

Chapter XI

HOUSING ELEMENT

INTRODUCTION

This chapter presents the housing element of the multi-jurisdictional comprehensive plan for Walworth County. Part One of this chapter presents basic background information on housing in the County. Part Two outlines housing issues. Parts One and Two are informational, and shall not be construed to establish standards with which land use regulations must be consistent. Part Three establishes the housing goal, objectives, policies, and programs for the multi-jurisdictional comprehensive plan. Land use regulations shall be consistent with Part Three of this chapter.

PART ONE: BACKGROUND INFORMATION ON HOUSING IN WALWORTH COUNTY

This section presents a summary of key background information that was considered in developing the housing goal, objectives, policies, and programs of the housing element. Specifically, this section presents the following: 1) a summary description of the existing housing stock in the County; 2) information on existing housing problems and needs in the County, including information with regard to low- and moderate-income households, the elderly, and persons with disabilities; 3) information on zoning provisions that affect the availability of housing in the County; 4) information on existing Federal, State, County, and local housing programs; and 5) a summary of the public input on housing obtained during the course of the comprehensive planning process.

Existing Housing Stock

There were 43,800 housing units in Walworth County in 2000. From 1970-1979, 7,600 units were added. About 3,500 units were built during the 1980s, and 6,800 units during the 1990s. By 2006, the number of housing units in the County is estimated to have increased to 49,600 units, an increase of 5,800 over 2000. A detailed description of the housing stock—including tabular data by city, village, and town within the County—is presented in Chapter II of this report. A summary of the key characteristics of the housing stock follows:

- Of the 43,800 housing units in the County in 2000, 34,500 units, or 79 percent, were reported as occupied at the time of the Federal census; the balance of 9,300 units, or 21 percent, were reported as vacant (see Table II-9 in Chapter II).
- Of the 34,500 occupied housing units in 2000, 23,800 units, or 69 percent, were owner-occupied; 10,700 units, or 31 percent, were renter-occupied (see Table II-9 in Chapter II). The proportion of owner-occupied housing (69 percent) was slightly greater than that for the Southeastern Wisconsin Region overall (63 percent) and about the same as that for the State (68 percent).

- Of the 9,300 vacant housing units in 2000, 7,500 units—representing 17 percent of all housing units—were reported in the census as being held for seasonal, recreational, or other occasional use (see Table II-10 in Chapter II). This reflects a strong second home market attributable to the County’s outstanding natural and recreational resources.
- Single-family detached housing units comprised 72 percent of all housing units in the County in 2000; single-family attached housing and other housing in structures of two or more units comprised 25 percent; and mobile homes comprised the remaining 3 percent (see Table II-11 in Chapter II). The proportion of single-family detached housing in the County (72 percent) exceeded the proportion for the Southeastern Wisconsin Region (57 percent) and the State (66 percent).
- About 23 percent of all housing units that existed in the County at the time of the 2000 census were built before 1940; 19 percent were built between 1940 and 1959; 26 percent were built between 1960 and 1979; and 32 percent were built between 1980 and 2000. The median year built for all housing in the County was 1969; this compares to a median year built of 1959 for the Southeastern Wisconsin Region and 1965 for the State (see Table II-12 in Chapter II).
- The median gross rent (contract rent plus utilities) for renter-occupied housing in the County was \$588 in 2000—very similar to the median for the Southeastern Wisconsin Region (\$578) and somewhat higher than that for the State (\$540)—(see Table II-13 in Chapter II).
- The median value for specified owner-occupied housing units in the County was \$128,400 in 2000—about the same as the median for the Southeastern Wisconsin Region (\$130,700) and somewhat higher than that for the State (\$112,200)—(see Table II-14 in Chapter II).
- There was a substantial increase in the sale price of existing housing between 2000 and 2005. According to data from the Greater Milwaukee Association of Realtors and the Multiple Listing Service, the mean selling price of existing housing in the County increased by 49 percent between 2000 and 2005; the mean selling price for existing housing in the Southeastern Wisconsin Region increased by 44 percent (see Table II-15 in Chapter II).
- A range of assisted living facilities exists in the County, including 39 community-based residential facilities, with a capacity of 781 residents; five residential care apartment complexes with a capacity of 161 residents; and a number of smaller adult family homes (see Table V-12 and Map V-15 in Chapter V).

Housing Projections

Projections of the number of households in Walworth County through the year 2035 were presented in Chapter VII. These projections indicate that the number of households in Walworth County would increase by 22,000 or 64 percent, from 34,500 households in 2000 to 56,500 households in 2035. The number of additional households projected for each community in Walworth County through the year 2035 is presented in Table VII-8 in Chapter VII. Generally, these household projections suggest a need for about 630 additional housing units per year—plus an allowance for normal vacancy rates—in the County over the 35-year planning period. Some of the projected increase in households may be accommodated in units the 2000 census identified as seasonal housing units and other housing units not used on a year-round basis. The 2000 census identified 7,500 housing units, or 17 percent of all County housing, as being held for seasonal, recreational, or other occasional use.

The demographic projections presented in Chapter VII predict a change in the age composition of the County population. Persons age 65 and over are projected to constitute 18 percent of the County population in 2035, compared to 13 percent in 2000. Average household size in the County is projected to decrease, though not as rapidly as in the past.

Existing Housing Problems/Needs

Special tabulations of Federal census data prepared for the U.S. Department of Housing and Urban Development provide insight into housing problems and needs within an area. This section summarizes that data for Walworth County. This section also presents information regarding the homeless and disabled population for consideration in the development of housing policies and programs.

HUD/Census Bureau Data on Existing Housing Problems and Needs (CHAS Data)

Following the last two Federal censuses (1990 and 2000), the U.S. Department of Housing and Urban Development (HUD) devised special tabulations of the census data, to provide a uniform measure of housing needs and problems for use in complying with housing planning requirements associated with various HUD grant programs. This data set has become known as “CHAS data”—since it was initially developed for use by communities and counties in preparing “comprehensive housing affordability strategies,” a requirement of jurisdictions participating in the various HUD-sponsored programs during the 1990s. CHAS data continue to be used in the preparation of consolidated plans—plans now required of jurisdictions participating in the Federal Community Development Block Grant, HOME Investment Partnerships program, and certain other HUD-sponsored programs.

In the CHAS data, households were identified as having a housing problem if 1) they had a housing cost burden greater than 30 percent; 2) they lacked complete plumbing or kitchen facilities; or 3) they were overcrowded. Cost burden is the portion of a household’s gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities; for owners, housing costs include the mortgage payment, taxes, insurance, and utilities. In the CHAS data, overcrowding is defined as an average of 1.01 or more persons per room in the household.

As indicated in Table XI-1, about 9,700 households, or 28 percent of all households in Walworth County, were identified in the CHAS data as having a housing problem in 2000. For 86 percent of these households, the classification stems from a high cost burden, rather than overcrowding or deficiencies in kitchen or plumbing facilities.

As further indicated in Table XI-1, 27 percent of those households were classified as “elderly” households and 73 percent were not. About 60 percent of these households were homeowners and 40 percent were renters. About 75 percent of the households had income less than or equal to 80 percent of the median family income. More specifically, about 27 percent of the households with housing problems were identified as extremely low-income (less than 30 percent of the median family income); 24 percent were identified as very low-income (30 to 50 percent of the median family income); and 24 percent were identified as low-income (50 to 80 percent of the median family income).

In the seven-county Southeastern Wisconsin Region, CHAS-identified housing problems affect 27 percent of households. The 28 percent rate of housing problems in Walworth County is slightly higher. For the other six counties in the Region, the percent of households with housing problems was as follows: Kenosha—24 percent; Milwaukee—31 percent; Ozaukee—22 percent; Racine—25 percent; Washington—21 percent; and Waukesha—23 percent.

The number of households with CHAS-identified housing problems in Walworth County cities, villages, and towns appears in Table XI-2. The relatively high incidence of housing problems reported in Table XI-2 for the City of Whitewater is believed to be due, in part, to limited-income students occupying rental housing while they attend UW-Whitewater.

Homeless Persons

There are several housing programs for the homeless in Walworth County. One program—Walworth County Emergency Homeless Shelter—is operated by a consortium of eight churches which provide emergency shelter for homeless men using church facilities during the months of September through May. This program typically accommodates at least seven individuals per day, and sometimes as many as 10 or 11. In addition, Community

Action, Inc. of Rock and Walworth Counties operates the Twin Oaks Shelter for the Homeless, which provides transitional shelter, including support services, for up to 90 days for homeless individuals and families. Located in the Town of Darien, the facility's 12 living units are almost always fully occupied and there is typically a waiting list of six to eight households. The shelter serves an average of about 75 different households per year. In addition, the Walworth County Housing Authority owns and operates Hartwell Street Apartments in the City of Elkhorn, providing permanent housing and support services for chronically homeless persons with disabilities; this 14-unit facility is always fully occupied.

Persons with Disabilities

Persons with disabilities are another segment of the population that may have special housing needs. The Year 2000 census count of Walworth County people with disabilities appears in Table XI-3. The count for cities, villages, and towns is in Table XI-4. As shown in Table XI-3, the 2000 census reported that about 13,000 persons age five and over had some type of disability—sensory, physical, mental, self-care, or employment-related; this represents 15 percent of the total population age five and over. In general, disability rates increase with age, with 35 percent of the County population age 65 and over reported as having a disability. The housing needs of persons with disabilities vary depending upon the type and severity of disability.

Housing-Related Zoning Regulations

Local zoning regulations have a direct bearing on the structure type, lot size or density, and size of housing unit that may be provided, and thus may influence the cost of housing within a community. As part of the comprehensive planning process, residential zoning district regulations set forth in the Walworth County Zoning Ordinance and the zoning ordinance of each city and village in the County were analyzed, focusing on the residential structure types permitted along with minimum lot area requirements and minimum floor area requirements.

Residential Zoning Districts in the Walworth County Zoning Ordinance

Key residential zoning district regulations of the Walworth County Zoning Ordinance are summarized in Table XI-5. This table pertains only to “residential” districts (R-1 through R-8); it does not reflect agricultural or conservancy districts that allow some residential development.¹ As indicated in Table XI-5, for conventional sewered development in these districts, the smallest minimum lot area requirement is 15,000 square feet for single-family housing; 6,000 square feet per dwelling unit for two-family housing; and 7,260 square feet per dwelling unit for multi-family housing. For conventional unsewered development, the general requirement is 40,000 square feet per dwelling unit. (This general rule is subject to exceptions for certain legal sub-standard lots.) In conservation developments allowed in the R-1, R-2, R-2A, and R-3 districts, individual lots may be smaller than for conventional developments, but the overall maximum density remains the same (or is greater, as in the R-2A district). With respect to minimum floor area requirements, the County zoning ordinance now specifies only that single-family and two-family dwellings have a core area of living space of at least 22 feet by 22 feet, equivalent to 484 square feet.

Residential Zoning Districts in City and Village Zoning Ordinance

Key residential zoning district regulations for cities and villages in Walworth County are summarized in Table XI-6. For each community, this table lists residential zoning districts which allow—as a principal or conditional use—various types of residential development. It does not reflect special zoning provisions for manufactured housing or mobile homes, housing conversions, senior housing, planned unit developments, or sub-standard lots. Agricultural, conservancy, and business districts which permit residences in addition to the primary agricultural, conservancy, or business uses are not included. As indicated in Table XI-6, each city and village zoning ordinance includes provisions for single-family, two-family, and multi-family housing. Nearly all of the individual

¹Other districts which allow residential development, and the associated lot area requirements for conventional development, are: A-1 (35 acres); A-2 (20 acres); A-3 (35 acres); A-5 (40,000 square feet); C-2 (five acres); C-3 (100,000 square feet); and B-5 (15,000 square feet).

residential districts specify minimum lot area requirements. For cities and villages in the County, the smallest single-family lot size permitted generally ranges from 7,000 to 12,000 square feet. About two thirds of the cities and villages include minimum floor area requirements in their residential zoning ordinances. For these cities and villages, the minimum floor area permitted for single-family dwellings generally ranges from 900 to 1,200 square feet; in the Village of Walworth, the minimum floor area for a single-family dwelling is 1,450 square feet.

Housing Programs

Various government-sponsored housing programs attempt to increase the availability and affordability of housing. This includes programs sponsored or funded by the U.S. Department of Housing and Urban Development (HUD); the U.S. Department of Agriculture (USDA); the U.S. Federal Housing Administration; the Wisconsin Housing and Economic Development Authority (WHEDA); the Wisconsin Department of Commerce, Housing and Community Development Division; and others. Some programs—for example, the HUD Community Development Block Grant program and HUD HOME Investment Partnerships program—are funded by a Federal agency and administered by a State or local agency. Some programs provide “deep” subsidies, with eligible households paying no more than 30 percent of their income for housing; other programs simply ensure the availability of housing loans at market rates, along with a mortgage guarantee. A description of the key government-sponsored housing programs is presented in Table XI-7.

As part of the comprehensive planning process, an effort was made to identify major housing projects and initiatives in Walworth County. Many of these are carried out with the support of one or more of the government sponsored housing programs listed in Table XI-7. Some rely on private funds or a combination of public and private funding. Among these housing initiatives are:

- The Walworth County Housing Authority administers a number of programs that assist lower income households, the elderly, and the disabled in obtaining affordable housing:
 - The County Housing Authority administers the HUD Section 8 Housing Choice Voucher program throughout Walworth County. Using housing vouchers available under this program, households with an income less than 50 percent of the county median are able to rent existing housing, generally at a cost of no more than 30 percent of their income. Currently, nearly 400 households are assisted under this program in Walworth County. This includes 260 households housed in cities; 82 households in villages; and 51 households in towns, including 30 in the Town of Delavan. There is typically a waiting list of over 700 households seeking a housing choice voucher.
 - The County Housing Authority administers the Walworth County HOME Rental Rehabilitation program, supported by HUD HOME Investment Partnerships program funds that are administered by the Wisconsin Department of Commerce. The County HOME Rental Rehabilitation program provides rental housing rehabilitation grants to participating owners of eligible properties who agree to rent to low- and very low-income tenants. The program may be used throughout Walworth County.
 - The County Housing Authority owns two assisted housing projects—Town Hall Apartments in the Town of Delavan and Hartwell Street Apartments in the City of Elkhorn. The latter provides permanent housing for chronically homeless persons with disabilities. It is partially supported by HUD Supportive Housing program funds.
 - The County Housing Authority has created a subsidiary—Affordable Community Housing, Inc.—which serves as a property management agent. It currently manages four projects: the two aforementioned Housing Authority-owned projects, along with two privately owned projects provided under the WHEDA Low Income Housing Tax Credit program.
- Three communities in Walworth County—the Cities of Delavan and Whitewater and the Village of Darien—have obtained grants under the Small Cities Community Development Block Grant program (funded by HUD and administered in Wisconsin by the Wisconsin Department of Commerce) in support

of local housing programs benefitting low and moderate income households. Each community has established a reduced-interest or no-interest loan program to foster housing rehabilitation. The Delavan and Whitewater programs also include closing cost and down payment assistance to eligible first-time home buyers.

- A number of rental housing projects providing affordable housing to low- and moderate-income tenants have been constructed, including:
 - Nine HUD Section 8 rental housing projects in Walworth County, with a total of 589 assisted housing units. This includes 155 units in the City of Delavan; 65 units in the City of Elkhorn; 92 units in the City of Lake Geneva; 221 units in the City of Whitewater; 38 units in the Village of East Troy; and 18 units in the Village of Walworth.
 - One project—32 units of assisted housing in the City of Lake Geneva—has been provided under the HUD Section 202 capital advance program, with subsidies provided via project rental assistance contracts.²
 - Seven USDA Section 515 rental housing projects in Walworth County, with a total of 232 housing units. This includes 56 units in the City of Delavan; 32 units in the City of Elkhorn; 80 units in the City of Whitewater; 16 units in the Village of Darien; and 48 units in the Village of Genoa City. Of the total of 232 housing units, 141 are subsidized under the USDA Section 521 Rental Housing Assistance program. The other units may receive some assistance as a result of interest reductions available under the Section 515 program.
 - Thirteen rental housing projects with a total of 500 housing units have been established under the WHEDA Low Income Housing Tax Credit program.³ This includes 134 units in the City of Delavan; 152 units in the City of Elkhorn; 96 units in the City of Lake Geneva; 40 units in the City of Whitewater; 48 units in the Village of Walworth; and 30 units in the Town of Delavan. Tax credits enable below market rents on some or all of the units; the rent reduction varies from project to project.
- 126 housing units have been provided under the USDA Section 502 Single-Family Housing Direct Loan program. Borrowers pay the higher of 24 percent of their adjusted income for principal, interest, taxes, and insurance—or principal and interest at 1 percent, plus taxes and insurance.
- For nearly four decades, the Southeastern Wisconsin Housing Corporation (SEWHC) has administered a self-build housing program whereby low- and very low-income families work on the construction of their own homes. Over the past two decades (since 1986), a total of 257 housing units have been constructed in Walworth County under this program—including 117 units in the City and Town of Delavan; 59 units in the City of Elkhorn; seven units in the Village of Darien; six units each in the Villages of East Troy and Genoa City; 18 units in the Village of Sharon; one unit in the Village of Williams Bay; 29 units in the Town of Bloomfield; one unit each in the Towns of Geneva and Spring Prairie; and 12 units in the Town of Sugar Creek. SEWHC receives a USDA Section 523 grant to help cover the cost of running the program. Families typically obtain loans under the USDA Section 502 Mutual Self-Help Housing Loan program, often packaged with assistance under Wisconsin Department of Commerce Housing Cost Reduction Initiative (HCRI) program, HOME Investment Partnerships program, or some other program.

²Projects provided under the HUD Section 202 direct loan program are included with the HUD Section 8 rental housing projects in this section.

³Includes two projects also included in the USDA Section 515 program.

- Community Action, Inc., a nonprofit social service agency serving Walworth and Rock Counties provides housing assistance, information, and counseling through a variety of initiatives in Walworth County, including:
 - The Twin Oaks Shelter for the Homeless, a 12-unit 90-day transitional housing facility for the homeless located in the Town of Darien. Community Action, Inc., also owns a property in the City of Delavan that provides affordable housing to the elderly and disabled.
 - Several programs funded by HUD, including a weatherization program; a rehabilitation and home improvement loan program; a lead hazard reduction program; and a housing counseling program. The weatherization program is available to eligible low-income homeowners, renters, and landlords who rent to low-income tenants; the rehabilitation and home improvement loan program and the lead hazard reduction program are available to eligible low-income homeowners. Housing counseling is available to low-income households and the homeless for individual pre-purchase, mortgage default, eviction prevention, and rental counseling.
 - Rental assistance for mentally ill persons under the Wisconsin Department of Commerce Tenant-Based Rental Assistance program, which is funded through the HUD HOME Investment Partnerships program. Eligible households must already be participating in a Community Action, Inc. support program or that of a partner agency. Participants pay no more than 30 percent of their income and case management services are provided to work toward self sufficiency.
- A consortium of eight churches in Walworth County administers the Walworth County Emergency Homeless Shelter program which provides emergency shelter using church facilities during the months of September through May. Church facilities are made available as emergency shelter on a rotating schedule in the Cities of Delavan, Elkhorn, and Lake Geneva and the Village of Fontana.
- Habitat for Humanity International provides an opportunity to obtain affordable housing for individuals and families that would not otherwise be able to purchase a home. The local affiliate, Habitat for Humanity in Walworth County, was formed in 1998. Families participating in the Habitat program must contribute at least 250 hours of work on their own home or other Habitat homes. Progress to date includes 10 homes—three in the Town of Bloomfield, three in the City of Delavan, two in the City of Lake Geneva, and two in the City of Whitewater.

Public Input on Housing

Most of the public input on housing in the County was obtained through the countywide public opinion survey conducted in the summer of 2007. The results of the survey are presented in a report entitled “Walworth County Comprehensive Plan Public Opinion Survey,” dated January 2008. Housing-related survey results are summarized below:

- Considerably more survey respondents indicated that residential growth (housing development) should take place in urban areas—areas that provide sanitary sewer service and other urban services and facilities—than in rural areas of Walworth County.
- Somewhat over a third of all respondents indicated that they favor rural residential growth.
- When asked to identify which of 13 different types of development they favor, more than one-third of respondents selected “rural residential.” However, when asked where “new housing” should be located, only 1.8% chose the option “rural areas.”
- About half of respondents indicated a neutral view regarding general residential development in the County and agree with the County guiding residential development through conservation or cluster subdivisions.

- There was greater support for all types of housing in urban areas than in rural areas. In both urban and rural areas, single-family housing was favored over all other types. However, there was considerably more support for duplexes, multi-family housing, and condominiums in urban areas than in rural areas.
- About one-quarter of all respondents believed that there is a shortage of affordable housing in the County; just over two-fifths believed that there is not a shortage; and the balance was neutral. About two-fifths of survey respondents believed that there is a shortage of housing for seniors; less than one-fifth believed that there is not a shortage; and the balance was neutral.
- Survey respondents were asked to indicate the relative importance of various factors that influenced their decision to live, locate, or invest in Walworth County. “Suitable residence found” was among the most important factors cited.

PART TWO: SUMMARY OF HOUSING ISSUES

Based upon the housing related information and public input gathered during the comprehensive planning process, key housing issues facing Walworth County have been identified.

- Housing and land use are closely inter-related. As part of the comprehensive planning process, housing policies should be coordinated with policies regarding the location and intensity of residential land use and the provision of urban services and facilities.
- More housing will be needed to accommodate the additional population Walworth County expects. The comprehensive plan projects a need for 22,000 additional housing units in Walworth County between 2000 and 2035. This number may be reduced if existing housing now occupied on a seasonal or occasional basis is eventually occupied as a primary residence on a year-round basis. Much of this new housing will be provided through the normal operation of the housing market. The County’s towns, cities, and villages should establish land use elements in their respective comprehensive plans to meet future residential development needs, to the extent such development is consistent with the municipality’s other land use goals and objectives.
- While a majority of households are able to obtain adequate housing through the normal operation of the housing market, many households cannot, or can do so only at a cost that is disproportionate to their income. These problems are often compounded for the lower income elderly and persons with disabilities, whose number may be expected to grow as the population ages.
- Government housing programs and private housing initiatives are available to assist lower income households in obtaining suitable housing. While these programs cannot meet all housing affordability needs, they have helped many households. Historically, housing assisted under these programs has generally been located in cities and villages in Walworth County, where sanitary sewer and other public utilities and services—generally needed to support multi-family development and smaller sized lots—are available. Under the County comprehensive plan, it is envisioned that most of the additional housing provided under these programs will continue to be in such areas.
- While there is a significant projected need for new housing over the planning period, two thirds of the housing stock envisioned for the County in the year 2035 exists today. Efforts to maintain and conserve the existing housing stock in urban and rural areas of the County are essential. In situations where owners lack the financial means to make needed improvements, various housing repair and rehabilitation programs can make a difference (see Table XI-7).

- Local zoning regulations have a direct bearing on the structure type, lot size or density, and size of housing units that may be provided, and thus may influence the cost of housing within a community. The Walworth County Zoning Ordinance, which generally applies in unincorporated areas of the County, provides for a range of housing structure types—single-family, two-family, and multi-family. With respect to minimum floor area requirements, the County ordinance specifies only that single- and two-family dwellings have a core living space of at least 22 feet by 22 feet, equivalent to 484 square feet. The County ordinance provides for a range of lot sizes and housing densities. The lot size and density provisions of the ordinance are related, in part, to the availability of sewer service. Unsewered development must meet minimum lot size or maximum density requirements that are consistent with the reliance on onsite wastewater disposal systems. For new sewer development, the smallest minimum single-family lot size permitted under the County ordinance is 15,000 square feet. This requirement is rationally related to the fact that much of the sewer development within the unincorporated area of the County is located around inland lakes, where water-quality issues make more intensive residential development undesirable.
- All city and village zoning ordinances in Walworth County include districts that allow single-family, two-family, and multi-family housing. Nearly all of the residential districts in city and village zoning ordinances specify minimum lot area requirements; the minimum single-family lot size permitted generally ranges from 7,000 to 12,000 square feet. About two thirds of the cities and villages include minimum floor area requirements; for these cities and villages, the minimum floor area permitted for single-family dwellings generally ranges from 900 to 1,200 square feet. In the Village of Walworth, the minimum floor area requirement for a single-family dwelling is 1,450 square feet (see Table XI-6).
- The relationship between jobs and housing is an important consideration in comprehensive planning. Providing a range of housing types, sizes, and costs where jobs are available in quantity is desirable. It reduces commuting distances, helps to ensure an adequate labor force for area businesses, and contributes to a sense of community. Communities that have job concentrations should provide opportunities for a range of housing types, sizes, and costs—thereby helping to minimize geographical imbalances between job and residence locations.
- While homelessness is not as widespread here as in larger metropolitan areas, it remains a problem. Existing shelter facilities for the homeless are almost always fully occupied.
- Federal and state law prohibit discrimination in housing on the basis of race, color, sex, national origin/ancestry, religion, age, disability/handicap, marital status, source of income, sexual orientation, and family status. The dissemination of information on fair housing laws and practices to housing providers and consumers can help in efforts to combat housing discrimination.

PART THREE: HOUSING GOALS, OBJECTIVES, POLICIES, AND PROGRAMS

The land use element of the comprehensive plan presented in Chapter IX of this report envisions that at least some residential growth will occur in each town, village, and city in Walworth County over the planning period. Because of the greater availability of public utilities and other urban services in cities and villages, it is expected that more of the new housing provided in Walworth County will be provided in cities and villages than in towns. Moreover, given the greater availability of public utilities and services, it is expected that a greater range of housing types, sizes, and densities will be provided in cities and villages. Because of the major role that cities and villages are expected to play in meeting future housing needs, the housing element recommendations of the County comprehensive plan necessarily address cities and villages as well as towns, where the County has more direct jurisdiction.

The housing goal, objectives, policies, and programs presented herein are intended to address the housing needs of the entire County. Some of the objectives, policies, and programs pertain to all communities in the County; others pertain more to cities and villages than to towns.

Housing Goal

The housing goal is to provide housing that meets the needs of the County's current and future population.

Housing Objectives

- Matching housing to changing household characteristics and needs;
- Provision of housing opportunities for those with special needs: low income households, persons with disabilities, the homeless, and the elderly;
- Provision of housing opportunities for workers close to their place of work;
- Restricting housing density to levels that are appropriate for available sanitary sewer service, water supply, and basic urban services and facilities; and
- Maintaining and enhancing the character of existing urban and rural environments.

Policies and Programs for Achieving the Housing Goal and Objectives

1. To attain the above goal and objectives, Walworth County and its cities, villages, and towns should try to:
 - Encourage and enable owners to maintain and rehabilitate existing housing stock;
 - Identify sufficient areas for new residential development consistent with population projections and other land use goals;
 - Concentrate development where public utilities, particularly sanitary sewer and water supply service, will accommodate housing;
 - Establish zoning that will accommodate a range of housing types, housing sizes, lot sizes and residential densities consistent with:
 - the availability of public sanitary sewer and water supply services;
 - increases in employment from new commercial and industrial developments identified in the land use element; and
 - other land use goals and needs.

Note: It is recognized that towns having little or no utility services will generally be unable to accommodate new housing on smaller lots and higher densities because of the lot size requirements associated with onsite sewage disposal systems and private wells.

2. Existing programs that provide housing opportunities for County residents who have special needs should be continued. More specifically:
 - The Walworth County Housing Authority should be encouraged to continue to administer the HUD Section 8 Housing Choice Voucher program throughout Walworth County;
 - Owners of rental housing projects that have housing assistance payment contracts with HUD under the HUD Section 8 housing project-based program should consider continued participation in the program through the renewal of housing assistance payment contracts with HUD when the initial contracts expire;
 - The Cities of Delavan and Whitewater and Village of Darien should continue to administer their local housing programs funded under the Federal Community Development Block Grant (CDBG) program.

Walworth County and the other cities and villages in the County should periodically evaluate the need for Community Development Block Grant program funds to fill any gaps in the provision of housing for low- and moderate-income households and to promote the maintenance of the existing housing stock;

- In addition to its administration of the HUD Section 8 Housing Choice Voucher program, the Walworth County Housing Authority should continue to administer its various housing programs that benefit lower-income households, the elderly, and the disabled. These include the countywide HOME Rental Rehabilitation program; the provision of management services for lower income rental housing projects, through its subsidiary, Affordable Community Housing, Inc.; and ownership of existing projects, including Town Hall Apartments in the Town of Delavan and Hartwell Street Apartments in the City of Elkhorn. In addition, the Housing Authority should continue to seek available state or Federal housing grants as needed to address any gaps that it may identify in housing services for lower-income households, the elderly, and the disabled.
 - The nonprofit social service agency, Community Action, Inc., is strongly encouraged to continue to administer its various housing initiatives including operation of the Twin Oaks Shelter for the Homeless and administration of its weatherization program, rehabilitation and home improvement loan program, lead hazard reduction program, housing counseling program, and rental assistance program for the mentally ill.
 - Habitat for Humanity in Walworth County, the local affiliate of Habitat for Humanity International, is strongly encouraged to continue its self-build housing program in Walworth County.
 - The consortium of churches which sponsors the Walworth County Emergency Homeless Shelter program is strongly encouraged to continue operation of this critical program—which relies on church facilities located in the Cities of Delavan, Elkhorn, and Lake Geneva, and the Village of Fontana to provide emergency shelter for the homeless—and to consider expansion of the shelter program to other communities as needed.
3. Walworth County, possibly through the County Department of Health and Human Services, should consider developing and maintaining a webpage on the County website that would provide housing-related information to housing providers and consumers. The housing webpage should, among other things, provide a description of existing Federal, state, and local housing programs that may be of benefit to low- and moderate-income households, the elderly, persons with disabilities, and the homeless, including links to agencies that administer those programs. The website should include lists of affordable housing projects in the County and housing resources for the homeless, along with appropriate contact information. The website should also include information on Federal and state fair housing laws for both housing providers and housing consumers, including guidance to those who believe they have been the victims of illegal discrimination.

Table XI-1

HOUSEHOLDS WITH HOUSING PROBLEMS IN WALWORTH COUNTY: 2000^a (CHAS DATA)

Income Level ^b	Owner-Occupied Households												Owner-Occupied Households with Problems	Percent with Problems ^c			
	Elderly Family Households			Small Family Households			Large Family Households			Elderly Non-Family Households					Other Non-Family Households		
	Number with Problems	Total Households in Category	Total Households in Category	Number with Problems	Total Households in Category	Total Households in Category	Number with Problems	Total Households in Category	Total Households in Category	Number with Problems	Total Households in Category	Total Households in Category			Number With Problems	Total Households in Category	
Extremely Low (Below 30 percent)....	140	190	215	170	400	74	525	620	185	225	1,090	3.2					
Very Low (30.1 to 50 percent).....	160	485	345	240	985	125	280	640	210	245	995	2.9					
Low (50.1 to 80 percent).....	145	985	1,305	745	400	440	145	590	245	555	1,540	4.5					
Moderate (80.1 to 95 percent).....	70	400	1,090	330	2,225	300	35	125	135	290	695	2.0					
Other (above 95 percent).....	140	2,225	8,665	840	4,285	1,710	20	435	215	1,570	1,475	4.3					
Total	655	4,285	11,620	2,325	820	2,649	1,005	2,410	990	2,885	5,795	16.8					

Income Level ^b	Renter-Occupied Households												Renter-Occupied Households with Problems	Percent with Problems ^c			
	Elderly Family Households			Small Family Households			Large Family Households			Elderly Non-Family Households					Other Non-Family Households		
	Number with Problems	Total Households in Category	Total Households in Category	Number with Problems	Total Households in Category	Total Households in Category	Number with Problems	Total Households in Category	Total Households in Category	Number with Problems	Total Households in Category	Total Households in Category			Number With Problems	Total Households in Category	
Extremely Low (Below 30 percent)....	40	44	515	415	80	84	355	540	665	890	1,555	4.5					
Very Low (30.1 to 50 percent).....	80	84	465	310	105	125	305	485	475	650	1,275	3.7					
Low (50.1 to 80 percent).....	60	190	970	170	160	295	90	270	290	1,205	770	2.2					
Moderate (80.1 to 95 percent).....	4	34	390	20	30	130	25	75	35	500	114	0.3					
Other (above 95 percent).....	0	120	1,200	80	85	240	4	144	0	1,030	169	0.5					
Total	184	472	3,540	995	460	874	779	1,514	1,465	4,275	3,883	11.2					

Income Level ^b	Total Households												Total Households with Problems	Percent with Problems ^c			
	Elderly Family Households			Small Family Households			Large Family Households			Elderly Non-Family Households					Other Non-Family Households		
	Number with Problems	Total Households in Category	Total Households in Category	Number with Problems	Total Households in Category	Total Households in Category	Number with Problems	Total Households in Category	Total Households in Category	Number With Problems	Total Households in Category	Total Households in Category			Number With Problems	Total Households in Category	
Extremely Low (Below 30 percent)....	180	234	730	585	150	158	880	1,160	850	1,115	2,645	7.7					
Very Low (30.1 to 50 percent).....	240	569	810	550	210	250	585	1,125	685	895	2,270	6.6					
Low (50.1 to 80 percent).....	205	1,175	2,275	915	420	735	235	860	535	1,760	2,310	6.7					
Moderate (80.1 to 95 percent).....	74	434	1,480	350	155	430	60	200	170	790	809	2.3					
Other (above 95 percent).....	140	2,345	9,865	920	345	1,950	24	579	215	2,600	1,644	4.8					
Total	839	4,757	15,160	3,320	1,280	3,523	1,784	3,924	2,455	7,160	9,678	28.0					

NOTE: This table is based on sample data from the 2000 Census which may not match related data presented in other tables in this report.

^aHousing problems include households with a housing cost burden of over 30 percent, households without complete plumbing or kitchen facilities, and households with more than 1.01 persons per room.

^bIncome level categories are based on a percentage range of the 1999 median family income, adjusted for family size.

^cRepresents percent of total households in Walworth County in 2000 (34,522).

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development, and SEWRPC.

Table XI-2

HOUSEHOLDS WITH HOUSING PROBLEMS IN WALWORTH COUNTY BY CIVIL DIVISION: 2000 (CHAS DATA)

Civil Division	Households with Housing Problems ^a						Households with No Housing Problems		Total Households	
	Household Income Less Than or Equal to 80 Percent of Median		Household Income Greater Than 80 Percent of Median		Subtotal: Households with Housing Problems					
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Towns										
Bloomfield	483	23.4	139	6.7	622	30.1	1,442	69.9	2,064	100.0
Darien	94	15.8	42	7.1	136	22.9	459	77.1	595	100.0
Delavan	319	18.0	128	7.2	447	25.2	1,330	74.8	1,777	100.0
East Troy	158	11.0	144	10.0	302	21.0	1,136	79.0	1,438	100.0
Geneva	329	20.3	132	8.1	461	28.5	1,159	71.5	1,620	100.0
Lafayette	74	11.8	61	9.8	135	21.6	490	78.4	625	100.0
La Grange	130	14.4	101	11.2	231	25.6	672	74.4	903	100.0
Linn	157	16.5	118	12.4	275	29.0	674	71.0	949	100.0
Lyons	184	15.4	86	7.2	270	22.7	922	77.3	1,192	100.0
Richmond	95	13.2	51	7.1	146	20.3	572	79.7	718	100.0
Sharon	71	19.7	26	7.2	97	26.9	264	73.1	361	100.0
Spring Prairie	91	12.4	77	10.5	168	22.8	568	77.2	736	100.0
Sugar Creek	231	19.5	88	7.4	319	27.0	863	73.0	1,182	100.0
Troy	104	12.5	64	7.7	168	20.3	661	79.7	829	100.0
Walworth	66	12.0	53	9.7	119	21.7	430	78.3	549	100.0
Whitewater	61	10.8	60	10.6	121	21.5	443	78.5	564	100.0
Cities										
Delavan	677	23.0	189	6.4	866	29.4	2,082	70.6	2,948	100.0
Elkhorn	783	26.5	99	3.3	882	29.8	2,074	70.2	2,956	100.0
Lake Geneva	758	24.9	199	6.5	957	31.4	2,088	68.6	3,045	100.0
Whitewater ^b	1,267	33.7	120	3.2	1,387	36.9	2,368	63.1	3,755	100.0
Villages										
Darien	117	20.7	56	9.9	173	30.6	393	69.4	566	100.0
East Troy	189	14.2	105	7.9	294	22.1	1,037	77.9	1,331	100.0
Fontana-on-Geneva Lake	127	16.4	79	10.2	206	26.5	570	73.5	776	100.0
Genoa City ^b	126	17.6	98	13.7	224	31.3	491	68.7	715	100.0
Sharon	165	28.7	48	8.4	213	37.1	361	62.9	574	100.0
Walworth	157	18.1	61	7.0	218	25.2	648	74.8	866	100.0
Williams Bay	230	23.3	75	7.6	305	30.9	681	69.1	986	100.0
Walworth County Total	7,243	20.9	2,499	7.2	9,742	28.1	24,878	71.9	34,620	100.0

NOTE: This table is based on sample data from the 2000 Census which may not match related data presented in other tables in this report.

^aHousing problems include households with a cost burden of over 30 percent, households without complete plumbing or kitchen facilities, and households with more than 1.01 persons per room.

^bWalworth County portion only.

Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development, and SEWRPC.

Table XI-3

**PERSONS AGE FIVE AND OVER WITH DISABILITIES IN
WALWORTH COUNTY AND THE SOUTHEASTERN WISCONSIN REGION: 2000^a**

Area and Age Group	Persons with a Disability	Percent of Age Group	Total Population in Age Group
Walworth County			
5 to 20.....	1,644	7.0	23,610
21 to 64.....	7,356	14.5	50,634
65 and over.....	3,993	35.3	11,302
Total	12,993	15.2	85,546
Southeastern Wisconsin Region			
5 to 20.....	37,328	8.2	455,720
21 to 64.....	173,990	15.9	1,091,531
65 and over.....	84,037	36.8	228,528
Total	295,355	16.6	1,775,779

NOTE: This table is based on sample data from the 2000 Census which may not match related data presented in other tables in this report.

^aDisability types include sensory, physical, mental, self-care, and employment. An individual may have multiple types of disabilities. The data pertain to the non-institutionalized population.

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

Table XI-4

PERSONS AGE FIVE AND OVER WITH DISABILITIES IN WALWORTH COUNTY BY CIVIL DIVISION: 2000

Civil Division	Persons With a Disability ^a				Percent of Total Population Age 5 and Over	Total Population Age 5 and Over
	Age 5-20	Age 21-64	Age 65 and Over	Total		
Towns						
Bloomfield	93	509	255	857	16.7	5,135
Darien	68	265	58	391	23.1	1,689
Delavan	78	312	176	566	13.2	4,292
East Troy	41	333	123	497	13.6	3,650
Geneva	23	267	170	460	11.9	3,857
Lafayette	28	115	41	184	11.3	1,632
La Grange	34	207	87	328	14.1	2,331
Linn	31	134	93	258	12.5	2,059
Lyons	42	262	172	476	15.0	3,172
Richmond	30	138	74	242	14.1	1,714
Sharon	5	74	58	137	14.7	934
Spring Prairie	22	145	51	218	11.1	1,971
Sugar Creek	61	233	139	433	13.8	3,137
Troy	43	176	87	306	13.9	2,205
Walworth	24	135	74	233	15.3	1,518
Whitewater	4	89	62	155	11.8	1,316
Cities						
Delavan	142	715	316	1,173	16.2	7,254
Elkhorn	179	700	402	1,281	19.2	6,689
Lake Geneva	101	779	382	1,262	18.7	6,737
Whitewater ^b	361	612	416	1,389	13.3	10,467
Villages						
Darien	37	181	45	263	19.4	1,359
East Troy	61	317	186	564	17.8	3,161
Fontana-on-Geneva Lake	17	108	76	201	11.8	1,709
Genoa City ^b	14	115	46	175	10.2	1,716
Sharon	37	156	45	238	17.0	1,396
Walworth	24	154	194	372	17.5	2,129
Williams Bay	44	125	165	334	14.4	2,317
Walworth County Total	1,644	7,356	3,993	12,993	15.2	85,546

NOTE: This table is based on sample data from the 2000 Census which may not match related data presented in other tables in this report.

^aDisability types include sensory, physical, mental, self-care, and employment. An individual may have multiple types of disabilities. The data pertain to the non-institutionalized population.

^bWalworth County portion only.

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

Table XI-5

**SUMMARY OF RESIDENTIAL ZONING DISTRICT REGULATIONS OF THE
WALWORTH COUNTY ZONING ORDINANCE: R-1 THROUGH R-8 RESIDENTIAL DISTRICTS**

District Name	Allowed Residential Structure Types	Minimum Lot Area Per Dwelling Unit / Maximum Density
R-1 Single-Family Residence (unsewered)	Principal: Single-family	Conventional: min lot: 40,000 sq ft Conservation Development: min lot: 20,000 sq ft Max density: 1 du / 40,000 sq ft
R-2 Single-Family Residence (sewered)	Principal: Single-family	Conventional: min lot: 15,000 sq ft Conservation Development: min lot: 10,000 sq ft Max density: 1 du / 15,000 sq ft
R-2A Single-Family Residence (sewered)	Principal: Single-family	Conventional: min lot: 40,000 sq ft Conservation Development: min lot: 15,000 sq ft Max density: 1 du / 50,000 sq ft
R-3 Two-Family Residence (sewered and unsewered)	Principal: Single-family Two-family	Conventional-sewered: Single-family: min lot: - - Two-family: min lot area: 7,500 sq ft / du Conventional-unsewered: Single-family: min lot: 40,000 sq ft Two-family: min lot area: 40,000 sq ft / du Conservation Development-sewered: Single-family: min lot: - - Two-family: min lot area: 5,000 sq ft / du Max density: 1 du / 7,500 sq ft Conservation Development-unsewered: Single-family: min lot: - - Two-family: min lot area: 10,000 sq ft / du Max density: 1 du / 40,000 sq ft
R-4 Multiple-Family Residence (sewered and unsewered)	Principal: None Conditional: Single-family Two-family Multiple-family	Sewered: Single-family: min lot: 15,000 sq ft Two-family: min lot area: 6,000 sq ft / du Multi-family: max density: 6 du / net acre Unsewered: All structure types: min lot area: 40,000 sq ft / du
R-6 Planned Mobile Home Park Residence	Principal: None Conditional: Mobile and modular homes Single-family	Maximum density: 5 du / net acre
R-7 Mobile Home Subdivision Residence (sewered and unsewered)	Principal: Mobile and modular homes Single-family	Sewered: min lot area: 15,000 sq ft Unsewered: min lot area: 40,000 sq ft
R-8 Multiple-Family Residence (sewered and unsewered)	Principal: Multiple-Family Conditional: Single-family Two-family	Sewered: min lot area: 10,890 sq ft max density: 4 du / net acre Unsewered: max density: 40,000 sq ft / du
R-5 and R-5A Planned Residential Development (R-5: unsewered / R-5A: sewerd) Note: This can be applied as conditional use in the following districts: R-1, R-2, R-3, R-4, R-7, R-8, C-2, C-3, and B-5	Principal: None Conditional: Single-family detached Single-family semi-detached Single-family attached Two-family Multiple-family	The regulations of the underlying district may be modified provided that the average intensity and density of land use is no greater than permitted in the underlying district.

NOTE: With respect to minimum floor area requirements, the County zoning ordinance only specifies that single-family and two-family dwellings have a core area of living space of at least 22 feet by 22 feet, equivalent to 484 square feet.

Source: Walworth County and SEWRPC.

Table XI-6

SUMMARY OF RESIDENTIAL ZONING DISTRICT REGULATIONS FOR CITIES AND VILLAGES IN WALWORTH COUNTY

Municipality	District Name	Allowed Residential Structure Types (principal and conditional uses)	Minimum Lot Area Per Dwelling Unit / Maximum Density	Minimum Floor Area Per Dwelling Unit
Village of Darien	RS-1 Single-Family Residential	SF	16,000 sq ft	--a
	RS-2 Single Family Residential	SF	11,000 sq ft	--a
	RS-3 Single-Family Residential	SF	8,000 sq ft	--a
	RD Two-Family Residential	SF; TF	SF: 8,000 sq ft TF: 5,500 sq ft	--a
	RM Multi-Family Residential	SF; TF MF (12 or fewer du's per bldg)	SF: 8,000 sq ft TF: 5,000 sq ft MF: 3,600 sq ft	--a
Village of East Troy	R-1 Single-Family Residential	SF	10,000 sq ft	1,000 sq ft
	R-2 Two-Family Residential	SF; TF	SF: 10,000 sq ft TF: 7,500 sq ft	SF: 1,000 sq ft TF: 800 sq ft
	R-3 Multiple-Family Residential	TF; MF (4 or fewer du's per bldg)	TF: 5,000 sq ft MF: 5,000 sq ft	TF: 800 sq ft MF: 1-BR: 500 sq ft; 2-or-more-BR: 750 sq ft
	R-4 Multiple-Family Residential	MF (3 or more du's per bldg)	5,000 sq ft	1-BR: 500 sq ft; 2-or-more-BR: 750 sq ft
	R-1A Single-Family Residential	SF	15,000 sq ft	1,000 sq ft
Village of Fontana	RS-1 Single-Family Residential	SF	30,000 sq ft	1,800 sq ft
	RS-1P Single-Family Residential	SF; TF	SF: 30,000 sq ft TF: 40,000 sq ft	SF: 1,800 sq ft SF-attached du's: 900 sq ft
	RS-2 Single-Family Residential	SF	15,000 sq ft	1,500 sq ft
	RS-2P Single-Family Residential	SF; TF	SF: 15,000 sq ft TF: 20,000 sq ft	SF: 1,500 sq ft SF-attached du's: 900 sq ft
	RS-3 Single-Family Residential	SF	7,000 sq ft	1,250 sq ft
	RS-3P Single-Family Residential	SF; TF	SF: 7,000 sq ft TF: 10,000 sq ft	SF: 1,250 sq ft SF-attached du's: 900 sq ft
	RSA-1 Single-Family Residential	SF; TF; SF-attached (8 or fewer du's per bldg)	SF: 30,000 sq ft TF and SF-attached: 40,000 sq ft	SF: 1,250 sq ft SF-attached: 900 sq ft MF: 600 sq ft for 1-BR, and 200 sq ft for each additional BR
	RM-1 Multi-Family Residential	SF; TF; SF-attached (8 or fewer du's per bldg); MF: Apartments (8 or fewer du's per bldg)	All structure types: 5,000 sq ft	SF: 1,000 sq ft SF-attached: 900 sq ft MF: 1-BR: 600 sq ft, and 200 sq ft for each additional BR
Village of Genoa City	R-1 Single-Family Residential (existing)	SF	10,000 sq ft	1,200 sq ft
	R-2 General Residence (existing)	SF; TF; MF	SF: 10,000 sq ft TF: 5,000 sq ft MF: Eff: 2,800 sq ft; 1 BR: 2,800 sq ft; 2-BR: 3,200 sq ft; 3- BR: 4,400 sq ft	SF: 1,200 sq ft TF: 800 sq ft (based on 1,600 sq ft total) MF: Eff: 500 sq ft; 1-BR: 700 sq ft; 2-BR: 800 sq ft; 3-BR: 900 sq ft
	SFR Single-Family Residence (proposed)	SF	15,000 sq ft	1,600 sq ft
	RDU-1 Duplex Residence (proposed)	SF; TF	SF: 15,000 sq ft TF: 7,500 sq ft	SF: 1,600 sq ft TF: 800 sq ft
	MFR-1 Multiple-Family Residence (Proposed)	MF: (8 or fewer du's per bldg)	MF: Eff: 2,800 sq ft; 1-BR: 2,800 sq ft; 2-BR: 3,200 sq ft; 3-BR: 4,400 sq ft	MF: Eff: 500 sq ft; 1-BR: 700 sq ft; 2-BR: 800 sq ft; 3-BR: 900 sq ft
Village of Mukwonago	R-1 Single-Family Community Residential	SF	15,000 sq ft	1,800 sq ft
	R-2 Single-Family Village Residential	SF	12,000 sq ft	1,200 sq ft
	R-3 Single-Family Transitional Residential	SF; TF; MF	SF: 15,000 sq ft TF: 9,000 sq ft MF: 4.60 du per net acre	SF: 1,200 sq ft TF: 1,000 sq ft MF: 1-BR 750 sq ft; 2-BR 950 sq ft; then 150 sq ft for each additional BR
	R-7 Single-Family Intermediate Residential	SF	25,000 sq ft	2,000 sq ft

Table XI-6 (continued)

Municipality	District Name	Allowed Residential Structure Types (principal and conditional uses)	Minimum Lot Area Per Dwelling Unit / Maximum Density	Minimum Floor Area Per Dwelling Unit
Village of Mukwonago (continued)	R-8 Single-Family Estate Residential	SF	37,500 sq ft	2,500 sq ft
	R-9 Single-Family Rural Residential	SF	37,000 sq ft	1,200 sq ft
	R-10 Multiple-Family	MF: (1-BR and 2-BR units may be rental or condominium; 3-BR and 4-BR are condominium only)	8.0 du / net acre	1-BR: 750 sq ft; 2-BR: 950 sq ft; then 150 sq ft for each additional BR
Village of Sharon	RS-1 Single-Family Residence	SF	16,000 sq ft	--
	RS-2 Single-Family Residence	SF	11,000 sq ft	--
	RS-3 Single-Family Residence	SF	8,000 sq ft	--
	RD-1 Two-Family Residence	TF	5,500 sq ft	--
	RM-1 Multiple Family Residence	MF	MF: 1-BR: 2,000 sq ft; 2-BR: 2,500 sq ft; 3-BR or more: 3,500 sq ft	--
Village of Walworth	R-1 Single Family Residence	SF	11,900 sq ft	1,450 sq ft
	R-2 Two-Family Residential	SF; TF	SF: 14,000 sq ft TF: 7,000 sq ft	SF: 1,450 sq ft TF: 1,040 sq ft (based on 2,080 sq ft bldg total)
	R-3 Multi-Family Residential	TF; MF (12 or fewer du's per bldg)	TF: 10,000 sq ft MF: 5,000 sq ft	TF: 1,040 sq ft (based on 2,080 sq ft bldg total) MF: Eff: 864 sq ft; 1-BR: 864 sq ft; 2-or-more-BR: 1,040 sq ft
	RR-1 Single-Family Rural Residential	SF	30,000 sq ft	1,600 sq ft
Village of Williams Bay	RS-1 Single-Family Residential	SF	6,500 sq ft	1,500 sq ft
	RS-2 Single-Family Residential	SF	43,560 sq ft	1,500 sq ft
	RS-3 Single-Family Residential	SF	20,000 sq ft	1,200 sq ft
	RS-4 Single-Family Residential	SF	12,000 sq ft	1,200 sq ft
	RS-5 Single-Family Residential	SF	7,200 sq ft	900 sq ft
	RM-1 Multiple-Family Residential	SF; TF; SF-attached (4 or fewer du's per bldg); MF	SF: 6,000 sq ft TF: 3,000 sq ft SF-attached: 3,000 sq ft MF: Eff: 2,400 sq ft; 1-BR: 2,400 sq ft; 2-or-more-BR: 3,000 sq ft	MF: Eff: 500 sq ft; 1-BR: 600 sq ft; 2-BR: 800 sq ft; 3-BR: 1,000 sq ft; 4-BR: 1,200 sq ft
	RM-2 Multiple-Family Residential	SF; TF; SF-attached (4 or fewer du's per bldg); MF	SF: 6,000 sq ft TF: 3,000 sq ft SF-attached: 3,000 sq ft; MF: Eff: 3,500 sq ft; 1-BR: 3,500 sq ft; 2-or-more-BR: 5,000 sq ft	MF: Eff: 500 sq ft; 1-BR: 600 sq ft; 2-BR: 800 sq ft; 3-BR: 1,000 sq ft; 4-BR: 1,200 sq ft
City of Delavan	RE-5ac Residential Estate	SF	0.2 du / gross acre max. density	1,200 sq ft
	RS-2 Residential Single-Family-2	SF	2.0 du / gross acre max. density	1,200 sq ft
	RS-3 Residential Single-Family-3	SF	3.0 du / gross acre max. density	1,200 sq ft
	RS-5 Residential Single-Family-5	SF	5.0 du / gross acre max. density	1,200 sq ft
	RM-8 Residential Mixed	SF; TF; MF	8.0 du / gross acre max. density	SF: 1,200 sq ft TF (duplex): 1,000 sq ft MF (townhouse/multiplex): 900 sq ft
	RM-12 Residential Multi-Family	MF	12.0 to 16.0 du / gross acre max. density-- depending on design option and number of bedrooms per du.	MF (multiplex): 900 sq ft MF (apartment): Eff: 500 sq ft; 1-BR: 700 sq ft; 2-BR: 800 sq ft
City of Elkhorn	RS-1 Single-Family Residence	SF; TF	SF: 8,000 sq ft Other: 5.4 du / net acre max. density	--
	RS-2 Rural Single-Family Residence	SF	20,000 sq ft	--
	RD-1 Two-Family Residence	SF; TF; MF	SF: 9,000 sq ft Other: 9.6 du / net acre max. density	--
	RM-1 Multiple-Family Residential	TF; MF	8 du / net acre max. density	--
	RM-2 Multiple-Family Residential	TF; MF	16 du / net acre max. density	--
	R-4 Multiple-Family Residential	SF; TF; MF	8 du / net acre max. density	--

Table XI-6 (continued)

Municipality	District Name	Allowed Residential Structure Types (principal and conditional uses)	Minimum Lot Area Per Dwelling Unit / Maximum Density	Minimum Floor Area Per Dwelling Unit
City of Lake Geneva	CR-5ac Countryside Residential	SF	0.2 du per gross acre max. density	--a
	ER-1 Estate Residential-1	SF	40,000 sq ft	--a
	SR-3 Single-Family Residential-3	SF	15,000 sq ft	--a
	SR-4 Single-Family Residential-4	SF	SF: 9,000 sq ft	--a
	TR-6 Two-Family Residential-6	SF; TF	SF: 9,000 sq ft TF: 6,000 sq ft	--a
	MR-8 Multi-Family Residential-8	SF; TF; MF	SF: 9,000 sq ft TF: 6,000 sq ft MF: 4,500 sq ft	--a
City of Whitewater	R-1 One-Family Residential	SF	10,000 sq ft	--
	R-1X	SF	12,000 sq ft	--
	R-2 One and Two-Family Residence	SF; TF; MF (4 or fewer du's per bldg)	SF: 8,000 sq ft TF: 6,000 sq ft MF: Eff: 2,000 sq ft; 1-BR: 2,500 sq ft; 2-BR: 3,000 sq ft; 3-BR: 3,500 sq ft; then 300 sq ft for each additional BR	--
	R-3 Multi-Family Residence	SF; TF; MF	SF: 8,000 sq ft TF: 6,000 sq ft MF: Eff: 2,000 sq ft; 1-BR: 2,500 sq ft; 2-BR: 3,000 sq ft; 3-BR: 3,500 sq ft; then 300 sq ft for each additional BR	--

NOTES: This table provides a summary of residential zoning districts for cities and villages in Walworth County. It lists residential zoning districts which allow—as a principal or conditional use—various types of residential development in each city and village. This table does not reflect special zoning provisions for senior housing, manufactured housing or mobile homes, housing conversions, or planned unit developments. Agricultural, conservancy, and business districts which permit residences in addition to the primary agricultural and business uses are not included on this table.

On this table, "--" means that no regulation is specified in the zoning ordinance.

^aThe ordinance specifies "minimum dwelling core dimensions" of 24 feet by 40 feet, meaning that a rectangle of that size must fit within the overall footprint of the residential structure.

Source: SEWRPC.

Table XI-7

SELECTED GOVERNMENT SPONSORED HOUSING PROGRAMS

Sponsor	Program Name	Description ^a
U.S. Department of Housing and Urban Development (HUD)	Section 8: Housing Choice Voucher Program	Vouchers are provided to eligible households who are either very low-income families; elderly; or disabled so they may obtain housing in the private market. Applicants that obtain housing with a voucher pay no more than 30 percent of their adjusted family income for the unit.
	Section 8: Project-Based Assistance	HUD provides rental subsidies to project owners on behalf of tenants who are either very low- or low-income families; elderly; or disabled. Tenants pay no more than 30 percent of the family's monthly adjusted income for rent. Though funding is no longer available for new Section 8 projects, property owners that are already receiving funding may continue to participate in the program through the renewal of their contracts. If property owners choose not to renew their contracts, tenants living in these properties will be provided with Section 8 tenant-based vouchers.
	Section 202: Supportive Housing for the Elderly	HUD provides interest-free capital advances to eligible nonprofit organizations to finance the construction, rehabilitation or acquisition of structures to provide housing for very-low income elderly persons. Rental subsidies are provided through project rental assistance contracts to cover the difference between the project operating cost and the tenant's contribution towards rent. Tenants pay no more than 30 percent of their monthly adjusted income for rent.
	Section 811: Supportive Housing for Persons with Disabilities	HUD provides interest-free capital advances to eligible nonprofit organizations to finance the construction, rehabilitation or acquisition of rental housing for very-low income people with disabilities. Rental subsidies are provided through project rental assistance contracts to cover the difference between the project operating cost and the tenant's contribution towards rent. Tenants pay no more than 30 percent of their monthly adjusted income for rent.
	HOME Investment Partnerships Program	The Wisconsin Department of Commerce (WDOC) is responsible for administering the "non-entitlement" component of this HUD-funded housing block grant program in Wisconsin. Under this program, HUD HOME funds are provided through WDOC to local units of government, housing authorities, and nonprofit organizations, which, in turn, develop affordable housing programs that are appropriate in their communities (see Wisconsin Department of Commerce, below, for more information).
	Community Development Block Grant Program	The HUD Small Cities Community Development Block Grant (CDBG) program is administered in Wisconsin by the Wisconsin Department of Commerce. The housing component of this program provides grants to general purpose local units of government for housing programs which principally support low- and moderate-income households, with an emphasis on housing rehabilitation efforts. Cities, villages, and towns with a population less than 50,000 persons and counties other than Milwaukee, Waukesha, and Dane may apply for Small Cities CDBG program grants.
Federal Housing Administration (FHA)	Section 203(k) Rehabilitation Mortgage Insurance	Loans are insured to finance the rehabilitation or purchase and rehabilitation of one- to four-family properties that are at least one year old. Borrowers can get a single mortgage loan, at a long-term fixed (or adjustable) rate, to finance acquisition and rehabilitation of the property.
	Property Improvement Loan Insurance (Title I)	Loans made by private lenders are insured for up to 20 years to finance the light or moderate rehabilitation of either single- or multi-family properties. Properties may consist of single-family and multi-family homes, manufactured homes, nonresidential structures, and the preservation of historic homes.
U.S. Department of Agriculture (USDA)	Section 502: Single-Family Housing Direct Loans	USDA provides direct loans to very low- and low-income households to obtain homeownership. Funding may be used to build, repair, renovate, or relocate homes, or to purchase and prepare sites (including the provision of sewage and water facilities). Subsidies are provided to reduce monthly housing payments—borrowers pay the higher either of 24 percent of the borrower's adjusted annual income, or principal and interest calculated at 1 percent on the loan plus taxes and insurance; if the occupants move from the property, the lesser of the payment assistance or half of the equity must be paid back to USDA. There is no required down payment.
	Section 502: Single-Family Housing Guaranteed Loans	USDA guarantees loans to low- and moderate-income households by commercial lenders to build, repair, renovate or relocate a home, or to purchase and prepare sites (including providing water and sewage facilities). Applicants must be without adequate housing but be able to afford the mortgage payments. Loans are provided at fixed rates with terms of 30 years. No down payment is required.
	Section 502: Mutual Self Help Housing Loans	Loans are provided to help very low- and low-income households construct their own homes. Families perform a significant amount of the construction labor on their homes under qualified supervision. Savings from the reduction in labor costs allow otherwise ineligible families to own their own homes. There is no required down payment and subsidies are provided to reduce monthly housing payments—borrowers pay the higher of either 24 percent of the borrower's adjusted annual income, or principal and interest calculated at 1 percent on the loan plus taxes and insurance. If the occupants move from the property, the lesser of the payment assistance or half of the equity must be paid back to USDA. Nonprofit or public agencies which sponsor mutual self-help housing often use administrative funds from the Section 523 Self-Help Technical Assistance Grant Program.
	Sections 514/516: Farm Labor Housing Loans and Grants	Section 514 loans and Section 516 grants provide low cost financing for the development of affordable rental housing for year round and migrant "domestic farm laborers" and their households. Funds may be used to build, buy, improve, or repair farm labor housing and provide related facilities, such as onsite child care centers. Loans are for 33 years and generally at a 1 percent interest rate; grants may cover up to 90 percent of the development cost (the balance is typically covered by a Section 514 loan). Section 521 rental assistance subsidies may be used to limit tenants' payments to 30 percent of their income.

Table XI-7 (continued)

Sponsor	Program Name	Description ^a
U.S. Department of Agriculture (USDA) (continued)	Section 515: Rural Rental Housing Loans	Direct mortgage loans are made to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; elderly persons; and persons with disabilities. Loans may be made available at an effective interest rate of 1 percent. Section 521 rental assistance subsidies may be used to limit tenants' payments to 30 percent of their income.
	Section 521: Rural Rental Assistance Payments	Provides rent subsidies to elderly, disabled, very-low and low-income residents of multi-family housing to ensure that they pay no more than 30 percent of their income for housing. Projects that are eligible to use rental assistance include Section 515 Rural Rental Housing and Section 514 Farm Labor Housing.
	Sections 523/524: Rural Housing Site Loans	Loans are made to provide housing sites for low- and moderate-income families. Nonprofit organizations may obtain loans to buy and develop building sites, including the construction of access roads, streets and utilities. Section 523 loans are limited to private or public nonprofit organizations that provide sites for self-help housing only.
	Section 538: Rural Rental Housing Guaranteed Loans	Loans are guaranteed for the construction, acquisition or rehabilitation of rural multi-family housing whose occupants are very low-, low-, or moderate-income households, elderly, handicapped, or disabled persons with income not more than 115 percent of the area median income. The terms of the loans guaranteed may be up to 40 years and the rates must be fixed.
Wisconsin Housing and Economic Development Authority (WHEDA)	Low Income Housing Tax Credit (LIHTC) Program	Provides developers of affordable housing with a tax credit that is used to offset a portion of their Federal tax liability. At a minimum, 20 percent of units must be occupied by households whose incomes are at or below 50 percent of the county median income (CMI) or at least 40 percent of units must be occupied by households whose incomes are at or below 60 percent of the CMI. Units designated as low-income have a maximum rent limit that is based on the CMI. Developers are expected to maintain the elected proportion of low-income units for at least 30 years.
	Home Ownership Mortgage Loan (HOME) Program	The HOME program offers 15 to 30 year mortgage loans at below market, fixed interest rates to low- and moderate-income ^b families and individuals who are first time homebuyers. WHEDA administers the HOME Loan Program, which is funded by the sale of tax-exempt and taxable bonds.
	HOME Plus Loan Program	Provides financing of up to \$10,000 for down payment and closing costs, and a line of credit for future repairs. To be eligible for a HOME Plus Loan, borrowers must be applying for their first mortgage with a WHEDA HOME Loan.
Wisconsin Department of Commerce (WDOC)	WDOC HOME Investment Partnerships Program—Funded by HUD	The WDOC has created several "subprograms" as a basis for distributing non-entitlement HUD HOME Investment Partnerships program funds in Wisconsin. These subprograms include the Development Projects program; Rental Housing Development program; Homebuyer and Rehabilitation (HRR) program; Tenant Based Rental Assistance program; and Wisconsin Fresh Start program. With funds available under these programs, local sponsors develop affordable housing opportunities (for households at or below 80 percent of the county median income) that are most needed in their respective communities. Eligible local sponsors include local governments, housing authorities, and nonprofit organizations.
	Housing Cost Reduction Program (HCRI)	The WDOC administers this state-funded program that provides housing assistance to low- and moderate-income households seeking to own or rent affordable housing. This program has two components: the Housing Preservation program (HPP) that provides short-term assistance to households facing foreclosure or other short-term housing problem; and the HCRI Homebuyer program, which provides closing cost and down payment assistance to eligible homebuyers. Eligible local sponsors include local units of government; nonprofit and certain for-profit corporations; housing authorities; and others.
Department of Veteran Affairs (VA)	Home Loan Program	Offers guaranteed loans with no money down and no private mortgage insurance payments to veterans, active duty military personnel, and certain members of the reserves and National Guard. Applicants must meet income and credit requirements for the loans, which are generally administered by lenders approved by the Department of Veteran Affairs.

Notes: For most programs, "very-low income" families are defined as those whose annual incomes are at or below 50 percent of the median for the area, adjusted for family size. "Low-income" families are defined as those whose annual incomes are between 50 percent and 80 percent of the median income for the area, adjusted for family size. "Moderate-income" families are defined as those whose annual incomes do not exceed 115 percent of the area median income; however, for HUD's CDBG and WDOC's HCRI programs, low- to moderate-income families are defined as those earning 80 percent or less of the area median income, and for the USDA's Section 515 Rural Rental Housing Loan program, moderate-income families must have incomes not exceeding \$5,500 above the low-income limit.

^aThis table provides a general description of the various housing programs. Details can be found at the websites of the administering agencies.

^bThe combined income of all adults who occupy the property cannot exceed the limit established for the county in which the property was purchased. The limit is \$63,400 for a one to two person household and \$69,740 for a three or more person household in Walworth County.

Source: SEWRPC.

