



Credit: Washington County

7.1 INTRODUCTION

The Housing Element is one of the nine elements of a comprehensive plan required by Section 66.1001 of the *Wisconsin Statutes*. Section 66.1001(2)(b) of the *Statutes* requires the Housing Element to assess the age, structural condition, value, and occupancy characteristics of existing housing stock in the County and participating local governments. The majority of this data comes from the U.S. Bureau of the Census American Community Survey, for the most current time period available during the preparation of this plan update (2010–2014). The American Community Survey (ACS) is a continuous survey of the American population. The data presents an average of the responses received during that five-year time period. In addition, specific policies and programs must be identified that:

- Promote the development of housing for residents of the County and participating local governments that provide a range of housing choices that meet the needs of people of all income levels, age groups and abilities
- Promote the availability of land for the development or redevelopment of affordable housing
- Maintain or rehabilitate existing housing stock

Section 7.2 of this chapter provides information about existing housing stock, including age, value, and occupancy characteristics. This information, along with housing demand inventory data such as household, income, and demographic information presented in Chapter 3 of this report, is used to analyze future housing needs for residents of the County and participating local governments. Household projections are presented at the end of Section 7.2.

Section 7.3 summarizes government programs that facilitate the provision of housing for residents of Washington County, including affordable housing, and Section 7.4 includes information on community policies and ordinances affecting housing, including zoning regulations for minimum home sizes, minimum lot sizes, and housing types established by local governments. Housing-related goals, objectives, policies, and programs are presented in Chapter 12 of this report.

7.2 BACKGROUND INFORMATION AND PROJECTIONS

Housing Supply

The characteristics of the existing housing stock in the County have been inventoried to help determine the number and type of housing units that will best suit the needs of Washington County residents through 2050. The existing housing stock inventory includes:

- Total housing units
- Vacancy rate
- Value of owner-occupied housing units
- Median sale price of housing units
- Monthly cost of housing units by tenure (owner- or renter-occupied)
- Number of bedrooms
- Structure type and year built

Total Housing Units

The quantity and tenure (owner- or renter-occupied) of existing housing units in the County and each local government is a key piece of information needed to forecast the number of additional housing units the County will require in 2050. Table 7.1 and Figure 7.1 present the total number of housing units in the County and each local government in 2010.⁶² There were 54,740 total housing units in the County. About 74 percent, or 40,480, were owner-occupied and about 20 percent, or 11,170, were renter-occupied. About 6 percent of the total housing units, or 3,090 units, were vacant. Figure 7.2 shows the percentage of owner-occupied units and renter-occupied units in the County and each local government in 2010.



About 74 percent of the total housing units in the County were owner-occupied in 2010.



About 20 percent of the total housing units in the County were renter-occupied in 2010.

Vacancy

The vacancy rate of various housing types is also needed to forecast the number of additional housing units the County will require in 2050. The vacancy rate is the number of vacant and available housing units divided by the total number of housing units within the County. The vacancy rates for both owner-occupied units and rental units are shown in Table 7.1. The Census determines vacancy rates by obtaining information through questionnaires completed by landlords, owners, neighbors, rental agents, and others.

Some vacancies are necessary for a healthy housing market. The Federal Department of Housing and Urban Development (HUD) guidelines recommend a minimum overall vacancy rate of 3 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. As shown by Table 7.2, 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.

⁶² Totals based on the 2010 decennial census may differ from totals based on the 2010-2014 ACS.

Table 7.1
Total Housing Units in Washington County Communities: 2010^a

Community	Owner-Occupied Units			Renter-Occupied Units			Vacant Units		Total Housing Units
	Number	Percent of Total	Vacancy Rate	Number	Percent of Total	Vacancy Rate	Number	Percent of Total	
Cities									
Hartford ^b	3,851	63.8	3.0	1,834	30.4	7.4	347	5.8	6,032
West Bend	8,428	62.2	2.8	4,341	32.0	6.4	777	5.7	13,546
Villages									
Germantown	6,128	75.7	1.0	1,638	20.2	8.6	326	4.0	8,092
Jackson	2,180	71.2	3.5	690	22.5	9.5	191	6.2	3,061
Kewaskum	1,139	67.1	2.7	442	26.0	10.9	117	6.9	1,698
Newburg ^c	337	66.6	3.2	143	28.3	2.7	26	5.1	506
Richfield	3,972	91.6	0.7	198	4.6	4.8	168	3.9	4,338
Slinger	1,521	69.7	3.1	508	23.3	8.8	153	7.0	2,182
Towns									
Addison	1,114	82.7	0.6	197	14.6	3.0	36	2.7	1,347
Barton	925	86.0	1.2	108	10.0	4.4	43	4.0	1,076
Erin	1,331	89.6	0.6	74	5.0	6.3	80	5.4	1,485
Farmington	1,375	89.1	1.4	87	5.6	2.2	81	5.2	1,543
Germantown	82	89.1	0.0	9	9.8	0.0	1	1.1	92
Hartford	1,278	88.1	0.9	105	7.2	7.9	67	4.6	1,450
Jackson	1,381	90.7	0.9	97	6.4	5.8	45	3.0	1,523
Kewaskum	348	82.1	1.1	53	12.5	5.3	23	5.4	424
Polk	1,325	86.0	0.8	132	8.6	1.5	83	5.4	1,540
Trenton	1,588	88.4	1.4	133	7.4	5.7	75	4.2	1,796
Wayne	705	88.5	1.0	63	7.9	0.0	29	3.6	797
West Bend	1,472	66.5	1.2	318	14.4	9.3	422	19.1	2,212
Washington County ^d	40,480	74.0	1.8	11,170	20.4	7.2	3,090	5.6	54,740

^a Totals are from U.S. Census Summary File 1, which is based on 100 percent of respondents to the 2010 Census.

^b Includes entire City of Hartford.

^c Includes entire Village of Newburg.

^d Includes all of Washington County and the entire City of Hartford and Village of Newburg.

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

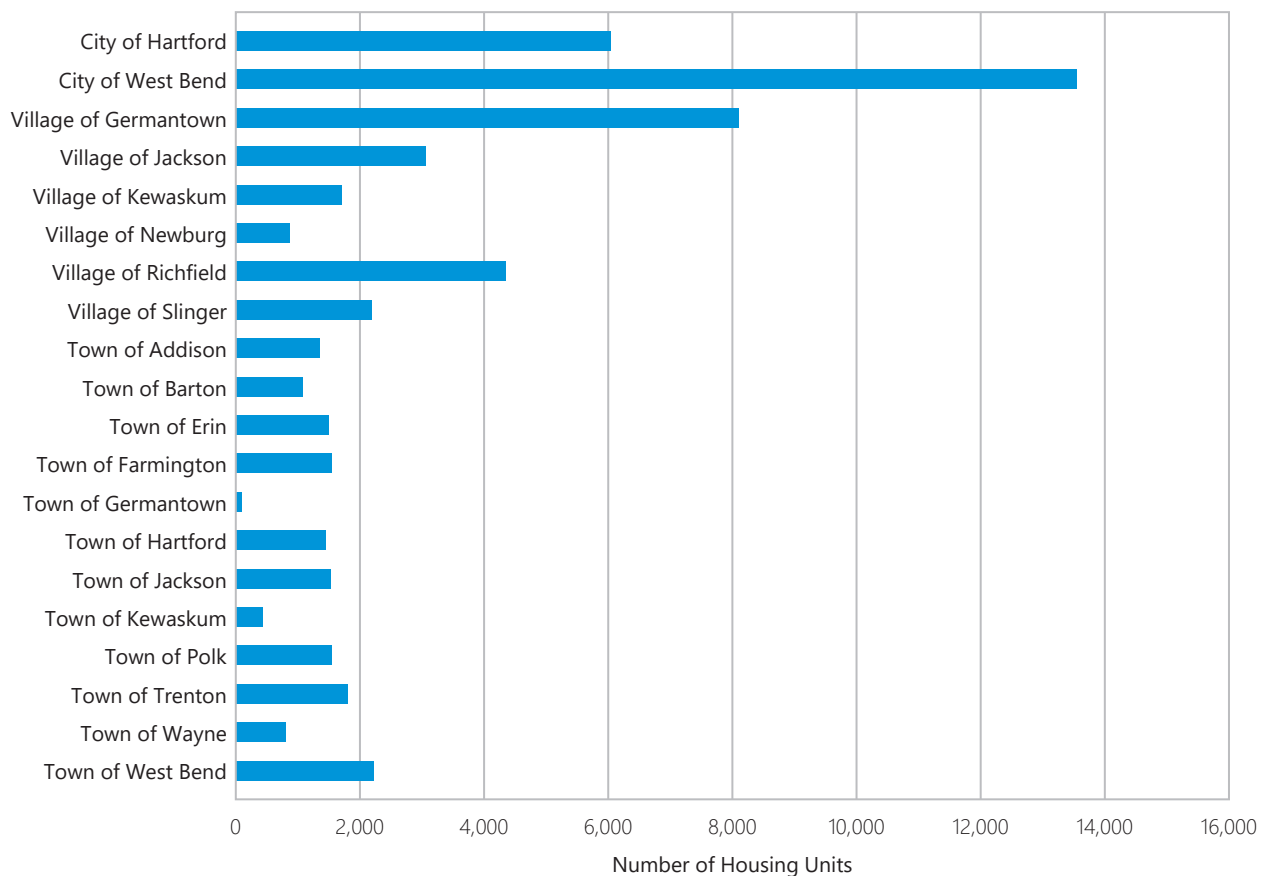
The overall vacancy rate in the County was about 6 percent in 2010. Although the overall vacancy rate met HUD guidelines, the rate was less than 3 percent in the Towns of Addison and Germantown. The Town of West Bend had a high vacancy rate of over 19 percent, likely due to seasonal cottages. About 80 percent of vacant housing units in the Town were in the “for seasonal, recreational, or occasional use” category.

As shown in Table 7.1, the vacancy rate in Washington County for owner-occupied units was about 1.8 percent, and the vacancy rate for rental units was about 7.2 percent. The owner-occupied unit vacancy rate was slightly higher than the minimum vacancy rate recommended by HUD to provide for an adequate choice of owner-occupied units, and the rental unit vacancy rate was higher than HUD guidelines. Six local governments met the HUD guideline for a minimum 1.5 percent vacancy rate for owner-occupied housing units, and twelve local governments met the HUD guideline for a minimum 5 percent vacancy rate for renter-occupied housing units.

Value of Owner-Occupied Housing Units

Table 7.3 and Figure 7.3 present the estimated value of owner-occupied housing units in the County and each local government from the 2010-2014 ACS. These values can be used to determine if adequate home ownership opportunities are available for residents of all income levels in the County. The median value for owner-occupied housing units in the County from 2010-2014 was \$217,900.

Figure 7.1
Number of Housing Units in Washington County Communities: 2010



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

- About 3 percent had values less than \$50,000
- About 4 percent had values between \$50,000 and \$99,999
- About 13 percent had values between \$100,000 and \$149,999 and about 23 percent had values between \$150,000 and \$199,999
- About 33 percent had values between \$200,000 and \$299,999
- About 19 percent had values between \$300,000 and \$499,999 and about 5 percent had values over \$500,000

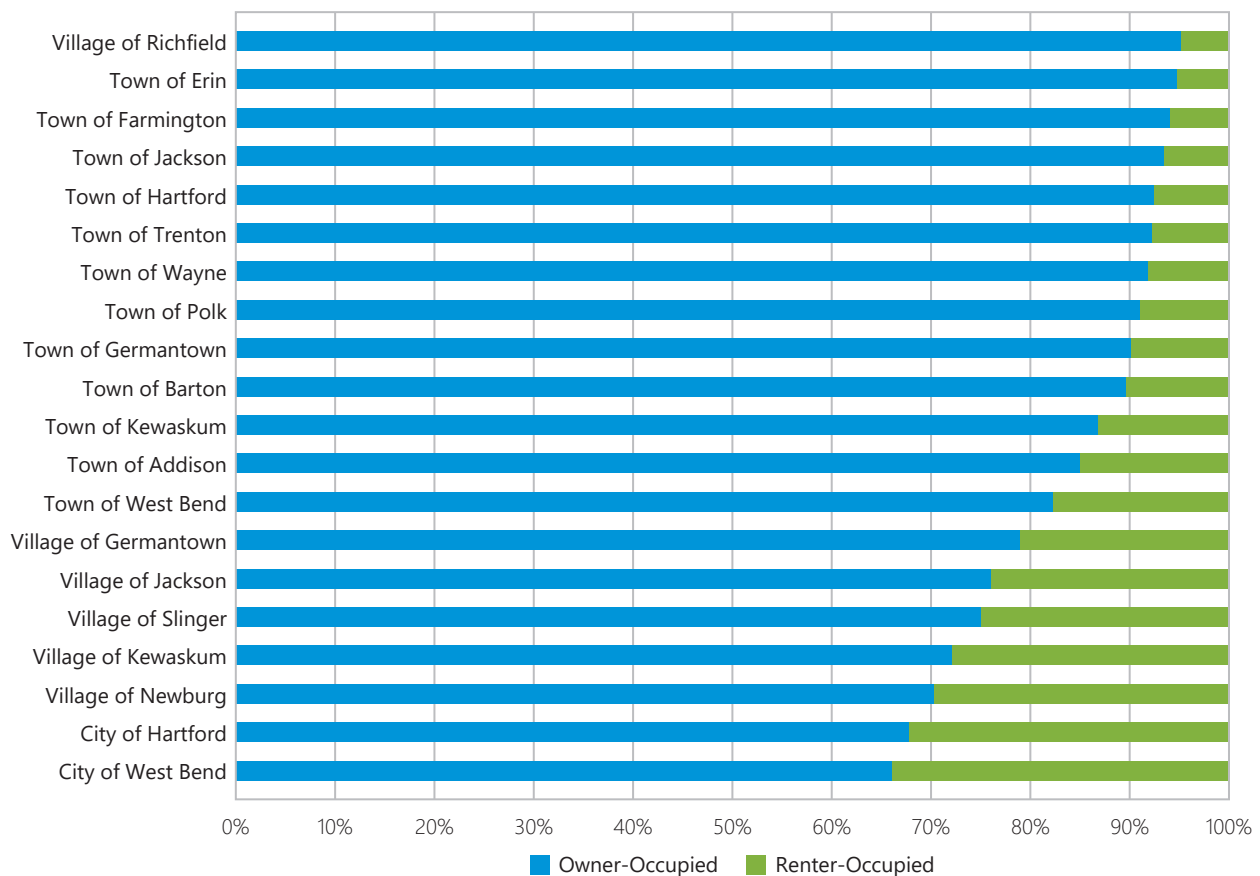
Median Sales Prices

Washington County’s Real Property Lister Division records information on all real estate sale transactions that occur in the County. Recorded information includes the real estate’s location, type, and the total value of the real estate transaction (sale price). Table 7.4 presents the median sale price for housing units in the County and each local government in 2014. In 2014, the median price was \$185,500 for a single-family home and \$157,500 for two-family or condominium units. 1,744 single-family and 52 two-family or condominium units were sold in 2014, making single-family housing the predominant form of housing sold in Washington County.



In 2014, single-family housing units were the predominant form of housing sold in the County.

Figure 7.2
Owner- and Renter-Occupied Housing Units in Washington County Communities: 2010



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

Sales of two-family and condominium housing units that did occur were primarily in the cities and villages. Towns had very little, if any, two-family or condominium housing unit sales. In 2014, the median prices for housing units were generally higher for towns than for cities and villages. The Town of Erin had the highest median price at \$312,500. The portion of Newburg that is in Washington County had the lowest median price at \$131,000.

Since 2014 there has been an increase in housing sales activity in Washington County. The Wisconsin Realtors Association reported an increase in number of units sold and median sales price for each year from 2014 to 2017. A combined total of 2,135 single-family, two-family, and condominium units were sold in Washington County in 2017, with a median sale price of \$215,900.

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 County. HUD defines affordability as access to decent and safe housing that costs no more than 30 percent of a household’s gross monthly income. Table 7.5 sets forth monthly housing costs⁶³ for owner-occupied housing units with a mortgage in the County and each local government from the 2010-2014 ACS. The median monthly housing cost for homeowners with a mortgage in the County was \$1,646.

- About 29 percent of homeowners in the County with a mortgage spent between \$1,000 and \$1,499 on monthly housing costs

⁶³ Selected monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

**Table 7.2
Housing Vacancy in Washington County Communities: 2010^a**

Community	For Rent	For Sale Only	Rented or Sold, Not Occupied ^b	For Seasonal, Recreational, or Occasional Use	For Migrant Workers	Other Vacant ^c	Total Vacant Units	Total Units	Total Vacancy Rate (percent)
Cities									
Hartford ^d	148	120	16	12	--	51	347	6,032	5.8
West Bend	298	242	36	64	--	137	777	13,546	5.7
Villages									
Germantown	154	64	19	45	1	43	326	8,092	4.0
Jackson	73	79	7	10	--	22	191	3,061	6.2
Kewaskum	54	32	7	8	--	16	117	1,698	6.9
Newburg ^e	4	11	2	1	--	8	26	506	5.1
Richfield	10	28	9	78	--	43	168	4,338	3.9
Slinger	49	48	4	5	--	47	153	2,182	7.0
Towns									
Addison	6	7	1	5	--	17	36	1,347	2.7
Barton	5	11	5	6	--	16	43	1,076	4.0
Erin	5	8	--	46	--	21	80	1,485	5.4
Farmington	2	20	2	47	--	10	81	1,543	5.2
Germantown	--	--	--	1	--	--	1	92	1.1
Hartford	9	12	4	30	--	12	67	1,450	4.6
Jackson	6	12	3	9	--	15	45	1,523	3.0
Kewaskum	3	4	2	4	--	10	23	424	5.4
Polk	2	11	5	51	--	14	83	1,540	5.4
Trenton	8	22	3	22	--	20	75	1,796	4.2
Wayne	--	7	1	4	--	17	29	797	3.6
West Bend	33	18	8	338	--	25	422	2,212	19.1
Washington County^f	869	756	134	786	1	544	3,090	54,740	5.6

^a Totals are based on 100 percent of the responses to the 2010 Census.

^b 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.

^c 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.

^d Includes entire City of Hartford.

^e Includes entire Village of Newburg.

^f Includes all of Washington County and the entire City of Hartford and Village of Newburg.

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

**Table 7.3
Value for Owner-Occupied Housing Units in Washington County Communities: 2010-2014^a**

Community	Less than \$50,000		\$50,000 to \$99,999		\$100,000 to \$149,999		\$150,000 to \$199,999		\$200,000 to \$299,999		\$300,000 to \$499,999		\$500,000 or More		Total		Median Value (\$)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Cities																	
Hartford ^b	39	1.0	124	3.1	932	23.4	1,410	35.4	1,405	35.3	52	1.3	20	0.5	3,982	100.0	181,300
West Bend	218	2.6	782	9.2	2,136	25.0	3,164	37.0	1,730	20.2	423	4.9	90	1.1	8,543	100.0	165,600
Villages																	
Germentown	226	3.7	209	3.4	816	13.2	836	13.6	2,762	44.8	1,239	20.1	76	1.2	6,164	100.0	234,900
Jackson	304	14.4	132	6.2	274	12.9	555	26.2	753	35.5	102	4.8	--	--	2,120	100.0	180,100
Kewaskum	8	0.7	64	5.8	212	19.4	342	31.2	371	33.9	91	8.3	8	0.7	1,096	100.0	186,000
Newburg ^c	13	3.3	8	2.1	96	24.6	127	32.6	97	24.9	45	11.5	4	1.0	390	100.0	180,200
Richfield	97	2.4	28	0.7	17	0.4	427	10.4	1,502	36.4	1,552	37.6	501	12.1	4,124	100.0	299,400
Slinger	112	7.2	90	5.8	256	16.4	382	24.5	433	27.8	268	17.2	17	1.1	1,558	100.0	192,100
Towns																	
Addison	--	--	74	7.2	63	6.1	300	29.3	362	35.3	177	17.3	49	4.8	1,025	100.0	216,000
Barton	52	5.8	14	1.5	47	5.2	127	14.1	410	45.4	187	20.7	66	7.3	903	100.0	243,900
Erin	--	--	22	1.7	21	1.6	86	6.5	294	22.1	661	49.8	243	18.3	1,327	100.0	347,900
Farmington	30	2.3	6	0.4	67	5.0	234	17.6	612	46.0	352	26.4	30	2.3	1,331	100.0	258,900
Germentown	3	4.3	--	--	1	1.4	5	7.1	29	41.4	23	32.9	9	12.9	70	100.0	288,500
Hartford	28	2.3	20	1.6	30	2.4	263	21.4	601	48.9	275	22.4	12	1.0	1,229	100.0	235,900
Jackson	43	2.9	15	1.0	60	4.0	245	16.2	563	37.3	444	29.4	138	9.2	1,508	100.0	252,700
Kewaskum	8	2.4	16	4.7	11	3.2	52	15.3	126	37.2	89	26.3	37	10.9	339	100.0	257,400
Polk	13	1.0	14	1.0	85	6.4	193	14.5	340	25.6	493	37.1	192	14.4	1,330	100.0	305,200
Trenton	88	5.5	--	--	88	5.5	370	23.0	504	31.4	501	31.2	55	3.4	1,606	100.0	258,000
Wayne	19	2.4	6	0.8	37	4.8	180	23.2	292	37.6	208	26.8	34	4.4	776	100.0	262,000
West Bend	14	0.9	--	--	40	2.5	105	6.5	471	29.5	618	38.7	350	21.9	1,598	100.0	338,000
Washington County ^d	1,315	3.2	1,624	4.0	5,289	12.9	9,403	22.9	13,657	33.3	7,800	19.0	1,931	4.7	41,019	100.0	217,900

^a 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.

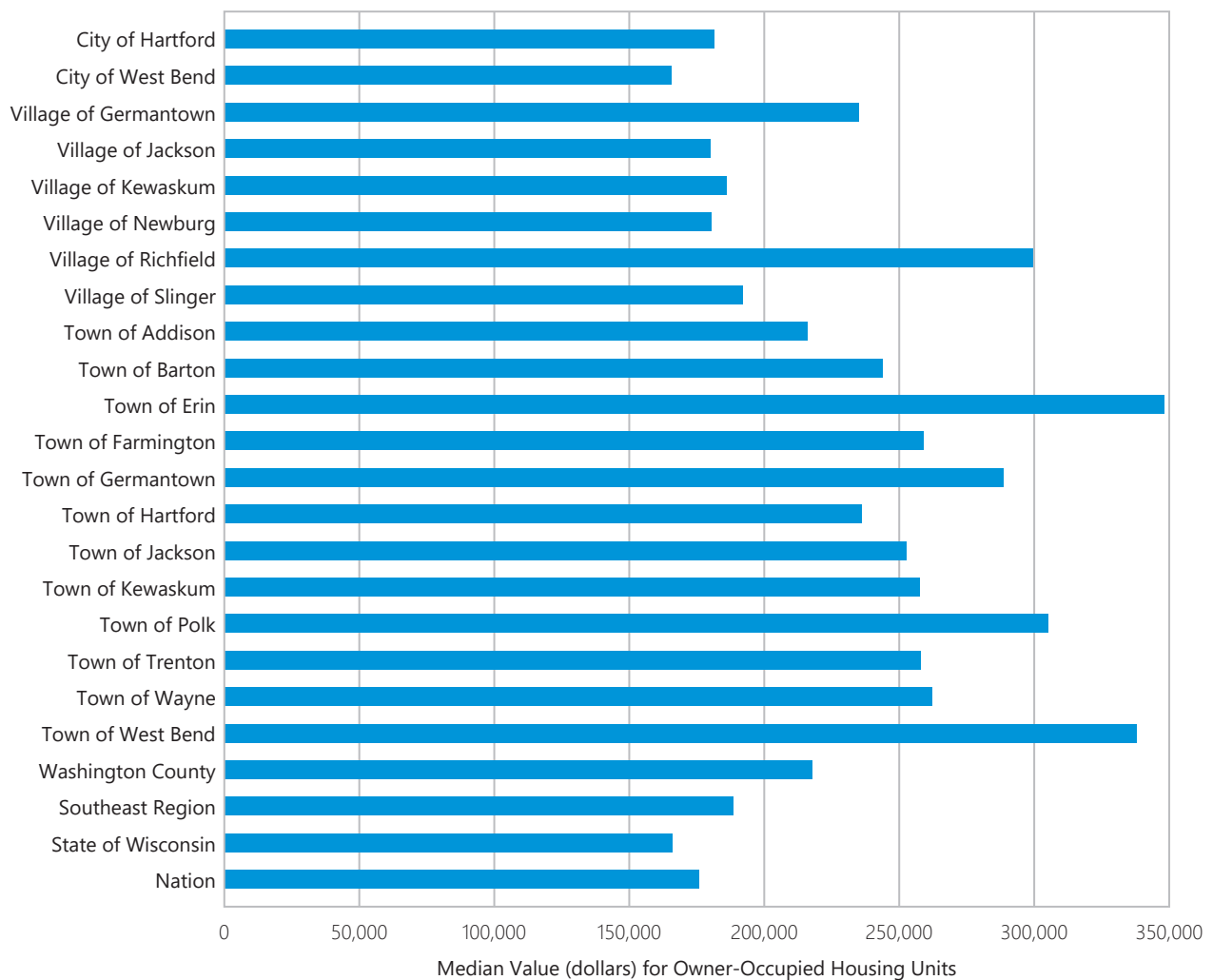
^b Includes entire City of Hartford.

^c Includes entire Village of Newburg.

^d Includes all of Washington County and the entire City of Hartford and Village of Newburg.

Source: U.S. Bureau of the Census American Community Survey (ACS) and SEWRPC

Figure 7.3
Median Value of Owner-Occupied Housing Units in Washington County Communities: 2010-2014



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

- About 30 percent of homeowners spent between \$1,500 and \$1,999 and about 30 percent spent over \$2,000
- About 8 percent of homeowners spent between \$700 and \$999 and about 3 percent spent under \$700

The median monthly cost for homeowners with a mortgage was \$1,603 in the Region, \$1,431 in the State, and \$1,522 in the Nation.

Table 7.6 presents monthly housing costs for owner-occupied housing units without a mortgage in the County and each local government from the 2010-2014 ACS. The median monthly housing cost for homeowners without a mortgage in the County was \$587.

- About 44 percent of homeowners without a mortgage spent between \$500 and \$699 on monthly housing costs
- About 7 percent of homeowners spent between \$300 and \$399 and about 19 percent spent between \$400 and \$499
- About 27 percent of homeowners spent over \$700 and about 3 percent spent under \$300

**Table 7.4
Median Sale Price for Housing Units in Washington County Communities: 2014**

Community	Single-Family Units		Multifamily Units ^a	
	Median Sales Price (\$)	Number of Sales Reported	Median Sales Price (\$)	Number of Sales Reported
Cities				
Hartford	170,000	218	132,500	10
West Bend	149,900	459	154,050	20
Villages				
Germantown	243,500	286	144,500	6
Jackson	179,000	111	290,000	1
Kewaskum	155,250	62	156,000	3
Newburg	131,000	15	125,700	3
Richfield	198,456	120	172,000	1
Slinger	179,600	79	198,000	5
Towns				
Addison	190,000	30	225,000	1
Barton	231,000	29	--	--
Erin	312,500	34	--	--
Farmington	228,000	31	--	--
Germantown	250,600	4	--	--
Hartford	215,500	34	--	--
Jackson	270,750	58	--	--
Kewaskum	246,500	9	--	--
Polk	257,450	42	290,500	2
Trenton	209,950	58	--	--
Wayne	209,450	18	--	--
West Bend	280,000	47	--	--
Washington County	185,500	1,744	157,500	52

^a Includes two-family and condominium units.

Source: Washington County

The median monthly housing cost for homeowners without a mortgage was \$610 in the Region, \$533 in the State, and \$457 in the Nation.

Table 7.7 presents monthly housing costs for rental units, or gross rent, in the County and each local government from the 2010-2014 ACS. 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 rent⁶⁴ category of Table 7.7. The median monthly cost for rental housing in the County was \$833.

- About 32 percent of renters in the County spent between \$750 and \$999 on monthly housing costs
- About 28 percent of renters spent between \$500 and \$749 and about 5 percent spent between \$300 and \$499
- About 23 percent of renters spent between \$1,000 and \$1,499 and about 6 percent spent more than \$1,500
- About 3 percent of renters made no cash payments for rental housing costs and about 3 percent spent less than \$300

The median monthly gross rent was \$822 in the Region, \$772 in the State, and \$920 in the Nation.

⁶⁴ 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.

**Table 7.5
Monthly Owner Costs for Specified Owner-Occupied Housing Units with a Mortgage in Washington County Communities: 2010-2014^a**

Community	Less than \$700		\$700 to \$999		\$1,000 to \$1,499		\$1,500 to \$1,999		Over \$2000		Total		Median Cost (\$)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Cities													
Hartford ^b	51	1.8	293	10.2	1,003	34.8	992	34.4	541	18.8	2,880	100.0	1,551
West Bend	172	3.0	695	12.0	2,287	39.4	1,713	29.5	935	16.1	5,802	100.0	1,449
Villages													
Germantown	53	1.2	304	7.0	1,120	25.9	1,308	30.3	1,536	35.6	4,321	100.0	1,769
Jackson	128	7.9	162	10.0	443	27.5	539	33.4	341	21.2	1,613	100.0	1,545
Kewaskum	19	2.4	81	10.0	237	29.3	294	36.3	178	22.0	809	100.0	1,615
Newburg ^c	11	4.3	16	6.3	125	49.2	63	24.8	39	15.4	254	100.0	1,358
Richfield	53	1.9	161	5.7	442	15.6	784	27.7	1,391	49.1	2,831	100.0	1,981
Slinger	57	5.5	116	11.2	378	36.6	237	23.0	244	23.7	1,032	100.0	1,462
Towns													
Addison	25	3.4	52	7.1	296	40.5	188	25.7	170	23.3	731	100.0	1,493
Barton	30	5.0	57	9.6	125	21.1	179	30.2	202	34.1	593	100.0	1,672
Erin	4	0.5	31	3.6	118	13.7	265	30.7	444	51.5	862	100.0	2,026
Farmington	37	3.7	96	9.5	292	28.8	259	25.6	328	32.4	1,012	100.0	1,624
Germantown	1	2.0	2	4.0	3	6.0	23	46.0	21	42.0	50	100.0	1,923
Hartford	60	6.5	32	3.5	290	31.5	338	36.8	200	21.7	920	100.0	1,691
Jackson	--	--	100	9.3	283	26.5	362	33.8	325	30.4	1,070	100.0	1,651
Kewaskum	3	1.4	26	12.0	49	22.6	66	30.4	73	33.6	217	100.0	1,682
Polk	--	--	62	7.3	127	15.0	260	30.7	399	47.0	848	100.0	1,959
Trenton	64	6.0	35	3.3	249	23.3	361	33.8	359	33.6	1,068	100.0	1,782
Wayne	14	2.4	25	4.2	165	28.0	190	32.2	196	33.2	590	100.0	1,739
West Bend	15	1.3	57	5.0	304	26.6	198	17.3	569	49.8	1,143	100.0	1,992
Washington County ^d	797	2.8	2,403	8.4	8,336	29.1	8,619	30.1	8,491	29.6	28,646	100.0	1,646

^a 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.

^b Includes entire City of Hartford.

^c Includes entire Village of Newburg.

^d Includes all of Washington County and the entire City of Hartford and Village of Newburg.

Source: U.S. Bureau of the Census American Community Survey (ACS) and SEWRPC

**Table 7.6
Monthly Owner Costs for Specified Owner-Occupied Housing Units Without a Mortgage in Washington County Communities: 2010-2014^a**

Community	Less than \$300		\$300 to \$399		\$400 to \$499		\$500 to \$699		Over \$700		Total		Median Cost (\$)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Cities													
Hartford ^b	--	--	65	5.9	189	17.1	671	60.9	177	16.1	1,102	100.0	577
West Bend	123	2.7	303	11.0	729	26.6	1,151	42.0	435	15.9	2,741	100.0	531
Villages													
Germantown	15	0.8	98	5.3	219	11.9	830	45.0	681	37.0	1,843	100.0	653
Jackson	27	5.3	15	3.0	67	13.2	273	53.8	125	24.7	507	100.0	622
Kewaskum	7	2.4	11	3.8	58	20.2	133	46.4	78	27.2	287	100.0	574
Newburg ^c	--	--	4	2.9	37	27.2	35	25.8	60	44.1	136	100.0	627
Richfield	31	2.4	41	3.2	200	15.5	545	42.1	476	36.8	1,293	100.0	594
Slinger	25	4.7	66	12.5	105	20.0	174	33.1	156	29.7	526	100.0	559
Towns													
Addison	--	--	36	12.3	33	11.2	163	55.4	62	21.1	294	100.0	566
Barton	38	12.3	14	4.5	45	14.5	154	49.7	59	19.0	310	100.0	549
Erin	--	--	1	0.2	56	12.0	196	42.2	212	45.6	465	100.0	683
Farmington	--	--	15	4.7	67	21.0	153	48.0	84	26.3	319	100.0	576
Germantown	2	10.0	--	--	1	5.0	4	20.0	13	65.0	20	100.0	800
Hartford	--	--	19	6.1	34	11.0	168	54.4	88	28.5	309	100.0	616
Jackson	--	--	16	3.6	105	24.0	225	51.4	92	21.0	438	100.0	566
Kewaskum	6	4.9	9	7.4	31	25.4	43	35.3	33	27.0	122	100.0	556
Polk	31	6.4	52	10.8	91	18.9	124	25.7	184	38.2	482	100.0	625
Trenton	16	3.0	27	5.0	168	31.2	209	38.9	118	21.9	538	100.0	567
Wayne	11	5.9	26	14.0	22	11.8	89	47.9	38	20.4	186	100.0	555
West Bend	--	--	29	6.4	86	18.9	125	27.5	215	47.2	455	100.0	678
Washington County ^d	332	2.7	847	6.8	2,343	18.9	5,465	44.2	3,386	27.4	12,373	100.0	587

^a 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 multi-unit buildings.

^b Includes entire City of Hartford.

^c Includes entire Village of Newburg.

^d Includes all of Washington County and the entire City of Hartford and Village of Newburg.

Source: U.S. Bureau of the Census American Community Survey (ACS) and SEWRPC

**Table 7.7
Monthly Gross Rent for Specified Renter-Occupied Housing Units in Washington County Communities: 2010-2014^a**

Community	Less than \$300		\$300 to \$499		\$500 to \$749		\$750 to \$999		\$1,000 to \$1,499		\$1,500 or More		No Cash Rent ^b		Total		Median Rent (\$)	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
Cities																		
Hartford ^c	110	5.9	154	8.2	554	29.7	590	31.6	280	15.0	140	7.5	39	2.1	1,867	100.0	774	
West Bend	85	1.9	231	5.2	1,517	34.0	1,532	34.3	935	20.9	110	2.5	56	1.2	4,466	100.0	797	
Villages																		
Germanatown	14	0.8	35	2.1	304	18.2	484	29.0	613	36.7	207	12.4	12	0.8	1,669	100.0	994	
Jackson	65	9.0	10	1.4	186	25.9	363	50.4	83	11.5	13	1.8	--	--	720	100.0	828	
Kewaskum	6	1.3	42	9.0	197	42.1	75	16.0	94	20.1	29	6.2	25	5.3	468	100.0	709	
Newburg ^d	3	2.4	19	15.1	33	26.2	31	24.6	25	19.8	--	--	--	--	126	100.0	803	
Richfield	16	16.0	--	--	--	--	19	19.0	10	10.0	47	47.0	8	8.0	100	100.0	1,515	
Slinger	45	8.4	80	14.9	74	13.8	166	31.0	140	26.1	16	3.0	15	2.8	536	100.0	893	
Towns																		
Addison	--	--	--	--	60	24.3	127	51.4	9	3.6	--	--	--	--	247	100.0	778	
Barton	--	--	25	13.4	64	34.4	23	12.4	54	29.0	6	3.2	14	7.6	186	100.0	696	
Erin	--	--	6	4.2	4	2.8	24	16.8	74	51.7	6	4.2	29	20.3	143	100.0	1,307	
Farmington	--	--	--	--	--	--	48	38.1	61	48.4	--	--	--	--	126	100.0	1,034	
Germanatown	--	--	--	--	--	--	7	100.0	--	--	--	--	--	--	7	100.0	858	
Hartford	--	--	22	20.2	--	--	27	24.8	52	47.7	--	--	8	7.3	109	100.0	1,007	
Jackson	--	--	--	--	46	70.8	--	--	19	29.2	--	--	--	--	65	100.0	692	
Kewaskum	--	--	3	5.7	9	17.0	3	5.7	22	41.5	--	--	16	30.1	53	100.0	1,040	
Polk	--	--	--	--	32	40.5	30	38.0	4	5.1	6	7.6	7	8.8	79	100.0	827	
Trenton	--	--	--	--	13	9.4	31	22.5	73	52.9	3	2.2	18	13.0	138	100.0	1,061	
Wayne	--	--	--	--	15	16.5	44	48.3	10	11.0	--	--	--	--	91	100.0	878	
West Bend	--	--	--	--	79	20.6	62	16.1	83	21.6	160	41.7	--	--	384	100.0	1,154	
Washington County ^e	344	3.0	627	5.4	3,187	27.5	3,686	31.8	2,641	22.8	743	6.4	352	3.1	11,580	100.0	833	

^a 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.

^b 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.

^c Includes entire City of Hartford.

^d Includes entire Village of Newburg.

^e Includes all of Washington County and the entire City of Hartford and Village of Newburg.

Source: U.S. Bureau of the Census American Community Survey (ACS) and SEWRPC

Structure Type and Year Built

An inventory of housing units by structure type in the County provides insight into the number of existing single-family, two-family, and multifamily units. This inventory can be compared to household characteristics to determine the future need for single-family, two-family, and multifamily units. An inventory of housing units by structure type also provides insight into the character of existing housing stock. Table 7.8 presents the number of housing units by structure type in the County and each local government from the 2010-2014 ACS. About 77 percent of housing units in the County were in single-family structures and about 17 percent were in multifamily structures. About 4 percent of units were in two-family structures and about 1 percent were mobile homes or other types of residential structures.



About 17 percent of housing units in the County were in multifamily structures

The age of existing housing stock in the County also provides insight into the character and condition of existing housing units. It can be assumed that as housing stock ages, more housing units will need to be rehabilitated or replaced. Table 7.9 sets forth the age of the existing housing stock in the County and each local government. About 38 percent of the County's housing stock was constructed between 1990 and 2010. The median year built was 1980 for the County as a whole and in the 1970s and 1980s for all communities except the Village of Jackson (1995), and the Village of Slinger (1993).



About 38 percent of the County's housing stock was constructed between 1990 and 2000.

Housing with Lead-Based Paint or Varnish

Lead poisoning in children can reduce IQ, cause learning disabilities, and impair hearing. Children who have elevated lead levels often experience reduced attention spans, are hyperactive, and can exhibit behavior problems. At higher exposures, lead can damage a child's kidneys and central nervous system, and cause anemia, coma, convulsions, and even death. Homes built before 1950 have a high likelihood of having lead-based paint or varnish on interior and exterior surfaces. Over 90 percent of the lead-based paint and varnish in homes was applied prior to 1950. Homes built between 1950 and 1978 could contain lead-based paint or varnish on interior and exterior surfaces. The use of lead-based paint and varnish in homes was banned in 1978. Homes built after 1978 have a very low likelihood of having lead-based paint or varnish on interior and exterior surfaces. The median year built for homes in the County is 1980, which means lead poisoning is a concern in Washington County. To protect children from exposure to lead from paint, Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X. Section 1018 of this law directed HUD and the Environmental Protection Agency (EPA) to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978. Map 7.1 shows residential areas in the County and the likelihood that they contain lead-based paint or varnish on interior and/or exterior surfaces.



This home is approximately the median age of homes in the County.

Table 7.8
Housing Units by Structure Type in Washington County Communities: 2010-2014

Community	Single-Family		Two-Family		Multifamily		Mobile Homes and Other ^a		Total ^b	
	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total
Cities										
Hartford	4,137	66.1	553	8.8	1,562	25.0	8	0.1	6,260	100.0
West Bend	8,654	63.5	757	5.6	4,163	30.6	43	0.3	13,617	100.0
Villages										
Germantown	6,101	75.2	286	3.5	1,514	18.7	215	2.6	8,116	100.0
Jackson	1,729	58.5	65	2.2	867	29.3	295	10.0	2,956	100.0
Kewaskum	1,151	71.3	97	6.0	366	22.7	--	--	1,614	100.0
Newburg	417	74.6	48	8.6	94	16.8	--	--	559	100.0
Richfield	4,428	99.3	25	0.6	7	0.1	--	--	4,460	100.0
Slinger	1,374	61.5	109	4.9	647	29.0	103	4.6	2,233	100.0
Towns										
Addison	1,202	90.6	72	5.4	41	3.1	12	0.9	1,327	100.0
Barton	968	88.4	21	1.9	44	4.0	62	5.7	1,095	100.0
Erin	1,475	99.7	--	--	4	0.3	--	--	1,479	100.0
Farmington	1,555	98.4	--	--	8	0.5	17	1.1	1,580	100.0
Germantown	78	92.9	6	7.1	--	--	--	--	84	100.0
Hartford	1,372	95.6	51	3.6	--	--	12	0.8	1,435	100.0
Jackson	1,483	93.6	82	5.2	19	1.2	--	--	1,584	100.0
Kewaskum	387	95.1	14	3.5	3	0.7	3	0.7	407	100.0
Polk	1,385	95.7	15	1.0	48	3.3	--	--	1,448	100.0
Trenton	1,741	98.6	24	1.4	--	--	--	--	1,765	100.0
Wayne	823	93.0	40	4.5	6	0.7	16	1.8	885	100.0
West Bend	2,069	90.9	48	2.1	160	7.0	--	--	2,277	100.0
Washington County ^c	42,529	77.1	2,313	4.2	9,553	17.3	786	1.4	55,181	100.0

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

^b Totals are all housing units, including occupied and vacant units.

^c Includes all of Washington County and the entire City of Hartford and Village of Newburg.

Source: U.S. Bureau of the Census American Community Survey (ACS) and SEWRPC

Housing Demand

Household, income, and demographic characteristics of County and local governments 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 Washington County residents through 2050. Housing demand inventory items include:

- Affordable housing need assessment
- Affordability information
- Income
- Jobs/housing balance analysis
- Homeless and transitional housing
- Age distribution
- People with disabilities
- Household size
- Household projection: 2050

**Table 7.9
Year Built for Housing Units in Washington County Communities: 2010-2014**

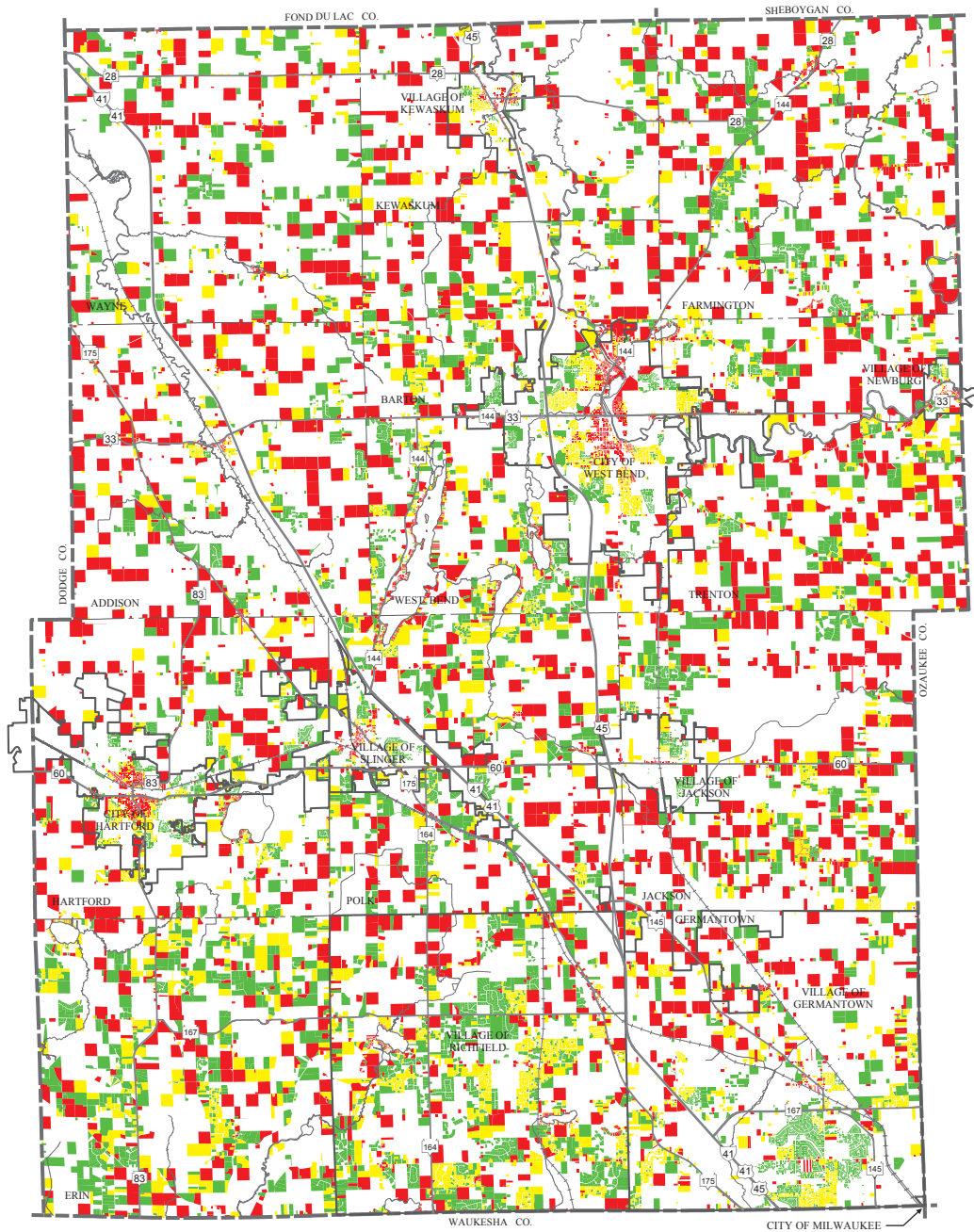
Community	2010 or later		2000-2009		1990-1999		1980-1989		1970-1979		1940-1969		Before 1940		Total ^a		Median Year Built
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Cities																	
Hartford	59	0.9	1,740	27.8	1,199	19.2	446	7.1	518	8.3	1,129	18.0	1,169	18.7	6,260	100.0	1987
West Bend	40	0.3	1,640	12.0	2,421	17.8	1,720	12.6	2,866	21.1	3,498	25.7	1,432	10.5	13,617	100.0	1977
Villages																	
Germanatown	70	0.9	1,327	16.4	1,869	23.0	1,461	18.0	1,437	17.7	1,495	18.4	457	5.6	8,116	100.0	1985
Jackson	14	0.5	1,156	39.1	594	20.1	405	13.7	362	12.3	188	6.3	237	8.0	2,956	100.0	1995
Kewaskum	--	--	378	23.4	246	15.3	154	9.5	265	16.4	387	24.0	184	11.4	1,614	100.0	1979
Newburg	4	0.7	109	19.5	97	17.4	54	9.7	85	15.2	81	14.4	129	23.1	559	100.0	1978
Richfield	72	1.6	696	15.6	888	19.9	449	10.1	1,027	23.0	940	21.1	388	8.7	4,460	100.0	1979
Slinger	14	0.6	619	27.7	727	32.6	283	12.7	333	14.9	117	5.2	140	6.3	2,233	100.0	1993
Towns																	
Addison	--	--	156	11.8	265	20.0	112	8.4	219	16.5	260	19.6	315	23.7	1,327	100.0	1974
Barton	--	--	155	14.2	178	16.3	90	8.2	334	30.5	168	15.3	170	15.5	1,095	100.0	1976
Erin	6	0.4	124	8.4	440	29.7	236	16.0	311	21.0	149	10.1	213	14.4	1,479	100.0	1983
Farmington	9	0.6	248	15.7	367	23.2	121	7.7	341	21.6	269	17.0	225	14.2	1,580	100.0	1979
Germanatown	--	--	9	10.7	11	13.1	8	9.5	21	25.0	17	20.3	18	21.4	84	100.0	1973
Hartford	--	--	129	9.0	398	27.7	135	9.4	328	22.9	215	15.0	230	16.0	1,435	100.0	1978
Jackson	24	1.5	261	16.5	166	10.5	175	11.0	303	19.1	334	21.1	321	20.3	1,584	100.0	1975
Kewaskum	1	0.2	51	12.5	65	16.0	43	10.6	64	15.7	60	14.8	123	30.2	407	100.0	1973
Polk	--	--	196	13.5	246	17.0	106	7.3	272	18.8	347	24.0	281	19.4	1,448	100.0	1974
Trenton	--	--	303	17.2	259	14.7	115	6.5	364	20.6	476	26.9	248	14.1	1,765	100.0	1974
Wayne	12	1.3	207	23.4	179	20.2	29	3.3	105	11.9	62	7.0	291	32.9	885	100.0	1979
West Bend	--	--	325	14.3	527	23.2	465	20.4	298	13.1	331	14.5	331	14.5	2,277	100.0	1984
Washington County ^b	325	0.6	9,829	17.8	11,142	20.2	6,607	12.0	9,853	17.9	10,523	19.0	6,902	12.5	55,181	100.0	1980

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

^b Includes all of Washington County and the entire City of Hartford and Village of Newburg.

Source: U.S. Bureau of the Census American Community Survey (ACS) and SEWRPC

Map 7.1
Concentrations of Homes Likely to Have Lead-Based Paint and Varnish in Washington County



- HOMES BUILT BEFORE 1950
 (High Likelihood of Having Lead-Based Paint or Varnish)
- HOMES BUILT BETWEEN 1950 AND 1978
 (Could Contain Lead-Based Paint or Varnish)
- HOMES BUILT AFTER 1978
 (Very Low Likelihood of Having Lead-Based Paint or Varnish)



Source: Washington County and SEWRPC

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.

Washington County Housing Affordability Information

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 and based on data from the 2010-2014 ACS.

- About 30 percent of households in Washington County spent over 30 percent of their monthly income on housing costs
 - Over 11,000 households in the County were extremely low income (below 30 percent of the County median annual household income of \$67,650) or very low income (between 30 and 50 percent of the County median annual household income)
 - About 84 percent of extremely low income households spent over 30 percent of their monthly earnings on housing costs
 - About 61 percent of very low income households spent over 30 percent of their monthly earnings on housing costs
 - An extremely low income household could afford monthly housing costs of no more than \$507, based on HUD recommended affordability standards
 - 971 households paid less than \$499 a month on gross rent
 - 797 households paid less than \$700 a month on housing expenses for owner-occupied housing units with a mortgage
- The fair market rent⁶⁵ in Washington County for a one bedroom apartment was \$646 in 2014
- The fair market rent in Washington County for a two bedroom apartment was \$812 in 2014
- The median sale price of a home in Washington County was 185,500 in 2014
 - The minimum annual household income needed⁶⁶ to afford a median priced home in Washington County was \$71,532 (or \$5,961 a month) in 2014
 - The minimum annual household income needed to afford a \$150,000 home in Washington County was \$59,914 (or \$4,993 a month) in 2014

⁶⁵ Fair market rents (FMR) are established and used by HUD as the payment standard to calculate subsidies under the Section 8 Rental Voucher Program. HUD annually estimates the FMR for Washington County. The objective is to ensure an efficient supply of rental housing for program participants in Washington County. To accomplish this objective the FMR must be high enough to permit a selection of units and neighborhoods in the County, but low enough to serve as many low-income families as possible. The FMR definition used by HUD for Washington County is the 40th percentile rent, or the dollar amount below which 40 percent of standard-quality rental units in the County are rented.

⁶⁶ The minimum income needed to afford a median priced home in Washington County (185,500) assumes a monthly housing cost that is 28 percent of the household’s gross monthly income, a down payment of 5 percent of the cost of the home, a 5.0 percent interest rate on a 30 year mortgage, a property tax rate of \$19.27 per \$1,000 of assessed value (Washington County’s net tax rate in 2014), a property insurance cost of \$33 a month, a private mortgage insurance (PMI) cost of \$124 a month (using a loan to value ratio of 0.78), and \$100 per month for utilities.

- The minimum annual household income needed to afford a \$250,000 home in Washington County was \$92,529 (or \$7,711 a month) in 2014
- Regarding the housing wage in Washington County:
 - A full-time worker (40 hours per week) must earn \$15.62 per hour to afford a two-bedroom rental unit at the fair market rent in Washington County in 2014, which is 2.2 times the minimum wage
 - A full-time worker (40 hours per week) must earn \$12.42 per hour to afford a one-bedroom rental unit at the fair market rent in Washington County, which is nearly two times the minimum wage
 - A full-time worker (40 hours per week) must earn \$34.39 per hour to afford a median priced home in Washington County in 2014, which is about 4.7 times the minimum wage
 - A full-time worker (40 hours per week) must earn \$28.80 per hour to afford a \$150,000 home in Washington County in 2014, which is about 4.0 times the minimum wage
 - A full-time worker (40 hours per week) must earn \$44.49 per hour to afford a \$250,000 home in Washington County in 2014, which is about 6.1 times the minimum wage

2010-2014 Comprehensive Housing Affordability Strategy (CHAS) Data

CHAS data are a special tabulation of 2010-2014 Census data which HUD provides to local governments to be used for housing planning purposes. A CHAS must be prepared in order to receive various HUD-funded housing assistance programs and grants and is used by HUD in allocation formulas for distributing funds to local governments. The data is comprised of a variety of housing need variables categorized by HUD-defined income limits and household types.

Income levels include extremely low income households (30 percent or less of median family income), very low income households (30.1 to 50 percent of median family income), low-income households (50.1 to 80 percent of median family income), moderate-income households (80.1 to 95 percent of median family income), and other households (above 95 percent of median family income). Income levels are based on the HUD-adjusted area median family income⁶⁷ (HAMFI). This is an estimate of median family incomes prepared by HUD for each metropolitan area and counties located outside a metropolitan area (Washington County is located within the Milwaukee-Waukesha-West Allis Metropolitan Area). HUD prepares an annual estimate of the median family income for a family of four. The four-person family income is then adjusted by household size as follows: 70 percent of base for a one-person household, 80 percent of base for a two-person household, 90 percent of base for a three-person household, 108 percent of base for a five-person household, etc.

The following household types are included in the CHAS data: elderly family households (two people, one of whom is 62 or older), small family households (two people, neither of whom is 62 or older, or three or four people), large family households (five or more people), elderly non-family households (one or two person non-family households with either person 62 or older), and other non-family households. Housing problems include households with a cost burden of over 30 percent or housing units that lack complete plumbing, lack complete kitchen facilities, or have 1.01 or more occupants per room.

Table 7.10 shows the number and percent of households in each income group and household type (e.g., elderly family, small family) in Washington County that experienced a housing problem. About 28 percent of households in the County, or 14,965 households, experienced a housing problem. Table 7.11 shows the number of households with a housing cost burden by income level. Almost 28 percent of households, or 14,595 households in the County, experienced a housing cost burden, which indicates that most of the housing problems in the County were due to housing costs, rather than overcrowded or inadequate housing.

⁶⁷ *In compiling statistics on family income, the incomes of all members 15 years of age and older related to the householder are summed and treated as a single amount. Annual family income is generally greater than annual household income because many households consist of only one person.*

**Table 7.10
Households with Housing Problems in Washington County: 2010-2014^a**

Income Level ^b	Owner-Occupied Households												Renter-Occupied Households																							
	Elderly Family Households		Small Family Households		Large Family Households		Elderly Non-Family Households		Other Non-Family Households		Households with Housing Problems		Percent with Housing Problems		Elderly Family Households		Small Family Households		Large Family Households		Elderly Non-Family Households		Other Non-Family Households		Households with Housing Problems		Percent with Housing Problems									
	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category	Number with Problems	Total Households in Category								
Extremely Low (Below 30 percent)	195	240	210	225	145	145	455	510	370	390	1,375	91.1	15	75	575	615	115	115	460	670	525	565	1,690	82.8	35	35	485	525	70	70	405	580	430	520	1,420	82.1
Very Low (30.1 to 50 percent)	460	675	520	605	125	130	725	1,165	150	170	1,980	72.1	200	275	465	1,340	65	65	325	560	265	820	41.5	10	90	35	670	10	100	50	185	10	420	110	7.5	
Low (50.1 to 80 percent)	410	1,535	920	1,450	260	365	375	1,165	390	625	2,355	45.8	250	1,190	700	1,785	200	335	60	330	250	660	34.0	25	280	45	1,430	25	85	30	175	25	1,290	150	4.6	
Moderate (80.1 to 100 percent)	250	1,190	700	1,785	200	335	60	330	250	660	1,460	34.0	360	4,135	1,760	17,140	280	2,275	170	915	585	2,840	11.6	285	755	1,605	4,580	225	435	1,270	2,170	1,255	3,615	4640	40.2	
Other (above 100 percent)	360	4,135	1,760	17,140	280	2,275	170	915	585	2,840	3,155	11.6	1,675	7,775	4,110	21,205	1,010	3,250	1,785	4,085	1,745	4,685	25.2	Total												

^a Housing problems include households with a housing cost burden of over 30 percent or housing units without complete plumbing, kitchen facilities, or more than 1.01 occupants per room.

^b Income level categories are based on a percentage range of the 2010 through 2014 median family income.

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

**Table 7.11
Households with a Housing Cost Burden in Washington County: 2010-2014^a**

Income Level ^b	Owner-Occupied Households		Renter-Occupied Households		Total Occupied Households		Total Households with a Housing Cost Burden		Percent of Households with a Housing Cost Burden					
	Cost Burden of 30.1 to 50 Percent		Cost Burden of 30.1 to 50 Percent		Cost Burden of 30.1 to 50 Percent		Cost Burden of Over 50 Percent							
	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c						
Extremely Low (Below 30 Percent)	290	0.6	1,090	2.1	290	0.6	1,400	2.7	2,490	4.8	3,070	5,000	61.4	
Very Low (30.1 to 50 percent)	950	1.8	1,020	1.9	890	1.7	460	0.9	1,840	3.5	1,480	3,320	49.5	
Low (50.1 to 80 Percent)	1,495	2.8	830	1.6	1,085	2.1	170	0.3	2,580	4.9	1,000	3,580	53.2	
Moderate and Above (above 80 percent)	3,840	7.3	590	1.1	150	0.3	45	0.1	3,990	7.6	635	4,625	13.6	
Total	6,575	12.5	3,530	6.7	2,415	4.7	2,075	4.0	8,990	17.2	5,605	14,595	52,554	27.8

^a Spending over 30 percent of monthly household income on housing is considered to be a housing cost burden.

^b Income level categories are based on a percentage range of the 2010 through 2014 median family income (\$67,650 for Washington County).

^c Percent of total households (52,554).

^d Less than 0.05 percent.

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

Table 7.12 presents the median percentage of monthly income spent on housing costs by owner-occupied and renter-occupied households for the County and each local government. The median percentage of monthly income spent on housing costs in the County by owner-occupied households with a mortgage was about 23 percent. The median percentage spent by owner-occupied households without a mortgage was about 14 percent and the percentage spent by renter-occupied households was about 27 percent. This shows that most households in the County choose to pay substantially less than the 30 percent affordability standard defined by HUD.

About 1 percent of households in the County had more than 1.01 occupants per room and less than 1 percent of households lacked complete plumbing or kitchen facilities. These low totals indicate that a high cost burden rather than substandard housing was the primary cause of reported housing problems in the County.

Income

Income 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 in the County from the 2010-2014 ACS was \$67,650. A household earning the estimated median household income could afford a home and lot costing \$180,000, based on the household paying 28 percent of its income on housing. Map 7.2 shows housing units in the County affordable for households earning the median household income, which are those with a fair market value (home plus lot) of \$180,000 or less in 2014.

Job/Housing Balance Analysis

On March 13, 2013, the Regional Planning Commission adopted a regional housing plan for the seven-county Southeastern Wisconsin Region. That plan is documented in SEWRPC Planning Report No. 54, *A Regional Housing Plan for Southeastern Wisconsin*. The plan addresses a range of housing issues and concerns, including the balance between jobs and housing throughout the Region. The plan includes a generalized analysis of the “job/housing balance” for subareas of the Region. The regional housing plan recommends that the findings of the job/housing analysis be provided to communities, with the intent to inform communities of any potential job/housing imbalance, and to encourage them to consider addressing the imbalance when they review and update their community comprehensive plan and zoning ordinance. The findings of that analysis for communities in Washington County are summarized in this section.

The job/housing analysis conducted under the regional housing study examined the relationship between jobs and housing that would exist in areas planned by local governments to be served by a public sanitary sewer system, assuming implementation of adopted long-range comprehensive plans for those areas. For each sewer community, the analysis compared the projected relative shares of lower-cost, moderate-cost,

Table 7.12
Median Percentage of Gross Monthly Income Spent on Housing in Washington County Communities: 2010-2014

Community	Owner-Occupied with a Mortgage	Owner-Occupied Without a Mortgage	Renter-Occupied
Cities			
Hartford ^a	24.8	14.5	24.3
West Bend	22.8	15.4	27.4
Villages			
Germantown	22.5	12.8	27.0
Jackson	24.5	21.0	25.9
Kewaskum	23.5	14.0	27.3
Newburg ^b	27.4	18.5	26.9
Richfield	22.9	11.3	18.2
Slinger	20.6	14.1	25.0
Towns			
Addison	23.2	10.1	20.9
Barton	23.8	12.1	25.0
Erin	23.1	13.6	43.7
Farmington	26.1	12.3	17.5
Germantown	31.7	15.6	13.5
Hartford	25.2	12.2	26.3
Jackson	19.8	14.3	-- ^c
Kewaskum	24.7	11.8	26.7
Polk	25.3	11.8	23.3
Trenton	24.5	13.4	35.1
Wayne	23.1	10.4	19.4
West Bend	25.5	16.5	36.3
Washington County ^d	23.4	13.6	26.6

^a Includes entire City of Hartford.

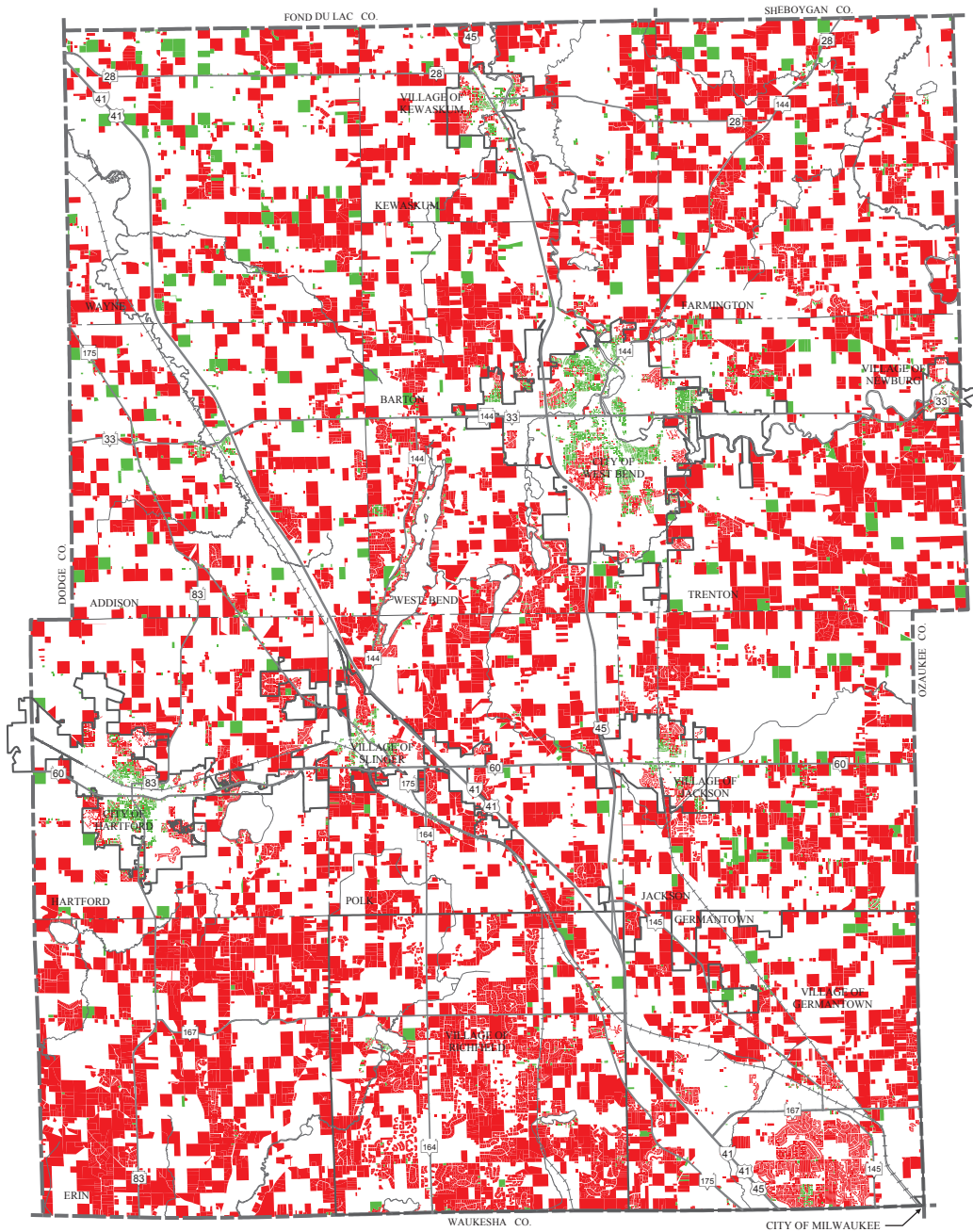
^b Includes entire Village of Newburg.

^c Insufficient sample size.

^d Includes all of Washington County and the entire City of Hartford and Village of Newburg.

Source: U.S. Bureau of the Census American Community Survey (ACS) and SEWRPC

Map 7.2
Housing Affordability in Washington County Based on 2010-2014 Median Household Income



- HOMES WITH A FAIR MARKET VALUE MORE THAN \$180,000
- HOMES WITH A FAIR MARKET VALUE EQUAL TO OR LESS THAN \$180,000

Note: A household earning the estimated 2010-2014 median household income of \$67,650 per year could afford a home of \$180,000, based on the household paying 28 percent of its income on housing. Although the Federal Department of Housing and Urban Development bases housing affordability on a household paying no more than 30 percent of its income on housing, mortgage lenders typically cap the percentage of income devoted to housing at no more than 28 percent.

Source: Washington County and SEWRPC



and higher-cost housing⁶⁸ with the projected relative shares of lower-wage, moderate-wage, and higher-wage jobs, respectively. Job/housing imbalances identified under this analysis are indicated on Map 7.3. A “lower-cost” job/housing imbalance indicates a community projected to have a higher percentage of lower-wage jobs than lower-cost housing. A “moderate-cost” job/housing imbalance indicates a community projected to have a higher percentage of moderate-wage jobs than moderate-cost housing.⁶⁹

Map 7.3 shows that several Washington County communities are projected to have a lower-cost or moderate-cost job/housing imbalances, or both. The regional housing plan encourages these communities to consider conducting a more detailed job/housing analysis specific to their community, with the community-level analysis considering community-specific wage data and housing price data. The community-specific analysis could also consider the effect of multiple workers in a household, which was not incorporated in the regional-level analysis.

The regional housing plan further recommends that communities that are demonstrated to have a job/housing imbalance following a community-specific analysis consider making changes to their comprehensive plan and zoning ordinance, as appropriate, to enable the provision of housing suitable for the people holding jobs in their community. Actions to address a moderate-cost job/housing imbalance could include modifying the comprehensive plan to permit some single-family residences of modest square footage (1,200 square feet or less) on smaller lots (1/4 acre or less). Actions to address a lower-cost job/housing imbalance could include modifying the comprehensive plan to permit some modest multifamily housing (density of 10 housing units per acre or greater and 800 to 850 square feet per two bedroom apartment).

Additional information about the housing plan and the job/housing balance analysis is available on the SEWRPC website (www.sewrpc.org/sewrpc/housing.htm) or by contacting the SEWRPC staff.

Subsidized and Tax-Credit Housing

Subsidized housing is provided through government assistance in the form of 1) voucher-based assistance, where the subsidy is attached to the household receiving assistance, and 2) project-based assistance, where the subsidy is attached to a housing unit. The Low-Income Housing Tax Credit (LIHTC) Program is also used to provide affordable housing for low- and moderate-income households. The program provides Federal tax credits that can be used as an incentive for developers to construct or rehabilitate affordable housing units. As shown in Table 7.13, there were 1,234 subsidized and tax credit housing units in Washington County in 2014. There were also 494 Section 8 rental vouchers allotted within the County in 2014, with 148 vouchers allotted within the City of Hartford, 244 within the City of West Bend, and 102 in the County outside of the Cities of Hartford and West Bend. Descriptions of these programs and additional programs that provide financial assistance to current and potential homeowners for home purchases, rehabilitation, and foreclosure assistance are provided in Section 7.3 of this chapter.



This homeless shelter is located in the City of West Bend.

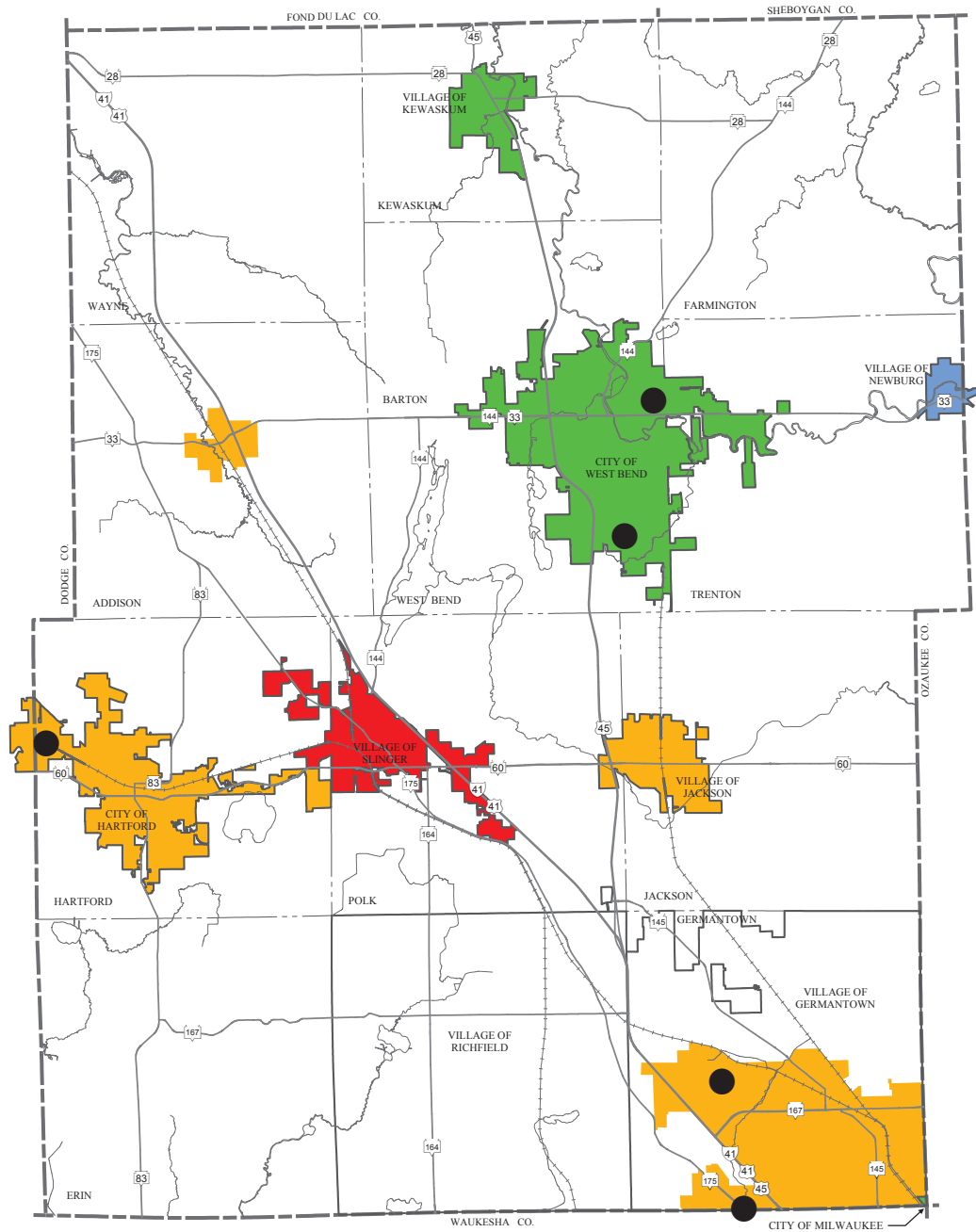
Homeless and Transitional Housing

Table 7.14 provides a list of emergency shelter, transitional housing, and rapid re-housing programs in Washington County in 2014, including the capacity of the facilities provided by those programs. There are two emergency shelter facilities with a total of 35 beds, two transitional housing facilities with a total of 21 beds, and three rapid

⁶⁸ For purposes of the analysis, lower-cost housing generally includes multifamily dwellings and single- and two-family dwellings at densities of 6,000 square feet or less per dwelling unit; moderate-cost housing includes single- and two-family dwellings at densities of one dwelling per 6,000 to 20,000 square feet for homes constructed prior to 2000 and at densities of one dwelling per 6,000 to 10,000 square feet for housing constructed after 2000; and higher-cost housing includes the balance of the housing stock.

⁶⁹ For purposes of the analysis, lower-wage jobs include those with an average annual wage that is 80 percent or less than the average annual wage for all jobs in the county; moderate-wage jobs include those with an average annual wage between 80 percent and 135 percent of average annual wage for all jobs in the county; and higher-wage jobs include those with an average annual wage that is 135 percent or more of the annual average wage for all jobs in the county.

Map 7.3
Projected Job/Housing Imbalances in Sewered Communities in Washington County: 2035



- SHORTAGE OF LOWER-COST HOUSING COMPARED TO LOWER-WAGE JOBS
- SHORTAGE OF MODERATE-COST HOUSING COMPARED TO MODERATE-WAGE JOBS
- SHORTAGE OF BOTH
- NO SHORTAGE OF AFFORDABLE HOUSING COMPARED TO JOB WAGES
- MAJOR EMPLOYMENT CENTER: 2035

Source: Local Government Comprehensive Plans and SEWRPC

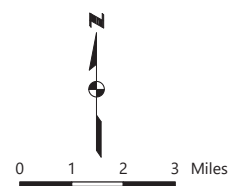


Table 7.13
Subsidized and Tax-Credit Housing Units in Washington County: 2014

Community	Public Housing Units		HUD-Assisted Units		Low Income Housing Tax Credit Units		USDA Rural Development Units		Total	
	Family	Elderly/ Disability ^a	Family	Elderly/ Disability ^a	Family	Elderly/ Disability ^a	Family	Elderly/ Disability ^a	Family	Elderly/ Disability ^a
Cities										
Hartford	--	--	32	45	--	87	--	32	32	164
West Bend	--	146	71	174	172	151	--	--	243	471
Villages										
Germantown	--	--	64	4	--	110	--	--	64	114
Jackson	--	--	--	--	--	--	--	25	--	25
Kewaskum	--	--	37	--	--	--	--	--	37	--
Newburg	--	--	--	--	--	--	--	12	--	12
Richfield	--	--	--	--	--	--	--	--	--	--
Slinger	8	41	--	--	23	--	--	--	31	41
Towns										
Addison	--	--	--	--	--	--	--	--	--	--
Barton	--	--	--	--	--	--	--	--	--	--
Erin	--	--	--	--	--	--	--	--	--	--
Farmington	--	--	--	--	--	--	--	--	--	--
Germantown	--	--	--	--	--	--	--	--	--	--
Hartford	--	--	--	--	--	--	--	--	--	--
Jackson	--	--	--	--	--	--	--	--	--	--
Kewaskum	--	--	--	--	--	--	--	--	--	--
Polk	--	--	--	--	--	--	--	--	--	--
Trenton	--	--	--	--	--	--	--	--	--	--
Wayne	--	--	--	--	--	--	--	--	--	--
West Bend	--	--	--	--	--	--	--	--	--	--
Washington County ^b	8	187	204	223	195	348	--	69	407	827

^a Units reserved for elderly residents or people with disabilities.

^b Includes all of Washington County and the entire City of Hartford and Village of Newburg.

Source: Public Housing Agencies and SEWRPC

Table 7.14
Homeless Assistance Programs in Washington County: 2014

Community	Program Name	Program Type	Capacity (beds)
City of West Bend	Family Promise of Washington County	Emergency Shelter	14
City of West Bend	Family Promise of Washington County	Rapid Re-housing	7
City of West Bend	Friends of Abused Families	Transitional Housing	10
City of West Bend	Friends of Abused Families	Rapid Re-housing	6
City of West Bend	St. Vincent de Paul – West Bend	Emergency Shelter	21
City of West Bend	St. Vincent de Paul – Washington County	Hotel Voucher	3
City of West Bend	The Salvation Army of Washington County	Hotel Voucher	1
City of West Bend	The Youth and Family Project	Rapid Re-housing	2
City of West Bend	The Youth and Family Project	Transitional Housing	11
Washington County			75

Source: Wisconsin Homelessness Information Management System (WI Service Point) and SEWRPC

re-housing facilities with a total of 15 beds. There are also two programs with a total of four hotel vouchers in the County. In addition, an emergency shelter was under construction at the Washington County Fairgrounds during the preparation of this plan update.

The Wisconsin Division of Housing requires point-in-time counts for one night when the homeless in the county are counted. The January 2014 point-in-time count totaled 45 people that were provided shelter in the County. In addition, the Wisconsin Homelessness Management System, which is called WI Service Point (WISP), collects information for all people recorded as having received assistance from homeless service providers in Washington County throughout the year. In 2016, 180 people received assistance from homeless service providers in the County. Of these, 99 received emergency shelter assistance, 38 received transitional housing assistance, 32 received rapid re-housing assistance, and 11 received permanent supportive housing assistance. 95 of the 180 people receiving homeless assistance in the County were under the age of 18.

Age Distribution

Age distribution in the County has important implications for planning and forming of housing policies. When forming housing policy it is important to consider not only the current age composition, but what the age composition may be in the plan design year of 2050. The age distribution of the County population in 2010 and projected age distribution in 2050 is set forth in Table 3.18 and Figure 3.6 in Chapter 3.

Table 3.18 shows the number of residents in all age groups is projected to increase between 2010 and 2050; however, the percentage of the population is projected to decrease in all age groups except for the 65 year and older age group. The percentage of residents in this age group is expected to increase from about 13 percent to about 26 percent of the County's population. There will likely be a demand for a higher percentage of specialized-housing units for the elderly if the elderly population increases as projected over the next three decades.



There will likely be a demand for a higher percentage of specialized-housing units for the elderly if the elderly population increases as projected over the next three decades.

People with Disabilities

People with disabilities are another segment of the County population that may have special housing needs. The number of residents with disabilities by age group in the County and each local government from the 2010-2014 ACS is shown in Table 7.15. The 65 and over age group had the highest percentage of people reporting a disability, at about 28 percent or 5,143 people. About 8 percent of people ages 18 to 64, or 6,228 people, reported having a disability and about 4 percent of people ages 5 to 17, or 1,001 people, reported having a disability. Although the 65 and over age group had the highest percentage of people reporting a disability, the largest number of people reporting a disability was in the 18 to 64 age group.



People with disabilities are another segment of the County population that may have special housing needs.

Several types of disabilities are included in the data:

- Sensory – Blindness, deafness, or a severe sight or hearing impediment
- Physical – A condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying

Table 7.15
People Age Five and Over with Disabilities in Washington County Communities: 2010-2014^a

Community and Age Group	People with Disabilities	Percent of Age Group	Total Population in Age Group
City of Hartford ^b			
5 to 17	133	5.4	2,475
18 to 64	692	7.9	8,726
65 and Older	540	29.5	1,833
Total	1,365	10.5	13,034
City of West Bend			
5 to 17	218	4.0	5,426
18 to 64	1,697	9.0	18,881
65 and Older	1,532	34.0	4,502
Total	3,447	12.0	28,809
Village of Germantown			
5 to 17	99	2.4	4,070
18 to 64	781	6.4	12,139
65 and Older	725	28.6	2,531
Total	1,605	8.6	18,740
Village of Jackson			
5 to 17	18	1.5	1,232
18 to 64	433	10.5	4,108
65 and Older	275	30.6	900
Total	726	11.6	6,240
Village of Kewaskum			
5 to 17	63	7.6	833
18 to 64	193	8.0	2,402
65 and Older	95	17.2	553
Total	351	9.3	3,788
Village of Newburg ^c			
5 to 17	9	5.5	163
18 to 64	54	7.3	736
65 and Older	59	29.9	197
Total	122	11.1	1,096
Village of Richfield			
5 to 17	72	3.4	2,141
18 to 64	443	6.2	7,090
65 and Older	359	22.3	1,607
Total	874	8.1	10,838
Village of Slinger			
5 to 17	95	8.9	1,069
18 to 64	404	12.9	3,135
65 and Older	211	28.2	749
Total	710	14.3	4,953
Town of Addison			
5 to 17	29	5.7	514
18 to 64	126	5.3	2,369
65 and Older	110	32.4	339
Total	265	8.2	3,222
Town of Barton			
5 to 17	8	2.3	346
18 to 64	155	9.2	1,687
65 and Older	117	23.8	492
Total	280	11.1	2,525
Town of Erin			
5 to 17	30	4.6	657
18 to 64	154	6.6	2,331
65 and Older	131	22.9	572
Total	315	8.8	3,560

Table continued on next page.

Table 7.15 (Continued)

Community and Age Group	People with Disabilities	Percent of Age Group	Total Population in Age Group
Town of Farmington			
5 to 17	37	4.5	831
18 to 64	155	6.1	2,534
65 and Older	111	22.3	498
Total	303	7.8	3,863
Town of Germantown			
5 to 17	1	2.5	40
18 to 64	5	3.1	160
65 and Older	2	15.4	13
Total	8	3.8	213
Town of Hartford			
5 to 17	22	3.8	831
18 to 64	121	5.1	2,383
65 and Older	119	24.1	493
Total	262	7.6	3,461
Town of Jackson			
5 to 17	20	3.5	569
18 to 64	236	7.9	2,995
65 and Older	53	10.0	529
Total	309	7.5	4,093
Town of Kewaskum			
5 to 17	11	9.5	115
18 to 64	20	3.4	588
65 and Older	53	27.9	190
Total	84	9.4	893
Town of Polk			
5 to 17	28	3.5	588
18 to 64	194	8.3	2,330
65 and Older	110	18.4	598
Total	332	8.9	3,729
Town of Trenton			
5 to 17	27	2.9	937
18 to 64	132	4.5	2,914
65 and Older	165	25.2	656
Total	324	7.2	4,507
Town of Wayne			
5 to 17	16	3.5	460
18 to 64	94	5.9	1,586
65 and Older	58	23.1	251
Total	168	7.3	2,297
Town of West Bend			
5 to 17	65	10.4	624
18 to 64	139	5.4	2,566
65 and Older	318	27.9	1,141
Total	522	12.1	4,331
Washington County			
5 to 17	1,001	4.2	23,888
18 to 64	6,228	7.6	81,660
65 and Older	5,143	27.6	18,644
Total^d	12,372	10.0	124,192

^a Disability types include sensory, physical, mental, self-care, going outside the home, and employment. A single person may have multiple types of disabilities.

^b Includes the entire City of Hartford.

^c Includes the entire Village of Newburg.

^d Total includes all of Washington County and that portion of the Village of Newburg in Ozaukee County and the City of Hartford in Dodge County.

Source: U.S. Bureau of the Census American Community Survey (ACS) and SEWRPC

- Mental disability – A condition lasting at least six months that makes learning, remembering, or concentrating difficult
- Self-care disability – A condition lasting at least six months that makes dressing, bathing, or getting around inside the home difficult
- Going outside the home disability – A condition lasting at least six months that makes going outside the home alone difficult (applies only to those residents at least 16 years of age and under 65 years of age)
- Employment disability – A condition lasting at least six months that makes working at a job or business difficult (applies only to those residents at least 16 years of age)

Household Size

While it is important to provide housing options that are affordable for households of all income levels, it is also important to provide housing options that meet space requirements for households of various sizes. Table 3.11 in Chapter 3 lists the number of households in each size category, ranging from one-person households to households containing seven or more members, in each local government and the County from the 2010-2014 ACS. The projected average household size for the County and each local government in 2050 is presented in Table 3.19 in Chapter 3. The average household size in the County and each local government is expected to decrease by 2050, a trend that has been experienced in the County and throughout the United States since the 1950's.

Household Projections: 2050

The number of additional housing units needed in the 2050 plan design year is determined by first selecting a population projection. The number of residents expected to reside in “group quarters” (in Washington County, this generally will include assisted living facilities) is then subtracted from the total population, and the result is divided by the projected household size (number of people per household in 2050). This number is then multiplied by the desired vacancy rate to determine the total number of housing units needed in the County in 2050. As shown in Table 3.19 in Chapter 3, the 2050 regional land use plan (VISION 2050) prepared by SEWRPC projects the number of households in Washington County will increase from about 51,679 in 2010 to about 74,448 in 2050, for an increase of 22,769 households (a 44 percent increase).⁷⁰ Chapter 3 provides additional information about population and household projections.

The number of additional housing units needed between 2010 and 2050 to provide an adequate number of housing units is determined by subtracting the number of unsound units (which should be removed from the housing stock) from the total number of housing units in 2010. The resulting number is then subtracted from the projected number of housing units needed in 2050 determined by the procedure described in the preceding paragraph. Each local government can determine the need for additional housing units when preparing its local comprehensive plan, based on local knowledge of housing conditions and a determination of desired vacancy rates.

7.3 HOUSING PROGRAMS AVAILABLE IN WASHINGTON COUNTY

Government sponsored housing programs have been inventoried to assess the government’s potential to help the private sector meet their housing needs. 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 Washington County. Many of the programs available in Washington County are administered through local and State agencies that receive funding from the Federal government. Agencies involved in administering housing programs include the HOME Consortium; the Southern Housing Region (SHR); the U.S. Department of Agriculture (USDA) Rural Development; the Wisconsin Housing and Economic Development Authority (WHEDA); and the U.S. Department of Housing and Urban Development (HUD).

⁷⁰ Existing and projected household totals include the portion of the Village of Newburg urban service area located in Ozaukee County.

Housing Program Administrators

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 Comprehensive Housing Affordability Strategy (CHAS) 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 people 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 HOME Consortium

The HOME Consortium is a four-county governmental body, which includes Washington, Ozaukee, 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. 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.



This home in the City of West Bend was purchased by using a loan granted through the HOME Consortium.

Southern Housing Region (SHR)

Prior to 2014, individual municipalities or counties applied directly to the State for HUD Community Development Block Grant (CDBG) Housing Program funds. In 2014, the Wisconsin Department of Administration (DOA) established seven regions throughout the State that receive annual allocations of CDBG funds to distribute among its member counties. Washington County is a member of the Southern Housing Region (SHR), which is also comprised of Columbia, Dodge, Jefferson, Kenosha, Ozaukee, Racine, Rock, Sauk, and Walworth Counties. SHR's programs are administered by MSA Professional Services, a consulting firm located in Beaver Dam.

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 households with elderly members or people with disabilities. The programs are financed through the sale of tax-exempt bonds and receive no State tax support. These programs involve administering several federally-funded grants and housing tax credits.

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 multifamily homes from FHA-approved lenders throughout the Nation, including Washington County. 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. The USDA Rural Development Program 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 affordable housing opportunities for low- to moderate-income families in Washington County, but excludes the Village and Town of Germantown and the northeast corner of the Village of

Richfield, which are part of the Milwaukee urbanized area, and the West Bend urbanized area (includes the City of Hartford and Village of Slinger).

Government Sponsored Housing Programs

The following sections describe programs funded by the State and Federal governments for construction of single- and multifamily housing and programs that provide financial assistance for down payments, loan guarantees, or rental assistance.

HOME Consortium Programs

Home Buyer Counseling

The Slinger Housing Authority provides home buyer counseling to the HOME Consortium Counties of Ozaukee and Washington. The Authority provides a complete package of supportive counseling services to enable participants to achieve home ownership. This assistance is provided throughout the home buying process with credit awareness, acquiring budget management skills, learning about mortgage products and guidelines, the selection of property and the post-purchase responsibilities of home ownership. The Authority provides monthly educational home buying seminars and provides ongoing one-on-one counseling with clients, as needed. The program meets the home buyer counseling requirements of the HOME Consortium Down Payment Assistance Program.

C-CAP Down Payment Assistance (DPA) Grant

The purpose of the C-CAP DPA Grant Program is to assist homebuyers with the upfront costs of purchasing a home through a down payment assistance (DPA) grant. The HOME Consortium provides funding to C-CAP, which administers the grant program. The grant itself is offered through private lenders partnering with C-CAP. The DPA grant can help pay up to \$5,000 in customary closing costs and fees related to buying a home and/or a portion of a down payment. The C-CAP DPA grant is forgiven over the course of five years. A portion of the grant must be repaid if the home is sold within a five year period as long as the borrower continues to occupy the home. Other requirements of the C-CAP DPA Grant Program include:

- Buyer household income cannot exceed 80 percent of the HUD estimated median family income by size for the Milwaukee Metropolitan Statistical Area
- Eligible costs financed by the grant include the down payment, all closing costs, prepaid items, home inspection, and home buyer counseling
- The maximum home purchase price in Washington County is \$209,000 for existing housing and \$224,000 for new construction
- Eligible units include owner-occupied single-family homes, condominiums, and certain manufactured homes.

American Dream Down Payment Initiative (ADDI) C-CAP Loan

The ADDI offers 0 percent interest loans to buyers to use for either completion of home repairs immediately after closing or occupancy or as a form of down payment assistance. A buyer may be eligible for up to a \$5,000 deferred 0 percent interest loan to be used for down payment or closing costs, or a buyer may be eligible for up to a \$17,000 deferred 0 percent interest loan for home repairs only. The ADDI loan is deferred at 0 percent annual percentage rate (APR), which means there is no interest and the loan is not due until sale or transfer of the mortgaged property. The ADDI loan may also be combined with the C-CAP Down Payment Assistance grant. Eligibility criteria for Washington County are identical to those outlined in the C-CAP DPA Grant Program. This program is also administered by C-CAP with funds provided through the HOME Consortium.

Southern Housing Region (SHR) Programs

Owner-Occupied Housing Rehabilitation Loan

The SHR Owner-Occupied Housing Rehabilitation Loan Program offers deferred payment, 0 percent interest loans to low- and moderate-income home owners (households earning less than 80 percent of the County median income) for rehabilitation activities necessary to put the property into a decent, safe, and sanitary condition.

Renter-Occupied Housing Rehabilitation Loan

The SHR Renter-Occupied Housing Rehabilitation Loan Program offers installment payment, 0 percent interest loans to investment property owners who rent to low- and moderate-income tenants (households earning less than 80 percent of the County median income) for rehabilitation activities necessary to put the property into a decent, safe, and sanitary condition.

Homestead Opportunity Loan

The SHR Homestead Opportunity Loan Program offers deferred payment, 0 percent interest loans to low- and moderate-income renters who are interested in purchasing and occupying a home. Households are not required to be first-time homebuyers but must currently be a tenant household. Loan funds can be used to provide up to 50 percent of a down payment (not to exceed 10 percent of the purchase price of the home) or to assist with closing costs. Eligible closing costs include: loan origination fees, loan discount points, appraisal costs, credit report, title search and preparation charges, title insurance, transfer fees, recording costs, and surveyor charges.

WHEDA Programs

Low-Income Housing Tax Credit Program (LIHTC)

Created by the Tax Reform Act of 1986, the LIHTC Program gives states the equivalent of nearly \$5 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. The program provides an incentive by providing credit against Federal income tax liability. As a basic program requirement, rental property owners either make at least 20 percent of their housing units available to households with incomes not exceeding 50 percent of the area median family income as adjusted for family size or make at least 40 percent of their housing units available to household with incomes not exceeding 60 percent of an area's median family income as adjusted for family size. Property owners must agree to maintain these percentages for at least 30 years. The LIHTC Program is administered by WHEDA in Wisconsin.

Home Ownership Mortgage (HOME) Loan Program

The HOME Loan Program, administered by WHEDA and funded by HUD, offers long-term, below-market, fixed-rate financing for low- to moderate-income, first-time homebuyers. Features and benefits of this program include a below-market, fixed interest rate with up to a 30-year term; a low down payment required with down-payment assistance available; lower mortgage insurance premiums; and Mortgage Guardian mortgage payment protection in the event of involuntary job loss. For Washington County, eligible properties include new or existing single-family detached dwellings; manufactured housing on land owned by the applicant and taxed as real estate; condominiums; and two, three, or four unit dwellings that are at least five years old.

Fixed-Interest Only Loan Program

The Fixed-Interest Only Loan Program, administered by WHEDA and funded by HUD, offers below-market, fixed-rate financing with reduced payments during the first seven years for eligible first-time homebuyers. The home purchase price must be at least \$150,000 and cannot exceed the purchase price limits listed above for the HOME Loan Program.

HOME Plus Loan Program

The HOME Plus Loan Program administered by WHEDA and funded by HUD provides financing of up to \$10,000 for down payment and closing costs and a line of credit for future home repairs. Borrowers must have less than \$4,500 in liquid assets to be eligible to draw HOME Plus funds for down payment and closing costs. Those with liquid assets exceeding \$4,500 may still request the line of credit for future home repairs. Eligible properties must be occupied by the owner and can be anywhere from one to four units.

HUD Programs

Section 8 Rental Voucher Program

The Section 8 Rental Voucher Program increases affordable housing choices for low-income households by allowing families to choose privately owned rental housing. A public housing authority (PHA) generally pays the landlord the difference between 30 percent of a family's gross household income and the PHA-determined payment standard, about 80 to 100 percent of the fair market rent (FMR). Housing authorities

may be established by counties and local governments. There are three housing authorities in the County; they include the Hartford Community Development Authority (HCDA), the Slinger Housing Authority, and the West Bend Housing Authority. Of these three housing authorities, only HCDA and the West Bend Housing Authority provide vouchers. HCDA provides up to 148 households within the City of Hartford with vouchers per month. The West Bend Housing Authority provides up to 244 households within the City of West Bend with vouchers per month.

WHEDA administers the Section 8 Program outside Hartford, Slinger, and West Bend. In recent years, WHEDA has contracted with Horizon Management Group, Inc., based in La Crosse County with an office in Sheboygan County, to administer the program in Washington County. Horizon Management Group provides up to 102 households with vouchers per month outside the Cities of Hartford and West Bend.

Prior to 1981, another portion of Section 8 rental assistance was disbursed directly to individual property owners. This was referred to as "Project-Based Assistance." HUD entered into 20-year contribution contracts with individual property owners to provide subsidies for lower-income tenants. Because this component of the Section 8 Program was eliminated in 1981, the number of rental housing units subsidized in this manner has been decreasing as contracts with property owners expire. Contracts remaining in effect are the result of "renewal" of contracts initiated prior to 1981. As shown on Table 7.13, there were 427 HUD-assisted units in the County as of 2014; 204 units housed families, and 223 units housed elderly or other specific types of households. These units do not count against the limits described above.

Section 202 Supportive Housing for the Elderly Program

HUD provides interest-free capital advances to private, nonprofit sponsors to finance the development of supportive housing for the elderly. The capital advance does not have to be repaid as long as the project serves very low-income elderly people for 40 years. Project rental assistance funds are provided to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent. Project rental assistance contracts are approved initially for five years and are renewable based on the availability of funds. Private nonprofit organizations can apply to develop a Section 202 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 percent of the HUD-approved capital advance. Public entities are not eligible for funding under this program. Occupancy in Section 202 housing is open to any very low-income household comprised of at least one person who is at least 62 years old at the time of initial occupancy. The Germantown Group Home (N116 W161 Main Street, Germantown), which has a total of four units, is the only Section 202 subsidized development in Washington County.

Section 811 Supportive Housing for Persons with Disabilities

HUD provides interest-free capital advances to private nonprofit sponsors to finance the development of rental housing such as independent living projects, condominium units, and small group homes that will provide supportive services for people with disabilities. The capital advance does not have to be repaid as long as the project serves very low-income people with disabilities for 40 years. Project rental assistance funds are provided to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent. Project rental assistance contracts are approved initially for five years and are renewable based on the availability of funds. Nonprofit organizations with a Section 501 (c) (3) tax exemption from the IRS can apply to develop a Section 811 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 percent of the HUD-approved capital advance, up to a maximum of \$10,000. Occupancy in Section 811 housing is open to any very low-income household comprised of at least one person who is at least 18 years old and has a disability, such as a physical or developmental disability or chronic mental illness.

USDA Rural Development Programs

Farm Labor Housing Loans and Grants

Farm Labor Housing Loans and Grants provide low-cost financing for the development of affordable rental housing for both year-round and migrant "domestic farm laborers" and their households. These programs may be used to build, buy, improve, or repair farm labor housing and provide related facilities, such as onsite child care centers.

Multifamily Housing Direct Loans

Multifamily Housing Direct Loans provide loans for the development of affordable rental housing in rural communities. Low and very-low income households are targeted as tenants, but moderate income households are also eligible. Rural Development may also provide "Rental Assistance," a project-based tenant subsidy that pays a portion of tenant housing costs, reducing them to an affordable level (30 percent of adjusted income). Projects must be in a rural area and consist of at least two rental units.

Multifamily Housing Guaranteed Loans

Multifamily Housing Guaranteed Loans serve the rental housing needs of low- and moderate-income rural households by providing loan guarantees for newly constructed or rehabilitated rental property in eligible rural areas. Guarantees may be used in conjunction with other subsidy programs, such as the Low-Income Tax Credit, HOME, and state rental assistance programs. Loans can be made for a variety of rental housing types, for example: family, elderly, congregate housing, and mobile homes. Loans can be made for new construction, moderate or substantial rehabilitation, acquisition of buildings that provide for "special housing needs," and combination construction and permanent loans. Tenants' income cannot exceed 115 percent of the area median income, adjusted for family size. Rent (including tenant-paid utilities) for any unit at initial occupancy cannot exceed 30 percent of 115 percent of the area median income, adjusted for family size. The average rent (including tenant-paid utilities) for all units in a project cannot exceed 30 percent of area median income.

Rural Housing Site Loans

Rural Housing Site Loans are short term loans to finance development costs of subdivisions located in communities with a population of 10,000 or less (selected communities with a population between 10,000 and 20,000 are also eligible). Developed lots are to be sold to families with low- to moderate-household income (up to 115 percent of the county median income). Loans can be made to public or private local non-profit organizations with legal authority to buy, develop, and sell home sites to eligible applicants.

Single Family Housing Direct Loans

Single Family Housing Direct Loans are for families seeking financing to purchase new or existing homes or to repair or improve a home. This subsidized housing program offers loan benefits as down payment assistance to enable purchase with a loan through a private lending source (Rural Development accepts a junior lien behind the primary lender) or as a sole source of assistance for purchase, repair, or improvement. Sole source assistance is limited to families who are unable to obtain any part of the needed credit from another lending source. To be eligible an applicant must have the ability to repay the loan, live in the home, and be a citizen or be legally admitted to the U.S. for permanent residence, among other requirements. Family income cannot exceed 80 percent of the county median income.

Single Family Housing Guaranteed Loans

The Guaranteed Rural Housing (GRH) Loan Program provides moderate-income families with access to affordable home ownership in eligible rural areas. Approved GRH lenders provide home purchase financing requiring no down payment and can finance loan closing costs and repairs up to the property's appraised value. To be eligible, an applicant must have adequate and dependable income; be a citizen or be legally admitted to the U.S. for permanent residence; have an adjusted annual household income that does not exceed the moderate-income limits for the area; and demonstrate adequate repayment ability. The home must be a new or existing stick-built or modular home that meets HUD guidelines; a new manufactured home on a permanent foundation; owner-occupied and not income producing; and located in an eligible rural area or community.

WisLoan

This program provides loans for a wide variety of residential modifications to improve accessibility for people with disabilities, including ramps and home accessibility modifications for non-rental units. Individuals applying for a loan must be a Wisconsin resident, at least 18 years old (parents and other relatives can apply on behalf of people with disabilities under age 18), and have a disability. Applicants can request any amount needed for the modifications, but the loan amount is dependent on ability to repay the loan and availability of loan funds. The loan is available to Washington County residents and administered by *IndependenceFirst* with oversight by the Independent Living Unit of the State Bureau of Aging and Long Term Care Resources

(part of the Wisconsin Department of Health and Family Services). The IndependenceFirst office located in Milwaukee serves Washington County.

Housing Trust Funds

Housing trust funds can be established by county or local governments (or state governments) to support the preservation and production of affordable housing through a dedicated source of public financing. As of 2009, over 600 local government, county, and state housing trust funds had been established. They have combined to dedicate about \$1.6 billion annually towards addressing affordable housing needs across the Country. Locally, housing trust funds have been established by the City of Milwaukee, City of New Berlin, and Milwaukee County.

Department of Veteran Affairs Home Loan Program

This program is available to veterans, active duty military personnel, and certain members of the reserves and National Guard. The program offers advantages to applicants including loans with no money down and no private mortgage insurance payments. Applicants must meet income and credit requirements for the loans, which are generally administered by lenders approved by the Department of Veteran Affairs.

Private Housing Programs

Habitat for Humanity

Habitat for Humanity builds and renovates homes with the help of future home owners through donations of money, materials, and volunteer labor and sells the homes to the partner families at no profit. A Washington County Chapter (HFH-WC) was founded in 1998. The Chapter is a locally run affiliate of Habitat for Humanity International, a nonprofit, ecumenical Christian housing ministry. Habitat for Humanity works in partnership with people in need to build simple, decent, affordable housing. The houses then are sold to those in need at no profit and with no interest charged.

There are several criteria that are considered when determining if families are eligible for a Habitat for Humanity home, including:



A multifamily home under construction by Habitat for Humanity.

Need

- Applicant's present housing must be considered inadequate as per the following:
 - Applicant is unable to meet local government maintenance standards
 - The building has structural problems
 - The water, electrical, sewage, or heating systems are not functioning properly
- Applicant has not been able to obtain housing by conventional means

Ability to Pay

- Home is actually bought from Habitat for Humanity - Washington County
- Applicant must demonstrate the ability to pay to HFH-WC:
 - The monthly mortgage
 - Real estate taxes
 - Insurance

- Applicant must be able to meet all other family financial obligations
 - HFH-WC can help develop a budget in order to determine eligibility

Willingness to Participate

- 12 hours of “sweat equity” must be completed prior to review of application
- 500 hours of “sweat equity” must be completed before house can be occupied
 - This can include hours worked by extended family or friends
- 50 hours of “sweat equity” must be donated after home is completed
 - This assures that Partner Families pass on what they have experienced
- Maintenance and repairs are the participant’s responsibility after move in
- Maintain an ongoing relationship with HFH-WC after moving in, and includes:
 - Financial counseling
 - Household maintenance education

7.4 COMMUNITY POLICIES AND REGULATIONS AFFECTING HOUSING DEVELOPMENT

Housing structure type, housing unit size, and lot size are controlled by community zoning regulations. It is therefore appropriate to examine those regulations to identify the extent to which they permit or exclude relatively lower-cost minimum-size housing structures and lots.

Zoning Regulations

Zoning Districts

The zoning authority of cities, villages, and towns in Washington County represents an important influence on housing development patterns. Zoning regulations can substantially determine the location, size, and type of housing in a community, which, in turn, has a substantial influence on housing cost. Table 7.16 provides an inventory of existing residential zoning districts in each local government to help provide a basis for determining the effect of zoning regulations on various types of housing. The regional housing plan recommends that local governments that provide sanitary sewer and other urban services provide areas within the community for the development of new single-family homes on lots of 10,000 square feet or smaller, with home sizes of 1,100 to 1,200 square feet, to accommodate the development of housing affordable to moderate-income households. Communities with sewer service should also provide areas for the development of multifamily housing at a density of at least 10 units per acre to accommodate the development of housing affordable to lower-income households. Table 7.17 lists zoning districts in sewerred local governments in the County that allow for residential development of this nature.

Housing Unit Types

The type of housing unit allowed is generally determined by the type of structures allowed in residential zoning districts. This is important because apartment units tend to be more affordable to lower-income households than single-family housing units.

Areas zoned as single-family residential typically allow only one detached single-family home per lot. These homes tend to be owner-occupied, but may be rental units. Areas zoned for two-family residential uses allow for duplexes that may be owner-occupied or rental units, or include one unit occupied by the owner with the second unit rented. Areas zoned as multifamily residential allow for structures with three or more units. Multifamily districts vary in the number of units and number of floors allowed per structure. Many housing units in these districts are rental units; however, some may be owner-occupied such as condominiums, townhouses or other single-family attached housing units.

**Table 7.16
Minimum Lot Size and Floor Area Requirements in Residential Zoning Districts in Washington County Community Zoning Ordinances: 2017**

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)	
City of Hartford	Rs-1 Single-Family Residential District	40,000 square feet	850 minimum for one- or two-bedroom units; 1,000 minimum for three-bedroom units; 1,150 minimum for four or more bedroom units; 700 minimum on main entry level; 100 minimum per bedroom	
	Rs-2 Single-Family Residential District	20,000 square feet	Same as Rs-1 District	
	Rs-3 Single-Family Residential District	15,000 square feet	750 minimum for one- or two-bedroom units; 900 minimum for three-bedroom units; 1,050 minimum for four or more bedroom units; 600 minimum on main entry level; 100 minimum per bedroom	
	Rs-4 Single-Family Residential District	10,000 square feet	Same as Rs-3 District	
	Rs-5 Single-Family Residential District	8,000 square feet	Same as Rs-3 District	
	Rs-6 Single-Family Residential District	5,000 square feet	Same as Rs-3 District	
	Rd-1 Two-Family Residential District	15,000 square feet; 7,500 square feet per dwelling unit	900 minimum for one-bedroom unit; 1,000 minimum for two-bedroom unit; 1,100 minimum for three or more bedroom unit; 1,200 first floor minimum; 100 minimum per bedroom	
	Rd-2 Two-Family Residential District	12,000 square feet; 6,000 square feet per dwelling unit	800 minimum for one-bedroom unit; 900 minimum for two-bedroom unit; 1,000 minimum for three or more bedroom unit; 1,200 first floor minimum; 100 minimum per bedroom	
	Rm-1 Multi-Family Residential District	5,445 square feet per dwelling unit	400 minimum per dwelling unit and 1,200 minimum per structure for efficiency; 600 per dwelling unit and 1,800 per structure for one-bedroom unit; 800 per unit and 2,400 per structure for two-bedroom unit; 1,000 per unit and 3,000 per structure for three or more bedroom unit	
	Rm-2 Multi-Family Residential District	3,960 square feet per dwelling unit	400 minimum per dwelling unit and 1,200 minimum per structure for efficiency; 550 per dwelling unit and 1,650 per structure for one-bedroom unit; 700 per unit and 2,100 per structure for two-bedroom unit; 850 per unit and 2,500 per structure for three or more bedroom unit	
	Rm-3 Multi-Family Residential District	3,111 square feet per dwelling unit	400 minimum per dwelling unit and 1,200 minimum per structure for efficiency; 550 per dwelling unit and 1,650 per structure for one-bedroom unit; 700 per unit and 2,100 per structure for two-bedroom unit; 850 per unit and 2,550 per structure for three or more bedroom unit	
	City of West Bend	RS-1 Single Family Residential District	15,000 square feet	1,400 minimum for one- and two-bedroom dwellings; 1,600 for three-bedroom dwellings, 1,800 for four or more bedroom dwellings; 1,000 first floor minimum
		RS-2 Single Family Residential District	12,600 square feet	1,200 minimum for one- and two-bedroom dwellings; 1,400 for three-bedroom dwellings, 1,600 for four or more bedroom dwellings; 900 first floor minimum

Table continued on next page.

Table 7.16 (Continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of West Bend (continued)	RS-3 Single Family Residential District	9,600 square feet	1,100 minimum for one- and two-bedroom dwellings; 1,200 for three-bedroom dwellings, 1,400 for four or more bedroom dwellings; 800 first floor minimum
	RS-4 Single Family Residential District	7,200 square feet	1,000 minimum for one-, two- and three-bedroom dwellings; 1,200 for four or more bedroom dwellings, 800 first floor minimum
	RD-1 Two Family Residential District	11,500 square feet	800 minimum per unit and 1,600 minimum per building for one-bedroom dwelling; 1,000 per unit and 2,000 per building for two-bedroom dwelling; 1,100 per unit and 2,200 per building for three-bedroom dwelling; 1,200 per unit and 2,400 per building for four or more bedroom dwelling; 500 first floor minimum
	RD-2 Two Family Residential District	8,000 square feet	800 minimum per unit and 1,600 minimum per building for one- and two-bedroom dwelling; 900 per unit and 1,800 per building for three-bedroom dwelling; 1,000 per unit and 2,000 per building for four or more bedroom dwelling; 500 first floor minimum
	RM-1 Multi-Family Residential District	4,545 square feet per one-bedroom unit; 5,445 square feet per two-bedroom unit; 6,145 square feet per three or more bedroom unit	650 minimum for one-bedroom dwelling; 850 for two-bedroom dwelling; 1,050 for three-bedroom dwelling
	RM-2 Multi-Family Residential District	3,630 square feet square feet per one-bedroom unit; 4,350 square feet per two-bedroom unit; 5,000 square feet per three or more bedroom unit	Same as RM-1 District
	RM-3 Multi-Family Residential District	3,150 square feet per one-bedroom unit; 3,630 square feet per two-bedroom unit; 4,350 square feet per three or more bedroom unit	Same as RM-1 District
	RM-4 Multi-Family Residential District	2,900 square feet per one- or two-bedroom unit; 3,200 square feet per three or more bedroom unit	Same as RM-1 District
	RM-5 Multi-Family Residential District	2,900 square feet per dwelling unit	550 minimum plus 200 per bedroom if more than one bedroom
	Rs-1 Single-Family Residential District	Five acres	1,200 minimum for one-bedroom dwelling; 1,300 for two-bedroom; 1,500 for three-bedroom; 1,700 for four-bedroom; 1,200 ground perimeter minimum
	Rs-2 Single-Family Residential District	Two acres	Same as Rs-1 District
	Rs-3 Single-Family Residential District	One acre	Same as Rs-1 District
	Rs-4 Single-Family Residential District	20,000 square feet	1,200 minimum for one-bedroom dwelling; 1,300 for two-bedroom; 1,500 for three-bedroom; 1,700 for four-bedroom; 1,000 ground perimeter minimum
	Rs-5 Single-Family Residential District	15,000 square feet	1,200 minimum for one-bedroom dwelling; 1,300 for two-bedroom; 1,400 for three-bedroom; 1,500 for four-bedroom; 1,000 ground perimeter minimum
	Village of Germantown		

Table continued on next page.

Table 7.16 (Continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Germantown (continued)	Rs-6 Single-Family Residential District	12,500 square feet	1,200 minimum for one- and two-bedroom dwellings; 1,300 for three-bedroom; 1,400 for four-bedroom; 1,000 ground perimeter minimum
	Rs-7 Single-Family Residential District	10,000 square feet	1,200 minimum for one-, two-, and three-bedroom dwelling; 1,400 for four-bedroom; 1,000 ground perimeter minimum
	Rd-2 One- and Two-Family Residential District	15,000 square feet	Single-family: 1,000 minimum per unit for single-story and 1,200 for multi-story;
	Rm-1 Multiple-Family Residential District	0.5 acres; 7,260 square feet per unit	Two-family: 1,200 minimum per unit 400 minimum per unit for efficiency, 650 per unit for one-bedroom dwelling; 800 per unit for two-bedroom; 1,000 per unit for three or more bedroom
	Rm-2 Multiple-Family Residential District	0.5 acres; 5,445 square feet per unit	Same as Rm-1 District
	Rm-3 Multiple-Family Residential District	0.8 acres; 4,356 square feet per unit	350 minimum per unit for efficiency, 525 per unit for one-bedroom dwelling; 650 per unit for two-bedroom; 850 per unit for three or more bedroom
	EH Elderly Housing District	10 acres	Single- and two-family: 800 minimum for one-bedroom and 1,000 for two-bedroom; Multi-family: 400 minimum for efficiency; 600 for one-bedroom; 800 for two-bedroom
	MHP Mobile Home Park Residential District	5,000 square feet for single modular or mobile home; 6,000 square feet for double modular or mobile home	None specified None specified
	R-1 Single Family Residential District	16,000 square feet	1,100 minimum; 750 first floor minimum
	R-2 Single Family Residential District	14,000 square feet	Same as R-1 District
R-3 Single Family Residential District	12,000 square feet	1,000 minimum; 600 first floor minimum	
R-4 Single Family Residential District	10,000 square feet	Same as R-3 District	
R-5 Single Family Residential District	8,000 square feet	800 minimum for one-bedroom dwelling; 900 for two-bedroom; 1,000 for three-bedroom	
R-6 Two Family Residential District	12,000 square feet	700 minimum for one-bedroom dwelling; 1,000 for two-bedroom	
R-8 Multiple Family Residential District	Larger of 16,000 square feet or 3,000 square feet for each one-bedroom unit and 3,500 for each two-bedroom unit	Larger of 2,000 or 500 for each one-bedroom unit, 700 for each two-bedroom unit, and 900 for each three or more bedroom unit	
R-9 Mobile Home Park District	5,000 square feet for single modular or mobile home; 7,200 square feet for double modular or mobile home	None specified None specified	
Village of Kewaskum	RS-1 Single-Family Residential District	10,000 square feet	1,200 minimum for one-story and 750 first floor minimum
	RS-2 Single-Family Residential District	7,200 square feet	1,000 minimum for one-story and 600 first floor minimum
	RD-1 Two-Family Residential District	12,000 square feet	1,000 minimum for one-story and 600 first floor minimum

Table continued on next page.

Table 7.16 (Continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Kewaskum (continued)	RM-1 Multi-Family Residential District	12,000 square feet for two-family; 2,000 square feet per unit for multi-family, efficiency and one-bedroom; 3,000 square feet per unit for multi-family, two-bedroom; 3,500 square feet per unit for multi-family, three-bedroom or more	1,800 minimum for two-family and 900 per unit; 450 square feet per unit for multi-family, efficiency; 500 square feet per unit for multi-family, one-bedroom; 650 square feet per unit for multi-family, two-bedroom; 800 square feet per unit for multi-family, three-bedroom or more
	R-1 Single-Family Residential District	20,000 square feet	1,500
	R-2 Single-Family Residential District	14,000 square feet	1,350
	R-3 Single-Family Residential District	10,000 square feet	1,150
	R-4 Single-Family Residential District	8,700 square feet	1,100
	RD-1 Single- and Two-Family Residential District	Single-family: 10,000 square feet; Two-family: 13,200 square feet	Single-family: 1,150; Two-family full basement: 900; Two-family no full basement: 1,100
	RM-1 Multi-Family Residential District	12,000 square feet	One-bedroom unit: 600; Two-bedroom unit: 800; Three-bedroom unit: 1,000; Add an additional 100 per unit if no full basement
	MH Mobile Home Park and Mobile Home Subdivision District	Park: 5,000 square feet; Subdivision: 6,000 square feet	Park: 600; Subdivision: 720
	RS-1 Country Estate District	10 acres	1,300 minimum; 1,050 first floor minimum; 100 minimum per bedroom
	RS-1R Country Estate/Remnant Parcel District	5 acres	Same as RS-1 District
Village of Richfield	RS-1a Single-Family Residential and Rural Preservation District	65,000 square feet (gross density of three acres)	Same as RS-1 District
	RS-1b Single-Family Cluster/Open Space Residential District	1.25 acres	Same as RS-1 District
	RS-2 Single-Family Residential District	65,000 square feet	Same as RS-1 District
	RS-3 Single-Family Residential District	Refer to ordinance	Not applicable
	RS-4 Single-Family Residential District	Refer to ordinance	Not applicable
	RD-1 Two-Family Cluster/Open Space Residential District	One acre minimum net area	1,100 minimum; 900 first floor minimum; 100 minimum per bedroom
	RD-2 Two-Family Residential District	One acre minimum net area	Same as RD-1 District
	Walkable Hamlet	10,890 square feet	1,300 square feet
	R-1 Single-Family Residential District	40,000 square feet	1,500 minimum for one-story dwellings; 1,800 total minimum and 1,000 first floor minimum for two-story dwellings
	R-2 Single-Family Residential District	20,000 square feet	Same as R-2 District
R-3 Single-Family Residential District	14,000 square feet	1,200 minimum for one-story dwellings; 1,800 total minimum and 1,000 first floor minimum for two-story dwellings	
Village of Slinger			

Table continued on next page.

Table 7.16 (Continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)	
Village of Slinger (continued)	R-4 Single-Family Residential District	12,000 square feet	1,100 minimum for one-story dwellings; 1,400 total minimum and 800 first floor minimum for two-story dwellings	
	R-5 Single-Family Residential District	9,600 square feet	1,000 minimum for one-story dwellings; 1,200 total minimum and 700 first floor minimum for two-story dwellings	
	R-6 Single-Family Residential District	7,200 square feet	950 minimum for one-story dwellings; 1,200 total minimum and 700 first floor minimum for two-story dwellings	
	Rd-1 Two-Family Residential District	14,000 square feet	950 minimum per dwelling unit	
	Rm-1 Multiple Family Residential District	18,000 square feet	600 minimum for efficiency and one-bedroom units plus 200 for each bedroom additional to one	
	Rm-2 Multiple Family Residential District	18,000 square feet	750 minimum for efficiency and one-bedroom units plus 200 for each bedroom additional to one	
	Mh-1 Mobile Home Park Residence District	7,200 square feet	None specified	
	R-1 Agricultural Rural Residential District	Five acres	1,200 minimum for one-story dwellings; 1,800 for multi-story dwellings; 800 first floor minimum for multi-story dwellings	
	R-2 Single-Family Residential District (Unsewered)	40,000 square feet	1,200 minimum for one-story dwellings; 1,800 for multi-story dwellings; 1,000 first floor minimum for multi-story dwellings	
	R-3 Single-Family Residential District (Sewered)	12,000 square feet	1,200 minimum for one-story dwellings; 1,800 for multi-story dwellings; 1,000 first floor minimum for multi-story dwellings	
Town of Addison	R-4 Two-Family Residential District (Sewered)	15,000 square feet; 7,500 square feet per dwelling unit	1,000 minimum; 1,000 first floor minimum	
	R-5 Multi-Family Residential District	15,000 square feet; 4,000 square feet per dwelling unit	2,000 minimum; 650 minimum for efficiency or one-bedroom units; 900 minimum for two-bedroom or larger unit	
	R-1 Rural Countryside Single-Family Residential District	10 acres	2,000 minimum plus 200 per each bedroom additional to three for 1-story; 2,400 minimum and 1,200 minimum first floor for multi-story plus 160 per each bedroom additional to three; Add 200 to minimum first floor area and total area for dwellings with basements under 600	
	R-2 Countryside Single-Family Residential District	5 acres	1,600 minimum plus 200 per each bedroom additional to three for 1-story; 1,920 minimum and 960 minimum first floor for multi-story plus 120 per each bedroom additional to three; Add 200 to minimum first floor area and total area for dwellings with basements under 600	
	R-3 Estate Single-Family Residential District	3 acres	1,445 minimum plus 210 per each bedroom additional to three for 1-story; 1,700 minimum and 935 minimum first floor for multi-story plus 125 per each bedroom additional to three; Add 210 to minimum first floor area and total area for dwellings with basements under 600	
	Town of Barton	R-1 Rural Countryside Single-Family Residential District	10 acres	2,000 minimum plus 200 per each bedroom additional to three for 1-story; 2,400 minimum and 1,200 minimum first floor for multi-story plus 160 per each bedroom additional to three; Add 200 to minimum first floor area and total area for dwellings with basements under 600
		R-2 Countryside Single-Family Residential District	5 acres	1,600 minimum plus 200 per each bedroom additional to three for 1-story; 1,920 minimum and 960 minimum first floor for multi-story plus 120 per each bedroom additional to three; Add 200 to minimum first floor area and total area for dwellings with basements under 600
		R-3 Estate Single-Family Residential District	3 acres	1,445 minimum plus 210 per each bedroom additional to three for 1-story; 1,700 minimum and 935 minimum first floor for multi-story plus 125 per each bedroom additional to three; Add 210 to minimum first floor area and total area for dwellings with basements under 600
		R-4 Two-Family Residential District (Sewered)	15,000 square feet; 7,500 square feet per dwelling unit	1,000 minimum; 1,000 first floor minimum
		R-5 Multi-Family Residential District	15,000 square feet; 4,000 square feet per dwelling unit	2,000 minimum; 650 minimum for efficiency or one-bedroom units; 900 minimum for two-bedroom or larger unit
R-1 Rural Countryside Single-Family Residential District		10 acres	2,000 minimum plus 200 per each bedroom additional to three for 1-story; 2,400 minimum and 1,200 minimum first floor for multi-story plus 160 per each bedroom additional to three; Add 200 to minimum first floor area and total area for dwellings with basements under 600	
R-2 Countryside Single-Family Residential District		5 acres	1,600 minimum plus 200 per each bedroom additional to three for 1-story; 1,920 minimum and 960 minimum first floor for multi-story plus 120 per each bedroom additional to three; Add 200 to minimum first floor area and total area for dwellings with basements under 600	
R-3 Estate Single-Family Residential District		3 acres	1,445 minimum plus 210 per each bedroom additional to three for 1-story; 1,700 minimum and 935 minimum first floor for multi-story plus 125 per each bedroom additional to three; Add 210 to minimum first floor area and total area for dwellings with basements under 600	
R-4 Two-Family Residential District (Sewered)		15,000 square feet; 7,500 square feet per dwelling unit	1,000 minimum; 1,000 first floor minimum	
R-5 Multi-Family Residential District		15,000 square feet; 4,000 square feet per dwelling unit	2,000 minimum; 650 minimum for efficiency or one-bedroom units; 900 minimum for two-bedroom or larger unit	

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Table 7.16 (Continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Town of Barton (continued)	R-4 Suburban Estate Single-Family Residential District	40,000 square feet	1,400 minimum plus 200 per each bedroom additional to three for 1-story; 1,600 minimum and 800 minimum first floor for multi-story plus 150 per each bedroom additional to three; Add 250 to minimum first floor area and total area for dwellings with basements under 600
	R-5 Suburban Single-Family Residential District	30,000 square feet	1,400 minimum plus 200 per each bedroom additional to three for 1-story; 1,600 minimum and 800 minimum first floor for multi-story plus 150 per each bedroom additional to three; Add 250 to minimum first floor area and total area for dwellings with basements under 600
	R-6 Transitional Urban to Suburban/Rural Residential District	15,000 square feet	1,400 minimum plus 200 per each bedroom additional to three for 1-story; 1,500 minimum and 900 minimum first floor for multi-story plus 200 per each bedroom additional to three; Add 200 to minimum first floor area and total area for dwellings with basements under 600 ^a
	R-7 Urban Single-Family Residential District	15,000 square feet	Same as R-6 ^b
	R-8 Hamlet and Waterfront Residential Neighborhood Conservation District	6,000 square feet	1,000 minimum plus 150 per each bedroom additional to three for 1-story; 1,400 minimum and 725 minimum first floor for multi-story plus 150 per each bedroom additional to three; Add 150 to minimum first floor area and total area for dwellings with basements under 600
	R-9 Medium Density Urban Residential District	3,630 square feet	1,000 minimum plus 150 per each bedroom additional to three for 1-story; 1,400 minimum for multi-story plus 150 per each bedroom additional to three; Add 150 to total area for dwellings with basements under 600 ^c
	R-10 High Density Urban Residential District	2,900 square feet	900 minimum plus 200 per each bedroom additional to one for structures with three to four dwelling units; 850 minimum plus 200 per each bedroom additional to one for structures with five to eight dwelling units; 800 minimum plus 200 per each bedroom additional to one for structures with nine to twelve dwelling units; 750 minimum plus 200 per each bedroom additional to one for structures with 13 or more dwelling units
Town of Erin	R-1 Single-Family Residence District	1.5 acres	1,200 minimum for one-story; 1,400 minimum for one and one-half; 950 first floor; 1,400 minimum for two-story, 800 first floor; 1,200 minimum for bi-level, 800 first floor; and 1,200 minimum for tri-level, 800 first floor with full basement. 1,400 minimum for one-story; 1,400 minimum for one and one-half, 1,150 first floor; 1,400 minimum for two-story, 1,000 first floor with slab at grade

Table continued on next page.

Table 7.16 (Continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Town of Erin (continued)	R-3 Single-Family Residence District	Three acres	Same as R-1
	R-5 Single-Family Residence District	Five acres	Same as R-1
	R-10 Single-Family Residence District	10 acres	Same as R-1
	R-20 Single-Family Residence District	20 acres	Same as R-1
Town of Farmington	RD Residential District	40,000 square feet for parcels created prior to ordinance adoption; 1.5 acres after adoption	1,200 minimum for one-story; 1,400 minimum for two-story, 800 first floor
	CE Country Estate Residential District	Three acres	1,200 minimum for one-story; 1,400 minimum for two-story, 800 first floor; 1,400 minimum for bi-level; 1,400 minimum for tri-level with 1,200 minimum living area on two levels and balance on third level
Town of Germantown	A Residence District	3 acres	1,400 minimum for single story; 1,800 minimum with 900 first floor minimum for two story and split level dwellings; 100 minimum per bedroom
	B Residence District	3 acres	Same as A Residence District
Town of Hartford	RR Rural Residential District	40,000 square feet	1,000 minimum for one story dwellings; 1,200 for multi-story dwellings
	R Residential District	40,000 square feet for unsewered; 12,000 square feet for sewer	Same as RR District
	R4 Pike Lake Residential District	12,000 square feet for new lots; 7,500 square feet for existing lots	Same as RR District
	R-1 Single-Family Residential District	60,000 square feet	1,200 minimum for one-story dwellings; 1,800 total minimum and 1,000 first floor minimum for two-story dwellings
Town of Jackson	R-2 Two-Family Residential district	60,000 square feet	1,200 minimum per unit; 1,200 first floor minimum
	R-3 Multi-Family Residential District	60,000 square feet	2,000 minimum per structure; 900 minimum per dwelling unit
	R-1 Single-Family Residential District	One acre	1,200
Town of Kewaskum	R-1 Single-Family Residential District	60,000 square feet	1,200 minimum for one-story with full basement, 1,400 minimum for one-story without basement; 1,400 minimum for 1.5-story, 950 first floor; 1,400 minimum for two-story, 800 first floor; 1,200 minimum for bi-level and tri-level with at least 400 basement area
	R-2 Multi-Family Residential District (Sewered)	15,000 square feet, but not less than 4,000 square feet per dwelling unit, whichever is greater	750 for one-bedroom dwelling units, 950 for two-bedroom dwelling units
Town of Trenton	R-1 Single-Family Residential District (Unsewered)	40,000 square feet	1,400 minimum; 1,000 first floor minimum for multi-story dwellings
	R-2 Single-Family Residential District (Unsewered)	40,000 square feet	1,400 minimum; 1,000 first floor minimum for multi-story dwellings
	R-3 Rural Residential District	3 acres	1,400 minimum; 1,000 first floor minimum for multi-story dwellings

Table continued on next page.

Table 7.16 (Continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Town of Trenton (continued)	R-4 Single-Family Residential District (Sewered)	20,000 square feet	1,100 minimum; 700 first floor minimum for multi-story dwellings
	R-5 Single-Family Residential District (Sewered)	12,000 square feet	1,000 minimum; 700 first floor minimum for multi-story dwellings
	R-6 Two-Family Residential District (Unsewered)	60,000 square feet	1,100 minimum per dwelling unit or 2,200 minimum per structure
	R-7 Two-Family Residential District (Sewered)	20,000 square feet	1,000 minimum per dwelling unit or 2,000 minimum per structure
	R-8 Multiple-Family Residential District	1.5 acres for 4-unit dwellings plus 0.5 acre per each additional two units ^d	1,000 minimum for three-bedroom apartments; 800 minimum for two-bedroom apartments; 600 minimum for one-bedroom apartments
	CES Country Estate District	10 acres	1,800 minimum; 1,200 first floor minimum for multi-story dwellings
	CES-5 Country Estate District (Hobby Farms – Country Homes)	5 acres	1,600 minimum; 1,200 first floor minimum for multi-story dwellings
	CES-10 Country Estate District (Hobby Farms – Country Estates)	10 acres	1,800 minimum; 1,400 first floor minimum for multi-story dwellings
Town of Wayne	R-1 Single-Family Residential District	5 acres for traditional and lot averaging; 1.5 acres for clustering	1,200 minimum for one-story; 1,600 minimum for multi-story and 1,000 first floor minimum
	R-2 Single-Family and Two-Family Residential District	1.5 acres total; 30,000 square feet per dwelling unit	1,200 minimum for one-story; 1,200 first floor minimum
	R-3 Multi-Family Residential District	60,000 square feet total; 20,000 square feet per dwelling unit	2,000 minimum; 900 minimum per dwelling unit
	R-4 Hamlet Residential District	3 acres for traditional and lot averaging; 1.5 acres for clustering	1,200 minimum for one-story; 1,600 minimum for multi-story and 1,000 first floor minimum
Town of West Bend	R-1N Neighborhood Residential District	One acre	1,500
	R-1R Rural Residential District	2.5 acres	1,500
	R-1S Shoreline Residential District	65,340 square feet	1,200 minimum; 950 first floor minimum

Note: This table is a summary and should not be used as a guide to answer zoning-related questions. Refer to municipal zoning ordinances and maps for specific zoning information.

^a The Town of Barton's R-6 District contains four separate "open space subdivision" options with varying floor area and lot dimension requirements. Consult the Town of Barton zoning ordinance for more information.

^b The Town of Barton's R-7 District contains three separate "conventional subdivision" options with varying floor area and lot dimension requirements. Consult the Town of Barton zoning ordinance for more information.

^c The Town of Barton's R-9 District contains two development options with varying floor area and lot dimension requirements. The requirements shown are for the permitted use "conventional subdivision." Consult the Town of Barton zoning ordinance for more information.

^d A maximum of eight units per lot may be allowed in the Town of Trenton's R-8 District.

Source: Local governments and SEWRPC

Table 7.17
Zoning Districts in Urban Communities^a in Washington County that Allow for the
Development of Affordable Single-Family or Multifamily Housing:^b 2017

Community	Residential Zoning District	Minimum Lot Size^c	Minimum Floor Area (square feet)
City of Hartford	Rs-4 Single-Family Residential District	10,000 square feet	750 minimum for one- or two-bedroom units; 900 minimum for three-bedroom units; 1,050 minimum for four or more bedroom units; 600 minimum on main entry level; 100 minimum per bedroom
	Rs-5 Single-Family Residential District	8,000 square feet	Same as Rs-4 District
	Rs-6 Single-Family Residential District	5,000 square feet	Same as Rs-4 District
	Rd-1 Two-Family Residential District	15,000 square feet; 7,500 square feet per dwelling unit	900 minimum for one-bedroom unit; 1,000 minimum for two-bedroom unit; 1,100 minimum for three or more bedroom unit; 1,200 first floor minimum; 100 minimum per bedroom
	Rd-2 Two-Family Residential District	12,000 square feet; 6,000 square feet per dwelling unit	800 minimum for one-bedroom unit; 900 minimum for two-bedroom unit; 1,000 minimum for three or more bedroom unit; 1,200 first floor minimum; 100 minimum per bedroom
	Rm-2 Multi-Family Residential District	3,960 square feet per dwelling unit	400 minimum per dwelling unit and 1,200 minimum per structure for efficiency; 550 per dwelling unit and 1,650 per structure for one-bedroom unit; 700 per unit and 2,100 per structure for two-bedroom unit; 850 per unit and 2,500 per structure for three or more bedroom unit
	Rm-3 Multi-Family Residential District	3,111 square feet per dwelling unit	400 minimum per dwelling unit and 1,200 minimum per structure for efficiency; 550 per dwelling unit and 1,650 per structure for one-bedroom unit; 700 per unit and 2,100 per structure for two-bedroom unit; 850 per unit and 2,550 per structure for three or more bedroom unit
	RS-3 Single Family Residential District	9,600 square feet	1,100 minimum for one- and two-bedroom dwellings; 1,200 for three-bedroom dwellings; 1,400 for four or more bedroom dwellings; 800 first floor minimum
	RS-4 Single Family Residential District	7,200 square feet	1,000 minimum for one-, two- and three-bedroom dwellings; 1,200 for four or more bedroom dwellings, 800 first floor minimum
	RD-1 Two Family Residential District	11,500 square feet	800 minimum per unit and 1,600 minimum per building for one-bedroom dwelling; 1,000 per unit and 2,000 per building for two-bedroom dwelling; 1,100 per unit and 2,200 per building for three-bedroom dwelling; 1,200 per unit and 2,400 per building for four or more bedroom dwelling; 500 first floor minimum
City of West Bend	RD-2 Two Family Residential District	8,000 square feet	800 minimum per unit and 1,600 minimum per building for one- and two-bedroom dwelling; 900 per unit and 1,800 per building for three-bedroom dwelling; 1,000 per unit and 2,000 per building for four or more bedroom dwelling; 500 first floor minimum

Table continued on next page.

Table 7.17 (Continued)

Community	Residential Zoning District	Minimum Lot Size^c	Minimum Floor Area (square feet)
City of West Bend (continued)	RM-2 Multi-Family Residential District	3,630 square feet square feet per one-bedroom unit; 4,350 square feet per two-bedroom unit; 5,000 square feet per three or more bedroom unit	650 minimum for one-bedroom dwelling; 850 for two-bedroom dwelling; 1,050 for three-bedroom dwelling
	RM-3 Multi-Family Residential District	3,150 square feet per one-bedroom unit; 3,630 square feet per two-bedroom unit; 4,350 square feet per three or more bedroom unit	Same as RM-2 District
	RM-4 Multi-Family Residential District	2,900 square feet per one- or two-bedroom unit; 3,200 square feet per three or more bedroom unit	Same as RM-2 District
	RM-5 Multi-Family Residential District	2,900 square feet per dwelling unit	550 minimum plus 200 per bedroom if more than one bedroom
	Rs-7 Single-Family Residential District	10,000 square feet	1,200 minimum for one-, two-, and three-bedroom dwelling; 1,400 for four-bedroom; 1,000 ground perimeter minimum
	Rd-2 One- and Two-Family Residential District	15,000 square feet	Single-family: 1,000 minimum per unit for single-story and 1,200 for multi-story; Two-family: 1,200 minimum per unit
	Rm-3 Multiple-Family Residential District	0.8 acres; 4,356 square feet per unit	350 minimum per unit for efficiency, 525 per unit for one-bedroom dwelling; 650 per unit for two-bedroom; 850 per unit for three or more bedroom
Village of Jackson	MHP Mobile Home Park Residential District	5,000 square feet for single modular or mobile home; 6,000 square feet for double modular or mobile home	None specified None specified
	R-4 Single Family Residential District	10,000 square feet	1,000 minimum; 600 first floor minimum
	R-5 Single Family Residential District	8,000 square feet	800 minimum for one-bedroom dwelling; 900 for two-bedroom; 1,000 for three-bedroom
	R-6 Two Family Residential District	12,000 square feet	700 minimum for one-bedroom dwelling; 1,000 for two-bedroom
	R-8 Multiple Family Residential District	Larger of 16,000 square feet or 3,000 square feet for each one-bedroom unit and 3,500 for each two-bedroom unit	Larger of 2,000 or 500 for each one-bedroom unit, 700 for each two-bedroom unit, and 900 for each three or more bedroom unit
	R-9 Mobile Home Park District	5,000 square feet for single modular or mobile home; 7,200 square feet for double modular or mobile home	None specified None specified
	RS-1 Single-Family Residential District	10,000 square feet	1,200 minimum for one-story and 750 first floor minimum
	RS-2 Single-Family Residential District	7,200 square feet	1,000 minimum for one-story and 600 first floor minimum
	RD-1 Two-Family Residential District	12,000 square feet	1,000 minimum for one-story and 600 first floor minimum
Village of Kewaskum	RM-1 Multi-Family Residential District	12,000 square feet for two-family; 2,000 square feet per unit for multi-family, efficiency and one-bedroom; 3,000 square feet per unit for multi-family, two-bedroom; 3,500 square feet per unit for multi-family, three-bedroom or more	1,800 minimum for two-family and 900 per unit; 450 square feet per unit for multi-family, efficiency; 500 square feet per unit for multi-family, one-bedroom; 650 square feet per unit for multi-family, two-bedroom; 800 square feet per unit for multi-family, three-bedroom or more
	R-3 Single-Family Residential District	10,000 square feet	1,150
	R-4 Single-Family Residential District	8,700 square feet	1,100
	RD-1 Single- and Two-Family Residential District	Single-family: 10,000 square feet; Two-family: 13,200 square feet	Single-family: 1,150; Two-family full basement: 900; Two-family no full basement: 1,100

Table continued on next page.

Table 7.17 (Continued)

Community	Residential Zoning District	Minimum Lot Size ^c	Minimum Floor Area (square feet)
Village of Newburg (continued)	RM-1 Multi-Family Residential District	12,000 square feet	One-bedroom unit: 600; Two-bedroom unit: 800; Three-bedroom unit: 1,000; Add an additional 100 per unit if no full basement Park: 600; Subdivision: 720
	MH Mobile Home Park and Mobile Home Subdivision District	Park: 5,000 square feet; Subdivision: 6,000 square feet	
Village of Slinger	R-5 Single-Family Residential District	9,600 square feet	1,000 minimum for one-story dwellings; 1,200 total minimum and 700 first floor minimum for two-story dwellings
	R-6 Single-Family Residential District	7,200 square feet	950 minimum for one-story dwellings; 1,200 total minimum and 700 first floor minimum for two-story dwellings
	Rd-1 Two-Family Residential District	14,000 square feet	950 minimum per dwelling unit
	Rm-1 Multiple Family Residential District	18,000 square feet	600 minimum for efficiency and one-bedroom units plus 200 for each bedroom additional to one
	Rm-2 Multiple Family Residential District	18,000 square feet	750 minimum for efficiency and one-bedroom units plus 200 for each bedroom additional to one
	Mh-1 Mobile Home Park Residence District	7,200 square feet	None specified
Town of Addison	R-4 Two-Family Residential District (Sewered)	15,000 square feet; 7,500 square feet per dwelling unit	1,000 minimum; 1,000 first floor minimum
Town of Polk	R-2 Multi-Family Residential District (Sewered)	15,000 square feet, but not less than 4,000 square feet per dwelling unit, whichever is greater	750 for one-bedroom dwelling units, 950 for two-bedroom dwelling units

^a Urban communities include those communities in the County with sanitary sewer service.

^b The regional housing plan recommends communities with sewer service to provide areas for the development of new single-family homes on lots of 10,000 square feet or smaller, with home sizes of 1,100 to 1,200 square feet, to accommodate the development of housing affordable to moderate-income households. Communities with sewer service should also provide areas for the development of multifamily housing at a density of at least 10 units per acre to accommodate the development of housing affordable to lower-income households.

^c All multifamily residential districts shown in this table allow for a density of at least 10 units per acre.

Source: Local governments and SEWRPC

Minimum Lot Size Requirements

Residential zoning districts include minimum lot size requirements, which specify the smallest land area a residential structure can be constructed upon. Lot size requirements are important because larger minimum lot size requirements can add to the total price of developing a residence by increasing land and land improvement costs; however, larger minimum lot sizes may be appropriate in areas without urban services, or in environmentally sensitive areas.



Larger minimum lot sizes may be appropriate in areas without urban services.

Minimum lot size requirements are typically smaller in local governments, or portions of local governments, that are served by public sewer and water. Public sewer and water services are available in the Cities of Hartford and West Bend, and all of the villages in the County, although not all of the areas within the Village of Germantown or Village of Slinger are provided with sewer and water services. Sanitary districts have been formed to provide sanitary sewer service to the hamlet of Allenton in the Town of Addison; residential areas around Wallace Lake in the Towns of Barton and Trenton, Pike Lake in the Town of Hartford, and Silver Lake in the Town of West Bend; and the Scenic Drive and Hilldale areas in the Town of Trenton and Town of Hartford, respectively.

The smallest minimum lot sizes in the single-family residential zoning districts of cities and villages range from 5,000 square feet in the City of Hartford to 10,000 square feet in the Village of Germantown. The largest lot size for single-family districts in city and village ordinances is 40,000 square feet, or just under one acre, which applies to the City of Hartford and Village of Slinger. The Village of Germantown ordinance includes a residential district with a minimum lot size of five acres, but this is applied to areas outside the Village's sewer service area.

Areas within existing utility and sanitary districts are zoned for lot sizes ranging from 12,000 square feet in Allenton and Trenton (around Wallace Lake) to 20,000 square feet in the Town of Hartford (around Pike Lake). Several towns have zoned areas within or adjacent to the planned sewer service areas of adjacent cities and villages for one- or 1.5-acre lots. In rural portions of the Towns, land within residential districts is often zoned for three-, five-, or seven-acre lots, or for clustered development at an overall density equivalent to these lot sizes; or is zoned in an estate, rural residential, or agricultural zoning district with minimum lot sizes of five, 10, or 35 acres.

Minimum Floor Area Requirements

All of the local zoning ordinances enacted by Washington County communities include minimum floor area requirements for homes and multifamily units. These requirements are important because the cost of housing units typically increases for larger homes. Minimum floor area requirements generally correlate to minimum lot size requirements; the larger the minimum lot size requirement, the larger the minimum floor area requirement. Many local governments also relate the minimum floor area required to the number of bedrooms in the home or apartment.

The City of Hartford zoning ordinance requires the smallest minimum size for homes and apartments. The minimum size for a one- or two-bedroom single-family home in the City of Hartford Rs-3 zoning district is 750 square feet. The minimum size for an apartment in City of Hartford multifamily zoning districts is 400 square feet for an efficiency apartment and 550 or 600 square feet for a one-bedroom apartment. Minimum floor areas in other city and village zoning ordinances range from 600 to 750 square feet for apartments, and from 1,000 to 1,500 square feet for single-family homes.

Minimum floor area requirements for single-family homes in Town zoning ordinances range from 900 to 2,500 square feet in the Town of Barton, and from 1,000 to 1,800 square feet in the other Town ordinances, with larger homes typically required in zoning districts with larger minimum lot sizes.

Flexible Zoning Techniques

Planned Unit Developments and Traditional Neighborhood Developments

In addition to the zoning districts listed on Table 7.16, several local governments allow housing development through more flexible zoning regulations such as Planned Unit Developments and Traditional Neighborhood Developments. Community zoning ordinances that include such regulations are discussed below.

Planned Unit Developments

Planned Unit Developments (PUDs) in Washington County communities are allowed in two ways: through application of an overlay zoning district that varies specified requirements in the underlying zoning district, or through approval of a conditional use permit. All community PUD regulations limit the uses permitted in the PUD to the uses permitted in the underlying zoning district (for example, if the PUD is applied to a single-family residential zoning district, only single-family homes can be built within the PUD). The PUD regulations allow the minimum lot size, building setbacks, and other requirements of the underlying zoning district to be varied, subject to approval of the local Plan Commission or governing body. Five communities may allow higher densities in PUDs than allowed in the underlying district. A summary of PUD regulations adopted by Washington County communities follows.

- The majority of local governments use PUD regulations to alter minimum lot size, frontage, and yard requirements, provided that adequate open space is set aside so that the average residential density of the PUD is no greater than that permitted in the underlying district. This approach is used by the Towns of Addison, Polk, and Trenton; the Villages of Kewaskum and Slinger; and the Cities of Hartford and West Bend. The Town of Jackson, and Town of Wayne PUD regulations authorize the Plan Commission to permit individual lots to be reduced to half the size required in the underlying district if public sanitary sewerage facilities are provided to the PUD. The density within the PUD may not exceed the average density permitted in the underlying district.
- The remaining communities allow an increase in the overall density of residential development in PUDs in specified situations, in addition to allowing flexibility in minimum lot sizes and setbacks:
 - The Town of Barton, Town of Farmington, Village of Germantown, and Village of Jackson PUD regulations allow residential uses consistent with the uses permitted in the underlying zoning district, with densities determined by the Plan Commission.
 - The Town of Hartford Planned Residential Development overlay district regulations allow single-family residences to be developed at a density no greater than two times the maximum residential density permitted in the underlying district. Minimum lot sizes may be reduced to half the size required in the underlying district.
 - The Village of Richfield allows residential Planned Unit Developments in the RS-1A and RS-2 Districts. In the RS-1A PUD the density may be increased by 1 percent for each 1.5 percent of land preserved as open space, with a minimum lot size of 65,000 square feet. Average intensity and density within the RS-2 PUD may be no greater than that permitted in the underlying district.

Traditional Neighborhood Development

Section 66.1027 of the *Wisconsin Statutes* requires any city or village with a population of 12,500 or more residents to include provisions that would accommodate “Traditional Neighborhood Developments.” Traditional Neighborhood Developments are intended to be unified neighborhoods with a mix of land uses with open space and access to various transportation modes integrated into the neighborhood. The City of West Bend zoning ordinance specifically allows Traditional Neighborhood Development (TND) as a type of Planned Unit Development. The City of Hartford was preparing TND regulations during the preparation of this plan update. The Village of Richfield’s Walkable Hamlet District encourages infill development based on TND principles. The Village of Germantown Planned Development District allows a mix of uses as well as a transfer of residential density to allow a clustering of dwelling units. The overall density of the site may exceed the density permitted by the underlying zoning district upon a favorable vote of three-fourths of the full Village Board.

Accessory Apartments

Several communities in Washington County allow accessory apartments as a conditional use. An accessory apartment, sometimes referred to as a “mother-in-law” apartment, is a secondary dwelling established in conjunction with and clearly subordinate to a primary dwelling, and may be part of the same structure as the primary dwelling or a detached unit on the same lot, as specified in each zoning ordinance. Accessory apartments are typically intended for use by relatives of the individuals residing in the primary dwelling. Community zoning ordinances that allow for accessory apartments or dwellings include:



Additional space, such as the space above this home’s garage, could be utilized as an accessory apartment.

- Town of Addison: Allows accessory apartments for use by relatives of the owner of the principal dwelling or, if applicable, an employee of the principal farm operator. Accessory apartments are permitted as a conditional use in the Town’s A-1 Agricultural District. Also allows for the conversion of farmhouses to duplexes.
- Town of Barton: Allows for commercial apartments (above first floor only) as a Permitted Use within the Town’s NHB Neighborhood and Hamlet Business, CB Community Business, FB Freeway Interchange Business, I Institutional, and PUD Planned Unit Development Zoning Districts.
- Town of Farmington: Allows a dependent unit or accessory apartment as part of a single-family residence to be occupied by a person related to the owner. Dependent units are permitted as a conditional use in the Town’s RD Residential District, CE Country Estate Residential District, and AG Agricultural District.
- Town of Polk: Allows in-law units within the same structure as the primary residence, limited to occupancy by two related people. In-law units are permitted as a conditional use in the Town’s A-1 General Agricultural District.
- Town of Trenton: Allows accessory apartments for use by relatives of the owner of the principal dwelling. Accessory apartments are permitted as a conditional use in the Town’s R-1, R-2, R-3, and R-4 Residential Districts, the EA, AT, and A-1 Agricultural Districts, and I-1 and I-2 Institutional Districts.
- Village of Richfield: Allows the inclusion of one mother-in-law suite within a single-family or two-family dwelling. A mother-in-law suite, as defined in the Village zoning ordinance, consists of one or more rooms within a dwelling to be occupied by members of the family and not to include separate entry or cooking facilities. Mother-in-law suites are permitted as a principal use in all Village residential districts.