

Chapter 5

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 of Genesee. 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:

- 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.
- Provide an adequate supply of affordable housing for individuals of all income levels throughout each community.
- Provide adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial, and industrial uses.

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 2 of this plan, is used to analyze future housing needs for residents of the Town.

Part 2 provides a description of government programs which facilitate the provision of housing, including affordable housing and information on community policies established for the percentage distribution of single-family, two-family, and multi-family units.

Part 3 of this chapter sets forth recommendations through the plan design year of 2035. Planning principles, standards, and objectives for the housing element are found in Chapter 2.

Census Data

Census 2000 Summary File 1 and Census 2000 Summary File 3 were used in the collection of the existing housing stock data presented in this chapter. This information is collected by the U.S. Bureau of the Census every 10 years. 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.

HOUSING STRENGTHS, CONCERNS, AND WEAKNESSES

The Waukesha County Comprehensive Planning Land Use, Housing and Transportation Subcommittee, which the Town of Genesee participated in, expressed the following housing strengths, concerns, and weaknesses.

Housing Strengths

- Sufficient housing supply for mid-to high-market single-family residential
- High housing quality
- Diverse housing age and style
- Safe neighborhoods
- Strong neighborhood associations
- Increasing ethnic and racial diversity
- Public willingness to have cluster design subdivisions

Housing Concerns and Weaknesses

- High cost of land
- A need for increased density
- Densities driven more toward single-family (suburban) densities
- Need for increased availability of affordable housing
- Housing affordability needs to be based on projected job growth
- Municipalities pushing for higher value development for tax base purposes
- A lack of diverse housing stock in neighborhoods (i.e. two-family or more with single-family homes)
- A need for more energy and water efficient appliances and continued emphasis on green building concepts
- A need for more education on stormwater management and other infiltration techniques
- A need for increased political support to decrease the cost of the land and utilities to achieve affordable housing

- Few municipal caps on maximum housing size
- A need for increased understanding regarding the connection between the housing and community and regional economics
- A need for increased ethnic and racial diversity

HOUSING INVENTORY

The characteristics of existing housing in the Town of Genesee 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
- Monthly cost of housing units by tenure
- 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 of Genesee is one of the key inventory items needed to forecast the number of additional housing units the planning area will require in 2035. Table V-1 sets forth the total number of housing units in the Town in 2000. In 2000, there were 2,481 total housing units in the Town. Of the total housing units, 90.61 percent, or 2,248, were owner-occupied and 7.38 percent, or 183, were renter-occupied. The number of vacancies in 2000 was 50 units, or 2.02 percent. Waukesha County as a whole had 103,373 (79.32 percent) owner-occupied housing units and 31,856 (16.13 percent) renter-occupied housing units with approximately 5,080 (4.56 percent) vacant units. The Town of Genesee has a high percentage of its housing units as owner-occupied compared to Waukesha County. This is to be expected since the Town does not have a public water supply or sanitary sewerage system.

Vacancy Rate

Another key housing supply inventory item is the vacancy rate of various housing types. The vacancy rate is the number of vacant and available housing units divided by the total number of housing units within the Town. The vacancy rates for owner-occupied units and rental units are shown on Table II-11. Some vacancies are necessary for a healthy housing market. The U.S. Department of Housing and Urban Development (HUD) states that an area needs a minimum overall vacancy rate of 3.0 percent to ensure adequate housing choices, which should include a minimum 1.5 percent vacancy rate for owner-occupied housing units and a minimum 5 percent vacancy rate for rental units to ensure adequate housing choices. Vacant units can fall into several categories including for rent; for sale only; for seasonal, recreational, or occasional use; for migrant workers; and other vacant units.

The overall vacancy rate in the Town was 2.02 percent in 2000 (Table V-1). Although the overall vacancy rate for the Town did not meet HUD guidelines, many other municipalities within Waukesha County also had vacancy rates less than 3 percent (including Towns of Lisbon, Mukwonago, Vernon, and Waukesha, the Villages of Big Bend, Butler, Dousman, Eagle, Lac La Belle, Lannon, Menomonee Falls, Merton, Nashotah, North Prairie, and Wales, and the Cities of Brookfield, Muskego, and New Berlin).

Table V-1
TOTAL HOUSING UNITS BY TENURE IN THE TOWN OF GENESEE: 2000

Community	Owner-Occupied Units		Renter-Occupied Units		Vacant Units		Total Housing
	Number	Percent	Number	Percent	Number	Percent	Number
Town of Genesee	2,248	90.61%	183	7.38%	50	2.02%	2,481

Totals are based on 100 percent of respondents to the 2000 Census (Summary File 1)
Source: U.S. Bureau of the Census and SEWRPC.

The vacancy rate in the Town for “owner-occupied units”¹ was determined by dividing the number of units for sale (8) from Table V-2 by the total number of owner-occupied units (2,248) in the Town from Table V-2. The approximate vacancy rate for rental units was determined by dividing the number of units for rent (9) from Table V-2 by the number of rental units (183) from Table V-2. The results of these calculations were a vacancy rate of 0.36 percent for owner-occupied units and 4.92 percent for rental units in the Town in 2000. The owner-occupied unit vacancy rate was substantially lower than the minimum vacancy rate of 1.5 percent identified by HUD to provide for an adequate choice of owner-occupied units. The rental unit vacancy met HUD guidelines.

Table V-2
HOUSING VACANCIES IN THE TOWN OF GENESEE: 2000

For Rent	For Sale Only	Rented or Sold, Not Occupied	Seasonal, Recreational, or Occasional Use	For Migrant Workers	Other Vacant	Total Vacancies	Total Units	Vacancy Rate
9	8	5	13	15	0	50	2,481	2.02%

^aTotals are based on 100 percent of the responses to the 2000 Census (Summary File 1)

^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. Census and SEWRPC

¹ 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.

Value of Owner-Occupied Housing Units

Table V-3 presents the values of specified owner-occupied housing units 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 in the County. Homes that had values between \$50,000 and \$99,999 comprised 4.53 percent of housing units. Homes that had values between \$100,000 and \$149,999 comprised 12.75 percent of all owner-occupied housing units, and 31.76 percent had values between \$150,000 and \$199,999. Owner-occupied homes that had values between \$200,000 and \$249,999 comprised 24.42 percent of housing units, 15.07 percent fell within \$250,000 and \$299,000, and 11.48 percent had values at \$300,000 or more. The median value for owner-occupied housing units in the Town in 2000 was \$202,000 compared with Waukesha County, which had a median Value of 170,400.

Table V-3
STRUCTURAL VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS
IN THE TOWN OF GENESEE

Value	Number	Percent
Less than \$50,000	0	0.00%
\$50,001 to \$99,999	92	4.53%
\$100,000 to \$149,999	259	12.75%
\$150,000 to \$199,999	645	31.76%
\$200,000 to \$249,999	496	24.42%
\$250,000 to \$299,999	306	15.07%
\$300,000 to \$399,999	176	8.67%
\$400,000 or more	57	2.81%
Total	2,031	100.00%

Table V-4 shows the median value for owner-occupied housing units for each adjacent municipality to the Town of Genesee. The median value of \$202,000 in the Town was the highest among adjacent communities in this area of the county. The town of Genesee also had the highest household median income when compared to adjacent municipalities (See Chapter II, Table II-6).

Table V-4
MEDIAN VALUE FOR OWNER OCCUPIED HOUSING UNITS

Municipality	Median House Value
Town of Genesee	\$202,000.00
Town of Mukwonago	\$186,800.00
Town of Ottawa	\$197,400.00
Town of Waukesha	\$184,200.00
Village of North Prairie	\$149,700.00
Village of Wales	\$183,700.00

Source: US Census Bureau

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 planning area. HUD defines affordability as access to decent and safe housing that costs no more than 30 percent of a household's gross monthly income. According to the U.S. Census Bureau, over 75 percent of all owner-occupied housing units in Waukesha County had a mortgage loan in 2000. Twenty-seven percent had a second mortgage or home equity loan. These were the highest percentages within the Region and adjacent counties.

Table V-5 sets forth monthly housing costs² for specified owner-occupied housing units with a mortgage in the Town of Genesee. The median monthly housing cost for homeowners with a mortgage in the Town was \$1,404 in 2000. About 22 percent of homeowners in Waukesha County with a mortgage spent less than \$1,000 per month. Nearly 40 percent of homeowners in the County with a mortgage spent between \$1,000 and \$1,499 on monthly housing costs. Almost 24 percent spent between \$1,500 and \$2,000 and close to 15 percent of homeowners with a mortgage spent over \$2,000 per month.

² 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. Costs do not include maintenance.

*Data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3). Selected monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

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

Table V-5
MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITH A
MORTGAGE IN THE TOWN OF GENESEE – 2000*

Costs	Number	Percent
Less than \$700	64	3.80
\$701 - \$999	230	13.66
\$1,000 - \$1,499	718	42.64
\$1,500 - \$1,999	498	29.57
\$2,000 - \$2,499	101	6.00
\$2,500 or more	73	4.33

Table V-6 displays monthly housing costs for specified owner-occupied housing units without a mortgage in the Town of Genesee in 2000. The median monthly housing cost for homeowners without a mortgage in the Town was \$371. Waukesha County as a whole had a median monthly housing cost for homeowners without a mortgage of \$442 in 2000. In Waukesha County, over 68 percent of homeowners without a mortgage spent under \$500 a month on housing costs in 2000. About 22 percent of homeowners without a mortgage spent between \$500 and \$699 a month on housing costs and 10 percent spent over \$700 per month.

Table V-7 displays monthly housing costs for rental units, or gross rent, in the Town of Genesee in 2000. Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels (oil, kerosene, wood, and coal) are included in the calculations of monthly gross rent. These costs are included in the monthly cost calculation if the renter pays them or they are paid for the renter by another party, such as the property owner. Rental units that are occupied without payment of rent are included in the no cash rent category of Table V-7. Median rent per month in the Town was \$718. About 15 percent of all rental housing units within the County in 2000 were below \$500 in rent per month. Over 35 percent of all rental housing units in the County in 2000 were in the City of Waukesha.

Table V-6
MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITHOUT A
MORTGAGE
IN THE TOWN OF GENESEE – 2000*

Costs	Number	Percent
Less than \$300	54	15.56%
\$301 - \$399	186	53.60%
\$400 - \$499	72	20.75%
\$500 - \$699	23	6.63%
Over \$700	12	3.46%
Total	347	100.00%

*^aData for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multiunit buildings. Totals are based on a sample of one in six respondents to the 2000 Census (Summary File 3). Selected monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

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

Table V-7
MONTHLY GROSS RENT FOR RENTER OCCUPIED HOUSING UNITS
IN THE TOWN OF GENESEE – 2000*

Costs	Number	Percent
Less than \$300	0	0.00%
\$301 - \$499	11	9.40%
\$500 - \$749	44	37.61%
\$750 - \$999	30	25.64%
\$1,000 - \$1,499	11	9.40%
\$1,500 or More	0	0.00%
No Cash Rent	21	17.95%
Total	117	100.00%

^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 (Summary File 3).

^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 receive the unit as compensation.

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

Number of Bedrooms

Tables V-8 and V-9 set forth the number of housing units by tenure and number of bedrooms in the Town of Genesee in 2000. This information, when compared with household size information inventoried in Chapter II, provides a greater understanding of what type of housing units will best suit the future needs of the Town residents.

Approximately 87 percent of all owner occupied homes in the Town of Genesee in 2000 were three or four bedroom units (Table V-9). The number of two bedroom units may grow in the County due to the increased incidence of empty nesters as baby boomers continue to age, but the Town is unlikely to see a change in the number of two bedroom units. Since the Town of Genesee does not have municipal sewerage and water and minimum lot sizes of 40,000 square feet, the number of more three and four bedroom homes will continue to increase.

Table V-8
OWNER-OCCUPIED HOUSING UNITS BY NUMBER OF BEDROOMS
IN THE TOWN OF GENESEE – 2000*

No. of Bedrooms	Number	Percent
1 or no Bedroom	0	0.00%
2 Bedrooms	119	5.26%
3 Bedrooms	1,315	58.16%
4 Bedrooms	712	31.49%
5 or more Bedrooms	115	5.09%
Total	2,261	100.00%

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

^bTotals include occupied housing units only.

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

About 76 percent of renter occupied housing units in the Town of Genesee had two or fewer bedrooms in 2000 (Table V-9). A family looking for a three bedroom or larger unit to rent has far fewer options in the Town as less than 25 percent of rental occupied units had three, four, or five bedrooms in 2000. The largest number of renter occupied units with one bedroom or less are found in the Village of Menomonee Falls (1,231 units) or the City of Waukesha (4,649 units). The largest numbers of two bedroom renter occupied units are found in the Village of Menomonee Falls (1,228 units) and the cities of New Berlin (1,509 units) and Waukesha (4,754 units).

Table V-9
RENTER-OCCUPIED HOUSING UNITS BY NUMBER OF BEDROOMS
IN THE TOWN OF GENESEE – 2000*

No. of Bedrooms	Number	Percent
1 or no Bedroom	22	16.06%
2 Bedrooms	82	59.58%
3 Bedrooms	13	9.49%
4 Bedrooms	20	14.60%
5 or more Bedrooms	0	0.00%
Total	137	100.00%

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

^bTotals include occupied housing units only.

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

Structure Type and Year Built

An inventory of housing units by structure type in the Town of Genesee provides an insight into the number of existing single family, two-family, and multi-family units. The number of units in these types of structures can be compared to resident characteristics to determine the future need for units in each type of structure. An inventory of housing units by structure type also provides insight into the character of the existing housing stock in the Town. Table V-10 sets forth the number of housing units by structure type in the Town of Genesee in 2000.

Table V-10 includes the number of building permits issued for units in each structure type in the Town from 1970 to 2000 and 2006. The building permit data from the U.S. Bureau of the Census represents the number of new privately-owned housing units authorized by building permits in the United States. A housing unit is defined as a house, an apartment, a group of rooms or a single room intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have a direct access from the outside of the building or through a common hall. In accordance with this definition, each apartment unit in an apartment building is counted as one housing unit. Housing units, as distinguished from "HUD-code" manufactured (mobile) homes, include conventional "site-built" units, prefabricated, panelized, componentized, sectional, and modular units. Housing unit statistics in this table excludes group quarters (such as dormitories and rooming houses), and transient accommodations (such as transient hotels, motels, and tourist courts that are primarily engaged in providing lodging, or lodging and meals. Also excluded are "HUD-code" manufactured (mobile) homes, moved or relocated units, and housing units created in an existing residential or nonresidential structure. These numbers provide a general indication of the amount of new housing stock that may have been added to the housing

inventory. Since not all permits become actual housing starts and starts lag the permit stage of construction, these numbers do not represent total new construction, but do provide a general indicator on construction activity and the local real estate market.

Table V-10
HOUSING UNITS BY STRUCTURE TYPE IN WAUKESHA COUNTY
MUNICIPALITIES: 1970 – 2006

Community	Single-Family Detached		Single-Family Attached		Two-Family		Multi-Family		Mobile Homes and Other		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Town of Genesee												
1970	765	87.0	0	0.0	72	8.2	42	4.8	0	0.0	879	100.0
1980	1,343	89.6	18	1.2	86	5.7	53	3.5	0	0.0	1,500	100.0
1990	1,742	93.2	14	0.7	68	3.6	39	2.1	8	0.4	1,871	100.0
2000	2,299	95.2	22	0.9	52	2.2	40	1.7	0	0.0	2,413	100.0
2006	2,520	96.5	0	0.0	53	2.0	40	1.5	0	0.0	2,613	100.0

^a1970 to 2000 data are from the U.S. Census Bureau. 2006 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.

^bIn this data, single-family attached housing units, sometimes called townhouses, are one-unit structures that have one or more walls extending from ground to roof separating it from adjoining structures. These include and are also sometimes referred to as rowhouses, double houses, and houses attached to nonresidential structures. Such Census data was not available for 1970. 2006 data properly includes two attached townhouses in the two-family structure category and 3 or more attached townhouses in the multi-family structure category.

^cIncludes mobile homes and living quarters that do not fit into the other categories.

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

^eSingle-family attached, two-family, and multi-family structure totals were combined in the 1970 Census. The 1970 multi-family data reflects this combined total.

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

From 2000 to 2006, the Town of Genesee has experienced an 8.57 percent increase in single family homes while Waukesha County (as a whole) experienced an 8.54 percent increase in single-family homes over the same time period. The Town of Genesee experienced a 1.92 percent increase in two-family structures, and a 0 percent increase in multi-family developments (which includes 3 or more units per structure). Waukesha County experienced a 19.02 percent increase in two-family structures, and a 14.20 percent increase in multi-family developments.

Table V-10 shows the progression of growth in the number of housing units by structure type in the Town between 1970 and 2006. The total number of housing units in the Town increased from 765 in 1970 to 2,250 in 2006 for a gain of 1,755 housing units during this period. The largest growth in housing units occurred between 1970 and 1980 when 578 housing units were constructed. The percentage of housing units constructed during this period was 75.56.

Table V-10 reveals that single family housing is the predominant housing structure type within the Town. While single family housing has increased substantially since 1970, two family and multi-family housing has decreased. The demand for these types of housing has not been significant over the last 30+ years. However, this demand may increase especially as the baby boomer population ages in place and the population of age 65 is projected to

increase in size within the Town between 2000 and 2035. It also is important from a planning perspective to take into account that nationally 28 percent of the population of age 65 and over has a physical disability. Senior housing options include single family, apartment living, community based residential facilities (CBRF's), group homes, continuing care retirement communities, and nursing homes. Even though the Town of Genesee does not public sewer and water, Town of Genesee may see more demand for this type of housing in the future.

The age of the existing housing stock 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. Table V-11 presents the age of the existing housing stock in the Town. The median year built for housing units was 1977 for the Town. According to the table the Town of Genesee realized its greatest impact in the 1970's when 30.25 percent of the existing housing units were constructed.

Table 11
YEAR BUILT FOR HOUSING UNITS IN THE TOWN OF GENESEE – 2000*

Year Built	Number	Percent
1995 to March 2000	291	12.06%
1990 through 1994	373	15.46%
1980 through 1989	295	12.23%
1970 through 1979	730	30.25%
1960 through 1969	185	7.67%
1940 through 1959	244	10.11%
Before 1940	295	12.23%
Total ^a	2,413	100.00%

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

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

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

Existing Housing Stock Condition

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

HOUSING DEMAND

Household, income, and demographic characteristics of the County and participating 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 the Town residents through 2035. This analysis can help the Town prioritize the needs of the existing housing stock and determine how the supply of housing meets the demand. Housing demand inventory items include:

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

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 gross 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.

The high school age group has the economic benefit of living with parents and relatives. However, this group is a declining source of labor for retailers and food service industries, and has declined since the late 1970s. In 1978, 49.1 percent of all high school teenagers (almost 1 out of every 2) in the United States worked part-time. In 2007, according to the Center for Labor Market Studies at Northeastern University, 34.1 percent (1 out of every 3) of high school teenagers in the nation worked part-time. High school student labor force participation has experienced a declining trend for nearly 30 years. This decline in the number of high school students in the labor force has been an issue for employers facing tightening labor market issues. This situation presents a critical workforce challenge for future-focused employers and communities. The high school age group is not projected to grow in number in Waukesha County through the year 2030. Some of this loss in high school age employees may be offset by hiring immigrants and senior citizens to work in retail and especially food service positions.

In general, it is important for economic stability and growth for workers to have housing opportunities. If a range of housing types is available at a range of prices affordable to workers, a local community will have a better opportunity to attract workers and thus grow local businesses. Policies that support a wide range of housing types are an important economic development tool as well as a route to social inclusion.

Table V-12 sets forth the median percentage of monthly income spent on housing costs by owner-occupied and renter-occupied households in the Town of Genesee in 2000. The median percentage of monthly income spent on owner-occupied housing was 20.7 percent. The median percentage of monthly income spent on renter occupied housing was 16.2 percent in the Town. The median percentage of monthly income spent on housing costs in the County by owner-occupied households with a mortgage was 21.4 percent. The median percentage spent by owner-occupied households without a mortgage in the County was 11.3 percent and the percentage spent by renter-occupied households was 22.8 percent. This shows that most households in the Town of Genesee as well as other adjacent communities (including Waukesha County as a whole) opt to pay substantially less than the 30 percent affordability standard as defined by HUD.

Table V-12
MEDIAN PERCENTAGE OF MONTHLY INCOME SPENT ON HOUSING IN
WAUKESHA COUNTY COMMUNITIES: 2000

Community	Owner-Occupied with a Mortgage^a	Owner-Occupied Without a Mortgage^b	Renter-Occupied^c
Town of Delafield	20.7	9.9	17.7
Town of Genesee	20.7	9.9	16.2
Town of Mukwonago	21.7	9.9	23.1
Town of Ottawa	19.8	9.9	41.6
Village of North Prairie	21.1	9.9	22.0
Village of Wales	20.4	9.9	18.8
Waukesha County	21.4	11.3	22.8

^aSpecified owner-occupied housing units: Median selected monthly owner costs as a percentage of household income in 1999 ; Housing units with a mortgage

^bSpecified owner-occupied housing units: Median selected monthly owner costs as a percentage of household income in 1999 ; Housing units without a mortgage

^cSpecified renter-occupied housing units paying cash rent: Median gross rent as a percentage of household income in 1999

Source: U.S. Bureau of the Census

Tables V-13 and V-14 show in detail the number of persons per room in owner and renter occupied households in the Town of Genesee in 2000. A housing unit is considered “overcrowded” if there is more than one occupant per room. Rooms considered for this calculation include kitchens, bedrooms, enclosed porches, finished recreation rooms and living and dining rooms. Table V-13 sets forth the number of households with more than 1 occupant per room in the County. Within the Town, 1.28 percent of all owner occupied homes had more than 1 occupant per room. No renter occupied units had more than one occupant per room in the Town, whereas Waukesha County had 3.61 percent of occupied had more than one occupant per room.

Table V-13
OWNER-OCCUPIED^a HOUSING OCCUPANCY BY NUMBER OF OCCUPANTS
PER ROOM
IN WAUKESHA COUNTY COMMUNITIES: 2000^b

Community	Occupants per room								Total
	0.50 or less		0.51 to 1.00		1.01 to 1.50		1.51 or more		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Town of Genesee	1,636	72.36	596	26.36	20	0.88	9	0.40	2,261
Waukesha County	78,295	75.68	24,434	23.62	588	0.57	141	0.14	103,458

^aA 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. ^bTotals are based on a sample of one in six responses to the 2000 Census. Source: U.S. Census Bureau and SEWRPC.

Table V-14
RENTER-OCCUPIED^a HOUSING OCCUPANCY BY NUMBER OF OCCUPANTS
PER ROOM
IN WAUKESHA COUNTY COMMUNITIES: 2000^b

Community	Occupants per room								Total
	0.50 or less		0.51 to 1.00		1.01 to 1.50		1.51 or more		
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Town of Genesee	99	72.26	38	27.74	0	0.00	0	0.00	137
Waukesha County	21,612	68.02	9,012	28.37	711	2.24	436	1.37	31,771

^aA 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. ^bTotals are based on a sample of one in six responses to the 2000 Census. Source: U.S. Census Bureau and SEWRPC.

Household Projections: 2035

The number of additional housing units needed in the 2035 plan design year is projected by first selecting a population projection. According to the Demographics Services Center, Wisconsin Department of Administration, the 2035 population for the Town of Genesee is projected to be 9,664. 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 (2,481) from the projected number of housing units needed in 2035 (3,838). The resulting projected demand is about 1,357 additional housing units. The type of housing units that ultimately produce this total should be determined based on household income, age distribution, and household size to best meet the needs of Town residents.

Household Income

Household income should be considered when developing policies intended to help provide housing units within a cost range affordable to all income groups. The median household income was \$78,740.00 in the Town and \$62,829.00 in Waukesha County (Table II-6).

About 2.00 percent of households in the Town of Genesee, or 48 households, earned less than \$15,000. Another 3.90 percent, or 95 households, earned between \$15,000 and \$24,999 in 2000. These households were in either the extremely low income group or very low income group. About 6.60 percent of households, or 159, earned between \$25,000 and \$34,999. An additional 246 households, or 10.20 percent, earned between \$35,000 and \$49,999. A majority of the households in the Town earned between \$50,000 and \$150,000. About 1,640 households or 68.20 percent fell into this category.

Place of Residence and Place of Work

Most residents in the Town of Genesee work in other areas of Waukesha County or Milwaukee County. According to the U.S. Census Bureau, the average drive time for someone living in the Town of Genesee to get to Work is 27.2 minutes. That is a good indicator that many residents work outside the municipal boundary.

HOUSING PROGRAMS AVAILABLE IN WAUKESHA COUNTY

Government sponsored housing programs have been inventoried to assess government's potential to help the private sector meet housing needs in Waukesha County. 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 the Town of Genesee and Waukesha County. Many of the programs available in Waukesha County are administered through local and statewide nonprofit organizations that receive funding from the Federal government. Several entities are involved in administering and funding the following programs, including the HOME Consortium, the Wisconsin Housing and Economic Development Authority (WHEDA), and the U.S. Department of Housing and Urban Development (HUD).

Numerous local housing programs, receiving funding from state and federal resources are available in Waukesha County. A sample of programs funded by Waukesha County, the State of Wisconsin and the Federal Government include,

- Community Housing Initiative, Inc.
- Waukesha County Homebuyer Program
- Waukesha County Lenders Consortium
- Wisconsin Department of Administration Division of Housing
- Housing Cost Reduction Initiative
- Wisconsin Housing Economic Development Authority (WHEDA)
- Low Income Housing Tax Credit Program
- Multi-Family Tax Exempt Rental Housing Program

- Taxable Bond Fix Rate Financing Program
- U.S. Department of Housing and Urban Development (HUD)
- Community Development Block Grant (CDBG)
- The Federal Housing Administration (FHA)
- U.S. Department of Agriculture (USDA) Rural Development
- Green Building Programs, Incentives, Associations, Material Re-use, and Project Examples

IMPLEMENTATION RECOMMENDATIONS

The general housing issue identified in this chapter was the need for a variety of housing choices for the Town of Genesee residents. Housing choices have been identified as important as the population ages, new jobs are created and as a way to provide housing needed by those who live in the Town of Genesee. Since many residents of the Town work outside the municipal boundaries of the Town of Genesee and because all of the development within the Town is located on private septic systems and private wells, it is not realistic to plan for affordable housing or large scale housing in the Town. Developing affordable housing requires basic services such as basic public infrastructure facilities, including public sanitary sewer, public water supply, storm water facilities, sidewalks and street lighting. In addition, to provide affordable single-family housing at the lowest reasonable costs, lot sizes would not exceed 7,200 square feet in area and multi-family would be provided at a density around 14 units per acre. The Town of Genesee does not have these services available.

This general housing issue is supported by the housing inventory data collected in this Chapter, demographic data collected in Chapter II (Trends, Issues, Opportunities and Planning Standards), and the income and employment data collected in Chapter VI (Economic Development). Further analysis of this data refines the general housing issue into the following more specific goals and recommendations for residential development as follows:

- Provide enough land for development to meet the projected population in 2035. In 2000, the Town of Genesee had a total 2,481 housing units with the projected number of housing units increasing to 3,838 in 2035. The resulting projected demand is about 1,357 additional housing units.
- Determine the type of housing units based on household income, age distribution and household size to best meet the needs of Town residents.
- To protect the existing housing stock and provide a range of housing stock to meet the needs of the aging population. A higher percentage of smaller housing units, multi-family, independent and assisted living units may be required to better meet the housing needs of smaller households, including the increase in one- and two-person empty nester and elderly households and persons with disabilities.
- To maintain the rural character of the Town of Genesee while allowing controlled growth.
- Provide a wide range of housing choices, types and styles.
- Investigate newer approaches to implementing affordable housing using private wells and private onsite waste disposal systems.

- Possible examination of regulatory codes to identify the extent to which they permit or exclude relatively lower cost housing, and make appropriate changes to facilitate the provision of such housing.
- The Town should research, educate and study the use of energy efficient homes and green housing development design concepts.
- Promote Cluster Type Developments – Promoting and allowing density bonuses for Cluster Developments.
- The Town acknowledges the challenges with affordable housing and is not opposed to affordable housing.