

### Housing Goal, Objectives and Policies

#### Goal

*Encourage an adequate housing selection and supply that meets existing and forecasted demand.*

#### Objective 1

Ensure compatible and proper land uses adjacent to residential districts.

#### Policies

- Protect the integrity and long-term viability of single-family residential neighborhoods and strive to reduce the potential adverse impacts of adjacent commercial or light manufacturing land uses through zoning, site plan reviews, and code enforcement.
- Ensure that adverse impacts to residential land uses that are affiliated with non-residential land uses are mitigated through various methods.
- Retain the Downtown Business District so that it shall be in a compact configuration to protect residential areas adjacent to the commercial core.

#### Objective 2

Ensure that high quality residential environments are maintained throughout the Village.

#### Policies

- Work to assure that character-defining attributes of residential areas, such as asphalt-surfaced paths, stormwater swales, limited street lighting and vegetation within the right-of-way area are well maintained.
- Continue to strictly enforce municipal regulations pertaining to housing and yard maintenance so as to protect residential property.



### Objective 3

Support the development of owner-occupied housing choices that afford appropriately scaled choices for one- and two-person households.

#### *Policies*

- Monitor the number of empty-nester and young professional households in the Village to gauge the demand for smaller-scaled owner-occupied or various forms of assisted-living housing units.
- As properties in the Village undergo redevelopment, consider proposals for various forms of affordable senior-aged housing including independent living units, assisted living housing, and nursing home facilities within appropriate locations.

### Objective 4

Consider the inclusion of residential uses as a component of a Mixed Compatible Use development within redeveloping areas of the Downtown Overlay District.

#### *Policy*

- Ensure that the amount and density of housing within a mixed-use plan is strongly regulated so as to protect nearby housing.

## Existing Housing Policies

Housing stock is one of the primary assets of the Village that continues to appreciate in value at a rate that exceeds the pace of many other communities in the Milwaukee metropolitan area. Residential districts, primarily characterized by single-family detached units, are well-connected by internal and external streets and roads, within walking distance of public parks and the Village commercial center, and of quality architecture.

**Building Board.** Since incorporating in January of 1955, both commercial and residential construction in Elm Grove has been subject to architectural review by a standing committee known as the Building Board. The purview of the Building Board is expansive, with additions, accessory structures and new construction all falling under their realm of architectural authority.

All approvals issued by the Elm Grove Building Board must be consistent with the Zoning Code of Ordinances, Chapter 335. This chapter codifies architectural standards that are to be reflected in all construction projects. Also, in approving building/structure projects, the Building Board must make findings that the project would not be so at variance with, nor so similar to the exterior architectural appeal and functional plan of structures under construction or existing in the immediate neighborhood, as to tend to pose an adverse impact on aesthetic values of the immediate neighborhood within the applicable zoning district.

## Characteristics of the Existing Housing Stock

### Housing Units (Number, Type, Age, & Condition)

As of 2000, the Village of Elm Grove had approximately 2,557 housing units. Of these units, the majority (74.9%) are detached single-family dwellings. According to U.S. Census data, the net number of housing units in the Village increased by 159 units from 1990 to 2000. A significant portion of the increase during this time period can be attributed to the development of multifamily housing units (The Elms and Emerald Woods Condominiums). Comparatively, Elm Grove has a slightly higher percentage of single-family units than Waukesha County (74.9% versus 71.0%).

At present, assisted-living facilities within the Village are limited to small-scale operations that utilize single-family dwelling units. The School Sisters of Notre Dame (Elm Grove) campus consists primarily of retirement facilities which house approximately 140 sisters affiliated with this organization. However, there are no public “retirement communities” or developments within the Village limits of Elm Grove.

FIGURE 3-1: TOTAL HOUSING UNITS BY TYPE, ELM GROVE\*

	Village of Elm Grove	Waukesha County
1 Unit (Detached)	74.9%	71.0%
1 Unit (Attached)	6.4%	5.2%
2 to 4 Units	6.3%	6.7%
5 to 19 Units	4.9%	9.0%
20+ Units	7.5%	7.6%

Source: U.S. Census Bureau, 2000

Sixty-six percent (66%) of housing units in the Village were constructed before 1970. Because there are so few vacant lots remaining in the Village, future housing construction will likely result from the replacement of existing structures or development of mixed-use buildings in the downtown area that incorporate residential uses within retail buildings.

FIGURE 3-2: AGE OF TOTAL HOUSING UNITS, ELM GROVE \*

Year Built	Quantity	Percentage
Pre -1900	4	.2%
1900 -1909	17	.9%
1910 -1919	1	.05%
1920 -1929	50	2.6%
1930 -1939	174	8.9%
1940 - 1949	157	8.1%
1950 - 1959	664	34.2%
1960 - 1969	518	26.6%
1970 - 1979	200	10.3%
1980 - 1989	87	4.5%
1990 - 1999	44	2.3%
2000 to present	28	1.4%
<b>Total Number</b>	<b>1,944</b>	<b>100%</b>

Source: Village Assessor, 2006



According to 2006 Village Assessment data, the average age of single-family homes (excluding condominiums) is 48 years old. If comparing homes of similar ages, the typical condition of single-family homes in Elm Grove rates above average. The majority of single-family homes exhibit Ranch, Colonial, or Cape Cod styles of architecture.

**FIGURE 3-3: SINGLE FAMILY HOUSING ARCHITECTURAL STYLE, ELM GROVE**

Architectural Style	Number of Homes
Ranch	669
Colonial	566
Cape Cod	335
Tri-Level	208
Contemporary	87
“Old Style”	23
Mansion	22
Bi-Level	14
“Architectural”	10
Split - 4 Level	7
Bungalow	2
Cottage	1
<b>Total</b>	<b>1,944</b>

Source: Village Assessor, 2006

### Housing Values

At the time of the 2000 U.S. Census, the median value of owner-occupied units in the Village was \$263,900. The median value of housing in Elm Grove is appreciably higher than that of Waukesha County (\$170,400).

Census 2000 data indicated that the majority (69.8%) of owner-occupied units was valued in the \$200,000 - \$499,000 range, while slightly less than a quarter (23.4%) of owner-occupied units was valued below \$199,000.

The Village Assessor’s 2006 housing data offers additional and current information regarding value averages for 1,944 single-family homes in Elm Grove, which was not reflected in the Census 2000 data. Of statistical significance is the fact that the number of homes in the \$300,000 to \$499,000 single-family housing value range increased by 106%. In this more current data, the average assessed value of a single-family home, excluding condominiums, is \$440,727. This average value excludes vacant land parcel values and therefore is somewhat understated as some homes are constructed upon multiple lots. The 2006 average assessed value of the Village’s 436 condominium units is \$232,107.

**FIGURE 3-4: VALUE OF SINGLE FAMILY OWNER-OCCUPIED HOUSING UNITS, ELM GROVE (1999 AND 2006)**

Value	1999		2006	
	Number of Units	Percentage	Number of Units	Percentage
Less Than \$149,999	114	6.1%	2	0.1%
\$150,000 to \$199,999	325	17.3%	23	1.2%
\$200,000 to \$299,999	803	42.8%	407	20.9%
\$300,000 to \$499,999	508	27.0%	1,046	53.8%
\$500,000 to \$999,999	127	6.8%	415	21.3%
\$1,000,000+	0	0.0%	51	2.6%
<b>Total Number</b>	<b>1,877</b>	<b>100%</b>	<b>1,944</b>	<b>100%</b>

Source: U.S. Census, 2000; Village Assessor, 2006

### Occupancy Status and Owner versus Rental Occupancy

The 2000 U.S. Census indicates that approximately 95.6% (2,444) of total housing units in Elm Grove are occupied and 4.4% (113) are vacant. It is likely that the current vacancy rate is less following removal of the 96-unit Villager Apartment complex (2003) in the southeast area of the Village. For Waukesha County these figures are 96.4% and 3.6% respectively. These figures are almost identical to the 1990 U.S. Census data.

**FIGURE 3-5: OCCUPANCY STATUS, ELM GROVE**

	Elm Grove Occupancy Status, 1990		Elm Grove Occupancy Status, 2000		Waukesha County Occupancy Status, 2000	
	Total	%	Total	%	Total	%
Total # of Occupied Units	2,398		2,557		140,309	
Owner occupied	2,290	95.5%	2,444	95.6%	135,229	96.4%
Renter occupied	108	4.5%	113	4.4%	5,080	3.6%

Source: U.S. Census Bureau, Census 1990 & 2000

In 2000, approximately 10% of housing units in Elm Grove were rental units, while 90% were owner-occupied, as compared with Waukesha County, where almost a quarter of all housing units were rental (versus owner-occupied). As previously stated, the current figure is approximately 6% to 7%, due to removal of the 96-rental unit Villager Apartments in 2003. The percentages of owner-occupied housing in Elm Grove increased about 2% from 1990 to 2000 while the percentage of rental units decreased by this same amount.

**FIGURE 3-6: TENURE**

	Elm Grove Tenure, 1990		Elm Grove Tenure, 2000		Waukesha County Tenure, 2000	
	Total	%	Total	%	Total	%
Total # of Occupied Units	2,290		2,444		135,229	
Owner occupied	2,025	88.4%	2,202	90.1%	103,458	76.5%
Renter occupied	265	11.6%	242	9.9%	31,771	23.5%

\* Data retrieved from the U.S. Census Bureau, Census 1990 & 2000

## Affordable Housing

### Defining Affordability

The high cost of land in Elm Grove necessitates rents and sales prices that are not competitive with affordable multifamily units in the regional marketplace. The generally accepted definition of affordability is for a household to pay no more than 30 percent of its annual income on housing. Of owner-occupied housing in the Village (1999), nearly 75 percent of housing units were considered affordable to Elm Grove residents.

**FIGURE 3-7: HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME**

Selected Monthly Owner Costs as a Percentage of Household Income, 1999	Elm Grove	%	Waukesha County	%
Less than 15 percent	827	44.1	30,423	32.3
15 to 19 percent	249	13.3	18,839	20.0
20 to 24 percent	203	10.8	16,287	17.3
25 to 29 percent	114	6.1	10,124	10.8
30 to 34 percent	90	4.8	6,184	6.6
35 percent or more	385	20.5	11,970	12.7
Not computed	9	0.5	260	0.3
Gross Rent as a Percentage of Household Income, 1999	Elm Grove	%	Waukesha County	%
Less than 15 percent	54	22.3	6,559	20.9
15 to 19 percent	48	19.8	5,850	18.6
20 to 24 percent	41	16.9	4,866	15.5
25 to 29 percent	0	0.0	3,237	10.3
30 to 34 percent	0	0.0	2,114	6.7
35 percent or more	72	29.8	7,648	24.3
Not computed	27	11.2	1,174	3.7

Source: U.S. Census, 2000

## Access to Affordable Housing

As previously stated, there is a lack of available land within the Elm Grove municipal limits to support new housing (whether for development or redevelopment). Map I demonstrates not only the inability of the Village to acquire additional lands for development (given the presence of other municipal governments on all four sides), but also the dearth of existing land available for housing development. Approximately 22 vacant parcels are available for single-family residential development which represents approximately 21.57 acres of undeveloped land (4.03 acres are located within the current 100-year floodplain and as such are not developable).

In addition to the aforementioned attributes, the high value of land in the Village is also prohibitory with respect to development of affordable housing. New single-family detached-unit housing (1990-present day) is valued at an average of \$900,000 to \$1,000,000 (72 total units). By and large, market forces dictate existing and future housing value (and therefore, affordability).

With respect to multifamily development, pricing for recently constructed condominium development (Watermark, 2007) ranges from \$400,000 and greater per housing unit. The amount of land dedicated to multifamily development has diminished, as 40% of rental units in the Village were lost with the demolition of the Villager Apartments (96 units) for the purpose of implementing the Village's flood management project.

Existing value of single-family housing within the Village creates a financial obstacle for many first-time homebuyers. A prominent regional trend that involves the growth of housing for one-and two-person households is likely to drive development in town home, condominium and amenity-laden multifamily housing.

The development history of Elm Grove has generally promoted the construction of owner-occupied, single-family detached housing. While multifamily housing (either as rental apartments or as condominiums) is found in the Village, it has not been produced at a rate comparable to single-family detached units.

Nearly 60% of respondents to the Elm Grove community survey expressed an interest in mixed-use development for the downtown area. It is conceivable that, should market conditions warrant, industrial-land could convert to residential and/or mixed-use.



## Current & Anticipated Demand for Housing

In general, the demographic composition of Elm Grove represents an older population and smaller-sized households when compared with regional statistics of Waukesha County. Approximately 70% of total households in the Village represent domiciles where persons 18 years of age or younger are not present. Typically, these households are represented by “empty nesters” (parent-only families with persons 45 to 64 years of age) and persons that are of retirement age. These demographic characteristics that differ from those of the region suggest a latent or potential market demand for alternative housing options for one- and two-person families that include both working professionals and retirees.

**FIGURE 3-8: HOUSEHOLD CHARACTERISTICS**

	Elm Grove	Waukesha County
Family households without children (18 years of age or younger)	69.6%	63.2%
Householders living alone	24.7%	20.9%
Households with individuals 65 years of age or older	34.5%	21.5%
<b>Median age (years)</b>	<b>45.7</b>	<b>38.1</b>

Source: U.S. Census, 2000

### Seniors Market

Senior-aged persons utilize a variety of housing choices that include single-family homes, condominiums, and rental housing. Trends in housing affiliated with this age group indicate that senior-aged persons are likely to consider relocating to attached-unit (i.e. multifamily) housing. In 2000, over 34% of total households included persons of age 65 or older, many of which would be considered 1-or 2-person households. Moreover, nearly one-eighth of total households were characterized as single-householders of senior-age. Existing multifamily housing options in the Village represent approximately 25% of total housing units. At present, assisted-living facilities within the Village are limited to small-scale operations that utilize single-family dwelling units. There are no public “retirement communities” or developments within the Village limits of Elm Grove. Therefore, a demand for smaller-scaled housing may exist for persons of senior-age.

**FIGURE 3-9: SENIOR MARKET - HOUSEHOLDS**

	No. of Households	Percentage of Total, Elm Grove
Households with one or more people 65-74 years	430	17.6%
Households with one or more people 75 years and over	414	16.9%
<b>Total</b>	<b>844</b>	<b>34.5%</b>

Source: U.S. Census, 2000

FIGURE 3-10: SENIOR MARKET, SINGLE-PERSON HOUSEHOLDS

	No. of Households	Percentage of Total, Elm Grove
Single person households, 65-74 years	129	5.3%
Single person households, 75 years and over	166	6.8%
<b>Total</b>	<b>295</b>	<b>12.1%</b>

Source: U.S. Census, 2000

## Needs Analysis

While the percentage of multifamily housing units within the Village decreased between 2000 and 2005, demand fueled by ongoing growth among small (1- and 2-person) households, and an increasing presence of high-value multifamily housing in the Milwaukee metropolitan area may represent a promising market for various multifamily products.

The addition of 36 new, high-value multifamily units (Watermark Condominiums, anticipated completion 2007) to the Village responds to a strong market opportunity for multifamily housing that caters to mature professionals.

Smaller households (e.g., empty nesters, young couples, singles, seniors and divorcees) tend to seek smaller homes and lots. Empty-nesters comprise one of the primary components of the smaller household market segment. Many empty-nesters remain active in the workforce, and secure moderate to high salaries due to employment longevity. The proximity of Elm Grove to the City of Milwaukee and neighboring suburban markets, access to minor arterial roads, and stability of housing values also represent important factors that lend credibility to potential market demands for owner-occupied, high-value multifamily housing.

## Housing Implementation Strategies

Project or Action	Responsible Party	Timeframe
<b>HOUSING</b>		
Assess Village households that are characterized as “empty-nesters” and retirees to gauge the potential demand for affordable, smaller-scaled owner-occupied housing within the Village boundaries.	Village Staff	As needed
Consider mixed-use projects with residential component for redevelopment within the downtown area.	Village Staff Private Property Owners	Ongoing