



CHAPTER 10

HOUSING ELEMENT

INTRODUCTION

The Housing Element is one (1) of the nine (9) 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 the existing housing stock in the City of Kenosha. In addition, specific policies and programs must be identified that:

- Promote the development of housing for residents of the City of Kenosha 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 each 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 on page 2 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 and Chapter 7 is used to analyze future housing needs for residents of the City of Kenosha. Household projections are presented at the end of Part 1, page 2.

Part 2, page 33, provides a description of government programs which facilitate the provision of housing for residents of Kenosha, including affordable housing, and Part 3, page 40, includes information on community policies and ordinances affecting housing, including policies established for the percentage distribution of single-family, two-family, and multi-family units and zoning regulations for minimum home sizes, minimum lot sizes, maximum densities, and housing types established by the City of Kenosha.

Part 4 of this chapter (page 43), sets forth housing goals and objectives through the plan design year of 2035. Recommended policies, defined as steps or actions to achieve housing goals and objectives; and programs, defined as projects or services necessary to achieve housing policies, are also identified in Part 4, page 43.

¹ Chapter 1 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 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 was used because the data was 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 is based on total housing units and some is based on occupied units only, depending on how the Census data was reported. This distinction is footnoted on all applicable tables.

PART 1: INVENTORY

Housing Supply

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

- Total housing units
- Vacancy rates
- Value of owner-occupied housing units
- Median sales prices in 2007
- Number of bedrooms
- Structure type and year built
- Existing housing stock condition

Total Housing Units

The quantity and tenure (owner- or renter-occupied) of existing housing units in the City of Kenosha is a key piece of information needed to forecast the number of additional housing units the City of Kenosha will require in 2035. Table 10-1 sets forth the total number of housing units in the City of Kenosha in 2000. There were 36,004 total housing units in the City of Kenosha². About 60 percent, or 21,388, were owner-occupied and about 36.2 percent, or 13,023, were renter-occupied. About four (4) percent of the total housing units, or 1,593 units, were vacant.

**TABLE 10-1
TOTAL HOUSING UNITS BY TENURE IN KENOSHA COUNTY AND THE CITY OF KENOSHA: 2000^a**

Community	Owner-Occupied Units			Renter-Occupied Units			Vacant Units		Total Housing Units
	Number	Percent of Total	Vacancy Rate	Number	Percent of Total	Vacancy Rate	Number	Percent of Total	
City of Kenosha	21,388	59.4	1.3	13,023	36.2	4.9	1,593	4.4	36,004
Kenosha County	38,716	64.5	1.2	17,341	28.9	5.1	3,932	6.6	59,989

a Totals are based on 100 percent of respondents to the 2000 Census.

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

Vacancy Rates

The vacancy rate of various housing types is also needed to forecast the number of additional housing units the City of Kenosha will require in 2035. The vacancy rate is the number of vacant and available housing units divided by the total number of housing units within the City of Kenosha. The vacancy rates for both owner-

² The number of housing units shown in Table 10-1, page 2, is based on Summary File 1 Census 2000 data.

occupied units and rental units are shown on Table 10-1. The Census determines vacancy rates by obtaining information through questionnaires completed by landlords, owners, neighbors, rental agents, and others. Some vacancies are necessary for a healthy housing market. The Federal Department of Housing and Urban Development (HUD) states that an area needs a minimum overall vacancy rate of three (3) percent to ensure adequate housing choices, which should include a minimum 1.5 percent vacancy rate for owner-occupied housing units and a minimum five (5) percent vacancy rate for rental units to ensure adequate housing choices. Table 10-1, page 2, indicates a vacancy rate of 1.3 percent for owner-occupied units, and a rate of 4.9 percent for renter-occupied units in 2000. As shown by Table 10-2 vacant units can fall into several categories including for rent; for sale only; for seasonal, recreational, or occasional use; for migrant workers; and other vacant units.

TABLE 10-2
HOUSING VACANCIES IN KENOSHA COUNTY AND CITY OF KENOSHA: 2000^a

Community	For Rent	For Sale Only	Rented or Sold, Not Occupied ^b	For Seasonal, Recreational, or Occasional Use	For Migrant Workers	Other Vacant ^c	Total Occupied Units	Total Units	Total Vacancy Rate (percent)
City of Kenosha	671	273	112	93	- -	444	34,411	36,004	4.4
Kenosha County	938	469	199	1,651	4	671	56,057	59,989	6.6

a Totals are based on 100 percent of the responses to the 2000 Census.

b The unit is classified “rented or sold, not occupied” if any money towards rent has been paid or the unit has recently been sold but the occupant has not yet moved in.

c If a vacant unit does not fall into any of the other categories it is classified as an “other vacant unit.” An example would be a unit held for occupancy by a caretaker.

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

The overall vacancy rate in the City of Kenosha was about 4.4 percent in 2000. Although the overall vacancy rate met or exceeded HUD guidelines in each community, in many cases, the vacancy rate was inflated due to the high number of “for seasonal, recreational, or occasional use” vacancies such as summer cottages.

The owner-occupied unit vacancy rate was about 15 percent lower than the minimum vacancy rate recommended by HUD to provide for an adequate choice of owner-occupied units, and the rental unit vacancy rate was about the same as the HUD guidelines.

Value of Owner-Occupied Housing Units

Table 10-3, page 4, sets forth the value of specified owner-occupied housing units³ in the City of Kenosha in 2000. These values can be used to determine if adequate home ownership opportunities are available for residents of all income levels in the City of Kenosha. The median value for owner-occupied housing units in the City of Kenosha in 2000 was \$108,000.

- About 1.7 percent had values less than \$50,000
- About 40 percent had values between \$50,000 and \$99,999
- About 41 percent had values between \$100,000 and \$149,999
- About 13 percent had values between \$150,000 and \$199,999
- About four (4) percent had values between \$200,000 and \$299,999
- Less than one (1) percent had values between \$300,000 and \$499,999
- Less than one (1) percent had values of \$500,000 or more

Table 10-4, page 4, sets forth the value of owner-occupied housing units for each County in the Region and for the State in 2000. The median value of \$120,900 in the County was the third lowest among Counties in the Region. The median value of owner-occupied housing units was \$124,441 in the Region, \$112,200 in the State, and \$119,600 in the Nation.

³ The data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, duplexes, and housing units in multi-unit buildings.

TABLE 10-3
VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS IN KENOSHA AND CITY OF KENOSHA: 2000^a

Community	Less than \$50,000		\$50,000 to \$99,999		\$100,000 to \$149,999		\$150,000 to \$199,999		\$200,999 to \$299,999		\$300,000 to \$499,999		\$500,000 or More		Total		Median Value (dollars)
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
City of Kenosha	327	1.7	7,461	39.9	7,747	41.4	2,368	12.7	729	3.9	55	0.3	26	0.1	18,713	100.0	108,000
Kenosha County	485	1.5	10,050	30.4	12,560	38.0	6,180	18.7	2,959	8.9	696	2.1	127	0.4	33,057	100.0	120,900

a The data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in 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 10-4
VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS IN THE REGION AND STATE: 2000^a

County	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)
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Kenosha	485	1.5	10,050	30.4	12,560	38.0	6,180	18.7	2,958	8.9	696	2.1	127	0.4	33,057	100.0	120,900
Milwaukee	16,203	9.9	61,792	37.6	52,685	32.1	20,296	12.4	9,042	5.5	2,785	1.7	1,359	0.8	164,162	100.0	103,200
Ozaukee	67	0.3	917	4.5	5,968	28.9	5,584	27.1	4,585	22.2	2,636	12.8	866	4.2	20,623	100.0	177,300
Racine	1,668	3.8	16,896	38.9	13,066	30.1	7,278	16.8	3,566	8.2	780	1.8	180	0.4	43,434	100.0	111,000
Walworth	288	1.5	5,223	26.4	7,091	35.8	3,742	18.9	2,279	11.5	829	4.2	344	1.7	19,796	100.0	128,400
Washington	69	0.3	2,169	7.9	10,535	38.3	8,344	30.4	4,986	18.1	1,108	4.0	268	1.0	27,479	100.0	155,000
Waukesha	398	0.4	4,660	5.0	27,424	29.1	30,703	32.6	21,089	22.4	7,486	8.0	2,327	2.5	94,087	100.0	170,400
Region	19,178	4.8	101,707	25.3	129,329	32.1	82,127	20.4	48,506	12.0	16,320	4.1	5,471	1.3	402,638	100.0	124,441
Wisconsin	73,450	6.5	396,893	35.3	343,993	30.6	173,519	15.5	95,163	8.5	30,507	2.7	8,942	0.9	1,122,467	100.0	112,200

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

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

Median Sales Prices in 2007

The Wisconsin Realtors Association records information on all Multiple Listing Service (MLS) real estate sale transactions that occur in each county within the Region and the State. The Kenosha Realtors Association also records such information for Kenosha County for the years 2003 through 2007. Table 10-5, page 5, sets forth the number of MLS sales and the median sales prices for housing units in each county in the Region from 2000 to 2007.⁴ In 2000, median sales price for a single-family home in Kenosha County was \$116,700. In 2007, the median price for a single-family home was \$169,000 in Kenosha County; this is an increase of nearly 45 percent from the year 2000 median price.

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 City of Kenosha. 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 10-6, page 5, sets forth monthly housing costs⁵ for specified owner-occupied housing units with a mortgage in the City of Kenosha in 2000. The median monthly housing cost for homeowners with a mortgage in the City of Kenosha was \$1,040 in 2000.

⁴ The median sales price information is limited to single-family homes, duplexes, and condominiums.

⁵ 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.

- About 13 percent of homeowners with a mortgage spent under \$700 on monthly housing costs
- About 34 percent spent between \$700 and \$999
- About 39 percent spent between \$1,000 and \$1,499
- About 12 percent spent between \$1,500 and \$1,999
- About four (4) percent of homeowners spent \$2,000 or more

TABLE 10-5

MEDIAN SELLING PRICE OF EXISTING HOUSING^a IN THE REGION: 2000-2007

Year	Kenosha County		Milwaukee County		Ozaukee County		Racine County		Walworth County		Washington County		Waukesha County		Southeastern Wisconsin Region	
	No. of Sales	Median Selling Price (dollars)	No. of Sales	Median Selling Price (dollars)	No. of Sales	Median Selling Price (dollars)	No. of Sales	Median Selling Price (dollars)	No. of Sales	Median Selling Price (dollars)	No. of Sales	Median Selling Price (dollars)	No. of Sales	Median Selling Price (dollars)	Total No. of Sales	Median Selling Price ^b (dollars)
2000	1,836	116,700	8,666	101,600	929	182,700	2,012	108,100	1,252	125,900	1,161	148,000	3,860	177,700	19,716	126,665
2001	1,969	126,000	9,088	110,700	1,062	184,400	2,239	115,400	1,347	132,500	1,412	151,400	4,518	185,500	21,635	135,830
2002	2,246	133,000	9,781	118,600	1,177	210,700	2,392	118,700	1,613	140,000	1,511	161,700	4,697	202,600	23,417	145,724
2003	2,503	142,000	9,891	128,200	1,146	220,600	2,187	129,200	1,677	152,900	1,467	175,400	4,590	220,000	23,225	157,215
2004	2,659	149,500	11,050	138,700	1,274	235,300	2,703	138,700	1,898	163,300	1,709	194,500	4,869	238,100	26,063	168,483
2005	2,688	167,000	11,517	153,300	1,349	237,500	2,810	150,800	1,873	184,400	1,844	204,500	5,287	250,000	27,269	183,064
2006	2,391	168,500	10,946	158,700	1,166	244,700	2,449	155,000	1,565	194,000	1,750	204,500	5,107	253,100	25,302	187,672
2007	2,097	169,000	8,970	161,500	1,090	244,700	2,182	162,000	1,386	198,000	1,483	204,300	4,647	250,000	21,802	190,527

a The price represents those for single-family homes, duplexes, and condominiums.

b The price represents the sum of the median sale prices in each county multiplied by the total number of sales in that county, divided by the total number of sales in the Region.

Source: Kenosha Realtors Association (Kenosha County: 2003-2007), Wisconsin Realtors Association (remaining county data), and SEWRPC.

TABLE 10-6

MONTHLY OWNER COSTS FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS WITH A MORTGAGE IN KENOSHA COUNTY AND CITY OF KENOSHA: 2000^a

Community	Less than \$700		\$700 to \$999		\$1000 to \$1,499		\$1,500 to \$1,999		\$2,000 or More		Total		Median Cost (dollars)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
City of Kenosha	1,634	12.5	4,401	33.6	5,066	38.6	1,545	11.8	460	3.5	13,106	100.0	1,040
Kenosha County	2,519	10.5	6,902	28.6	9,650	40.0	3,525	14.6	1,509	6.3	24,105	100.0	1,113

a The data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multi-unit buildings. 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 10-7, page 6, sets forth monthly housing costs for specified owner-occupied housing units with a mortgage for each County in the Region and the State in 2000. The median monthly cost of \$1,113 in the County was the third lowest among Counties in the Region. The median monthly cost for homeowners with a mortgage was \$1,123 in the Region, \$1,024 in the State, and \$1,088 in the Nation.

TABLE 10-7
MONTHLY OWNER COSTS FOR SPECIFIED OWNER-OCCUPIED
HOUSING UNITS WITH A MORTGAGE IN THE REGION: 2000^a

County	Less than \$700		\$700 to \$999		\$1,000 to \$1,499		\$1,500 to \$1,999		\$2,000 or More		Total		Median Cost (dollars)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Kenosha	2,519	10.5	6,902	28.6	9,650	40.0	3,525	14.6	1,509	6.3	24,105	100.0	1,113
Milwaukee	19,943	17.8	34,771	31.1	38,320	34.2	12,594	11.3	6,281	5.6	111,909	100.0	1,013
Ozaukee	773	5.2	2,218	14.8	5,319	35.5	3,481	23.2	3,196	21.3	14,987	100.0	1,420
Racine	4,752	15.3	9,272	29.9	11,611	37.4	3,822	12.3	1,594	5.1	31,051	100.0	1,054
Walworth	1,643	11.8	3,586	25.8	5,754	41.4	1,865	13.5	1,035	7.5	13,883	100.0	1,125
Washington	1,353	6.6	3,910	19.1	9,448	46.2	4,178	20.4	1,586	7.7	20,470	100.0	1,248
Waukesha	4,048	5.7	10,774	15.2	28,279	39.8	17,394	24.5	10,618	14.8	71,113	100.0	1,366
Region	35,031	12.2	71,433	25.0	108,381	37.6	46,854	16.2	25,819	9.0	287,518	100.0	1,123
Wisconsin	144,525	18.7	225,805	29.3	260,821	33.8	92,913	12.1	46,932	6.1	770,996	100.0	1,024

a The data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multi-unit buildings. 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 10-8 sets forth monthly housing costs for specified owner-occupied housing units without a mortgage in the City of Kenosha in 2000. The median monthly housing cost for homeowners without a mortgage in the City of Kenosha was \$356 in 2000.

- About 24 percent of homeowners without a mortgage spent under \$300 on monthly housing costs
- About 44 percent spent between \$300 and \$399
- About 22 percent spent between \$400 and \$499
- About eight (8) percent spent between \$500 and \$699
- About three (3) percent of homeowners spent \$700 or more

TABLE 10-8
MONTHLY OWNER COSTS FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS
WITHOUT A MORTGAGE IN KENOSHA COUNTY AND CITY OF KENOSHA: 2000^a

Community	Less than \$300		\$300 to \$399		\$400 to \$499		\$500 to \$699		\$700 or More		Total		Median Cost (dollars)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
City of Kenosha	1,333	23.8	2,470	44.0	1,231	22.0	420	7.5	153	2.7	5,607	100.0	356
Kenosha County	2,010	2.25	3,691	41.2	2,015	22.5	943	10.5	293	3.3	8,952	100.0	366

a The data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multi-unit buildings. 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 10-9, page 7, sets forth monthly housing costs for specified owner-occupied housing units without a mortgage for each County in the Region and the State in 2000. The median monthly cost of \$366 in the County was the third lowest among Counties in the Region. The median monthly housing cost for homeowners without a mortgage was \$388 in the Region, \$333 in the State, and \$295 in the Nation.

**TABLE 10-9
MONTHLY OWNER COSTS FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS
WITHOUT A MORTGAGE IN THE REGION AND STATE: 2000^a**

County	Less than \$300		\$300 to \$399		\$400 to \$499		\$500 to \$699		\$700 or More		Total		Median Cost (dollars)
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Kenosha	2,010	22.5	3,691	41.2	2,015	22.5	943	10.5	293	3.3	8,952	100.0	366
Milwaukee	11,800	22.6	18,573	35.6	11,465	21.9	7,575	14.5	2,840	5.4	52,253	100.0	377
Ozaukee	465	8.3	1,716	30.4	1,381	24.5	1,286	22.8	788	14.0	5,636	100.0	446
Racine	3,155	25.5	5,262	42.5	2,204	17.8	1,397	11.3	365	2.9	12,383	100.0	357
Walworth	1,565	26.5	2,282	38.6	1,116	18.9	672	11.4	278	4.6	5,913	100.0	356
Washington	1,011	14.4	2,903	41.4	1,934	27.6	890	12.7	271	3.9	7,009	100.0	387
Waukesha	1,661	7.2	6,819	29.7	7,191	31.3	5,006	21.8	2,297	10.0	22,974	100.0	442
Region	21,667	18.8	41,246	35.8	27,306	23.7	17,769	15.4	7,132	6.3	115,120	100.0	388
Wisconsin	134,168	38.2	115,626	32.9	55,830	15.9	33,054	9.4	12,793	3.6	351,471	100.0	333

a The data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, houses on 10 or more acres, and housing units in multi-unit buildings. 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 10-10 sets forth monthly housing costs for rental units, or gross rent, in the City of Kenosha in 2000. Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels (oil, kerosene, wood, etc.) 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 rent⁶ category of Table 10-10. The median monthly cost for rental housing in the City of Kenosha was \$571 in 2000.

- About 11 percent of renters in the City of Kenosha spent less than \$300 on monthly housing costs
- About 22 percent spent between \$300 and \$499
- About 47 percent spent between \$500 and \$749
- About 15 percent spent between \$750 and \$999
- About three (3) percent spent between \$1,000 and \$1,499
- Less than one (1) percent spent \$1,500 or more
- About three (3) percent of renters made no cash payments for rental housing costs

**TABLE 10-10
MONTHLY GROSS RENT FOR SPECIFIED RENTER-OCCUPIED HOUSING UNITS IN KENOSHA COUNTY
AND THE CITY OF KENOSHA: 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)
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
City of Kenosha	1,397	10.7	2,864	22.0	6,085	46.6	1,946	14.9	329	2.5	8	0.1	414	3.2	13,043	100.0	571
Kenosha County	1,511	8.8	3,487	20.3	7,811	45.6	3,022	17.6	676	4.0	40	0.2	594	3.5	17,141	100.0	589

a Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels are included in the calculations for monthly gross rent. Totals are based on a sample of one (1) in six (6) respondents to the 2000 Census.

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

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

⁶ 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 10-11 sets forth monthly housing costs for rental units for each County in the Region and the State in 2000. The median gross rent of \$589 in Kenosha County was the fourth highest among counties in the Region. The median monthly gross rent was \$596 in the Region, \$540 in the State, and \$602 in the Nation.

TABLE 10-11
MONTHLY GROSS RENT FOR SPECIFIED RENTER-OCCUPIED HOUSING UNITS
IN THE REGION AND STATE: 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 Value (dollars)
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
Kenosha	1,511	8.8	3,487	20.3	7,811	45.6	3,022	17.6	676	4.0	40	0.2	594	3.5	17,141	100.0	589
Milwaukee	16,438	9.2	49,943	28.0	77,580	43.4	22,434	12.6	6,947	3.9	1,705	0.9	3,607	2.0	178,654	100.0	555
Ozaukee	377	5.3	814	11.3	3,740	52.0	1,487	20.7	477	6.6	56	0.8	239	3.3	7,190	100.0	642
Racine	1,735	8.4	5,480	26.7	9,724	47.3	2,228	10.8	540	2.6	41	0.2	824	4.0	20,572	100.0	548
Walworth	1,021	9.9	2,158	20.9	4,568	44.3	1,803	17.5	296	2.9	47	0.4	428	4.1	10,321	100.0	588
Washington	576	5.6	1,706	16.5	5,321	51.5	1,943	18.8	400	3.9	16	0.2	361	3.5	10,323	100.0	620
Waukesha	1,534	4.9	2,989	9.5	12,112	38.5	9,283	29.5	3,761	12.0	810	2.6	959	3.0	31,448	100.0	726
Region	23,198	8.4	66,577	24.2	120,856	43.8	42,200	15.3	13,097	4.8	2,715	1.0	7,012	2.5	275,649	100.0	596
Wisconsin	67,538	10.5	189,366	29.5	254,439	39.7	78,955	12.3	22,527	3.5	4,881	0.8	23,966	3.7	641,672	100.0	540

a Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels are included in the calculations for monthly gross rent. Totals are based on a sample of one (1) in six (6) respondents to the 2000 Census.

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

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

Number of Bedrooms

Table 10-12 sets forth the number of housing units by tenure and number of bedrooms in the City of Kenosha in 2000. This information, when compared with existing and projected household size information inventoried in Chapters 2 and 7, will provide a greater understanding of what type of housing units will best suit the future needs of Kenosha County residents.

Three (3) bedroom dwellings comprised about 55 percent of the owner-occupied units in the City of Kenosha. Two (2) bedroom dwellings and four (4) bedroom dwellings comprised about 24 percent and 16 percent, respectively, of the owner-occupied units. Dwellings with five (5) or more bedrooms and one (1) or no bedrooms each comprised about three (3) percent of the owner-occupied dwellings.

Two (2) bedroom units comprised about 47 percent of the rental units in the City of Kenosha. Units with one (1) bedroom or no bedrooms and three (3) bedroom units comprised about 35 percent and 15 percent, respectively, of rental units. Four (4) bedroom units and units with five (5) or more bedrooms comprised about two (2) percent and one (1) percent of the rental units in the County.

TABLE 10-12
HOUSING UNITS BY NUMBER OF BEDROOMS FOR KENOSHA COUNTY AND CITY OF KENOSHA: 2000^a

Owner-occupied Housing Units												
Community	1 or no bedroom		2 bedrooms		3 bedrooms		4 bedrooms		5 or more bedrooms		Total ^b	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
City of Kenosha	570	2.7	5,118	23.8	11,829	55.0	3,416	15.9	555	2.6	21,488	100.0
Kenosha County	1,016	2.6	8,906	23.0	20,819	53.8	6,867	17.7	1,125	2.9	38,733	100.0

Renter-occupied Housing Units												
Community	1 or no bedroom		2 bedrooms		3 bedrooms		4 bedrooms		5 or more bedrooms		Total ^b	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
City of Kenosha	4,565	35.0	6,105	46.7	2,010	15.4	260	2.0	118	0.9	13,058	100.0
Kenosha County	5,701	32.9	8,259	47.7	2,745	15.8	463	2.7	156	0.9	17,324	100.0

a Totals are based on a sample of one (1) in six (6) responses to the 2000 Census.

b Totals include occupied housing units only.

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

Structure Type and Year Built

An inventory of housing units by structure type in the City of Kenosha provides insight into the number of existing single-family, two-family, and multi-family units. This inventory can be compared to household characteristics to determine the future need for single-family, two-family, and multi-family units. An inventory of housing units by structure type also provides insight into the character of existing housing stock. Table 10-13 sets forth the number of housing units by structure type in the City of Kenosha in 2000.⁷ Table 10-13 also includes the number of building permits issued for units in each structure type in the City of Kenosha from 2000 through 2006. In 2000, about 62 percent of housing units in the City of Kenosha were in single-family structures and about 24 percent were in multi-family structures. About 13 percent of units were in two-family structures and about two (2) percent were mobile homes or other types of residential structures. The number of residential units in the City of Kenosha increased from 36,162 to 39,712, or by 10 percent, between 2000 and 2006. Although there was an increase in the total number of housing units between 2000 and 2006, the percentage of units in single-family, two-family, multi-family, and other residential structures remained similar. Because condominiums are a form of ownership rather than a specific type of structure, the 2000 Census does not report the number of condominiums by structure type. The City of Kenosha, however, maintains records on condominium ownership as shown on Table 10-14, page 10. As of 2006, there were 2,225 condominium units in Kenosha. About 56 percent of those condominium units, or 1,243 units, were added from 2000 to 2006.

TABLE 10-13

HOUSING UNITS BY STRUCTURE TYPE IN KENOSHA COUNTY AND CITY OF KENOSHA: 1970 - 2006

Year ^a	Single-Family Detached		Single-Family Attached ^b		Two-Family		Multi-Family		Mobile Homes and Other ^c		Total ^d	
	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	Housing Units	Percent of Total
City of Kenosha												
1970	15,527	64.1	--	--	-- ^e	-- ^e	8,488 ^e	35.0 ^e	230	0.9	24,245	100.0
1980	17,649	60.0	343	1.2	5,257	17.9	5,947	20.2	192	0.7	29,388	100.0
1990	18,115	58.1	591	1.9	4,740	15.2	7,002	22.5	728	2.3	31,176	100.0
2000	21,325	58.9	1,165	3.2	4,529	12.5	8,581	23.7	562	1.6	36,162	100.0
2006	24,141	60.8	--	--	4,642	11.7	10,367	26.1	562	1.4	39,712	100.0
Kenosha County												
1970	25,085	70.7	--	--	-- ^e	-- ^e	9,533 ^e	26.9 ^e	850	2.4	35,468	100.0
1980	31,250	67.9	451	1.0	5,961	13.0	7,164	15.6	1,155	2.5	45,981	100.0
1990	34,241	66.8	839	1.6	5,393	10.5	8,481	16.5	2,308	4.5	51,262	100.0
2000	39,987	66.6	1,521	2.5	5,048	8.4	11,347	18.9	2,086	3.5	59,989	100.0
2006	46,097	68.4	--	--	5,308	7.9	13,859	20.5	2,162	3.2	67,426	100.0

^a 1970 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.

^b In 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 (2) attached townhouses in the two-family structure category and three (3) or more attached townhouses in the multi-family structure category.

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

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

^e Single-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.

⁷ The number of housing units in 2000 in Table 10-13, page 9, is based on Summary File 3 Census 2000 data; 2006 data adds building permits issued from 2000 through 2006 to the 2000 Census totals.

TABLE 10-14

TOTAL NUMBER OF CONDOMINIUM UNITS IN KENOSHA COUNTY AND CITY OF KENOSHA: 1990-2006

Community	1990		2000		2006	
	Number of Condos	Percent of Total Housing Units	Number of Condos	Percent of Total Housing Units	Number of Condos	Percent of Total Housing Units
City of Kenosha	199	1	982	3	2,225	6
Kenosha County	274	1	1,279	2	3,195	5

a Less than 0.05 percent.

Source: U.S. Bureau of the Census, Kenosha County community tax assessors, local governments, and SEWRPC.

The age of existing housing stock in the City of Kenosha 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 10-15 sets forth the age of the existing housing stock in the City of Kenosha. About 14 percent of the City of Kenosha’s existing housing stock was constructed between 1990 and 2000. The median year built was 1960 for the City of Kenosha as a whole.

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. This provides a more accurate projection of the number of new housing units that will be needed to serve the projected population of the County through 2035.

TABLE 10-15

YEAR BUILT FOR HOUSING UNITS IN KENOSHA COUNTY AND CITY OF KENOSHA: 2000^a

Community	1995 to March 2000		1990 through 1994		1980 through 1989		1970 through 1979		1960 through 1969		1940 through 1959		Before 1940		Total ^b		Median Year Built
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	
City of Kenosha	2,606	7.2	2,486	6.9	3,020	8.4	4,748	13.1	5,082	14.1	8,442	23.3	9,778	27.0	36,162	100.0	1960
Kenosha County	5,643	9.4	5,473	1.9	5,346	8.9	8,807	14.7	7,982	13.3	13,754	22.9	12,984	21.7	59,989	100.0	1964

a Totals are based on a sample of one (1) in six (6) respondents to the 2000 Census.

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

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

Municipal assessor’s offices generally assign each housing unit within their jurisdiction a condition score. Table 10-16, page 11, sets forth housing condition scores for the City of Kenosha for 2006. Housing units are scored on an eight-point scale ranging from “excellent” to “unsound.” The assessment measures the present physical condition of each housing unit. A condition score of “excellent,” “very good,” or “good” indicates the dwelling exhibits above average maintenance and upkeep in relation to its age. About 61 percent of the housing units in the City of Kenosha were rated as “excellent,” “very good,” or “good.” A condition score of “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. About 37 percent of the housing units in the City of Kenosha were rated as “average” or “fair.” A condition score of “poor” or “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. About two (2) percent of the housing units in the City of Kenosha were rated as “poor” or “very poor.” An “unsound” rating indicates the dwelling is unfit for use and should be removed from the existing housing stock totals. Less than one (1) percent of the housing units in the City of Kenosha were rated as “unsound.”

TABLE 10-16
HOUSING CONDITIONS IN THE CITY OF KENOSHA: 2006

Condition ^a	Housing Type								Total	
	Single-Family ^b		Two-Family		Multi-Family ^c		Other ^d			
	Number	% of Total Housing Units	Number	% of Total Housing Units	Number	% of Total Housing Units	Number	% of Total Housing Units	Number	% of Total Housing Units
Excellent	3	-- ^e	2	-- ^e	0	0.0	0	0.0	5	-- ^e
Very Good	183	0.7	13	-- ^e	0	0.0	0	0.0	196	0.7
Good	15,531	57.3	808	3.0	24	0.1	0	0.0	16,363	60.4
Average	7,008	25.9	1,304	4.8	68	0.3	0	0.0	8,380	30.9
Fair	1,184	4.4	504	1.9	51	0.2	0	0.0	1,739	6.4
Poor	221	0.8	132	0.5	13	-- ^e	1	-- ^e	367	1.4
Very Poor	25	0.1	16	0.1	1	-- ^e	0	0.0	42	0.2
Unsound	4	-- ^e	3	-- ^e	0	0.0	0	0.0	7	-- ^e
TOTAL	24,159	89.1	2,782	10.3	157	0.6	1	--^e	27,099	100.0

Note: Data represent conditions for housing units as recorded by the local assessors and may not include all housing units. Mobile homes are not included.

Key:

- a* “Excellent” means building is in perfect condition; very attractive and highly desirable.
 “Very good” means slight evidence of deterioration; still attractive and quite desirable.
 “Good” means minor deterioration visible; slightly less attractive and desirable, but useful.
 “Average” means normal wear and tear is apparent; average attractiveness and desirability.
 “Fair” means marked deterioration but quite usable; rather unattractive and undesirable.
 “Poor” means deterioration is obvious; definitely undesirable and barely usable.
 “Very poor” means condition approaches unsoundness; extremely undesirable and barely usable.
 “Unsound” means building is definitely unsound and practically unfit for use.

b Includes condominiums.

c Includes units in apartment buildings of three (3) units and larger.

d Includes residential units in commercial buildings.

e Less than 0.05 percent.

Source: Local community assessor and SEWRPC.

Housing with Lead-Based Paint or Varnish

Lead poisoning in children can reduce IQ, cause learning disabilities, and impair hearing. Children who have elevated lead levels often experience reduced attention spans, are hyperactive, and can exhibit behavior problems. At higher exposures, lead can damage a child’s kidneys and central nervous system, and cause anemia, coma, convulsions, and even death. Homes built before 1950 have a high likelihood of having lead-based paint or varnish on interior and exterior surfaces. Over 90 percent of the lead-based paint and varnish in homes was applied prior to 1950. Homes built between 1950 and 1978 could contain lead-based paint or varnish on interior and exterior surfaces. The use of lead-based paint and varnish in homes was banned in 1978. Homes built after 1978 have a very low likelihood of having lead-based paint or varnish on interior and exterior surfaces. The median year built for homes in the City of Kenosha is 1960, which means lead poisoning is a concern in Kenosha. 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 Kenosha have been inventoried and analyzed with housing supply inventory items to help determine the number and type of housing units that will best suit the needs of Kenosha residents through 2035. Housing demand inventory items include:

- Affordable Housing Needs Assessment
- Kenosha Housing Affordability Information
- Household Income
- Housing Need for Non-Resident Workers

- Specialized Housing Facilities (for the elderly, disabled, and homeless)
- Household Size
- Household Projections: 2035

Affordable Housing Needs 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 gross 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 gross income.

Kenosha 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 24 percent of households in the City of Kenosha spent over 30 percent of their monthly gross income on housing costs in 2000 (Table 10-17, page 13).*
 - About 2,890 households in the City of Kenosha were extremely low income (earning below 30 percent of the City of Kenosha median annual household income of \$41,902), and about 2,390 households were very low income (between 30 and 50 percent of the City of Kenosha median annual household income) in 2000.
 - About 70 percent of extremely low income households spent over 30 percent of their monthly earnings on housing costs.
 - About 51 percent of very low income households spent over 30 percent of their monthly earnings on housing costs.
 - An extremely low income household (earning below 30 percent of the 2000 City of Kenosha median annual household income of \$41,902) could afford monthly housing costs of no more than \$314 in 2000, based on HUD recommended affordability standards.
 - In 2000, 4,261 households paid less than \$499 a month on gross rent.
 - In 2000, 1,634 households paid less than \$700 a month on housing expenses for owner-occupied housing units with a mortgage.
- *Based on estimates from the Kenosha Realtors Association, the median sale price of a single-family home in Kenosha County was \$168,500 in 2006*
 - The minimum annual household income needed⁸ to afford a median priced home (\$168,500) in Kenosha County was \$61,858 (or \$5,155 a month) in 2006.
 - A household with a median annual gross income⁹ of \$53,323 (or \$4,444 a month) in 2006 could afford a \$140,000 house.
 - The minimum annual household gross income needed to afford a \$150,000 home in Kenosha County was \$56,318 (or \$4,693 a month) in 2006.
 - The minimum annual household gross income needed to afford a \$200,000 home in Kenosha County was \$71,291 (or \$5,941 a month) in 2006.

⁸ The minimum income needed to afford a home in Kenosha County assumes a monthly housing cost that is 30 percent of the household’s gross monthly income, a down payment of five (5) percent of the cost of the home, a 6.5 percent interest rate on a 30-year mortgage, a property tax rate of \$17.78 per \$1,000 of assessed value (Kenosha County’s net effective tax rate in 2006), a property insurance cost of \$30 a month, a private mortgage insurance (PMI) cost of \$105 a month (using a loan to value ratio of 0.78), and \$150 per month for utilities.

⁹ 2006 median household income is based on the year 2000 median income of \$46,970, adjusted to the 2006 Consumer Price Index.

- The minimum annual household gross income needed to afford a \$250,000 home in Kenosha County was \$86,263 (or \$7,189 a month) in 2006.
- The fair market rent¹⁰ in Kenosha County for a one (1) bedroom apartment was \$596 in 2006.
- The fair market rent in Kenosha County for a two (2) bedroom apartment was \$739 in 2006.
- The housing wage in Kenosha County
 - A full-time worker (40 hours per week) must earn \$15.4014.21 per hour to afford a two-bedroom rental unit at the fair market rent in Kenosha County in 2006, which is 219 percent of the State minimum wage in 2006 (\$6.50 per hour).
 - A full-time worker (40 hours per week) must earn \$11.46 per hour to afford a one-bedroom rental unit at the fair market rent in Kenosha County, which is 176 percent of the State minimum wage in 2006.
 - A full-time worker (40 hours per week) must earn \$29.74 per hour to afford a median priced home (\$168,500) in Kenosha County in 2006, which is about 457 percent of the State minimum wage in 2006.
 - A full-time worker (40 hours per week) must earn about \$27.08 per hour to afford a \$150,000 home in Kenosha County in 2006, which is about 417 percent of the State minimum wage in 2006.
 - A full-time worker (40 hours per week) must earn \$41.47 per hour to afford a \$250,000 home in Kenosha County in 2006, which is about 638 percent of the State minimum wage in 2006.

TABLE 10-17

HOUSEHOLDS WITH A HOUSING COST BURDEN IN THE CITY OF KENOSHA: 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
	Cost Burden of 30.1 to 50%		Cost Burden of Over 50%		Cost Burden of 30.1 to 50%		Cost Burden of Over 50%		Cost Burden of 30.1 to 50%		Cost Burden of Over 50%				
	No.	% ^c	No.	% ^c	No.	% ^c	No.	% ^c	No.	% ^c	No.	% ^c			
Extremely Low (Below 30%)	300	0.9	625	1.8	400	1.2	1,565	4.6	700	2.0	2,190	6.3	2,890	4,120	8.4
Very Low (30.1 to 50%)	425	1.2	460	1.4	1,200	3.5	305	0.9	1,625	4.7	765	2.2	2,390	4,660	6.9
Low (50.1 to 80%)	990	2.9	315	0.9	585	1.7	20	-- ^d	1,575	4.5	335	1.0	1,910	7,000	5.5
Moderate (80.1 to 95%)	465	1.3	30	0.1	10	-- ^d	--	--	475	1.4	30	0.1	505	3,340	1.5
Other (above 95%)	590	1.7	15	-- ^d	20	-- ^d	--	--	610	1.8	15	-- ^d	625	15,415	1.8
TOTAL	2,770	8.0	1,445	4.2	2,215	6.4	1,890	5.5	4,985	14.4	3,335	9.6	8,320	34,535	24.1

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

b Income level categories are based on a percentage range of the 1999 median family income.

c Percent of total households (34,535).

d Less than 0.05 percent.

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

A comparison of median house price values to median household incomes indicates that, between 2000 and 2006, housing most likely has become less affordable for many households. Table 10-18, page 14, shows threshold income levels for housing affordability based on mortgage interest rates, down payment amounts, mortgage insurance, property insurance, Kenosha County property taxes, and an estimate of \$150 per month for utilities. In 2000, the median household income was \$46,970; a household earning the median income could afford about a \$135,000 home, with a five (5) percent down payment and a mortgage interest rate of five (5) percent. The median house price in 2000 was about \$121,000, which was affordable for a household earning the median income, based on a mortgage interest rate of 6.5 percent. By 2006, the median house price rose to about \$168,500, while

¹⁰ 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 Kenosha County. The objective is to ensure a sufficient supply of rental housing for program participants in Kenosha 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 Kenosha County is the 40th percentile rent, or the dollar amount below which 40 percent of standard-quality rental units in the County are rented.

the estimated median annual income increased to about \$54,989. In order to afford a median priced house, a household would need an annual income of about \$55,759, with a five (5) percent down payment and a mortgage interest rate of five (5) percent, or an income of about \$61,858 with a five (5) percent down payment and a mortgage interest rate of 6.5 percent.

**TABLE 10-18
KENOSHA COUNTY HOUSING AFFORDABILITY INDEX^a**

Housing Unit Price (in dollars)	Percent Down Payment	Down Payment (dollars)	5% Mortgage Interest Rate		6.5% Mortgage Interest Rate		8% Mortgage Interest Rate	
			Monthly Housing Costs (dollars)	Minimum Gross Household Income (dollars)	Monthly Housing Costs (dollars)	Minimum Gross Household Income (dollars)	Monthly Housing Costs (dollars)	Minimum Gross Household Income (dollars)
100,000	20	20,000	775	31,018	852	34,066	933	37,320
	10	10,000	861	34,446	947	37,874	1,038	41,536
	5	5,000	918	36,710	1,008	40,339	1,105	44,203
	0	0	950	37,993	1,045	41,803	1,147	45,871
110,000	20	22,000	838	33,536	1,222	36,889	1,012	40,469
	10	11,000	932	37,298	1,027	41,070	1,127	45,097
	5	5,500	995	39,799	1,095	43,780	1,201	48,031
	0	0	1,030	41,180	1,134	45,371	1,246	49,846
120,000	20	24,000	899	35,974	991	39,631	1,088	43,537
	10	12,000	1,003	40,111	1,106	44,225	1,215	48,619
	5	6,000	1,070	42,799	1,179	47,142	1,294	51,780
	0	0	1,108	44,327	1,222	48,899	1,345	53,781
130,000	20	26,000	962	38,492	1,061	42,454	1,167	46,685
	10	13,000	1,074	42,963	1,186	47,421	1,305	52,180
	5	6,500	1,147	45,879	1,265	50,584	1,390	55,608
	0	0	1,189	47,555	1,311	52,508	1,445	57,796
140,000	20	28,000	1,025	41,010	1,132	45,277	1,246	49,833
	10	14,000	1,145	45,816	1,265	50,616	1,394	55,742
	5	7,000	1,224	48,959	1,351	54,026	1,486	59,436
	0	0	1,269	50,742	1,402	56,076	1,544	61,771
150,000	20	30,000	1,088	43,527	1,202	48,099	1,325	52,981
	10	15,000	1,217	48,668	1,345	53,812	1,483	59,303
	5	7,500	1,302	52,079	1,438	57,508	1,583	63,305
	0	0	1,349	53,969	1,492	59,684	1,645	65,786
160,000	20	32,000	1,149	45,965	1,271	50,842	1,401	56,049
	10	16,000	1,287	51,481	1,424	56,967	1,571	62,825
	5	8,000	1,377	55,079	1,522	60,870	1,676	67,053
	0	0	1,428	57,117	1,580	63,212	1,743	69,721
170,000	20	34,000	1,212	48,483	1,342	53,665	1,480	59,197
	10	17,000	1,358	54,333	1,504	60,163	1,660	66,386
	5	8,500	1,454	58,159	1,608	64,312	1,772	70,881
	0	0	1,508	60,304	1,670	66,781	1,842	73,696
180,000	20	36,000	1,275	51,001	1,412	56,487	1,559	62,345
	10	18,000	1,430	57,186	1,584	63,358	1,749	69,948
	5	9,000	1,531	61,239	1,694	67,753	1,868	74,709
	0	0	1,588	63,531	1,760	70,389	1,943	77,711
190,000	20	38,000	1,338	53,519	1,483	59,310	1,637	65,493
	10	19,000	1,501	60,039	1,664	66,553	1,838	73,509
	5	9,500	1,608	64,319	1,780	71,195	1,963	78,538
	0	0	1,669	66,758	1,850	73,997	2,043	81,726
200,000	20	40,000	1,401	56,037	1,553	62,132	1,716	68,641
	10	20,000	1,573	62,931	1,745	69,789	1,928	77,111
	5	10,000	1,686	67,438	1,867	74,677	2,060	82,406
	0	0	1,749	69,946	1,939	77,565	2,143	85,701

Housing Unit Price (in dollars)	Percent Down Payment	Down Payment (dollars)	5% Mortgage Interest Rate		6.5% Mortgage Interest Rate		8% Mortgage Interest Rate	
			Monthly Housing Costs (dollars)	Minimum Gross Household Income (dollars)	Monthly Housing Costs (dollars)	Minimum Gross Household Income (dollars)	Monthly Housing Costs (dollars)	Minimum Gross Household Income (dollars)
210,000	20	42,000	1,462	58,474	1,622	64,875	1,793	71,709
	10	21,000	1,643	65,704	1,823	72,904	2,015	80,593
	5	10,500	1,761	70,438	1,951	78,039	2,154	86,154
	0	0	1,827	73,093	2,027	81,094	2,241	89,636
220,000	20	44,000	1,525	60,992	1,692	67,698	1,871	74,857
	10	22,000	1,714	68,556	1,902	76,100	2,104	84,154
	5	11,000	1,838	73,518	2,037	81,481	2,250	89,983
	0	0	1,908	76,320	2,118	84,702	2,341	93,651
230,000	20	46,000	1,588	63,510	1,763	70,520	1,950	78,005
	10	23,000	1,785	71,409	1,982	79,295	2,193	87,716
	5	11,500	1,915	76,598	2,123	84,923	2,345	93,811
	0	0	1,988	79,508	2,207	88,270	2,441	97,626
240,000	20	48,000	1,651	66,028	1,834	73,343	2,029	81,153
	10	24,000	1,857	74,261	2,062	82,491	2,282	91,277
	5	12,000	1,992	79,678	2,209	88,365	2,441	97,639
	0	0	2,068	82,735	2,297	91,879	2,541	101,641
250,000	20	50,000	1,713	68,506	1,903	76,125	2,107	84,261
	10	25,000	1,928	77,114	2,142	85,686	2,371	94,839
	5	12,500	2,068	82,718	2,294	91,766	2,536	101,428
	0	0	2,148	85,922	2,386	95,447	2,640	105,616
260,000	20	52,000	1,775	70,984	1,973	78,908	2,184	87,369
	10	26,000	1,998	79,927	2,221	88,842	2,459	98,360
	5	13,000	2,145	85,798	2,380	95,208	2,631	105,256
	0	0	2,227	89,069	2,474	98,975	2,739	109,552
270,000	20	54,000	1,838	73,501	2,043	81,731	2,263	90,517
	10	27,000	2,069	82,779	2,301	92,037	2,548	101,922
	5	13,500	2,222	88,878	2,466	98,650	2,727	109,084
	0	0	2,307	92,297	2,565	102,583	2,839	113,567
280,000	20	56,000	1,900	76,019	2,114	84,553	2,342	93,665
	10	28,000	2,141	85,632	2,381	95,232	2,637	105,483
	5	14,000	2,299	91,958	2,552	102,092	2,823	112,913
	0	0	2,388	95,524	2,655	106,192	2,940	117,582
290,000	20	58,000	1,963	78,537	2,184	87,376	2,420	96,813
	10	29,000	2,213	88,524	2,462	98,468	2,727	109,085
	5	14,500	2,376	95,038	2,638	105,534	2,919	116,741
	0	0	2,468	98,711	2,744	109,760	3,039	121,557
300,000	20	60,000	2,024	80,975	2,253	90,119	2,497	99,881
	10	30,000	2,282	91,297	2,540	101,583	2,814	112,567
	5	15,000	2,451	98,038	2,722	108,896	3,012	120,489
	0	0	2,546	101,859	2,832	113,288	3,137	125,492
350,000	20	70,000	2,337	93,484	2,604	104,152	2,889	115,542
	10	35,000	2,638	105,520	2,938	117,521	3,258	130,334
	5	17,500	2,835	113,397	3,152	126,065	3,490	139,591
	0	0	2,946	117,835	3,279	131,170	3,635	145,407
400,000	20	80,000	2,652	106,073	2,957	118,265	3,282	131,282
	10	40,000	2,995	119,782	3,337	133,498	3,704	148,142
	5	20,000	3,219	128,757	3,581	143,234	3,967	158,692
	0	0	3,346	133,851	3,727	149,091	4,134	165,362
450,000	20	90,000	2,967	118,662	3,309	132,378	3,676	147,022
	10	45,000	3,351	134,045	3,737	149,475	4,149	165,950
	5	22,500	3,603	144,116	4,010	160,404	4,445	177,794
	0	0	3,746	149,828	4,174	166,972	4,632	185,278

Housing Unit Price (in dollars)	Percent Down Payment	Down Payment (dollars)	5% Mortgage Interest Rate		6.5% Mortgage Interest Rate		8% Mortgage Interest Rate	
			Monthly Housing Costs (dollars)	Minimum Gross Household Income (dollars)	Monthly Housing Costs (dollars)	Minimum Gross Household Income (dollars)	Monthly Housing Costs (dollars)	Minimum Gross Household Income (dollars)
500,000	20	100,000	3,281	131,251	3,662	146,491	4,069	162,762
	10	50,000	3,708	148,308	4,136	165,452	4,594	183,758
	5	25,000	3,987	159,476	4,439	177,573	4,922	196,895
	0	0	4,145	165,804	4,621	184,854	5,130	205,193
600,000	20	120,000	3,909	156,350	4,366	174,637	4,854	194,163
	10	60,000	4,421	176,833	4,935	197,407	5,484	219,373
	5	30,000	4,755	190,195	5,298	211,912	5,877	235,098
	0	0	4,945	197,797	5,516	220,656	6,127	245,063
700,000	20	140,000	4,535	181,408	5,069	202,743	5,638	225,532
	10	70,000	5,132	205,279	5,732	229,281	6,373	254,909
	5	35,000	5,521	220,835	6,154	246,170	6,831	273,221
	0	0	5,744	229,750	6,410	256,419	7,122	284,894
800,000	20	160,000	5,162	206,466	5,771	230,849	6,422	256,884
	10	80,000	5,843	233,725	6,529	261,156	7,261	290,444
	5	40,000	6,288	251,514	7,012	280,469	7,785	311,384
	0	0	6,542	261,663	7,304	292,142	8,117	324,685
900,000	20	180,000	5,789	231,565	6,475	258,996	7,207	288,284
	10	90,000	6,555	262,210	7,327	293,070	8,150	326,020
	5	45,000	7,056	282,233	7,870	314,807	8,740	349,587
	0	0	7,341	293,656	8,199	327,944	9,114	364,555
1,000,000	20	200,000	6,417	256,663	7,179	287,142	7,992	319,685
	10	100,000	7,268	290,736	8,126	325,024	9,041	361,635
	5	50,000	7,824	312,952	8,729	349,146	9,695	387,791
	0	0	8,141	325,649	9,094	363,747	10,111	404,426

a The minimum income needed to afford a house assumes a total monthly housing cost that is at most 30 percent of the household's gross monthly income (U.S. Department of Housing and Urban Development's housing affordability standard). Monthly housing costs take into account downpayments, mortgage costs, mortgage and property insurance, property taxes, and an estimate of \$150 per month for utilities.

Source: SEWRPC.

2000 Comprehensive Housing Affordability Strategy (CHAS) Data

CHAS data is a special tabulation of 2000 Census data, which HUD provides to local governments, to be used for housing planning purposes. A CHAS must be prepared in order to receive various HUD-funded housing assistance programs and grants and is used by HUD in allocation formulas for distributing funds to local governments. The data is comprised of a variety of housing need variables categorized by HUD-defined income limits and household types.

Income levels include extremely low income households (30 percent or less of median family income), very low income households (30.1 to 50 percent of median family income), low income households (50.1 to 80 percent of median family income), moderate income households (80.1 to 95 percent of median family income), and other households (above 95 percent of median family income). Income levels are based on the HUD-adjusted area median family income¹¹ (HAMFI). This is an estimate of median family incomes prepared by HUD for each metropolitan area and counties located outside a metropolitan area. Kenosha County is located within the "Chicago-Naperville-Joliet, IL-IN-WI" Metropolitan Statistical Area (MSA).¹² HUD prepares an annual estimate of the median family income for a family of four (4). 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

¹¹ In compiling statistics on family income, the incomes of all members 15 years 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 (1) person.

¹² Although the Kenosha County, WI HUD Metro Fair Market Rent (FMR) Area is part of the Chicago-Naperville-Joliet, IL-IN-WI MSA, HUD has assigned Kenosha County to its own FMR area due to differences in base rents of at least 5.0 percent. Kenosha County, WI HUD Metro FMR Area has a 2000 Census 40th Percentile Base Rent of \$601, about 17 percent less than the 2000 Census 40th Percentile Base Rent for Chicago-Naperville-Joliet, IL-IN-WI MSA of \$701.

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 Kenosha County area by family size are presented in the second column of Table 10-19. 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 (2) people, one (1) of whom is 62 or older), small family households (two (2) persons, neither of whom is 62 or older, or three (3) or four (4) persons), large family households (five (5) or more persons), elderly non-family households (one (1) or two (2) person non-family households with either person 62 or older), and other non-family households. Housing problems include households with a cost burden of over 30 percent or housing units that lack complete plumbing, lack complete kitchen facilities, or have 1.01 or more occupants per room.

TABLE 10-19
HUD ESTIMATED MEDIAN FAMILY INCOME^a BY FAMILY SIZE FOR THE
CHICAGO-NAPERVILLE-JOLIET METROPOLITAN STATISTICAL AREA (MSA): 2006

Family Size	Median Income	80 Percent of Median Income
One (1) Person	\$46,313	\$37,050
Two (2) Person	\$52,875	\$42,300
Three (3) Person	\$59,500	\$47,600
Four (4) Person	\$66,125	\$52,900
Five (5) Person	\$71,438	\$57,150
Six (6) Person	\$76,688	\$61,350
Seven (7) Person	\$82,000	\$65,600
Eight (8) Person	\$87,313	\$69,850

a When developing these estimates, HUD first estimates the median family income for a family of four, using income data from the 2000 Census. The four-person family income is then adjusted for all other family sizes based on the formula described in this Chapter.

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

Monthly Income Spent on Housing Costs

Table 10-20 sets forth the median percentage of monthly income spent on housing costs by owner-occupied and renter-occupied households for the City of Kenosha in 2000 based on Summary File 3 Census data. The median percentage of monthly income spent on housing costs in the City of Kenosha by owner-occupied households with a mortgage was about 21.1 percent. The median percentage spent by owner-occupied households without a mortgage was about 12.7 percent, and the percentage spent by renter-occupied households was about 24.5 percent. This shows that most households in the County opt to pay substantially less than the 30 percent affordability standard defined by HUD. Overall, these numbers are very similar to those found in the other counties throughout the Region, as shown in Table 10-21, page 18, which sets forth the median percentage of monthly income spent on housing costs by owner-occupied and renter-occupied households for each county in the Region.

TABLE 10-20
MEDIAN PERCENTAGE OF MONTHLY INCOME SPENT
ON HOUSING IN KENOSHA COUNTY AND CITY OF KENOSHA: 2000

Community	Owner-Occupied With a Mortgage	Owner-Occupied Without a Mortgage	Renter-Occupied
City of Kenosha	21.1	12.7	24.5
Kenosha County	21.4	12.5	24.3

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

**TABLE 10-21
MEDIAN PERCENTAGE OF MONTHLY INCOME SPENT ON
HOUSING IN THE REGION: 2000**

County	Owner-Occupied with a Mortgage	Owner-Occupied Without a Mortgage	Renter-Occupied
Kenosha	21.4	12.5	24.3
Milwaukee	21.1	12.6	24.8
Ozaukee	21.4	11.3	21.8
Racine	20.7	11.5	24.0
Walworth	22.8	11.8	24.1
Washington	21.9	10.2	21.2
Waukesha	21.4	11.3	22.8

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

Households with Housing Problems

In addition to a high percent of monthly gross household income spent on housing, other factors indicative of housing problems can include overcrowding, and the lack of plumbing and kitchen facilities. Table 10-22 sets forth the number of households based on the number of occupants per room in the City of Kenosha.¹³ 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. The U.S. Census Bureau and HUD consider units with more than one (1.01) or more occupants per room to be crowded.

**TABLE 10-22
HOUSING OCCUPANCY BY NUMBER OF OCCUPANTS PER ROOM IN KENOSHA COUNTY
AND CITY OF KENOSHA: 2000^a**

Owner-occupied Housing Units ^b										
Community	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
City of Kenosha	14,685	68.3	6,418	29.9	309	1.4	76	0.4	21,488	100.0
Kenosha County	26,777	69.1	11,253	29.1	577	1.5	126	0.3	38,733	100.0

Renter-occupied Housing Units ^b										
Community	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
City of Kenosha	7,929	60.7	4,325	33.1	540	4.2	264	2.0	13,058	100.0
Kenosha County	10,630	61.3	5,749	33.2	584	3.4	361	2.1	17,324	100.0

^a Totals are based on a sample of one (1) in six (6) responses to the 2000 Census.

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

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

About two (2) percent of households in the City of Kenosha had more than 1.01 occupants per room in 2000. These low totals indicate that a high cost burden, rather than substandard housing, was the primary cause of problems for households in the City of Kenosha reported to have housing problems.

Table 10-23, page 19, shows the number and percent of households in each income group and household type (elderly family, small family, etc.) in Kenosha that experienced a housing problem in 2000. About 28 percent of households in the City of Kenosha, or 9,695 households, experienced a housing problem. Table 10-17, page 13,

¹³ Tables 10-21, page 18, and 10-22, page 18, are based on Summary File 3 Census 2000 data (a sample of one in six respondents).

sets forth the number of households with a housing cost burden by income level in the City of Kenosha in 2000. About 24 percent of households, or 8,320 households in the City of Kenosha, experienced a housing cost burden in 2000, which indicates that most of the housing problems in the City of Kenosha were due to housing costs, rather than overcrowded or inadequate housing. Table 10-24, page 20, sets forth the number of households with a high housing cost burden within the Region. Milwaukee County has the highest percentage of housing cost burden for total households at about 25 percent, while Washington County has the lowest at 19 percent. Kenosha County is slightly above the Regional average level which is about 23 percent of total households experiencing a high housing cost burden.

**TABLE 10-23
HOUSEHOLDS WITH HOUSING PROBLEMS IN THE CITY OF KENOSHA: 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				
	No. With Problems	Total Households in Category	No. With Problems	Total Households in Category	No. With Problems	Total Households in Category	No. With Problems	Total Households in Category	No. With Problems	Total Households in Category			
Extremely Low (Below 30 percent)	45	75	755	920	195	225	375	795	735	965	2,105	6.1	
Very Low (30.1 to 50 percent)	45	65	695	910	285	335	290	530	520	810	1,835	5.3	
Low (50.1 to 80 percent)	25	150	235	1,300	160	285	160	365	230	1,165	810	2.3	
Moderate (80.1 to 95 percent)	--	60	40	475	60	80	--	100	--	510	100	0.3	
Other (above 95 percent)	--	90	20	1,255	95	190	--	130	55	1,260	170	0.5	
TOTAL	115	440	1,745	4,860	795	1,115	825	1,920	1,540	4,710	5,020	14.0	

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				
	No. With Problems	Total Households in Category	No. With Problems	Total Households in Category	No. With Problems	Total Households in Category	No. With Problems	Total Households in Category	No. With Problems	Total Households in Category			
Extremely Low (Below 30 percent)	75	90	230	255	50	60	435	570	150	165	940	2.7	
Very Low (30.1 to 50 percent)	110	460	315	500	160	185	255	700	125	165	965	2.8	
Low (50.1 to 80 percent)	100	985	635	1,285	190	360	160	540	315	565	1,400	4.1	
Moderate (80.1 to 95 percent)	45	390	250	995	110	370	20	105	105	255	530	1.5	
Other (above 95 percent)	30	1,145	420	7,870	185	1,345	25	510	180	1,620	840	2.4	
TOTAL	360	3,070	1,850	10,905	695	2,320	895	2,425	875	2,770	4,675	13.5	

^a Housing problems include households with a housing cost burden (spend more than 30 percent of gross monthly income on housing costs); housing units without complete plumbing and kitchen facilities; or housing units with more than 1.01 occupants per room.

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

^c Percent of all households (34,535).

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

Household 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 City of Kenosha in 1999 was \$41,902. This is comparable to an income of about \$51,181 in mid-2006 based on the Consumer Price Index. A household earning the estimated 2006 median household income of \$51,181 per year could afford a home of \$130,000, based on the household paying 30 percent of its income on housing, with 5% down.

**TABLE 10-24
HOUSEHOLDS WITH A HIGH HOUSING COST BURDEN IN THE REGION: 2000^a**

County	Owner-Occupied Households		Renter-Occupied Households		Total Households	
	Number	Percent	Number	Percent	Number	Percent
Kenosha	7,855	20.3	5,359	30.9	13,214	23.6
Milwaukee	38,655	19.4	54,025	31.9	95,680	25.3
Ozaukee	4,570	19.4	1,730	23.7	6,300	20.4
Racine	8,615	17.2	6,265	30.1	14,880	21.0
Walworth	5,285	22.2	3,179	29.8	8,464	19.3
Washington	6,075	18.2	2,380	22.6	8,455	19.3
Waukesha	19,100	18.5	8,750	27.5	27,850	20.6
Region	90,155	19.1	84,688	30.5	174,843	23.3

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

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

Housing Needs for Non-Resident Workers

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

Data Sources

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

The Census Transportation Planning Package (CTPP) is a special tabulation of the 2000 Census of Population and Housing based on place of work questions from “long-form” questionnaires. It was possible to determine the number of workers, by area of residence, working in various sub-areas of Kenosha County by using this data.

Place of Residence and Place of Work

Table 2-12 in Chapter 2 provide information on the place of work for people who lived in the City of Kenosha in 2000. Although 64 percent of City residents worked in Kenosha County, or 27,105 workers, a significant number commuted outside Kenosha County. The largest number of commuters, about 7,422 workers or 17.5 percent of all City residents, worked in Racine County.

Earnings and Household Incomes of Resident and Non-Resident Workers

As shown by Table 10-25, page 21, non-resident workers earned more in terms of median earnings than did resident workers. The median earnings for non-resident workers was about \$34,780, while the median earnings for resident workers was about \$23,430 – a difference of about \$11,350, or 33 percent. The median earnings of workers vary significantly by occupation. Both resident and non-resident workers in service and farming, forestry, and fishing occupations had the lowest median earnings, while workers employed in management, business, and financial operations had the highest median earnings. The median wages of non-resident workers exceeded those of resident workers in all occupation categories. Table 10-26, page 21, shows the number of non-resident and resident workers in each occupation category.

With respect to the number of hours worked per week, shown in Table 10-27, page 22, a greater proportion of resident workers worked on a part-time basis, less than 40 hours per week, than did non-resident workers. About 31 percent of resident workers worked less than 40 hours per week, while only about 15 percent of non-resident

workers worked less than 40 hours per week. The higher percentage of non-resident workers who work full-time likely contributes to the higher average annual wages of non-resident workers.

TABLE 10-25

MEDIAN EARNINGS BY OCCUPATION OF PERSONS WORKING IN KENOSHA COUNTY: 2000

Occupation Category	Non-Resident Workers ^a	Resident Workers	Resident and Non-Resident Workers
Management, Business, and Financial Operations	\$47,850	\$38,730	\$42,550
Professional and Related	\$35,810	\$34,600	\$35,140
Service Occupations	\$13,830	\$12,720	\$12,890
Sales and Office Occupations	\$28,620	\$18,340	\$20,490
Farming, Forestry, and Fishing ^{b,c}	--	--	\$13,100
Construction, Extraction, and Maintenance	\$47,110	\$38,220	\$40,920
Production, Transportation, and Material Moving	\$30,840	\$25,790	\$26,380
TOTAL	\$34,780	\$23,430	\$25,590

a Includes persons who worked in Kenosha County but did not live in the County.

b Farmers who farm their own land and farm managers are included in the Management, Business, and Financial Operations category.

c The sample size for the Farming, Forestry, and Fishing category is much smaller than that of the other categories, because only 0.5 percent of workers are in this occupation category. The earnings reported may not be an accurate reflection of actual earnings for workers in this category due to the small sample size.

Source: U.S. Bureau of the Census (Public Use Microdata Samples) and SEWRPC.

TABLE 10-26

EMPLOYMENT BY OCCUPATION OF PERSONS WORKING IN KENOSHA COUNTY: 2000

Occupation Category	Workers ^a		Resident Workers		Resident and Non-Resident Workers	
	Number	Percent	Number	Percent	Number	Percent
Management, Business, and Financial Operations	1,924	16.5	3,995	9.8	5,919	11.3
Professional and Related	2,840	24.4	6,081	14.9	8,921	17.0
Service Occupations	1,026	8.8	7,609	18.6	8,635	16.4
Sales and Office Occupations	2,067	17.8	11,574	28.3	13,641	26.0
Farming, Forestry, and Fishing ^b	61	0.5	140	0.4	201	0.4
Construction, Extraction, and Maintenance	1,542	13.3	3,727	9.1	5,269	10.0
Production, Transportation, and Material Moving	2,177	18.7	7,721	18.9	9,898	18.9
TOTAL	11,637	100.0	40,847	100.0	52,484	100.0

a Includes persons who worked in Kenosha County but did not live in Kenosha County.

b Farmers who farm their own land and farm managers are included in the Management, Business, and Financial Operations category.

Source: U.S. Bureau of the Census (Public Use Microdata Samples) and SEWRPC.

Non-residents individually had higher median incomes than resident workers, and household incomes were also higher for non-resident workers than for resident worker households, as shown by Table 10-28, page 22. The median household income for resident worker households was about \$55,400, whereas the median household income of non-resident worker households was about \$70,000. Interestingly, the median household income of non-resident workers varied based on the State in which the workers reside. The median household income of non-resident workers living in Wisconsin (where 71 percent of non-resident workers live) was \$72,900, compared to a median household income of \$66,900 for non-resident workers living in Illinois (29 percent of non-resident

workers). The median household income for Kenosha County residents in 1999 (and reported in the 2000 Census) was \$46,970 (this includes all households, some of which may not include any workers).

TABLE 10-27

HOURS WORKED PER WEEK FOR PERSONS WORKING IN KENOSHA COUNTY: 2000

Hours Worked per Week	Non-Resident Workers		Resident Workers		Resident and Non-Resident Workers	
	Number	Percent	Number	Percent	Number	Percent
Worked Less than 4 Hours	191	1.6	561	1.4	752	1.4
Worked 4 to 9 Hours	79	0.7	679	1.7	758	1.5
Worked 10 to 19 Hours	269	2.3	2,728	6.7	2,997	5.7
Worked 20 to 29 Hours	738	6.3	3,923	9.6	4,661	8.9
Worked 30 to 39 Hours	474	4.1	4,877	11.9	5,351	10.2
Subtotal Part Time	1,751	15.0	12,768	31.3	14,519	27.7
Worked 40 or More Hours	9,886	85.0	28,079	68.7	37,965	72.3
TOTAL	11,637	100.0	40,847	100.0	52,484	100.0

Source: U.S. Bureau of the Census (Public Use Microdata Samples) and SEWRPC.

TABLE 10-28

HOUSEHOLD INCOME FOR HOUSEHOLDS WITH PERSONS WORKING IN KENOSHA COUNTY: 2000

Worker Household Income	Non-Resident (Total)		Non-Resident (State of Illinois)		Non-Resident (State of Wisconsin)		Kenosha County Resident		All Workers	
	Households	Percent of Total	Households	Percent of Total	Households	Percent of Total	Households	Percent of Total	Households	Percent of Total
Less Than \$15,000	219	2.0	165	5.3	54	0.7	1,526	5.4	1,745	4.5
\$15,000 to \$19,999	302	2.8	124	4.0	178	2.3	1,453	5.1	1,755	4.5
\$20,000 to \$24,999	209	1.9	85	2.8	124	1.6	1,452	5.1	1,661	4.2
\$25,000 to \$29,999	415	3.8	43	1.4	372	4.8	1,629	5.7	2,044	5.2
\$30,000 to \$34,999	374	3.5	49	1.6	325	4.2	1,273	4.5	1,647	4.2
\$35,000 to \$39,999	452	4.2	55	1.8	397	5.1	1,662	5.9	2,114	5.4
\$40,000 to \$44,999	623	5.7	190	6.1	433	5.6	1,698	6.0	2,321	5.9
\$45,000 to \$49,999	735	6.8	316	10.2	419	5.4	1,478	5.2	2,213	5.6
\$50,000 to \$54,999	475	4.4	132	4.3	343	4.4	1,893	6.7	2,368	6.0
\$55,000 to \$59,999	652	6.0	181	5.9	471	6.1	1,571	5.5	2,223	5.7
\$60,000 to \$64,999	471	4.3	125	4.0	346	4.5	1,427	5.0	1,898	4.8
\$65,000 to \$69,999	502	4.6	215	6.9	287	3.7	1,569	5.5	2,071	5.3
\$70,000 to \$79,999	1,397	12.9	318	10.3	1,079	13.9	2,415	8.5	3,812	9.7
\$80,000 to \$89,999	985	9.1	261	8.4	724	9.3	1,888	6.7	2,873	7.3
\$90,000 to \$99,999	833	7.7	131	4.2	702	9.0	1,190	4.2	2,023	5.2
\$100,000 or More	2,207	20.3	706	22.8	1,501	19.4	4,268	15.0	6,475	16.5
TOTAL	10,851	100.0	3,096	100.0	7,755	100.0	28,392	100.0	39,243	100.0
Median Household Income	\$70,000		\$66,900		\$72,900		\$55,400		\$58,900	

Source: U. S. Bureau of the Census (Public Use Microdata Samples) and SEWRPC.

Housing Costs

With respect to the housing costs incurred by workers, shown in Table 10-29 people who both lived and worked in Kenosha County paid slightly more for rental housing than non-resident workers did taken as a whole in 2000.

This, however, varied greatly depending on which state the non-resident worker lived in. Based on median monthly rents, non-resident workers who lived in Illinois paid more for rent than resident workers in Kenosha County (\$180 more than Kenosha County resident workers). Non-resident workers from other counties in Wisconsin paid less for rent (\$40 less than Kenosha County resident workers). Although overall, resident workers paid about \$10 more per month in rent than non-resident workers, the median gross rent for non-resident workers who lived in Wisconsin was \$580, while the median gross rent for non-resident workers who lived in Illinois was \$800. The median monthly rent for resident workers in Kenosha County was \$620 in 2000, higher than the median monthly rent of \$589 for all residents of Kenosha County.

TABLE 10-29
GROSS RENT FOR RENTER-OCCUPIED HOUSING UNITS FOR HOUSEHOLDS
WITH PERSONS WORKING IN KENOSHA COUNTY: 2000

Monthly Gross Rent ^a	Non-Resident (Total)		Non-Resident (State of Illinois)		Non-Resident (State of Wisconsin)		Kenosha County Resident		All Workers	
	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
Less Than \$400	153	6.7	0	0.0	153	10.0	1,131	13.6	1,284	12.1
\$400 to \$449	129	5.7	31	4.1	98	6.4	405	4.9	534	5.0
\$450 to \$499	250	11.0	108	14.5	142	9.3	686	8.2	936	8.8
\$500 to \$549	124	5.4	17	2.3	107	7.0	615	7.4	739	7.0
\$550 to \$599	452	19.8	58	7.8	394	25.7	897	10.8	1,349	12.7
\$600 to \$649	143	6.3	28	3.7	115	7.5	1,102	13.2	1,245	11.8
\$650 to \$699	142	6.2	74	9.9	68	4.4	1,057	12.7	1,199	11.3
\$700 to \$749	105	4.6	16	2.1	89	5.8	463	5.6	568	5.4
\$750 to \$799	219	9.6	31	4.1	188	12.3	581	7.0	800	7.6
\$800 to \$849	227	10.0	128	17.1	99	6.5	355	4.3	582	5.5
\$850 to \$899	50	2.2	50	6.7	0	0.0	208	2.5	258	2.4
\$900 to \$949	119	5.2	40	5.4	79	5.1	254	3.0	373	3.5
\$950 to \$999	55	2.4	55	7.4	0	0.0	138	1.6	193	1.8
\$1,000 or More	111	4.9	111	14.9	0	0.0	434	5.2	545	5.1
Subtotal Paying Cash Rent	2,279	100.0	747	100.0	1,532	100.0	8,326	100.0	10,605	100.0
No Cash Rent	57		0		57		224		281	
Median Gross Rent	\$610		\$800		\$580		\$620		\$620	

^a Monthly gross rent is the monthly contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, sewer) and fuels if these are paid for by the renter.

Source: U. S. Bureau of the Census (Public Use Microdata Samples) and SEWRPC.

Overall, resident workers in Kenosha County paid less, on average, per month for owner-occupied housing (including homes and condos) than non-resident workers regardless of the state of residency, as shown in Table 10-30, page 24. Based on median monthly costs for owner-occupied housing units in 2000, non-resident workers living in Illinois had higher monthly owner costs (\$280 more than Kenosha County resident workers), and non-resident workers living in Wisconsin had higher median monthly owner costs (\$100 more than Kenosha County resident workers). The median monthly cost for owner-occupied housing for resident workers in Kenosha County was \$1,010 in 2000, slightly lower than the median monthly owner cost of \$1,050 for all households with at least one (1) worker in Kenosha County.

TABLE 10-30

SELECTED MONTHLY OWNER COSTS FOR OWNER-OCCUPIED HOUSING UNITS FOR HOUSEHOLDS WITH PERSONS WORKING IN KENOSHA COUNTY: 2000

Selected Monthly Owner Costs ^a	Non-Resident (Total)		Non-Resident (State of Illinois)		Non-Resident (State of Wisconsin)		Kenosha County Resident		All Workers	
	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
Less Than \$500	1,040	12.1	372	15.7	668	10.7	3,679	18.5	4,719	16.6
\$500 to \$699	616	7.2	62	2.6	554	8.9	1,833	9.2	2,449	8.6
\$700 to \$899	1,015	11.8	208	8.8	807	13.0	2,653	13.4	3,668	12.9
\$900 to \$999	629	7.3	90	3.8	539	8.7	1,656	8.4	2,285	8.0
\$1,000 to \$1,099	662	7.7	215	9.1	447	7.2	1,770	8.9	2,432	8.6
\$1,100 to \$1,199	886	10.3	131	5.5	755	12.1	1,670	8.4	2,556	9.0
\$1,200 to \$1,299	805	9.4	125	5.3	680	10.9	1,256	6.3	2,061	7.2
\$1,300 to \$1,499	1,183	13.8	363	15.4	820	13.2	1,886	9.5	3,069	10.8
\$1,500 to \$1,699	621	7.3	219	9.3	402	6.5	1,239	6.2	1,860	6.5
\$1,700 or More	1,126	13.1	580	24.5	546	8.8	2,218	11.2	3,344	11.8
TOTAL	8,583	100.0	2,365	100.0	6,218	100.0	19,860	100.0	28,443	100.0
Median Monthly Costs	\$1,130		\$1,290		\$1,110		\$1,010		\$1,050	

^a Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, water, sewer); and fuels (oil, coal, kerosene, wood, etc.).

Source: U. S. Bureau of the Census (Public Use Microdata Samples) and SEWRPC.

Housing Values

The median value of owner-occupied housing units (including, but not limited to, single-family homes, duplex units, and condos) occupied by resident and non-resident workers is shown in Table 10-31. The median value of homes for resident workers in 2000 was \$123,300, compared to \$140,700 for non-resident workers, a difference of \$17,400, or 14 percent. Housing values varied by the State in which non-resident workers lived. Median housing values for non-resident workers living in Illinois were \$35,300 higher than those of Kenosha County resident workers, and for non-resident workers living in Wisconsin were \$8,800 higher than those of Kenosha County resident workers in 2000.

TABLE 10-31

VALUE OF OWNER-OCCUPIED HOUSING UNITS FOR HOUSEHOLDS WITH PERSONS WORKING IN KENOSHA COUNTY: 2000

Value ^a	Non-Resident (Total)		Non-Resident (State of Illinois)		Non-Resident (State of Wisconsin)		Kenosha County Resident		All Workers	
	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
Less Than \$50,000	413	4.8	43	1.8	370	6.0	635	3.2	1,048	3.7
\$50,000 to \$79,999	511	6.0	68	2.9	443	7.1	1,368	6.9	1,879	6.6
\$80,000 to \$89,999	622	7.2	159	6.7	463	7.4	1,879	9.5	2,501	8.8
\$90,000 to \$99,999	649	7.6	98	4.1	551	8.9	2,233	11.2	2,882	10.1
\$100,000 to \$124,999	1,204	14.0	189	8.0	1,015	16.3	4,100	20.6	5,304	18.7
\$125,000 to \$149,999	1,422	16.6	478	20.2	944	15.2	3,046	15.3	4,468	15.7
\$150,000 to \$174,999	1,240	14.4	427	18.0	813	13.1	2,117	10.7	3,357	11.8
\$175,000 to \$199,999	773	9.0	226	9.6	547	8.8	1,559	7.9	2,332	8.2
\$200,000 to \$249,999	798	9.3	136	5.8	662	10.6	1,546	7.8	2,344	8.2
\$250,000 to \$299,999	357	4.2	175	7.4	182	2.9	644	3.2	1,001	3.5
\$300,000 to \$499,999	519	6.0	323	13.7	196	3.2	621	3.1	1,140	4.0
\$500,000 or More	75	0.9	43	1.8	32	0.5	112	0.6	187	0.7
TOTAL	8,583	100.0	2,365	100.0	6,218	100.0	19,860	100.0	28,443	100.0
Median Value	\$140,700		\$158,600		\$132,100		\$123,300		\$128,400	

^a Value is the Census respondent's estimate of how much the property would sell for if it were for sale.

Source: U. S. Bureau of the Census (Public Use Microdata Samples) and SEWRPC.

Conclusions

It appears that non-resident worker households could afford housing in Kenosha County, based on lower housing costs in Kenosha County for all workers other than those who rent housing in other Wisconsin counties, combined with higher incomes earned by non-resident workers. Those who both lived and worked in the County paid \$280 less per month for owner-occupied housing, and \$180 less for rental housing, than workers who lived in Illinois. Kenosha County workers who lived in the County paid \$100 less per month for owner-occupied housing than workers who lived in another Wisconsin county, but \$40 more per month for rental housing. In three (3) out of four (4) cases, housing costs were less for those who both lived and worked in the County, with a fairly modest decrease in monthly rent for those who worked in the County but lived in rental housing in another Wisconsin county.

Specialized Housing Facilities

Housing Facilities for Seniors

Age distribution in the County has important implications for planning and the formation of housing policies. The age distribution of the County population in 2000 is set forth in Table 7-6 in Chapter 7. The age distribution for the City of Kenosha in 2000 is provided on Table 2-3. 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. Projected population and age composition are also set forth in Table 7-6. Table 7-6 shows the number of persons in all age groups is projected to increase between 2000 and 2035. However, the percentage of the population is projected to decrease for the two (2) younger age groups (those under 20, and those aged 20 to 44) and increase for the two (2) older age groups (those aged 45 to 64, and those for the 65 year and older) in Kenosha County. Projected age distribution is not available for the City of Kenosha. The percentage of residents 65 and older in Kenosha County is expected to increase from about 11 percent to about 16 percent of Kenosha County's population, from 17,169 to 34,147 persons. This trend is also expected in the City of Kenosha. There will likely be a demand for a higher percentage of specialized-housing units and accessory apartments or dwellings¹⁴ for the elderly if the elderly population increases as projected over the next three (3) decades.

Specialized housing facilities for the elderly and disabled include retirement communities, assisted living facilities, and nursing home facilities, all offering different types of housing based on care needs. Types of housing needs from independent living facilities to assisted living facilities, including nursing homes, providing personal and healthcare services if needed. A retirement community is a very broad term that covers many varieties of housing for retirees and seniors, including independent and assisted living facilities, and generally indicates minimum age restrictions for residents. In 2007, there were 18 independent housing and senior apartments in Kenosha, shown on Map 10-1 and Map 10-1 Inset, pages 27 and 28, and listed in Table 10-32, page 26. Assisted living facilities that cater to persons of advanced age (60 and older) include nursing homes, community based residential facilities (CBRF's)¹⁵, residential care apartment complexes (RCAC)¹⁶, adult family homes¹⁷, and

¹⁴ Accessory apartments or dwellings, also referred to as "In-Law Suites" or "Granny Flats", are secondary dwellings established in conjunction with, and clearly subordinate to, a primary dwelling, and may be part of the same structure as the primary dwelling or a detached unit on the same lot. These dwelling units are often intended for use by relatives of the individuals residing in the primary dwelling.

¹⁵ CBRF's are places where five (5) or more adults who are not related to the operator or administrator of the facility can receive care, treatment, or services above the level of room and board, but not including more than three (3) hours of nursing care per week per resident nor above intermediate level nursing care (basic care required by a person with a long-term illness or disability that has reached a relatively stable plateau). A CBRF is subject to State-level licensing and operational limitations as set forth in Chapter 50 of the Wisconsin Statutes. A CBRF does not include any of the following: a convent, facilities for victims of domestic abuse, a shelter, or other facilities excluded in Section 50.01 (1g) of the Wisconsin Statutes.

¹⁶ RCAC provide independent apartments in facilities that offer a limited amount of services for residents, which may include meals, housekeeping, laundry, personal care, nursing services, social and recreational activities, and medication management. Residents may receive up to 28 hours per week of these services.

¹⁷ Adult family homes provide community residential services for one (1) to two (2) people with developmental disabilities in a county-certified home or three (3) to four (4) people in a State-certified home. Residents receive care, treatment, or services that are above the level of room and board and up to seven (7) hours per week of nursing care per resident.

adult day care facilities¹⁸. In 2007, there were seven (7) nursing homes in Kenosha with a combined capacity to serve 893 people; 12 CBRF’s in Kenosha with a combined capacity to serve 235 persons of advanced age; two (2) residential care apartment complexes with a total capacity for 89 people; and three (3) adult family homes with a total capacity for 12 people. Table 10-33, page 29, (and Map 10-1 and Map 10-1 Inset, pages 27 and 28) show these assisted living facilities for persons of advanced age licensed by the Wisconsin Department of Health and Family Services in 2007.

TABLE 10-32

INDEPENDENT HOUSING AND SENIOR APARTMENTS IN KENOSHA COUNTY: 2007

No. on Map 10-1 & Map 10-1 Inset	Name	Street Address	Capacity (Units)
Apartments for Seniors or Persons with Disabilities^a			
1	Assisi Homes of Kenosha	1860 27 th Avenue, Kenosha	60
2	Forest Towers Metro	8218 14 th Avenue, Kenosha	16
3	Joanne Apartments	8828 41 st Avenue, Kenosha	
4	Kenosha Garden Apartments	5430 64 th Avenue, Kenosha	
5	Lakeside Towers	5800 3 rd Avenue, Kenosha	182
6	Meadowview Village Apartments	450 Lincoln Drive, Twin Lakes	44
7	Northpoint Crossings	1724 Birch Road, Kenosha	71
8	Saxony Mano	1876 22 nd Avenue, Kenosha	60
9	Silvercrest Apartments	630 S. Cogswell Drive, Silver Lake	24
10	Tanglewood Apartments	3020 87 th Place, Kenosha	100
11	Tuscan Villa Apartments	8051 25 th Avenue, Kenosha	112
12	Villa Nova Apartments	2401 18 th Street, Kenosha	102
13	Village Plaza Apartment	25166 72 nd Street, Paddock Lake	24
Affordable Housing for Older Adults^b			
14	Glenwood Apartments	1920 27 th Avenue, Kenosha	60
15	Kenosha Commons (No age requirement) ^c	5500 60 th Street, Kenosha	48
16	Lincoln Crest Apartments	410 Lincoln Drive, Twin Lakes	32
17	Prairie Ridge Senior Campus	7900 94 th Avenue, Pleasant Prairie	120
18	Prairie Villa Senior Apartments	9500 81 st Street, Pleasant Prairie	71
19	St. Catherine Commons	3618 8 th Avenue, Kenosha	184
20	Villa Cierac	1940 27 th Avenue, Kenosha	71
Senior Apartments^d			
21	Beech Pointe	910 85 th Street, Kenosha	144
--	Kenosha Commons (No age requirement)	5500 60 th Street, Kenosha	-- ^e
22	Petretti Apartments	1830 22 nd Avenue, Kenosha	52
--	Villa Ciera	1940 27 th Avenue, Kenosha	-- ^e
--	TOTAL – 24 Sites	--	1,577

^a Federally-subsidized apartments, where rent is 30 percent of adjusted gross income, for seniors or person with disabilities who are capable of living independently.

^b Apartments available at reduced rent for income qualified persons age 55 and over.

^c Facility offers subsidized and non-subsidized housing units for older adults.

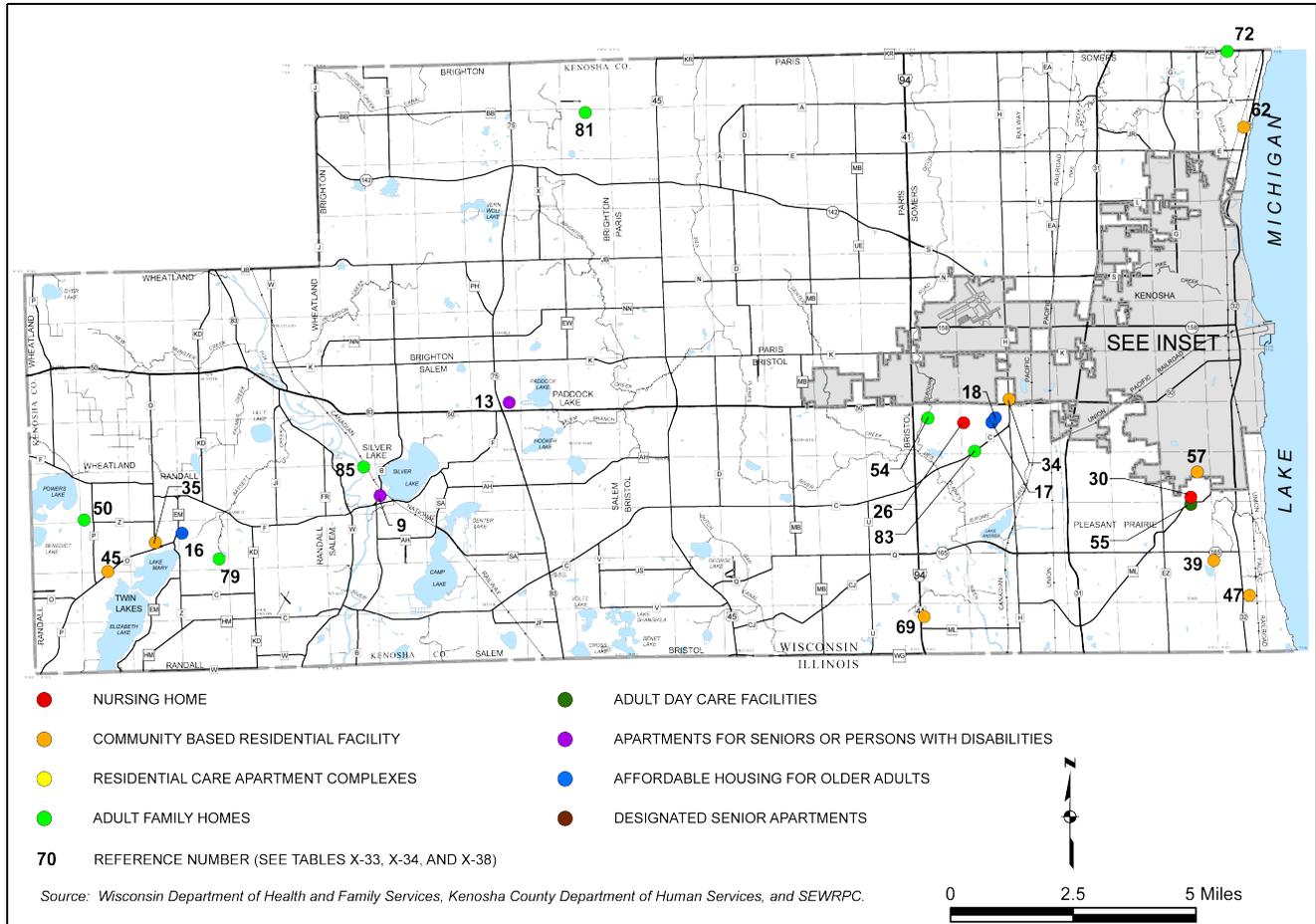
^d Non-subsidized apartments designated for older adults, but offer no reduction in rent.

^e Includes units listed under affordable housing for older adults.

Source: Kenosha County Department of Human Services and SEWRPC.

¹⁸ Adult day care is a day program that provides the elderly and other adults with services when their caregivers are at work or need relief.

**MAP 10-1
ASSISTED LIVING FACILITIES, INDEPENDENT HOUSING, AND
SENIOR HOUSING IN KENOSHA COUNTY: 2007**



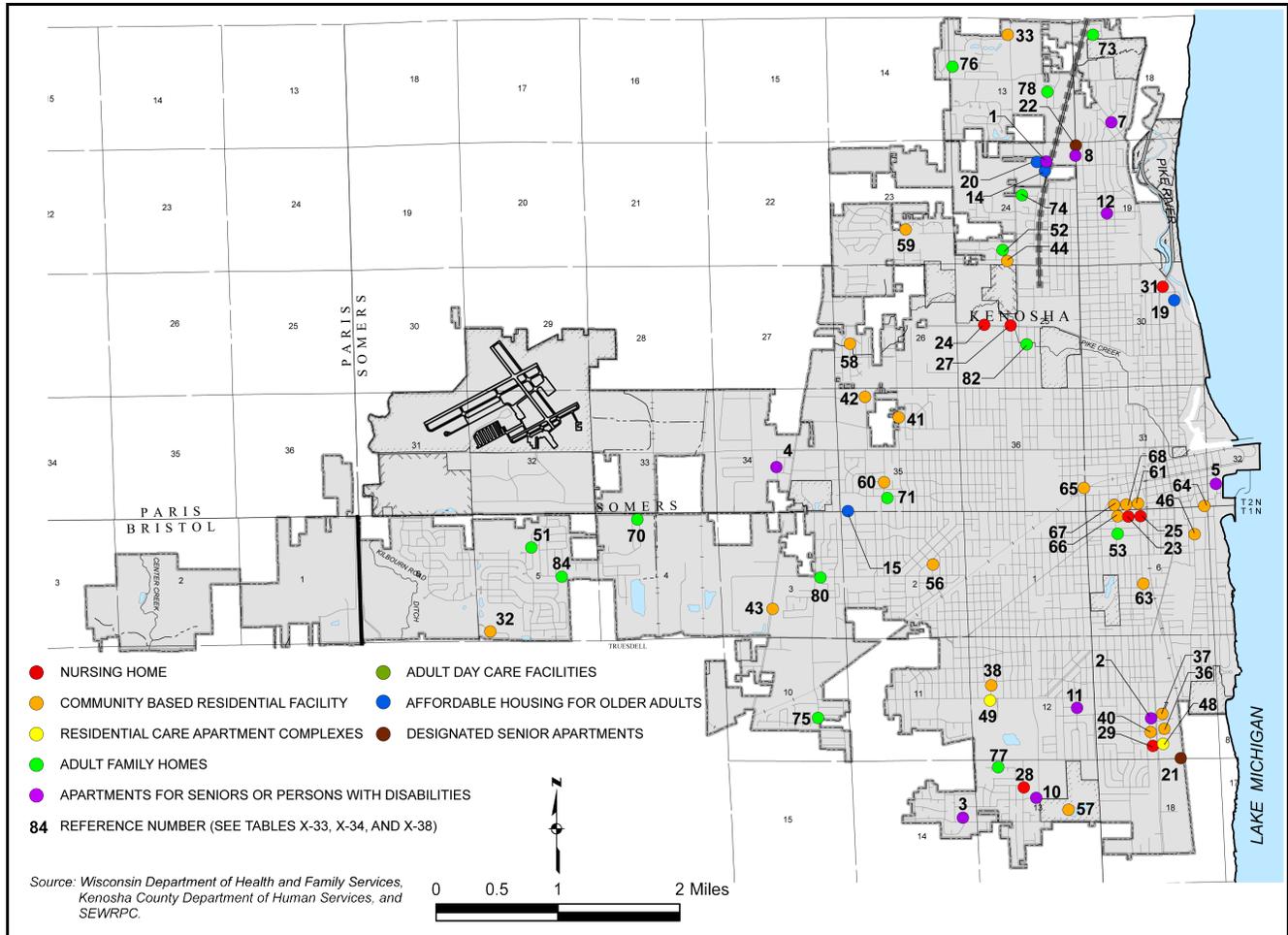
Housing Facilities for Persons with Disabilities

Persons with disabilities are another segment of the City of Kenosha’s population that may have special housing needs. The data on disability status was derived from self-reported answers to the long-form (sample) Census 2000 questionnaire. The questionnaire asked if anyone in the household had experienced a disability lasting six (6) months or more that made it difficult to perform certain activities. The number of residents with disabilities by age group in the County and the City of Kenosha reported by the Census is set forth in Table 10-34, page 30. The 65 and over age group had the highest percentage of people reporting a disability in the City of Kenosha, at about 39 percent or 4,087 people. About 19 percent of people ages 21 to 64, or 9,368 people, reported having a disability, and about nine (9) percent of people ages five (5) to 20, or 2,021 people, reported having a disability. Although the 65 and over age group had the highest percentage of people reporting a disability, the largest number of people reporting a disability was in the 21 to 64 age group.

Several types of disabilities are included in the data:

1. Sensory – Blindness, deafness, or a severe sight or hearing impediment.
2. Physical – A condition that substantially limits one (1) or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying.
3. Mental disability – A condition lasting at least six (6) months that makes learning, remembering, or concentrating difficult.

MAP 10-1 – INSET
ASSISTED LIVING FACILITIES, INDEPENDENT HOUSING, AND
SENIOR HOUSING IN THE CITY OF KENOSHA: 2007



4. Self-care disability – A condition lasting at least six (6) months that makes dressing, bathing, or getting around inside the home difficult.
5. Going outside the home disability – A condition lasting at least six (6) 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).
6. Employment disability – A condition lasting at least six (6) months that makes working at a job or business difficult (applies only to those residents at least 16 years of age).

Table 10-35, page 30, sets forth the type of disabilities reported in the City of Kenosha and County in 2000. One (1) person may report having multiple types of disabilities. The range of disabilities reported may influence the type of housing required to provide for the needs of people with disabilities.

In addition to other facilities, all of assisted living facilities mentioned earlier that cater to persons of advanced aged also serve persons with disabilities. In 2007, there were eight (8) nursing homes in Kenosha with a combined capacity to serve 986 people; 25 CBRF’s in Kenosha County with a combined capacity to serve 510 persons with disabilities; two (2) residential care apartment complexes with a total capacity to serve 89 people; and 15 adult

**TABLE 10-33
ASSISTED LIVING FACILITIES FOR THE ADVANCED AGED^a IN KENOSHA COUNTY: 2007**

No. on Map 10-1 and Map 10-1 Inset	Name	Street Address	Capacity (Persons)
Nursing Homes			
23	Beverly Health Care-Kenosha	1703 60 th Street, Kenosha	97
24	Brookside Care Center	3506 Washington Road, Kenosha	154
25	Clairidge House	1519 60 th Street, Kenosha	87
26	Grande Prairie Health and Rehabilitation Center	10330 Prairie Ridge Boulevard, Pleasant Prairie	118
27	Heartland Health Care Center-Washington Manor	3100 Washington Road, Kenosha	153
28	Hospitality Nursing and Rehabilitation Center	8633 32 nd Avenue, Kenosha	133
29	Sheridan Medical Complex	8400 S. Sheridan Road, Kenosha	102
30	St. Joseph's Home	9244 29 th Avenue, Pleasant Prairie	93
31	Woodstock Health and Rehabilitation Center	3415 N. Sheridan Road, Kenosha	167
Community Based Residential Facilities			
32	Alterra Clare Bridge of Kenosha	10178 74 th Street, Kenosha	40
33	Alterra Sterling House of Kenosha	3109 12 th Street, Kenosha	20
34	Alterra Wynwood of Kenosha	7377 88 th Avenue, Pleasant Prairie	53
35	Bethel Hill Assisted Living	100 E. School Street, Twin Lakes	20
36	Brotoloc Harbour Village East	1130 82 nd Street, Kenosha	8
37	Brotoloc Harbour Village West	1150 82 nd Street, Kenosha	8
38	Canterbury Home of Kenosha	7924 36 th Avenue, Kenosha	20
39	Carey Mano	10628 22 nd Avenue, Pleasant Prairie	8
40	Christopher House	8322 14 th Avenue, Kenosha	20
41	Edwards House	4831 47 th Avenue, Kenosha	8
42	Harbor House	4600 52 nd Avenue, Kenosha	20
43	Harbor House	7135 Green Bay Road, Kenosha	16
44	Harmony of Kenosha	3109 30 th Avenue, Kenosha	41
45	Living Hope	1213 W. Main Street, Twin Lakes	8
46	South Winds	6305 7 th Avenue, Kenosha	18
47	St. James Manor	910 59 th Street, Kenosha	16
Residential Care Apartment Complexes			
48	Meadowmere Southport Assisted Living	8351 Sheridan Road, Kenosha	63
49	Regent Manor	7905 36 th Avenue, Kenosha	26
Adult Family Homes			
50	Eternal Hop	9255 392 nd Avenue, Powers Lake	4
51	Hawthorne Home	6244 95 th Avenue, Kenosha	4
52	Linden Home	3216 29 th Street, Kenosha	4
53	Rasmussen Home	1721 60 th Street, Kenosha	4
54	Reindl Home	7851 115 th Avenue, Pleasant Prairie	4
Adult Day Care Facilities			
55	St. Joseph's Adult Day Care	9244 29 th Avenue, Pleasant Prairie	65
--	TOTAL – 33 Sites	--	1,602

^a Persons aged 60 years and older.

Source: Wisconsin Department of Health and Family Services, Kenosha County Department of Human Services, and SEWRPC.

family homes with a total capacity to serve 64 persons with disabilities. Table 10-36, page 31, (and Map 10-1 and Map 10-1 Inset, pages 27 and 28) show these assisted living facilities licensed by the Wisconsin Department of Health and Family Services that serve persons with disabilities in 2007. Table 10-36, page 31, (and Map 10-1 and Map 10-1 Inset, pages 27 and 28), indicate independent housing available for persons with disabilities who are capable of living independently.

**TABLE 10-34
PERSONS AGE 5 AND OVER WITH DISABILITIES FOR KENOSHA COUNTY
AND CITY OF KENOSHA: 2000^a**

Community and Age Group	Persons With a Disability	Percent of Age Group	Total Population in Age Group
City of Kenosha			
5 to 20	2,021	9.3	21,833
21 to 64	9,368	18.7	50,108
65 and over	4,087	39.4	10,380
TOTAL	15,476	18.8	82,321
Kenosha County			
5 to 20	3,052	8.3	36,560
21 to 64	14,352	17.0	84,519
65 and over	6,291	38.3	16,426
TOTAL	23,695	17.2	137,505

a Disability 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 (1) in six (6) residents of the civilian non-institutionalized population.

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

**TABLE 10-35
REPORTED DISABILITIES BY TYPE IN KENOSHA COUNTY AND
THE CITY OF KENOSHA: 2000^a**

Community and Age Group	Type of Disability						Total
	Sensory	Physical	Mental	Self-care	Go-outside-home	Employment	
City of Kenosha							
5 to 15	213	213	867	121	- b	- b	1,414
16 to 64	1,089	3,883	2,640	1,331	3,277	6,593	18,813
65 and over	1,271	2,738	904	946	1,879	- b	7,738
TOTAL	2,573	6,834	4,411	2,398	5,156	6,593	27,965
Kenosha County							
5 to 15	256	267	1,386	192	- b	- b	2,101
16 to 64	1,804	5,829	3,624	1,750	4,803	10,052	27,862
65 and over	2,026	4,099	1,383	1,400	3,004	- b	11,912
TOTAL	4,086	10,195	6,393	3,342	7,807	10,052	41,875

a A single respondent may have multiple types of disabilities. The data is based on a sample of one (1) in six (6) residents.

b The Census did not collect data for disability type for this age group.

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

As indicated earlier, the population of Kenosha County is projected to continue to increase to year 2035 with the percentage of population in the two (2) older age groups, 45 to 64 age group and 65 and older age group, also anticipated to increase. In 2000, persons with disabilities consisted of mostly those in the 21 to 64 age group and 65 and over age group, with the highest percentage of County’s population in the 65 and older age group. Based on this 2000 data and the 2035 age group projections, there will likely be an increase in demand for assisted living facilities serving persons with disabilities in the next three (3) decades.

TABLE 10-36

ASSISTED LIVING FACILITIES FOR PEOPLE WITH DISABILITIES IN KENOSHA COUNTY: 2007

No. on Map 10-1 and Map 10-1 Inset	Name	Street Address	Capacity (Persons)
Nursing Homes			
23	Beverly Health Care – Kenosha	1703 60 th Street, Kenosha	97
24	Brookside Care Center	3506 Washington Road, Kenosha	154
25	Clairidge Hous	1519 60 th Street, Kenosha	87
26	Grande Prairie Health and Rehabilitation Center	10330 Prairie Ridge Boulevard, Pleasant Prairie	118
27	Heartland Health Care Center-Washington Manor	3100 Washington Road, Kenosha	153
28	Hospitality Nursing and Rehabilitation Center	8633 32 nd Avenue, Kenosha	133
29	Sheridan Medical Complex	8400 S. Sheridan Road, Kenosha	102
30	St. Joseph's Home	9244 29 th Avenue, Kenosha	93
31	Woodstock Health and Rehabilitation Center	3415 N. Sheridan Road, Kenosha	167
Community Based Residential Facilities			
32	Alterra Clare Bridge of Kenosh	10178 74 th Street, Kenosha	40
33	Alterra Sterling House of Kenosha	3109 12 th Street, Kenosha	20
34	Alterra Wynwood of Kenosha	7377 88 th Avenue, Kenosha	53
56	Bella Alternative Homes	6555 Pershing Boulevard, Kenosha	8
35	Bethel Hill Assisted Living	100 E. School Street, Twin Lakes	20
57	Brotoloc Briarwood	2620 89 th Street, Salem	6
58	Brotoloc Cottonwood	5415 Adams Road, Kenosha	6
36	Brotoloc Harbour Village East	1130 82 nd Street, Kenosha	8
37	Brotoloc Harbour Village West	1150 82 nd Street, Kenosha	8
59	Brotoloc Ravenswood	2615 45 th Avenue, Kenosha	8
38	Canterbury Home of Kenosha	7924 36 th Avenue, Kenosha	20
60	Caralott	4901 56 th Street, Kenosha	5
39	Carey Manor	10628 22 nd Avenue, Pleasant Prairie	8
61	Cholaks Home Care Cente	1607 59 th Street, Kenosha	8
40	Christopher Hous	8322 14 th Avenue, Kenosha	20
62	Dayton Residential Care	521 59 th Street, Kenosha	90
41	Edwards House	4831 47 th Avenue, Kenosha	8
63	Genesis Options Residential Program	6755 14 th Avenue, Kenosha	20
42	Harbor House	4600 52 nd Avenue, Kenosha	20
43	Harbor House	7135 Green Bay Road, Kenosha	16
44	Harmony of Kenosh	3109 30 th Avenue, Kenosha	41
64	Kare Center	510 60 th Street, Kenosha	12
45	Living Hope	1213 W Main Street, Twin Lakes	8
65	Open Arms	2217 56 th Street, Kenosha	13
46	South Winds	6305 7 th Avenue, Kenosha	18
47	St. James Manor	910 59 th Street, Kenosha	16
66	Transition House I	6024 18 th Avenue, Kenosha	21
67	Transition House II	5905 19 th Avenue, Kenosha	20
68	Transitional Living	1834 60 th Street, Kenosha	11
69	Windy Oaks	11831 120 th Court, Pleasant Prairie	8
Residential Care Apartment Complexes			
48	Meadowmere Southport Assisted Living	8351 Sheridan Road, Kenosha	63
49	Regent Manor	7905 36 th Avenue, Kenosha	26
Adult Family Homes			
70	Alder Home	8212 61 st Street, Kenosha	4
71	Alpha Homes of Wisconsin IX	5603 49 th Avenue, Kenosha	4
72	Alpha Homes of Wisconsin VIII	101 11 th Avenue, Somers	4
73	Alpha Homes of Wisconsin X	1822 12 th Place, Kenosha	4

No. on Map 10-1 and Map 10-1 Inset	Name	Street Address	Capacity (Persons)
74	Alpha Homes of Wisconsin XI	2922 22 nd Street, Kenosha	4
75	Alpha Homes of Wisconsin XII	8114 60 th Avenue, Kenosha	4
76	Alpha Homes of Wisconsin XII	1481 39 th Avenue, Kenosha	4
77	Alpha Homes of Wisconsin XIV	3506 85 th Place, Kenosha	4
78	Birch Home	1549 25 th Avenue, Kenosha	4
79	CLA Twin Lakes	1222 Winged Foot Drive, Twin Lakes	4
80	Crabtree Adult Family Home	5915 67 th Street, Kenosha	4
50	Eternal Hope	9255 392 nd Avenue, Powers Lake	4
81	Gunderson Family Hom	707 224 th Avenue, Kansasville	4
51	Hawthorne Home	6244 95 th Avenue, Kenosha	4
82	Independent Living Adult Family Home	4004 29 th Avenue, Kenosha	4
52	Linden Home	3216 29 th Street, Kenosha	4
53	Rasmussen Home	1721 60 th Street, Kenosha	4
54	Reindl Home	7851 115 th Avenue, Pleasant Prairie	4
83	Shannon Martin	10010 Wilmot Road, Pleasant Prairie	4
84	Sycamore Home	9211 66 th Street, Kenosha	4
85	Victorian Manor Adult Family Home	409 75 th Street, Kenosha	4
Adult Day Care Facilities			
55	St. Joseph's Adult Day Care	9244 29 th Avenue, Kenosha	65
--	TOTAL – 63 Sites	--	1,902

Source: Wisconsin Department of Health and Family Services, Kenosha County Department of Human Services, and SEWRPC.

Emergency or Transitional Shelters

The Shalom Center of the Interfaith Network, located in the City of Kenosha, provides emergency and transitional housing shelters in coordination with Kenosha area churches. The Shalom Center contains several programs to assist in food, shelter, healthcare, and education support to help individuals towards a long-term goal of self-sufficiency. The Center operates a daily soup kitchen seven (7) days a week, 365 days a year; a food pantry distributing emergency food once a month to hungry families (about 650 families in the year 2007); an emergency family shelter that can accommodate seven (7) families and 28 individuals for up to 45 days; and emergency nightly shelters as part of the Interfaith Network Nightly Shelter (INNS) Program. The INNS Program provides temporary nightly shelter for up to 30 homeless persons per night and provides breakfast and a sack lunch. It operates year-round from 7 p.m. to 7 a.m. at rotating church sites consisting of Immanuel Baptist, St. Mary's Catholic, Immanuel United Methodist, and Grace Lutheran Churches.

According to the Center, the Shalom Center and affiliated churches on average, annually serves 41,000 meals in the Daily Soup Kitchen; distributes 408,000 pounds of food through the Food Pantry; provides 7,500 nights of shelter to 75 families with 175 children through the Emergency Family Shelter; and provides shelter to 700 homeless persons, of which approximately 150 are children, for a total of 8,300 nights of shelter through the Nightly Shelter (INNS Program).

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 2-10 in Chapter 2 lists the number of households in each size category, ranging from one-person households to households containing seven (7) or more members, in each local government and the County in 2000. The average household size for the City of Kenosha in 2000 is set forth in Table 2-6 in Chapter 2. Projected household sizes selected by the City of Kenosha for 2035 are set forth in Table 7-5. Based on SEWRPC's Regional Land Use Plan, the average household size in the City of Kenosha is expected to decline between 2000 and 2035 from 2.54 to 2.38 persons per household. This trend in declining household size has been experienced in the City of Kenosha and throughout the United States since the 1950's and is anticipated to continue into the future.

Household Projections: 2035

The number of additional housing units needed in the 2035 plan design year is determined by first selecting a population projection. The number of residents expected to reside in “group quarters” (in the City of Kenosha, this generally will include assisted living facilities) is then subtracted from the total population, and the result is divided by the projected household size (number of persons per household in 2035). This number is then multiplied by the desired vacancy rate to determine the total number of housing units needed in the City of Kenosha in 2035.

The number of additional housing units needed between 2006 and 2035 to provide an adequate number of housing units is determined by subtracting the number of unsound units, Table 10-16, page 11, (which should be removed from the housing stock) from the total number of housing units in 2006 represented in Table 10-13, page 9. The resulting number is then subtracted from the projected number of housing units needed in 2035 determined by the procedure described in the preceding paragraph.

PART 2: HOUSING PROGRAMS FOR KENOSHA COUNTY

Government sponsored housing programs have been inventoried to assess government’s potential to help the private sector meet housing needs. The full array of government sponsored programs and funding availability is almost continually changing, therefore, this section focuses on those programs that have the potential for increasing the availability of lower-cost housing and rehabilitation in Kenosha. Many of the programs available in Kenosha are administered through local and State agencies that receive funding from the Federal government. Agencies involved in administering housing programs include the U.S. Department of Housing and Urban Development (HUD), the Wisconsin Department of Commerce Division of Housing and Community Development, the Wisconsin Housing and Economic Development Authority (WHEDA), the U.S. Department of Agriculture (USDA) Rural Development program, and the City of Kenosha Housing Authority. Information on programs offered by federal and state agencies that defer or alleviate housing and rehabilitation costs, including Veterans Administration and State Historical Society programs, and information on private and quasi-public housing programs, including “green development” related programs, is also provided.

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

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

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

The Federal Housing Administration (FHA)

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

Wisconsin Housing and Economic Development Authority (WHEDA)

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

The City of Kenosha Housing Authority

Created by the City of Kenosha under Section 66.1201 of the *Wisconsin Statutes*, the City of Kenosha Housing Authority operates housing programs targeted for low-income households, the elderly, and persons with disabilities in the City of Kenosha. The City of Kenosha Housing Authority administers housing assistance programs, promotes homeownership and neighborhood revitalization through home construction and homebuyer assistance, and assists in the development of affordable housing through the issuance of bonds. Housing assistance programs administered by the City of Kenosha Housing Authority include HUD’s Housing Choice Voucher Program (Section 8), Welfare-to-Work Housing Choice Voucher, Family Self-Sufficiency Program, and WHEDA’s rental assistance program.

Government Sponsored Housing Programs

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

HUD Programs**Community Development Block Grant (CDBG) Program**

HUD provides community development block grants to entitled counties, entitlement communities, and States (for distribution to non-entitlement communities) for housing programs that principally benefit low- and moderate-income households and other community development purposes. Counties, entitlement communities, and States develop their own specific programs and funding priorities under the CDBG program; however, maximum priority must be given to activities which either benefit low- and moderate-income persons or aid in the prevention or elimination of blight or slums. The City of Kenosha is designated an entitlement community and currently receives and administers CDBG funding directly from HUD.

The Federal HOME Investment Partnership Program (HOME)

HOME is the largest Federal block grant to State and participating local governments and HOME consortium's designed to create affordable housing for low- and very-low income households. Each year, HUD distributes about \$2 billion in HOME funding to State and local governments and HOME consortiums based on formula grants to fund a wide range of activities including building, buying, and rehabilitating affordable housing for rent or homeownership, and for the direct provision of rental assistance to low-income households. States are automatically eligible for HOME funds and receive either their formula allocation or \$3 million, whichever is greater. Based on eligibility, local jurisdictions can qualify for up to \$500,000 under the formula (or less depending upon the annual amount allocated by Congress in the federal budget). The City of Kenosha is designated as an entitlement community for the HOME program and currently receives and administers HOME funding directly from HUD.

The HOME program allows the City of Kenosha to use HOME funds for grants, direct loans, loan guarantees or other forms of credit assistance, or rental assistance or security deposits for eligible households. Eligible activities include the provision of funds to qualifying homeowners and new homebuyers for home purchasing or rehabilitation finance assistance; financial assistance to build or rehabilitate housing for rent or ownership; site acquisition or improvement; demolition costs to make way for HOME-assisted development; and payment of relocation expenses. In addition, HOME funds may be used to provide tenant-based rental assistance. For rental housing and assistance, at least 90 percent of benefiting families must have incomes that are no more than 60 percent of the HUD-adjusted median family income for the area. In rental projects with five (5) or more assisted units, at least 20 percent of the units must be occupied by households with incomes that do not exceed 50 percent

of the HUD-adjusted median income. The incomes of households receiving HUD assistance must not exceed 80 percent of the area median income. The HOME program requires that the City of Kenosha match 25 cents of every dollar in program funds to support affordable housing.

There are numerous programs under the HOME Investment Partnership Program that are administered by either WHEDA or DHCD, including the following sub-programs:

HOME Ownership Mortgage Loan Program

The HOME Loan Program administered by WHEDA, offers long-term, below-market, fixed-rate financing for low- to moderate-income, first-time homebuyers. Features and benefits of this program include a below-market, fixed interest rate with up to a 30-year term; a low down payment required with down-payment assistance available; lower mortgage insurance premiums; and Mortgage Guardian mortgage payment protection in the event of involuntary job loss. For Kenosha, eligible properties include new or existing single-family detached dwellings; manufactured housing on land owned by the applicant and taxed as real estate; condominiums; and two (2), three (3), or four (4) unit dwellings which are least five (5) years old.

HOME Plus Loan Program

The HOME Plus Loan Program, administered by WHEDA, provides financing of up to \$10,000 for down payment and closing costs, and a line of credit for future home repairs. Borrowers must have less than \$4,500 in liquid assets to be eligible to receive HOME Plus funds for down payment and closing costs. Those with liquid assets exceeding \$4,500 may still request the line of credit for future home repairs. Eligible properties must be occupied by the owner and can be anywhere from one (1) to four (4) units.

American Dream Downpayment Initiative (ADDI)

ADDI provides financing of up to \$10,000 to first-time low- to moderate-income homebuyers for down payment, closing costs, and rehabilitation costs carried out in conjunction with the home purchase. Rehabilitation may include, but are not limited to, the reduction of lead paint hazards and remediation of other home health hazards, and must be completed within one (1) year of home purchase. To be eligible for ADDI assistance, buyers must have incomes at or below 80 percent of the County median income. ADDI assistance is administered by the DHCD through the HOME Homebuyer and Rehabilitation (HHR) Program.

Housing Choice Voucher Program - Section 8

The Housing Choice Voucher Program, better known as Section 8, increases affordable housing choices for low-income households by allowing families to choose privately-owned rental housing. This is also referred to as "Tenant-Based Assistance". A public housing authority (PHA) generally pays the landlord the difference between 30 percent of a family's gross household income and the PHA-determined payment standard, about 80 to 100 percent of the fair market rent (FMR). Housing authorities may be established by counties and local governments. The City of Kenosha Housing Authority administers and provides vouchers directly to clients in the City of Kenosha.

Section 202 Supportive Housing for the Elderly Program

HUD provides interest-free capital advances to private, nonprofit sponsors to finance the development of supportive housing for the elderly. Supportive housing allows the elderly to live independently, but in an environment that provides support services including transportation, cooking, and cleaning. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years. Project rental assistance funds are provided to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent. Project rental assistance contracts are approved initially for five years and are renewable based on the availability of funds. Private nonprofit organizations can apply to develop a Section 202 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 percent of the HUD-approved capital advance. Public entities are not eligible for funding under this program. Occupancy in Section 202 housing is open to any very low-income household comprised of at least one (1) person who is at least 62 years old at the time of initial occupancy.

Section 811 Supportive Housing for Persons with Disabilities

HUD provides interest-free capital advances to private nonprofit sponsors to finance the development of rental housing such as independent living projects, condominium units, and small group homes that will provide supportive services for people with disabilities. The capital advance does not have to be repaid as long as the project serves very low-income persons with disabilities for 40 years. Project rental assistance funds are provided to cover the difference between the HUD-approved operating cost for the project and the tenants' contribution towards rent. Project rental assistance contracts are approved initially for five (5) years and are renewable based on the availability of funds. Nonprofit organizations with a Section 501 (c) (3) tax exemption from the IRS can apply to develop a Section 811 project if they can, among other requirements, submit a resolution that they will provide a minimum capital investment equal to 0.5 percent of the HUD-approved capital advance, up to a maximum of \$10,000. Occupancy in Section 811 housing is open to any very low-income household comprised of at least one person who is at least 18 years old and has a disability, such as a physical or developmental disability or chronic mental illness.

Rehabilitation Mortgage Insurance - Section 203 (k)

This FHA (which became part of HUD in 1965) program insures mortgages designed for properties in need of rehabilitation. Property acquisition costs are combined with rehabilitation costs under one (1) mortgage as opposed to (2) two, which is the traditional method. The ability to consolidate the mortgages results in a single long-term mortgage with relatively low interest rates and a streamlined process for the borrower and lender. They are also available to those who might not otherwise qualify for conventional mortgages. Section 203 (k) insures mortgages covering the purchasing or refinancing and rehabilitation of a home that is at least one (1) year old. A portion of the loan proceeds are used to pay the seller, or, in a refinance situation, to pay off the existing mortgage, and the remaining funds are placed in an escrow account and released as rehabilitation is completed. The rehabilitation cost must be at least \$5,000 and there are no income limits for eligibility.

Property Improvement Loan Insurance (Title I)

This FHA program insures loans made by private lenders to borrowers, many of whom might not be eligible for a traditional loan, for the purpose of making home improvements. Loans are insured for up to 20 years on single family or multi-family properties. The maximum loan amount is \$25,000 for a single family property and \$12,000 per housing unit not to exceed a total of \$60,000 for a multi-family property. Loan funds may be used for light to moderate rehabilitation of single family and multi-family structures, or to construct a non-residential structure on a single family property. Loans may also be used to purchase fire safety equipment. The intent of the program is to provide financing for permanent improvements that protect or improve the basic livability and utility of a property, including manufactured homes, single family and multi-family structures, non-residential structures, and preservation of historic homes.

Department of Veteran Affairs Home Loan Program

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

DHCD Programs**Housing Cost Reduction Initiative (HCRI) Homebuyer Program**

The HCRI Homebuyer Program provides down payment, closing cost, and gap financing assistance to low- to moderate-income households for affordable housing. Eligible organizations may include housing authorities, local governments, and elected governing bodies of federally-recognized American Indian tribes, non-profit groups, religious organizations, for-profit corporations, and cooperatives. To be eligible for assistance, households must have incomes at or below 80 percent of the County median income, adjusted for family size, and homebuyers must be single-family and the unit must be the primary residence of the owner.

Continuum of Care Supportive Housing

Each year, DHCD applies for funding from the HUD Continuum of Care Supportive Housing program, which supports a variety of transitional and permanent housing and supportive services for homeless people. The funds originate from a national HUD competition and the grant proposal covers 69 counties, including Kenosha County. Proposals submitted each year have acquired between \$3.6 million to \$5.7 million in grant funds which is then dispersed to organizations throughout the State. The DHCD application process is coordinated with state agencies as well as hundreds of local organizations.

Housing Opportunities for People with AIDS (HOPWA)

Authorized under the AIDS Housing Opportunity Act and the Housing and Community Development Act of 1992, the HOPWA program provides federal housing assistance and services to people with AIDS or AIDS-related diseases and their families. HOPWA funds may be used to assist all forms of housing designed to prevent homelessness including emergency housing, shared housing arrangements, apartments, single-room occupancy (SRO) dwellings, and community residences. Public housing agencies and non-profit organizations may be eligible, and funding for this program is provided by HUD and administered by DHCD.

State Shelter Subsidy Grant Program (SSSG)

The SSSG program provides grants to eligible public agencies, community action agencies, or private non-profit organizations to expand eligible emergency shelter housing programs or increase voucher programs. The SSSG program can provide up to 50 percent of an emergency shelter or voucher program's annual operating budget. DHCD allocates about \$1.1 million in SSSG funds to programs throughout the State each year, with grants ranging from \$1,100 to \$60,000; grants can be enhanced through the use of IBRETA funds.

Emergency Shelter Grant (ESG), Transitional Housing Grant (THP), and Homeless Prevention Program (HPP)

HUD's ESG and DHCD's THP and HPP are a collection of programs that assist in providing shelter and transitional housing, homeless prevention programs, and essential social services to homeless people and families. ESG funding can be used to increase the capacity of existing shelters and transitional housing programs, to modify existing shelters and transitional housing in order to improve accessibility, and to develop additional shelter and transitional housing in areas where shelters do not exist. THP funds support the development or expansion of transitional housing for the homeless including the development of housing and support services, to enable participants to live as independently as possible. HPP funds are used for emergency rental assistance or rental assistance for up to one (1) year for individuals and families who are homeless or who are at risk of being homeless. Participation in Wisconsin Service Point (WISP), a Homeless Management Information System program to track homeless individuals and families, is mandatory.

Interest Bearing Real Estate Trust Account (IBRETA)

Wisconsin requires real estate brokers to establish interest-bearing real estate trust accounts for the deposit of all down payments, earnest money, or other trust funds received by the broker related to the conveyance of real estate. Each year, the interest from the trust accounts is transferred to the State's IBRETA account, about \$200,000 to \$300,000 annually. DHCD allocates these funds to help existing emergency and transitional homeless shelter programs, and to organizations that provide services to homeless individuals or families. IBRETA funds generally are used to supplement funds from other programs, such as the SSSG or PATH programs.

WHEDA Programs**Low-Income Housing Tax Credit Program (LIHTC)**

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

with incomes not exceeding 60 percent of an area's median family income as adjusted for family size. Property owners must agree to maintain these percentages for at least 30 years. The LIHTC program is administered by WHEDA in Wisconsin.

Fixed-Interest Only Loan Program

The Fixed-Interest Only Loan Program administered by WHEDA and funded by HUD, offers below-market, fixed-rate financing with reduced payments during the first seven (7) years for eligible first-time homebuyers. The home purchase price must be at least \$150,000 and cannot exceed the purchase price limits listed above for the HOME Loan Program.

WisLoan

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

Wisconsin Historical Society's Historic Homeowners Income Tax Credit Program

The Wisconsin Historical Society administers a 25 percent tax credit program to assist in the repair and rehabilitation of private residences that are listed on the State or National Register of Historic Places, listed as contributing properties to a State or National Historic District, or deemed eligible for listing on the State register through the tax credit application process. To qualify, a minimum expenditure of \$10,000 must be made over a two- to five-year period, and credits for the repair and rehabilitation are limited to structural work, such as roof replacement, painting, floor leveling, electrical wiring, plumbing, heating, and cooling.

Housing Trust Funds

Housing trust funds can be established by county or local governments (or state governments) to support the preservation and production of affordable housing through a dedicated source of public financing. As of 2006, over 350 county and local government and 38 state housing trust funds had been established nationwide. They have combined to dedicate over \$750 million annually towards addressing affordable housing needs across the Country. As of 2007, there was only one (1) established housing trust fund within the Region; in late 2006, the City of Milwaukee Common Council passed an ordinance creating the City of Milwaukee Housing Trust Fund. It started with base funds of \$2.5 million in 2007 from bonding. Ongoing revenue is generated from gaming proceeds, Tax Increment Financing (TIF) revenue (see Chapter 13 for additional information regarding TIF), and designated PILOT funds.¹⁹ Community support for the trust fund was championed by the Milwaukee Housing Trust Fund Coalition, which was comprised of many faith and community based organizations such as the Interfaith Conference of Greater Milwaukee.

The City of Kenosha Housing Authority

The City of Kenosha Housing Authority (CKHA) provides housing assistance to qualified low- to moderate-income level households within the City of Kenosha. In addition to administering HUD's Section 8 Housing Choice Voucher program in the City of Kenosha, CKHA also offers two (2) programs that combine housing assistance with support services to help further ensure that households and families can become self-sufficient. These programs include the Welfare-to-Work Housing Choice Voucher and the Family-Self-Sufficiency Program which are coordinated with other community agencies and educational institutions, including the Kenosha County Department of Human Services and the Kenosha County Job Center. CKHA also coordinates with WHEDA and private property owners to provide rental assistance to low- and very low-income individuals and households. CKHA also assists numerous community groups, non-profit agencies, and developers in the development of affordable housing and senior housing through bond issuance.

¹⁹ PILOT funds are 'payments in lieu of taxes' received by the City of Kenosha.

Private and Quasi-Public Housing Programs

Habitat for Humanity

Habitat for Humanity (HFH) builds and renovates homes with the help of future home owners through donations of money, materials, and volunteer labor and sells the homes to the partner families at no profit. HFH Chapters exist in adjacent Racine, Walworth, Lake, and McHenry Counties, but not in Kenosha County. The Chapters are locally run affiliates of Habitat for Humanity International, a nonprofit, ecumenical Christian housing ministry. Habitat for Humanity works in partnership with people in need to build simple, decent, affordable housing. The houses are sold to those in need at no profit and with no interest charged.

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

Need

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

Ability to Pay

- Home is actually bought from the Habitat for Humanity Chapter.
- Applicant must demonstrate the ability to pay to the HFH Chapter:
 - The monthly mortgage.
 - Real estate taxes.
 - Insurance.
- Applicant must be able to meet all other family financial obligations.
 - HFH Chapters can help develop a budget in order to determine eligibility.

Willingness to Participate

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

Habitat for Humanity also operates Habitat ReStores that accept donated new and used materials from individuals, contractors, and retail building supply stores. Contributors avoid hauling costs, divert materials otherwise sent to landfills, and receive a tax deduction since Habitat for Humanity is a charitable organization. The merchandise is then priced anywhere from 50 to 70 percent less than typical retail cost, thereby allowing homeowners purchasing such materials an opportunity to maintain their property. The profits from the sales are used to fund Habitat for Humanity's mission of providing quality homes for low-income families. Habitat Restores are located in nearby the City of Racine, Wisconsin, and the Village of Gurnee, Illinois.

“Green” Development Related Programs

Energy Star Qualified Homes

Homes that earn the ENERGY STAR must meet guidelines for energy efficiency set by the U.S. Environmental Protection Agency. ENERGY STAR qualified homes are at least 15 percent more energy efficient than homes built to the 2004 International Residential Code (IRC) and include additional energy-saving features that typically make them 20 to 30% more efficient than standard homes. ENERGY STAR qualified homes can include a variety of energy-efficient features, such as effective insulation, high performance windows, tight construction and ducts, efficient heating and cooling equipment, and ENERGY STAR qualified lighting, water heaters, and appliances.

Through ENERGY STAR, builders and other home industry professionals can differentiate themselves in the market. New homes that qualify as ENERGY STAR provide greater comfort and durability for home buyers as well as savings in utility costs. Information on ENERGY STAR homes, products, and incentives can be obtained at the following website: www.energystar.gov.

Focus on Energy-Energy Star Mortgages

Through the Focus on Energy program and participating lenders, Energy Star Mortgages are available to those who purchase a Wisconsin Energy Star home. Benefits include reduced closing costs and qualifying for a slightly higher mortgage due to increased energy savings. For more information on ENERGY STAR Mortgages, the Wisconsin ENERGY STAR Homes program, or other ENERGY STAR programs see the following website: www.focusonenergy.com.

Green Built Home

Green Built Home is a national award winning green building initiative that reviews and certifies new homes and remodeling projects that meet sustainable building and energy standards. The program was founded in 1999 by Wisconsin Environmental Initiative (WEI) in partnership with the Madison Area Builders Association and is implemented in cooperation with other participating builders associations and leading utilities and organizations that promote green building and energy efficiency. Green Built Home is administered throughout Wisconsin and is the only such program in the upper Midwest. As a product of a non-profit organization, Green Built Home provides neutral third party certification of green building practices that meet environmental, health, and energy standards. Support for Green Built Home comes from builder enrollment and home registration fees as well as organizations that promote green building and energy efficiency for Wisconsin. Information on this program is available at the following website: www.greenbuiltime.org.

LEED Program

The Leadership in Energy and Environmental Design (LEED) Green Building Rating System™, created by the U.S. Green Building Council (USGBC), is a nationally recognized benchmark or standard for the design, construction, and operation of high performance green buildings. LEED gives building owners and operators the tools they need to have an immediate and measurable impact on their buildings' performance. LEED promotes a whole-building approach to sustainability by recognizing performance in five key areas of human and environmental health: sustainable site development, water savings, energy efficiency, materials selection, and indoor environmental quality. More information is available at the website: www.usgbc.org.

PART 3: COMMUNITY POLICIES AND REGULATIONS AFFECTING THE PROVISION OF HOUSING

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

Zoning Regulations

Zoning Districts

The zoning authority of the City of Kenosha represents an important influence on housing development patterns. Zoning regulations can substantially determine the location, size, and type of housing. An inventory was conducted of existing residential zoning to help provide a basis for determining the effect of zoning regulations on various types of housing. The results of the inventory are presented in Table 10-37, page 43. Map 6-3 in Chapter 6 shows zoning districts in effect in 2007 for the City of Kenosha.

Housing Unit Types

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

Areas zoned as single-family residential typically allow only one (1) detached single-family home per lot. These homes tend to be owner-occupied, but may be rental units. Areas zoned for two-family residential uses allow for duplexes that may be owner-occupied or rental units, or include one (1) unit occupied by the owner with the second unit rented. Areas zoned as multi-family residential allow for structures with three (3) or more units. Multi-family districts vary in the number of units and number of floors allowed per structure. Many housing units in these districts are rental units; however, some may be owner-occupied such as townhouses or other single-family attached housing units.

The City of Kenosha Zoning Ordinance includes single-family residential zoning districts, two-family zoning districts, and multi-family (three (3) or more housing units) districts. The ordinance also allows for two-family housing units to be located within a single-family zoning district (RS-3 District), and allows for combinations of single-, two-, and multi-family housing in three (3) general residential zoning districts (RG-1, RG-2, and TRD-1 Districts).

As of 2007, zoning ordinances for the City of Kenosha allow mobile home parks and several mobile home parks are located within the City of Kenosha.

Minimum Lot Size and Maximum Density Requirements

Residential zoning districts include minimum lot size requirements, which specify the smallest land area a residential structure can be constructed upon, and sometimes the maximum density allowed in such districts. Lot size requirements are important because larger minimum lot size requirements can add to the total price of developing a residence by increasing land and land improvement costs. Larger minimum lot sizes, however, may be appropriate in areas without urban services, in environmentally sensitive areas, or in areas in which larger lot sizes would be compatible with existing neighborhood or community character.

Minimum lot size requirements are typically smaller in local governments, or portions of local governments, that are served by public sewer or water. Public sewer and water services are available in the City of Kenosha.

The smallest minimum lot sizes in the single-family residential zoning district of the City of Kenosha is 5,000 square feet. The largest lot size for single-family districts in City of Kenosha ordinances is 40,000 square feet, or just under one acre, which applies to the City of Kenosha.

Most residential zoning districts also specify the maximum density (number of dwelling units per acre) allowed in residential zoning districts. Density requirements help control the extent or degree of intensity of development on a parcel, which affects both the character of an area as well as the cost of development. Density requirements are important from a housing cost perspective since the higher the density allowed on a parcel the more likely the rent or cost of dwelling units will decrease in comparison to a parcel developed at a low density. Typically developments with high densities are located where lands are served or can be provided with public sanitary sewer and water services. As indicated in Table 10-37, page 43, the maximum density allowed in residential zoning districts in the City of Kenosha range to a high of 24 units per acre for housing for the elderly.

Minimum Building Setbacks

City of Kenosha Zoning Ordinances include minimum building setback requirements which affect the location of buildings situated on a lot. Existing building setback requirements in the City of Kenosha range from a setback of 15 to 65 feet for front/street yards, five (5) to 30 feet for side yards, and five (5) to 50 feet for rear yards. The cost of housing units typically increases for larger building setbacks, since additional lot area and linear feet of public sanitary sewer and water supply lines, as well as pavement surface areas (i.e. Pathways and driveways), are then installed. Conversely, wide setbacks may be required for a number of reasons such as to ensure adequate sunlight and air circulation, access for building maintenance and fire protection purposes, sufficient separation from arterial highways and railways, privacy from adjacent buildings, provision of “open space”, and compatibility with existing or desired neighborhood character. Smaller setbacks are typically associated with a more compact development. The City of Kenosha should carefully choose required building setbacks to achieve the extent of affordable housing and type of neighborhood or community character desired.

Flexible Zoning Techniques

Planned Unit Developments

Zoning ordinances of the City of Kenosha include planned unit development (PUD) overlay zoning districts, also referred to as planned development overlay districts (PDO). The intent of PUD zoning districts is to allow developments that will, over a period of time, be enhanced by coordinated area site planning, diversified location of structures, and diversified building types. Such developments are intended to provide a safe and efficient system for pedestrian and vehicle traffic, to provide attractive recreation and open spaces as integral parts of the developments, to enable economic design in the location of public and private utilities and community facilities, and to ensure adequate standards of construction and planning. PUD regulations limit the uses allowed in the PUD to the uses permitted in the underlying zoning district (for example, if the PUD is applied to a single-family residential zoning district, only single-family homes can be built within the PUD). The PUD regulations allow the minimum lot size, building setbacks, and other requirements of the underlying zoning district to be varied, subject to approval of the Plan Commission. The density within the PUD may not exceed the density permitted in the underlying basic zoning district.

PUDs allow for conservation subdivisions to be established. Conservation subdivisions reduce the minimum lot size that would be required for each home in a conventional subdivision and locate homes on a portion of a development parcel in order to preserve the remainder of the parcel in open space.

Traditional Neighborhood Development

Section 66.1027 of the Wisconsin Statutes requires any city or village with a population of 12,500 or more residents, such as the City of Kenosha, to include provisions that would accommodate “Traditional Neighborhood Developments (TND).” TNDs are intended to be unified neighborhoods with a compact mix of land uses and access to various transportation modes integrated into the neighborhood. The City of Kenosha Zoning Ordinance explicitly allows Traditional Neighborhood Developments under its TRD-1 Traditional Single and Two Family Residential District and TRD-2 Traditional Multiple Family Residential District.

Mix of Housing Types

Some communities have adopted policies specifying a desirable mix of housing types. Land use, master, and comprehensive plans adopted by local communities were reviewed to determine if a desired housing mix was specified in the plan. The City of Kenosha has adopted such a policy as part of a comprehensive plan for the Kenosha Urban Planning District. This plan includes a housing standard that the housing units within the planned urban service area of the Planning District should generally be allocated as follows: single-family detached housing units, 60 percent; units in two-family structures, 10 percent; and units in multi-family (three (3) or more family) structures, 30 percent.

**TABLE 10-37
LOT SIZE, DENSITY, AND FLOOR AREA REQUIREMENTS IN RESIDENTIAL
ZONING DISTRICTS IN THE CITY OF KENOSHA ZONING ORDINANCE: 2007**

Residential Zoning Districts	Minimum Lot Size (square feet)	Maximum Density (dwelling units per acre)	Minimum Floor Area (square feet)
RR-1 Rural Single-Family Residential	40,000	1.1	--
RR-2 Suburban Single-Family Residential	17,000	2.6	--
RR-3 Urban Single-Family Residential	10,000	4.4	--
RS-1 Single-Family Residential	8,000	5.5	--
RS-2 Single-Family Residential	7,000	6.2	--
RS-3 Single-Family Residential	5,000 for single family; 6,000 for two-family*	--	--
RD Two-Family Residential	8,000	--	--
RG-1 General Residential	5,000 for single-family; 6,000 for two-family	--	--
RG-2 General Residential	5,000 for single-family; 6,000 for two-family; Varies by structure type for multi-family	(5 dwelling units per lot)	--
RM-1 Multiple-Family Residential	8,000	(11 dwelling units per lot)	--
RM-2 Multiple-Family Residential	25,000	(3 dwelling units per lot)	--
RM-3 Elderly and Handicapped Housing	25,000	24 units or beds per acre	--
TRD-1 Traditional Single and Two Family Residential	5,000	6.0	--
TRD-2 Traditional Multiple Family Residential	--	12.0	--

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

a A two-family residence is allowed as a conditional use on a lot adjacent to a less restrictive use.

Source: City of Kenosha and SEWRPC.

PART 4: HOUSING GOALS, OBJECTIVES, POLICIES, AND PROGRAMS

This section 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. Goals and objectives were identified using the housing data inventoried in the prior sections of this Chapter and in Chapter 2, and the general planning issue statements and goals and objectives related to housing identified in Chapter 7. Sources of public input such as the SWOT analysis; Kenosha County Café; planning goals, objectives, principles, and policies from existing local plans; input from the nine local comprehensive plan public information meetings held during the fall of 2007; and public comments obtained via the Kenosha County comprehensive planning website and e-mails, were also reviewed to identify the housing issues to be addressed by the goals, objectives, policies, and programs set forth in this element. One (1) of the nine (9) public meetings was held at the Kenosha Public Museum.

Housing Issues

The comprehensive planning law requires the Housing Element to include policies and programs to provide an adequate housing supply that meets existing and forecast housing demand and provides a range of housing choices to meet the needs of all income levels, age groups, and persons with special needs. An adequate amount of housing is provided by the private market for households earning the median income or above. The housing element recommendations, therefore, focus on the provision of housing for households that earn less than the median income, housing for an aging population, and housing for people with disabilities.

Overall Housing Goal and Objectives

Goal:

- Promote a range of affordable housing choices for all income levels, age groups, and physical abilities in the City of Kenosha.

Objectives:

- Encourage flexibility in zoning to accommodate a variety of housing options.
- Promote affordable housing choices for people who work in the City of Kenosha.
- Promote housing choices for Kenosha’s aging, disabled, and young family populations.
- Promote universal design (designed for all physical abilities) in housing and subdivision construction to accommodate all population groups.

The following specific housing issues have been identified:

- Housing Supply Issue
- Housing Quality Issue
- Housing Cost Issue
- Aging and Disabled Population Issue
- Household Size Issue
- Housing Distribution Issue
- Fair Housing Issue

Recommendations have been developed to address each of the housing issues through the identification of goals, objectives, policies, and programs.

Housing Supply Issue

Based on anticipated increases in population over the planning period, about 11,586 housing units²⁰ should be added to the existing housing stock in Kenosha to meet the projected housing demand by the plan design year of 2035. HUD guidelines suggest a minimum owner-occupied housing unit vacancy rate of 1.5 percent and a minimum renter-occupied housing unit vacancy rate of 5 percent. The owner-occupied housing unit vacancy rate for Kenosha was 1.3 percent in 2000, which is just below the HUD guideline. The 2000 vacancy rate of 4.9 percent for renter-occupied housing units met HUD guidelines. HUD guidelines also recommend a minimum overall vacancy rate of three (3) percent to ensure an adequate number of housing choices for City of Kenosha residents.

Goals:

- Promote the addition of an adequate number of housing units to the current housing stock to meet housing demand.
- Promote adequate housing choices for consumers through 2035.
- Allocate sufficient land for housing development and to accommodate current and future populations.

Objectives:

- Accommodate an additional 11,586 housing units in Kenosha by 2035 in the areas identified for residential use on Map 9-6, (Kenosha Land Use Plan Map: 2035).
- Promote a owner-occupied housing unit vacancy rate between 1.5 and two (2) percent.
- Promote a renter-occupied housing unit vacancy rate between five (5) and six (6) percent.

Policies:

- Promote awareness of HUD vacancy rate guidelines among local government elected officials and staff.
- Encourage local plans and ordinances that support the provision of a full range of structure types and sizes, including single-, two-, and multi-family dwellings, at appropriate densities, and accessory and live-work units.
- Encourage the development of “life-cycle” housing.²¹

²⁰ This number is based on the 2035 population projections.

²¹ “Life-cycle” housing includes a range of housing options that meet people’s preferences and circumstances at all of life’s stages (unmarried working adult, families with children, and elderly households, for example).

- Promote the revision and implementation of ordinances, including zoning ordinances, land division ordinances, and building codes, that are consistent with comprehensive plan recommendations.

Programs:

- Kenosha should create and maintain an inventory of available land suitable for different types of housing densities, including affordable housing.
- Kenosha should study the feasibility of creating a housing trust fund to provide a dedicated source of revenue to support the development and preservation of affordable housing.
- Kenosha, in coordination with other local governments, should study the creation of a housing assistance task force to deal with housing issues comprised of for-profit, non-profit, and government housing experts and authority personnel from City and other local governments. A housing assistance task force would be responsible for identifying and securing Federal, State, and private funds to help subsidize the development of affordable housing, and to help secure grants for the rehabilitation or modification of homes to meet the needs of the elderly and disabled. The task force could be responsible for developing and managing a countywide project recognition program, managing a countywide housing trust fund, providing assistance to developers applying for Federal and State tax credits or funds for affordable housing, and developing an annual report.
- Consider Accessory units and live-work units (more recently called “flex” houses), where appropriate.

Housing Quality Issue

Besides an increase in the total number of housing units based on population projections, it is anticipated that a portion of the existing housing stock will need to be replaced or rehabilitated by 2035, due to unsound or deteriorating housing conditions. Based on the 2006 existing housing stock conditions shown in Table 10-16, page 11, seven (7) housing units, or less than one (1) percent, are considered unsound in Kenosha, indicating substandard and unsafe housing conditions. Unsound units should be removed from the existing housing stock totals when calculating the total number of future housing units needed. Two (2) percent, or 409 housing units in the City of Kenosha, were rated as “poor” or “very poor,” indicating the dwelling shows signs of deferred maintenance and exhibits substandard maintenance and upkeep in relation to its age. Housing units lacking complete kitchen or plumbing facilities should also be considered substandard. Cost factors should indicate whether substandard housing units should be replaced or rehabilitated.

Although age does not generally correlate strongly to housing conditions or quality, a housing unit’s age may indicate the use of unsafe building materials or a need to update or improve energy efficiency. Current building codes set safety standards for new housing stock and prohibit construction materials and methods that may have been allowed in the past. Sources of lead in the home may include lead plumbing in houses built prior to the 1950s and lead-based paint in houses built prior to 1978. New innovations in materials, such as energy efficient windows or heating/cooling mechanisms, can improve energy efficiency in older homes, thereby lowering heating and cooling costs. In most cases, remediation and rehabilitation is a less expensive and more feasible solution than replacement. Additionally, mobile and manufactured homes built prior to the 1976 enactment of HUD’s Federal Manufactured Home Construction and Safety Standards may also have a shorter life expectancy.

A non-conforming use or structure that has been changed or altered to comply with the provisions of the existing zoning ordinance are prohibited from reverting back to a nonconforming use or structure.

Goals:

- Promote safe and decent housing for all Kenosha residents.
- Encourage energy-efficient housing for all Kenosha residents.

Objective:

- Encourage well-constructed and maintained housing with adequate services.

Policies:

- The City of Kenosha should continue to encourage housing that is built using sound construction techniques and quality workmanship, including “green” housing development techniques.

- The City of Kenosha should seek to ensure that all housing includes heating facilities and insulation adequate for healthful and comfortable living, a supply of safe and palatable water, adequate toilet and bathing facilities, and adequate wastewater disposal and treatment facilities (POWTS or public sewers).
- The City of Kenosha should support preventive maintenance of existing housing units and early rehabilitation of deteriorating housing units.
- The City of Kenosha should support and provide for property maintenance ordinances, and to include lead-safe standards in such ordinances.
- The City of Kenosha should seek to protect the character of residential neighborhoods by preventing the encroachment of incompatible land uses and minimizing adverse impacts on the environment.
- The City of Kenosha should discourage building on poor soils or in other areas poorly suited for development.
- The City of Kenosha should promote the creation and adoption of separate building maintenance codes to regulate the rehabilitation of older homes, to make rehabilitation more economically feasible.

Programs:

- Continue to ensure that building codes include requirements for adequate insulation, heating, and plumbing.
- Identify programs and potential funding sources for new programs to assist homeowners in creating more energy-efficient homes and in making needed repairs, including improvements to meet State and Federal lead-safe standards.
- Continue to enforce State public health Statutes and Ordinances concerning dilapidated, unsafe, or unsanitary housing that pose a human health hazard.
- Continue to enforce and support requirements relating to land suitability and design through the administration of Land Division Ordinances.
- Continue to enforce and support requirements relating to restricting development in floodplains through administration of the City of Kenosha's shoreland-wetland and floodplain ordinances.
- The City of Kenosha should develop a program to identify, rehabilitate, or replace housing units deemed unsound or unsafe, and to provide housing assistance to households with poor energy efficiency and/or are at risk of displacement due to unsafe housing conditions.
- Continue the systematic Neighborhood Inspection Program to preserve and revitalize existing neighborhoods.
- Implement the Housing Goals and Objectives of the 2010 – 2014 Consolidated Plan.

Housing Cost Issue

About 24 percent of the households in the City of Kenosha have a high housing cost burden, which is defined by HUD as a household that spends more than 30 percent of their gross income on housing. A high housing cost burden is closely associated with income. In 2000, 46 percent of households making less than 80 percent of the median City of Kenosha household income²² had a high housing cost burden, while 70 percent of households making less than 30 percent of the median City of Kenosha household income had a housing cost burden.

In addition, a number of people working in the City of Kenosha may not be able to afford housing in the City of Kenosha, particularly as homeowners rather than renters. The highest average annual wage by industry sector in the City of Kenosha in 2005 was manufacturing at \$49,475. The minimum annual income to afford a \$168,500 house (a median priced home in Kenosha County) in 2006 was \$61,858 (or \$29.74 an hour). The minimum annual earnings needed to afford the fair market rent for a one bedroom apartment in the County in 2006 was \$23,837, and it was \$29,557 for a two (2) bedroom apartment. Both of these annual earnings are greater than the average annual earnings of retail trade workers (the second largest industry sector employer in the County) and accommodation and food services workers (the fourth largest industry sector employer in the County) in 2006.²³

²² The median annual household income in Kenosha in 1999 was \$41,902; 80 percent of the median income was \$33,522; and 30 percent of the median income was \$12,571.

²³ In 2006, the State Department of Workforce Development reported retail trade workers employed in Kenosha County had average annual earnings of \$20,934 and food service workers had average annual wages of \$15,874.

Goals:

- Promote a range of affordable housing choices for low to moderate income levels in the City of Kenosha.
- Promote the conservation of the existing housing stock as one source of affordable housing.

Objectives:

- Promote reducing the percentage of households in the City of Kenosha with a high housing cost burden by encouraging more affordable housing²⁴ options.
- Promote affordable housing choices for young families and the elderly in Kenosha.
- Promote affordable housing choices for people who work in Kenosha County.

Policies:

- Seek to provide sufficient housing so all income levels can afford housing utilizing a maximum of 30 percent of their gross household income.
- Encourage mixed income housing development to avoid concentrating affordable units in a limited number of areas.
- City of Kenosha plans and ordinances, including zoning ordinances, land division ordinances, and building codes, should support the provision of a full range of housing structure types and sizes including single-family, two-family, and multi-family units.
- Encourage the adoption and use of “flexible zoning district” regulations such as Traditional Neighborhood Development and Planned Unit Development regulations.
- Develop or encourage the development of rent-to-own programs through public-private partnerships and entrepreneurship to give low- to moderate-income families a chance at homeownership.²⁵
- Promote Federal, State, and County government housing programs that have the potential to increase the availability of lower-cost housing and rehabilitation within the City of Kenosha.
- Study the potential to integrate other types of specialty housing, where applicable, such as “cooperative housing” (sometimes called “coop-housing or co-habiting housing”)²⁶, “cohousing”²⁷, and university or campus-related housing for seniors²⁸, which may also socially support and help seniors and/or persons with disabilities be self-sufficient.

²⁴ HUD defines affordable housing as households “paying no more than 30 percent of their income for housing. Household income category thresholds are based on the Kenosha County median annual household income. Extremely low income households earn less than 30 percent of the County median household income, very low income households earn between 30 and 50 percent of the median income, low income households earn between 51 and 80 percent of the median income, and moderate income households earn between 81 and 95 percent of the median income.

²⁵ An example of a rent-to-own development is Metcalf Park in the City of Milwaukee. A private developer, in partnership with the Milwaukee Urban League and using affordable housing tax credits, is developing 30 homes that will be leased to families that qualify for below-market rents of \$675 and \$825 per month. In 15 years, the homes will be available for purchase at discounted prices.

²⁶ A multi-family dwelling owned and maintained by the residents. The entire structure and real property is under common ownership as contrasted to a condominium dwelling where individual units are under separate ownership. Apartments and dwellings may include shared common areas such as kitchen, dining, and/or living rooms, and services, such as housekeeping, organized social and recreational activities, transportation services, and/or other support or shared facilities and services appropriate for the residents, including seniors and persons with disabilities capable of living “independently” (usually requiring no or minimal medical-care or “Stay at Home” related services). More information on cooperative housing in Wisconsin can be accessed at http://www.uwcc.wisc.edu/info/uwcc_pubs/coopHouse02.pdf.

²⁷ Co-housing communities are communities or “villages” that generally consist of privately-owned individual homes and community-owned areas and buildings. Households participate in social activities centered in a community-owned building, and help to design and manage their “village” consisting of small groups of homes concentrated around a community building which acts as the social center of the “village.” Residents own their own private dwellings, usually condos or attached single-family homes, but share common areas, such as dining areas, kitchen, lounges, meeting rooms, a recreational facility, a workshop, children’s spaces and the like. Group meals are regularly shared in the common house and food may be grown in common gardens. Maintenance equipment is shared where residents manage the property. Other types of cohousing include elder co-housing which is generally designed for adults 55 or older. Elder cohousing promotes universal design concepts that support active lifestyles and can accommodate accessibility needs.

- Support the inclusion of accessory dwelling units and “live-work units”²⁹ (sometimes called “flex units”), where suitable, to help provide affordable housing as well as affordable office or work space for entrepreneurs (i.e. small businesses and home-based businesses).
- The City of Kenosha should make every effort to ensure that applications for new residential subdivisions, condominiums, and apartments include housing which utilizes a maximum of 30 percent of gross household income for workers in new jobs to be located in the community.
- Encourage higher density development in appropriate areas to encourage more affordable housing.
- Support the use of tax incremental financing (TIF) districts to encourage redevelopment of under-used and blighted areas for affordable housing.

Programs:

- The City of Kenosha should consider developing a model *density bonus ordinance* and model *PUD accessory apartment*, and *live-work unit ordinances* for consideration that are designed to increase the number of affordable housing units.
- Establish a residential development monitoring system which tracks the number of new housing units added by type and cost within the City of Kenosha annually and share the results with the Plan Commission and Common Council on an annual basis.
- Support housing programs that provide grants or low-interest loans to renovate older homes that are in disrepair or do not meet lead-safe standards, or assist low-income households to achieve home ownership.
- Encourage the home-sharing program, which allows single-family homeowners, typically older residents, to rent a room to another person for money or help around the residence.
- Consider incentives such as reducing or waiving application and impact fees, streamlining the permit process and providing density bonuses for all proposed subdivisions that include and demonstrate affordable and/or senior housing that are reviewed under the Land Division Ordinance.
- Work with State and Federal officials to encourage adequate funding for financial assistance programs for affordable housing.
- Support and consider expanding the City of Kenosha Housing Authority programs, including the Welfare-to-Work Housing Choice Voucher and the Family-Self-Sufficiency in the City of Kenosha.
- Consider requiring that a certain percentage of affordable housing units be provided in new residential development at or above a certain size, for example 50 or more units within a period of five (5) years.

Aging and Disabled Population Issue

While the number of City of Kenosha residents in all age categories³⁰ is expected to increase by the year 2035, the percentage of residents in the 65 years of age and older age category is projected to increase due to the aging of the “baby boom” generation. This shift in population distribution may create a corresponding shift in the housing needs of City of Kenosha residents. Additional smaller homes on smaller lots, town homes, multi-family condominiums, multi-family apartments, independent senior living communities, assisted living communities, nursing homes, RCACs, and CBRFs may all be needed to provide housing options for the City of Kenosha’s aging population. Additional “empty nester” housing, further increasing the demand for smaller single-family homes, town homes, and condos, may also be needed within communities for existing residents who are growing older and would like to move out of relatively large single-family homes into smaller homes with less maintenance and yard work, while remaining in the community.

²⁸ Senior housing, rental or homeownership, linked to universities and colleges where services offered to seniors include auditing classes, library and computer privileges, access to healthcare, use of fitness facilities, discount event tickets, and/or reduced meal prices. The universities or colleges may or may not be involved with the development and operation of the retirement community, while providing such services to residents.

²⁹ Live-work units contain work space that usually occupy more floor area, up to 50 percent of the total floor area of the unit, than a conventional house containing a home occupation, in which the home-based business typically occupies between 10 to 25 percent of the total floor area. Live-work units may contain more types of business activities than a traditional home occupation, such as more parking, traffic, employees, and/or customer visits. Such units may be detached buildings or attached units (especially townhouses) functioning as potential small-business incubators. Units may be rented or owned, including as condominiums, thereby allowing owners to accumulate equity.

³⁰ Age categories include under 20 years of age, 20 to 45 years of age, 46 to 64 years of age, and 65 years of age and older.

The aging of the population also creates an increasing need for housing that is accessible to disabled persons. In 2000, there were 15,476 people with disabilities residing in the City of Kenosha, about 19 percent of the total population. The age group with the highest percentage of people with disabilities, 39 percent, was the 65 and older group; therefore, it is reasonable to assume that as the population ages over the planning period, the number of residents with disabilities will increase. This issue also relates to the design of affordable housing, since many disabled persons live on fixed incomes. Accessibility for the disabled can be increased by providing homes with wider doors and hallways, step-free level surfaces, locating key rooms on ground or first floor levels, and other features, often referred to as “universal design.”

Goals:

- Promote a range of affordable housing choices for Kenosha’s aging and disabled population.
- Promote housing options that allow elderly and disabled persons to remain in their homes.

Objectives:

- Increase awareness of the housing needs and preferences of elderly and disabled residents.
- Continue to provide assistance programs for home maintenance.
- Encourage increasing the availability of options to adapt homes to the needs of disabled and elderly people.
- Promote the use of design that allows access and livability for disabled and elderly people in new construction.

Policies:

- Promote Federal, State, and County government housing programs that have the potential to increase the availability of senior oriented housing and housing for people with disabilities, including new construction.
- Kenosha should cooperate with housing agencies to develop methods to collect data regarding the housing needs and preferences of City of Kenosha residents age 60 and older and disabled residents.
- Continue to support services offered by public and private agencies to assist elderly householders with living in traditional housing.
- Support and continue to promote the expansion of transportation and para-transit services for the elderly and disabled.
- Promote programs that provide funds and labor to adapt homes to the needs of disabled and elderly people.
- Promote construction design concepts such as Universal Design³¹ and Visitability³².
- Study the potential to integrate other types of specialty housing, where applicable, such as “cooperative housing”, “co-housing”, and university- or campus-related housing for seniors, which may also socially support and help seniors and/or persons with disabilities be self-sufficient.
- Support the inclusion of accessory dwelling units where appropriate.
- Encourage the development of nursing homes, community based residential facilities, and other types of assisted living for the elderly and disabled.

Programs:

³¹ *Accessibility for the disabled can be increased by providing homes with wider doors and hallways, level surfaces, and other features, often referred to as “Universal Design.”*

³² *“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.*

- Continue to support non-profit agencies that provide “stay-at-home” services like meal delivery and transportation assistance for the elderly and disabled, including the Kenosha Area Family and Aging Services, Inc.
- The City of Kenosha should continue to construct new homes with Universal Design.
- Incorporate Universal Design requirements into Zoning Ordinances and Building Codes for multi-family residential units.
- Develop and adopt a policy to address the reasonable integration of Community Based Residential Facilities (CBRF's) and Community Living Arrangements (CLA's) in Kenosha's neighborhoods.

Housing Distribution Issue

Housing characteristics in Kenosha are unique. Some areas are fully urbanized and offer water and sanitary sewer services throughout; some are only partially urbanized although services are expanding; some are primarily rural with select areas offering urban services; and some are completely rural, offering no sanitary sewer or water services.

Housing cost is another characteristic that varies. Housing costs that are affordable in one area may not be comparable to those in another area due to variations in land and housing costs and income levels. In addition, neighborhoods may require various types of housing units, densities, and lot sizes. Generally, smaller parcels (10,000 square feet per dwelling unit or less) are the most feasible sites for affordable housing. Such sites typically have lower land costs, and smaller housing unit sizes are often permitted on smaller minimum lot sizes by zoning regulations.

The average household size in the City of Kenosha is projected to decrease to 2.38 persons per household by 2035. A higher percentage of smaller homes may be required to better meet the housing needs of smaller households.

Goal:

- Promote the distribution of a variety of housing structure types and sizes including single-, two-, and multi-family homes for all income and age groups, and household sizes.

Objective:

- Promote an adequate number of affordable housing choices within the City of Kenosha based on local high housing cost burden data as set forth in Table 10-17, page 13.

Policies:

- Promote local plans and ordinances that support the provision of a full range of housing structure types and sizes (single, two-family, and multi-family housing units).
- Encourage the use of flexible zoning techniques to accommodate a variety of housing options. Such techniques include infill development, accessory dwelling units, live-work units, planned unit developments (PUDs), planned development districts (PDDs), traditional neighborhood development (TNDs), and cluster development.

Program:

- Review land uses on the Comprehensive Plan Map on a continuous basis to ensure there is a good distribution of a variety of housing types for all income and age groups, and household sizes.

Fair Housing Issue

Fair housing practices must be followed to ensure all households that potentially want to reside within the City of Kenosha, such as those with workers employed in the City of Kenosha, have the opportunity to do so. Federal and State housing laws make housing discrimination illegal against any individual in a protected class.³³ These

³³ Protected classes include: race, color, sex, national origin/ancestry, religion, age, disability/handicap, and marital status, lawful source of income, sexual orientation, and family status.

laws also address a wide range of unlawful housing acts ranging from refusing to rent, sell, insure, construct, or finance housing to printing, publishing, or displaying advertisements or notices that indicate a preference affecting a protected class.

Goal:

- Promote fair housing practices in Kenosha.

Objective:

- Discourage housing discrimination based on protected classes and unlawful acts set forth in Federal and State laws.

Policies:

- Promote awareness of Federal and State fair housing laws among those seeking and providing housing within the City of Kenosha.
- Develop methods to help ensure Federal and State fair housing laws are followed within Kenosha.

Program:

- Kenosha should assist (the State and Federal agency in charge) in distributing educational materials regarding Federal and State fair housing laws. Emphasis should be given to protected classes, unlawful actions, and organizations to contact if an individual believes he or she has experienced housing discrimination, such as the City of Kenosha Housing Authority, Metropolitan Milwaukee Fair Housing Council, the Wisconsin Equal Rights Division, or HUD.

SUMMARY

The first three parts of this chapter provide inventory information on existing housing stock and housing demand information, including an affordable housing needs assessment, a description of government housing programs, and information on policies and ordinances that affect the type of housing permitted in each in Kenosha. The following is a summary of the inventory information:

- There were 36,004 total housing units in the City of Kenosha in 2000. About 60 percent, or 21,388 were owner-occupied and about 29 percent, or 13,023, were renter-occupied. About four (4) percent of the total housing units, or 1,593 units, were vacant.
- The overall vacancy rate in the City of Kenosha was about 4.4 percent in 2000.
- The vacancy rate in Kenosha for owner-occupied units was about 1.3 percent, slightly lower than the minimum vacancy rate of 1.5 percent recommended by HUD. The vacancy rate for rental units was 4.0 percent, which met the HUD guideline of five (5) percent.
- The median value for owner-occupied housing units in the City of Kenosha in 2000 was \$108,000.
- In 2007, the median sale price for a housing unit³⁴ was \$169,000; this is an increase of nearly 45 percent from the median sale price in 2000.
- The median monthly housing cost for homeowners with a mortgage in the City of Kenosha was \$1,040 in 2000.
- The median monthly housing cost for homeowners without a mortgage in the City of Kenosha was \$356 in 2000.

³⁴ The median housing unit sale price excludes multi-family units.

- The median monthly cost for rental housing in the City of Kenosha was \$571 in 2000.
- Three bedroom dwellings comprised about 55 percent of the owner-occupied units in the City of Kenosha. Four bedroom dwellings and two bedroom dwellings comprised about 16 percent and 24 percent, respectively, of the owner-occupied units. Dwellings with five (5) or more bedrooms and one (1) or no bedrooms comprised about three (3) percent each of the owner-occupied dwellings.
- Two (2) bedroom units comprised about 47 percent of the rental units in the City of Kenosha. Units with one (1) bedroom or no bedrooms and three (3) bedroom units comprised about 35 percent and 15 percent, respectively, of rental units. Four (4) bedroom units and units with five (5) or more bedrooms comprised about two (2) percent and one (1) percent, respectively, of the rental units in the City of Kenosha.
- In 2000, about 62 percent of housing units in the City of Kenosha were in single-family structures and about 24 percent were in multi-family structures. About 13 percent of units were in two-family structures and about two (2) percent were mobile homes or other types of residential structures.
- The number of residential units in the City of Kenosha increased from 36,162 to 39,712, or by 10 percent, between 2000 and 2006. Although there was an increase in the total number of housing units between 2000 and 2006, the percentage of units in single-family, two-family, multi-family, and other residential structures remained similar.
- There were 982 condominium units in the City of Kenosha in 2000 and about 2,225 in 2006, and increase of 127 percent. This is nearly twice the number of new condominium units added from 1990 to 1999 (783).
- The median year homes were built was 1960 for the City of Kenosha.
- Less than one (1) percent of the housing units in the City of Kenosha were rated as “unsound.” About 91 percent of the housing units were rated as either “average” or “good,” and about two (2) percent of housing units were rated as “poor” or “very poor.”
- HUD defines housing affordability as households “paying no more than 30 percent of their income for housing.” About 24 percent of households in the City of Kenosha spent over 30 percent of their monthly income on housing costs in 2000. About 5,280 households in the City of Kenosha were either extremely low income or very low income households. About 70 percent of extremely low income households spent over 30 percent of their monthly earnings on housing costs. About 51 percent of very low income households spent over 30 percent of their monthly earnings on housing costs. An extremely low income household could afford monthly housing costs of no more than \$314.
- In 2006, the fair market rent for a one (1) bedroom apartment in Kenosha County was \$596; for a two-bedroom apartment, it was \$739.
- Based on the HUD recommended affordable housing standard of paying no more than 30 percent of gross monthly income for housing costs, the minimum annual household income needed to afford a median priced home in 2006 (\$168,500) was \$61,858, or \$5,155 per month. A household earning the median household income in 2006 (\$54,989 annually), could afford about a \$145,000 house.
- About 28 percent of households in the City of Kenosha, or 9,695 households, experienced a housing problem in 2000. About 24 percent of households, or 8,320 households in the County, experienced a housing cost burden.
- In 2000, the median percentage of monthly income spent on housing costs in the City of Kenosha by owner-occupied households with a mortgage was about 21 percent. The median percentage spent by owner-occu-

ped households without a mortgage was about 13 percent and the percentage spent by renter-occupied households was about 25 percent.

- About 15,476 persons ages five (5) and older, or about 17 percent of City of Kenosha residents, reported having a disability in 2000. The 65 and over age group had the highest percentage of people reporting a disability, at about 39 percent or 4,087 residents. About 17 percent of residents ages 21 to 64, or 9,368 people, reported having a disability and about nine (9) percent of people ages five (5) to 20, or 2,021 people, reported having a disability.
- Agencies involved in administering housing programs include the City of Kenosha Housing Authority; the Wisconsin Department of Commerce Division of Housing and Community Development (DHCD); the Wisconsin Housing and Economic Development Authority (WHEDA); and the U.S. Department of Housing and Urban Development (HUD).
- Zoning ordinances for the City of Kenosha includes a variety of single-, two-, and multi-family residential zoning districts as well as for mobile homes.
- The smallest minimum lot sizes in the single-family residential zoning districts of the City of Kenosha is 5,000 square feet. The largest lot size for single-family districts in City of Kenosha ordinances is 40,000 square feet, or just under one acre.
- Existing building setback requirements in the City of Kenosha range from a setback of 15 to 65 feet for front/street yards, five (5) to 25 feet for side yards, and five (5) to 30 feet for rear yards. The cost of housing units typically increases for larger building setbacks, since additional lot area and linear feet of public sanitary sewer and water supply lines, as well as pavement surface areas (i.e. pathways and driveways), are then installed.
- The City of Kenosha Zoning Ordinance does not specify minimum floor area requirements; minimum floor area requirements are set on a case by case basis based on lot size and setback requirements.
- The City of Kenosha uses planned unit development (PUD) zoning regulations to alter minimum lot size, frontage, and yard requirements, provided that adequate open space is set aside so that the average residential density of the PUD is no greater than that permitted in the underlying district. PUD regulations limit the uses allowed in the PUD to the uses permitted in the underlying zoning district (for example, if the PUD is applied to a single-family residential zoning district, only single-family homes can be built within the PUD).
- The City of Kenosha Zoning Ordinance specifically allows Traditional Neighborhood Development as a type of flexible zoning technique.
- The zoning ordinance does not allow for accessory apartments or live-work units.
- About 11,586 housing units should be added to the existing housing stock in the City of Kenosha to meet the projected housing demand by the plan design year of 2035.
- Based on SEWRPC's regional land use plan, the average household size in the City of Kenosha is expected to decline between 2000 and 2035 from 2.54 to 2.38 persons per household. This trend in declining household size has been experienced in the County and throughout the United States since the 1950's and is anticipated to continue into the future.
- The number and percentage of residents in the 65 years of age and older age category is projected to increase in 2035. This shift in population distribution may create a corresponding shift in the housing needs of City of Kenosha residents. The aging of the population also creates an increasing need for housing that is accessible

to disabled persons. In 2000, there were 15,476 people with disabilities residing in the City of Kenosha. The age group with the highest percentage of people with disabilities, about 39 percent, was the 65 and older group.

Part 4, page 43, of the Chapter sets forth goals, objectives, policies, and programs intended to provide an adequate housing supply to meet existing and projected housing demand, including a range of housing choices to meet the needs of all income levels, age groups, and persons with special needs. An adequate amount of housing is provided by the private market for households earning the median income or above. The housing element recommendations therefore focus on providing housing for households that earn less than the median income, housing for an aging population, including “empty nester” housing, and housing for people with disabilities.

Housing recommendations for City of Kenosha consideration are included under each housing issue.

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