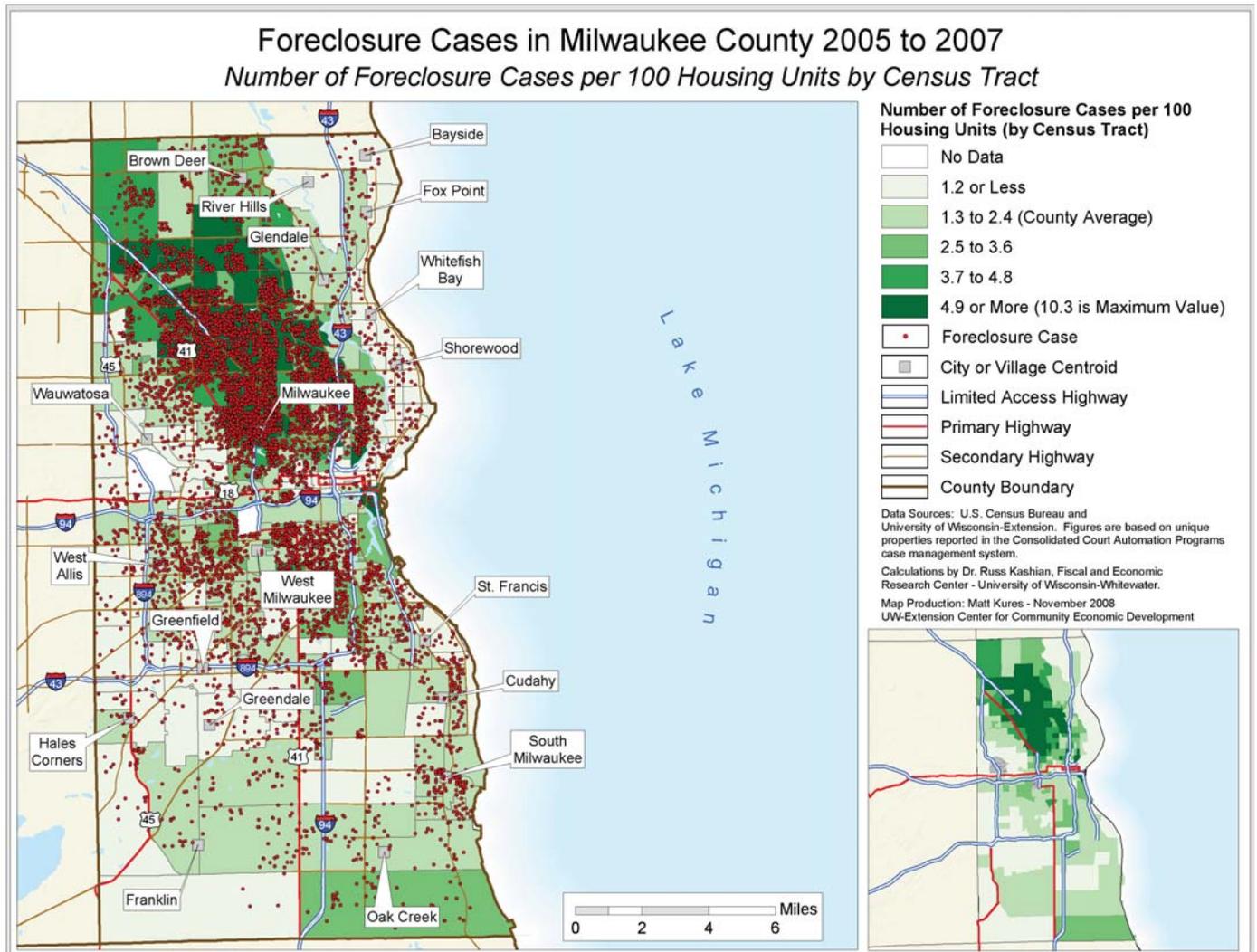


Figure 4.1: Foreclosure Cases in Milwaukee County 2005 to 2007  
Source: University of Wisconsin Extension, Center for Community Economic Development

Table 4.10: Housing Demand

	Milwaukee County			Village of Fox Point		
	Projection	Change	Households*	Projection	Change	Households**
2010	929,208	-	-	6,717	-	-
2015	928,077	-1,131	-465	6,623	-94	-39
2020	923,910	-4,167	-1,715	6,506	-117	-49
2025	912,020	-11,890	-4,893	6,334	-172	-72
2030	891,445	-20,575	-8,467	6,104	-230	-96
Total	-	-47,052	-15,540	-	-613	-256

\*NOTE: 2.43 Persons/Household

\*\*NOTE: 2.39 Persons/Household

Source: U.S. Census Bureau, 2000

## Housing Demand

Population projections form the basis for determining the amount of land to be planned for residential use. In conjunction with household size, it is possible to project the number of household units that would be demanded in 5-year increments.

Population projections prepared by the Wisconsin Department of Administration predict that by 2030, the population of the Village of Fox Point will decrease to 6,104 (Table 4.10). By considering this projection in conjunction with the average household size in Fox Point, it can be projected that by 2030 the Village will require 256 fewer housing units than it currently has. This, however, is only a forecast based on current demographic data. Population projections and household size should be continually monitored and updated at least every five years.

## Senior Housing

Age distribution in the Village of Fox Point has important implications for planning and the formation of housing policies. In 2000 the Village population was 7,012 residents. Persons age 65 and older made up 20% of that population.

As the population of the Village ages, several types of senior housing with varying levels of care for a range of incomes may need to be provided. These levels may include independent senior communities that offer private, separate residences designed for independent seniors, with no medical services provided; or assisted living communities, which offer help with non-medical activities, such as meals, housekeeping, and transportation, while maintaining separate living quarters or housing units. Skilled nursing facilities (commonly referred to as nursing homes) provide 24-hour nursing care, including care for chronically-ill patients who can no longer live independently. More information on these facilities, and their current availability in the North Shore suburbs can be found in the Community Facilities section of this document.

The Village of Fox Point should consider policies that expand on the amount and variety of housing and services available to elderly residents. One possible policy is the creation of a zoning overlay district that could be applied to individual parcels in some residential districts on a case by case basis, allowing the creation of a licensed Community Based Residential Facility catering to residents of advanced age or those with dementia. Such facilities are licensed by the State of Wisconsin, and they accommodate up to five adults who require nursing services for no more than 3 hours per week. The placing of such an overlay on a parcel would be subject to a review and public hearing process.

Another potential policy is the modification of the zoning ordinance to allow licensed nursing homes and/or licensed Residential Care Apartment Complexes as conditional uses in business or institutional zoning districts. As a conditional use, these facilities would be subject to a review and public hearing process.

Finally, the Village should consider altering the zoning ordinance to allow the temporary modification of existing single family homes to create a secondary “parents apartment” within the same structure.



Such modifications should be considered a conditional use, requiring all necessary reviews and approvals. These “parents apartments” provide some level of privacy and independence for older residents while keeping family members in close proximity to assist. A standard condition for approval would be that modifications performed to create the apartment would need to be reversed when the “parents apartment” is no longer occupied by a family member.

In addition to creating opportunities for new senior housing in Fox Point, the Village needs to consider the accessibility of the existing housing stock. The Village should consider a policy that streamlines the approval process for the installation of ADA compliant accessibility features.

### **Housing Programs in Milwaukee County**

A variety of public and private organizations provide housing assistance in Milwaukee County, including: the Wisconsin Housing and Economic Development Authority (WHEDA), the U.S. Department of Housing and Urban Development, and the Federal Housing Administration.

The array of government sponsored programs and funding availability is always changing, therefore this section focuses on those programs that have the potential for increasing the availability of lower-cost housing and rehabilitation in the Village of Fox Point. Many programs available in the County are administered through local and statewide non-profit organizations that receive funding from the Federal Government. What follows is an overview of several available programs:

#### *Wisconsin Housing and Economic Development Authority (WHEDA):*

- HOME Loan – provides long term, below market, fixed rate loans for low to moderate income, first time home buyers.
- WHEDA Zero Down Loan – provides affordable, fixed interest rate mortgage for eligible first time home buyers.
- HOME Plus Loan – provides up to \$10,000 for down payment and closing costs, as well as a line of credit for home repairs to eligible home owners.
- No Equity Express – provides low cost, fixed rate financing for a home improvement loan of up to \$10,000, with no equity requirement.
- No Equity Home Improvement – provides low cost, fixed rate financing for home improvement projects that exceed \$10,000 with a maximum loan amount of \$20,000, with no equity requirement.
- Major Rehabilitation Loan – provides 30-year, fixed rate loans to purchase and rehabilitate, or refinance and rehabilitate home.

#### *U.S. Department of Housing and Urban Development (HUD):*

- Wisconsin Community Development Block Grant (CDBG) Program
- Section 8 Rental Voucher Program

- Section 202 Supportive Housing for the Elderly Program
- Section 811 Supportive Housing for Persons with Disabilities
- Rehabilitation Mortgage Insurance - Section 203(k)

*The Federal Housing Administration (FHA):*

- Property Improvement Loan Insurance (Title I)

#### **Sustainable Housing Approaches**

Reducing the amount of energy consumed, enhancing opportunities for walking and biking, and integrating sustainable building techniques are strategies that should be encouraged in existing Village neighborhoods. Sustainable building practices at the neighborhood scale may include:

- On-site renewable energy production (solar panels, small-scale on-site wind turbines, geothermal heating). The Village should gather public input in the preparation of a policy governing the implementation of such devices in a manner that protects neighborhood aesthetics and property values.
- Energy efficient construction, including using recycled building materials and insulation, installing energy efficient windows, or diverting construction waste from landfills.
- Small-scale homeowner improvements within the home, including the use of energy efficient light bulbs and appliances.

A variety of alternative stormwater management techniques can be applied within existing neighborhoods and new housing developments. Techniques include, but are not limited to:

- Rain barrels -- rain barrels collect downspout drainage which can be used to irrigate landscape areas, or for other non-potable uses.
- Rain gardens -- rain gardens use native landscaping materials to create localized infiltration basins that provide a means for stormwater runoff to cool, infiltrate, and recharge the groundwater.
- Infiltration swales or prairies -- undeveloped areas, or preserved open spaces, can include native plants to filter surface runoff and recharge the groundwater.

Techniques should be reviewed on a case-by-case basis to determine what is appropriate given the soil conditions, available land, and long-term benefit to the area.



## GOALS AND POLICIES: HOUSING

**Goal One: Support and encourage upgrading the quality of housing in the Village.**

**Goal Two: Maintain the use of exterior materials consistent with existing materials on new and renovated residential structures throughout the Village, and encourage the timely and proper maintenance of residences.**

- Continue to utilize the Village Building Board to review the architectural compatibility of new construction and renovations, for the purposes of preserving property values and maintaining a cohesive approach in all Village neighborhoods.
- Consider amending the Village code to address the regulation of housing units utilized for vacation or time-share purposes.

**Goal Three: Establish Fox Point as a community where residents can “age in place.” Continue to provide adequate housing choices that allow residents to remain in the Village despite changes in household size, income, mobility, or ability to perform household maintenance.**

- Continue to utilize zoning overlay districts to allow multi-family housing such as rowhouses, townhouses, or condos to provide housing choices for empty nesters, young professionals, and others in specified locations.
- Explore allowing additions to single-family dwellings for family purposes in order to provide options for aging family members to remain at home.
- Identify potential funding mechanisms available to the Village for the support of senior services related to housing, transportation, etc.
- Consider the creation of a new zoning overlay designated for senior oriented assisted living to allow the retrofit of existing structures in a way that is sensitive to the character of the Village.
- Consider a policy to address the accessibility needs of residents.

**Goal Four: Allow residential properties to maintain landscaping that utilizes native vegetation and/or plants for harvesting produce.**

- Encourage the conversion of some mowed turf grass into meadows, prairie, or other low mow options utilizing native vegetation (as defined by SEWRPC or the WDNR).
- Allow the installation of landscaping techniques which filter stormwater runoff and/or enhance groundwater recharge, e.g. rain gardens.

**Goal Five: Encourage retrofits to existing housing stock which enhance energy efficiency, improve stormwater management, reduce water usage, and utilize renewable materials and energy.**

- Gather public input to develop Village policies regarding renewable energy sources (such as solar panels or residential wind turbines) which balances the maintenance of neighborhood aesthetics with a desire to reduce fossil fuel use.
- Identify potential funding mechanisms available to the Village or its residents for the purposes of increasing energy efficiency and stormwater management.

