

**CITY OF
PORT WASHINGTON
HOUSING
AFFORDABILITY
REPORT: 2020**

**OZAUKEE COUNTY
WISCONSIN**

Chapter 1

INTRODUCTION

1.1 PURPOSE OF THE REPORT

In 2018, the Wisconsin Legislature enacted legislation that requires cities and villages with populations of 10,000 people or more to prepare a housing affordability report. Per Section 66.10013 of the *Wisconsin Statutes*, the report needs to include data regarding development activity in the municipality and an analysis of the how the municipality's land use regulations impact the cost of housing. The report needs to be posted on the municipality's website and updated annually no later than January 31. The City of Port Washington, with a 2020 census population of over 12,000, is required to prepare, post, and update a report per the *Statute*.

The housing affordability report relates to the implementation of the housing element of a municipality's comprehensive plan. Wisconsin's comprehensive planning law, set forth in Section 66.1001 of *Wisconsin Statutes*, requires cities, villages, towns, and counties that engage in land use regulation to adopt a comprehensive plan with nine elements, including a housing element. The comprehensive planning law requires the housing element to include a compilation of goals, objectives, policies, and programs intended to provide an adequate housing supply that meets the community's existing and forecasted housing demand. This includes policies and programs that promote the development of a range of housing choices for people of all income levels, age groups, and needs. The comprehensive planning law also requires the housing element to include a wide range of data regarding the community's housing stock.

As part of assessing the housing element implementation, Section 66.10013 of the *Statutes* requires the affordability report to include the following data:

- The number of subdivision plats, certified survey maps (CSM), condominium plats, and building permit applications approved in the prior year
- The total number of new residential dwellings units proposed in all subdivision plats, CSMs, condominium plats, and building permit applications approved in the prior year
- A list and map of undeveloped parcels that are zoned for residential development
- A list of all undeveloped parcels that are suitable for, but not zoned for, residential development, including vacant sites and sites that have the potential for redevelopment

The *Statute* also requires the affordability report to include an analysis of the City's residential development regulations, such as land use controls, site improvement requirements, fees and land dedication requirements, and permit procedures. The analysis needs to assess the financial impact the regulations have on the cost of developing a new residential subdivision. The analysis also needs to identify ways the City can modify its construction and development regulations, approval processes, and related fees to meet existing and forecasted housing demand and reduce the time and cost necessary to approve and develop a new subdivision by 20 percent.

The City has requested the Southeastern Wisconsin Regional Planning Commission (SEWRPC) to assist with the analyses required by the *Statute*. Regional housing plan¹ recommendations were used as the basis of the required analyses, where applicable. In addition to the analyses required by the *Statute*, SEWRPC staff also conducted an analysis of the City's residential development regulations as they relate to the development of multifamily housing. Regional housing plan recommendations were also used as the basis for the multifamily housing analysis. In addition, SEWRPC provided household and employment forecasts and analyses from the regional housing plan (such as the regional job/housing balance analysis) to assist with determining existing and forecast housing demand.

1.2 COMMUNITY OVERVIEW

The City of Port Washington is located in Ozaukee County, where Sauk Creek meets Lake Michigan. With these water resources readily available for industry and transportation, Port Washington became a center of economic activity in the nineteenth century. While industrial shipping is no longer active in Port Washington, today the nautical history of the community, including the 1860 lighthouse, draws visitors from around the State and beyond.

The City is also home to significant open space and recreational areas. Major parks in the City include the Birchwood Hills Nature Preserve, North Beach Park and Upper Lake Park overlooking the bluffs of Lake Michigan, and Coal Dock Park and bird sanctuary on the site of the former coal power plant. The Lake Michigan shoreline contains areas of substantial bluffs with heights of up to 130 feet, ravines, gently rolling beaches, and low sand dune ridges and swales.

As reflected by the City's existing land use data presented in Chapter 2, much of the City consists of single-family homes, as well as two-family and multifamily residential uses. There are also concentrations of industrial land and commercial development in the City, and the City is the seat of Ozaukee County government. Undeveloped parcels throughout the City offer opportunities for future residential and commercial growth.

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¹ The regional housing plan is documented in SEWRPC Planning Report No. 54, *A Regional Housing Plan for Southeastern Wisconsin: 2035, March 2013*.

Chapter 2

EXISTING CONDITIONS

Note: Map and tables are presented at the end of the Chapter.

2.1 INTRODUCTION

Information regarding existing conditions with respect to land use, housing stock, and the demographic and economic base is essential to determining the existing and forecast demand for housing in the City of Port Washington. This chapter presents a summary of existing land use data developed by SEWRPC and demographic and economic data compiled from the U.S. Census.

2.2 EXISTING LAND USE INVENTORY

The land use inventory is one of the regional inventories completed by SEWRPC to monitor urban growth and development in the Region. The inventory places all land and water areas of the Region into one of 65 discrete categories, providing a basis for analyzing specific land uses at the regional and community levels. The most recent regional inventory was carried out based on aerial photography taken in spring of 2015. Existing land use for the City of Port Washington is shown on Map 2.1 and presented in Table 2.1.

Developed Land

Developed land, as defined by VISION 2050, consists of land that has been developed for residential; commercial; industrial; transportation, communication, and utility; governmental and institutional; and recreational uses. About 57 percent of the land in the City of Port Washington is developed with these uses. Residential land uses encompass the most land in Port Washington at about 27 percent of the City. Most of the residential land consists of single-family homes, although there is a mix of single-family and multifamily dwellings. Commercial, industrial, and governmental/institutional uses also encompass a significant amount of the developed land, with a combined area of about 12 percent of the City. This is one indicator that the City has a large employment base, which means ensuring that there is an adequate supply of housing for the City's workforce is an important consideration for the City in land use regulation activities.

Undeveloped Land

Undeveloped land includes surface water and natural resources such as wetlands and woodlands, which make up about 9 percent of the City. As shown on map 2.1, there is also a significant amount of land—about 19 percent of the City—in agricultural use. In addition to the undeveloped land that is devoted to natural resources and agricultural use, about 15 percent of the land is categorized as other open land. As discussed in Chapter 3, the land in agricultural use and other unused and open land provides potential residential development opportunities within the existing City boundaries.

2.3 INVENTORY OF EXISTING HOUSING STOCK

The characteristics of the City's existing housing stock have been inventoried to help determine the number and type of housing units that will best suit the current and future needs of Port Washington's residents

per the requirements of Section 66.10013 of the *Wisconsin Statutes*. The inventory was compiled using 2014-2018 American Community Survey (ACS)⁴ data from the U.S. Census Bureau. The inventory includes:

- Total housing units by tenure
- Vacancy rate by tenure
- Value of owner-occupied housing units
- Monthly housing costs by tenure
- Structure type
- Number of bedrooms
- Year built
- Subsidized housing units

Total Housing Units

The number and tenure (owner- and renter-occupied) of existing housing units is a necessary baseline inventory item in determining existing housing demand and forecasting the future housing demand in the City. According to the ACS data, there are a total of 5,149 housing units in the City. About 62 percent of the units are owner-occupied and about 34 percent are renter-occupied. The other 4 percent are vacant. As shown in Table 2.2, Port Washington has a higher renter-occupancy rate than Ozaukee County as a whole and the State, and slightly lower than the Region.

Vacancy

Another key housing supply inventory item is the vacancy rate of owner- and renter-occupied housing units. Some vacancies are necessary for a healthy housing market. The standard historically used by the U.S. Department of Housing and Urban Development (HUD) recommends that an area have a minimum overall vacancy rate of 3 percent to ensure adequate housing choices, and further recommends that an area have a homeowner housing unit vacancy rate of between 1 and 2 percent and a rental housing unit vacancy rate of between 4 and 6 percent.

Homeowner and rental vacancy rates for Port Washington, Ozaukee County, the Region, and the State are presented in Table 2.3. As noted in the previous section, the overall vacancy rate in the City is 4 percent, which is higher than the HUD standard. The 4 percent rental vacancy rate falls within the HUD standards and is comparable to the County, Region, and State vacancy rates. However, the census data shows no vacant homeowner units for sale, resulting in a zero percent homeowner vacancy rate. This holds true for all available years of ACS data. The homeowner vacancy rate as reported in the 2010 decennial census was less than 2 percent. The homeowner vacancy rate is based on vacant units for sale and does not include units that are occupied while for sale. The City has a large number of vacant units that fall into the seasonal, recreational, and occasional use category of vacancies, which accounts for the high overall vacancy rate. Seasonal units include those occupied only occasionally throughout the year, including timeshare units.

¹ The ACS is intended to be a nationwide, continuous survey designed to provide communities with a broad range of timely demographic, housing, social, and economic data; however, the data may have a relatively large margin of error due to limited sample size.

Value of Owner-Occupied Housing Units

The value of owner-occupied housing units for the City, County, Region, and State is presented in Table 2.4. The median value of owner-occupied housing units in Port Washington is \$194,300 according to the ACS data. This is lower than the median value in the County, about the same as the median value in the Region, and higher than the median value in the State. At 20 percent, the City does have a higher percentage of owner-occupied homes valued below \$150,000 compared to the County; however, it is a significantly lower percentage than in the Region and State, which may make it difficult for moderate income households to purchase a home in the City.

Monthly Housing Costs by Tenure

Monthly housing costs for owner-occupied and rental housing units were inventoried as another indicator of whether there is an adequate supply of housing that may be affordable to a wide range of households in the City. Tables 2.5 through 2.7 present information regarding monthly housing costs for homeowners with a mortgage, homeowners without a mortgage, and renters for the City, County, Region, and State. The median monthly costs for homeowners with a mortgage (\$1,478) is significantly lower in the City than in the County, and the monthly housing costs for renters in the City (\$885) is also lower than in the County, making Port Washington one of the more affordable communities in Ozaukee County. Median monthly costs for homeowners with a mortgage in the City are somewhat lower than in the Region and slightly higher than the State. Monthly housing costs for renters in the City are about the same as in the Region and slightly higher than the State.

In the City, over half of the homeowners with a mortgage pay below \$1,500 a month for housing, compared to one-third in the County. About 69 percent of renters pay below \$1,000 a month for housing compared to the about 61 percent in the County. The current range of housing costs for homeowners and renters could be an indicator of adequate workforce housing in the City, although the job/housing balance prepared by SEWRPC for the regional housing plan projects a potential shortage of moderate-cost housing compared to moderate-wage jobs, as discussed further in Chapter 3 of this report.

Structure Type

Structure type, or residential building type, is one of the most important considerations in providing market-rate housing that may be more affordable to a wider range of households. The most affordable market-rate housing tends to be multifamily housing, such as apartment buildings, while single-family homes tend to be less affordable. Table 2.8 presents the number of units by structure type in the City, County, Region, and State. About 69 percent of the housing units in the City are single-family homes (including mobile homes and attached single-family homes⁵), about 6 percent are in two-family buildings, and about 25 percent are in multifamily buildings.

Port Washington has a higher percentage of multifamily housing units than the County or State, and about the same percentage as in the Region. As previously indicated, rental costs in Port Washington are lower than in the County as a whole, and they are substantially lower than costs for homeowners with a mortgage. Since multifamily dwellings are more likely to be rental units than single-family homes, this makes multifamily buildings an important source of housing for those working in the City.

Number of Bedrooms

The number of bedrooms in a housing unit is an important consideration in providing housing that is best suited for the City's current and future housing needs. Many of the housing units in the City have three bedrooms (41 percent), which could provide housing choices for households with children. About 29

² *Single-family attached structures include duplexes, row houses, and houses attached to nonresidential structures where the dividing or common wall goes from ground to roof with no units located above or below, and each unit has its own utilities.*

percent of housing unit have two bedrooms and about 10 percent of the housing units in the City are one-bedroom or efficiency housing units, which could provide housing choices for aging households and households without children or with one child.

Year Built

The age of the housing stock provides some insight into the character and condition of the existing units in the City. It can be assumed that more housing units may need to be rehabilitated or replaced as the overall housing stock of the City ages. Half of the City's housing units were built after 1970, about 33 percent of the units were built between 1940 and 1970, and about 17 percent of the units were built before 1940, including many historic buildings. This indicates that much of the City's housing stock should generally be in good condition for some time; however, there may be some aging units in need of rehabilitation or replacement.

Subsidized Housing

Port Washington is home to a significant amount of commercial and industrial development. As a result, providing an adequate amount of workforce housing is a key consideration in meeting existing and forecast housing demand in the City.

The Low Income Housing Tax Credit (LIHTC) Program has become the primary source of government assistance for new subsidized housing units. The LIHTC Program is an indirect subsidy that is used to provide an incentive for developers to construct or rehabilitate affordable rental housing for low- and moderate-income households. LIHTC developments typically reserve a number of units for households with incomes of about 60 percent of the County median income. Currently, there are two developments with 176 affordable units located in the City. Breeze Cove Apartments has 32 family units, which are an important source of affordable workforce housing. The remaining 32 units in Breeze Cove Apartments and all 112 units in Maple Crest Apartments are generally reserved for non-family households. Additional developments with family units could help to expand the City's workforce housing stock in the future.

The U.S. Department of Housing and Urban Development (HUD) Section 8 Housing Choice Voucher Program is a major source of government assistance for very low-income households; however, there is typically a much greater demand for vouchers than supply.

2.4 DEMOGRAPHIC AND ECONOMIC CHARACTERISTICS

This section includes information regarding the population, household, and economic characteristics of the City of Port Washington, which, along with the existing housing stock data presented in Section 2.3, are crucial for discussing housing demand. Similar to the existing housing stock data, the population, household, and economic information was compiled using the 2014-2018 ACS. The information includes:

- Total population
- Age distribution
- Race/ethnicity composition
- Household size
- Household type
- Group quartered population
- Employment status

- Occupation
- Household income
- Poverty status
- Housing cost burden
- Affordability based on county median income

Demographic Characteristics

Understanding the demographic characteristics of the City's population such as age, household size, and household type is important in determining the types of housing that will best suit the City's current and future residents.

Total Population

Port Washington has a population of 11,695 according to the 2014-2018 ACS, and 12,353 in the 2020 census. Port Washington was incorporated as the Village of Port Washington in 1848 and a City in 1882. Table 2.9 presents historical data regarding Port Washington's population since 1890. Port Washington experienced significant population growth between 1950 and 1970, some population loss in the 1970s, and generally slower but steady growth since 1980. Ozaukee County also experienced its fastest growth between 1950 and 1970 and has continued to experience steady population growth since. The Region and State have also experienced modest population growth since 1970, with the State growing at a faster pace than the Region.

As discussed further in Chapter 3, there are significant opportunities for residential development and redevelopment within the City. These opportunities for residential development, coupled with forecast economic growth in the City and Ozaukee County, will likely result in significant population growth in the coming decades. This is reflected in the City's population projection presented in the year 2035 Multi-Jurisdictional Comprehensive Plan for Ozaukee County and the VISION 2050 forecast population for Port Washington, which are discussed further in Section 3.5 of Chapter 3.

Age Distribution

The age distribution of the City's population has important implications on housing. Table 2.10 presents the current age distribution of the City's population. About 16 percent of the City's population is age 65 and above, which is lower than the County (19 percent) and about the same as the Region (15 percent), and the State (16 percent).

Multifamily housing may benefit the City's aging households because it requires less up-keep than single-family housing, the units are typically one level, and Federal and State fair housing laws require that most multifamily housing units built after the early 1990s include basic accessibility features for people with disabilities. In addition, modest single-family home sizes may benefit the City's aging households because they require less up-keep than larger homes. Single-family homes and multifamily units with three or more bedrooms may benefit the City's growing families.

Race/Ethnicity Composition

Table 2.11 presents the racial and ethnic composition of Port Washington, Ozaukee County, the Region, and the State. The non-Hispanic White population share of the City's total population is about 93 percent and the minority share of the City's population is about 7 percent. The City is similar to the County in racial and ethnic diversity, while the Region and State have a larger share of minority population than the City.

Total Households

An understanding of household data is critical because households are the unit of consumption for housing units and relate directly to the demand for housing in the City. A household includes all people who occupy a housing unit. A housing unit is defined by the U.S. Census Bureau as a house, apartment, mobile home, group of rooms, or single room occupied or intended for occupancy as separate living quarters. According to the ACS data, there are 4,937 households in the City.

Household Size

Table 2.12 presents information on average household size as well as number of people per household by tenure. The City's average household size has been declining since the 1970s, which follows regional, State, and nationwide trends. The average household size in the City is 2.31 people, which is somewhat smaller than Ozaukee County, the Region, and the State. Table 2.12 also shows that the average household size is significantly smaller for renter-occupied housing (1.93 people per household) than for owner-occupied housing (2.52 people per household), which follows County, Region, and State trends. Among homeowners, 62 percent of the households have only one or two people, indicating a possible demand for smaller houses with fewer bedrooms.

Household Type

Table 2.13 presents information on household type in Port Washington. About 62 percent of households in the City are family households—those households with at least one member related to the head of household—which is lower than in the County (70 percent), and about the same as the Region and State (63 percent). The percentage of family households with children present in the City is slightly lower than the County, Region, and State.

Group Quartered Population

In addition to people living in traditional housing units, Port Washington has almost 300 residents living in group quarters. The group quartered population in Port Washington consists mainly of nursing home residents and Ozaukee County Sheriff's Office jail inmates.

Economic Characteristics

Similar to understanding the demographic characteristics of the City's population, understanding the economic characteristics of the City's population is necessary to determining the types of housing that will be best suited to the City's current and future residents.

Employment Status

The employment status data available from the 2014-2018 ACS incorporates data from across that time period and may not necessarily reflect the current unemployment conditions in the Region, State, and Nation, including recent historically low unemployment rates or the sharp rise in unemployment due to the COVID-19 pandemic. Taking this into account, the 2014-2018 ACS reports that the unemployment rate in Port Washington is 4.1 percent. About 69 percent of the City's working age residents (16 years of age and older) are participating in the labor force. This is comparable to 68 percent in the County and 67 percent in the Region and State.

Occupation

Along with employment status, the occupational makeup of the City's population is a determining factor in household income and the ability of Port Washington's residents to afford housing in the City. As shown in Table 2.14, the Sales and Office; Management, Business, and Financial; Production, Transportation, and Material Moving; and Education, Legal, Community Service, Arts, and Media occupation sectors are the four largest among City residents. The Management, Business, and Financial occupation tends to have relatively high wages while the other occupations tend to have more moderate wages. This may create a demand for moderate-cost housing in the City. There are also a significant number of workers in lower-wage

occupations such as Food Preparation and Serving, Healthcare Support, and Building and Grounds Cleaning and Maintenance living in the City for whom affordable housing may be a concern.

Household Income

Ultimately, the household incomes of those living in Port Washington should be considered when determining the demand for various types of housing in the City. The number of households in the City by income range are presented in Table 2.15. Port Washington's median annual household income reported from the 2014-2018 ACS (\$66,800) is lower than Ozaukee County (\$82,800), and higher than the Region (\$59,900), and the State (\$59,200). This indicates that the availability of a wide range of housing choices may be beneficial in the City as development decisions are made moving forward.

Table 2.15 shows that over 1,600 households, or about 33 percent of households in the City, have annual incomes below \$45,000. According to the results of a cost of housing development analysis completed for the regional housing plan (adopted by SEWRPC in 2013), households with incomes below \$45,000 could benefit from additional multifamily housing. Another 1,250 households in the City, or 25 percent, have incomes between \$45,000 and \$75,000. The regional housing plan analysis found that households with incomes in this range could benefit from modest single-family homes on lots of 10,000 square feet or less. As discussed further in Chapter 3, City land use regulations allow for these types of development, and there are several development and redevelopment opportunities within the City.

Poverty Status

There are also almost 600 people experiencing poverty in the City according to the ACS data. This represents about 5 percent of the City's population, which is the same as the County, and significantly lower than the Region (about 14 percent), and State (about 11 percent). Individuals and families experiencing poverty would benefit from housing assistance; however, obstacles to assistance exist as identified under the Affordability based on County Median Income discussion at the end of this section.

Housing Cost Burden

Table 2.16 presents ACS data regarding households with a high housing cost burden in the City, County, Region, and State. A household is considered cost burdened when monthly housing costs exceed 30 percent of gross household income. Table 2.16 shows that the percentage of homeowners with a cost burden in the City (about 23 percent) is higher than that of the County, Region, and State; however, the percentage of renters with a cost burden in the City (about 39 percent) is about the same as the County, and lower than the Region, and State. Table 2.16 also shows that renters are much more likely to be cost burdened than homeowners regardless of whether it is at the City, County, Region, and State levels.

Affordability based on County Median Income

A number of Port Washington's low-income households may benefit from housing assistance programs. Low-income households are typically defined as households with incomes of 80 percent or less of area median income (AMI), and can be further defined as extremely low-income households (30 percent or less) or very low-income households (30 to 50 percent). When discussing eligibility for various housing assistance programs, AMI typically refers to the median income of the county where a community is located.

Using Ozaukee County median household income of \$82,800 (2014-2018 ACS) as the basis for AMI, there are about 1,400 households currently residing in Port Washington that have annual incomes of 50 percent or less of AMI (a common eligibility requirement for many housing assistance programs). As discussed in Section 2.3, the Section 8 Housing Choice Voucher Program is one the most common forms of assistance; however, the demand for vouchers is often greater than supply. As a result, current and future LIHTC developments could help provide more affordable workforce housing in the City, although units in these developments may not be affordable to the very low- and extremely low-income households.

2.5 CONCLUSIONS

This chapter presents baseline information regarding Port Washington's existing land use, housing stock, and demographic and economic base for use in determining existing and forecast housing demand in the City as required by the Section 66.10013 of the *Wisconsin Statutes*. Key conclusions that can be drawn from the information follow.

Land Use

- Opportunities for new residential development may exist on lands in agricultural use and unused and open lands in the City. In addition, there are a number of infill development opportunities on vacant single-family residential parcels and a number of sites that may accommodate future multifamily development/redevelopment projects.
- There is a significant amount of commercial and industrial development in the City, which may create a demand for workforce housing in the City.

Housing Stock

- The rental vacancy rate is within the range recommended by HUD; however, the ACS data shows no vacant housing units for sale.
- Monthly homeowner and rental costs in the City are lower than in Ozaukee County as a whole, making Port Washington one of the more affordable communities in Ozaukee County.
- Port Washington has a higher percentage of multifamily housing units, which tend to be rental units, than the County. Rental costs are substantially lower than monthly costs for homeowners with a mortgage.
- Much of the City's housing stock should generally be in good condition for some time; however, there may be some aging units in need of rehabilitation or replacement.
- LIHTC developments are a source of current and potentially future workforce housing in the City.

Demographic and Economic Characteristics

- The City's age distribution may result in the demand for a variety of housing types and sizes, including housing suited to an aging population and housing suited to growing families.
- The average household size of the City is somewhat smaller than that of Ozaukee County, the Region, and the State.
- Household income in the City is lower than the County, and slightly higher than the Region and the State. There are a number of households in the City that could benefit from new multifamily housing and modest single-family housing based on their income.
- The percentage of homeowners with a high housing cost burden in the City is higher than that of the County, Region, and State; however, the percentage of renters with a housing cost burden in the City is about the same as the County, and lower than the Region, and State.

These conclusions are key elements of the existing and forecast housing demand analyses, which are presented in Chapter 3.

Table 2.1
Existing Land Uses in City of Port Washington: 2015

Land Use Category	Acres	Percent of Total
Developed Land		
Residential		
Single-Family	820	22.1
Two-Family	73	2.0
Multifamily	112	3.0
Mobile Homes	0	0.0
Residential Subtotal	1,005	27.1
Commercial	95	2.6
Industrial	164	4.4
Transportation, Communications, and Utilities	547	14.8
Government and Institutional	182	4.9
Recreational	123	3.3
Developed Land Subtotal	2,116	57.1
Undeveloped Land		
Agricultural	709	19.1
Natural Resource Areas		
Wetlands	197	5.3
Woodlands	96	2.6
Surface Water	35	0.9
Natural Resources Areas Subtotal	328	8.9
Unused and Other Open Lands	554	14.9
Undeveloped Land Subtotal	1,591	42.9
Total	3,707	100.0

Note: Off-street parking is included with the associated use.

Source: SEWRPC

Table 2.2
Number of Housing Units and Tenure in the City, County, Region, and State

Area	Owner-Occupied		Renter-Occupied		Vacant		Total	
	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total
City of Port Washington	3,209	62.3	1,728	33.6	212	4.1	5,149	100.0
Ozaukee County	26,992	72.5	8,633	23.2	1,591	4.3	37,216	100.0
Region	499,250	56.6	310,310	35.2	71,986	8.2	881,546	100.0
Wisconsin	1,568,040	58.5	775,089	28.9	338,103	12.6	2,681,232	100.0

Note: Data are based on the 2014-2018 American Community Survey.

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

Table 2.3
Housing Vacancy Rates and Seasonal Housing Units in the City, County, Region, and State

Area	Homeowner (percent)	Rental (percent)	Seasonal, Recreational, or Occasional Use Housing Units^a as a Percentage of Total Vacant
City of Port Washington	--	4.4	42.0
Ozaukee County	0.3	3.8	32.2
Region	1.3	5.0	25.0
Wisconsin	1.4	4.9	56.7

Note: Data are based on the 2014-2018 American Community Survey.

^a Vacant units used or intended for use only in certain seasons or for weekends or other occasional use throughout the year. Interval ownership units, sometimes called shared-ownership or timesharing condominiums, also are included here.

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

Table 2.4
Value of Owner-Occupied Housing Units in the City, County, Region, and State

Value	City of Port Washington		Ozaukee County		Region		Wisconsin	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
Less than \$50,000	48	1.5	401	1.5	20,823	4.2	79,627	5.1
\$50,000 to \$99,999	69	2.1	401	1.5	51,037	10.2	210,320	13.4
\$100,000 to \$149,999	540	16.8	2,113	7.8	86,495	17.3	322,467	20.6
\$150,000 to \$199,999	1,064	33.2	4,789	17.8	96,573	19.4	312,331	19.9
\$200,000 to \$299,999	899	28	7,807	28.9	129,647	26	361,770	23.1
\$300,000 to \$499,999	544	17	7,642	28.3	85,006	17	211,311	13.5
\$500,000 to \$999,999	45	1.4	3,266	12.1	25,031	5.0	58,652	3.7
\$1,000,000 or More	0	0	573	2.1	4,638	0.9	11,562	0.7
Total	3,209	100.0	26,992	100.0	499,250	100.0	1,568,040	100.0
Median Value	\$194,300		\$273,000		\$190,700		\$169,300	

Note: Data are based on the 2014-2018 American Community Survey.

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

Table 2.5
Monthly Costs of Owner-Occupied Housing Units with a
Mortgage in the City, County, Region, and State

Monthly Cost	City of Port Washington		Ozaukee County		Region		Wisconsin	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
Less than \$500	9	0.4	50	0.3	1,521	0.5	9,152	0.9
\$500 to \$999	240	10.0	1,180	6.5	42,544	12.6	196,796	19.5
\$1,000 to \$1,499	1,002	41.7	4,755	26.2	108,173	32.2	356,045	35.3
\$1,500 to \$1,999	701	29.2	5,231	28.8	94,448	28.1	243,145	24.1
\$2,000 to \$2,499	316	13.1	2,846	15.7	45,854	13.6	108,795	10.8
\$2,500 to \$2,999	19	0.8	1,742	9.6	22,003	6.5	48,253	4.8
\$3,000 or More	115	4.8	2,333	12.9	21,868	6.5	46,749	4.6
Total	2,402	100.0	18,137	100.0	336,411	100.0	1,008,935	100.0
Median Monthly Cost	\$1,478		\$1,780		\$1,585		\$1,418	

Note: Data are based on the 2014-2018 American Community Survey.

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

Table 2.6
Monthly Costs of Owner-Occupied Housing Units Without a Mortgage in the City, County, Region, and State

Monthly Cost	City of Port Washington		Ozaukee County		Region		Wisconsin	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
Less than \$250	7	0.9	105	1.2	3,364	2.1	24,372	4.4
\$250 to \$399	39	4.8	402	4.5	12,414	7.6	92,747	16.6
\$400 to \$599	361	44.7	2,750	31.1	58,263	35.8	216,084	38.6
\$600 to \$799	312	38.7	2,665	30.1	50,140	30.8	134,194	24.0
\$800 to \$999	58	7.2	1,229	13.9	21,414	13.1	52,363	9.4
\$1,000 or more	30	3.7	1,704	19.2	17,244	10.6	39,345	7.0
Total	807	100.0	8,855	100.0	162,839	100.0	559,105	100.0
Median Monthly Cost	\$598		\$679		\$625		\$550	

Note: Data are based on the 2014-2018 American Community Survey.

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

Table 2.7
Monthly Costs for Renters in the City, County, Region, and State

Monthly Cost	City of Port Washington		Ozaukee County		Region		Wisconsin	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
Less than \$500	84	5.0	397	4.8	25,311	8.4	81,475	11.0
\$500 to \$999	1,079	64.3	4,634	56.4	169,106	56.1	437,233	58.9
\$1,000 to \$1,499	488	29.1	2,403	29.3	83,968	27.9	175,030	23.6
\$1,500 to \$1,999	18	1.1	409	5.0	16,725	5.5	34,192	4.6
\$2,000 to \$2,499	0	0.0	236	2.9	4,311	1.4	8,886	1.2
\$2,500 to \$2,999	0	0.0	39	0.5	1,075	0.4	2,501	0.3
\$3,000 or more	9	0.5	89	1.1	1,011	0.3	2,960	0.4
Total	1,678	100.0	8,207	100.0	301,507	100.0	742,277	100.0
Median Monthly Cost	\$885		\$903		\$883		\$837	

Note: Data are based on the 2014-2018 American Community Survey.

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

Table 2.8
Residential Structure Types in the City, County, Region, and State

Structure Type	City of Port Washington		Ozaukee County		Region		Wisconsin	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
1-Unit, Detached	3,002	58.3	25,896	69.6	510,661	57.9	1,785,339	66.6
1-Unit, Attached	510	9.9	2,830	7.6	47,111	5.3	113,291	4.2
2 Units	329	6.4	1,361	3.6	91,884	10.4	172,688	6.5
3 or 4 Units	224	4.3	1,163	3.1	42,637	4.8	99,630	3.7
5 to 9 Units	357	6.9	2,416	6.5	53,224	6.0	132,237	4.9
10 to 19 Units	318	6.2	1,251	3.4	33,099	3.8	91,675	3.4
20 or More Units	394	7.7	2,154	5.8	94,209	10.7	192,648	7.2
Mobile Homes	15	0.3	145	0.4	8,590	1.0	93,043	3.5
Boat, RV, Van, etc.	0	0.0	0	0.0	131	-- ^a	681	-- ^a
Total	5,149	100.0	37,216	100.0	881,546	100.0	2,681,232	100.0

Note: Data are based on the 2014-2018 American Community Survey.

^a Less than 0.05 percent.

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

**Table 2.9
Historic Resident Population Levels in the City, County, Region, and State**

Year	City of Port Washington ^a				Ozaukee County				Region				Wisconsin				
	Population		Change from Preceding Census		Population		Change from Preceding Census		Population		Change from Preceding Census		Population		Change from Preceding Census		
	Absolute	Percent	Absolute	Percent	Absolute	Percent	Absolute	Percent	Absolute	Percent	Absolute	Percent	Absolute	Percent	Absolute	Percent	
1890	1,659	--	--	--	14,943	-3.4	-518	-3.4	386,774	109,655	39.6	1,693,330	377,833	28.7	11,693,330	2,333,860	20.0
1900	3,010	81.4	1,351	81.4	16,363	9.5	1,420	9.5	501,808	115,034	29.7	2,069,042	375,712	22.2	11,693,330	2,333,860	20.0
1910	3,792	26.0	782	26.0	17,123	4.6	760	4.6	631,161	129,353	25.8	2,333,860	264,818	12.8	11,693,330	2,333,860	20.0
1920	3,340	-11.9	-452	-11.9	16,335	-4.6	-788	-4.6	783,681	152,520	24.2	2,632,067	298,207	12.8	11,693,330	2,632,067	22.8
1930	3,693	10.6	353	10.6	17,394	6.5	1,059	6.5	1,006,118	222,437	28.4	2,939,006	306,939	11.7	11,693,330	2,939,006	25.2
1940	4,046	9.6	353	9.6	18,985	9.1	1,591	9.1	1,067,699	61,581	6.1	3,137,587	198,581	6.8	11,693,330	3,137,587	26.8
1950	4,755	17.5	709	17.5	23,361	23.0	4,376	23.0	1,240,618	172,919	16.2	3,434,575	296,988	9.5	11,693,330	3,434,575	29.3
1960	5,984	25.8	1,229	25.8	38,441	64.6	15,080	64.6	1,573,614	332,996	26.8	3,951,777	517,202	15.1	11,693,330	3,951,777	33.7
1970	8,752	46.3	2,768	46.3	54,461	41.7	16,020	41.7	1,756,083	182,469	11.6	4,417,821	466,044	11.8	11,693,330	4,417,821	38.1
1980	8,612	-1.6	-140	-1.6	66,981	23.0	12,520	23.0	1,764,796	8,713	0.5	4,705,642	287,821	6.5	11,693,330	4,705,642	40.4
1990	9,338	8.4	726	8.4	72,831	8.7	5,850	8.7	1,810,364	45,568	2.6	4,891,769	186,127	4.0	11,693,330	4,891,769	42.0
2000	10,467	12.1	1,129	12.1	82,317	13.0	9,486	13.0	1,931,165	120,801	6.7	5,363,675	471,906	9.6	11,693,330	5,363,675	45.9
2010	11,250	7.5	783	7.5	86,395	5.0	4,078	5.0	2,019,970	88,805	4.6	5,686,986	323,311	6.0	11,693,330	5,686,986	48.5
2020	12,353	9.8	1,103	9.8	91,503	5.9	5,108	5.9	2,048,087	28,117	1.4	5,893,718	206,732	3.6	11,693,330	5,893,718	50.4

^a The City of Port Washington was originally incorporated as the Village of Port Washington in 1848, although its population was included in the Town of Port Washington, not reported separately in the censuses of 1850, 1860, or 1870. In 1882, the Village was incorporated as a City.

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

Table 2.10
Age Distribution of Residents
in the City of Port Washington

Age	Population	Percent of Total
Under 5 Years	649	5.5
5 to 9 Years	825	7.1
10 to 14 Years	783	6.7
15 to 19 Years	532	4.6
20 to 24 Years	671	5.7
25 to 29 Years	941	8.0
30 to 34 Years	643	5.5
35 to 39 Years	907	7.8
40 to 44 Years	728	6.2
45 to 49 Years	731	6.3
50 to 54 Years	767	6.6
55 to 59 Years	770	6.6
60 to 64 Years	888	7.6
65 to 69 Years	692	5.9
70 to 74 Years	356	3.0
75 to 79 Years	308	2.6
80 to 84 Years	233	2.0
85 Years and Over	271	2.3
Total	11,695	100.0

Note: Data are based on the 2014-2018 American Community Survey.

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

**Table 2.11
Race and Ethnicity Composition of Residents in the City, County, Region, and State**

Race or Ethnicity	City of Port Washington		Ozaukee County		Region		Wisconsin	
	Population	Percent of Total	Population	Percent of Total	Population	Percent of Total	Population	Percent of Total
Not Hispanic								
White Alone	10,868	92.9	80,956	91.7	1,411,586	69.1	4,711,038	81.5
Black or African American Alone	62	0.5	1,191	1.3	292,199	14.3	361,909	6.3
American Indian and Alaskan Native Alone	63	0.5	195	0.2	7,214	0.4	46,149	0.8
Asian Alone	50	0.4	1,961	2.2	63,717	3.1	158,198	2.7
Native Hawaiian and Other Pacific Islander Alone	--	0.0	67	0.1	560	-- ^a	1,676	-- ^a
Some Other Race Alone	--	0.0	22	-- ^a	2,095	0.1	4,807	0.1
Two or More Races	90	0.8	1,366	1.5	41,267	2.0	108,838	1.9
Subtotal	11,133	95.2	85,758	97.1	1,818,638	89.0	5,392,615	93.3
Hispanic	562	4.8	2,526	2.9	224,010	11.0	385,779	6.7
Total	11,695	100.0	88,284	100.0	2,042,648	100.0	5,778,394	100.0

Note: Data are based on the 2014-2018 American Community Survey.

^a Less than 0.05 percent

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

Table 2.12
Household Size in the City of Port Washington

Size	Households					
	Owner-Occupied	Percent of Total	Renter-Occupied	Percent of Total	Total	Percent of Total
1-Person Household	728	22.7	767	44.4	1,495	30.3
2-Person Household	1,270	39.6	578	33.4	1,848	37.4
3-Person Household	485	15.1	167	9.7	652	13.2
4-Person Household	447	13.9	141	8.2	588	11.9
5-Person Household	167	5.2	75	4.3	242	4.9
6-Person Household	105	3.3	--	0.0	105	2.1
7-or-More-Person Household	7	0.2	--	0.0	7	0.2
Total	3,209	100.0	1,728	100.0	4,937	100.0
Average Household Size	2.52		1.93		2.31	

Note: Data are based on the 2014-2018 American Community Survey.

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

Table 2.13
Household Types in the City of Port Washington

Household Type	Number	Percent of Subtotal	Percent of Total
Owner Occupied			
Family Households	2,328	72.5	47.2
with Children	(866)	(27.0)	(17.5)
Nonfamily Households	881	27.5	17.8
Owner Occupied Subtotal	3,209	100.0	65.0
Renter Occupied			
Family Households	729	42.2	14.8
with Children	(341)	(19.7)	(6.9)
Nonfamily Households	999	57.8	20.2
Renter Occupied Subtotal	1,728	100.0	35.0
Total Occupied			
Family Households	3,057	--	62.0
with Children	(1,207)	--	(24.4)
Nonfamily Households	1,880	--	38.0
Total	4,937	--	100.0

Note: Data are based on the 2014-2018 American Community Survey.

Figures in parentheses are not included in the subtotals or totals of the number or percentage of households.

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

Table 2.14
Occupation of Residents in the City of Port Washington

Occupation	Number	Percent of Total	Average Annual Wages^a (\$)
Management, Business, and Financial	969	15.7	80,951
Computer, Engineering, and Science	493	8.0	80,453
Education, Legal, Community Service, Arts, and Media	649	10.5	46,802
Healthcare Practitioners and Technical	332	5.4	64,303
Healthcare Support	248	4.0	22,480
Protective Service	130	2.1	48,173
Food Preparation and Serving Related	445	7.2	8,660
Building and Grounds Cleaning and Maintenance	243	4.0	13,828
Personal Care and Service	132	2.1	15,315
Sales and Office	1,397	22.6	35,294
Farming, Fishing, and Forestry	--	0.0	8,750
Construction and Extraction	116	1.9	49,375
Installation, Maintenance, and Repair	175	2.9	50,605
Production, Transportation, and Material Moving	842	13.6	36,971
Total	6,171	100.0	46,308

Note: Data are based on the 2014-2018 American Community Survey.

^a Wages are based on Ozaukee County workers.

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

Table 2.15
Household Income in the City of Port Washington

Income	Households	Percent of Total
Less than \$10,000	107	2.2
\$10,000 to \$14,999	144	2.9
\$15,000 to \$19,999	294	6.0
\$20,000 to \$24,999	249	5.0
\$25,000 to \$29,999	171	3.5
\$30,000 to \$34,999	244	4.9
\$35,000 to \$39,999	181	3.7
\$40,000 to \$44,999	229	4.6
\$45,000 to \$49,999	249	5.0
\$50,000 to \$59,999	402	8.2
\$60,000 to \$74,999	602	12.2
\$75,000 to \$99,999	779	15.8
\$100,000 to \$124,999	506	10.2
\$125,000 to \$149,999	396	8.0
\$150,000 to \$199,999	255	5.2
\$200,000 or More	129	2.6
Total	4,937	100.0
Median Household Income	\$66,829	

Note: Data are based on the 2014-2018 American Community Survey.

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

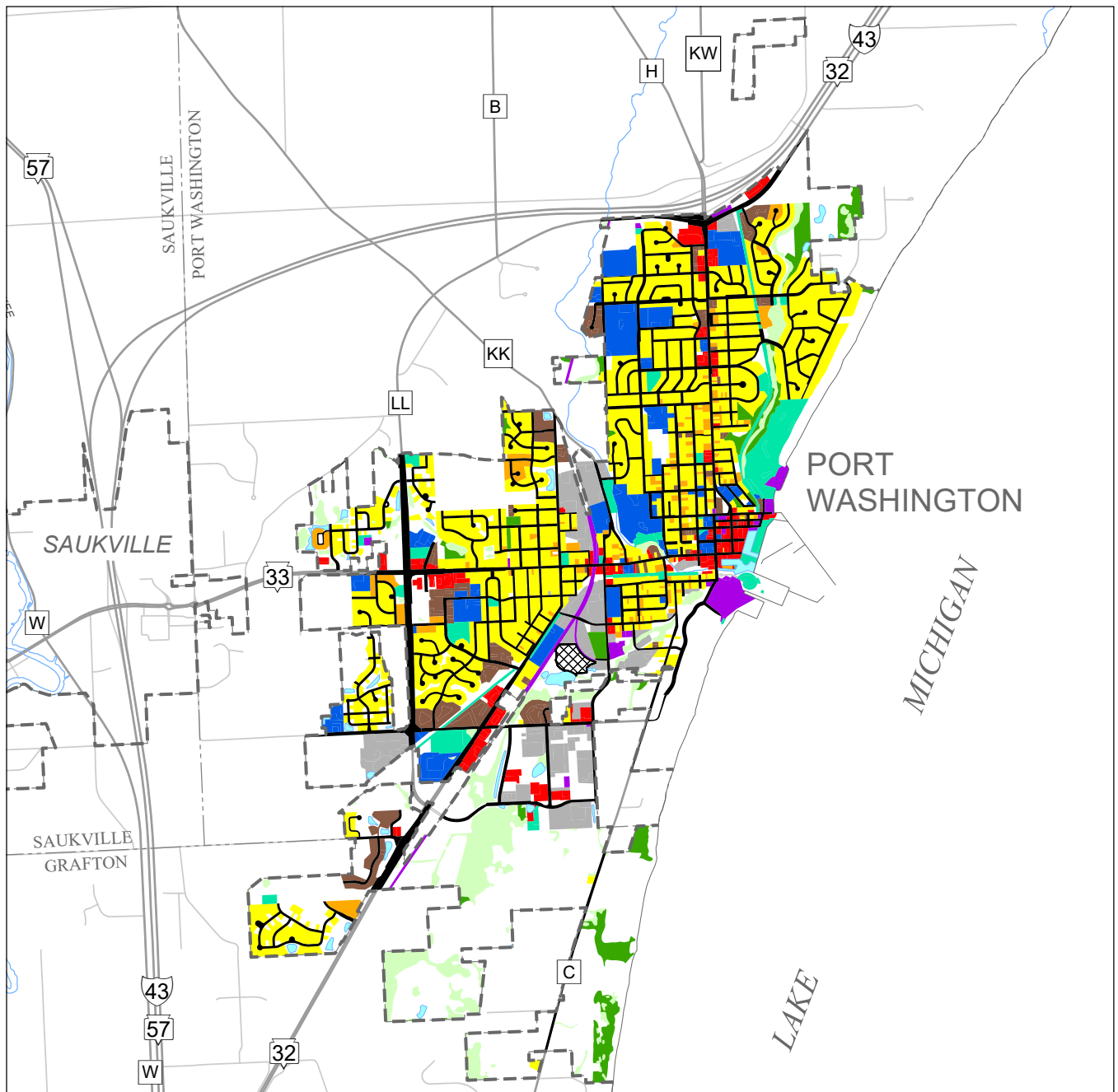
Table 2.16
Housing Cost Burden in the City, County, Region, and State

Tenure	Number of Units			
	City of Port Washington	Ozaukee County	Region	Wisconsin
Owner Occupied				
Total Owner Occupied	3,209	26,992	499,250	1,568,040
Housing Costs More Than 30 Percent of Household Income Percent with Cost Burden	753 23.5	5,539 20.5	111,899 22.4	321,274 20.5
Renter Occupied				
Total Renter Occupied	1,728	8,633	310,310	775,089
Housing Costs More Than 30 Percent of Household Income Percent with Cost Burden	677 39.2	3,368 39.0	144,268 46.5	327,832 42.3

Note: Data are based on the 2014-2018 American Community Survey.

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

Map 2.1
Existing Land Uses in the City of Port Washington: 2015



Chapter 3

EXISTING AND FORECAST HOUSING DEMAND

Note: Map and tables are presented at the end of the Chapter.

3.1 INTRODUCTION

This chapter presents information used in conjunction with information presented in Chapter 2, Existing Conditions, to determine existing and forecast housing demand in the City of Port Washington. Key information presented in this Chapter includes development activity that has occurred in the City during the past year; areas of the City that have potential for residential development or redevelopment; existing population and household data, and household and employment forecasts. This chapter also includes a discussion of the impacts the City's land use regulations may have on meeting housing demand.

3.2 DEVELOPMENT ACTIVITY

Section 66.10013 of the *Wisconsin Statutes* requires that housing affordability reports present information regarding development activity in the municipality during the previous year. To meet this requirement, this section presents information from the last year regarding the number of subdivision plats, certified survey maps, condominium plats, and building permits approved by the City and the number of proposed housing units that could result from these approvals.

Subdivision Plats

There was one subdivision plat approved by the City during the last year, Prairie's Edge. There are 25 single-family homes and 20 multifamily housing units proposed for the subdivision. There was also one preliminary plat approved by the City, Webster Extended. There are 14 single-family homes proposed for the subdivision.

Certified Survey Maps

There were two single-family residential certified survey maps (CSM) approved by the City during the last year, Grant Street East and Grant Street West, comprising a total of seven homes. There was one multifamily CSM approved by the City, Reserve at High Bluff, consisting of 130 units.

Condominium Plats

There was one condominium plat approved by the City during the last year, Lake Harbor Condos, resulting in the development of eight units.

Building Permits

The City issued 91 building permits in 2020 including 41 for new single-family homes, 4 two-family units, and 46 multifamily units.

3.3 DEVELOPMENT POTENTIAL

Section 66.10013 of the *Statutes* also requires that housing affordability reports present information regarding development potential in the municipality. To meet this requirement, this section presents information regarding undeveloped parcels zoned for residential development, undeveloped parcels not zoned for residential development, and potential residential redevelopment sites. All development sites within the City have the potential to be served with urban services such as public sanitary sewer service and water supply service.

Undeveloped Parcels Zoned for Residential Development

Undeveloped parcels zoned for residential development in the City are shown on Map 3.1 and listed in Table 3.1. There are 150 undeveloped parcels, totaling about 128 acres, located in the City that are zoned for residential development. Most of the parcels for single-family development are zoned RS-3 (10,000 square foot minimum lots) or RS-4 (8,400 square foot minimum lots). Several parcels are zoned CCM (Central City Mixed) that permits a variety of single- and two-family housing types along with non-residential development in an urban setting. Additional undeveloped parcels are zoned for multifamily uses. This spectrum of zoning provides opportunities for a wide range of housing types and sizes.

Undeveloped Parcels Not Zoned for Residential Development

Undeveloped parcels not currently zoned for residential development but with the potential for residential development or redevelopment are listed in Table 3.2. There are 28 parcels totaling about 540 acres in the City. Most of this land is currently zoned for agricultural use.

3.4 EXISTING DEMAND

The information presented in Chapter 2 regarding the demographic and economic characteristics of the City provides insight into the housing needs of the City's current residents. As shown in Section 2.3 of this report, recent ACS data indicates no year-round vacant houses for sale in the City. A homeowner housing unit vacancy rate of between 1 and 2 percent, as recommended by HUD, allows for a healthy housing market, providing choice for potential homeowners. Development of the approved and proposed subdivisions and other undeveloped parcels in the City could create a range of available housing types and sizes for current and future City residents.

The City's age distribution is an important consideration regarding existing demand for housing. Smaller single-family homes and multifamily units may be best suited for the City's aging households because they require less maintenance. In addition, Federal and State fair housing laws require most multifamily units constructed after the early 1990s to include basic accessibility features. This may be particularly beneficial for City residents age 65 and over because the likelihood of having a mobility related disability increases as a person ages. The City is also home to a significant number of households with young children. Single-family homes and multifamily housing units with three or more bedrooms may be best suited for growing households, particularly those with multiple children.

Housing cost is another important consideration regarding existing housing demand in the City. The data presented in Chapter 2 show that the median household income in the City is about 20 percent lower than Ozaukee County and about 12 percent higher than the Region and the State. Among renters in the City, the monthly cost for rent is lower than in the County, while the percentage of renters with a housing cost burden is about the same as in the County. For homeowners in the City, monthly housing costs are significantly lower than for the County, but the percentage of homeowners with a high housing cost burden is higher than in the County. In addition, the City has industrial and commercial development and a significant number of residents employed in moderate- and lower-wage occupations, which may create a demand for housing that is affordable to a wide range of incomes.

Based on the preceding information, it appears that a wide range of housing types and sizes would best meet the housing demands of the City's existing residents. The data presented in Section 3.3 shows that there is the potential for the development/redevelopment of a wide range of housing types and sizes in the City. Undeveloped parcels zoned for single-family residential development, many zoned for 10,000 square foot or smaller lots, can help meet the need for moderate-cost workforce housing in the City.

3.5 FORECAST DEMAND

This section discusses Port Washington's forecast housing demand based on the population, household, and employment forecasts developed for the Ozaukee County Multi-Jurisdictional Comprehensive Plan; forecasts developed by SEWRPC for the regional land use and transportation plan (VISION 2050); demographic, economic, and land use data presented in Chapter 2; and the job/housing balance analysis prepared by SEWRPC for the regional housing plan.

Population, Household, and Employment Forecasts

As discussed under the Section 3.3, there is significant development/redevelopment potential in the City of Port Washington. This is reflected in the year 2035 population, household, and employment forecasts developed for the Ozaukee County Multi-Jurisdictional Comprehensive Plan and the forecasts developed for VISION 2050, which was adopted by SEWRPC in 2016 and updated in 2020.

Long-range planning efforts, such as the comprehensive plan and VISION 2050, require forecasts of future conditions that affect plan design and implementation. Under the comprehensive planning effort, three alternative sets of inter-related population, household, and employment projections were presented to the City for consideration for use in preparing the City's comprehensive plan. The first assigned future population based on civil division boundaries current at the time of the projections. The second assumed areas within the planned sewer service area would be annexed by the City. The third represented an extrapolation of historic trends in the City. The City chose to base its forecasts on the year 2035 regional land use plan, including a population forecast of 14,500 residents, a household forecast of about 6,000 households, and an employment forecast of 8,900 jobs. The year 2035 projections assume future growth outside the City's current boundaries through annexation into the City's planned urban service area.

The year 2035 regional land use plan has since been updated by VISION 2050, which includes updated forecast information for the Region. The land use component of VISION 2050 was designed to accommodate the future demand for land in the Region, which primarily depends on future population, household, and employment levels. The transportation component of VISION 2050 was, in turn, designed to accommodate future travel needs associated with the land use component. Therefore, the population, household, and employment forecasts developed for VISION 2050 were critical to long range planning for future land use and transportation in the Region and its communities. Past trends, 2010 Census data, and economic base data were the basis of the forecasts. The forecasts were further refined based on development information from local government plans, such as the City's land use plan map, and input from local officials.

Because the VISION 2050 forecasts were prepared to support systems-level regional planning, they do not align exactly with City boundaries. However, the forecast data can be approximated to the city's boundaries. VISION 2050 forecasts about 3,340 additional residents, 1,580 additional households, and 1,170 additional jobs within existing City boundaries through the year 2050. This increment would result in approximately 6,400 households by 2050. Based on the existing number of housing units and development potential discussed Section 3.3, which is reflected in the City's comprehensive plan, the additional households could be accommodated in the City through the year 2050.

Demographic, Economic, and Land Use Characteristics

The factors discussed under the Existing Demand section are likely to remain valid for the City in the future, although there may be an increased demand for housing suited for an aging population. The aging of the population is a trend that is forecast to continue not only within Southeastern Wisconsin, where the population age 65 and older is expected to increase from 13 percent to 21 percent by 2050, but across the State and the Nation. This could result in a greater demand for multifamily housing units and modest single-

family homes on small lots within the City, which could be accommodated under the City's land use regulations and land use plan map.

The projected job/housing balance analysis prepared for the regional housing plan shows that the City's workers will continue to create demand for housing in the City. The basis of the analysis was local government comprehensive plans, including the City's land use plan map. It should be noted that the projected job/housing balance analysis was conducted at a necessarily general, regionwide scope, which was appropriate for developing housing recommendations at a regional level. The regional housing plan recommends that communities identified as having a projected job/housing imbalance conduct a more detailed analysis based on specific conditions in their community as part of a comprehensive plan update. If the local analysis confirms an imbalance, it is recommended that the local government consider changes to their comprehensive plan that may provide more lower-cost housing (generally defined as multifamily housing) for lower-wage workers or more moderate-cost housing (generally defined as smaller single-family homes on lots of 10,000 square feet or less) for moderate-wage workers.

The regional job/housing balance analysis, which compares the percentage of lower- and moderate-wage jobs and multifamily and modest single-family housing that could be accommodated by the comprehensive plan, projects a moderate-cost imbalance between jobs and housing in the City of Port Washington, meaning there could be a higher percentage of moderate-wage jobs than moderate-cost housing. Percentages were used in the regional analysis because in almost all cases, the number of jobs that could be accommodated exceeds the number of housing units that could be accommodated by local comprehensive plans. Table 3.3 shows that, based on the City's land use plan map, moderate-wage jobs that could be accommodated significantly exceed the planned moderate-cost housing capacity. This imbalance could be addressed with the construction of additional smaller single-family houses on smaller lots. The job/housing balance analysis does show that Port Washington is projected to have a lower-cost balance, meaning the projected lower-cost housing would be able to accommodate lower-wage workers. The moderate wage/cost imbalance suggests that the demand for workforce housing should be considered in future comprehensive plan/land use plan map updates. It should be noted that the job/housing balance analysis was conducted prior to the comprehensive plan amendment adopted by the City in 2018.

3.6 CONCLUSIONS

This chapter presents information used in conjunction with information presented in Chapter 2, Existing Conditions, to determine existing and forecast housing demand in the City as required by Section 66.10013 of the *Wisconsin Statutes*. This chapter also includes a discussion of the impacts the City's land use regulations may have on meeting housing demand. Key conclusions that can be drawn from the Chapter follow.

- The shortage of vacant homes for sale demonstrates a demand for additional single-family housing in the City.
- The 2035 household forecast for the City, as presented in the Ozaukee County Multi-Jurisdictional Comprehensive Plan, was about 6,000 households. The household forecast developed for VISION 2050, which was adopted by SEWRPC in 2016, envisions an increase of 1,580 households over the 2010 level to about 6,400 households by 2050, which could be accommodated within the undeveloped residential and other open land in the City.
- There is significant existing and forecast demand for workforce housing, and the demand for housing well suited for an aging population may increase in the future.

- The regional job/housing balance analysis projects a moderate-cost imbalance between jobs and housing in the City, meaning there could be a higher percentage of moderate-wage jobs than moderate-cost housing. This imbalance could be addressed with the construction of additional modest-sized houses on smaller lots. The City could conduct a more detailed analysis to confirm the imbalance and consider changes to their comprehensive plan to address the issue if confirmed.
- A full spectrum of housing types and sizes would best meet the housing demands of the City's residents, including all income levels and household sizes.

p
4/26/20, 12/8/2020
BRM, CDP, KES

Table 3.1
Vacant Parcels Zoned for Residential Development
in the City of Port Washington

Tax Key	Parcel Size (acres)	Zoning District
16-149-01-070.02	0.40	RS-1
16-132-03-000.99	0.09	
16-112-01-060.02	0.02	
16-050-02-030.02	0.09	
16-040-00-090.03	0.05	
16-050-04-040.02	0.06	RS-4
16-072-15-020.01	0.43	CCM
16-050-04-100.00	0.49	CCM
16-050-04-090.01	0.53	CCM
16-050-04-060.00	0.31	RS-4
16-072-15-080.03	0.02	CCM
16-072-15-120.03	0.06	CCM
16-090-02-010.00	0.08	CCM
16-090-02-300.02	0.07	CCM
16-090-02-020.00	0.22	CCM
16-220-00-010.00	0.13	CCM
16-220-00-000.01	0.02	CCM
16-220-00-030.02	0.08	CCM
16-220-00-050.00	0.14	CCM
16-090-02-050.00	0.15	CCM
16-090-02-070.00	0.08	CCM
16-090-07-160.02	0.19	CCM
16-090-07-080.00	0.28	CCM
16-090-07-050.00	0.41	CCM
16-111-01-010.02	0.02	
16-093-08-030.07	0.09	RS-3
16-093-01-010.03	0.16	B2
16-082-03-030.01	0.16	RS-3
16-050-05-090.00	0.39	CCM
16-114-00-270.05	0.75	RS-4
16-098-05-020.01	0.17	CCM
16-098-12-030.01	0.05	B4
16-098-03-030.01	0.06	CCM
16-098-02-040.02	0.16	CCM
16-113-04-010.02	0.16	RM-1
16-113-07-070.00	0.23	CCM
16-050-05-420.00	0.15	CCM
16-050-05-440.00	0.11	CCM
16-050-05-240.01	0.04	CCM
16-080-03-040.00	0.02	RM-1
16-127-00-000.01	0.16	RM-2
16-127-00-000.02	0.15	RM-2
16-127-00-000.03	0.13	RM-2
16-056-05-200.02	0.26	RS-4
16-054-01-020.02	0.08	RS-3
16-054-01-020.01	0.06	RS-3
16-050-06-080.00	0.23	RS-3
16-050-06-100.00	0.04	RS-3
16-050-06-070.00	0.04	RS-3
16-094-02-010.04	0.03	RM-1
16-051-03-010.00	0.02	RM-1

Table continued on next page.

Table 3.1 (Continued)

Tax Key	Parcel Size (acres)	Zoning District
16-122-01-110.01	0.04	CCM
16-055-06-030.00	0.03	RM-1
16-069-01-110.00	0.18	RM-1
16-104-01-030.00	0.15	RM-1
16-104-01-090.00	0.09	RM-1
16-052-03-050.00	0.20	RS-4
16-052-03-070.00	0.02	RS-4
16-161-00-150.00	0.40	RS-1
16-029-10-021.00	1.74	RS-2
16-029-10-016.00	1.05	RS-1
16-202-00-340.00	0.35	RS-2
16-202-00-100.00	1.49	RS-2
16-202-00-350.00	0.34	RS-2
16-202-00-010.00	0.33	RS-2
16-202-00-230.00	0.32	RS-2
16-030-13-014.00	1.41	RM-4
16-089-02-020.00	0.34	RM-1
16-089-00-990.08	0.58	RS-4
16-089-01-110.00	0.05	RM-1
16-211-00-760.00	0.29	RS-3
16-211-00-740.00	0.29	RS-3
16-211-00-670.00	0.41	RS-3
16-211-00-680.00	0.30	RS-3
16-241-00-120.00	0.91	RM-1
16-241-00-100.00	1.41	RM-1
16-147-03-000.01	0.09	RS-3
16-050-04-080.00	0.64	CCM
16-135-00-190.02	0.30	RS-5
16-151-00-250.00	0.37	RS-5
16-121-06-040.00	0.24	RS-4
16-121-06-060.00	0.21	RS-4
16-057-07-090.02	0.22	RS-4
16-057-07-100.02	0.23	RS-4
16-057-07-120.01	0.24	RS-4
16-220-00-020.02	0.08	CCM
16-068-00-020.01	0.03	
16-090-01-100.01	0.27	CCM
16-114-00-160.02	4.51	RM-4
16-257-00-010.00	0.18	RS-4
16-257-00-060.00	0.14	RS-4
16-257-00-000.01	0.21	RS-4
16-257-00-330.00	0.15	RS-4
16-257-00-210.00	0.19	RS-4
16-260-00-620.00	0.00	RS-2
16-260-00-650.00	0.00	RS-2
16-260-00-690.00	0.00	RS-2
16-260-00-700.00	0.00	RS-2
16-260-00-840.00	0.00	RS-2
16-260-00-830.00	0.00	RS-2
16-260-00-750.00	0.00	RS-2
16-260-00-000.07	0.00	RS-2
16-260-00-760.00	0.00	RS-2
16-260-00-710.00	0.00	RS-2
16-260-00-790.00	0.00	RS-2
16-264-01-430.00	0.00	RS-5

Table continued on next page.

Table 3.1 (Continued)

Tax Key	Parcel Size (acres)	Zoning District
16-264-01-420.00	0.00	RS-5
16-264-01-450.00	0.00	RS-5
16-264-01-470.00	0.00	RS-5
16-264-01-480.00	0.00	RS-3
16-264-01-500.00	0.00	RS-3
16-264-01-510.00	0.00	RS-3
16-264-01-520.00	0.00	RS-3
16-264-01-530.00	0.00	RS-3
16-264-01-540.00	0.00	RS-3
16-264-01-550.00	0.00	RS-3
16-264-01-560.00	0.00	RS-3
16-264-01-600.00	0.00	RS-3
16-264-01-590.00	0.00	RS-3
16-264-01-610.00	0.00	RS-3
16-264-01-620.00	0.00	RS-3
16-264-01-630.00	0.00	RS-3
16-264-01-640.00	0.00	RS-3
16-264-01-650.00	0.00	RS-3
16-264-01-660.00	0.00	RS-3
16-264-01-390.00	0.00	RS-5
16-264-01-370.00	0.00	RS-5
16-264-01-360.00	0.00	RS-5
16-264-01-350.00	0.00	RS-5
16-264-01-280.00	0.00	RS-3
16-264-01-310.00	0.00	RS-3
16-264-01-270.00	0.00	RS-3
16-264-01-260.00	0.00	RS-3
16-264-01-250.00	0.00	RS-3
16-264-01-240.00	0.00	RS-3
16-264-01-230.00	0.00	RS-3
16-264-01-220.00	0.00	RS-3
16-264-01-200.00	0.00	RS-3
16-204-00-010.00	0.00	RS-3
16-020-16-011.00	0.27	
16-020-16-010.00	0.34	
16-020-16-012.00	0.27	
16-057-07-110.01	0.24	RS-4
16-114-00-090.04	3.29	RM-4
16-021-01-001.00	13.60	RS-4
16-016-13-002.00	17.67	RS-5
16-022-06-002.00	37.96	RS-4
16-021-01-003.00	0.00	B-2
16-135-00-230.02	0.00	B-2
16-030-03-004.00	25.42	RS-5

Table 3.2
Vacant Parcels Not Zoned for Residential
Development in the City of Port Washington

Tax Key	Parcel Size (acres)	Zoning District
16-009-02-001.00	23	AG - AGRICULTURE
16-004-12-001.00	35	AG - AGRICULTURE
16-004-09-000	61	AG - AGRICULTURE
16-004-01-007	173	AG - AGRICULTURE
16-004-01-006.00	4	AG - AGRICULTURE
16-032-11-014.00	6	AG - AGRICULTURE
16-004-05-005	59	AG - AGRICULTURE
06-005-01-007.00	31	NONE
16-050-0815.005	12	PUL - PUBLIC UTILITY
16-083-01-00.001	15	PUL - PUBLIC UTILITY
16-050-0815.004	1.3	PUL - PUBLIC UTILITY
16-050-0815.006	0.8	
16-030-017.00	7	B2- BUSINESS
16-032-09-008.00	5	B3- BUSINESS
16-030-15-002.00	39	PUL - PUBLIC UTILITY
16-040-0089.00	42	AG - AGRICULTURE
16-016-13-002.00	17	AG - AGRICULTURE
16-135-0023.002	2	B2- BUSINESS
16-050-0562.001	3.5	B4- BUSINESS
16-113-09-17-000	0.3	B4- BUSINESS
16-113-09-19.000	0.5	B4- BUSINESS
16-113-09-14-002	0.4	B4- BUSINESS
16-098-16-01-000	0.4	B4- BUSINESS
16-040-0005.001	0.5	B2- BUSINESS
16-0008-045.000		
16-068-045.001		
16-100-08-04.00		
16-040-008.00	2	B2- BUSINESS

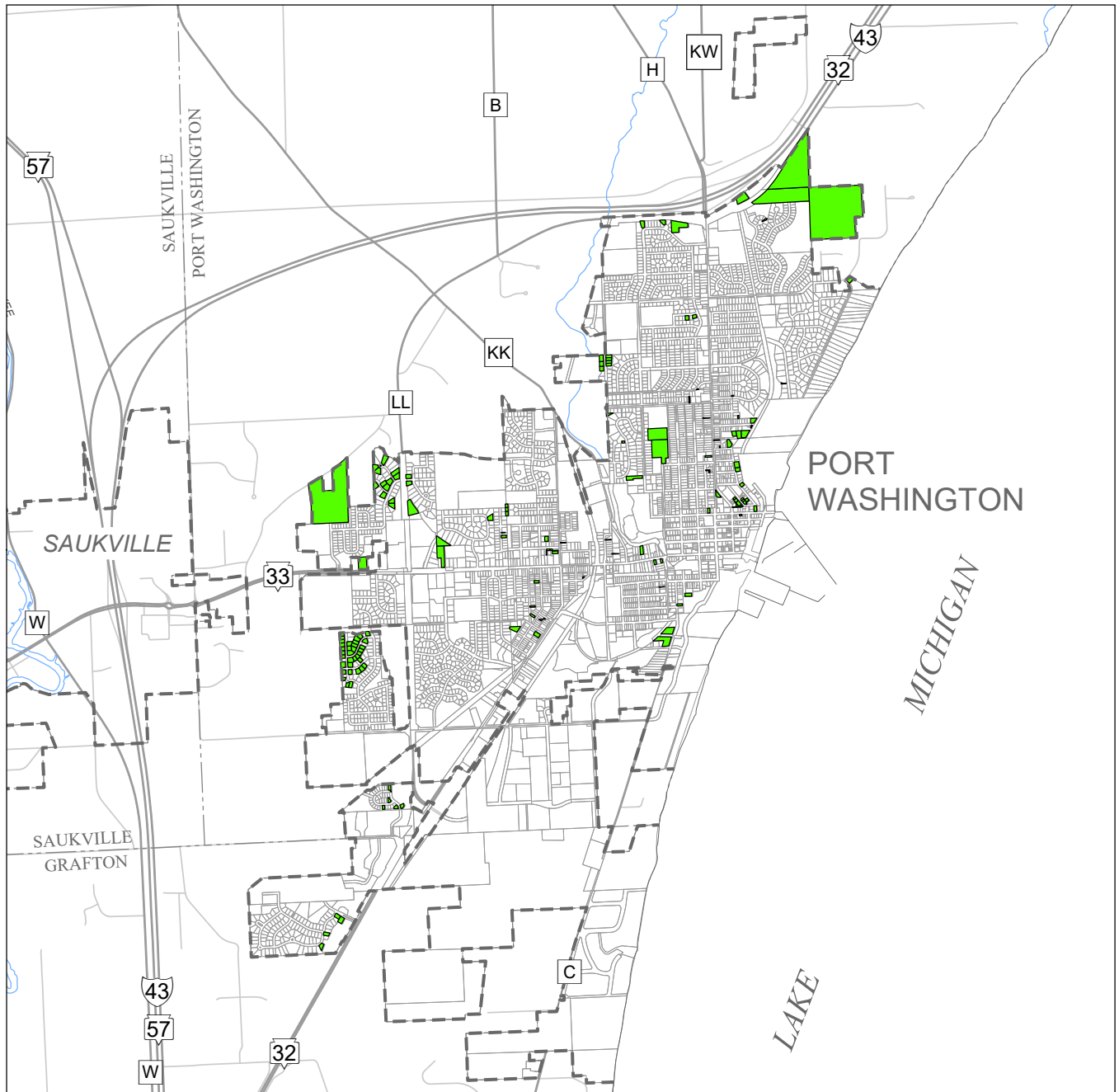
Table 3.3
Regional Housing Plan Projected Job/Housing Balance
Analysis as it Applies to the City of Port Washington

Job/Housing Balance	City of Port Washington
Lower-Wage/Cost	
Jobs	4,242
Percent of Total Jobs	26.7
Housing Units	3,023
Average Number of Workers Per Household	1.41
Housing Capacity	4,262
Percent of Total Housing Capacity	28.5
Difference (percentage points)	1.8
Moderate-Wage/Cost	
Jobs	10,358
Percent of Total Jobs	65.2
Housing Units	2,752
Average Number of Workers Per Household	1.41
Housing Capacity	3,880
Percent of Total Housing Capacity	25.9
Difference (percentage points)	-39.3
Higher-Wage/Cost	
Jobs	1,287
Percent of Total Jobs	8.1
Housing Units	4,849
Average Number of Workers Per Household	1.41
Housing Capacity	6,837
Percent of Total Housing Capacity	45.6
Difference (percentage points)	37.5
Projected Imbalance Type(s)	Moderate-Cost

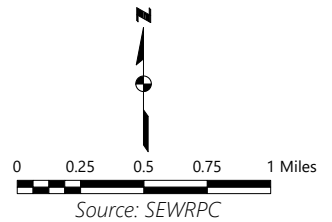
Note: The analysis is based on the average workers per household and the percentage of lower-, moderate-, and higher-wage jobs in the City. The projected number of jobs and housing units in the City is based on an analysis of the City's land use plan map set forth in the *Multi-Jurisdictional Comprehensive Plan for Ozaukee County: 2035*. The analysis included projected jobs and housing units only in those portions of the City planned to be served by sanitary sewerage systems by 2035. More information regarding the analysis is presented in a SEWRPC document titled *Description of Job/Housing Balance Analysis, Year 2035 Regional Housing Plan for Southeastern Wisconsin*, October 2013. The document is available on the SEWRPC website.

Source: City of Port Washington, Ozaukee County, and SEWRPC

Map 3.1
Undeveloped Parcels Zoned for Residential Development in the City of Port Washington: 2020



- UNDEVELOPED PARCELS ZONED FOR RESIDENTIAL DEVELOPMENT
- PARCELS
- CITY OR VILLAGE BOUNDARY
- TOWN BOUNDARY



Chapter 4

ANALYSES OF RESIDENTIAL DEVELOPMENT REGULATIONS

Note: The tables and map are presented at the end of the chapter.

4.1 INTRODUCTION

This chapter presents analyses regarding the financial impact of City residential development regulations on the cost of developing single-family housing and multifamily housing. The analyses also identify ways in which the City could modify its regulations to encourage housing affordability.

Analyses and recommendations presented in this Chapter are based on recommendations set forth in the regional housing plan. The regional housing plan was adopted by the Regional Planning Commission in 2013. The vision of the plan is to provide “financially sustainable housing for people of all income levels, age groups, and needs throughout the entire Southeastern Wisconsin Region.” To support this vision, the regional housing plan includes extensive analyses regarding affordable housing and several recommendations that can be implemented by local governments to encourage the development of affordable housing throughout the Region.

4.2 RESIDENTIAL DEVELOPMENT REGULATIONS RELATED TO SINGLE-FAMILY HOUSING

Section 66.10013 of the *Statutes* requires housing affordability reports to include an analysis of the financial impacts of regulations such as land use controls, site improvement requirements, fees and land dedication requirements, and permit procedures on the cost of new subdivisions. This section includes analyses regarding the City’s subdivision, zoning ordinance, impact fees, and building ordinance. The analyses discuss how the City’s regulations relate to applicable regional housing plan recommendations and include discussion of any modifications that could be considered by the City to encourage affordability.

Subdivision Ordinances

Regional housing plan recommendations related to subdivision regulations for single-family housing include recommendations regarding minimum street right-of-way and pavement widths and landscaping requirements.

The City’s subdivision ordinance requires a minimum street right-of-way width of 60 feet for local access streets and 50 feet for cul-de-sacs and loop streets. Although a minimum pavement width is not specified, the City’s street design standards recommend 28 to 32 feet for collector streets and 28 feet for cul-de-sacs. Reducing street pavement width decreases long-term capital and maintenance costs, including lower costs for snow removal, street repairs, and street construction. Cross-section dimensions for land access and collector streets recommended in the regional housing plan are listed in Table 4.1. The narrowest 28-foot recommended pavement width would be applicable to land access streets with very low traffic volumes and little on-street parking demand, such as cul-de-sac, loop, and other low traffic volume land access streets within areas of single-family dwellings with lots of at least 10,000 square feet. This would include most of the single-family residential districts within the City. Reducing the street pavement width in a typical subdivision from 32 to 28 feet would result in a construction cost savings of \$17 per linear foot of roadway, which could be used to reduce the cost of homes to the consumer. The narrower street pavement width

may not be suitable for areas with higher density residential development that have greater traffic volumes and regular demand for on-street parking.¹

The regional housing plans also recommends limiting subdivision landscaping to planting street trees. The City's subdivision ordinance requires the planting of street trees without additional landscaping requirements, thereby meeting the recommendation of the plan.

Zoning Ordinance

Key regional housing plan recommendations related to zoning regulations for single-family housing include recommendations regarding minimum lot size, minimum home size, flexible zoning regulations, and accessory dwelling units.

Minimum Lot Size and Lot Width

The regional housing plan recommends that local governments with public sanitary sewer service and other urban services provide areas within the community for development of new single-family homes on lots of 10,000 square feet or less. The RS-3 Single-Family Residence District permits a minimum lot size of 10,000 square feet and the RS-4 Single-Family Residence District permits a minimum lot size of 8,400 square feet. Additionally, the RS-5 and RS-6 One and Two Family Residence (Single) Districts permit minimum lot sizes of 8,400 and 10,000 square feet, respectively.

Smaller lot sizes can accommodate the construction of more affordable single-family housing. At a consistent cost per square foot, the land cost of a smaller lot would be less than that of a larger lot. Assessor data shows that the average size of completed lots (homes built on lots) in a recent subdivision development was 14,039 square feet and the average assessed land value of the lots was \$67,271, or about \$4.79 per square foot. Based on these data, the land cost of an average 10,000 square foot lot would be \$47,900. Further reducing the lot size to 8,400 square feet (the smallest lot size currently permitted) would decrease the land cost of the lot by 16 percent, to \$40,236.

In addition to reducing the land cost of residential lots, smaller lot sizes typically decrease the frontage, or width, of each lot along the street. Narrower lot widths decrease the length of streets, sidewalks, and water and sewer mains for each dwelling unit, resulting in lower costs to install and deliver services. The RS-3 and RS-6 districts have minimum lot widths of 85 feet, and the RS-4 and RS-5 districts have minimum widths of 75 feet.

Minimum Home Size

The regional housing plan also recommends that local governments with public sanitary sewer service and other urban services provide areas within the community for the development of new single-family homes of less than 1,200 square feet in size. The City's RS-3 through RS-6 residential districts allow for minimum single-family houses of 950 square feet to 1,150 square feet, which meets the regional housing plan recommendation.

Data provided by RSmeans shows that while the cost per square foot of single-family construction increases as home sizes decrease, the overall construction cost of a smaller home is still lower than that of a larger home. Based on data for the Milwaukee area, Table 4.2 presents costs for economy and average single-family homes at 1,000 square feet, 1,200 square feet, and 1,400 square feet.

¹ A pavement width of 30 feet may be suitable to those higher density residential areas that do not clearly require the wider pavements widths and address concerns that the effective width could be reduced by two to four feet during periods of heavy snow.

Flexible Zoning Districts

The regional housing plan recommends that communities with urban services include flexible zoning regulations intended to encourage a mix of housing types within neighborhoods. Examples include planned unit development (PUD), Traditional Neighborhood Development (TND), density bonus, and adaptive reuse of buildings.

The City's zoning ordinance permits PUD through the Planned Development Overlay District. While residential density must be consistent with the underlying basic use district, the lot area, width, and yard requirements may be modified. This flexibility may accommodate residential construction where physical conditions may constrain the development potential of a site. The City's zoning ordinance also includes the CCM Central City Mixed District. This District permits a greater diversity of compatible uses in the more urban central city area, including a variety of housing types such as rental units above commercial buildings.

Accessory Dwelling Units

The regional housing plan recommends that all communities permit accessory dwelling units in single-family residential zoning districts as a source of affordable housing. The City's zoning ordinance allows accessory buildings in single-family residential zoning districts for household employees or for guest stays, but not for continuous residential purposes. The City could consider amending its zoning ordinance to allow permanent residence in accessory dwelling units in single-family residential zoning districts as a way to encourage affordable housing and housing that may benefit the City's aging population.

Job/Housing Balance

As discussed in previous chapters, there is a significant amount of land in commercial and industrial use located in the City. As a result, there may be a significant demand for housing created by those employed in the City. The regional job/housing balance analysis shows that the City's zoning ordinance does not create a barrier to the development of single-family housing that could be affordable to moderate-income workers, and there are development opportunities for such construction in the City. Permitting accessory dwelling units in single-family residential zoning districts may also encourage the development of workforce housing.

Comprehensive Plan

As discussed in Chapter 1, the Wisconsin Legislature enacted legislation in 1999 that expanded the scope and significance of comprehensive planning in the State. The law, set forth in Section 66.1001 of the *Wisconsin Statutes*, requires consistency between important City land use regulations, such as the zoning ordinance, with the comprehensive plan. The comprehensive planning law also requires the City's comprehensive plan to include a housing element with goals, objectives, policies, and programs intended to provide an adequate housing supply that meets the community's existing and forecasted housing demand. This includes policies and programs that promote the development of a range of housing choices for people of all income levels, age groups, and needs. This makes the comprehensive plan an important long-range housing policy implementation tool for the City.

As discussed in Chapter 3, the projected job/housing balance analysis prepared for the regional housing plan shows that the City's long-range land use plan map (shown on Map 4.1) does not create a barrier to the development of modest single-family housing within the City; however, the number of moderate-wage jobs that the City's land use plan map could accommodate is much greater than the number of potential moderate-cost housing units. These factors could be considered in future updates to the City's land use plan map, including the 10-year comprehensive plan update as required by the State comprehensive planning law.²

² The job/housing balance analysis was conducted prior to the comprehensive plan amendment adopted by the City in 2018.

Impact Fees

In 1994 the Wisconsin Legislature adopted statutory provisions that authorize local governments to impose impact fees on developers as a way of allocating a portion of the cost of public facilities created by new development to new development. The impact fee law is set forth in Section 66.0617 of the *Wisconsin Statutes*. Examples of public facilities under the impact fee law include sanitary sewer, water supply, and stormwater management facilities; new recreational facilities; fire protection, emergency medical, and law enforcement facilities; solid waste and recycling facilities; and roads and other transportation facilities.

The City of Port Washington imposes impact fees for single-family residential development, the amount is based on the property value. In 2018, the average residential impact fee was \$5,159. In accordance with Section 66.0617(7) of the *Wisconsin Statutes*, the City could consider reducing or waiving these fees for modest single-family homes of less than 1,200 square feet on parcels of 10,000 square feet or less, which may be lower-cost than larger single-family homes on larger lots. A list of other single-family residential development fees are listed in the City of Port Washington New Housing Fee Report. The report is posted on the City's website.

Building Code

The Wisconsin Uniform Dwelling Code applies to all single-family dwellings within the City. Because the dwelling code requirements are uniform across the State, building codes do not affect the cost of construction differently between local governments.

4.3 RESIDENTIAL DEVELOPMENT REGULATIONS RELATED TO MULTIFAMILY HOUSING

While not specifically required by Section 66.10013 of the *Statutes*, this section presents analyses of how the City's land use and development regulations relate to applicable regional housing plan recommendations for new multifamily housing development. This section also includes discussion of any modifications that could be considered by the City to encourage affordability.

Zoning Ordinance

Key regional housing plan recommendations related to zoning regulations for multifamily housing include recommendations regarding minimum density, minimum unit size, flexible zoning regulations, parking requirements, and landscaping requirements.

Minimum Density, Minimum Unit Size, and Flexible Zoning Regulations

The regional housing plan recommends that local governments with urban services provide areas within the community for the development of multifamily housing at a density of at least 10 units per acre, and 18 units or more per acre in highly urbanized communities. The housing plan also recommends that communities allow modest apartment sizes and flexible zoning regulations to encourage affordability.

The RM-2, RM-3, and RM-4 Multiple Family Residence Districts allow minimum lot area per dwelling unit ranging from 1,500 to 4,000 square feet, resulting in a density of 11 to 29 housing units per acre. This meets the regional housing plan recommendations for permitted densities, allowing for the development of multifamily housing that could be affordable to a wide range of households and beneficial to the City's aging population because of the basic accessibility features required for many new multifamily units. As discussed in Chapter 3, there are a handful of development and redevelopment sites within the City's current boundaries that are zoned Multiple Family Residential that could accommodate higher density multifamily development.

The ODF Density Factor, which is intended to be used in conjunction with the CCM District, permits the reduction of minimum density requirement to 1,500 square feet per family and the minimum open space

requirement to 500 square feet per family. This flexibility could be used to encourage development that would be beneficial to the City's workforce and to the City's aging population.

Parking and Landscaping Requirements

An adequate amount of parking is important to ensuring a multifamily development will be attractive to prospective residents. A lack of parking may also create opposition to a project from neighboring residents and property owners. However, parking is also very costly to provide and can have a negative impact on the affordability of a multifamily development. Data gathered for VISION 2050 shows that parking stalls in above ground parking ramps can cost more than \$25,000 to build, which can lead to increased rental costs for residents.³ Landscaping and exterior building materials are also important considerations in ensuring that multifamily developments are attractive, compatible with the surrounding community, and less likely to create opposition from neighboring residents and property owners.

The regional housing plan recommends that communities review parking, landscaping, and exterior building material requirements for multifamily housing set forth in local zoning ordinances to determine if amendments could be made to reduce the cost of housing to the consumer while preserving safety, functionality, and aesthetic quality. The City could work with a qualified consultant to perform the reviews, such as an architect with experience designing affordable multifamily housing. The City's housing-unit-to-parking space requirement is 1.75 spaces per unit for multifamily housing and one space per unit for senior housing apartments. The City zoning ordinance provides the opportunity for flexibility to these parking requirements in order to facilitate proposed developments, potentially reducing the cost of developing multifamily housing. In conjunction, the use of shared parking agreements, which may be compatible in a mixed-use setting such as CCM Districts, could be encouraged to reduce the demand for parking stalls in new multifamily developments.

Job/Housing Balance

The regional job/housing balance analysis shows that the City's zoning ordinance does not create a barrier to the development of multifamily housing for lower-wage workers based on maximum density and minimum unit size requirements.

Comprehensive Plan

Similar to the discussion under Section 4.2, the projected job/housing balance analysis prepared for the regional housing plan shows that the City's land use plan map does not create a barrier to the development of multifamily housing within the City based on maximum density requirements. The job/housing balance analysis also shows that the total number of lower-wage jobs that could be accommodated by the City's land use plan map is balanced with the number of potential lower-cost housing units.

Impact Fees

As with single-family housing, the City of Port Washington also imposes impact fees for multifamily residential development. As discussed in Section 4.2, the amount is based on the property value, and in 2018, the average residential impact fee was \$5,159. In accordance with Section 66.0617(7) of the *Wisconsin Statutes*, the City could consider reducing or waiving these fees for multifamily developments with densities of at least 10 units per acre, which may be lower-cost than lower-density multifamily housing and single-family homes. A list of other multifamily residential development fees are listed in the City of Port Washington Housing Fee Report. The report is posted on the City's website.

³ Surface parking stalls could cost between \$5,000 and \$10,000 to construct and underground parking could cost up to \$50,000 per stall to construct.

Building Code

The Port Washington Uniform Building Code applies to all multifamily buildings within the City. Because the Port Washington Uniform Code incorporates requirements from the Wisconsin Uniform Building Code that are uniform across the State, the Port Washington code does not affect the cost of construction differently than codes adopted by other local governments.

Tax Increment Financing District (TID) Extension

Tax increment financing (TIF) could be used as a mechanism for affordable housing in the City. Wisconsin TIF law (Section 66.1105(6)(g) of the *Wisconsin Statutes*) allows municipalities to extend the life of a TID for one year after paying of the TID's project costs. In that year, at least 75 percent of any tax revenue received from the value off the increment must be used to benefit affordable housing in the municipality and the remainder must be used to improve the municipality's housing stock. The City of Port Washington has two active TIDs that are projected to close in 2035 and 2037.

4.4 CONCLUSIONS

This chapter presents analyses regarding the financial impact of City regulations on developing single-family housing and multifamily housing. The chapter also identifies ways in which the City could modify its regulations to encourage housing affordability. Key conclusions that can be drawn from the analyses follow.

- Section 66.10013 of the *Statutes* requires the housing affordability report to include analyses of the financial impacts of City regulations on the cost of new subdivisions. The analyses presented in Section 4.2 of this chapter show that smaller minimum lot sizes can reduce the cost of developing new subdivisions. Narrower pavement widths could also reduce the cost of developing new lower-density subdivisions. The City's current land use regulations do allow for smaller single-family residential lots sizes and smaller minimum home sizes that tend to be more affordable to a wider range of households than larger homes on larger lots.
- Modifying the City's zoning ordinance to allow accessory dwellings in single-family residential zoning districts could result in housing that would benefit those who work in the City as well as the City's aging population.
- Based on the projected job/housing balance analysis prepared for the regional housing plan, the City's long-range land use plan map does not create barriers to the development of modest single-family housing and multifamily housing; however there could be a shortage of moderate-cost housing units for moderate-wage workers. Accommodating additional modest-sized houses on smaller lots could be considered by the City in future plan updates to address the potential demand for a full spectrum of housing created by those who work in the City.
- The City could consider developing an expedited review process for single-family and multifamily residential development proposals that incorporate the affordable housing recommendations discussed in this chapter.

4/25/20, 12/11/2020, 12/21/2021
BRM/CDP/KES

**Table 4.1
Recommended Cross-Sections for Urban Land Access and Collector Streets^a**

Land Access Streets	Land Use Served	Traffic Volume	Bus and Truck Travel	Type of Land Access Street
Pavement Width Terrace Sidewalk Sidewalk Buffer Right-of-Way	Single-family residential with lots of ¼ acre or more, and with attached garages and driveways. No regular demand for on-street parking.	Less than 1,500 vehicles per average weekday	No fixed route bus traffic, and little truck traffic	Cul-de-sac, loop street, or low volume land access street
Pavement Width Terrace Sidewalk Sidewalk Buffer Right-of-Way	Multi-family residential and single-family with lots of less than ¼ acre, and with detached garages and alleys. Regular demand for on-street parking expected, for example, from schools, parks, retail areas, and by visitors to multi-family areas.	More than 1,500 vehicles per average weekday	Route for bus traffic, and designated access route for heavy truck traffic to neighborhood commercial area	Land access streets which may also serve some collector function
Collector Streets	Land Use Served	Traffic Volume		Bus and Truck Travel
Pavement Width Terrace Sidewalk Sidewalk Buffer Right-of-Way	Single-family residential area with lots of ¼ acre or more and attached garage and driveways. No regular demand for on-street parking expected.	Less than 3,000 vehicles per average weekday		No fixed route bus and limited truck traffic
Pavement Width Terrace Sidewalk Sidewalk Buffer Right-of-Way	Multi-family residential and single-family with lots of ¼ acre or more, and detached garages and alleys. Regular demand for on-street parking expected, for example, from schools and retail areas.	More than 3,000 vehicles per average weekday		Route for bus traffic and designated access route for truck traffic to neighborhood commercial area

^a Land access streets are defined as streets intended to serve primarily as a means of access to abutting property. Collector streets are defined as streets which are intended to serve primarily as connections between the arterial street system and the land access streets. In addition to collecting traffic from, and distributing traffic to, the land access streets, collector streets usually perform a secondary function of providing access to abutting property.

An arterial street is a street intended to serve primarily as a means of carrying through vehicular traffic, including truck and bus traffic. Providing access to abutting property may be a secondary function of some arterial streets; however, this secondary function should be subordinate to the primary function of carrying through traffic. The cross-section of an arterial street is determined principally by its existing and forecast future traffic volume.

An urban street is a street having a cross-section improved with vertical face curb and gutter, and storm sewer.

^b An intermediate pavement width—30, 32, or 34 feet—may be provided on those land access streets which do not clearly require the narrower or wider pavement widths, or address concerns that during periods of heavy snow, the effective width of a land access street may be reduced by two to four feet. Also, the provision of sidewalks on one or both sides of the street may be optional for short cul-de-sacs or loop streets, or subdivisions with internal pedestrian paths. The necessary street right-of-way could be reduced to 40 feet.

^c A landscaped terrace should be provided between the curb and the inside edge of the sidewalk to provide separation between vehicular and pedestrian traffic. Terraces provide a more pleasant pedestrian environment by providing an area off the sidewalk for sign posts, street lights, utility poles, fire hydrants, and mailboxes; provide an area for street trees and other landscaping; allow driveway aprons to be located outside the sidewalk area; provide area for snow storage; and reduce splashing of pedestrians by passing vehicles operating on wet pavements. Terraces that are to contain trees should be at least six feet wide, and desirably could be 10 feet or wider, to allow sufficient space for the tree root system and to minimize damage to adjacent pavements, especially sidewalks.

^d Collector street pavement widths, like land access street pavement widths, should be selected based on careful consideration of the street.

Source: SEWRPC

Table 4.2
Single-Family Residential Construction Costs in the Milwaukee Area: 2019^a

Living Area (Square Feet)	Economy ^b (with unfinished basement)					
	1 Story		1.5 Story		2 Story	
	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)
1,000	135.98	135,975	139.07	139,073	140.07	140,070
1,200	126.42	151,704	131.46	157,752	126.84	152,208
1,400	117.97	165,155	126.00	176,400	120.54	168,756

Living Area (Square Feet)	Economy ^b (no basement)					
	1 Story		1.5 Story		2 Story	
	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)
1,000	122.90	122,900	129.15	129,150	131.46	131,460
1,200	114.40	137,277	122.17	146,601	118.86	142,362
1,400	106.84	149,573	117.18	164,052	113.09	158,319

Living Area (Square Feet)	Average ^c (with unfinished basement)					
	1 Story		1.5 Story		2 Story	
	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)
1,000	162.28	162,278	162.33	162,330	164.80	164,798
1,200	150.62	180,747	152.93	183,519	149.10	178,920
1,400	140.75	197,054	146.27	204,771	141.33	197,862

Living Area (Square Feet)	Average ^c (no basement)					
	1 Story		1.5 Story		2 Story	
	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)	Cost (dollars per square foot)	Total Cost (dollars)
1,000	147.21	147,210	150.99	150,990	154.93	157,930
1,200	136.66	163,989	142.22	170,667	139.91	167,895
1,400	127.68	178,752	136.03	190,439	132.67	185,735

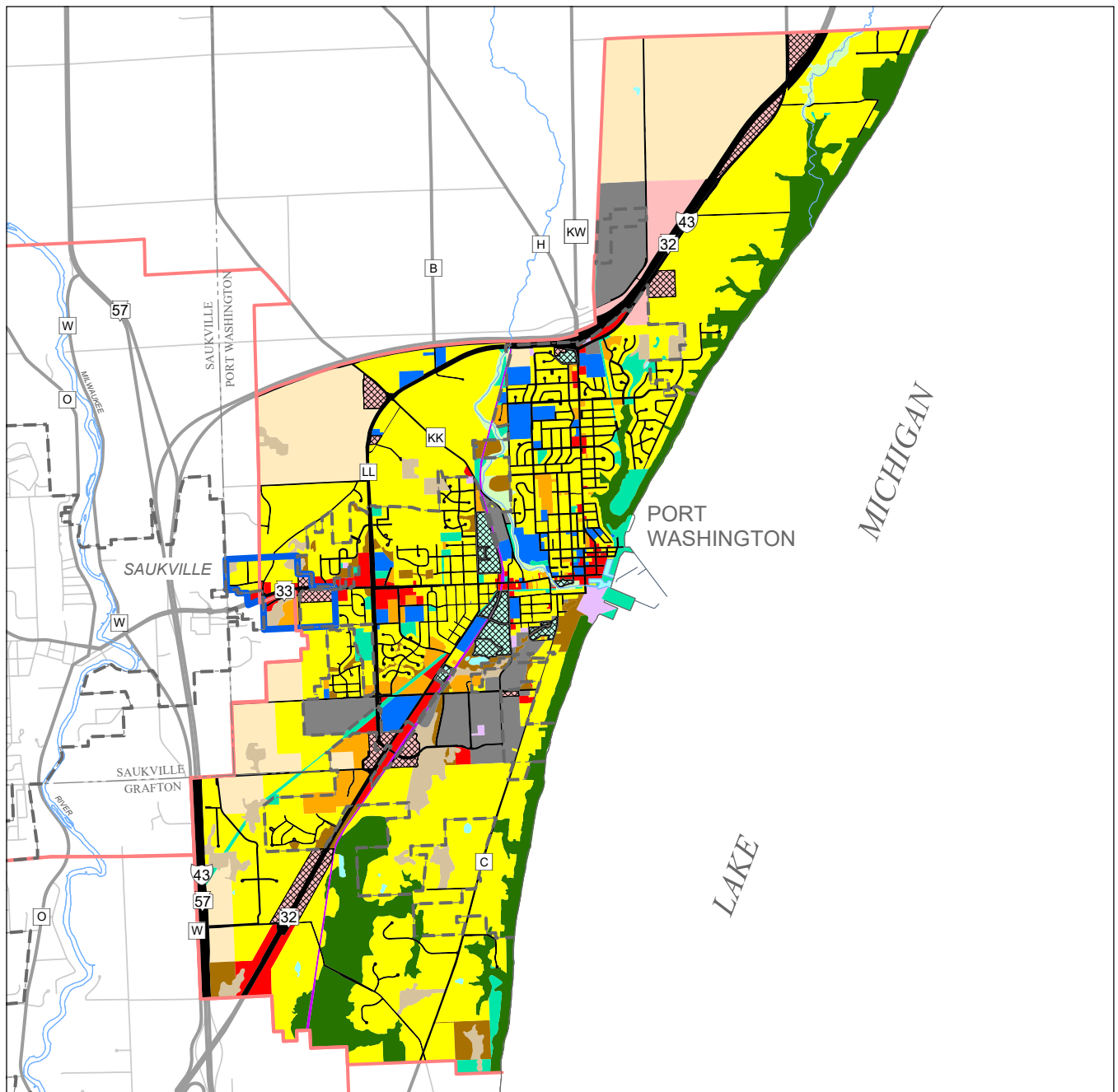
^a Residences include one full bathroom and stucco on wood frame exterior. An additional full bathroom adds \$6,813 to the cost of an economy-grade residence and \$8,517 to the cost of an average-grade residence. An additional half bathroom adds \$4,023 to the cost of an economy-grade residence and \$5,028 to the cost of an average-grade residence.




















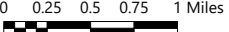




^b An economy class residence is usually built from stock plans. The materials and workmanship are sufficient to satisfy building codes. Low construction cost is more important than distinctive features.

^c An average class residence is a simple design and built from standard plans. The materials and workmanship are average, but often exceed minimum building codes. There are frequently special features that give the residence some distinctive characteristics.

Source: RSMMeans, a division of the Gordian Group, and SEWRPC

Map 4.1
City of Port Washington Planned Land Use Map: 2035



 LOW DENSITY RESIDENTIAL	 STREETS AND HIGHWAYS	 CITY AND VILLAGE PLANNING AREAS
 HIGH DENSITY RESIDENTIAL	 RAILROAD	 CITY OF PORT WASHINGTON – VILLAGE OF SAUKVILLE JOINT PLANNING AREA
 MIXED USE	 AGRICULTURAL	 CITY OR VILLAGE BOUNDARY
 COMMERCIAL	 OTHER OPEN LANDS	 TOWN BOUNDARY
 BUSINESS PARK	 PRIMARY ENVIRONMENTAL CORRIDOR	Note: This map does not include any amendments that have been adopted by the City of Port Washington since its original adoption on January 6, 2009.
 REDEVELOPMENT SITE	 SECONDARY ENVIRONMENTAL CORRIDOR	
 COMMUNICATIONS, UTILITIES AND OTHER TRANSPORTATION	 ISOLATED NATURAL RESOURCE AREA	 
 GOVERNMENTAL AND INSTITUTIONAL	 SURFACE WATER	
 INDUSTRIAL		
 PARK OR OPEN SPACE		

Source: City of Port Washington, Ozaukee County, and SEWRPC

