



HOUSING



for a **HEALTHY**
Walworth County

What is the Walworth County Community Health Improvement Plan (CHIP)?

The Walworth County Health & Human Services Division of Public Health launched the Community Health Assessment (CHA) and Community Health Improvement Plan (CHIP) in August 2021. The CHIP is a strategic plan, led by the community, to improve health and wellness for all. The plan is based on input from community members, leaders, and organizations throughout Walworth County, who have recognized that achieving community health is a multidimensional proposition and requires action on multiple fronts. Housing has been identified as one of the areas where action can be taken to improve the health of Walworth County residents. This booklet presents data that demonstrates housing needs in Walworth County, and community-based actions that can be taken to house a healthy Walworth County.

Why Does Housing Affect Health?

Housing fulfills the basic human need for shelter and protection against the elements. Decent, safe, and sanitary housing is one of the building blocks of a productive, healthy, and happy Walworth County. Housing availability, affordability, quality, and the surrounding neighborhood all have impacts on health. Affordable housing leaves enough room in a household's budget for things like healthy food, adequate health care, and peace of mind. A walkable neighborhood can result in a more active lifestyle for all residents and access to parks, schools, goods, and services for those without a vehicle.

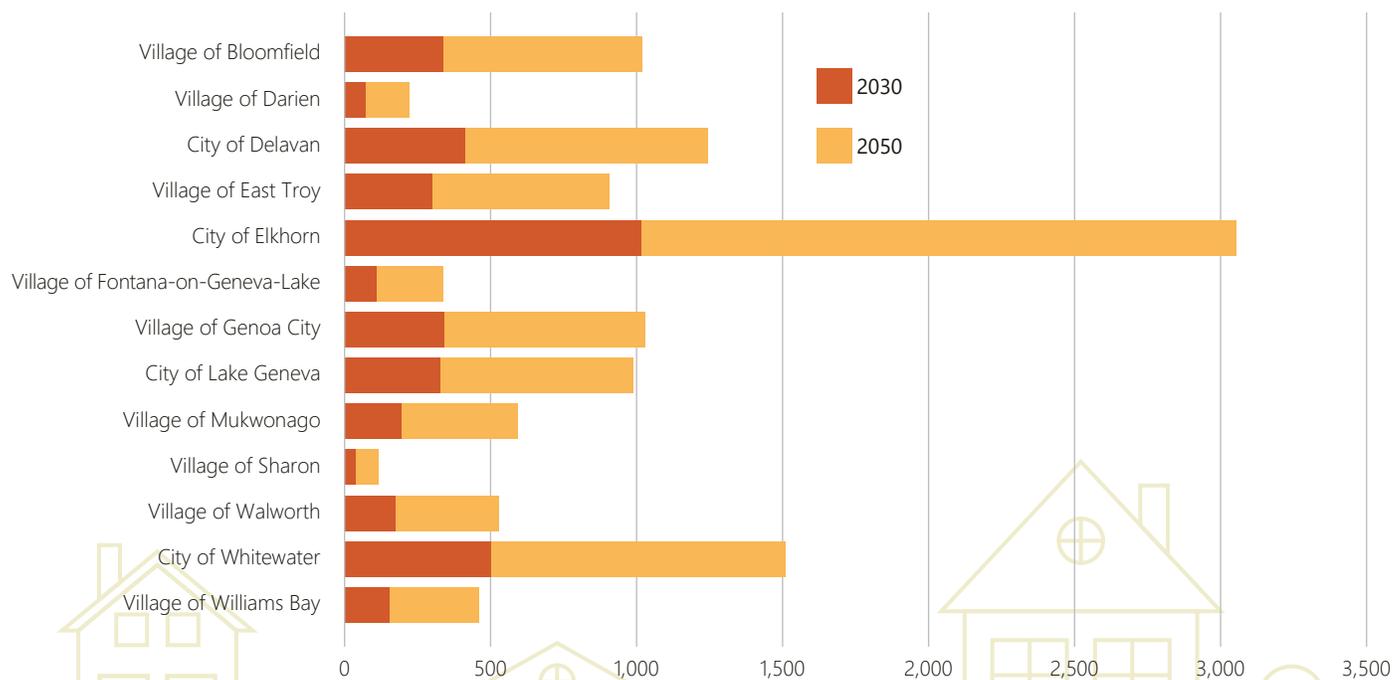


How Much Housing Do We Need?

The first step in the housing discussion is identifying current demand and what the future may hold. One of the essential metrics in determining housing demand is the vacancy rate, or how much and what types of housing are available in the County. Data from the U.S. Census Bureau shows that available housing may be in short supply in several Walworth County communities. The standards for a healthy housing market used by the U.S. Department of Housing and Urban Development (HUD) are a homeowner vacancy rate between 1% and 2% and a rental unit vacancy rate between 4% and 6%. Delavan, Genoa City, Whitewater, and Williams Bay are short on housing for homeowners; East Troy, Fontana, Sharon, and Walworth are short on housing for renters; and Darien, Elkhorn, and Mukwonago are short on both.

Household projections prepared by the Southeastern Wisconsin Regional Planning Commission (SEWRPC) for the Walworth County comprehensive plan update show that demand for housing in the County will grow over the next several decades. The County is expected to add 16,500 households by the year 2050, creating a long-term demand for about 17,000 additional housing units (includes a 3% vacancy rate). *Looking at the near-term, there could be a demand for over 5,600 additional housing units in the County by 2030, about 2,200 of which should be affordable to lower-income households.* When compared to the number of housing units developed in the County over the last 10 years (about 3,700 units), it shows we have a lot of work to do!

Additional Housing Unit Demand



Source: A Multi-Jurisdictional Comprehensive Plan Update For Walworth County (adopted June 2019) and SEWRPC

What Kind of Housing Do We Need?

One of the keys to understanding the housing needs of Walworth County is to understand the characteristics of the County's households.

Household incomes in the County show that residents will benefit from a variety of housing types. The median annual household income is about \$69,400. About 7,000 households have annual incomes between \$55,500 and \$34,700 (considered low-income households) and about 9,000 households have annual incomes below \$34,700 (considered very low-income households). These households could benefit from more affordable housing options. In addition, Walworth County, and the Southeastern Wisconsin Region, are becoming more diverse. In 1980, about 3% of the County's population were people of color, which has grown to about 17% in 2020. Regionwide, people of color have significantly lower incomes than the white population.

Housing cost burden data provided by the Census further demonstrates the need for affordable housing. Based on the affordability definition of a household spending no more than 30% of its income on housing, a significant number of households in the County are paying too much for housing. *According to the Census, over 10,000 households are cost burdened, including almost 5,600 homeowners and almost 4,800 renters. That's over 40% of the County's renters!*

Household size and age composition also play an important role in housing demand. The County has many single- and two-person households that may benefit from more affordable options with less upkeep. The percentage of people aged 65 and over in Walworth County—people who may also benefit from more affordable and manageable housing options—is expected to increase from 19.5% of the population to 22.5% of the population by 2050. While the demand for multifamily housing and modest size homes may increase over the coming decades based on these statistics, the housing needs of growing families in the County must also be met.

Given County and regional trends, providing affordable housing options will become increasingly important for Walworth County to continue to grow its population and economy.



Annual Household Income

Community	Low-Income Households	Percent of Total Households	Very Low-Income Households	Percent of Total Households	Median Household Income (\$)
Village of Bloomfield	230	14.7	284	18.1	79,543
Village of Darien	100	16.8	160	26.9	60,613
City of Delavan	541	15.6	986	28.4	65,744
Village of East Troy	345	16.0	351	16.3	69,688
City of Elkhorn	607	14.7	1,000	24.2	68,339
Village of Fontana-on-Geneva-Lake	189	16.1	184	15.7	91,000
Village of Genoa City	212	17.9	191	16.1	72,115
City of Lake Geneva	913	23.2	922	23.5	59,162
Village of Mukwonago	9	11.4	--	--	142,917
Village of Sharon	153	26.1	133	22.7	57,083
Village of Walworth	206	20.5	273	27.2	55,452
City of Whitewater	699	19.2	1,566	43.0	39,363
Village of Williams Bay	210	16.8	379	30.3	60,524
Walworth County*	6,971	16.6	8,995	21.4	69,382

Note: Low-income households (50% to 80% of County median income) can afford to pay about \$875 to \$1,375 a month for housing and very low-income households (less than 50% of County median income) can afford to pay about \$875 or less a month. Whitewater has a large student population, which impacts the large number of very low-income households.

Households Experiencing Housing Cost Burden

Community	Owner-Occupied Households		Renter-Occupied Households		Total Households	
	Number	Percent	Number	Percent	Number	Percent
Village of Bloomfield	222	17.9	61	18.5	283	18.1
Village of Darien	63	16.6	29	23.6	92	18.3
City of Delavan	285	13.8	550	42.4	835	24.8
Village of East Troy	231	17.5	184	22.5	415	19.4
City of Elkhorn	386	17.1	716	39.8	1,102	27.1
Village of Fontana-on-Geneva-Lake	243	24.8	28	22.2	271	24.5
Village of Genoa City	244	24.8	69	39.2	313	27.0
City of Lake Geneva	419	19.7	809	47.2	1,228	32.0
Village of Mukwonago	--	--	--	--	--	--
Village of Sharon	70	19.9	68	30.9	138	24.1
Village of Walworth	108	19.7	233	54.7	341	35.0
City of Whitewater	225	20.6	1,306	55.2	1,531	44.2
Village of Williams Bay	204	22.8	104	31.0	308	25.0
Walworth County*	5,576	19.3	4,771	40.3	10,347	25.4

Monthly Gross Rent for Renter-Occupied Housing Units

Community	Less than \$700		\$700 to \$999		\$1,000 to \$1,499		\$1,500 or more	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Village of Bloomfield	--	--	96	29	233	71	--	--
Village of Darien	32	26	52	42	36	29	3	3
City of Delavan	353	26	466	34	404	30	138	10
Village of East Troy	74	10	175	23	417	55	90	12
City of Elkhorn	234	13	907	51	543	30	110	6
Village of Fontana-on-Geneva-Lake	15	13	58	51	31	27	10	9
Village of Genoa City	30	17	39	22	107	61	--	--
City of Lake Geneva	379	22	430	25	805	46	116	7
Village of Mukwonago	--	--	--	--	--	--	--	--
Village of Sharon	31	14	121	54	66	29	6	3
Village of Walworth	57	13	216	51	130	30	26	6
City of Whitewater	946	40	712	30	583	25	131	5
Village of Williams Bay	142	48	59	20	79	27	16	5
Walworth County*	2,015	18	3,863	35	4,493	40	827	7

* County totals include towns.

Source (All Tables): U.S. Bureau of the Census 2017-2021 American Community Survey and SEWRPC

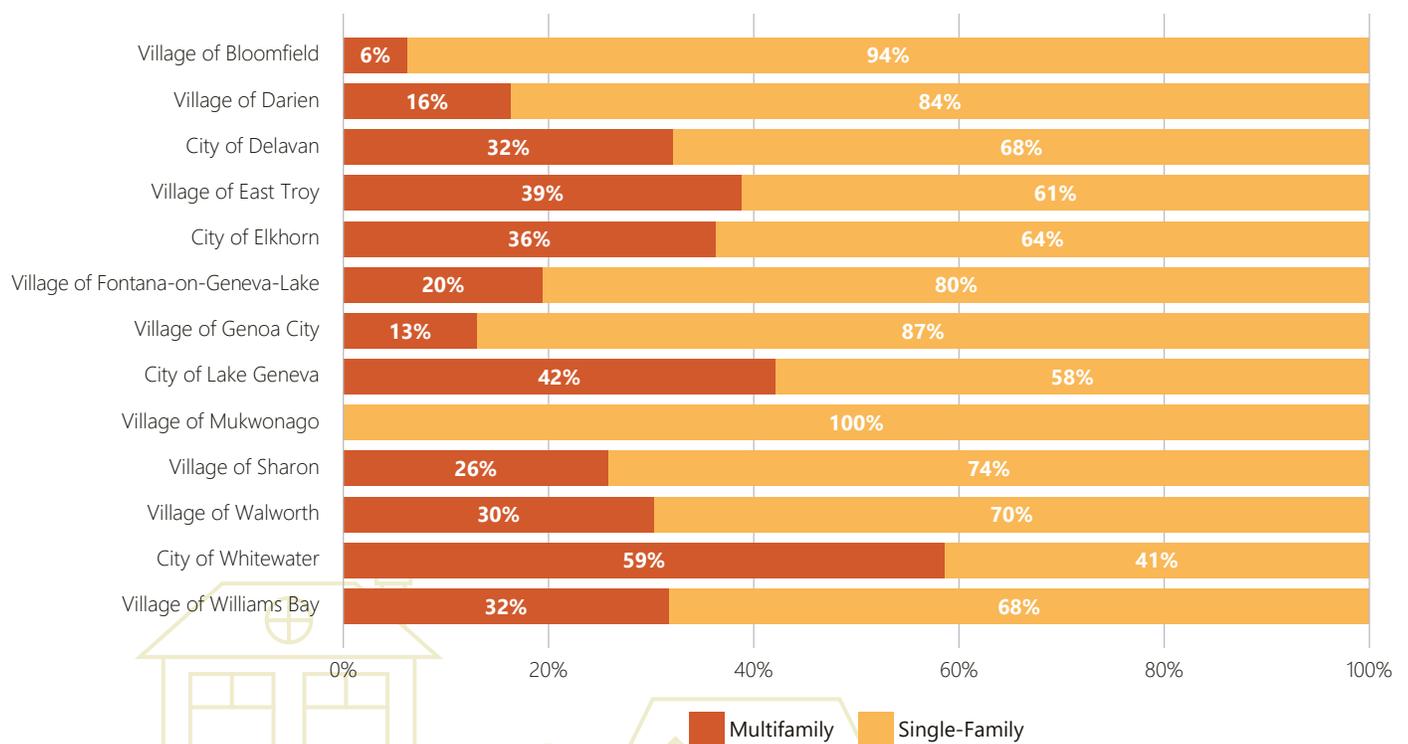
What Kind of Housing Do We Have?

The next step in the housing discussion is to understand the characteristics of the County's existing housing stock. Structure type and lot size can have important influences on meeting the housing needs of County residents. We found that the County's residents have a wide range of incomes, ages, and household sizes, which results in the need for a wide variety of housing types. Multifamily housing tends to be more affordable to a wider range of households than single-family housing, and many newer multifamily housing units have basic accessibility features for people with mobility-related disabilities. Currently about 22% of the County's housing units are multifamily (or two-family); however, multifamily units increase when looking at only the communities that have public sewer service (towns without public sewer service cannot typically support the densities needed to develop multifamily housing).

Single-family homes on modest size lots may also provide a more affordable housing option with less upkeep, which could benefit the County's workforce and aging population. The typical lot size in new subdivisions developed over the last 10 years in the County's sewered communities is over 14,000 square feet, which may present a barrier to developing new single-family housing that County residents can afford.

According to the Wisconsin Realtor's Association, the median sales price of a home in Walworth County was \$316,250 in 2022. A household would need to have an income of at least \$90,000 a year to afford the home.

Share of Single-Family and Multifamily Housing by Municipality



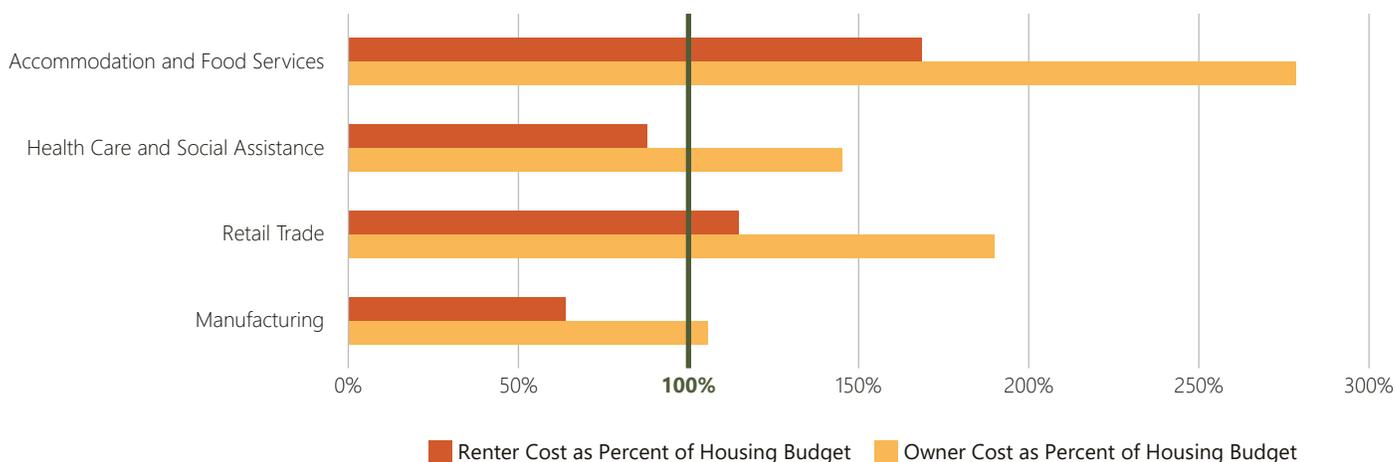
Source: U.S. Bureau of the Census 2017-2021 American Community Survey and SEWRPC

What are the Housing Needs of the County's Businesses?

Commission staff analyzed the relationship between jobs and housing as a part of SEWRPC Planning Report No. 54, *A Regional Housing Plan for Southeastern Wisconsin: 2035*. This analysis was based on the land use plan maps included in the comprehensive plans adopted by communities with sanitary sewer service, including Bloomfield, Darien, Delavan, East Troy, Elkhorn, Fontana-on-Geneva-Lake, Genoa City, Lake Geneva, Mukwonago, Sharon, Walworth, Whitewater, and Williams Bay. The analysis was limited to communities with sanitary sewer service because it was intended to determine if communities with significant existing and/or planned jobs had also planned for workforce housing.

A lower-cost job/housing imbalance is projected in communities with a higher percentage of lower-wage jobs (such as retail or accommodation and food service jobs) than lower-wage housing (such as apartments). A moderate-cost job/housing imbalance is projected in communities with a higher percentage of moderate-wage jobs (such as manufacturing or health care and social assistance jobs) than moderate-cost housing (such as small single-family homes on small lots). *The analysis shows that Bloomfield, Darien, East Troy, Elkhorn, Fontana, Genoa City, Walworth, and Williams Bay may be short of lower-cost housing.* Communities with potential imbalances can consider conducting a more detailed analysis as a part of their comprehensive plan updates (required at least once every 10 years) to encourage housing types that may attract the workers needed to continue to grow local businesses and economies.

Housing Budgets for Popular Jobs in Walworth County



Source: U.S. Bureau of the Census 2017-2021 American Community Survey, Wisconsin Department of Workforce Development, and SEWRPC

Is there a Need for Housing Assistance?

While more apartments and modest-size, single-family homes will increase housing options for residents on a budget, there are still some households in the County that may need assistance. Household income data shows there could be up to 9,000 very low-income households in the County with incomes of less than \$34,700 a year. Many of these households may struggle to afford any kind of market-rate housing and could benefit from some assistance. While there are a variety of subsidized housing units in the County, the demand is much greater than the supply.

What Can Communities Do?

A community's housing stock is heavily influenced by its plans, zoning, and other land use regulations. The location and density of residential development is established through a community's comprehensive plan and implemented through zoning and land division ordinances. These regulations substantially determine the location, size, and type of housing in a community, which in turn, has a substantial influence on the housing cost, accessibility, and walkability.

There are actions the County's cities and villages can undertake to encourage the development of housing that may be more affordable to a wide range of household incomes and promote healthy lifestyles. *The SEWRPC regional housing plan recommends that city and village comprehensive plans allow for the development of modest-size, single-family homes (less than 1,200 sq. ft.) on modest-size lots (10,000 sq. ft. or less) and multifamily housing in at least some areas of the community.* The regional job/housing balance analysis shows that several of the cities and villages in the County could benefit from more compact single-family or multifamily housing.

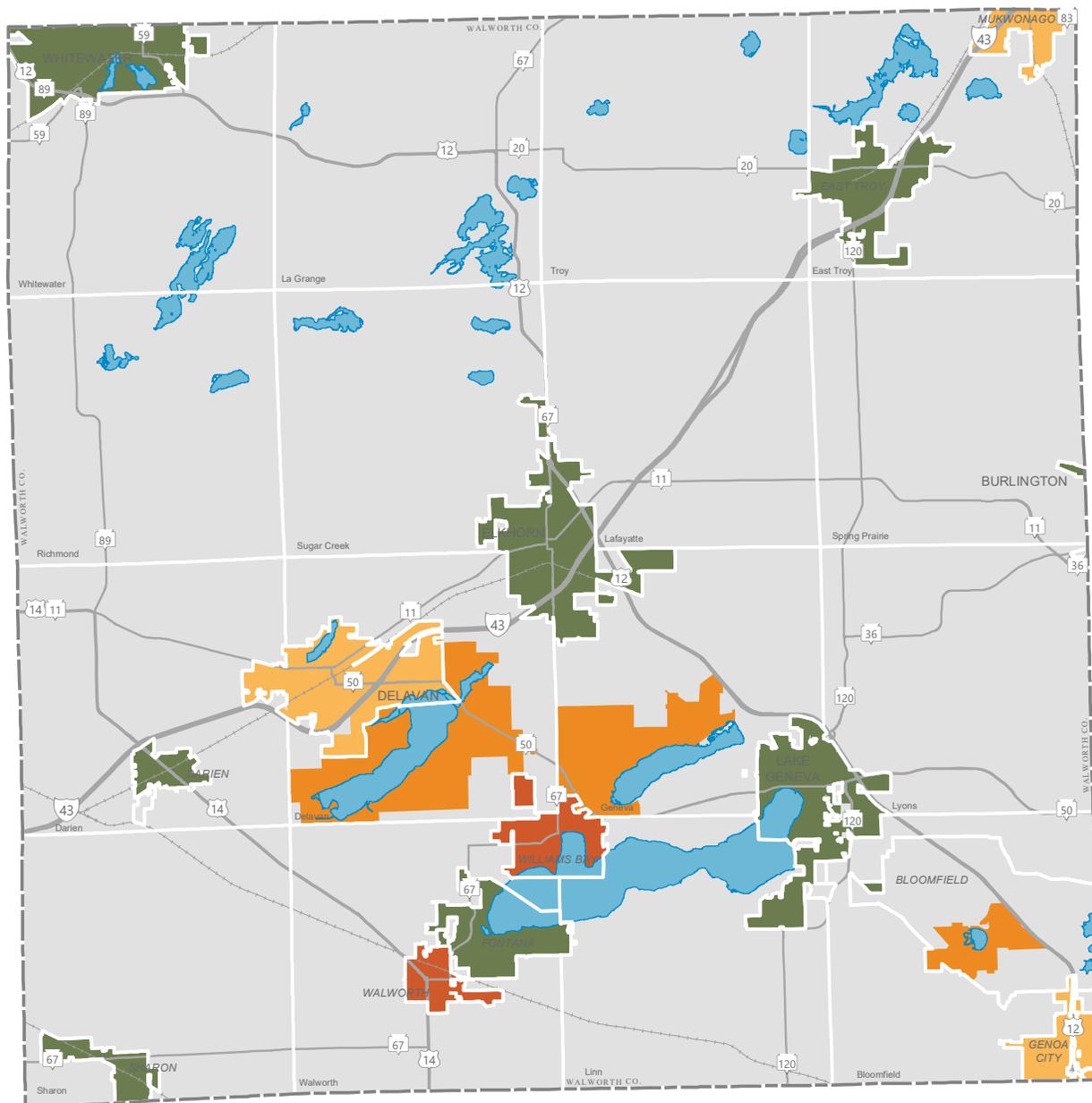
The regional housing plan also recommends that city and village zoning ordinances allow for the development of higher-density housing to promote affordability, accessibility, and walkability. Several cities and villages in the County could update their zoning ordinances to encourage higher densities and a variety of new structure types.

Cities and villages could also review their zoning ordinances to see if any updates can be made to encourage a variety of housing types such as apartments, townhomes, duplexes, and modest-size single-family homes and lots through flexible zoning regulations. Flexible regulations intended to encourage a mix of housing types and a variety of lot sizes and housing values within a neighborhood could include planned unit development, traditional neighborhood development, density bonuses, and accessory dwelling units.

In addition to reviewing and possibly amending comprehensive plans and zoning ordinances, Tax Incremental Financing (TIF) can be used to help develop affordable housing. Wisconsin TIF law allows cities and villages to extend the life of a TIF district for one year to benefit affordable housing anywhere in the community! State law also allows communities to reduce or waive impact fees for affordable housing.



Single-Family Residential Zoning Requirements: 2023

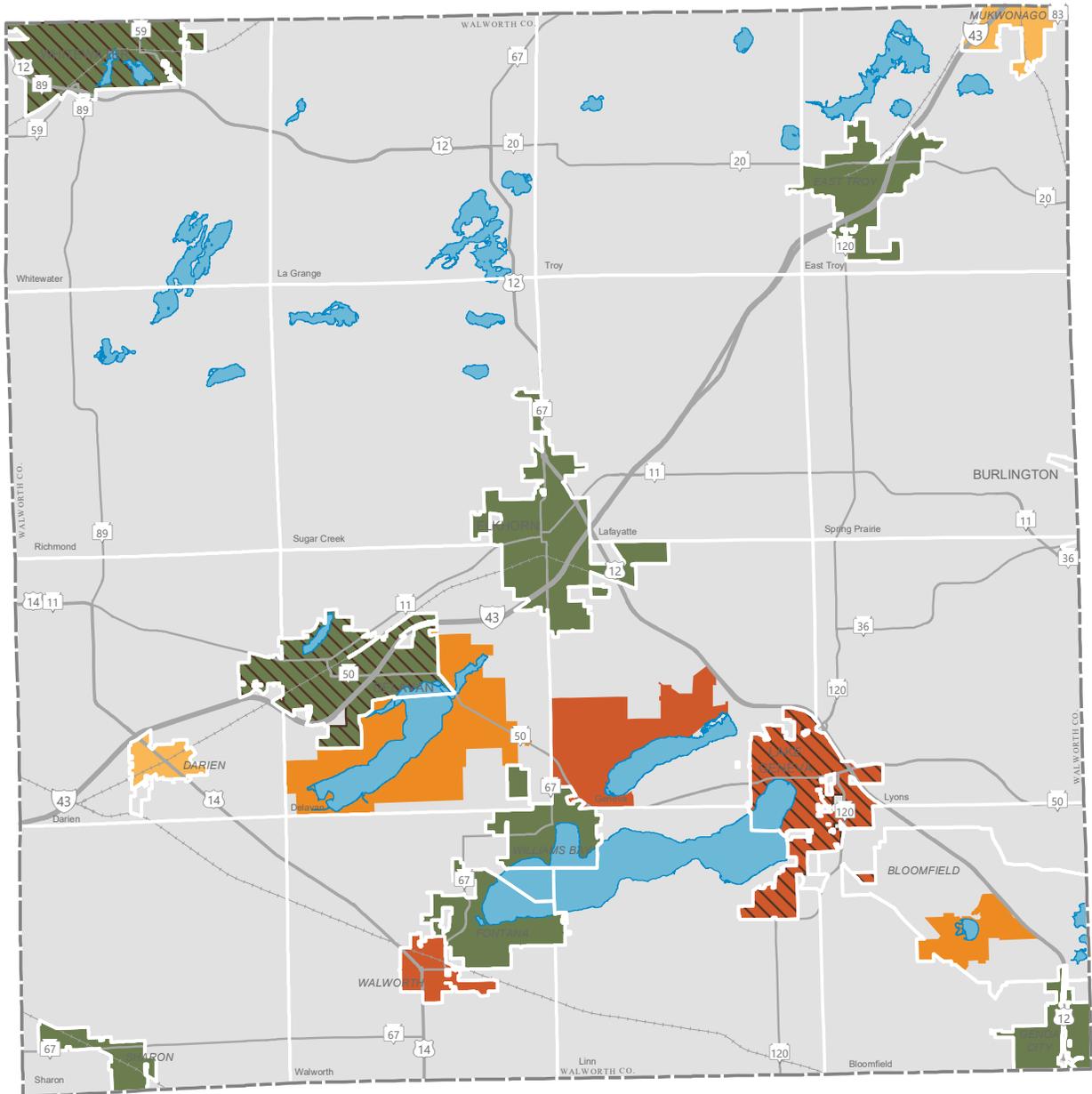


Source: Community Zoning Ordinances and SEWRPC

- SEWERED COMMUNITY WHERE MODEST-SIZE HOMES AND LOTS ARE PERMITTED
- SEWERED COMMUNITY WHERE MODEST-SIZE HOMES ARE NOT PERMITTED
- SEWERED COMMUNITY WHERE MODEST-SIZE LOTS ARE NOT PERMITTED
- SEWERED COMMUNITY WHERE MODEST-SIZE HOMES AND LOTS ARE NOT PERMITTED
- UNSEWERED COMMUNITY OR PORTION OF COMMUNITY

These communities could update their zoning ordinances to allow higher-density, single-family housing

Multifamily Residential Zoning Requirements: 2023



Source: Community Zoning Ordinances and SEWRPC

-  SEWERED COMMUNITY WHERE MODEST-SIZE APARTMENTS AND DENSITY ARE PERMITTED
-  SEWERED COMMUNITY WHERE MODEST-SIZE APARTMENTS ARE NOT PERMITTED
-  SEWERED COMMUNITY WHERE DENSITY IS NOT PERMITTED
-  SEWERED COMMUNITY WHERE MODEST-SIZE APARTMENTS AND DENSITY ARE NOT PERMITTED
-  UNSEWERED COMMUNITY OR PORTION OF COMMUNITY
-  MULTIFAMILY HOUSING REQUIRES A CONDITIONAL USE PERMIT

These communities could update their zoning ordinances to allow higher-density, multifamily housing

What are the Benefits?

Community action to encourage a variety of new housing types is one pathway to a healthier Walworth County. The benefits include:

- **Housing Choice:** A variety of housing types, such as apartments, townhomes, and modest-size single-family homes, will help households of all incomes and ages to live and thrive in Walworth County.
- **Economic Competitiveness:** Walworth County businesses need workers, and those workers need a place to live. A variety of housing types will help keep Walworth County's economy healthy.
- **Active Lifestyles:** A compact development pattern will allow residents to walk to places like parks, schools, and businesses. People who cannot drive will be able to remain active in the community.
- **Preserve Resources:** Walworth County has a vibrant agricultural community and abundant natural resources. A compact development pattern will preserve these assets.

A Healthier County: Cities and villages can play an active role in "Housing for a Healthy Walworth County" by ensuring their land use planning and regulations provide homes for residents of all incomes and ages, encourage active lifestyles, and preserve resources to ensure a **thriving, connected, and healthy Walworth County**.



Elements of HEALTHY HOUSING



Adapted from a design by Julie Bonagofsky of Southeastern Monitoring



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