

## CHAPTER 6

### HOUSING ELEMENT

Wisconsin's planning law requires that a local plan include a housing element. The planning process necessitates the Town of Eagle analyze the impact of its policies and regulations on the development of various types of housing. The analysis is intended to take into account the current and projected housing needs of the Town and should result in policies which provide opportunities for housing development. The housing element will establish and discuss the objectives, policies, goals, maps, and programs the Town has available to provide an adequate housing supply which meets the existing and forecasted housing demand over a twenty-five year planning period. The Town shall assess the age, structural type, value, and occupancy characteristics of the existing housing stock, and should provide a range of housing choices which meet the needs of all income levels, age groups and persons with special needs. Policies and programs should be analyzed, which promote the availability of land for development of a range of housing, and maintenance or rehabilitation the Town's existing housing stock.

#### Comprehensive Plan Requirements

Section 66.1001(2)(b) of the Wisconsin State Statutes states that the housing element of the Comprehensive Plan must identify specific policies and programs that do three things:

1. Promote the development of housing for residents of the local government unit and provide a range of housing choices that meet the needs of all income levels, all age groups and persons with special needs.
2. Promote the availability of land for the development or redevelopment of affordable housing.
3. Maintain or rehabilitate the Town's existing housing stock.

In addition, the following comprehensive planning goals related to the housing element are set forth in Section 16.965 of the *Statutes* and must be addressed as part of the planning process:

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

This chapter provides an inventory of existing housing stock, including age, structural condition, value, and occupancy characteristics. Some of this information, along with housing demand inventory data such as household income and demographic information presented in Chapter 2 of this report, is used to analyze future housing needs for residents of the Town.

This chapter sets forth housing goals, and objectives through the plan design year of 2035, and recommends policies, defined as steps or actions, to achieve housing goals and objectives.

### **Census Data**

Census 2000 Summary File 1 and Census 2000 Summary File 3 were used in the collection of the existing housing stock data presented in this chapter. Summary File 1 data was used when possible. Data from Summary File 1 is generally more accurate because it is based on 100 percent of the responses to the 2000 Census. In most cases, data from Summary File 3 were used because the data were not available from Summary File 1. Summary File 3 is generally less accurate because the data is based on a sampling of one in six households; however, Summary File 3 covers a greater range of topics. Because the sample sizes are different, the data reported by the Census may differ for each data source. Unfortunately, the Census does not make adjustments to reconcile the discrepancies. In addition, some of the data to follow in this chapter are based on total housing units and some are based on occupied units only, depending on how the Census data were reported. This distinction is footnoted on all applicable tables.

A Town representative working with the County staff on the Waukesha County Development Plan has identified a number of strengths, weaknesses and concerns about the current status of housing types and availability in Waukesha County. The Eagle Advisory Committee has reviewed these issues and generally agrees with them, although they feel that a number of them do not apply to the Town of Eagle particularly those pertaining to increased densities because of the lack of public services such as municipal water and sewer and public transit.

### **Housing Strengths**

- Sufficient housing supply for mid to high market single-family residential
- High housing quality
- Diverse housing age and style
- Safe neighborhoods
- Strong neighborhood associations
- Approximately 53% of the existing Town's residences qualify as affordable housing at a value of less than \$200,000.
- Public willingness to have cluster design subdivisions
- Preservation policies exist for Historic Sites

### **Housing Concerns and Weaknesses**

- High cost of land
- Pressure to increase density
- Densities driven more toward single-family (suburban) densities
- A need for more energy efficient construction/green building
- Lack of senior housing (condo and side by sides)
- Community septic system ownership and responsibility
- Ongoing management of Common Open Spaces

## PART 1: INVENTORY

### HOUSING SUPPLY

The characteristics of the existing housing stock in the Town have been inventoried to help determine the number and type of housing units that will best suit the needs of the Town's residents through 2035. The existing housing stock inventory includes:

- Total housing units
- Vacancy rate
- Value of owner-occupied housing units
- Monthly cost of housing units by type
- Number of bedrooms
- Structure type and year built
- Condition of existing housing stock

#### Total Housing Units

The quantity and type (owner- or renter-occupied) of existing housing units in the Town is one of the key inventory items needed to forecast the number of additional housing units the Town will plan to accommodate in 2035. Of the 1,118 total living units in the Town, 984 were owner occupied or 88.01% and 65 units or 5.81% were renter occupied according to the 2000 census. The number of vacancies in 2000 was 69 units, or 6.17%. The Town has a larger percentage of owner-occupied units than 28 of 37 other communities in Waukesha County, and ranks lower than only the Town of Mukwonago within the area. The percentage of owner occupied housing units in the County ranged from 48.51 percent in the Village of Butler to 95.09 percent in the Town of Vernon. The percentage of renter occupied units ranged from 2.36 percent in the Village of Lac La Belle to 49.15 percent in the Village of Butler. Over 35 percent of the entire renter occupied housing units within the County were located within the City of Waukesha in 2000.

**Table 6-1**

#### TOTAL HOUSING UNITS BY TYPE FOR COMMUNITIES IN THE GREATER EAGLE AREA: 2000

Community	Owner Occupied Units		Renter Occupied Units		Vacant Units		Total Housing Number
	Number	%	Number	%	Number	%	
Town of Eagle	984	88.01%	65	5.81%	69	6.17%	1,118
Town of Mukwonago	2,075	92.59%	109	4.86%	57	2.54%	2,241
Town of Ottawa	1,232	85.79%	143	9.96%	61	4.25%	1,436
Village of Eagle	529	87.44%	63	10.41%	13	2.15%	605
Village of Mukwonago	1,516	60.59%	876	35.01%	110	4.40%	2,502
Village of North Prairie	455	83.64%	76	13.97%	13	2.39%	544
Waukesha County	103,373	79.32%	31,856	16.13%	5,080	4.56%	140,309

<sup>a</sup>Totals are based on 100 percent of the responses to the 2000 Census (Summary File 1)

Source: U.S. Census and SEWRPC

#### Vacancy

Another key housing supply inventory item is the vacancy rate of various housing types. The vacancy rate is the number of vacant and available housing units divided by the total number of housing units within the Town. The overall vacancy rates for owner-occupied units and rental units are shown on Table 6-2. Some vacancies are necessary for a healthy housing market. The Federal Department of Housing and Urban Development (HUD) states that an area needs a minimum overall vacancy rate of 3.0 percent to ensure adequate housing choices, which should include a minimum 1.5 percent vacancy rate for owner-occupied housing units and a minimum 5

percent vacancy rate for rental units to ensure adequate housing choices. Vacant units can fall into several categories including for rent; for sale only; for seasonal, recreational, or occasional use; for migrant workers; and other vacant units.

The overall vacancy rate in the County was 3.62 percent in 2000. The vacancy rate for the Town of Eagle was 6.17%, which is above the HUD guidelines.

The vacancy rate in the Town of Eagle consisted of 2 units for rent, 11 units for sale, 5 units rented or sold but not occupied, 48 seasonal or recreational and 3 for migrant workers according to the 2000 census. To compare the vacancy rates in the area see Table 6-2.

**Table 6-2**

**HOUSING VACANCIES FOR COMMUNITIES  
IN THE GREATER EAGLE AREA: 2000**

Community	For Rent	For Sale Only	Rented/Sold Not Occupied	Seasonal Recreational or Occasional Use	For Migrant workers	Other Vacancy	Total Vacancy	Total Units	Vacancy Rate %
Town of Eagle	2	11	5	48	3	0	69	1118	6.17
Town of Mukwonago	5	13	9	20	10	0	57	2241	2.54
Town of Ottawa	6	4	1	43	7	0	61	1436	4.25
Village of Eagle	5	2	3	1	2	0	13	605	2.15
Village of Mukwonago	58	19	8	11	14	0	110	2502	4.40
Village of North Prairie	4	4	3	2	0	0	13	544	2.39
Waukesha County	1645	842	603	1311	661	18	5080	140,309	3.62

<sup>a</sup>Totals are based on 100 percent of the responses to the 2000 Census (Summary File 1)

<sup>b</sup>The 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.

<sup>c</sup>If 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.

Source: U.S. Census and SEWRPC

**Value**

The value of specified owner-occupied housing units in the Greater Eagle Area in 2000 is set forth in Table 6-3. These values can be used to determine if there are adequate home ownership opportunities for residents of all income levels in the Town. In the Town of Eagle homes that had values between \$100,000 and \$149,999 comprised 15.76 percent of all owner-occupied housing units and 30.21 percent had values between \$150,000 and \$199,999. Owner-occupied homes that had values between \$200,000 and \$249,999 comprised 21.33 percent of housing units and 15.40 percent of the owner occupied units had values of \$250,000 and \$299,999. Of all housing units, 9.95 percent were valued at \$300,000 or more. The median value for owner-occupied housing units in the Town in 2000 was \$195,400 which was higher than 2/3 of the communities in Waukesha County. The median value of \$170,400 in the County was second highest among counties in the region. The median value of owner-occupied housing units was \$124,441 in the region, \$112,200 in the State, and \$119,600 in the Nation.

More recent data regarding the value of owner-occupied housing units, available from the Wisconsin Realtors Association and Multiple Listing Service, is presented in Table 6-4. The selling price data generally pertains to single-family homes, but also includes housing units in two-, three-, and four-unit residential structures. The data shows there was a significant increase in median selling prices in the County (31.34 percent) and for the Region (34.27 percent) between 2001 and 2006. (See Table 6-4)

**Table 6-3**

**STRUCTURAL VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS IN THE GREATER EAGLE AREA:  
2000<sup>a</sup>**

Community	Less than \$50,000		\$50,000-\$99,999		\$100,000-\$149,999		\$150,000-\$199,999		\$200,000-\$249,000		\$250,000-\$299,999		\$300,000-\$399,999		\$400,000 or more		Total	Median
Town of Eagle	15	1.78%	47	5.57%	133	15.76%	255	30.21%	180	21.33%	130	15.40%	41	4.86%	43	5.09%	844	\$195,400
(T) Mukwonago	20	1.06%	38	2.01%	375	19.87%	669	35.45%	436	23.11%	210	11.13%	112	5.94%	27	1.43%	1,887	\$186,800
(T) Ottawa	0	0.00%	24	2.22%	200	18.52%	337	31.20%	292	27.04%	138	12.78%	73	6.76%	16	1.48%	1,080	\$197,400
(V) Eagle	0	0.00%	37	6.88%	321	59.67%	171	31.78%	9	1.67%	0	0.00%	0	0.00%	0	0.00%	538	\$139,400
(V) Mukwonago	9	0.62%	136	9.37%	722	49.72%	462	31.82%	54	3.72%	54	3.72%	15	1.03%	0	0.00%	1,452	\$143,000
(V) North Prairie	0	0.00%	41	9.36%	179	40.87%	144	32.88%	56	12.79%	6	1.37%	0	0.00%	12	2.74%	438	\$149,700
Waukesha County	398	0.42%	4,660	4.95	27,424	29.15	30,703	32.63%	13,039	13.86%	8,050	8.56%	5,747	6.11%	4,066	4.32%	9,4087	\$170,400

NOTE: Values are based on structural value of housing, and exclude land costs.

<sup>a</sup>The data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3).

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

**Table 6-4**

**THIRD QUARTER (Q3) MEDIAN SELLING PRICE OF HOUSING IN WAUKESHA COUNTY AND  
THE SOUTHEASTERN WISCONSIN REGION: 2001-2006**

Year	Waukesha County Q3 Median Selling Price	% Change since 2001	Southeastern Wisconsin Region Q3 Median Selling Price	% Change since 2001
2001	\$192,700		\$135,700	
2002	\$205,300	6.54	\$143,570	5.80
2003	\$222,500	15.46	\$154,500	13.85
2004	\$245,200	27.24	\$168,000	23.80
2005	\$258,800	34.30	\$182,200	34.27
2006	\$253,100	31.34	\$182,200	34.27

NOTE: The residential selling price data presented in this table were released in third quarter Wisconsin Realtors Association (WRA) press releases for the corresponding year. The data was prepared by David E. Clark, Economist C3 Statistical Solutions Inc. for the WRA. The median price is an estimate of prices sold within the MLS. The data is a summary of sales prices of existing homes including condominiums received from MLS.

County figures are provided by the MLS (s) in that county and include only MLS sales of existing homes and condominiums and thus are not reflective of all sales (such as FSBO) within a county. MLS data may also not include sales submitted to the MLS after their report is submitted to the WRA. Contact the local MLS for specific sales total data.

Source: Wisconsin Realtors Association

## Monthly Housing Costs

Monthly housing costs for owner-occupied housing units and rental housing units have been inventoried to determine if there is an adequate supply of affordable housing units for each household income level in the Town. HUD defines affordability as access to decent and safe housing that costs no more than 30 percent of a household's gross monthly income. Over 75 percent of all owner occupied housing units in Waukesha County had a mortgage loan in 2000, and 27 percent had a second mortgage or home equity loan. These were the highest percentages within the Region and bordering counties. The lowest percentages of owner occupied housing units with a mortgage were in Dodge and Milwaukee counties.

Table 6-5 sets forth monthly housing costs for specified owner-occupied housing units with a mortgage in the County and in communities comparable to the Town of Eagle in 2000.

The median monthly housing cost for homeowners with a mortgage in the County was \$1,366 in 2000, and the median monthly housing cost for homeowners with a mortgage in the Town of Eagle was \$1,285 in 2000.

- 5.69 percent of homeowners in the County, and 6.37 percent in the Town spent under \$700
- 15.15 percent of homeowners in the County, and 21.67 percent in the Town spent between \$700 and \$999
- 39.77 percent of homeowners in the County, and 33.43 percent of homeowners in the Town with a mortgage spent between \$1,000 and \$1,499 on monthly housing costs
- 24.46 percent of homeowners in the County, and 23.51 percent in the Town spent between \$1,500 and \$2,000
- 14.93 percent of homeowners in the County, and 15.01 percent in the Town spent over \$2,000

The median monthly cost of \$1,366 in the County was the second highest among counties in the Region. The median monthly cost for homeowners with a mortgage was \$1,123 in the Region, \$1,024 in the State, and \$1,088 in the Nation.

**Table 6-5**

### **MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITH A MORTGAGE FOR COMMUNITIES IN THE GREATER EAGLE AREA: 2000<sup>a</sup>**

Community	Less than \$700		\$700 - \$999		\$1000 - \$1499		\$1500-\$1999		\$2000- \$2499		\$2500 or more		Median Cost
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	
Town of Eagle	45	6.37	153	21.67	236	33.43	166	23.51	82	11.61	24	3.40	\$1,285
Town of Mukwonago	92	5.69	237	14.66	717	44.34	464	28.70	79	4.89	28	1.72	\$1,345
Town of Ottawa	55	6.48	139	16.37	347	40.87	203	23.91	78	9.19	27	3.18	\$1,308
Village of Eagle	39	8.55	120	26.32	235	51.54	59	12.94	3	0.65	0	0.0	\$1,150
Village of Mukwonago	86	7.45	181	15.67	727	62.94	145	12.55	16	1.39	0	0.0	\$1,201
Village of North Prairie	28	7.93	95	26.91	138	39.09	68	19.26	16	4.53	8	2.28	\$1,188
Waukesha County	4,048	5.69%	10,774	15.15%	28,279	39.77%	17,394	24.46%	6,388	8.98%	4,230	5.95%	\$1,366

<sup>a</sup>Data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3). 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. Source: U.S. Bureau of the Census and SEWRPC

Table 6-6 shows monthly housing costs for specified owner-occupied housing units with a mortgage for each county in the Region and the State in 2000. The median monthly cost of \$1,366 in Waukesha County was the second highest among Counties in the Region (\$54 behind Ozaukee County). The median monthly housing cost for homeowners without a mortgage was \$1,123 in the Region, \$1,024 in the State, and \$1,088 in the Nation.

**Table 6-6**

**MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITH A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2000<sup>a</sup>**

County	Less than \$700		\$700 - \$999		\$1000 - \$1499		\$1500-\$1999		Over \$2000		Total		Median Cost
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	
Kenosha	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
Milwaukee	19,943	17.8	34,771	31.1	38,320	34.2	12,594	11.3	6,281	5.6	111,909	100.0	1,013
Ozaukee	784	5.2	2,245	14.8	5,391	35.6	3,513	23.2	3,196	21.2	15,129	100.0	1,420
Racine	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
Walworth	1,643	11.8	3,586	25.8	5,754	41.4	1,865	13.5	1,035	7.5	13,883	100.0	1,125
Washington	1,353	6.6	3,910	19.1	9,448	46.2	4,178	20.4	1,586	7.7	20,470	100.0	1,248
Waukesha	4,048	5.7	10,774	15.2	28,279	39.8	17,394	24.5	10,618	14.8	71,113	100.0	1,366
Region	35,031	12.2	71,433	25.0	108,381	37.6	46,854	16.2	25,819	9.0	287,518	100.0	1,123
Wisconsin	144,525	18.7	225,805	29.3	260,821	33.8	92,913	12.1	46,932	6.1	770,996	100.0	1,024

<sup>a</sup>Data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3). 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.

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

Table 6-7 sets forth monthly housing costs for specified owner-occupied housing units without a mortgage in Comparable Communities to the Town of Eagle in 2000.

The median monthly housing cost for homeowners without a mortgage in the County was \$442 in 2000, and in the Town was \$385 in 2000.

- 7.23 percent of homeowners without a mortgage in the County, and 17.39 percent of homeowners in the Town spent under \$300
- 29.68 percent of homeowners without a mortgage in the County, and 37.68 percent of homeowners in the Town spent between \$300 and \$399 on monthly housing costs
- 31.30 percent of homeowners without a mortgage in the County, and 27.54 percent of homeowners in the Town spent between \$400 and \$499 on monthly housing costs
- 21.79 percent of homeowners without a mortgage in the County, and 15.94 percent of homeowners in the Town spent between \$500 and \$699 on monthly housing costs
- 10.00 percent of homeowners without a mortgage in the County, and 1.45 percent of homeowners in the Town spent over \$700

**Table 6-7**

**MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITHOUT A MORTGAGE FOR COMMUNITIES IN THE GREATER EAGLE AREA: 2000**

Community	Less than \$300		\$300 - \$399		\$400 - \$499		\$500-\$699		Over \$700		Total		Median Cost
	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	No.	Percent	
Town of Eagle	24	17.39	52	37.68	38	27.54	22	15.94	2	1.45	138	100.00	\$385
Town of Mukwonago	47	17.41	117	43.33	79	29.26	22	8.15	5	1.85	270	100.00	\$373
Town of Ottawa	50	21.65	91	39.39	75	32.47	6	2.60	9	3.90	231	100.00	\$373
Village of Eagle	26	31.71	54	65.85	2	2.44	0	0.00	0	0.00	82	100.00	\$328
Village of Mukwonago	61	20.54	111	37.37	51	17.17	66	22.22	8	2.69	297	100.00	\$384
Village of North Prairie	28	32.94	31	36.47	23	27.06	3	3.53	0	0.00	85	100.00	\$366
Waukesha County	1,661	7.23	3,819	29.68	7,191	31.30	5,006	21.79	2,297	10.00	22,974	100.00	\$442

<sup>a</sup>Data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3). 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.

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

Table 6-8 sets forth monthly housing costs for rental units for each County in the Region and the State in 2000. The median gross rent of \$726 in the County was the highest among Counties in the Region. Ozaukee County comes in second at \$642. The median monthly gross rent was \$596 in the Region, \$540 in the State, and \$602 in the Nation.

Over 44 percent of renters in Waukesha County paid more than \$750 per month in gross rent and 27 percent of renters paid more than 30 percent of their household income on gross rent payments in 2000. In addition, over 14 percent of renters paid more than 50 percent of their household income on gross rent in Waukesha County in 2000. This figure was lower in Dodge, Jefferson, Ozaukee, Washington, and Walworth counties and higher in Racine, Kenosha, and Milwaukee counties (See Table 6-8).

Table 6-9 on the following page sets forth monthly housing costs for rental units, or gross rent, in all municipalities in Waukesha County in 2000. Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels are included in the calculations 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. Rental units that are occupied without payment of rent are included in the no cash rent category of Table 6-9.

The median monthly cost for rental housing in the County was \$726, and in the Town was \$672 in 2000.

- 38.51 percent of renters in the County, and 49.06 percent in the Town spent between \$500 and \$749 on monthly housing costs
- 29.52 percent of renters in the County, and 18.87 percent in the Town spent between \$750 and \$999 9.5 percent of renters in the County, and 22.64 percent in the Town spent between \$300 and \$499
- 11.96 percent of renters in the County, and 9.43 percent in the Town spent between \$1,000 and \$1,499
- 4.88 percent of renters in the County, and no renters in the Town spent less than \$300
- 3.05 percent of renters in the County, and no renters in the Town made no cash payments for rental housing costs
- 2.58 percent of renters in the County, and no renters in the Town spent more than \$1,500

**Table 6-8**  
**MONTHLY GROSS RENT FOR RENTER-OCCUPIED HOUSING UNITS**  
**IN THE SOUTHEASTERN WISCONSIN REGION: 2000<sup>a</sup>**

County	Less than \$300		\$300 to \$499		\$500 to \$749		\$750 to \$999		\$1,000 to \$1,499		\$1,500 or More		No Cash Rent <sup>b</sup>		Total		Median Rent
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Kenosha	1,511	8.8	3,487	20.3	7,811	45.6	3,022	17.6	676	3.9	40	0.2	594	3.5	17,141	100.0	589
Milwaukee	16,438	9.2	49,943	28.0	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
Ozaukee	381	5.2	837	11.5	3,780	51.8	1,514	20.8	485	6.6	56	0.8	241	3.3	7,294	100.0	642
Racine	1,735	8.4	5,480	26.6	9,724	47.3	2,228	10.8	540	2.6	41	0.2	824	4.0	20,572	100.0	548
Walworth	1,021	9.9	2,158	20.9	4,568	44.3	1,803	17.5	296	2.9	47	0.5	428	4.1	10,321	100.0	588
Washington	576	5.6	1,706	16.5	5,321	51.5	1,943	18.8	400	3.9	16	0.2	361	3.5	10,323	100.0	620
Waukesha	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
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	596
Wisconsin	67,538	10.5	189,366	29.5	254,439	39.7	78,955	12.3	22,527	3.5	4,881	0.8	23,966	3.7	641,672	100.0	540

<sup>a</sup>Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels are included in the calculations for monthly gross rent.

Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3).

<sup>b</sup>Includes rental units that are occupied without payment of rent. These units may be occupied by friends or relatives of the owner who do not get charged rent or caretakers, tenant farmers, and others who may receive the unit as compensation. Source: U.S. Bureau of the Census and SEWRPC.

**Table 6-9**  
**MONTHLY GROSS RENT FOR RENTER-OCCUPIED HOUSING UNITS**  
**FOR COMMUNITIES IN THE GREATER EAGLE AREA: 2000<sup>a</sup>**

County	Less than \$300		\$300 to \$499		\$500 to \$749		\$750 to \$999		\$1,000 to \$1,499		\$1,500 or More		No Cash Rent <sup>b</sup>		Total	Median Rent
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
Town of Eagle	0	0.00	12	22.64	26	49.06	10	18.87	5	9.43	0	0.00	0	0.00	53	\$672
Town of Mukwonago	0	0.00	2	4.08	24	48.98	21	42.86	0	0.00	0	0.00	2	4.08	49	\$732
Town of Ottawa	0	0.00	0	0.00	17	15.74	40	37.04	33	30.56	4	3.79	14	12.96	108	\$944
Village of Eagle	4	6.78	17	28.81	33	55.93	2	3.39	1	1.69	0	0.00	2	3.39	59	\$575
Village of Mukwonago	0	0.00	50	5.44	681	74.10	158	17.19	20	2.18	0	0.00	10	1.09	919	\$669
Village of North Prairie	0	0.00	12	16.44	31	42.47	25	34.25	2	2.74	0	0.00	3	4.11	73	\$717
Waukesha County	1,534	4.88	2,989	9.5	12,112	38.51	9,283	29.52	3,761	11.96	810	2.58	959	3.05	31,448	\$726

<sup>a</sup>Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels are included in the calculations for monthly gross rent.

Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3).

<sup>b</sup>Includes rental units that are occupied without payment of rent. These units may be occupied by friends or relatives of the owner who do not get charged rent or caretakers, tenant farmers, and others who may receive the unit as compensation. Source: U.S. Bureau of the Census and SEWRPC.

## Number of Bedrooms

Table 6-10 and 6-11 set forth the number of housing units by type and number of bedrooms in the communities in Waukesha County in 2000. This information, when compared with household size information inventoried in a previous chapter, will provide a greater understanding of what type of housing units will best suit the future needs of Town of Eagle residents.

Owner-occupied dwellings with one or no bedrooms comprised 1.29 percent of the units in the County, and 2.25 percent of the owner-occupied units in the Town of Eagle. Owner-occupied dwellings with two bedroom dwellings comprised 12.60 percent of the units in the County, and 9.11 percent of the units in the Town. Owner-occupied dwellings with three bedroom dwellings comprised 57.97 percent of the units in the County, and 63.36 percent in the Town. Owner-occupied dwellings with four bedroom dwellings comprised 24.93 percent of the units in the County, and 22.82 percent in the Town of Eagle. Owner-occupied dwellings with five or more bedrooms comprised 3.22 percent of the units in the County, and 2.46 percent of the owner-occupied units in the Town.

Rental units with one or no bedrooms comprised 32.67 percent of all units in the County, and only 3.17 percent in the Town of Eagle. Rental units with two bedroom comprised 52.00 percent of the units in the County, and 46.03 percent in the Town. Rental units with three bedroom comprised 16.47 percent of the units in the County, and 34.92 percent in the Town. Rental units with four bedrooms comprised 2.44 percent of the units in the County, and 7.94 percent in the Town. Rental units with five or more bedrooms comprised 0.63 percent of the units in the County, and 7.94 percent in the Town.

**Table 6-10**

### **OWNER-OCCUPIED HOUSING UNITS BY NUMBER OF BEDROOMS FOR COMMUNITIES IN THE GREATER EAGLE AREA: 2000<sup>a</sup>**

Community	1 or no Bedroom		2 Bedroom		3 Bedroom		4 Bedroom		5 or more Bedroom		Total
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Town of Eagle	22	2.25	89	9.11	619	63.36	223	22.82	24	2.46	977
Town of Mukwonago	26	1.27	36	1.76	1,291	63.25	620	30.38	68	3.33	2,041
Town of Ottawa	38	3.06	106	8.53	794	63.93	259	20.85	45	3.62	1,242
Village of Eagle	6	1.08	60	10.81	403	72.61	82	14.77	4	0.72	555
Village of Mukwonago	34	2.21	282	18.32	957	62.18	248	16.11	18	1.17	1,539
Village of North Prairie	0	0.00	37	8.06	335	72.98	75	16.34	12	2.61	459
Waukesha County	1,333	1.29	13,039	12.60	59,971	57.97	25,787	24.93	3,328	3.22	103,458

<sup>a</sup>Totals are based on a sample of one in six responses to the 2000 Census (Summary File 3)

<sup>b</sup>Totals include occupied housing units only. Source: U.S. Bureau of the Census and SEWRPC.

**Table 6-11**

**RENTER-OCCUPIED HOUSING UNITS BY NUMBER OF BEDROOMS  
FOR COMMUNITIES IN THE GREATER EAGLE AREA: 2000<sup>a</sup>**

Community	1 or no Bedroom		2 Bedroom		3 Bedroom		4 Bedroom		5 or more Bedroom		Total
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Town of Eagle	2	3.17	29	46.03	22	34.92	5	7.94	5	7.94	63
Town of Mukwonago	0	0.00	28	47.46	13	22.03	18	30.51	0	0.00	59
Town of Ottawa	39	34.82	61	54.46	8	7.14	0	0.00	4	3.57	112
Village of Eagle	23	37.10	26	41.94	11	17.74	2	3.23	0	0.00	62
Village of Mukwonago	280	30.47	502	54.62	126	13.71	11	1.20	0	0.00	919
Village of North Prairie	20	26.67	39	52.00	9	12.00	7	9.33	0	0.00	75
Waukesha County	10,378	32.67	15,187	47.80	5,233	16.47	774	2.44	199	0.63	31,771

<sup>a</sup>Totals are based on a sample of one in six responses to the 2000 Census (Summary File 3)

<sup>b</sup>Totals include occupied housing units only. Source: U.S. Bureau of the Census and SEWRPC.

**Structure Type and Year Built**

An inventory of housing units by structure type in the County provides an insight into the number of existing single family, two-family, and multi-family units. The number of units in these types of structures can be compared to resident characteristics to determine the future need for units in each type of structure. An inventory of housing units by structure type also provides insight into the character of the existing housing stock in the Town of Eagle. Table 6-12 sets forth the number of housing units by structure type in the all communities in the County in 2000.

**Table 6-12**

**CUMULATIVE HOUSING UNITS BY STRUCTURE TYPE  
FOR COMMUNITIES IN THE GREATER EAGLE AREA: 2000<sup>a</sup>**

Community	Single-Family		Two -Family		Multi-Family		Other		Total
	Units	Percent	Units	Percent	Units	Percent	Units	Percent	
Town of Eagle	1,088	98.30	19	1.70	0	0.00	0	0.00	1,107
Town of Mukwonago	2,122	98.50	17	0.80	7	0.30	9	0.40	2,155
Town of Ottawa	1,322	93.00	3	0.20	96	6.8	0	0.00	1,421
Village of Eagle	579	91.50	16	2.5	36	5.7	2	0.30	633
Village of Mukwonago	1,619	63.00	129	5.00	821	32.00	0	0.00	2,569
Village of North Prairie	491	89.4	13	2.40	45	8.20	0	0.00	549
Waukesha County	106,865	76.16	5,136	3.66	27,473	19.58	835	0.60	140,309

<sup>c</sup> <sup>a</sup>2000 data are from the U.S. Census

<sup>b</sup>Multi-family residential housing units include high-rise, garden, townhouse apartments, and condominiums where each unit is not separated from its neighbors by a ground-to-roof wall and has more than two units.

Table 6-13 includes the number of buildings constructed for each structure type in comparable communities to the Town of Eagle in 2000.

Since 1999, Waukesha County has experienced a 10.66 percent increase in single-family homes, a 3.30 percent increase in two-family structures, and a 12.20 percent increase in multi-family developments (which includes 3 or more units per structure). Relative to one another, single-family, two-family and multi-family structures proportionally remain similar. The Town of Eagle since 1999 has experienced an increase of 272 new single family homes which is a

24.57 percent increase. No two family or multi-family units have been constructed in that time, however some in-law units have been constructed by the conditional use process.

The age of the existing housing stock in the County also provides insight into the character and condition of existing homes. It can be assumed that as housing stock ages, more housing units will need to be rehabilitated or replaced. Table 6-14 sets forth the age of the existing housing stock by municipality in the County. The median year built was 1974 for the entire County and 1984 for the Town of Eagle.

**Table 6-13**

**HOUSING UNITS BY STRUCTURE TYPE  
FOR COMMUNITIES IN THE GREATER EAGLE AREA: 2000-2006**

Communities	Single-Family		% Increase since 1999	Two-Family		% Increase since 1999	Multi-Family <sup>b</sup>		% Increase since 1999	Total Units 2000-2006 <sup>c</sup>	% Increase since 1999
	Units	Percent		Units	Percent		Units	Percent			
Town of Eagle	272	100.0	25.0	0	0.0	0.0	0	0.0	0.0	272	24.57
Town of Mukwonago	360	100.0	16.97	0	0.0	0.0	0	0.0	0.0	360	16.71
Town of Ottawa	84	100.0	6.35	0	0.0	0.0	0	0.0	0.0	84	5.91
Village of Eagle	72	100.0	12.44	0	0.0	0.0	0	0.0	0.0	72	11.37
Village of Mukwonago	319	67.02	19.70	30	6.30	23.25	127	26.68	15.47	476	18.53
Village of North Prairie	148	85.55	30.14	21	12.14	161.54	4	2.31	8.89	173	31.51
Waukesha County	11393	74.69	10.66	504	3.30	9.81	33.51	21.97	12.20	15,253	10.87

<sup>a</sup>Data combines 2000-2006 from the U.S. Bureau of the Census, Construction--Building Permits.

<sup>b</sup>Multifamily residential housing units include high-rise, garden, townhouse apartments, and condominiums where each unit is not separated from its neighbors by a ground-to-roof wall and has more than two units.

<sup>c</sup>Totals are based on all housing units, including occupied and vacant units and excluding mobile homes and living quarters that do not fit into the other categories, separated from its neighbors by a ground-to-roof wall and has more than two units.

<sup>d</sup>Totals are based on all housing units, including occupied and vacant units and excluding mobile homes and living quarters that do not fit into the other categories.

**Existing Housing Stock Condition**

The condition of individual housing units must be examined to gain a more precise understanding of the number of existing housing units that need to be removed from existing housing stock totals. Generally, this provides a more accurate projection of the number of new housing units that will be needed to serve the projected population of the planning area through 2035.

Municipal assessor's offices and private assessors under contract to provide assessment services generally assign each housing unit within their jurisdiction a condition score. The scores range from excellent to unsound on a six- point scale and measure the present physical condition of each housing unit. Excellent/very good or good indicates the dwelling exhibits above average maintenance and upkeep in relation to its age. Average or fair indicates the dwelling 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 dwelling shows signs of deferred maintenance and exhibits a below average standard of maintenance and upkeep in relation to its age. An unsound rating indicates the dwelling is unfit for use and should be removed from the existing housing stock totals. In the Town of Eagle the assessor indicates 16 living units or .62% of the housing stock is unsound. As of 2006, 16 dwellings were in poor condition, 1034 dwellings were in average condition, and 313 dwellings were in good condition. It is felt that the majority of these units in poor condition are probably old converted summer cottages which need updating in the area of Eagle Spring Lake.

**Table 6-14**

**YEAR BUILT FOR HOUSING UNITS IN WAUKESHA COUNTY COMMUNITIES: 2000<sup>a</sup>**

Community	1995 to March 2000		1990 through 1994		1980 through 1989		1970 through 1979		1960 through 1969		1940 through 1959		Before 1940		Total <sup>b</sup>	Median Year Built
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
Town of Brookfield	428	15.13	907	32.06	321	11.35	245	8.66	592	20.93	294	10.39	42	1.48	2,829	1988
Town of Delafield	489	18.64	530	20.21	344	13.11	498	18.99	118	4.50	290	11.06	354	13.50	2,623	1981
Town of Eagle	226	20.42	182	16.44	122	11.02	193	17.43	36	3.25	152	13.73	196	17.71	1,107	1979
Town of Genesee	291	12.06	373	15.46	295	12.23	730	30.25	185	7.67	244	10.11	295	12.23	2,413	1977
Town of Lisbon	405	12.39	238	7.28	349	10.68	1,312	40.15	412	12.61	403	12.33	149	4.56	3,268	1975
Town of Merton	472	16.16	302	10.34	326	11.16	628	21.51	275	9.42	418	14.32	499	17.09	2,920	1974
Town of Mukwonago	315	14.62	430	19.95	352	16.33	722	33.50	77	3.57	114	5.29	145	6.73	2,155	1981
Town of Oconomowoc	260	8.68	250	8.35	215	7.18	683	22.80	425	14.19	605	20.20	557	18.60	2,995	1968
Town of Ottawa	219	15.41	236	16.61	115	8.09	306	21.53	134	9.43	265	18.65	146	10.27	1,421	1975
Town of Summit	245	12.99	152	8.06	138	7.32	310	16.44	220	11.66	455	24.13	366	19.41	1,886	1966
Town of Vernon	190	7.91	188	7.83	384	15.99	989	41.17	185	7.70	191	7.95	275	11.45	2,402	1976
Town of Waukesha	506	17.28	350	11.95	425	14.51	793	27.07	389	13.28	318	10.86	148	5.05	2,929	1978
Village of Big Bend	7	1.50	14	3.00	21	4.50	116	24.84	69	14.78	146	31.26	94	20.13	467	1959
Village of Butler	32	3.41	13	1.39	95	10.13	189	20.15	101	10.77	340	36.25	168	17.91	938	1959
Village of Chenequa	20	7.07	20	7.07	29	10.25	31	10.95	34	12.01	41	14.49	108	38.16	283	1957
Village of Dousman	120	19.97	79	13.14	47	7.82	128	21.30	35	5.82	56	9.32	136	22.63	601	1976
Village of Eagle	148	23.38	74	11.69	89	14.06	106	16.75	37	5.85	68	10.74	111	17.54	633	1979
Village of Elm Grove	153	5.98	48	1.88	154	6.02	509	19.91	530	20.73	913	35.71	250	9.78	2,557	1962
Village of Hartland	356	11.21	322	10.14	455	14.33	1,044	32.88	277	8.72	374	11.78	347	10.93	3,175	1976
Village of Lac La Belle	24	18.32	26	19.85	3	2.29	6	4.58	23	17.56	18	13.74	31	23.66	131	1967
Village of Lannon	21	4.94	91	21.41	22	5.18	58	13.65	33	7.76	82	19.29	118	27.76	425	1964
Village of Menomonee Falls	1,786	13.58	1,455	11.06	1,050	7.98	1,285	9.77	3,369	25.62	3,520	26.77	685	5.21	13,150	1967
Village of Merton	134	21.65	137	22.13	49	7.92	147	23.75	32	5.17	40	6.46	80	12.92	619	1982
Village of Mukwonago	483	18.80	461	17.94	250	9.73	569	22.15	203	7.90	257	10.00	346	13.47	2,569	1978
Village of Nashotah	189	41.18	94	20.48	20	4.36	49	10.68	16	3.49	40	8.71	51	11.11	459	1993
Village of North Prairie	52	9.47	74	13.48	118	21.49	99	18.03	39	7.10	75	13.66	92	16.76	549	1977
Village of Oconomowoc Lake	25	10.33	15	6.20	19	7.85	20	8.26	29	11.98	40	16.53	94	38.84	242	1954
Village of Pewaukee	1,168	30.46	531	13.85	317	8.27	762	19.87	283	7.38	351	9.15	422	11.01	3,834	1983
Village of Sussex	848	24.57	772	22.37	676	19.59	476	13.79	391	11.33	185	5.36	103	2.98	3,451	1988
Village of Wales	57	6.34	89	9.90	163	18.13	384	42.71	92	10.23	48	5.34	66	7.34	899	1976
City of Brookfield	1,115	7.83	1,143	8.02	1,772	12.44	2,299	16.14	3,219	22.60	4,332	30.41	366	2.57	14,246	1968
City of Delafield	321	12.01	392	14.67	517	19.34	398	14.89	256	9.58	454	16.98	335	12.53	2,673	1977
City of Muskego	1,110	14.43	1,423	18.49	823	10.70	1,526	19.83	838	10.89	1,539	20.00	435	5.65	7,694	1977
City of New Berlin	2,168	14.51	1,529	10.23	1,997	13.37	2,874	19.24	2,620	17.54	3,050	20.42	701	4.69	14,939	1974
City of Oconomowoc	440	8.36	347	6.59	728	13.83	943	17.92	629	11.95	871	16.55	1,305	24.80	5,263	1967
City of Pewaukee	982	20.87	834	17.72	598	12.71	697	14.81	607	12.90	622	13.22	366	7.78	4,706	1981
City of Waukesha	3,124	11.63	2,075	7.73	3,787	14.10	6,351	23.65	3,214	11.97	4,114	15.32	4,193	15.61	26,858	1973
<b>County</b>	<b>18,929</b>	<b>13.49</b>	<b>16,196</b>	<b>11.54</b>	<b>17,185</b>	<b>12.25</b>	<b>28,475</b>	<b>20.29</b>	<b>20,024</b>	<b>14.27</b>	<b>25,325</b>	<b>18.05</b>	<b>14,175</b>	<b>10.10</b>	<b>140,309</b>	<b>1974</b>

<sup>a</sup>Totals are based on a sample of one in six respondents to the 2000 Census.

Totals are based on all housing units, including occupied and vacant housing units. Source: U.S. Bureau of the Census.

## HOUSING DEMAND

Household, income, and demographic characteristics of the County and local units of government have been inventoried and will be analyzed with housing supply inventory items to help determine the number and type of housing units that will best suit the needs of Waukesha County residents through 2035. Housing demand inventory items include:

- Affordable housing need assessment
- Household projection: 2035
- Household income
- Age distribution
- Household size

As with the above housing supply inventory data, Census 2000 Summary File 1 and Summary File 3 were used in the collection of the housing demand inventory data presented in this chapter. Again, Summary File 1 data were used when possible; however, in most cases only Summary File 3 data were available.

### Affordable Housing Need Assessment

As previously stated, HUD 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 housing cost burden. The measure is based on gross pre-tax income. Another measure of affordability is implicit in the long-standing mortgage lending practice of limiting borrower's monthly housing costs to 28 or 29 percent of their gross monthly income as a condition of loan approval. Thus, 28 to 30 percent can be considered a cutoff beyond which housing is not affordable. Data show that most households opt for less than that percentage, while others, particularly those with low incomes, are generally unable to find housing that costs less than 30 percent of their monthly income.

### Waukesha County Housing Affordability Facts

The following information is based on the HUD recommended affordability standard of paying no more than 30 percent of gross monthly income for housing costs.

About 19 percent of owner occupied households in Waukesha County spent over 30 percent of their monthly income on housing costs in 2000. This ranked 18<sup>th</sup> out of 72 counties in the State of Wisconsin. About 27 percent of all renters' occupied households spent more than 30 percent of their monthly income on housing costs in 2000. Although Waukesha County had the highest median rent per month (\$726.00) it ranked 16<sup>th</sup> out of 72 counties within the state in percent paying 30% or more of income for rent.

- 17,810 households in the County were extremely low income (below 30 percent of the County median annual household income) or very low income (between 30 and 50 percent of the County median annual household income) households in 2000
- An extremely low income household (earning 30 percent of the 2000 County median annual household income of \$62,839) could afford monthly housing costs of no more than \$471 in 2000
- In 2000, 4,523 households paid less than \$499 a month on gross rent.
- In 2000, 4,639 households paid less than \$700 a month on housing expenses for owner-occupied housing units with a mortgage.

The fair market rent in Waukesha County for a one bedroom apartment was \$725 in 2006

- A worker earning the average hourly wage for the retail trade sector in Waukesha County (\$10.58/hour) would have had to work 53 hours a week to afford the fair market rent for a one bedroom apartment in 2006 or work at one job for 49 hours a week with overtime pay.

The fair market rent in Waukesha County for a two bedroom apartment was \$830 in 2006

- A worker earning the average Waukesha County retail trade sector hourly wage would have had to work 63 hours a week to afford the fair market rent for a two bedroom apartment in 2006 or work at one job for 54 hours with overtime pay

The cost of a typical starter home in Waukesha County was about \$200,000 in 2006

- The minimum annual household income needed to purchase a \$200,000 home in Waukesha County was \$73,200, or \$6,100.00 a month, in 2006 (assumption based on a 30 year mortgage at 6.9% with a maximum principal, interest, taxes, and insurance payment of \$1,830.00 per month. Property taxes calculated at \$3,000 per year and home insurance at \$500 per year. )
- A household with two workers earning the average Waukesha County retail trade sector hourly wage(\$10.58 per hour) would each have to work 67 hours a week to afford the monthly payments for a \$200,000 home or 58 hours each a week if they each worked one job and earned overtime pay after 40 hours.
- A police officer earning a typical entry level wage in Waukesha County (\$20.50/hour) would have to work 59 hours a week if they worked one job and earned an average of 19 hours of overtime pay per week to afford the monthly payments for a \$200,000 home

The housing wage in Waukesha County

- A full-time worker (40 hours per week) had to earn \$14.02 per hour (\$29,158 per year) to afford a one-bedroom rental unit at the fair market rent in Waukesha County in 2006
- A full-time worker (40 hours per week) had to earn \$16.13 per hour (\$33,545 per year) to afford a two-bedroom rental unit at the fair market rent in Waukesha County in 2006
- A full-time worker (40 hours per week) had to earn \$35.20 per hour (\$73,216 per year) to afford a \$200,000 home in Waukesha County in 2006
- The average weekly wage for jobs located in Waukesha County was \$790 in 2006 or (\$19.75 per hour for a 40 hour week)

### **Affordable Housing Supply**

In order to determine if there is an adequate supply of housing affordable to households of various income categories, the incomes in various categories must be converted to an affordable monthly housing payment.

For example, knowing that the annual median income for a household in the Town of Eagle is \$69,071, the first step is to divide the annual income of \$69,071 into a monthly income by dividing by 12, this yields \$5,755.91. The next step is to multiply the monthly income by 0.3 or 30%, to determine the monthly amount the household can afford for housing. This yields \$1,726.77. The next step is to determine how many units are affordable in the community at monthly costs of \$1,726 or less. To determine if the supply is adequate, compare the number of units available with the number of households with incomes in that category. This a very rough measure since most of the households in the category will have a range of incomes.

In 1999, the median percentage of monthly income spent on housing in the Town of Eagle was 21.1 percent for owner occupied with a mortgage, 9.9 percent without a mortgage, and 15.6 percent in renter occupied units. (See table V-18 in the Waukesha County Comprehensive Development Plan.) As calculated above, a household making the median income could spend \$1,726 on housing per month. In 1999, 54.5 percent of the households in the Town earned less than \$75,000 per year, which at the 30 percent figure allowed \$1875 per month for housing costs. While this amount is only slightly above the \$74,314 necessary to afford a \$200,000 house, it appears to be more than enough for a housing unit in the Town of Eagle, based on median housing costs of \$1,285 per month spent in households with a mortgage, \$385 spent without mortgage, and \$672 spent by renters.

In a 2000 inventory of housing units in the Town of Eagle, based upon current housing values and not fair market value, approximately 53.4 percent of the housing units in the Town of Eagle are under \$200,000. This figure does not include single properties containing multiple residential units, converted farmstead duplexes, or properties around Eagle Spring Lake which may contain multiple living units.

Table 6-15 sets forth the number of owner-occupied and renter-occupied households in the Region by County with a high housing cost burden in 2000 based on general Census data. A total of 19.1 percent of owner-occupied households in the Region experienced a high housing cost burden, and 30.5 percent of the renter-occupied households in the Region experienced a high housing cost burden.

**Table 6-15**

**HOUSEHOLDS WITH HIGH HOUSING COST BURDEN  
IN THE SOUTHEASTERN WISCONSIN REGION: 2000<sup>a</sup>**

County	Owner-Occupied Households		Renter-Occupied Households		Total Households	
	Number	Percent	Number	Percent	Number	Percent
Kenosha	7,855	20.3	5,359	30.9	13,214	23.6
Milwaukee	38,655	19.4	57,025	31.9	95,680	25.3
Ozaukee	4,570	19.4	1,730	23.7	6,300	20.4
Racine	8,615	17.2	6,265	30.1	14,880	21.0
Walworth	5,285	22.2	3,179	29.8	8,464	24.5
Washington	6,075	18.2	2,380	22.6	8,455	19.3
Waukesha	19,100	18.5	8,750	27.5	27,850	20.6
Region	90,155	19.1	84,688	30.5	174,843	23.3

<sup>a</sup>High housing cost burden is defined by HUD as a household spending more than 30 percent of its gross monthly income on housing costs.

Source: U.S. Census Bureau and SEWRPC.

Table 6-16 sets forth the median percentage of monthly income spent on housing costs by owner-occupied and renter-occupied households in the communities in Waukesha County in 2000 based on general Census data. The median percentage of monthly income spent on housing costs in the County by owner-occupied households with a mortgage was 21.4 percent. The median percentage spent by owner-occupied households without a mortgage was 11.3 percent and the percentage spent by renter-occupied households was 22.8 percent. This shows that most households in the County opt to pay substantially less than the 30 percent affordability standard as defined by HUD.

**Table 6-16**

**MEDIAN PERCENTAGE OF MONTHLY INCOME SPENT ON HOUSING IN  
WAUKESHA COUNTY COMMUNITIES: 2000**

Communities	Owner-Occupied With a Mortgage <sup>a</sup>	Owner-Occupied Without a Mortgage <sup>b</sup>	Renter-Occupied <sup>c</sup>
Town of Eagle	21.1	9.9	15.6
Town of Mukwonago	21.7	9.9	23.1
Town of Ottawa	19.8	9.9	41.6
Village of Eagle	22.4	11.7	21.1
Village of Mukwonago	22.1	9.9	21.7
Village of North Prairie	21.1	9.9	22.0
Waukesha County	21.4	11.3	22.8

<sup>a</sup>Specified owner-occupied housing units: Median selected monthly owner costs as a percentage of household income in 1999 ; Housing units with a mortgage

<sup>b</sup>Specified owner-occupied housing units: Median selected monthly owner costs as a percentage of household income in 1999 ; Housing units without a mortgage

<sup>c</sup>Specified renter-occupied housing units paying cash rent: Median gross rent as a percentage of household income in 1999

Table 6-17 sets forth the number of households with more than 1.01 occupants per room in the County. Within the County 0.71 percent of households had more than 1.01 occupants per room, and in the Town of Eagle 0.92 percent had more than 1.01 occupants per room in 2000.

**Table 6-17**

**OWNER-OCCUPIED<sup>a</sup> HOUSING OCCUPANCY  
BY NUMBER OF OCCUPANTS PER ROOM  
FOR COMMUNITIES IN THE GREATER EAGLE AREA: 2000<sup>b</sup>**

Community	Occupants per room								Total
	0.50 or less		0.51 to 1.00		1.01 to 1.50		1.51 or more		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Town of Eagle	682	69.81	286	29.27	9	0.92	0	0.00	977
Town of Mukwonago	1,457	71.39	584	28.61	0	0.00	0	0.00	2,041
Town of Ottawa	940	75.68	296	23.83	6	0.48	0	0.00	1,242
Village of Eagle	342	61.62	199	35.86	12	2.16	2	0.36	555
Village of Mukwonago	1,106	71.86	420	27.29	13	0.84	0	0.00	1,539
Village of North Prairie	292	63.62	167	36.38	0	0.00	0	0.00	459
Waukesha County	78,295	75.68	24,434	23.62	588	0.57	141	0.14	103,458

Footnotes:

<sup>a</sup>A housing unit is considered overcrowded if there is more than one occupant per room. Rooms considered in the calculation include: living room, dining room, kitchen, bedrooms, finished recreation rooms, and enclosed porches suitable for year-round use.

<sup>b</sup>Totals are based on a sample of one in six responses to the 2000 Census. Source: U.S. Census Bureau and SEWRPC.

**Table 6-18**

**RENTER-OCCUPIED<sup>a</sup> HOUSING OCCUPANCY  
BY NUMBER OF OCCUPANTS PER ROOM  
FOR COMMUNITIES IN THE GREATER EAGLE AREA: 2000<sup>b</sup>**

Community	Occupants per room								Total
	0.50 or less		0.51 to 1.00		1.01 to 1.50		1.51 or more		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Town of Eagle	36	57.14	25	39.68	0	0.00	2	3.17	63
Town of Mukwonago	31	52.54	21	35.59	7	11.86	0	0.00	59
Town of Ottawa	100	89.29	12	10.71	0	0.00	0	0.00	112
Village of Eagle	47	75.81	13	20.97	2	3.23	0	0.00	62
Village of Mukwonago	521	56.69	343	37.32	32	3.48	23	2.50	919
Village of North Prairie	47	62.67	25	33.33	3	4.00	0	0.00	75
Waukesha County	21,612	68.02	9,012	28.37	711	2.24	436	1.37	31,771

<sup>a</sup>A housing unit is considered overcrowded if there is more than one occupant per room. Rooms considered in the calculation include: living room, dining room, kitchen, bedrooms, finished recreation rooms, and enclosed porches suitable for year-round use.

<sup>b</sup>Totals are based on a sample of one in six responses to the 2000 Census. Source: U.S. Census Bureau and SEWRPC.

### **Household Projections: 2035**

Waukesha County projected the number of additional housing units needed by 2035 by first selecting a population projection. The number of residents expected to reside in "group quarters" was then subtracted from the projected total population, and the result was divided by the projected household size (number of persons per household in 2035). This number was then multiplied by the desired vacancy rate of 3 percent to determine the total number of housing units needed in a municipality in 2035. The number of housing units projected for the Town of Eagle by Waukesha County to accommodate a projected population increase of 1,737 people, was an increase of 585 dwelling units.

The County projection to determine the overall number of dwelling units for the Town of Eagle did include land uses such as the State Forest, numerous wetland areas, or other lands to be preserved. The Town subtracted out such land uses, and further based projections on public sentiment to maintain the rural character. The Town established a planned housing increase of 330 dwelling units over the 1,314 dwelling units existing in the Town in 2009, accommodating a planned population increase of 980 persons. The resulting number of total housing units for the Town considered appropriate for 2035 is 1,644 housing units.

The type of housing units that ultimately produce this total should be determined based on household income, age distribution, and household size to best meet the needs of Town residents.

### **Household Income**

Household income should be considered when developing policies intended to help provide housing units within a cost range affordable to all income groups. Chapter 2 sets forth the number of households in various income ranges and the median household income in the Town in 1999. The median household income was \$69,071 in the Town. However, lower-income households exist in the Town and should be provided with affordable housing options.

Households in the Town earning less than \$20,721 in 1999, which is less than 30 percent of the Town median household income, were considered extremely low income households. Very low income households earned between \$20,790 and \$34,535 in 1999 (30.1 to 50 percent of the median income). Low income earnings for the Town were between \$34,604 and \$55,256 (50.1 to 80 percent of the Town median) putting them in the low-income group. Moderate income earnings for the Town were between \$55,325 and \$65,617, or 80.1 and 95 percent of the median income.

The 2000 census information breakdown of household income is not necessarily consistent with the percentages needed to determine the exact percentage of Town of Eagle households in the different ranges, therefore the Town will use the County averages in calculating the number of projected households through the year 2035. The Waukesha County percentages for each household category should be considered when developing policies intended to help provide housing units within a cost range affordable to all income groups. The median household income was \$62,839 in the County and \$69,071 in the Town.

The following is the projected number of total households in Town of Eagle that will fall within the income categories in 2035, based on a projected household size of 2.97 persons, a total number of units of 1437, and a direct correlation to Waukesha County in each income category through 2035. These projections assume the percentage in each income category reported in 2000 will be the same in 2035.

- 106 households, or about 7.4 percent, are projected to be extremely low income (less than \$20,721 in 1999 dollars)
- 46 households, or about 3.2 percent, are projected to be very low income (between \$20,790 and \$34,535 in 1999 dollars)
- 284 households, or about 19.8 percent, are projected to be low income (between \$34,604 and \$55,256 in 1999 dollars)
- 276 households, or about 19.2 percent, are projected to be moderate income (between \$55,325 and \$65,617 in 1999 dollars)

This means that 725 households or 50.4% will be above the moderate income level within the Town of Eagle.

### **Housing Need for Non-Resident Workers**

The characteristics of resident and non-resident workers in Waukesha County were analyzed to determine whether non-resident workers could afford to live in communities in Waukesha County if they wanted to do so.

### **Data Sources**

The Public Use Micro data Samples (PUMS), released in 2003 by the U.S. Census Bureau, provide information based on a 5 percent sample of the population from "long-form" questionnaires completed for the 2000 Census of Population and Housing. The PUMS data are intended to permit the cross-tabulation of variables not possible using other Census products and not available in Census publications, while conforming to requirements to protect the confidentiality of Census respondents. The geography used for the PUMS data is a relatively large scale, being based on groups of counties or single counties with 100,000 or greater population. PUMS data were derived from a 5 percent sample of the total population--less than that used in other tabulations of the Census. Consequently, the data does not precisely match that published in other Census products.

### **Place of Residence and Place of Work**

Table 6-19 provides information on the place of residence for people who work in Waukesha County. Workers who both live and work in the County were at 58.59 percent in 2000, or 120,484 workers. The largest numbers of commuters, about 57, 412 workers, or 27.44 percent of all workers in the Waukesha County, live in Milwaukee County.

Note: In reviewing the Census 2000 MCD/County-to-MCD/County Worker Flow Files before release, some errors were discovered in a number of the MCD/county-to-MCD/county flows. These errors have been corrected. However, as a result of the corrections the data in these files may not agree with data previously released in Summary File 3 (SF3) and related products. In particular, there may be differences in the number of people working in the state and/or MCD/county of residence between SF3 and similar estimates derived from these files. Additionally, tract 1010 that includes the City of Milwaukee but falls within the Waukesha County datasets has been omitted.

### **Earnings and Household Incomes of Resident and Non-Resident Workers**

Non-resident workers earned more in terms of median earnings than did resident workers. The median earnings for non-resident workers was about \$31,130, while the median earnings for resident workers was about \$24,820--a difference of about \$6,310, or 20 percent. The median earnings of workers vary significantly by occupation. Both resident and non-resident workers in service and farming, forestry, and fishing occupations had the lowest median earnings, while workers employed in management, business, and financial operations had the highest median earnings. The median wages of non-resident workers exceeded those of resident workers in all occupation categories except construction, extraction, and maintenance.

**Table 6-19**

**PERSONS WORKING IN WAUKESHA COUNTY BY PLACE OF WORK AND PLACE OF RESIDENCE: 2000<sup>a</sup>**

Place of Work	County of Residence								All Other WI Counties	Illinois Counties	All Other Areas	Total
	Waukesha	Dodge	Jefferson	Milwaukee	Ozaukee	Racine	Walworth	Washington				
Town of Brookfield	5,131	70	138	3,302	114	128	82	179	180	15	46	9,385
Town of Delafield	800	12	16	173	0	8	45	16	7	9	0	1,086
Town of Eagle	243	4	34	20	7	0	49	0	19	0	0	357
Town of Genesee	964	2	60	149	0	42	80	0	24	0	0	1,297
Town of Lisbon	1,111	31	17	353	20	14	30	197	28	8	0	1,809
Town of Merton	1,143	31	31	159	14	4	8	107	5	0	0	1,502
Town of Mukwonago	473	1	18	71	0	8	19	2	4	0	0	596
Town of Oconomowoc	1,083	81	159	88	0	11	8	16	19	0	0	1,465
Town of Ottawa	220	10	14	0	0	0	30	7	16	0	0	297
Town of Summit	938	107	225	136	0	0	12	7	14	37	0	1,425
Town of Vernon	593	2	11	182	0	34	36	0	7	0	0	858
Town of Waukesha	1,638	18	18	236	6	26	44	15	2	0	10	2,013
Village of Big Bend	538	9	7	134	4	87	13	19	0	18	0	829
Village of Butler	1,268	34	39	1,477	41	55	11	319	85	12	3	3,244
Village of Chenequa	99	0	0	7	0	0	0	5	0	0	3	114
Village of Dousman	547	8	139	47	0	7	9	5	28	0	0	762
Village of Eagle	273	5	57	27	1	9	51	7	16	0	0	446
Village of Elm Grove	1,778	10	24	1,654	10	70	15	101	36	21	4	3,662
Village of Hartland	3,754	178	229	821	38	59	40	166	61	41	18	5,405
Village of Lac La Belle	35	4	5	0	0	0	0	5	1	4	0	54
Village of Lannon	400	10	0	213	22	0	0	92	7	0	9	753
Village of Menomonee Falls	10,095	327	156	8,468	747	283	97	4,569	404	97	59	25,302
Village of Merton	1,638	18	18	236	6	26	44	15	0	0	0	2,001
Village of Mukwonago	2,219	6	53	513	8	212	577	26	17	0	2	3,633
Village of Nashotah	394	49	47	81	0	12	6	4	5	0	0	598
Village of North Prairie	433	0	54	57	0	22	39	2	2	0	5	614
Village of Oconomowoc Lake	218	12	10	19	0	0	10	0	0	0	0	269
Village of Pewaukee	3,237	64	75	782	32	119	36	163	79	12	9	4,608
Village of Sussex	3,529	97	140	2,050	74	90	59	646	85	37	42	6,685
Village of Wales	616	26	57	118	0	8	19	24	27	0	0	895
City of Brookfield	17,514	233	359	13,374	548	500	246	1,319	545	75	92	34,805
City of Delafield	2,832	64	179	345	32	12	31	89	44	35	7	3,670
City of Muskego	2,909	17	26	1,413	8	625	106	31	42	6	3	5,186
City of New Berlin	10,027	121	174	8,532	207	728	357	415	260	50	96	20,967
City of Oconomowoc	5,607	887	1,486	811	33	44	42	167	76	71	31	9,077
City of Pewaukee	8,848	219	313	4,095	165	305	170	472	377	71	23	14,587
City of Waukesha	27,339	299	1,019	7,269	220	632	711	742	532	94	102	38,959
<b>Total</b>	<b>45,408</b>	<b>1,226</b>	<b>1,851</b>	<b>21,573</b>	<b>1,144</b>	<b>1,334</b>	<b>1,469</b>	<b>6,714</b>	<b>1,178</b>	<b>311</b>	<b>210</b>	<b>81,964</b>

With respect to the number of hours worked per week, a greater proportion of resident workers worked on a part-time basis--less than 40 hours per week--than did non-resident workers. About 28 percent of resident workers worked less than 40 hours per week, while only about 19 percent of non-resident workers worked less than 40 hours per week.

### **Matching Housing Supply and Demand**

As part of this housing element, the Town should analyze the various types of data to determine how the housing supply matches the demand. This analysis is important because it identifies the issues that the housing elements will need to address. This analysis can help set priorities for the element such as rehabilitating existing housing stock, adding rental housing for older persons and persons with special needs. The plan should focus not only on the present situation, but also on future trends and issues, which will guide the community housing policy and action over the next 20 years.

The first part of the analysis should be future housing production needs. The 2000 census indicated there was a 6.17% vacancy rate in the Town, with a high percentage of vacancy rate being attributed to "Seasonal Recreational or Occasional Use", as shown in Table 6-2. The vacancy rate is determined according to HUD by the number of housing units vacant and available, divided by the total number of housing units. This is important in determining whether the housing supply is adequate to meet the demand. Some vacancies are necessary for a healthy housing market. According to HUD, an overall vacancy rate of roughly 3% is considered best. This rate allows consumers adequate choices for owner occupied housing at an acceptable rate of 1.5%, while for rental housing it is 5%.

As part of the Smart Growth law, communities are to do an analysis for housing affordability to determine if the supply of housing and its pricing match the ability of households to pay. For the Town of Eagle this answer is currently, yes. This was addressed earlier on pages 6-15 and 6-16.

While there are a number of different approaches to analyzing housing affordability, the approach approved by the U.S. Department of Housing and Urban Development for consolidated plans is to look at the median income for a community, and determine how many units are available to various low and moderate income households. Extremely low income households are those with incomes below 30% of the area median household income, very low is defined as an income between 30% and 50% of the area median household income and low income households are those with incomes between 50% and 80% of the affordable median household income. Moderate income households have incomes between 80% and 95% of the area median household income. HUD defines affordability as paying no more than 30% of the household's income for housing. To get a more information on affordability standards and determinations go to [www.huduser.org/datasets/cp.html](http://www.huduser.org/datasets/cp.html).

### **Housing Summary**

According to HUD, and based upon the 80% criteria for Metropolitan Milwaukee, the median annual income for a family of four is \$53,750.00. For a family of two it is \$43,300.00. In using the housing affordability analysis, with the household income for the Town of Eagle according to the 2000 census median income of \$69,071 and using the 30% rule, the median income household can afford to spend \$1,726.77 per month on housing. According to the 2000 census data, the monthly housing costs for the Town were a median of \$1,345 per month for owned housing with a mortgage, \$373 per month for owned housing without a mortgage, and \$672 per

month for rentals, which are well below the monthly payment affordability standards. The affordability standards of the Town of Eagle are also above Waukesha County, which has a median household income of \$62,839.00, of which 30% would be \$1,571.00 per month.

In reviewing the Town of Eagle 2000 equalized values of residential properties, approximately 481 residential properties or 57.03% of the Town's residential properties qualify as affordable housing, by being less than \$208,700.00, which was the Waukesha County standard for affordable housing in 2000. This determination was based on properties having improvement values of more than \$40,000 and lot sizes of less than 10 acres. The analysis of Table 6-3 showed 47 properties of less than \$100,000, 133 properties of \$100,000-\$149,999, 255 sites between \$150,000 and \$199,999, and approximately 31 sites between \$200,000 and \$208,700. The median property value, according to the 2000 census was \$195,400, which exceeds the Waukesha County median value of \$170,400.

## **GOVERNMENT ACTIVITY IN HOUSING**

An inventory of government sponsored housing and housing related programs is necessary in order to understand and assess the potential role of government in helping the private sector to meet the housing needs in Waukesha County and the Town of Eagle in particular. There is an array of local, state and federal housing programs, which are diverse and deal with a full range of housing and housing related issues. The types of housing programs described herein generally fit into the following categories:

1. Programs of local housing agencies and organizations, which are designed to expand opportunities for more affordable housing and provide one-time rental or home buyers assistance and encourage housing rehabilitation.
2. Programs, which provide subsidies or incentives for developers to construct or rehabilitate housing affordable to, lower income households.
3. Programs, which provide direct subsidies to income to qualified households.

In Waukesha County, there are a number of local housing programs receiving funding from state and federal sources. Local organizations have been formed in Waukesha County to address housing issues since the late 1980's. Government sponsored housing programs have been inventoried to assess government's potential to help the private sector meet housing needs in the Waukesha County communities. The full array of government sponsored programs and funding availability is almost continually changing, therefore, this section focuses on those programs that have the potential for increasing the availability of lower-cost housing and rehabilitation in Waukesha County. Many of the programs available in Waukesha County are administered through local and statewide nonprofit organizations that receive funding from the Federal government. Several entities are involved in administering and funding the following programs, including the HOME Consortium, the Wisconsin Housing and Economic Development Authority (WHEDA), and the U.S. Department of Housing and Urban Development (HUD).

Additionally, the Wisconsin Department of Commerce Division of Housing and Community Development released a Household Housing Guide in February 2007 that provides contacts and a brief description of housing programs available for low- and moderate-income households throughout the state. As of September 2007, the guide could be found at the Department of Commerce website at the following address: <http://commerce.wi.gov/CDdocs/BOH-Fact-Sheets/cd-boh-housing.pdf>.

## **HOUSING PROGRAM ADMINISTRATORS**

### **The HOME Consortium**

The HOME Consortium is a four-county governmental body, which includes Ozaukee, Washington, Waukesha, and Jefferson Counties, whose purpose is to advance homeownership opportunities and programs for households that earn 80 percent or less of the area's median income. Median incomes based on family size are developed annually by HUD (see Table IX-38). The area served by the Consortium receives an annual funding allocation from HUD. The Consortium's programs are administered by C-CAP LLC and the Community Housing Initiative, Inc., which are nonprofit organizations located in the City of Waukesha.

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

WHEDA was created by the Wisconsin Legislature in 1972 as a nonprofit "public benefit corporation" to help meet the housing needs of lower-income households in the State. This purpose has expanded to include providing housing facilities to meet the needs of disabled and elderly households. The programs are financed through the sale of tax-exempt bonds and receive no State tax support. These programs involve the administration of several federally funded grants and housing tax credits.

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

HUD provides funding for a number of housing programs, including the Section 8 Low-Income Rental Assistance Program and the Home Investment Partnership Act (HOME). In order for units or agencies of government to apply for and receive HUD housing grants or public housing funds, they must prepare a CHAS (Comprehensive Housing Affordability Strategy) and submit that strategy to HUD for approval. The purpose of the CHAS is to ensure that communities receiving funding from HUD have planned for the housing-related needs of low- and moderate-income households in a way that improves the availability and affordability of adequate housing. The CHAS must also include consideration of persons needing supportive services, identify the manner in which private resources will be incorporated in addressing identified housing needs, and provide for both rental and homeownership options.

### **The Federal Housing Administration (FHA)**

The FHA was established by Congress in 1934 and became part of HUD's Office of Housing in 1965. The FHA insures mortgage loans for single family and multi-family homes from FHA-approved lenders throughout the Nation, including Waukesha County, and is the largest insurer of mortgages in the world. FHA mortgage insurance provides approved lenders with protection against losses as the result of default on a loan. The lender bears less risk because the FHA will pay a claim to the lender in the event of a homeowner default. This allows FHA insured loans to be made with less cash investment than other loans, which increases accessibly to lower-income households.

### **U.S. Department of Agriculture (USDA) Rural Development**

The USDA administers the Federal Government's primary program addressing America's need for affordable rural housing. USDA Rural Development provides loans and grants to develop rural community facilities in cities, villages, and towns with populations less than 20,000 that are not part of an urban area. The USDA provides several programs for affordable housing opportunities for low- to moderate- income families; however the only program available for Waukesha County residents is the Guaranteed Rural Housing (GRH) loan program.

## **GREEN BUILDING PROGRAMS, INCENTIVES, ASSOCIATIONS, MATERIAL RE-USE, AND PROJECT EXAMPLES**

### **Energy Star Qualified Homes**

Homes that earn the ENERGY STAR must meet guidelines for energy efficiency set by the U.S. Environmental Protection Agency. ENERGY STAR qualified homes are at least 15 percent more

energy efficient than homes built to the 2004 International Residential Code (IRC), and includes additional energy-saving features that typically make them 20–30% more efficient than standard homes.

ENERGY STAR qualified homes can include a variety of energy-efficient features, such as effective insulation, high performance windows, tight construction and ducts, efficient heating and cooling equipment, and ENERGY STAR qualified lighting and appliances.

Through ENERGY STAR, builders and other home industry professionals can differentiate themselves in the market. New homes that qualify as ENERGY STAR provide greater comfort and durability for home buyers. For more information on ENERGY STAR homes, products, and incentives, visit: [www.energystar.gov](http://www.energystar.gov).

### **Focus on Energy - Energy Star Mortgages**

Through the Focus on Energy program and participating lenders, Energy Star Mortgages are available to those who purchase a Wisconsin Energy Star home. Benefits include reduced closing costs and qualifying for a slightly higher mortgage due to increased energy savings.

For more information on ENERGY STAR Mortgages, the Wisconsin ENERGY STAR Homes program, or other more specific ENERGY STAR programs, call toll-free: 1.800.762.7077 or e-mail: [WESHinfo@focusonenergy.com](mailto:WESHinfo@focusonenergy.com).

### **Habitat ReStore**

- Donated left-over building material to be purchased at discounted prices with profits benefiting Habitat for Humanity projects.

### **Green Built Home**

Green Built Home is a national award winning green building initiative that reviews and certifies new homes and remodeling projects that meet sustainable building and energy standards. The program is implemented in partnership with the Madison Area Builders Association in cooperation with other participating builders associations, leading utilities, and organizations that promote green building.

There are currently nearly forty regional green building programs in existence nationwide Green Built Home is the only such program in the upper Midwest and was founded in 1999 by Wisconsin Environmental Initiative (WEI) in partnership with the Madison Area Builders Association. The program is implemented by participating builders associations in cooperation with leading utilities and other organizations that promote green building and energy efficiency. Green Built Home provides neutral third party certification of green building practices that meet meaningful environmental, health, and energy standards.

Green Built Home is administered throughout the state of Wisconsin and reaches thousands of homebuyers and builders through collaborations with builders associations and other affiliated organizations. Support for Green Built Home comes from builder enrollment and home registration fees and agencies that promote green building and energy efficiency for Wisconsin.

### **LEED Construction**

- The Leadership in Energy and Environmental Design (LEED) Green Building Rating System™ is the nationally accepted benchmark for the design, construction, and operation of high performance green buildings. LEED gives building owners and operators the tools they need to have an immediate and measurable impact on their buildings' performance. LEED promotes a whole-building approach to sustainability by recognizing performance in five key areas of human and environmental health. LEED provides a roadmap for measuring and documenting success for every building type and phase of a building lifecycle that can be found at: [www.usgbc.org](http://www.usgbc.org).

## **HOUSING OBJECTIVE**

The Town will encourage an adequate housing supply which balances the demand for housing with the rural character and resources of the Town, and will encourage a mix of housing suitable for people in various stages of life and various economic levels.

### **Principles**

The data available for development of this Comprehensive Plan shows an adequate supply of affordable housing in the Town, based on several different measurements.

It is believed that there is a less than adequate supply of housing likely to appeal to older adults within the Town who are looking to down-size.

This Comprehensive Plan was developed in the midst of a significant uncertainty in the national and local economies, during which it is difficult to anticipate future economic conditions.

### **Standards:**

1. When evaluating housing development proposals, the Town will consider the impact on the Town's infrastructure, giving due consideration to the Town of Eagle Comprehensive Plan to Chapter 5 - Community Facilities & Utilities, and Chapter 8 - Transportation Facilities.
2. When evaluating housing development proposals, the Town will consider the impact on the Town's character and environment, giving due consideration to the Town of Eagle Comprehensive Plan to Chapter 4 – Agricultural, Natural and Cultural Resources.
3. When evaluating housing development proposals, the Town will respect the rights of property owners.
4. The Town will assess a subdivision plat or certified survey proposal for its location in the Town and in relation to other developments.
5. The Town will encourage a variety of housing types to achieve diversity within the community.
6. The Town will consider multi-family housing proposals suitable for seniors.
7. The Town will encourage the use of subdivision designs that protect the rural atmosphere and natural resources of surrounding areas throughout the Town.
8. In order to limit the risk of having an excess supply of empty residential lots in the Town, the Town will maintain a standard in the Land Division Ordinance that allows new subdivisions lots to be created only if a specified percentage of lots, previously created within a certain number of preceding years, have already been built upon.
9. The Town will encourage consolidation of lots in high-density residential areas that are substandard in area, or are otherwise non-conforming.
10. The Town will encourage variable lot sizes in residential subdivisions to enhance environmental or historic resources.
11. The Town will encourage energy efficient home designs.

## **IMPLEMENTATION RECOMMENDATIONS**

1. The Town should, after receipt of the 2010 census data and the SEWRPC “2035 Regional Housing Plan for Southeastern Wisconsin”, re-evaluate the need for affordable housing based upon updated income, housing values, information on the disabled and aging population, and whether it is necessary to revisit the need for a broader range of housing for citizens.
2. The Town of Eagle should identify the number of additional housing units anticipated to fulfill future planned housing development. Land that can accommodate additional housing units will be identified on the planned land use map (included in Chapter 9 – Land Use).
3. The Town should consider an allocation system to provide for incremental growth in a fashion that supports this Comprehensive Plan.
4. The Town should try to maintain a reasonable overall level of its housing stock in the affordable range.
5. Based upon the anticipated population, the Town of Eagle Plan Commission and Town Board should review the number of residential development permits it allots each year to new developments under the provisions of the Land Division Ordinance.
6. It is recommended that in the area around Eagle Spring Lake, or any area where a concentration of older housing stock exists, any of the non-conforming and substandard housing units be upgraded or reconstructed when the opportunity arises.