CITY OF WHITEWATER

HOUSING AFFORDABILITY REPORT

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Section 1: Report Background and Introduction

Per Wis. Stat. §66.10013, the City of Whitewater has developed a Housing Affordability Report that responds directly to all statutorily required elements. The creation of this report is the effort of City staff and their consultant, Vandewalle & Associates. Data listed is from January 2017 through November 2019 and was compiled by City staff. All residential development processes and fees derive from the City Zoning Ordinance Chapter 19.

Section 2: Approved Dwelling Units by Development Process

Year	Subdivision Plats		Certified Survey Maps		Condominium Plats		Building Permit Applications	
	Number	Units	Number	Lots	Number	Units	Number	Units
2019 (through 11/19)	0	0	3	3	0	0	289	12
2018	0	0	5	2	0	0	320	13
2017	0	0	4	1	0	0	302	10

This data includes all properties in the City of Whitewater in both Walworth and Jefferson Counties. Certified Survey Maps are listed as the total number approved and the number of residential lots created. Building Permits are listed as the total number issued and the new residential units created.
Source: City of Whitewater, 2019

In 2019 (through November), the City issued 289 total permits. This includes permits for zoning, signs, sewer connection, razing, plumbing, occupancy, HVAC, electrical, and general construction or modification. While all the permits are paid for at the same time, some of these permits may represent overlap. Individual building permits are issued in Whitewater because in many cases individual contractors pull permits only directly related to their licenses. For example, a new home recently required 8 permits. This included a construction, electrical, HVAC, plumbing, sewer connection, zoning, and occupancy permit. In total, the 8 permits were $2,869.68.

For a complete list of all permit fees and development process fees, see the City of Whitewater New Housing Fee Report.

Section 3: Location of Available Residential Opportunities

In the City of Whitewater there are 185 vacant and/or undeveloped parcels that are currently zoned for residential development. Each one of these parcels is zoned one of the following: R-1, R-1X, R-2, R-3, R-4, or PCD. See Appendix A and Map 1 for the location of these parcels.

There are also redevelopment opportunities throughout the City that may be suitable for future residential development but are not currently zoned for residential development. Many have been pre-identified in adopted City Plans, as listed in Section 6. The properties along these corridors and intersections are likely to see redevelopment in a variety of forms and at many different timeframes. See Map 1 for the location of these areas.

- Surrounding the intersection of Main Street and Indian Mound Parkway
- Surrounding the intersection of Milwaukee Street, Elkhorn Road, Bluff Road, and Clay Street
- Surrounding the intersection of Walworth Avenue and US Highway 12

Overall, most platted subdivisions available for future residential development within the City's existing boundaries have adequate utilities, services, and public facilities planned or in-place. However, those services and facilities may not be available in some future residential development areas that are not in a platted subdivision or in areas immediately outside of the City's existing boundary until development extends to those locations. Any infill or redevelopment opportunities identified have existing access to available services and public facilities. In nearly all cases, infrastructure is already present on-site or within the adjacent right-of-way. However, infrastructure may be aged or insufficient for the potential development and require upgrades.

Section 4: Residential Development Regulations and Process Summary

In 2016, the City overhauled its Zoning Ordinance and now allows the development of a wide variety of housing types at various densities and costs. Additionally, in 2017, the City completed a 10-year update of the Comprehensive Plan.

Generally, the City's single-family Zoning Districts include the R-1 and R-1X districts that range from a minimum lot size of 10,000 sf to 12,000 sf. Two-family development is oriented towards the R-2 district with a required minimum lot size of 12,000 sf for a duplex and 8,000 sf for a single-family home. The R-3 district includes multi-family development greater than 3 units on a minimum lot size of 15,000 sf (or higher depending on the number of units and bedrooms). The R-4 district includes single-family mobile home development at a minimum 4-acres for mobile home parks and a minimum 3,600 sf per mobile home space. Higher-density and mixed-use options are available by conditional use through the B-1 district, B-1A Overlay district, B-2 district, B-2A Overlay district, and the B-3 district, or through a customized Planned Development (PD) process.

The City has many Overlay Zoning Districts that apply to certain areas in the City. Two provide for the option of increasing occupancy levels and reduced parking regulations from the base zoning district (R-2A and R-3A). Another (R-O), focuses on preserving neighborhood character by only allowing families to occupy homes in this area by restricting the number of unrelated individuals. The final two (B-1A and B-2A) allow for a mix of uses including residential.

Overall, the City's development regulations, zoning districts, and modern design, engineering, utility, building, and subdivision requirements are very comparable to that of other communities in both Walworth and Jefferson Counties and throughout the State. The provisions and standards are utilized to protect property values, promote high-quality structures with sustained longevity, and protect the health, safety, and welfare of the City's residents, visitors, and businesses.

Disclaimer: The approximate cost of each process listed below is based on several basic assumptions and the calculation of the given processes. It does not represent the final cost of completing the process, it is intended to be used as a guide. Each situation is unique and will inevitably have variations in the costs associated with it.

Residential Development Processes

Does the proposed development and land use…?	Approximate Cost of Process**
1. Match the Comprehensive Plan's Future Land Use Map for the site? **(a) Yes, proceed to step 2.** **(b) No, then a Comprehensive Plan Amendment* is required. Then proceed to step 2.** **I. See Wis. Stat. 66.1101(4)**	Process 1.(b) = based on cost of time and materials
2. Require annexation into the City? **(a) No, proceed to step 3.** **(b) Yes, then an Annexation Agreement is required. Then proceed to step 3.** **I. See Wis. Stat. 66.0217**	Process 2.(b) = minimum of $500
3. Require an Urban Service Area Amendment? **(a) No, proceed to step 4.** **(b) Yes, then an Urban Service Area Amendment is required through the Southeast Wisconsin Regional Planning Commission (SEWRPC). Then proceed to step 4.** **I. See SEWRPC's website for process. *This only applies to areas in Walworth County. For areas in Jefferson County, see City Staff.***	Not a City Process
4. Require a rezoning? **(a) No, proceed to step 5.** **(b) Yes, then a Zoning Map Amendment* is required. Then proceed to step 5.** **I. See Chapter 19.69**	Process 4.(b)I.= minimum of $400
5. Require a land division? **(a) No, proceed to step 6.** **(b) Yes, then one of the three options below apply. Then proceed to step 6.** **I. Certified Survey Map* or Condominium Plat*** **1. See Chapter 18.04.046** **II. Subdivision Plat** **1. Complete the Site Assessment Checklist and attend a pre-application meeting** **2. Concept Plan Review** **3. Preliminary Plat Review* and Final Plat Review*** **a. See Chapters 18.04.040, 18.04.042, and 18.04.044.**	Process 5.(b)I.= minimum of $100-$500 Process 5.(b)II.= minimum of $100-$500

6. Match the land uses and bulk dimensional requirements for the Zoning District of the site? See Chapter 19.66 for minimum lot sizes and the land uses allowed for each residential zoning district. **(a) Principal Land Use/s is allowed By-Right** **I. Building Permit and Occupancy Permit** **1. See Chapter 19.15-19.48** **(b) Principal Land Use/s is allowed through a Conditional Use Permit*. See Chapter 19.66** **I. Site Plan and Building Design** **1. Building Permit and Occupancy Permit** **a. See Chapter 19.15-19.48** **(c) Principal Land Use/s is allowed in an Overlay Zoning District that applies to the site. See Chapters 19.19, 19.22, 19.25, 19.28, and 19.31.** **I. Site Plan, and Building Design** **1. Building Permit and Occupancy Permit** **(d) Principal Land Use/s or bulk dimensions do not meet the requirements of the zoning district, then a Planned Development is required. See Chapter 19.39** **I. Rezoning and General Development Plan*** **II. Specific Implementation Plan with Site Plan and Building Design*** **1. Building Permit and Occupancy Permit**	Process 6.(a)I.= $100 + Building + Electrical and Heating + Plumbing + Sewer, Water, Storm Sewer Connection + Occupancy Permit + Park Fees Process 6.(b)I. and 6.(c)I. = minimum of $100 + $100-$500 + Building + Electrical and Heating + Plumbing + Sewer, Water, Storm Sewer Connection + Occupancy Permit + Park Fees Process 6.(d)I.-II.= minimum of $100 + $400 + Building + Electrical and Heating + Plumbing + Sewer, Water, Storm Sewer Connection + Occupancy Permit + Park Fees

**Requires a Public Hearing*

***The approximate cost of each process is just a baseline estimation. It does not represent the final cost of completing the process, it is intended to be used as a guide. For the full fee schedule see the City of Whitewater Permit Fees. To apply for any of the processes listed above see the City of Whitewater website.*

Section 5: How Can the City Reduce Its Development Time and Costs By 20%?

The City of Whitewater is surrounded by unincorporated agricultural and rural land, in addition to some wetland, floodplain, creek bed, and natural areas within its Extraterritorial Jurisdiction. However, not all of the City's future housing growth will be oriented toward greenfield development. Rather, the City is focused on achieving balanced growth between new greenfield development along the City periphery and redevelopment of underutilized sites to better meet the needs of the future population. The City can utilize the following strategies to help reduce residential development time and costs, in addition to meeting the community's existing and forecasted housing demand, while also meeting its long-term goals and preserving aesthetic quality, livability, and housing diversity.

Reduce Development Time and Costs

1. **Create and adopt new Zoning Districts or amend existing Zoning Districts to allow mixed-use development by-right or by Conditional Use.** Allowing mixed-use development with a residential component within a zoning district could eliminate the need for a Planned Development (PD) in many instances where a developer pursued a mixed-use project. This could expedite the time and costs associated with mixed-use development.
2. **Allow smaller-lot single-family housing options by-right in residential zoning districts.** The existing ordinance provides options between 8,000 - 12,000 sf minimum lot sizes for single-family development. Either by modifying the existing zoning districts or establishing a new district, the City could further reduce these requirements to a minimum lot size of between 4,000 - 5,000 sf. It also provides flexibility for developers and the potential for new starter or down-sizing options for residents.
3. **Rezone areas of the City to increase the opportunities for 1. and 2. above to be utilized.** Identifying key areas where new mixed-use or small-lot single-family development makes the most sense and working with landowners or developers to preemptively rezone parcels can help eliminate at least one step in the required process for developing within these key areas of the City.
4. **Develop online applications to help reduce development time.** Right now, the City has very few options to apply for permits directly on their website. This could be expanded upon. Online applications that allow developers and builders to apply and submit plans, documents, and fees for many of the Neighborhood Services Department's procedures could also help reduce development time. Ultimately, these tools could also significantly reduce staff review time.
5. **Modify existing internal practices*** such as offering expedited review and special meetings for projects that meet specific requirements or provide substantial public benefit, however, there would likely be an associated fee with the reduction in time.
6. **Utilize tax incremental financing (TIF) to help supplement some of the cost of new affordable housing in the community**. Utilize the special provision in tax increment financing law that allows the City to keep a tax increment financing district open for an extra year to support affordable housing and improve housing stock anywhere within the City. This approach has been utilized in Milwaukee, Madison, Appleton, La Crosse, Oregon, and other Wisconsin communities.
7. **Encourage developers to leverage existing economic development tools and incentives available** such as Opportunity Zones, Low-Income Housing Tax Credits, Historic Preservation Tax Credits, and

other state and County programs directly related to housing and redevelopment. Developers should be aware of funding sources that can have a sizeable impact on their bottom lines.

*It should be noted that many City processes have statutorily required time frames, public hearings, and notices that cannot be modified by local government.

Meeting the City of Whitewater's Existing and Forecasted Housing Demand

1. **Allow Accessory Dwelling Units or In-Family Suites by-right or by Conditional Use in residential zoning districts.** This allows for the existing residential capacity of the City to be nearly doubled on the footprint of existing residential lots. Accessory dwelling units provide an opportunity for smaller and higher-density residential developments in back or side yards where homes are already present. This is a great opportunity to accommodate affordable housing for residents and/or their families in well-established neighborhoods outside of the student housing areas.
2. **Establish density bonuses to incentivize developers to increase the density of development in strategic locations.** This policy would permit an increase in the allowable dwelling units per acre, floor area ratio, or height for preidentified sites (increase between 10 to 20%) in exchange for the inclusion of affordable housing units in the development, at the option of the developer. This strategy can also help in providing affordable housing units to accommodate future community needs.
3. **Set goals for the future that clearly define the number of affordable housing units that need to be added to the community by a given year (i.e. 2030).** This can be done through the City's Comprehensive Plan, a specific housing plan, or a broadly adopted policy by the City Council. Many communities throughout the state have started setting ambitious and clearly defined targets for needed affordable housing units, which has helped set the stage for construction of new units.
4. **Develop and establish a Whitewater Housing Committee.** This could be done through partnering with the City's Community Development Authority, the Jefferson County Housing Authority, Walworth County Housing Authority, and other government entities, in addition to local private sector partners. The development and establishment of a Housing Committee helps provide leadership on the topic and can drive initiatives on housing within the community. Opportunities exist for the committee to analyze and study the local housing needs (ex. Housing Needs Assessment), assess the City's housing situation compared to other surrounding communities, evaluate and prioritize key redevelopment sites to proactively foster redevelopment, begin to develop new housing programs with private sector partners (ex. walking mortgage incentive), and develop a Housing Action Plan.

Section 6: How Do These Strategies and the City's Existing Housing Situation Relate to the City of Whitewater Comprehensive Plan and Other City Plans?

In 2017, the City of Whitewater's population was estimated to be 14,762, with 4,609 total households according to the American Community Survey and U.S. Census Bureau. According to the 2017 City of Whitewater Comprehensive Plan, the City is projected to increase by approximately 1,500-3,700 new residents and approximately 2,300 new households by 2030. However, in writing this report all data was updated including the City's 2030 population and household projections.

Based on the methodology outlined in Appendix B, its projected that the City of Whitewater's population will be between 15,400 and 17,000 in 2030, somewhere between an increase of 1,000-1,700 residents. The population growth scenarios are all relatively similar because of the steady methodical increases the City has experienced over the past 30 years.

In 2030, it is projected that the number of households in the City will increase at a similar rate to population, but also be dependent and influenced by the University of Wisconsin-Whitewater's future policy and development decisions. Further analysis of the existing housing situation in Whitewater is provided below and in Appendix B. All data has been updated from the 2017 Comprehensive Plan.

The following provides some insight into the City's current housing market and its affordability:

- The residential vacancies in the community overall are relatively high, but this is mostly because of the large number of renter-occupied units (67%).
- Owner-occupied units in Whitewater, which make up only 33% of all housing units, have a vacancy rate of only 1%. In comparison, in both Jefferson and Walworth Counties those figures are reversed, with owner-occupied housing units making up nearly 70% of all dwelling units county-wide (70% in Jefferson County and 68% in Walworth County).
- Nearly 40% of housing units are occupied by single-person households, and over the next 20 years, the average household size in the community is expected to decrease slightly. If the average household size continues to decrease, the number of single-person households will most likely increase. This trend could result in an overall increase in demand for new multi-family units.
- In 2019, the average price of a home for sale in Whitewater is nearly 25% higher than the median home value just a few years ago. In part, this is due to low vacancy rates and high demand.
- According to the Federal Department of Housing and Urban Development (HUD), housing affordability can be defined as spending less than 30% of a household's total income on housing costs. Essentially, any household that pays over 30% typically must make financial choices and tradeoffs in terms of other essentials, transportation, or having a chance at long-term financial stability. Any household above 30% is considered to be housing cost burdened. In Whitewater, 49% of households are housing cost burdened and 31% spend greater than 50% of their total income on housing (extremely cost burdened). This means, that approximately a half of all households in Whitewater are living financially unsustainably within the community because the cost of housing exceeds their income by at least 30%. While some of this is a result of the number of full-time

students in City who may be unemployed or work part-time, there are still many full-time residents that are also housing cost burdened.

- To put this into perspective, any individual or family with an income below $59,160 cannot afford the monthly median owner-occupied cost for homes with a mortgage ($1,479), and any individual or family with an income below $28,880 cannot afford the median monthly rent in the City ($722).
- Additionally, the median home value in the City in 2017 was $164,400 and the monthly median owner-occupied cost for a home with a mortgage was $1,479. Using that ratio of home value to monthly cost with a mortgage, at 30% of the City's 2017 median household income ($9,548 annually or $796 per month), the average household could afford a home approximately half of the median home value in the City ($88,500).

Sources: U.S. Census Bureau, American Community Survey 5-Year Estimates 2013-2017, U.S. HUD 2019 CHAS data calculated using ACS 2012-16, MIT Living Wage Calculator, 2018, and Zillow, 2019.

To address these trends and many of the topics covered throughout this report, the following areas of the City's Comprehensive Plan directly address housing:

- An overarching future opportunity for the City as-a-whole was identified to enhance and upgrade the City's housing stock and improve neighborhoods.
- A theme used throughout the Plan was to advance the development and preservation of single-family housing and cooperate with others on student housing issues.
- Sustainability was incorporated and addressed throughout. Housing was built into the Plan's definition of sustainability as a wide variety of affordable and comfortable housing options.
- An overarching goal of the Plan was to ensure that neighborhoods and housing provides safe, comfortable, affordable, and enriching places for all residents.
- Throughout the Plan, other goals, objectives, and strategies that addressed housing included: an appropriate mix of housing unit types, densities, and costs, supporting affordable housing options, encourage mixed-use and redevelopment, and preserving and enhancing existing neighborhoods while promoting new high-quality future neighborhoods.
- The Plan projects 1,300 new housing units and nearly 250 new acres of land needed to accommodate those units in 2040. On the Future Land Use Map, most of the new units and acres are designated in the Future Neighborhood category which allows and promotes a mixture of housing types, lot sizes, and densities, at a minimum gross density of 5 dwelling units per acre.

Additionally, several other adopted plans also address housing and advance many of the goals, objectives, and strategies of the City's Comprehensive Plan.

- West Whitewater Neighborhood Development Plan, 2002
  The plan is a growth management guide for anticipated future growth around the area from the Hwy 12 Bypass on the west to East County Line Road and Indian Mound Parkway to the east. It also provides guidelines and recommendations for development arrangement, community design and identity, transportation connections, and open space and recreation if/when the City grew into these areas. Overall, it recommended several different residential development types be included.
- North Whitewater Neighborhood Development Plan, 2007

Overall, this plan is very similar to the West Neighborhood Development Plan and addresses many of the same components, other than it focused on the area from County Highway N on the west to Howard Road on the east. It also incorporated and recommends a variety of residential development types, scales, and densities.

- Southside Development Plan, 2009
  This plan rounds out the planned growth around the City, focusing on the areas south of the Hwy 12 Bypass from the Walworth/Rock County line to the west and approximately CTH P to the east. It also focused on providing a growth management guide complete with the various elements mentioned in the other development plans above. This plan, however, focused on a wide variety of uses, including mixed-use, mixed residential, technology parks, and other commercial uses. Together, the west, north, and southside plans combine to provide a growth management strategy surrounding the entire community that plans for a diversity in future residential development types.

A complete housing study and needs assessment has not yet been completed by the City of Whitewater. In general, a housing study and needs assessment is used to identify existing and future housing stock within the community. Topics often include assessment of existing housing conditions, demographic and market demands (present and future), and identifying housing gaps and issues. The following are related efforts that have been conducted by outside groups, but do not constitute a comprehensive housing study.

- Housing and Neighborhoods Workshop, 2019
  Vandewalle and Associates conducted an interactive workshop to gather feedback from the Community Development Authority, Plan Commission, and City Council on the City's housing issues, assets, opportunities, priorities, and potential initiatives to address each.
- Single-Family Housing Taskforce, 2018
  The Greater Whitewater Committee formed a Single-Family Housing Taskforce subcommittee in 2018 to analyze and research the existing housing issues within the community.
- Whitewater Housing Market Study, 2011
  Russell Kashian PhD., a professor at the University of Wisconsin-Whitewater conducted a study of the City's housing market that analyzed the impact of the University of Wisconsin-Whitewater campus on single-family home values from 2000 through 2011.
- University of Wisconsin-Whitewater Student Off-Campus Housing Survey and Citizen's Off-Campus Survey, 2009
  Two documents were produced in 2009 summarizing the results of two housing surveys. The studies were produced by Russell D. Kashian at the Fiscal and Economic Research Center. The titles are:
    - University of Wisconsin-Whitewater Student Off-Campus Housing Survey
    - University of Wisconsin-Whitewater Student Citizen's Off Campus Housing Survey

Section 7: Conclusion

A wide range of factors associated with both the supply and demand of housing have led to the existing housing situation in the City, Region, State, and Country. A few of these issues linked to the supply of housing include risky lending practices in the early 2000s, the Great Recession and housing market collapse in 2008, the high costs of building materials and infrastructure, and a shortage of builders, developers, and skilled trades people. A few of these influences related to the demand for housing include increased college debt for younger generations and prolonged stagnation of wages (starting with an unchanged minimum wage since 2009) preventing people from saving for a down payment, in addition to nation-wide changes in personal preferences (waiting longer to get married and start a family) and demographic shifts (people living longer in smaller households). Together, this has led to extremely low residential vacancy rates throughout the State and created a nation-wide affordable housing crisis.

Solutions to the existing housing affordability situation do not solely fall on the City of Whitewater to solve. In fact, the City's zoning, land use, and building regulations are modern, consistent, highly predictable, and work to encourage residential development at many different scales and price points. The true solution relies on a multi-faceted approach in which the City implements a variety of the strategies listed above, while innovative and progressive steps are also taken at the state and federal level.

Appendix A: List of Residential Opportunities

Vacant Parcels in the City Currently Zoned Residential

Parcel Number	Current Zoning*	Future Land Use	Existing Land Use	Size (Acres)
/WES 00031	R-1	Single Family Residential	Ag/Vacant	0.485898
/WUP 00274	R-1	Parks and Recreation	Ag/Vacant	20.624362
/EV 00004	R-1	Higher Density Residential	Ag/Vacant	0.562022
/EV 00001	R-1	Single Family Residential	Ag/Vacant	0.559344
/EV 00002	R-1	Single Family Residential	Ag/Vacant	0.550498
/WES 00001	R-1	Parks and Recreation	Ag/Vacant	1.957952
/WUP 00315	R-1	Single Family Residential	Ag/Vacant	22.402239
/TLE 00006	R-1	Single Family Residential	Ag/Vacant	0.867333
/TLE 00007	R-1	Single Family Residential	Ag/Vacant	0.866295
/TLE 00005	R-1	Single Family Residential	Ag/Vacant	0.882871
/HI 00006	R-1	Single Family Residential	Ag/Vacant	1.032428
/HI 00005	R-1	Single Family Residential	Ag/Vacant	0.344167
/WUP 00290J1	R-1	Single Family Residential	Ag/Vacant	1.373378
/A312900004	R-1	Single Family Residential	Ag/Vacant	0.408194
/A373900003	R-1	Single Family Residential	Ag/Vacant	1.218914
/WUP 00326	R-1	Future Neighborhood	Ag/Vacant	0.953001
/TLE 00002	R-1	Single Family Residential	Ag/Vacant	0.778459
/TLE 00014	R-1	Single Family Residential	Ag/Vacant	0.853106
/TLE 00013	R-1	Single Family Residential	Ag/Vacant	0.861454
/WES1 00005	R-1	Single Family Residential	Ag/Vacant	0.234404
/WES1 00006	R-1	Single Family Residential	Ag/Vacant	0.234115
/WES1 00007	R-1	Single Family Residential	Ag/Vacant	0.229519
/WES1 00008	R-1	Single Family Residential	Ag/Vacant	0.229598
/WES1 00010	R-1	Single Family Residential	Ag/Vacant	0.229526
/WES1 00011	R-1	Single Family Residential	Ag/Vacant	0.26301
/WES1 00037	R-1	Single Family Residential	Ag/Vacant	0.244534
/WES1 00001	R-1	Single Family Residential	Ag/Vacant	0.263603
/WPB 00010	R-2	Single Family Residential	Ag/Vacant	0.201397
/WUP 00023A	R-2	Single Family Residential	Ag/Vacant	0.413477
/WUP 00276A	R-2	Parks and Recreation	Ag/Vacant	11.839874
/PC 00013	R-2	Business/Industrial Park	Ag/Vacant	1.827855
/WUP 00277	R-2	Parks and Recreation	Ag/Vacant	5.02286
/A326000001	R-2	Right of Way	Ag/Vacant	0.674208
/A332800002	R-2	Single Family Residential	Ag/Vacant	0.405768
/A332800003	R-2	Single Family Residential	Ag/Vacant	0.731992
/WPB 00008	R-2	Single Family Residential	Ag/Vacant	0.21063
/WPB 00018	R-2	Single Family Residential	Ag/Vacant	0.210664
/WSS 00060	R-2	Future Neighborhood	Ag/Vacant	5.039352
/WPB 00026	R-2	Single Family Residential	Ag/Vacant	0.225473
/A373900004	R-2	Single Family Residential	Ag/Vacant	6.63498
OVERLAP	R-2	Single Family Residential	Ag/Vacant	0.012989
OVERLAP	R-2	Single Family Residential	Ag/Vacant	0.010412

/A 71200002	R-2	Single Family Residential	Ag/Vacant	9.224267
OVERLAP	R-2	Single Family Residential	Ag/Vacant	0.007894
/DAJ 00011	R-2	Future Neighborhood	Ag/Vacant	1.044262
GAP	R-2	Future Neighborhood	Ag/Vacant	0.631674
/WPB 00040	R-2	Single Family Residential	Ag/Vacant	0.274337
/WPB 00004	R-2	Single Family Residential	Ag/Vacant	0.283331
/WPB 00046	R-2	Single Family Residential	Ag/Vacant	0.215706
/WPB 00002	R-2	Single Family Residential	Ag/Vacant	0.22051
/WPB 00001	R-2	Single Family Residential	Ag/Vacant	0.241524
/WPB 00045	R-2	Single Family Residential	Ag/Vacant	0.168368
GAP	R-2	Mixed Use	Ag/Vacant	0.226838
/PC 00021	R-2	Single Family Residential	Ag/Vacant	2.42053
/DAJ 00009	R-2	Future Neighborhood	Ag/Vacant	1.374569
/DAJ 00008	R-2	Future Neighborhood	Ag/Vacant	0.82476
/SS 00013	R-2	Future Neighborhood	Ag/Vacant	0.230352
/SS 00014	R-2	Future Neighborhood	Ag/Vacant	0.230353
/SS 00015	R-2	Future Neighborhood	Ag/Vacant	0.230352
/SS 00019	R-2	Single Family Residential	Ag/Vacant	0.232054
/SS 00018	R-2	Future Neighborhood	Ag/Vacant	0.231434
/SS 00017	R-2	Future Neighborhood	Ag/Vacant	0.230815
/SS 00016	R-2	Future Neighborhood	Ag/Vacant	0.230196
/WUP 00018D	R-2	Future Neighborhood	Ag/Vacant	13.338399
/WUP 00018	R-2	Future Neighborhood	Ag/Vacant	18.97761
/WUP 00275	R-2	Parks and Recreation	Ag/Vacant	19.517391
/WSS 00045	R-2	Single Family Residential	Ag/Vacant	0.283041
/WUP 00345A	R-2	Mixed Use	Ag/Vacant	13.143834
/WUP 00276	R-2	Parks and Recreation	Ag/Vacant	34.897167
/GR 00005	R-2	Future Neighborhood	Ag/Vacant	0.529816
/A 91900002	R-2	Mixed Use	Ag/Vacant	0.325711
/WUP 00332	R-2	Future Neighborhood	Ag/Vacant	33.511968
/WUP 00332A	R-2	Future Neighborhood	Ag/Vacant	2.516382
/A407900002	R-2	Single Family Residential	Ag/Vacant	0.692131
/WUP 00014	R-2	Future Neighborhood	Ag/Vacant	16.54631
/WUP 00023	R-2	Single Family Residential	Ag/Vacant	0.158923
292-0515-3331-000	R-2	Parks and Recreation	Ag/Vacant	30.417101
292-0515-3334-000	R-2	Parks and Recreation	Ag/Vacant	30.215392
292-0515-3141-068	R-2	Single Family Residential	Ag/Vacant	0.213373
292-0515-3141-000	R-2	Single Family Residential	Ag/Vacant	1.90726
292-0515-3141-094	R-2	Single Family Residential	Ag/Vacant	0.209184
292-0515-3141-095	R-2	Single Family Residential	Ag/Vacant	0.208305
292-0515-3141-096	R-2	Single Family Residential	Ag/Vacant	0.209686
292-0515-3141-097	R-2	Single Family Residential	Ag/Vacant	0.211885
292-0515-3141-044	R-2	Single Family Residential	Ag/Vacant	0.243887
292-0515-3141-045	R-2	Single Family Residential	Ag/Vacant	0.235991
292-0515-3141-046	R-2	Single Family Residential	Ag/Vacant	0.22653
292-0515-3141-047	R-2	Single Family Residential	Ag/Vacant	0.226008
292-0515-3141-081	R-2	Single Family Residential	Ag/Vacant	0.218047
292-0515-3141-083	R-2	Single Family Residential	Ag/Vacant	0.242864

292-0515-3141-086	R-2	Single Family Residential	Ag/Vacant	0.256911
292-0515-3141-092	R-2	Single Family Residential	Ag/Vacant	0.251597
292-0515-3141-089	R-2	Single Family Residential	Ag/Vacant	0.223473
292-0515-3141-038	R-2	Single Family Residential	Ag/Vacant	0.293702
292-0515-3141-039	R-2	Single Family Residential	Ag/Vacant	0.214475
292-0515-3141-071	R-2	Single Family Residential	Ag/Vacant	0.25467
292-0515-3141-034	R-2	Single Family Residential	Ag/Vacant	0.303164
292-0515-3141-036	R-2	Single Family Residential	Ag/Vacant	0.217267
292-0515-3141-088	R-2	Single Family Residential	Ag/Vacant	0.226946
292-0515-3141-091	R-2	Single Family Residential	Ag/Vacant	0.255894
292-0515-3141-099	R-2	Single Family Residential	Ag/Vacant	0.216739
292-0515-3141-101	R-2	Single Family Residential	Ag/Vacant	0.250123
292-0515-3141-040	R-2	Single Family Residential	Ag/Vacant	0.215076
292-0515-3141-042	R-2	Single Family Residential	Ag/Vacant	0.509534
292-0515-3141-049	R-2	Single Family Residential	Ag/Vacant	0.193181
292-0515-3141-051	R-2	Single Family Residential	Ag/Vacant	0.211281
292-0515-3141-026	R-2	Single Family Residential	Ag/Vacant	0.225578
292-0515-3141-035	R-2	Single Family Residential	Ag/Vacant	0.196762
292-0515-3141-037	R-2	Single Family Residential	Ag/Vacant	0.260957
292-0515-3141-087	R-2	Single Family Residential	Ag/Vacant	0.224127
292-0515-3141-090	R-2	Single Family Residential	Ag/Vacant	0.229306
292-0515-3141-093	R-2	Single Family Residential	Ag/Vacant	0.210498
292-0515-3141-098	R-2	Single Family Residential	Ag/Vacant	0.205017
292-0515-3141-100	R-2	Single Family Residential	Ag/Vacant	0.235101
292-0515-3141-041	R-2	Single Family Residential	Ag/Vacant	0.289254
292-0515-3141-043	R-2	Single Family Residential	Ag/Vacant	0.355968
292-0515-3141-048	R-2	Single Family Residential	Ag/Vacant	0.226939
292-0515-3141-050	R-2	Single Family Residential	Ag/Vacant	0.207608
292-0515-3141-012	R-2	Single Family Residential	Ag/Vacant	0.244349
292-0515-3141-022	R-2	Single Family Residential	Ag/Vacant	0.197356
292-0515-3141-027	R-2	Single Family Residential	Ag/Vacant	0.225579
292-0515-3233-018	R-2	Higher Density Residential	Ag/Vacant	0.393927
292-0515-3141-013	R-2	Single Family Residential	Ag/Vacant	0.25656
292-0515-3141-016	R-2	Single Family Residential	Ag/Vacant	0.263145
292-0515-3141-017	R-2	Single Family Residential	Ag/Vacant	0.276723
292-0515-3141-018	R-2	Single Family Residential	Ag/Vacant	0.22775
292-0515-3141-032	R-2	Single Family Residential	Ag/Vacant	0.231381
292-0515-3141-019	R-2	Single Family Residential	Ag/Vacant	0.418202
/HAS 00033	R-2	Single Family Residential	Single-Family Residential - City	0.580366
/WUP 00007	R-2	Two Family/Townhouse Residential	Single-Family Residential - City	19.572073
/WUP 00025	R-2	Future Neighborhood	Multi-Family Residential	15.758442
292-0515-3232-031	R-2	Single Family Residential	Single-Family Residential - City	0.472197
/WUP 00354	R-3	Higher Density Residential	Ag/Vacant	10.200838
/WUP 00359	R-3	Higher Density Residential	Ag/Vacant	2.138775

/WUP 00153A	R-3	Higher Density Residential	Ag/Vacant	5.112853
/WUP 00311	R-3	Agricultural Preservation	Ag/Vacant	14.335527
/WUP 00308	R-3	Agricultural Preservation	Ag/Vacant	11.653878
/WPB 00044	R-3	Higher Density Residential	Ag/Vacant	11.35565
/GR 00010	R-3	Future Neighborhood	Ag/Vacant	0.722916
/GR 00009	R-3	Future Neighborhood	Ag/Vacant	0.638333
/GR 00008	R-3	Future Neighborhood	Ag/Vacant	0.648806
/GR 00006	R-3	Future Neighborhood	Ag/Vacant	0.579447
/GR 00007	R-3	Future Neighborhood	Ag/Vacant	0.633228
292-0515-3323-001	R-3	Higher Density Residential	Ag/Vacant	10.823884
/WUP 00310A	R-3	Central Area Neighborhood	Single-Family Residential - City	0.974141
292-0515-3224-000	R-4	Future Neighborhood	Ag/Vacant	38.527975
/MM 00002	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.377425
/MM 00005	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.397935
/MM 00006	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.458373
/MM 00007	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.444734
/MM 00008	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.409558
/MM 00009	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.40864
/MM 00010	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.392583
/MM 00011	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.705157
/MM 00003	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.407699
/MM 00004	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.41044
/MM 00001	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.350537
/MM 00012	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.515085
/MM 00021	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.507553
/MM 00020	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.35719
/MM 00019	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.359038
/MM 00018	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.390126
/MM 00017	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.391309
/MM 00016	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.380158

/MM 00015	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.380157
/MM 00014	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.357114
/MM 00013	PCD	Two Family/Townhouse Residential	Ag/Vacant	0.622555
/WUP 00228	PCD	Future Neighborhood	Ag/Vacant	3.001598
/WES1 00042	PCD	Single Family Residential	Ag/Vacant	0.252768
/WES1 00041	PCD	Single Family Residential	Ag/Vacant	0.239715
/WES1 00040	PCD	Single Family Residential	Ag/Vacant	0.239537
/WES1 00039	PCD	Single Family Residential	Ag/Vacant	0.23985
/WES1 00028	PCD	Single Family Residential	Ag/Vacant	0.276517
/LC 00007	PCD	Higher Density Residential	Ag/Vacant	1.566236
/LC 00008	PCD	Higher Density Residential	Ag/Vacant	1.566236
/LC 00009	PCD	Higher Density Residential	Ag/Vacant	1.566236
/LC 00010	PCD	Higher Density Residential	Ag/Vacant	1.566236
/LC 00011	PCD	Higher Density Residential	Ag/Vacant	1.566236
/LC 00012	PCD	Higher Density Residential	Ag/Vacant	1.566236
/LC 00013	PCD	Higher Density Residential	Ag/Vacant	1.566236
/LC 00014	PCD	Higher Density Residential	Ag/Vacant	1.566236
/LC 00015	PCD	Higher Density Residential	Ag/Vacant	1.566236
/LC 00016	PCD	Higher Density Residential	Ag/Vacant	1.566236
/LC 00017	PCD	Higher Density Residential	Ag/Vacant	1.566236
292-0515-3211-005	PCD	Two Family/Townhouse Residential	Ag/Vacant	1.521142

Source: City of Whitewater

**In determining which parcels that are currently zoned Planned Development (PCD) and are suitable for future residential development, the Future Land Use category from the City's Comprehensive Plan was used. All other parcels provided in the table above were selected based on existing zoning.*

Vacant/Redevelopment Parcels in the City Not Currently Zoned for Redevelopment

The following is a list of intersections and corridors where future residential redevelopment may occur. Each of the areas listed below have been pre-identified in adopted City Plans, as listed in Section 6 above. Prior to seeking redevelopment of any parcel within the City, it is recommended that the City Zoning Map be reviewed and referenced in addition to contacting City staff for more information.

- Surrounding the intersection of Main Street and Indian Mound Parkway
- Surrounding the intersection of Milwaukee Street, Elkhorn Road, Bluff Road, and Clay Street
- Surrounding the intersection of Walworth Avenue and US Highway 12

Appendix B: Data Analysis

City of Whitewater 2030 Population Projections

	2010[1]	2017[2]	2020	2025	2030	2017-2030 Change
Linear Growth 1990-2017[3]	14,390	14,762	14,998	15,392	15,786	1,417
Linear Growth 2000-2017[3]	14,390	14,762	15,010	15,425	15,839	1,491
Linear Growth 2010-2017[3]	14,390	14,762	14,921	15,187	15,453	957
Compounded Growth 1990-2017[4]	14,390	14,762	15,040	15,514	16,004	1,746
Compounded Growth 2000-2017[4]	14,390	14,762	15,020	15,461	15,915	1,620
Compounded Growth 2010-2017[4]	14,390	14,762	14,926	15,204	15,487	1,013

The population projections were derived using a variety of methodologies:

- **Compounded Percentage Rate 1990-2017, 2000-2017, and 2010-2017**. These estimations are determined utilizing the annual average percentage change over the time period and extrapolating that rate forward to 2030. The average annual percentage change for the three time periods ranged from 0.5%-1% growth.
- **Linear Growth Rate 1990-2017, 2000-2017, 2010-2017**. This set of projections were calculated using the average annual population change over the time period and projecting that rate forward to 2030. The average annual population change for the various time periods ranged from 55-93 new residents per year.
- **Department of Administration (DOA) Projection**. In 2013, the State Department of Administration forecasted population change for all communities in Wisconsin based on 2010 U.S. Census data. While the data used is somewhat dated, the projections are still relevant because of the City's relatively low population change over the past decade.

City of Whitewater 2030 Household Projections

Whitewater is unique in its dynamic changes in student populations throughout the year. Because of this and other factors, the linear and compounded growth projections as calculated above for population are less accurate for household projections. Based on U.S. Census figures alone, over the past 17 years (2000-2017), the City has experienced an approximate 10% increase in the total number of households, however, since 2010, the total has been relatively flat. Using these trends and the population projections above, it can be generally projected that over the next 5-10 years the City can expect the total households in the community to grow at a rate similar to that of the overall population. However, there are other factors that could affect these projections, mainly the University of Wisconsin-Whitewater's policies and development patterns. Specifically, fluctuation in enrollment, policy changes regarding living on-campus or off-campus, or the

[1] *Source: U.S. Census Bureau, 1990-2010 Census.*

[2] *Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates.*

[3] *Extrapolated based on the average annual population change over the given years.*

[4] *Extrapolated based on the average annual percent change over the given years.*

construction, remodeling, or removal of on-campus residential facilities will all affect the overall housing situation of the City.

A Detailed Summary of Whitewater's Existing Housing Situation

In 2017, there was a 10% vacancy rate of the total 5,145 housing units within the City. However, when breaking down the vacancy rate further, owner-occupied homes had a vacancy rate of only 1% and for rentals it was 7%. The owner-occupied rate is well below a healthy residential vacancy rate (5%). Additionally, approximately 33% of the housing stock is owner-occupied, 37% is occupied by a single person household, and 33% are single-family detached units. For owner-occupied units, the median home value was $164,400 or approximately $1,479 per month (with a mortgage), and the median gross rent was $722 a month.

For a more up-to-date look at the owner-occupied housing situation, in December 2019 there were approximately 35 homes and 3 residential lots listed for sale in Whitewater on Zillow. The average price for a vacant residential lot in the City was $44,900 and the average home price was $215,634. In comparison to the median owner-occupied home value in 2017, this figure is approximately 24% higher.

Whitewater's housing affordability is a combination of these data points, in addition to many other economic, social, political, and environmental factors. According to the Federal Department of Housing and Urban Development (HUD), housing affordability can be defined as spending less than 30% of a household's total income on housing costs. Essentially, any household that pays over 30% typically must make financial choices and tradeoffs in terms of other essentials, transportation, or having a chance at long-term financial stability. Any household above 30% is considered to be housing cost burdened. In Whitewater, 49% of households are housing cost burdened and 31% spend greater than 50% of their total income on housing (extremely cost burdened). This means, that approximately a half of all households in Whitewater are living financially unsustainably within the community because the cost of housing exceeds their income by at least 30%. While some of this is a result of the number of full-time students in City who may be unemployed or work part-time, there are still many full-time residents that are also housing cost burdened. For comparison, within the state as-a-whole, 28% of households are cost burdened and 12% are extremely cost burdened.

Other key data to consider in evaluating the affordability of the community is median household income and living wage. Living wage is defined as the minimum hourly rate that an individual must earn to support their family, if they worked full time. The living wage in Walworth County for one working adult with one child is an hourly wage of $24.71 and in Jefferson County it is $24.54. For two working adults with two children, the hourly living wage is $16.06 in Walworth County and $15.98 in Jefferson County. That's approximately $3,954 and $5,139 (2 adults at $16.06 per hour) per month in Walworth County and $3,926 and $5,114 (2 adults at $15.98 per hour) per month in Jefferson County. In comparison, the median household income in 2017 in Whitewater was $31,827 and the per capita income was $15,183, or approximately $2,652 and $1,265 a month, respectively.

Sources: U.S. Census Bureau, American Community Survey 5-Year Estimates 2013-2017, U.S. HUD 2019 CHAS data calculated using ACS 2012-16, MIT Living Wage Calculator, 2018, and Zillow, 2019.