

SEWRPC Community Assistance Planning Report No. 295
A COMPREHENSIVE PLAN FOR THE TOWN OF POLK

Chapter VII

HOUSING ELEMENT

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 Town. In addition, specific policies and programs must be identified that:

- Promote the development of housing for residents of the Town and provide a range of housing choices that meet the needs of persons of all income levels and age groups and persons with special needs.
- Promote the availability of land for the development or redevelopment of affordable housing.
- Maintain or rehabilitate existing housing stock.

In addition, the following comprehensive planning goals related to the housing element are set forth in Section 16.965 of the *Statutes* and must be addressed as part of the planning process:¹

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

Part 1 of this chapter provides an inventory of existing housing stock, including age, structural condition, value, and occupancy characteristics. This information, along with housing demand inventory data such as household, income, and demographic information presented in Chapter III, is used to analyze future housing needs for residents of the Town. Household projections are presented at the end of Part 1.

Part 2 includes information on Town policies and ordinances affecting housing and zoning regulations for minimum home sizes, minimum lot sizes, and housing type, and Part 3 sets forth housing goals and objectives through the plan design year of 2035. Policies, which are steps or actions recommended to be taken to achieve housing goals and objectives; and programs, which are projects or services intended to achieve housing policies, are also identified in Part 3.

A description of government programs which facilitate the provision of housing, including affordable housing, is provided in Appendix D.

¹ Chapter I lists all 14 of the comprehensive planning goals included in Section 16.965 of the *Statutes*.

Census Data

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

PART 1: INVENTORY AND PROJECTIONS

Housing supply

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

Total Housing Units

The quantity and tenure (owner- or renter-occupied) of existing housing units in the Town is one of the key inventory items needed to project the number of additional housing units that will be needed in the Town and in Washington County in 2035. As shown in Table VII-1, there were 1,430 housing units in the Town in 2000. About 85 percent, or 1,212, were owner-occupied and about 10 percent, or 140, were renter-occupied. About 5 percent of the total housing units, or 78 units, were vacant.

Vacancy

Another key housing supply inventory item is the vacancy rate of various housing types. The vacancy rate is the number of vacant and available housing units divided by the total number of housing units. The vacancy rates for owner-occupied units and rental units are shown on Table VII-2.

Some vacancies are necessary for a healthy housing market. The Federal Department of Housing and Urban Development (HUD) recommends a minimum overall vacancy rate of 3.0 percent to ensure adequate housing choices, which should include a minimum 1.5 percent vacancy rate for owner-occupied housing units and a minimum 5 percent vacancy rate for rental units. Vacant units can fall into several categories including for rent; for sale; for seasonal, recreational, or occasional use; for migrant workers; and other vacant units. The overall vacancy rate in the Town was 5.5 percent in 2000.

The vacancy rate for owner-occupied units was determined by dividing the number of units from Table VII-2 that were “for sale only” by the combined total number of units “for sale only” and owner-occupied units shown on Table VII-1. The approximate vacancy rate for rental units was determined by dividing the number of units “for rent” from Table VII-2 by the combined number of units “for rent” and rental units from Table VII-1. The results of these calculations were a vacancy rate of 0.5 percent for owner-occupied units and 2.1 percent for rental units, both of which are lower than the vacancy rate recommended by HUD.

Table VII-1

TOTAL HOUSING UNITS BY TENURE IN THE TOWN OF POLK: 2000

Tenure of Housing Units	Housing Units	
	Number ^a	Percent
Owner-occupied	1,212	84.7
Renter-occupied	140	9.8
Vacant	78	5.5
Total	1,430	100.0

^aTotals are based on 100 percent of respondents to the 2000 Census.

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

Table VII-2

HOUSING VACANCIES IN THE TOWN OF POLK: 2000

Vacancy Type	Number ^a
For rent	3
For sale only	6
Rented or sold, not occupied ^b	4
For seasonal, recreational, or occasional use	58
For migrant workers	0
Other vacant ^c	7
Total vacant units	78
Total units	1,430
Total vacancy rate (percent)	5.5

^aTotals are based on 100 percent of the responses to the 2000 Census.

^bThe 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.

^cIf a vacant unit does not fall into any of the other categories it is classified as an "other vacant unit." An example would be a unit held for occupancy by a caretaker.

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

Value of Owner-Occupied Housing Units

Table VII-3 sets forth the value of specified owner-occupied housing units² in the Town in 2000. These values can be used to determine if there are adequate home ownership opportunities for residents of all income levels. About 38 percent of owner-occupied homes had values between \$200,000 and \$299,999 and about 28 percent had values between \$150,000 and \$199,999. About 16 percent of owner-occupied homes had values between \$300,000 and \$499,999 and about 13 percent had values between \$100,000 and \$149,999. About 3 percent of homes had values over \$500,000 and about 2 percent had values between \$50,000 and \$99,999. No homes had values less than \$50,000. The median value for owner-occupied housing units in the Town was \$216,900. Table VII-4 sets forth the value of owner-occupied housing units for each local government in Washington County.

Median Sales Prices in 2006

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 VII-5 sets forth the median prices for housing units in the County in 2000 and 2006. In 2006, the median price for a housing unit³ was \$202,000; this is an increase of nearly 37 percent from the median price in 2000. The median price for single-family units was \$229,000, the median for two-family units was \$179,500, the median for condominiums was \$156,688, and the median for multi-family units was \$460,000. Each housing type experienced an increase in median price from 2000 to 2006. Single-family housing units' median price increased nearly 47 percent, two-family increased about 29 percent, and condominiums increased almost 39 percent.

In 2006, single-family housing units were the predominant form of housing sold in Washington County. 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. Table VII-6 sets forth the median sale prices in 2006 for housing units in local government. In 2006, the median prices for housing units were generally higher for towns than for cities and villages. In 2006, the median price in the Town of Polk was \$284,500; this is an increase of about 66 percent from the median price in 2000.

Monthly Housing Costs

Monthly housing costs for owner-occupied housing units and rental housing units have been inventoried to determine if there is an adequate supply of affordable housing units for each household income level in the Town. HUD defines affordability as access to decent and safe housing that costs no more than 30 percent of a household's gross monthly income. Table VII-7 sets forth monthly housing costs⁴ for specified owner-occupied housing units with a mortgage in 2000. The median monthly housing cost for homeowners with a mortgage was \$1,481.

- About 13 percent of homeowners spent between \$700 and \$999 and about 7 percent spent under \$700
- About 32 percent of homeowners with a mortgage spent between \$1,000 and \$1,499 on monthly housing costs
- About 29 percent spent between \$1,500 and \$1,999 and about 19 percent spent over \$2,000

Table VII-8 sets forth monthly housing costs for specified owner-occupied housing units with a mortgage for each local government in Washington County in 2000.

Table VII-9 sets forth monthly housing costs for specified owner-occupied housing units without a mortgage in the Town in 2000. The median monthly housing cost for homeowners without a mortgage was \$408.

² *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.*

³ *The median sale price includes single-family, two-family, and condominium housing units.*

⁴ *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 VII-3

**VALUE FOR SPECIFIED OWNER-OCCUPIED
 HOUSING UNITS^a IN THE TOWN OF POLK: 2000**

Value	Housing Units	
	Number	Percent
Less than \$50,000	0	0.0
\$50,000 to \$99,999	17	1.8
\$100,000 to \$149,999	120	12.7
\$150,000 to \$199,999	266	28.3
\$200,000 to \$299,999	359	38.1
\$300,000 to \$499,999	152	16.2
\$500,000 or more	27	2.9
Total	941	100.0
Median Value	\$216,900	--

^aThe 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. Totals are based on a sample of one in six respondents to the 2000 Census.

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

Table VII-4

VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS IN WASHINGTON COUNTY COMMUNITIES: 2000^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 (dollars)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Cities																	
Hartford ^b	7	0.3	403	17.1	1,281	54.4	543	23.1	121	5.1	0	0.0	0	0.0	2,355	100.0	129,900
West Bend	24	0.4	538	9.0	3,744	63.0	1,181	19.9	343	5.8	83	1.4	27	0.5	5,940	100.0	132,500
Villages																	
Germantown	0	0.0	431	9.5	1,084	24.0	1,774	39.4	1,134	25.2	72	1.6	12	0.3	4,507	100.0	169,900
Jackson	7	0.7	54	5.8	460	49.1	368	39.3	48	5.1	0	0.0	0	0.0	937	100.0	146,100
Kewaskum	0	0.0	124	18.6	375	56.2	144	21.6	11	1.7	11	1.7	2	0.2	667	100.0	121,400
Newburg ^c	0	0.0	11	5.3	101	48.6	82	39.4	14	6.7	0	0.0	0	0.0	208	100.0	146,500
Slinger	8	1.1	89	12.6	326	46.3	160	22.7	115	16.3	7	1.0	0	0.0	705	100.0	141,000
Towns																	
Addison	0	0.0	48	6.3	358	47.4	248	32.8	88	11.6	14	1.9	0	0.0	756	100.0	146,700
Barton	0	0.0	30	4.4	245	36.4	302	44.8	71	10.5	26	3.9	0	0.0	674	100.0	158,300
Erin	4	0.4	43	4.6	130	14.0	303	32.6	380	40.9	62	6.7	8	0.8	930	100.0	197,400
Farmington	0	0.0	23	3.0	286	36.5	271	34.6	191	24.4	12	1.5	0	0.0	783	100.0	164,000
Germantown	0	0.0	12	15.4	29	37.2	27	34.6	10	12.8	0	0.0	0	0.0	78	100.0	147,000
Hartford	0	0.0	66	6.2	278	25.9	439	40.9	220	20.5	70	6.5	0	0.0	1,073	100.0	168,200
Jackson	10	1.2	40	5.0	202	25.3	323	40.4	200	25.0	25	3.1	0	0.0	800	100.0	166,900
Kewaskum	2	0.9	25	11.6	63	29.3	75	34.9	42	19.6	6	2.8	2	0.9	215	100.0	159,900
Polk	0	0.0	17	1.8	120	12.7	266	28.3	359	38.1	152	16.2	27	2.9	941	100.0	216,900
Richfield	4	0.1	74	2.4	693	22.1	1,013	32.3	980	31.3	325	10.4	43	1.4	3,132	100.0	189,000
Trenton	0	0.0	86	7.4	475	40.9	362	31.2	192	16.5	46	4.0	0	0.0	1,161	100.0	152,000
Wayne	3	0.9	30	9.4	94	29.5	130	40.8	53	16.6	7	2.2	2	0.6	319	100.0	160,200
West Bend	0	0.0	25	1.9	196	15.0	337	25.7	416	31.8	190	14.5	145	11.1	1,309	100.0	218,300
Washington County ^d	69	0.3	2,169	7.9	10,540	38.3	8,348	30.4	4,988	18.1	1,108	4.0	268	1.0	27,490	100.0	159,100

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^aThe data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census.

^bIncludes entire City of Hartford.

^cIncludes entire Village of Newburg.

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

Table VII-5

MEDIAN SALE PRICE FOR HOUSING UNITS IN WASHINGTON COUNTY: 2000-2006

Housing Type	2000	2006	Percent Change
Single-Family	\$155,900	\$229,000	46.9
Two-Family	\$139,000	\$179,500	29.1
Multi-Family	\$408,000	\$460,000	12.7
Condominium	\$113,000	\$156,688	38.7
All Housing Types ^a	\$147,500	\$202,000	36.9

^aExcludes multi-family housing units.

Source: Washington County and SEWRPC.

Table VII-6

**MEDIAN SALE PRICE FOR HOUSING UNITS^a
 IN WASHINGTON COUNTY COMMUNITIES: 2000-2006**

Community	2000	2006	Percent Change
Cities			
Hartford	\$134,000	\$192,700	43.8
West Bend	\$125,950	\$175,000	38.9
Villages			
Germantown	\$171,500	\$237,250	38.3
Jackson	\$154,000	\$194,900	26.6
Kewaskum	\$127,750	\$183,000	43.2
Newburg	\$127,550	\$165,000	29.4
Slinger	\$115,900	\$200,898	73.3
Towns			
Addison	\$142,000	\$181,100	27.5
Barton	\$160,087	\$239,000	49.3
Erin	\$197,000	\$316,000	60.4
Farmington	\$167,500	\$245,000	46.3
Germantown	\$176,900	\$197,000	11.4
Hartford	\$165,000	\$236,500	43.3
Jackson	\$182,450	\$297,450	63.0
Kewaskum	\$186,500	\$247,000	32.4
Polk	\$171,660	\$284,500	65.7
Richfield	\$182,000	\$285,000	56.6
Trenton	\$166,500	\$230,400	38.4
Wayne	\$154,000	\$259,250	68.3
West Bend	\$207,000	\$329,950	59.4
Washington County	\$147,500	\$202,000	36.9

^aExcludes multi-family housing units.

Source: Washington County.

Table VII-7

**MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS^a
WITH A MORTGAGE IN THE TOWN OF POLK: 2000**

Monthly Cost	Housing Units	
	Number	Percent
Less than \$700	44	6.5
\$700 to \$999	90	13.3
\$1,000 to \$1,499	214	31.5
\$1,500 to \$1,999	200	29.4
Over \$2,000	131	19.3
Total	679	100.0
Median Cost	\$ 1,481	--

^aThe 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. Totals are based on a sample of one in six respondents to the 2000 Census.

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

Table VII-8

MONTHLY OWNER COSTS FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS WITH A MORTGAGE IN WASHINGTON COUNTY COMMUNITIES: 2000^a

Community	Less than \$700		\$700 to \$999		\$1,000 to \$1,499		\$1,500 to \$1,999		Over \$2000		Total		Median Cost (dollars)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Cities													
Hartford ^b	73	4.3	415	24.2	942	55.0	210	12.3	72	4.2	1,712	100.0	1,215
West Bend	289	6.8	948	22.2	2,276	53.2	637	14.9	126	2.9	4,276	100.0	1,171
Villages													
Germantown	160	4.4	480	13.2	1,576	43.4	999	27.5	418	11.5	3,633	100.0	1,370
Jackson	53	6.5	192	23.7	460	56.7	73	9.0	33	4.1	811	100.0	1,151
Kewaskum	35	7.1	186	37.7	209	42.3	49	9.9	15	3.0	494	100.0	1,050
Newburg ^c	11	7.4	29	19.6	76	51.4	32	21.6	0	0.0	148	100.0	1,218
Slinger	34	6.8	121	24.2	254	50.8	91	18.2	0	0.0	500	100.0	1,228
Towns													
Addison	26	5.0	103	19.7	272	52.1	98	18.8	23	4.4	522	100.0	1,191
Barton	35	7.6	103	22.4	227	49.5	86	18.8	8	1.7	459	100.0	1,210
Erin	48	7.0	102	14.8	285	41.2	164	23.7	92	13.3	691	100.0	1,356
Farmington	65	10.4	124	19.9	266	42.7	127	20.4	41	6.6	623	100.0	1,227
Germantown	3	5.8	14	26.9	17	32.7	16	30.8	2	3.8	52	100.0	1,250
Hartford	75	9.0	121	14.5	377	45.2	213	25.5	48	5.8	834	100.0	1,322
Jackson	68	11.3	61	10.2	314	52.3	57	9.5	100	16.7	600	100.0	1,213
Kewaskum	5	3.4	42	28.4	72	48.6	20	13.5	9	6.1	148	100.0	1,144
Polk	44	6.5	90	13.3	214	31.5	200	29.4	131	19.3	679	100.0	1,481
Richfield	145	6.3	375	16.3	907	39.6	627	27.3	241	10.5	2,295	100.0	1,325
Trenton	79	9.2	235	27.4	314	36.6	191	22.3	39	4.5	858	100.0	1,151
Wayne	25	10.5	49	20.6	108	45.4	45	18.9	11	4.6	238	100.0	1,197
West Bend	80	8.8	122	13.5	286	31.7	238	26.4	177	19.6	903	100.0	1,451
Washington County ^d	1,353	6.6	3,912	19.1	9,452	46.2	4,173	20.4	1,586	7.7	20,476	100.0	1,225

^aThe data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census.

^bIncludes entire City of Hartford.

^cIncludes entire Village of Newburg.

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

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

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Table VII-9

**MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS^a
WITHOUT A MORTGAGE IN THE TOWN OF POLK: 2000**

Monthly Cost	Housing Units	
	Number	Percent
Less than \$300	8	3.1
\$300 to \$399	114	43.5
\$400 to \$499	113	43.1
\$500 to \$699	18	6.9
Over \$700	9	3.4
Total	262	100.0
Median cost	\$ 408	--

^aThe 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. Totals are based on a sample of one in six respondents to the 2000 Census.

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

- About 44 percent of homeowners without a mortgage spent between \$300 and \$399 and about 43 percent spent between \$400 and \$499 on monthly housing costs
- About 7 percent spent between \$500 and \$699 on monthly housing costs
- About 3 percent spent less than \$300 and over \$700 each on monthly housing costs

Table VII-10 sets forth monthly housing costs for specified owner-occupied housing units without a mortgage for each local government in Washington County in 2000.

Table VII-11 sets forth monthly housing costs for rental units, or gross rent, in the Town in 2000. Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels are included in the calculations of monthly gross rent. These costs are included in the monthly cost calculation if the renter pays them or they are paid for the renter by another party, such as the property owner. Rental units that are occupied without payment of rent are included in the no cash rent⁵ category of Table VII-11. The median monthly cost for rental housing was \$632 in 2000.

- About 40 percent of renters spent between \$500 and \$749 and about 36 percent spent between \$750 and \$999 on monthly housing costs
- About 17 percent of renters spent between \$300 and \$499 for rental housing costs
- About 7 percent of renters made no cash payments
- None of the renters spent less than \$300 and more than \$1,000 for rental housing costs

Table VII-12 sets forth monthly housing costs for rental units for each local government in Washington County in 2000.

Number of Bedrooms

Table VII-13 sets forth the number of housing units by tenure and number of bedrooms in the Town in 2000. This information, when compared with household size information inventoried in Chapter III, will provide a greater understanding of what type of housing units will best suit the future needs of Town residents. Overall, three-bedroom, owner-occupied and three-bedroom, renter-occupied housing units were most common in the Town.

Three bedroom dwellings comprised about 52 percent of the owner-occupied units. Four bedroom dwellings and two bedroom dwellings comprised about 33 percent and 8 percent, respectively, of the owner-occupied units. Dwellings with five or more bedrooms comprised about 5 percent and dwellings of one bedroom or no bedrooms comprised about 2 percent of owner-occupied units in the Town.

Three bedroom units comprised about 44 percent of the rental units, while units with one bedroom or no bedrooms comprised about 27 percent of the rental units. Units with four bedrooms comprised about 17 percent of rental units and two bedroom units comprised about 12 percent of the rental units. There were no rental units with five or more bedrooms.

Structure Type and Year Built

An inventory of housing units by structure type in the Town provides an insight into the number of existing single family, two-family, and multi-family units. The number of units in these types of structures can be compared to resident characteristics to determine the future need for units in each type of structure. An inventory of housing units by structure type also provides insight into the character of the existing housing stock. Table VII-14 sets forth the number of housing units by structure type in the Town from 1970 through 2000, based on the U.S. Census, and also includes the number of building permits issued for units in each structure type from 2000 through 2006. The total number of housing units increased from 808 to 1,359 from 1970 through 2000. During this same time period, the percentage of single-family housing units increased about 11 percent, from 86 to 97 percent. About 2 percent of units were in multi-family structures and about 1 percent was in two-family structures in 2000. No mobile homes or other residential structures existed in the Town in 2000. Between 2000

⁵ *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 VII-10

MONTHLY OWNER COSTS FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS WITHOUT A MORTGAGE IN WASHINGTON COUNTY COMMUNITIES: 2000^a

Community	Less than \$300		\$300 to \$399		\$400 to \$499		\$500 to \$699		Over \$700		Total		Median Cost (dollars)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Cities													
Hartford ^b	101	15.7	244	38.0	221	34.4	60	9.3	17	2.6	643	100.0	392
West Bend	250	15.0	798	48.0	373	22.4	166	10.0	77	4.6	1,664	100.0	375
Villages													
Germantown	39	4.4	254	29.1	358	41.0	209	23.9	14	1.6	874	100.0	440
Jackson	8	6.3	77	61.1	33	26.2	8	6.4	0	0.0	126	100.0	375
Kewaskum	40	23.1	85	49.1	29	16.8	15	8.7	4	2.3	173	100.0	346
Newburg ^c	3	5.0	44	77.3	12	20.0	1	1.7	0	0.0	60	100.0	365
Slinger	16	7.8	122	59.5	33	16.1	34	16.6	0	0.0	205	100.0	371
Towns													
Addison	47	20.1	130	55.5	43	18.4	14	6.0	0	0.0	234	100.0	342
Barton	33	15.3	126	58.6	56	26.1	0	0.0	0	0.0	215	100.0	366
Erin	13	5.4	60	25.1	88	36.8	53	22.2	25	10.5	239	100.0	453
Farmington	47	29.4	83	51.9	18	11.2	12	7.5	0	0.0	160	100.0	339
Germantown	0	0.0	9	34.6	7	26.9	10	38.5	0	0.0	26	100.0	457
Hartford	17	7.1	92	38.5	90	37.7	33	13.8	7	2.9	239	100.0	412
Jackson	84	42.0	55	27.5	24	12.0	29	14.5	8	4.0	200	100.0	335
Kewaskum	17	25.4	32	47.7	14	20.9	4	6.0	0	0.0	67	100.0	359
Polk	8	3.1	114	43.5	113	43.1	18	6.9	9	3.4	262	100.0	408
Richfield	108	12.9	297	35.5	249	29.8	120	14.3	63	7.5	837	100.0	405
Trenton	97	32.0	149	49.2	28	9.2	29	9.6	0	0.0	303	100.0	335
Wayne	30	37.0	24	29.6	19	23.5	6	7.4	2	2.5	81	100.0	358
West Bend	53	13.1	113	27.8	126	31.0	69	17.0	45	11.1	406	100.0	429
Washington County ^d	1,011	14.4	2,908	41.5	1,934	27.6	890	12.7	271	3.9	7,014	100.0	373

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^aThe 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. Totals are based on a sample of one in six respondents to the 2000 Census.

^bIncludes entire City of Hartford.

^cIncludes entire Village of Newburg.

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

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

Table VII-11

**MONTHLY GROSS RENT FOR RENTER-OCCUPIED
 HOUSING UNITS IN THE TOWN OF POLK: 2000^a**

Monthly Gross Rent	Housing Units	
	Number	Percent
Less than \$300	--	--
\$300 to \$499	19	17.0
\$500 to \$749	45	40.2
\$750 to \$999	40	35.7
\$1,000 to \$1,499	--	--
\$1,500 or more	--	--
No cash rent ^b	8	7.1
Total	112	100.0
Median Rent	\$ 632	--

^aContract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels are included in the calculations for monthly gross rent. Totals are based on a sample of one in six respondents to the 2000 Census.

^bIncludes rental units that are occupied without payment of rent. These units may be occupied by friends or relatives of the owner who do not get charged rent or caretakers, tenant farmers, and others who may receive the unit as compensation.

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

Table VII-12

MONTHLY GROSS RENT FOR SPECIFIED RENTER-OCCUPIED HOUSING UNITS IN WASHINGTON COUNTY COMMUNITIES: 2000^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 (dollars)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Cities																	
Hartford ^c	137	8.3	374	22.7	797	48.4	221	13.4	60	3.6	0	0.0	60	3.6	1,649	100.0	567
West Bend	284	7.1	715	17.8	2,251	56.1	602	15.0	98	2.4	0	0.0	64	1.6	4,014	100.0	603
Villages																	
Germantown	47	3.1	90	6.0	701	46.6	508	33.8	121	8.1	9	0.6	27	1.8	1,503	100.0	709
Jackson	23	3.9	79	13.6	278	47.8	146	25.1	38	6.5	0	0.0	18	3.1	582	100.0	689
Kewaskum	23	5.0	79	17.1	212	45.8	116	25.0	11	2.4	7	1.5	15	3.2	463	100.0	616
Newburg ^d	8	6.4	25	20.0	53	42.4	29	23.2	8	6.4	0	0.0	2	1.6	125	100.0	598
Slinger	46	8.8	146	27.9	197	37.7	105	20.1	9	1.7	0	0.0	20	3.8	523	100.0	577
Towns																	
Addison	6	3.5	14	8.1	128	74.0	11	6.3	0	0.0	0	0.0	14	8.1	173	100.0	554
Barton	0	0.0	34	49.3	15	21.7	20	29.0	0	0.0	0	0.0	0	0.0	69	100.0	513
Erin	0	0.0	0	0.0	6	28.6	5	23.8	6	28.6	0	0.0	4	19.0	21	100.0	850
Farmington	0	0.0	6	9.2	49	75.4	10	15.4	0	0.0	0	0.0	0	0.0	65	100.0	664
Germantown	0	0.0	0	0.0	3	100.0	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	588
Hartford	3	2.7	22	19.8	42	37.9	18	16.2	6	5.4	0	0.0	20	18.0	111	100.0	614
Jackson	0	0.0	38	38.3	17	17.2	27	27.3	0	0.0	0	0.0	17	17.2	99	100.0	571
Kewaskum	0	0.0	10	22.2	22	48.9	2	4.4	3	6.7	0	0.0	8	17.8	45	100.0	629
Polk	0	0.0	19	17.0	45	40.2	40	35.7	0	0.0	0	0.0	8	7.1	112	100.0	632
Richfield	3	1.6	9	4.7	53	27.9	51	26.9	28	14.7	0	0.0	46	24.2	190	100.0	765
Trenton	0	0.0	2	2.9	39	57.4	4	5.9	0	0.0	0	0.0	23	33.8	68	100.0	622
Wayne	0	0.0	5	12.2	23	56.1	6	14.6	0	0.0	0	0.0	7	17.1	41	100.0	618
West Bend	0	0.0	41	21.8	103	54.8	24	12.8	12	6.4	0	0.0	8	4.2	188	100.0	589
Washington County ^e	580	5.8	1,708	17.0	5,034	50.1	1,945	19.4	400	4.0	16	0.1	361	3.6	10,044	100.0	615

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^aContract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels are included in the calculations for monthly gross rent. Totals are based on a sample of one in six respondents to the 2000 Census.

^bIncludes 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.

^cIncludes entire City of Hartford.

^dIncludes entire Village of Newburg.

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

Table VII-13

HOUSING UNITS BY NUMBER OF BEDROOMS IN THE TOWN OF POLK: 2000^{a, b}

Tenure	1 or no bedroom		2 bedrooms		3 bedrooms		4 bedrooms		5 or more bedrooms		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Owner-occupied	20	1.7 ^c	94	8.0 ^c	613	52.2 ^c	383	32.6 ^c	64	5.5 ^c	1,174	100.0
Renter-occupied	30	26.8 ^c	14	12.5 ^c	49	43.7 ^c	19	17.0 ^c	0	0.0 ^c	112	100.0
Total	50	3.9 ^d	108	8.4 ^d	662	51.5 ^d	402	31.2 ^d	64	5.0 ^d	1,286	100.0

^aTotals are based on a sample of one in six responses to the 2000 Census.

^bTotals include occupied housing units only.

^cPercent of owner- or renter-occupied.

^dPercent of total units.

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

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Table VII-14

HOUSING UNITS BY STRUCTURE TYPE IN THE TOWN OF POLK: 1970 THROUGH 2006

Year	Single-Family		Two-Family		Multi-Family		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
1970	692	85.6	-- ^c	-- ^c	75	9.3	41	5.1	808	100.0
1980	936	83.6	108	9.7	7	0.6	68	6.1	1,119	100.0
1990	1,140	93.1	63	5.2	14	1.1	7	0.6	1,224	100.0
2000 ^d	1,312	96.6	14	1.0	33	2.4	--	--	1,359	100.0
2006 ^e	1,438	96.8	14	1.0	33	2.2	--	--	1,485	100.0

^aIncludes mobile homes and living quarters that do not fit into the other categories, such as boats, railroad cars, campers, and vans. All housing units listed are mobile homes.

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

^cTwo-family and multi-family structure totals are combined in the 1970 Census.

^d2000 data are from the U.S. Census.

^e2006 data includes 2000 Census data plus the number of building permits issued for each type of housing unit from 2000 through 2006. Building permit data were provided by the Wisconsin Department of Administration. The numbers of housing units differ from the numbers listed in Table VII-16, which contains data provided by the Town Assessor (Grotz Appraisals).

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

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and 2006, the total number of residential units increased from 1,359 to 1,485, or by 9 percent. The percentage of residential units in single family structures remained the same, about 97 percent. The percentage of units in two-family structures and multi-family structures also remained the same, about 1 percent and 2 percent, respectively. Between 2000 and 2006, no mobile homes or other residential structures were constructed in the Town.

The age of the existing housing stock, set forth in Table VII-15, in the Town also provides insight into the character and condition of existing homes. It can be assumed that as housing stock ages, more housing units will need to be rehabilitated or replaced. About one-quarter of the Town's housing stock was constructed between 1990 and 2000 and the median year built was 1973. About 21 percent of existing homes were built before 1940. The median year built for all homes in Washington County was 1976.

Existing Housing Stock Condition

The condition of individual housing units must be examined to determine if any housing units need to be removed from existing housing stock totals due to poor condition. Generally, this provides a more accurate projection of the number of new housing units that will be needed to serve the projected population of the Town through 2035.

A condition rating has been assigned to each housing unit by the Town assessor. The ratings, set forth in Table VII-16, range from excellent to unsound and measure the present physical condition of each housing unit. Excellent/very good or good indicates the dwelling exhibits above average maintenance and upkeep in relation to its age. Average or fair indicates the dwelling shows minor signs of deterioration caused by normal wear and an ordinary standard of upkeep and maintenance in relation to its age. Poor/very poor indicates the dwelling shows signs of deferred maintenance and exhibits a below average standard of maintenance and upkeep in relation to its age. An unsound rating indicates the dwelling is unfit for use and should be removed from the existing housing stock totals.

About 99 percent of housing units in the Town had a condition score of excellent/very good, good, average, or fair in 2006. Eight homes were determined to be in poor/very poor condition and one home was determined to be in an "unsound" condition. This indicates that the existing housing stock in the Town is in good condition and does not need to be included as a factor in the housing unit demand projection for 2035.

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, as 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. About 60 percent of the homes in the Town were built before 1979, which means lead poisoning is a concern. 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.

Housing Demand

Household, income, and demographic characteristics of the Town 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 residents through 2035. Housing demand inventory items include:

- Affordable housing need assessment
- Affordability information
- Income
- Housing need for non-resident workers

Table VII-15

YEAR BUILT FOR HOUSING UNITS IN THE TOWN OF POLK: 2000

Year Built	Housing Units	
	Number ^a	Percent
1995 to March 2000	210	15.5
1990 through 1994	124	9.1
1980 through 1989	204	15.0
1970 through 1979	210	15.5
1960 through 1969	193	14.2
1940 through 1959	136	10.0
Before 1940	282	20.7
Total	1,359	100.0
Median Year Built	1973	--

^aTotals are based on a sample of one in six respondents to the 2000 Census, and include all housing units, including occupied and vacant housing units.

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

Table VII-16

HOUSING CONDITIONS IN THE TOWN OF POLK: 2006

Condition	Housing Type								Total	
	Single-Family		Two-Family		Multi-Family		Other			
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
Unsound	1	0.1	0	0.0	0	0.0	0	0.0	1	0.1
Poor/Very Poor	6	0.4	1	0.1	1	0.1	0	0.0	8	0.5
Average	1,197	82.3	16	1.1	10	0.7	5	0.3	1,228	84.4
Fair	27	1.9	2	0.1	0	0.0	0	0.0	29	2.0
Good	136	9.3	8	0.5	5	0.1	0	0.0	149	10.2
Very Good/ Excellent	38	2.6	2	0.1	0	0.0	0	0.0	40	2.7
Total	1,405	96.6	29	2.0	16	1.1	5	0.3	1,455	100.0

^aPercent of total housing units.

Source: Gota Appraisals (Town Assessor) and SEWRPC.

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- Homeless and transitional housing
- Age distribution
- Disabled population
- Household size
- Household projection: 2035

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

Affordable Housing Need Assessment

As previously stated, HUD defines housing affordability as households “paying no more than 30 percent of their income for housing.” Households that pay more than 30 percent of their monthly income for housing are considered to have a high housing cost burden. The measure is based on gross pre-tax income. Another measure of affordability is implicit in the long-standing mortgage lending practice of limiting borrower’s monthly housing costs to 28 or 29 percent of their gross monthly income as a condition of loan approval. Thus, 28 to 30 percent can be considered a cutoff beyond which housing is not affordable. Data show that most households opt for less than that percentage, while others, particularly those with low incomes, are generally unable to find housing that costs less than 30 percent of their monthly income.

Town 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.

- ***About 19 percent of households in the Town spent over 30 percent of their monthly income on housing costs in 2000***
 - About 60 households were extremely low income (below 30 percent of the Town median annual household income of \$62,933) or very low income (between 30 and 50 percent of the Town median annual household income of \$62,933) households in 2000
 - An extremely low income household (earning 30 percent of the 2000 Town median annual household income of \$62,933) could afford monthly housing costs of no more than \$472 in 2000, based on HUD recommended affordability standards
- ***The fair market rent⁶ in Washington County for a one bedroom apartment was \$591 in 2006***
- ***The fair market rent in Washington County for a two bedroom apartment was \$706 in 2006***
- ***The median sale price of a home in the Town of Polk was \$284,500 in 2006***
 - The minimum annual household income needed⁷ to afford a median priced home in the Town of Polk was \$99,727 (or \$8,311 a month) in 2006
 - The minimum annual household income needed to afford a \$150,000 home in the Town was \$55,283 (or \$4,607 a month) in 2006

⁶ 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 a sufficient supply of rental housing for program participants in the 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 the County is the 40th percentile rent, or the dollar amount below which 40 percent of standard-quality rental units in the County are rented.

⁷ The minimum income needed to afford a median priced home in the Town of Polk (\$284,500) 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 6.5 percent interest rate on a 30 year mortgage, a property tax rate of \$13.06 per \$1,000 of assessed value (Town of Polk’s net tax rate in 2006), 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 the Town was \$88,296 (or \$7,358 a month) in 2006
- **Housing wage information**
 - A full-time worker (40 hours per week) must earn \$13.58 per hour to afford a two-bedroom rental unit at the County fair market rent of \$706 in 2006
 - A full-time worker (40 hours per week) must earn \$11.37 per hour to afford a one-bedroom rental unit at the County fair market rent of \$591 in 2006
 - A full-time worker (40 hours per week) must earn \$47.95 per hour to afford a median priced home (\$284,500) in the Town in 2006
 - A full-time worker (40 hours per week) must earn \$27.36 per hour to afford a \$150,000 home
 - A full-time worker (40 hours per week) must earn \$43.76 per hour to afford a \$250,000 home

2000 CHAS Data

CHAS data are a special tabulation of 2000 Census data, which HUD provides to local governments to be used for housing planning purposes as part of its Comprehensive Housing Affordability Strategy (CHAS). The CHAS is required to receive various HUD funded housing assistance programs and grants and is used by HUD in the allocation of 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. Table VII-17 sets forth the number of households with housing problems in the Town by income level and household type, as determined by the Census using HUD criteria.

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 income⁸ (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 HUD estimated family incomes for the Milwaukee-Waukesha-West Allis Metropolitan Area by family size are presented in the second column of Table VII-18. The third column of the table lists the income cut-off levels used to determine eligibility for HUD programs.

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 persons, neither of whom is 62 or older, or three or four persons), large family households (five or more persons), 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.

Overall, about 20 percent of households in the Town, or 264 households, experienced a housing problem in 2000. About 18 percent of owner-occupied households, or 234 households, experienced a housing problem and about 2 percent of renter-occupied households, or 30 households, experienced a housing problem.

Table VII-19 sets forth the number of households with a high housing cost burden for owner-occupied and renter-occupied households in the Town by income level in 2000. Overall, about 19 percent of households, or 245 households, experienced a high cost burden for housing. About 17 percent of owner-occupied households, or 225

⁸ *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 VII-17

HOUSEHOLDS WITH HOUSING PROBLEMS IN THE TOWN OF POLK: 2000^a

Income Level ^b	Owner-Occupied Households											Owner-Occupied Households With Problems	Percent With Problems ^c
	Elderly Family Households		Small Family Households		Large Family Households		Elderly Non-Family Households		Other Non-Family Households				
	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)	10	10	--	10	--	--	--	--	--	--	--	10	0.8
Very Low (30.1 to 50 percent)	--	10	10	10	--	--	--	--	--	--	--	10	0.8
Low (50.1 to 80 percent)	--	20	25	35	4	19	--	4	--	--	--	29	2.3
Moderate (80.1 to 95 percent)	10	30	20	45	20	30	--	10	10	10	10	60	4.7
Other (above 95 percent)	--	70	85	620	--	105	--	55	40	85	85	125	9.7
Total	20	140	140	720	24	154	--	69	50	95	95	234	18.2

Income Level ^b	Renter-Occupied Households											Renter-Occupied Households With Problems	Percent With Problems ^c
	Elderly Family Households		Small Family Households		Large Family Households		Elderly Non-Family Households		Other Non-Family Households				
	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)	--	--	10	10	--	--	--	--	10	10	10	20	1.6
Very Low (30.1 to 50 percent)	--	--	--	--	--	--	--	--	--	--	--	--	--
Low (50.1 to 80 percent)	--	--	--	20	--	--	--	--	10	20	20	10	0.8
Moderate (80.1 to 95 percent)	--	--	--	--	--	--	--	--	--	15	15	--	--
Other (above 95 percent)	--	10	--	25	--	--	--	--	--	--	--	--	--
Total	--	10	10	55	--	--	--	--	20	45	45	30	2.3

^aHousing 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.

^bIncome level categories are based on a percentage range of the 1999 median family income.

^cPercent of all households (1,288).

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

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Table VII-18

**HUD ESTIMATED MEDIAN FAMILY INCOME BY FAMILY SIZE FOR THE
MILWAUKEE-WAUKESHA-WEST ALLIS METROPOLITAN STATISTICAL AREA (MSA): 2006**

Family Size	Median Income	80 Percent of Median Income
One Person	\$47,063	\$37,650
Two Person	\$53,750	\$43,000
Three Person	\$60,500	\$48,400
Four Person	\$67,188	\$53,750
Five Person	\$72,562	\$58,050
Six Person	\$77,938	\$62,350
Seven Person	\$83,313	\$66,650
Eight Person	\$88,686	\$70,950

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

Table VII-19

HOUSEHOLDS WITH A HOUSING COST BURDEN IN THE TOWN OF POLK: 2000^a

Income Level ^b	Owner-Occupied Households				Renter-Occupied Households				Total-Occupied Households				Total Households With a Housing Cost Burden	Total Households	Percent of Households With a Housing Cost Burden ^c
	Cost Burden of 30.1 to 50 Percent		Cost Burden of Over 50 Percent		Cost Burden of 30.1 to 50 Percent		Cost Burden of Over 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	Number	Percent ^c	Number	Percent ^c			
Extremely Low (Below 30 percent)	--	--	10	0.8	--	--	10	0.8	--	--	20	1.6	20	40	1.6
Very Low (30.1 to 50 percent)	--	--	10	0.8	--	--	--	--	--	--	10	0.8	10	20	0.8
Low (50.1 to 80 percent)	20	1.6	15	1.2	10	0.8	--	--	30	2.3	15	1.2	45	118	3.5
Moderate (80.1 to 95 percent)	55	4.3	--	--	--	--	--	--	55	4.3	--	--	55	140	4.3
Other (above 95 percent)	95	7.4	20	1.6	--	--	--	--	95	7.4	20	1.6	115	970	8.9
Total	170	13.2	55	4.3	10	0.8	10	0.8	180	14.0	65	5.0	245	1,288	19.0

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

^bIncome level categories are based on a percentage range of the 1999 median family income.

^cPercent of total households (1,288).

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

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households, experienced a high housing cost burden and about 2 percent of renter-occupied households, or 20 households, experienced a high housing cost burden.

The median percentage of monthly income spent on housing costs by owner-occupied households with a mortgage in the Town was about 21 percent. The median percentage spent by owner-occupied households without a mortgage was about 10 percent and the percentage spent by renter-occupied households was about 20 percent. This shows that most households opt to pay substantially less than the 30 percent affordability standard defined by HUD.

Table VII-20⁹ sets forth the number of households with more than 1.01 occupants per room in the Town in 2000. The number of occupants per room is obtained by dividing the number of people in each occupied housing unit by the number of rooms in the unit. Rooms considered in the calculation include: living room, dining room, kitchen, bedrooms, finished recreation rooms, and enclosed porches suitable for year-round use. Although the U.S. Census Bureau has no official definition of crowded units, many consider units with more than one occupant per room to be crowded. There were 11 renter-occupied housing units in the Town in 2000 that reported more than 1.5 persons per room to the Census. No owner-occupied units were reported as overcrowded.

The number of households without complete plumbing or kitchen facilities were obtained from answers to the 2000 Census long-form questionnaire, which was asked on a sample basis at both occupied and vacant housing units. Complete plumbing facilities include: (1) hot and cold piped water, (2) a flush toilet, and (3) a bathtub or shower. All three facilities must be located inside the house, apartment, or mobile home, but not necessarily in the same room. Housing units are classified as lacking complete plumbing facilities when any of the three facilities is not present. A unit has complete kitchen facilities when it has all of the following: (1) a sink with piped water; (2) a range or cook top and oven; and (3) a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room. A housing unit having only a microwave oven or portable heating equipment, such as a hot plate or camping stove, is not considered as having complete kitchen facilities. An ice box is not considered to be a refrigerator. There were 22 housing units lacking complete plumbing facilities and 13 housing units lacking complete kitchen facilities in the Town in 2000.

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 Town in 1999 was \$62,933. This is comparable to an income of about \$73,008 in 2006 based on the Consumer Price Index. A household earning the estimated 2006 median household income of \$73,008 per year could afford a home of \$204,000, based on the household paying 30 percent of its income on housing.

Homeless and Transitional Housing

Washington County has two shelters operated jointly by the Salvation Army, St. Vincent de Paul, and the American Red Cross Housing Support Services. These shelters, located in the Cities of Hartford and West Bend, are not staffed 24 hours a day and accommodations are limited to one household or one individual at a time. For those who can not be accommodated, the shelters will refer a household to a shelter in a surrounding county (about 10 households per year are referred to a surrounding county), or provide motel vouchers, if funding is available. Table VII-21 sets forth figures for Washington County homeless and transitional housing in 2006.

The Wisconsin Division of Housing requires point-in-time counts for one night when the homeless in the county are counted. Point-in-time counts were done in January and September in 2006. The January point-in-time count totaled 15 people (from 10 households) that were provided shelter (West Bend, Hartford, or motel voucher) in the County. Three families and one individual could not be served on that day due to lack of resources (space or funds) or those seeking shelter refused resources offered to them. Two other individuals were refused and spent the time unsheltered. The September point-in-time count totaled 28 people (from 22 households) that were provided shelter

⁹ Table VII-20 is based on Summary File 3 Census 2000 data (a sample of one in six respondents).

Table VII-20

HOUSING OCCUPANCY BY NUMBER OF OCCUPANTS PER ROOM IN THE TOWN OF POLK: 2000^{a, b}

Tenure	0.50 or less occupants per room		0.51 to 1.00 occupants per room		1.01 to 1.50 occupants per room		1.51 or more occupants per room		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Owner-occupied Units	911	77.6	263	22.4	0	0.0	0	0.0	1,174	100.0
Renter-occupied Units	93	83.0	8	7.2	0	0.0	11	9.8	112	100.0

^aTotals are based on a sample of one in six responses to the 2000 Census.

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

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

Table VII-21

HOMELESS AND TRANSITIONAL HOUSING IN WASHINGTON COUNTY: 2006

Shelter	Number of Households	Number of Nights	Average Length of Stay (Days)	Demographics
West Bend	10	321	30	2 Single parent families 1 Adult couple 4 Single males 3 Single females
Hartford ^a	6	81	14	1 Adult couple 1 Single male 4 Single females
Motel	5	48	10	4 Single males 1 Single female
Total	21	--	18	2 Single parent families 2 Adult couples 9 Single males 8 Single females

^aShelter opened June 1, 2006.

Source: American Red Cross of Wisconsin and SEWRPC.

(West Bend, Hartford, or motel voucher) in the County. Two families and six individuals could not be served on that day due to lack of resources (space or funds) or those seeking shelter refused resources offered to them.

Age Distribution

Age distribution has important implications for planning and the formation of housing policies. The age distribution and gender composition of the population of the County and the Town in 2000 is set forth in Table III-3 in Chapter III.

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 2035. The population 65 years and older is projected to increase throughout the planning period. By 2030, all of the baby-boom generation will be over age 65. In 2035, persons 65 years of age and older are expected to comprise about 24 percent of the County population, compared to about 11 percent in 2000; or an increase from 13,212 persons in 2000 to 38,325 persons in 2035. 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. Table IX-2 in Chapter IX lists the facilities in Washington County for persons of advanced age (60-plus years of age) licensed by the Wisconsin Department of Health and Family Services as of February 2006.

Persons with Disabilities

Persons with disabilities are another segment of the Town population that may have special housing needs. The number of residents with disabilities by age group in 2000 is set forth in Table VII-22. The 65 and over age group had the highest percentage of people reporting a disability, at about 16 percent or 52 people. About 9 percent of people ages 21 to 64, or 197 people, reported having a disability and about 4 percent of people ages 5 to 20, or 41 people, reported having a disability. Although the aging population has the highest percentage of people reporting a disability, the largest number of people reporting a disability was in the 21 to 64 age group. Housing with varying levels of care or programs that provide in-home care services in addition to those which cater to needs of senior citizens may be needed in the Town as a result.

Table VII-23 sets forth the type of disabilities reported in 2000 for Town residents. One person may report having multiple types of disabilities.

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
- 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)

The range of disabilities reported may influence the type of housing required to provide for the needs of people with disabilities. Table IX-3 in Chapter IX lists the facilities in Washington County for the mentally and physically disabled licensed by the Wisconsin Department of Health and Family Services as of February 2006.

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 III-8 in Chapter III 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 in 2000. The average

Table VII-22

PERSONS AGE 5 AND OVER WITH DISABILITIES IN THE TOWN OF POLK: 2000^a

Age Group	Persons With a Disability	Percent of Age Group	Total Population in Age Group
5 to 20	41	4.3	963
21 to 64	197	8.8	2,242
65 and over	52	15.7	331
Total	290	8.2	3,536

^aDisability types include sensory, physical, mental, self-care, and employment. A single respondent may have multiple types of disabilities. The data is based on a sample of one in six residents of the civilian non-institutionalized population.

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

Table VII-23

REPORTED DISABILITIES BY TYPE IN THE TOWN OF POLK: 2000^a

Community and Age Group	Type of Disability						Total
	Sensory	Physical	Mental	Self-care	Go-outside-home	Employment	
5 to 15	0	0	31	0	-- ^b	-- ^b	31
16 to 64	55	96	50	42	47	77	367
65 and over	0	31	14	23	30	-- ^b	98
Total	55	127	95	65	77	77	496

^aA single respondent may have multiple types of disabilities. The data is based on a sample of one in six residents of the civilian non-institutionalized population.

^bThe Census did not collect data for disability type for this age group.

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

household size for the Town was 2.89 persons. The average household size in the Town is expected to decrease to 2.63 in 2035, a trend that has been experienced throughout the United States since the 1950's. An implication of this decrease may be housing policies that allow for a higher percentage of smaller homes.

Household Projections: 2035

The number of additional housing units needed in the 2035 plan design year is projected by first selecting a population projection. The Town selected a 2035 population projection of 4,590 persons (see Chapter III). The number of residents expected to reside in "group quarters" (20 persons in the Town) is then subtracted from the projected total population, and the result is divided by the projected household size (2.63 persons per household in 2035), for a total of 1,740 occupied housing units by 2035. This number is then multiplied by the HUD desired vacancy rate of 3 percent to determine the total number of housing units needed in the Town in 2035. The resulting number of housing units is about 1,792.

The number of additional housing units needed between 2000 and 2035 to provide an adequate supply is determined by subtracting the number of housing units in 2000 (1,430 units) from the projected number of housing units needed in 2035. The resulting projected demand is about 362 additional housing units in the Town by 2035. As of the end of 2007, there were an estimated 1,499 housing units in the Town, which would result in a need for an additional 293 housing units between 2008 and 2035.

PART 2: COMMUNITY POLICIES AND REGULATIONS AFFECTING THE PROVISION OF HOUSING

Housing structure types, home sizes, and lot sizes are controlled by Town zoning regulations. This section summarizes Town zoning regulations affecting housing.

Zoning Districts

The zoning authority of the Town represents an important influence on housing development patterns. Zoning regulations can substantially determine the location, size, and type of housing.

The Town of Polk zoning ordinance includes one single-family residential zoning district, the R-1 district. The R-1 district requires a minimum lot size of 60,000 square feet (about 1.5 acres). Larger lots allow adequate lot area for the siting of onsite waste treatment systems and private wells. Planned unit developments may be allowed as a conditional use in the R-1 district to alter minimum lot size, frontage, and yard requirements, provided that adequate open space is set aside so that the average density of the PUD is no greater than 60,000 square feet per home.

The Town zoning ordinance also includes a General Agricultural (A-1) zoning district that allows one single family home per parcel as a principal use, with a minimum lot size of five acres. Large single-family farm dwellings on lots of at least five acres that existed prior to January 1, 1972 may be converted and remodeled into two-family dwellings as a conditional use, which provides an opportunity for creating affordable housing units in the Town. The A-1 district also allows establishment of an "in-law" unit in a single-family dwelling as a conditional use. Occupancy of the accessory unit is limited to persons related by blood or marriage to the owner of the primary dwelling.

Minimum Floor Area Requirements

In addition to minimum lot size requirements, the Town zoning ordinance includes minimum floor area requirements that affect the size of housing units. These requirements are important because the cost of housing units typically increases for larger homes. Minimum floor area requirements for single-family detached dwellings in the Town range from 1,200 square feet for one-story dwellings with basements to 1,400 square feet for multi-story dwellings.

PART 3: HOUSING GOALS, OBJECTIVES, POLICIES, AND PROGRAMS

Goals:

- In cooperation with neighboring communities, support a range of housing types to serve the varied and special needs of area residents.
- Maintain the rural character of the Town.
- Accommodate new residential development at appropriate densities.
- Support fair housing practices.
- Provide safe and decent housing for all Town residents.

Objectives:

- Allow residential development in appropriate areas as designated on the land use plan map (Map VI-4 in Chapter VI).
- Provide well-constructed and maintained housing with adequate services.
- Provide suitable housing for persons with disabilities and the elderly.

Policies:

- Designate areas on the Town land use plan map (Map VI-4 in Chapter VI) to support the private sector in the development or redevelopment of housing to serve the needs of persons of all income levels, ages, and persons with disabilities, including low and moderate income housing.
- Support appropriate County, private, and church efforts and consider new programs that provide needed assistance for the elderly and disabled residents who wish to stay in their own homes.
- Support preventive maintenance of existing housing units and early rehabilitation of deteriorating housing units.
- Restrict building on poor soils or in other areas poorly suited to development.
- Discourage housing discrimination based on protected classes and unlawful acts set forth in Federal and State laws.
- Support efforts by private developers and other housing providers to include construction design concepts such as Universal Design¹⁰ and Visitability. Visitability is a movement to change home construction practices so that all new homes, not just custom built homes, offer a few specific features that make the home easier for people with mobility impairment to live in or visit. Minimum requirements include wide passage doors, at least a half-bath on the first floor, and at least one zero-step entrance approached by an accessible route on a firm surface no steeper than a 1:12 grade from a driveway or public sidewalk.

Programs:

- Allocate sufficient area for residential development on the Town land use plan map to accommodate the anticipated population of the Town in 2035.
- Work with government agencies and developers to implement creative ideas for providing low and moderate income housing in the Town while maintaining appropriate densities.
- Continue to enforce regulations regarding site suitability for development (such as suitable soils and topography) included in the Town Zoning Ordinance and Land Division Ordinance.
- Continue to enforce the Town building code to ensure adequate insulation, heating, and plumbing.
- Work with existing housing agencies to identify programs and potential funding sources to assist homeowners with making needed repairs, including improvements to meet State and Federal lead-safe standards.

¹⁰Accessibility for persons with disabilities can be increased by providing homes with wider doors and hallways, level surfaces, bathrooms on the first floor, and other features, often referred to as "Universal Design."

- Work with the Washington County Health Department to enforce State public health Statutes and County ordinances concerning dilapidated, unsafe, or unsanitary housing that poses a human health hazard.
- Continue to cooperate with Washington County to ensure the County has reviewed proposed land divisions for compliance with the County Land Division and Sanitary Ordinances relating to land suitability, wastewater treatment and disposal, and other applicable requirements.