

# Chapter 2:

# Housing

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The Housing Element of this document was prepared pursuant to Section 66.1001 (Comprehensive Planning) of the Wisconsin Statutes. The Housing Element is required to contain a compilation of objectives, recommendations, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit.

This section assesses the age, structural, value, and occupancy characteristics of the City of Muskego's housing stock. The law also requires the element to identify specific recommendations and programs that promote the development of housing for residents of the local government unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs. It further requires that land for the development or redevelopment of low-income and moderate-income housing, and recommendations and programs to maintain or rehabilitate the local government unit's housing stock.

The goal of this Housing Element is as follows below. The objectives and recommendations are found in the Chapter 10 of this *Plan*.

**Housing Goal:** Provide a diverse housing supply that meets the City's future population requirements. This includes homes for new residents without prejudice as well as for long time residents whose housing requirements might have changed because of age, etc.

## **Existing Housing Stock**

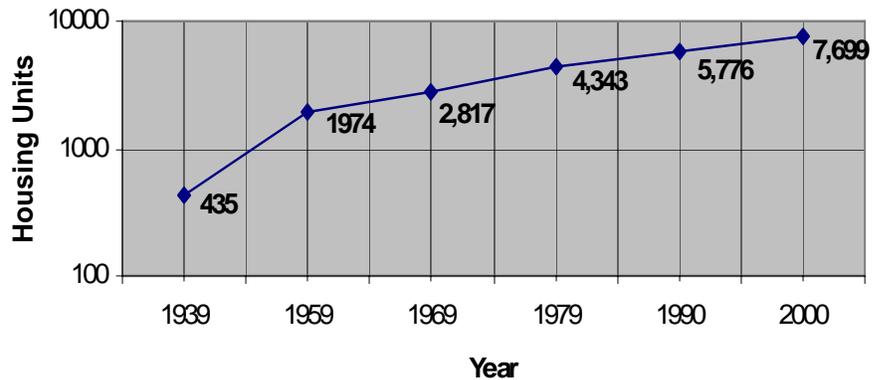
To get a good idea of the total land area dedicated to housing in Muskego, adequate insight of this is found on the City's Current Land Use Map (Map 8.1). The Map shows a large amount of low to high-density residential uses throughout the City. The City has definitely become a destination for the single-family owner largely due to the rural open feel that Muskego offers. Most of the housing stock is owner-occupied and has values higher than those of surrounding communities in Waukesha County.

As the City prepares to meet future housing needs, it is helpful to look at the condition and character of its existing housing stock. This section assesses Muskego's current housing stock with respect to age, number and type of units, value, occupancy trends, and structural condition.

### **Housing Stock Characteristics**

Muskego's growth rates in population and in housing units for the period 1990 to 2000 were very consistent: 27.2% increase in population and 35% increase in housing. Figure 2.1 illustrates the historic housing growth in the City of Muskego. The City experienced a major boom in housing from 1980 to the present. The major growth trend in housing units since 1990 appears to be continuing in the early 2000s. Growth of this nature is anticipated to somewhat decline in the near future as the City transitions from the less available high-density urban areas to the more available low density rural areas. Once again, the Comprehensive Plan map clearly shows how most of the intended high-density residential lands are mostly consumed while the rural open agricultural lands, intended for low-density residential growth, are mostly available.

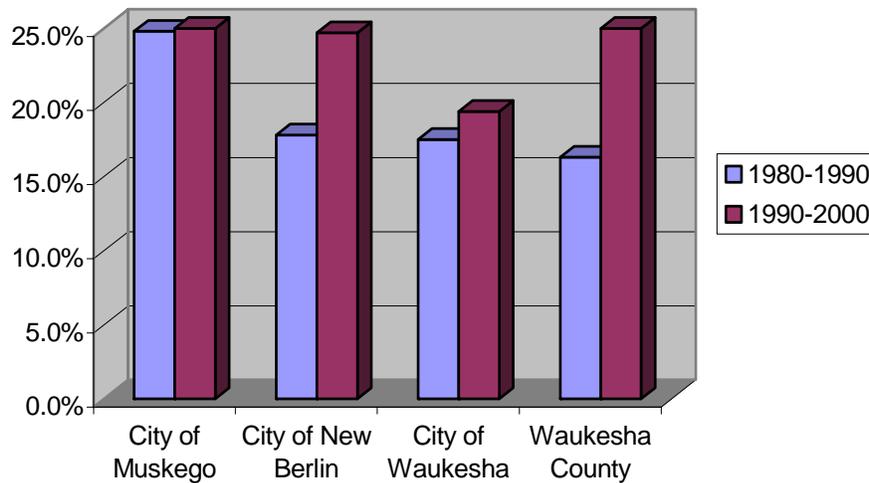
**Figure 2.1 Total Housing Units History**



Source: 2000 U.S. Census

Even though the housing growth has been climbing, it has remained relatively consistent over the past two decades. The percentage of growth over the past two decades is indicated in Figure 2.2. The figure demonstrates that Muskego has grown by a greater percentage than the surrounding larger communities in Waukesha County. This trend appears to remain consistent and Muskego has been adequately able to absorb this growth thus far. Absorbing the growth has become a goal for the community by consistently allowing higher density development in pre-planned locations while maintaining sufficient areas for rural development and open space.

**Figure 2.2 Local Housing Growth**



Source: 2000 U.S. Census

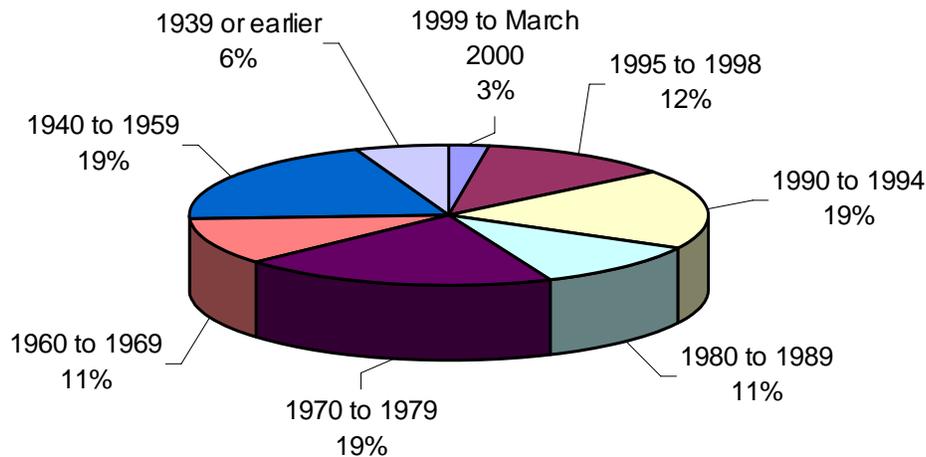
Of the 7,694 housing units in Muskego (2000), almost 80 percent are single-family detached homes. Table 2.1 shows the breakdown of housing units in the City by type. This data shows a smaller percentage of multi-family housing in the City, which may need to be addressed in the future. However, the early 2000s did see a minor influx of two-family condominiums that isn't supported in this table.

**Table 2.1 Muskego Housing Units by Type - 2000**

Units in Structure	Structures	Percent
Total	7,694	100%
1-unit, detached	6,108	79.4%
1-unit, attached	286	3.7%
2 units	239	3.1%
3 or 4 units	132	1.7%
5 to 9 units	532	6.9%
10 to 19 units	166	2.2%
20 or more units	231	3.0%

Source: 2000 U.S. Census

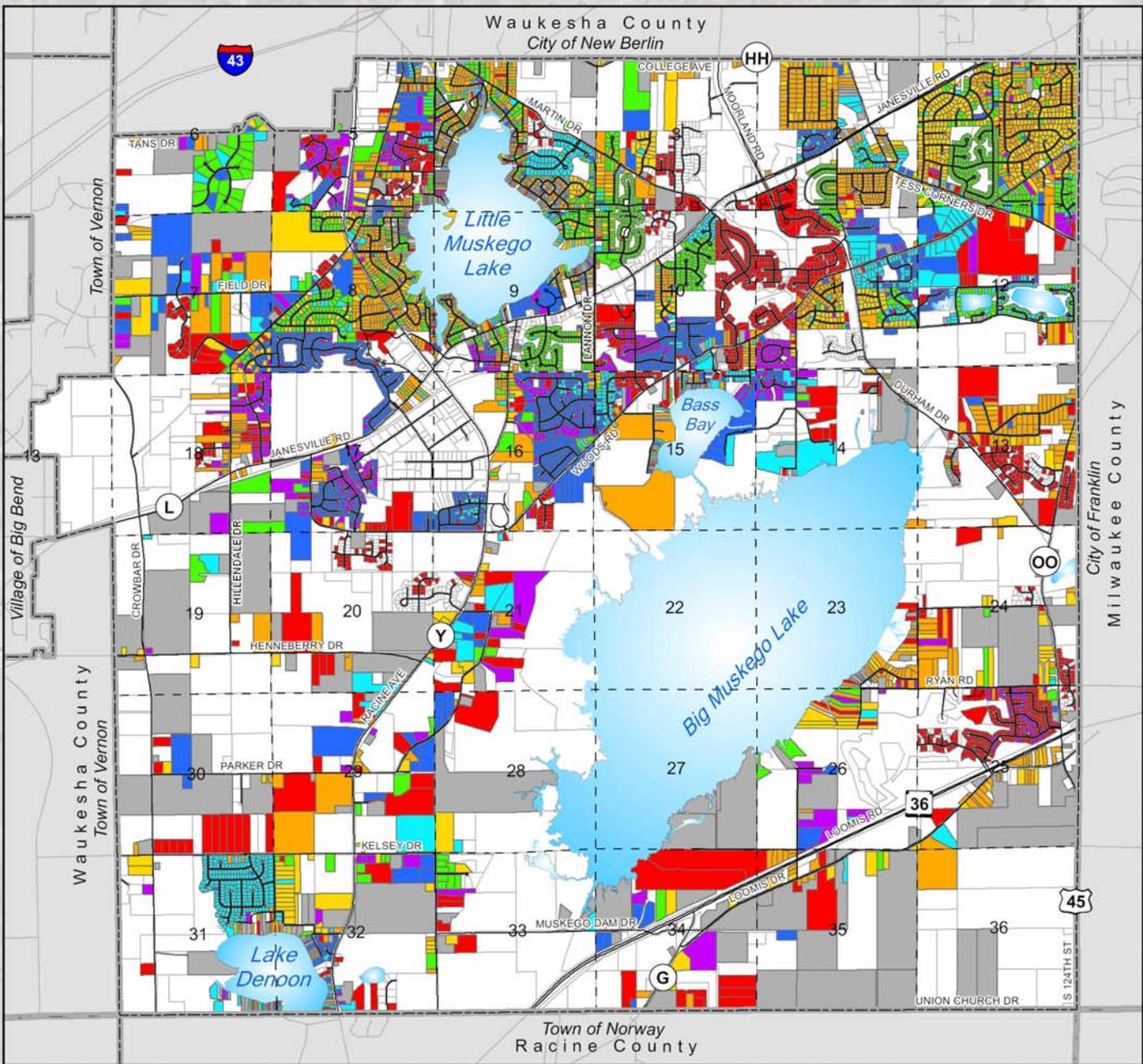
**Figure 2.3 Age of Housing as a Percentage of the Total Housing Stock**



Source: 2000 U.S. Census

Figure 2.3 supports the data shown in Figure 2.1 in that a large group of Muskego’s housing stock (34 percent) was constructed during the 1990s. Another 31 percent of the housing stock was built between 1970 and 1989. Prior to 1970, housing growth was slower, mostly due to less suburban outgrowth from Milwaukee County at this time, although the influx in that suburban growth is evident thereafter. Generally, Muskego’s housing stock is still rather young being built over the last 20 years. Map 2.1 displays when current housing stock was built throughout time. The majority of the older homes are located near the northeast borders of Milwaukee County and the lakes while the newer stock of homes begins to spread from those locations. Overall, most of the housing in Muskego is very well kept and generally in good condition creating distinct vibrant neighborhoods.

Map 2.1



## LEGEND

### Year Built

	1810-1939 (7%)		1980-1989 (11%)
	1940-1959 (18%)		1990-1994 (14%)
	1960-1969 (9%)		1995-1998 (7%)
	1970-1979 (18%)		1999-2007 (16%)



0 0.5 1 2 Miles

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Planning Department



**Table 2.2 Median Home Values For Owner Occupied Units**

	1990	2000	Percent Change from 1990
<b>Muskego</b>	\$92,094.00	\$166,099.00	80.4%
<b>City of New Berlin</b>	\$96,700.00	\$162,100.00	67.6%
<b>City of Waukesha</b>	\$81,600.00	\$139,900.00	71.4%
<b>Waukesha County</b>	\$96,300.00	\$170,400.00	77.0%

Source: U.S. Census

Table 2.2 compares the median value of a home in the City of Muskego with the surrounding community. All home values show a large increase from 1990 to 2000 and this trend appears to continue in the early 2000s. Muskego's increase was a bit larger than the surrounding communities and is right on track with the increases in Waukesha County. The high median home values in the 1990s coinciding with the large growth in the housing stock during the same time period show that a majority of Muskego's housing stock is of great value. These facts further show that Muskego's housing stock is of a high quality.

### Existing Housing Affordability

The Department of Housing and Urban Development defines housing affordability as paying no more than 30% of household income for costs related to housing. These costs can be payments for: mortgage or rent, deeds of trust, contracts to purchase, or similar debts on property; real estate taxes, fire, hazard, and flood insurance on the property; utilities and fuels. These costs also include condominium fees or mobile home costs. Table 2.3 illustrates that of Muskego residents owning their own units, about 22% are spending more than 30% of their income on housing costs. This percentage is higher than New Berlin (18%), Waukesha (20%), and Waukesha County (20%). In Wisconsin, about 18% of owner-residents are spending 30% or more of their income on housing costs.

**Table 2.3 Monthly Owner Costs as a Percentage of Household Income**

Category	Muskego		New Berlin		Waukesha		Waukesha Co.	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 15 percent	1,671	28.5%	3,727	34.1%	3,664	28.6%	30,423	32.3%
15 to 19 percent	1,151	19.6%	2,376	21.8%	2,580	20.1%	18,839	20.0%
20 to 24 percent	1,080	18.4%	1,693	15.5%	2,461	19.2%	16,287	17.3%
25 to 29 percent	661	11.3%	1,126	10.3%	1,549	12.1%	10,124	10.8%
30 to 34 percent	514	8.8%	761	7.0%	897	7.0%	6,184	6.6%
35 percent or more	773	13.2%	1,223	11.2%	1,635	12.8%	11,970	12.7%
Not computed	16	0.3%	14	0.1%	25	0.2%	260	0.3%

Source: 2000 U.S. Census (Owner-Occupied Units)

Tables 2.4 and 2.5 further reveal housing affordability. Over one fourth of the City's renters reside in units exceeding national standards for the proportion of income available for rent. Such figures can indicate that a place is desirable--households are willing to spend a larger portion of their income in order to live in a specific place due to various locational attributes (e.g. access to jobs, cultural amenities, open space, low crime rates). Alternatively, where a high proportion of homes are owned by older residents, or others on fixed income, the ability to pay basic costs of homeownership affects the amount of money that remains for periodic home repairs.

**Table 2.4 Lack of Housing Affordability**

	<b>% of Owned Units</b>	<b>% of Rented Units</b>
Percentage of units with monthly owner costs 30% or more of household income	22.0%	29.0%

Source: 2000 U.S. Census

**Table 2.5 Monthly Owner Costs as a Percentage of Household Income**

<b>Category</b>	<b>Muskego</b>	
	<b>Number</b>	<b>Percent</b>
Less than 15 percent	315	24.8%
15 to 19 percent	228	17.9%
20 to 24 percent	195	15.3%
25 to 29 percent	92	7.2%
30 to 34 percent	59	4.6%
35 percent or more	314	24.7%
Not computed	69	5.4%

Source: 2000 U.S. Census Renter-Occupied Units)

Another view of affordable housing is related to the City’s ability to maintain an appropriate amount of housing stock that can be attainable for a range of resident income levels. The existing economy has caused hardships on existing residents to maintain their past quality of life, while also making it exceedingly harder for new residents (or Muskego resident children) to live in the community. Gas prices continue to climb and the previous years values of the housing market (during the boom of 2003-2006) have put an increasingly higher strain on where monies are used by a family. Across the nation, this strain is becoming more evident as the amounts of foreclosures and delinquency rates on loans has climbed nit he recent years.

The City of Muskego was cognizant of maintaining affordable housing alternatives for the residents of the municipality during the formulation of this Plan. Therefore, the recommendations found in this element to allow a diverse array of housing options is carried thru the recommendations found on the City’s adopted Future Land Use Map. Opportunities to maintain the existing housing while creating new areas for single and multi family housing types are integrated into those future land use recommendations in Chapter 8 of this Plan.

**Household Characteristics**

Table 2.6 shows that approximately 96 percent of the housing units in Muskego are occupied by families consisting of more than one related person, while a mere 4 percent of the housing units are occupied by single or unrelated individuals. These statistics truly show the family makeup of the community.

**Table 2.6 Household Characteristics**

	<b>Number</b>	<b>Percent</b>
Total Households	7,533	100.0%
Family Households	7,219	95.8%
Non-Family households	314	4.2%
Households with Individuals under 18 years	5,887	78.1%
Households with individuals 65 and over	1,840	24.4%
Average Household Size		2.8
Average Family Size		3.13

Source: U.S. Census

The table also shows that about 78 percent of all homes have individuals less than 18 years of age, which closely coincides with the overall family makeup of the City. However, almost 24 percent of all households have individuals aged 65 and older. Both the high percentage of individuals 65 and older and the obvious draw for families to Muskego provide insight into what types of housing may be needed in the City in the future. Specific needs may need to be addressed by the community to allow all ages and household types in Muskego with the ability to reside into the future.

### Housing Tenure & Occupancy

Housing tenure refers to whether a particular housing unit is owned or rented by the occupant. Table 2.7 reveals that nearly 85 percent of Muskego's housing units are owner-occupied. Owner occupancy has actually decreased slightly since 1990, by just 2 percent. The breakdown of owner-occupied versus rental housing units in Muskego is slightly higher than the State as a whole, which is typically 80 percent owner-occupied versus 20 percent renter-occupied. Due to the high amount of family households and high values of the housing stock, the amount of owner occupied units is not surprising. However, the data may display a possible shortage of available rental units the City has to offer.

**Table 2.7 Household Tenure Characteristics**

	<b>1990</b>	<b>Percent</b>	<b>2000</b>	<b>Percent</b>
Occupied Housing Units	5,579	100.0%	7,533	100.0%
Owner Occupied Housing Units	4,736	84.9%	6,228	82.7%
Renter Occupied Housing Units	843	15.1%	1,430	17.3%

Source: U.S. Census

The vacancy rate is the number of total housing units vacant and available divided by the total number of housing units. Housing occupancy is an important measure of whether the housing supply is adequate to meet demand. Table 2.8 depicts vacancy rates for the City of Muskego and includes other local community and State vacancy statistics for comparison. Vacancies are usually necessary in every community as it can be a demonstration for a healthy housing market. Communities with vacancies offer opportunities for families of different degrees of income and sizes.

**Table 2.8 Household Vacancy Characteristics**

	<b>Total</b>	<b>Vacant</b>	<b>Vacancy Rate</b>
City of Muskego	7,699	166	2.2%
City of New Berlin	14,921	426	2.9%
City of Waukesha	26,856	1,193	4.4%
Waukesha County	140,309	5,080	3.6%
Wisconsin	2,321,144	236,600	10.2%

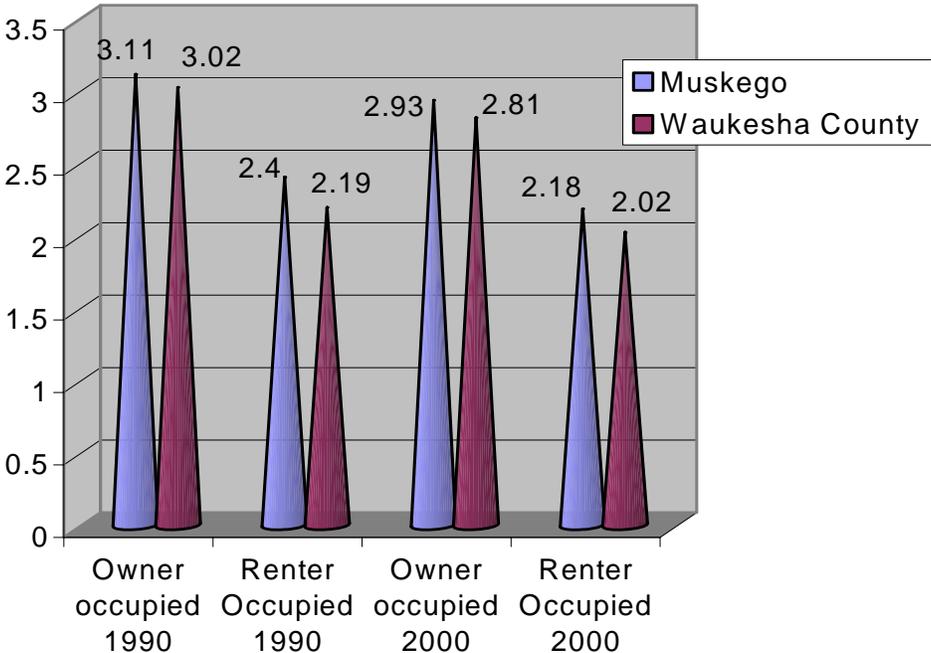
*Source: U.S. Census, 2000*

Muskego has a relatively low vacancy rate, especially when compared with that of the City of Waukesha or the rest of the State of Wisconsin. The low vacancy rate is due in part to the high quality housing stock the community enjoys, which results in real estate to turnover quickly. The low vacancy rate can also be attributed to the many assets the community provides to the residents, such as adequate infrastructure and excellent education facilities. The data shows that units are still available in Muskego. These available units are made up of apartments to single-family residential homes, once again creating housing market opportunities for families of different degrees of income and sizes.

Another look at the housing market opportunities in Muskego is in regards to the various multi-family opportunities the City has available. Although the market of housing in Muskego is predominantly single-family, there are various multi-family developments in the community ranging from condominiums to rental apartments. The amount of multi-family structures and unit totals are found on Map 2.2. The map shows that multi family developments are found throughout the north central portion of the community intermixed with some of the City’s more urban land uses. Further opportunity may be found for future developments of this nature as the City expands mixed-use developments within the downtown and northern parts of the City. Map 2.3 breaks out the condominiums that are part of the multi-family land uses in the community. The map also denotes the average unit values for each condo development. Overall, Muskego has a large mix of affordable to higher end condominiums fit for all lifestyles.

Figure 2.4 shows that the average household size in Muskego has decreased for both owner- and renter-occupied housing units. However, the decrease hasn’t occurred quite as drastically as the rest of Waukesha County. Household size is one of the primary factors that must be considered when determining existing and future housing demand. As households change in size, so do the City’s housing requirements. The small changes in the average housing sizes can most likely be attributed to the larger baby boomer population’s children moving out. The average household sizes for both owners and renters is still quite high compared to the rest of the nation showing that many households are made up of families.

Figure 2.4 Households by Tenure and Size



Source: U.S. Census

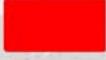


# 2020 COMPREHENSIVE PLAN

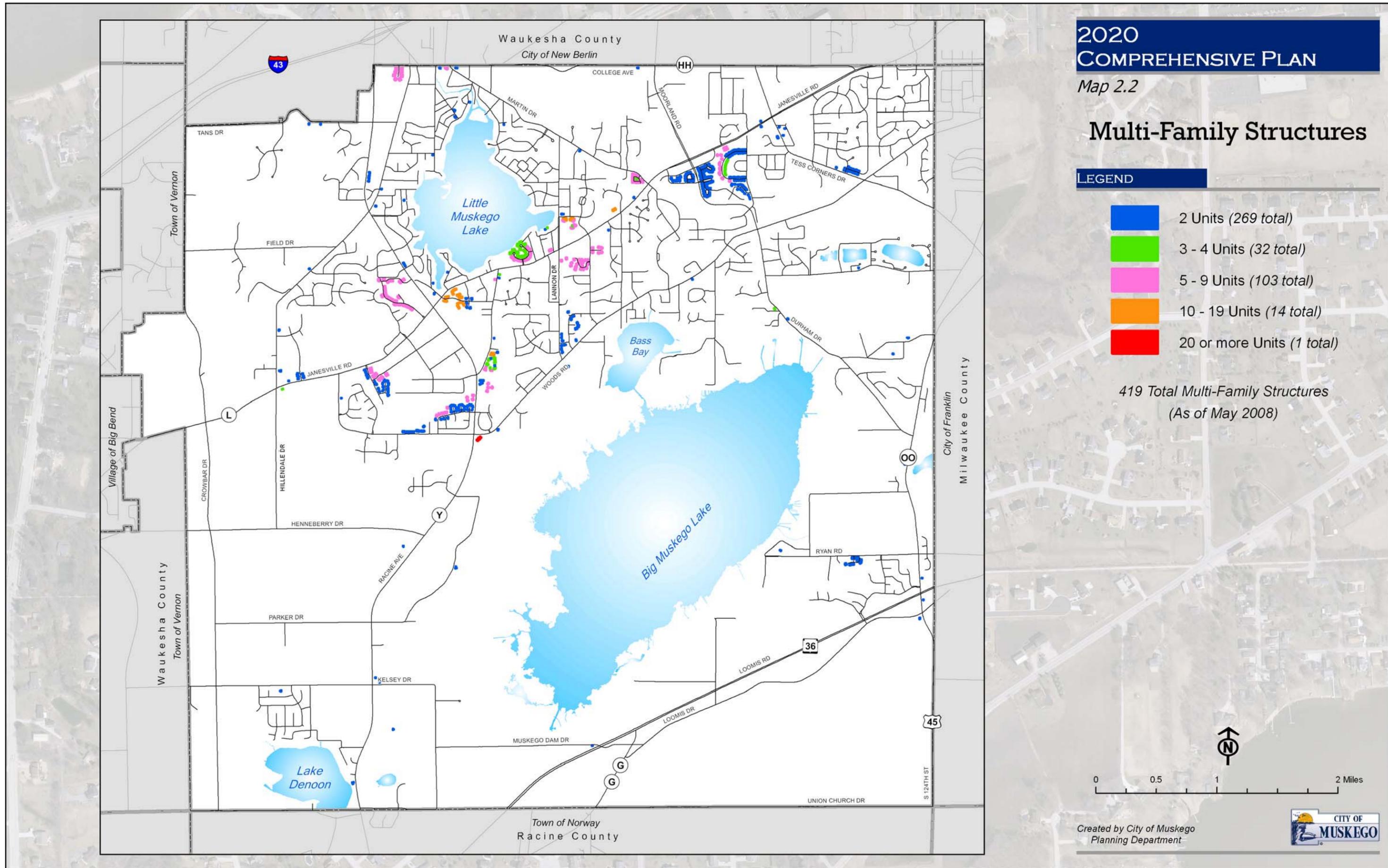
Map 2.2

## Multi-Family Structures

### LEGEND

-  2 Units (269 total)
-  3 - 4 Units (32 total)
-  5 - 9 Units (103 total)
-  10 - 19 Units (14 total)
-  20 or more Units (1 total)

419 Total Multi-Family Structures  
(As of May 2008)





# 2020 COMPREHENSIVE PLAN

Map 2.3

## Condominiums

### LEGEND

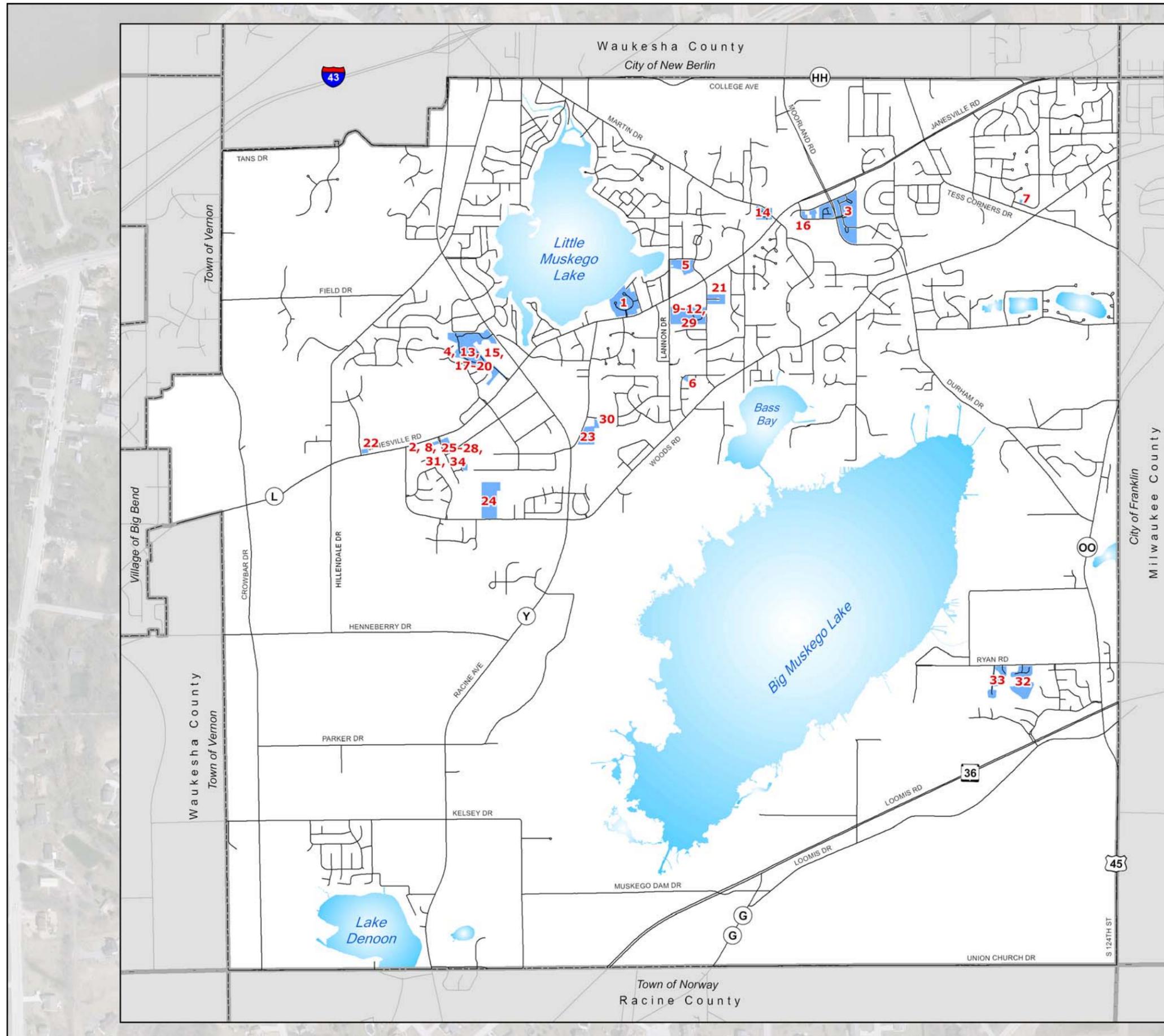
#### Condominium Developments

#	Development	Units	Average Unit Value
1	Bay Breeze	74	\$391,276
2	Birchwood	2	\$196,700
3	Candlewood Village	102	\$267,682
4	Fountain Park	8	\$143,200
5	Freedom Square	60	\$129,897
6	Green Street	2	\$228,800
7	Hale Park Terrace	2	\$159,950
8	Hearthside	8	\$157,200
9	Highview	8	\$121,400
10	Hillside	24	\$132,575
11	Lakeridge	8	\$121,300
12	Lakeridge 19	8	\$121,400
13	Lakewood	48	\$162,317
14	Lindale Villas	48	\$229,029
15	Lookover	8	\$143,988
16	Northfield Green	6	\$327,100
17	Overlook Bay 5	8	\$138,950
18	Overlook Bay 6	8	\$138,950
19	Overlook Bay 10	8	\$143,100
20	Overlook Woods	8	\$143,175
21	Parkridge	48	\$128,702
22	Pasadena	2	\$329,000
23	Pioneer Center	46	\$166,002
24	Pleasant View	10	\$217,850
25	Plum Creek Gardens	8	\$154,250
26	Plum Creek Gardens West	8	\$154,250
27	Pond's Edge	2	\$257,900
28	R&J Condo	2	\$227,400
29	Ridgeview	8	\$122,438
30	Riese Drive	2	\$244,800
31	RSR Condos	2	\$225,850
32	St. Andrews	26	Not Available
33	St. Andrews Addition #1	22	Not Available
34	Stone Gardens	8	\$152,125
		642	\$207,676

Source: City of Muskego (as of May 2008)



Created by City of Muskego  
Planning Department





### **Housing Projections**

Housing projections are found in the Issues and Opportunities area of this Plan shown in three separate scenarios. The Comprehensive Plan Law requires communities to provide an adequate supply of housing to meet existing and forecasted housing demand. The projections are a valuable aid in determining future goals and objectives for the community over the next decades.

### **2008 Survey**

A section in the 2008 Comprehensive Planning Survey was in relation to housing issues. Recommendations for this housing element in relation to the 2020 Land Use Plan are based upon the main responses from the survey discussed below.

The housing section of the survey concentrated on what people thought in regards to encouraging more apartment, condominium, and senior housing development in the community in the next decade. Basically, should the community be making new land opportunities available for these types of multi-family development.

Overall, the responses showed that a majority of individuals (64%) believed that the City should not encourage new apartment living developments. A mix of opinions was found in relation to allowing new condominium developments (Agree-29%, Neutral-30%, Disagree-34%, No Opinion-7%), however again, the highest response (34%) felt that promoting new areas for condos was not in the City's best interest. One area that the citizens did highly agree to was promoting new areas for senior housing (39%).

A question was asked in relation to where people might want to see new apartment, condominium, or senior housing developments in the City. The majority of the responses were to place these types of uses next to where existing services are located. Thus, the downtown and along the City's major arterial roads was discussed to be the primary location for future placing of these multi-family uses due to the existing businesses present (grocery, banking, pharmacy, clinics, etc.).

Lastly, a question was asked in regards to the public's general thoughts on housing in Muskego and what the City should be doing more or less of in regards to housing. The verbatim responses can be found in Appendix B and the more re-occurring responses are found below.

- When approving single-family developments, keep to high standards like those in Belle Chasse, Candlewood, etc.
- No new apartment developments anywhere
- Keep in mind school space when approving future housing
- Keep open space in mind when approving future housing
- Keep infrastructure in mind when approving future housing
- Promote business, not housing, due to impacts on budget with new housing
- Cut back on housing as a whole
- Zoning on upkeep of existing housing should be enforced
- More walk ability (paths) and alternative transportation (bike/battery operated vehicles paths) should be approved with new/existing housing
- Disagreement with any new multi-family uses, stick to single-family
- Housing that demonstrates less strain on services
- More affordable single-family homes
- Increase architectural requirements for all new housing
- Larger lots, keep rural feel, less-density
- Limit residential housing, possible moratorium on housing
- Encourage ownership types of housing (single-family, condos, etc.)

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## Chapter 2: Housing

- Build efficient houses, built to last
- More low/moderate income housing