

Chapter Five

Housing



1. INTRODUCTION

The type, quantity and maintenance of housing stock is a key contributor to Brown Deer's quality of life and an important facet in the Village's image in the Milwaukee metropolitan area. The Village's neighborhoods are where its residents spend a majority of their time and their character speaks volumes about the ways residents think of themselves and their community. The Housing chapter of this plan provides an analysis of the results of the public involvement process as it relates to housing issues, a description of Brown Deer's existing housing conditions, and an analysis of potential future conditions and housing demand. It concludes with policy recommendations to proactively ensure that the Village is able to meet its goals and objectives for housing over the next two decades.

2. VISION STATEMENT

The Village of Brown Deer Vision Statement articulates a high profile role for housing. A principal tenet of the Vision Statement is that Brown Deer will be “a beautiful suburban village.” Brown Deer’s quiet residential neighborhoods and well maintained homes are valuable assets and integral to making the Village a desirable place to live. These assets should be a defining element of Brown Deer’s image.

In addition to preserving the character of the Village’s neighborhoods, the Vision Statement prioritizes the provision of a variety of housing options in order to accommodate the diverse demographic needs of the community. Finally, having pride in one’s home and property is a key shared value among Brown Deer stakeholders.

3. STAKEHOLDER INVOLVEMENT RESULTS

The character of Brown Deer’s neighborhoods, the availability of varied and quality housing stock and its maintenance emerged as primary themes in stakeholder interviews, community workshops and the visual preference survey. Stakeholders appreciate the Village’s housing options, and desire that the quality of their neighborhoods be a factor on which the Village’s image is based. Some residents saw a relationship between home values and the quality of the Village’s schools.

Brown Deer has a diverse range of housing options, from rental apartments, to single-family homes, to condominiums. This diversity is seen as an asset to the community. Stakeholders expressed the belief that Brown Deer provided great “value for the money” in housing, offering a bundle of amenities and services similar to that of more pricey North Shore communities at a much lower entrance cost. Furthermore, the Village offers the possibility of move-up housing, with smaller and older housing stock available in the southern parts of Brown Deer, and newer and larger homes north of Brown Deer Road. In addition, the Village’s first condominium developments aimed at the “empty nester” market are coming onto the market in 2008 and 2009 and could provide options for people reaching retirement age.

Most residents who participated in the community workshops had lived in Brown Deer for over ten years and were very satisfied with their housing experiences in the Village. Newcomers also generally expressed satisfaction with the quality and affordability of the housing stock. Residents stressed the need for diligent property maintenance and the strict enforcement of building codes in order to protect the quality of the housing stock. The protection of housing stock is seen as key to maintaining and improving the Village’s image, as well as maintaining property values and real estate investments in Brown Deer. Many residents also saw an opportunity for more housing options for senior citizens in the Village. Some elderly residents expressed concern that they were unable to keep pace financially with rising valuations in the Village and commensurate rising property taxes. Some expressed misgivings about the character of some multi-family housing in Brown Deer.

During the public involvement process, numerous values and goals were articulated regarding housing. The list below includes qualities that residents currently appreciate about Brown Deer as well as challenges that residents feel Brown Deer *ought* to address in the future.

Strengths

- Range of housing choices
- Life-cycle housing
- Well-maintained homes and yards
- Community standards about maintenance
- Quality building materials
- Owner-occupied homes
- Maintenance of current proportion of owner versus renter housing
- Good value for amenities
- Quiet neighborhoods
- Safety and security

Challenges

- The Village is largely built-out
- Inability of some homeowners to maintain property
- Lack of control over multi-family property management
- Few options for senior citizens and smaller households
- Perceived overreliance on property tax for revenue
- Difficulty in promoting shared values about home maintenance and neighborliness
- Lengthy waiting period for building inspections



Brown Deer is home to attractive neighborhoods.

4. DATA ANALYSIS

Note on Data Sources

Please note that most of the statistics in this chapter are derived from Census 2000 data. The Census Bureau does provide data yearly through the American Community Survey, but, unfortunately, these data estimates are only available for communities of 20,000 or more. When available, the planning team used more current data from the Wisconsin Department of Administration (DOA) and private data collection agencies, such as Claritas.

4.1 Housing Stock Characteristics

4.1.1 Number and Variety of Housing Units

The 2000 Census contains detailed information about housing characteristics. It reported 5,335 housing units in Brown Deer. Of these, 5,134 units were occupied, for an occupancy rate of 96.2%. More than 70% of housing units in Brown Deer are owner-occupied. Single-family detached structures make up the overwhelming proportion of owner-occupied homes in the Village. Condominium units in both the townhome and apartment style comprise the remaining percentage of owner-occupied homes. The rental structures in the Village of Brown Deer are predominantly multiple family apartment style buildings. Table 5.1 details these data.

Table 5.1: Basic Characteristics of Housing Stock in Brown Deer

	Rental	Owner-Occupied
Total	28.8%	71.2%
1 unit, detached	7.9%	82.9%
1 unit, attached	1.6%	6.2%
Duplex	2.7%	1.1%
Multi Family 3 or 4 units	6.0%	0.0%
Multi Family: 5 to 9 units	8.1%	1.1%
Multi Family: 10 to 19 units	10.0%	0.4%
Multi Family: 20 to 49 units	25.2%	5.9%
Multi Family: 50 or more units	37.9%	2.2%

Source: US Census 2000

4.1.2 Home Age

The average year built for a house in the Village is 1962, similar to surrounding North Shore suburbs, but considerably older than the 1976 median construction year for a house in the neighboring Ozaukee County community of Mequon, and considerably younger than the median City of Milwaukee house, which was constructed in 1950. This age disparity reflects Brown Deer's position as one of the last communities on the north side of Milwaukee County to build out. Most apartment complexes are more recently constructed than the owner-occupied houses: the median construction year is 1977. Table 5.2 shows home age comparisons.

Table 5.2: Comparative Age of Housing Stock

	Median Year Built-Owner Occupied Units	Median Year Built-Renter Occupied Units
Village of Brown Deer	1962	1977
City of Glendale	1960	1980
Village of River Hills	1962	1940
Village of Bayside	1960	1940
City of Mequon	1976	1967
City of Milwaukee	1950	1954
State of Wisconsin	1964	1966

Source: US Census 2000

4.1.3 Number of Bedrooms

While Brown Deer does offer a variety of housing options, from single family detached homes to condominiums to rental apartments, there is less variety in the size and quality among those options. Notably, Brown Deer has relatively little variety in the size of owner-occupied housing. There are relatively few homes with more than 4 bedrooms in the Village; only 16% of homes fall under this category. Data on housing characteristics show that over 63% of owner-occupied homes in Brown Deer have three bedrooms. Other communities that have a plurality of smaller, three bedroom homes offer a greater percentage of homes with four or more bedrooms than does Brown Deer. For example, 65% of homes in Menomonee Falls have three bedrooms. However, 22% of the housing stock has four or more bedrooms. Glendale, with similar demographics and housing stock to Brown Deer also has a greater percentage of larger homes than Brown Deer. These data are shown in Table 5.3.

The data suggest that a market may exist for larger homes that cater to families. Because the Village is one of the more affordable communities in the North Shore and because its school district may be perceived as better than Milwaukee's, Brown Deer is likely to attract young families who need more space.

On the other hand, empty-nesters and senior citizens have been requesting more housing options to meet their needs as they down-size. New townhouse condominiums at Brown Deer Road and 60th Street have been completed since Census 2000; however, these types of living quarters are still a small proportion of the overall housing stock. About 20% of homes in Brown Deer are two bedroom or smaller.

Table 5.3 Owner-Occupied Homes by Number of Bedrooms

	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms
Brown Deer	4%	16%	63%	16%
Glendale	2%	24%	51%	23%
Menomonee Falls	2%	10%	65%	23%
City of Milwaukee	3%	27%	49%	20%
Milwaukee County	3%	24%	53%	21%

Source: US Census 2000

4.1.4 Residential Construction Activity

A large majority of residential construction activity in the Village of Brown Deer since 2000 has encompassed the renovation of existing structures, a scenario consistent with predominantly built-out and redeveloping communities. In the five years including 2001 to 2005, the Village approved an average of 212 residential construction permits each year. Of those, the number for the construction of brand new housing stock ranged from a low of 5% to a maximum of 26%. The high end of this range occurred in 2004, when the Village saw the construction of 26 brand new housing units, almost exclusively within the Donges Woods Subdivision. In other words, between 74% and 95% of all residential construction permits were issued for renovation work between 2001-2005. Figure 5.1 shows the ratio of permits for new construction to

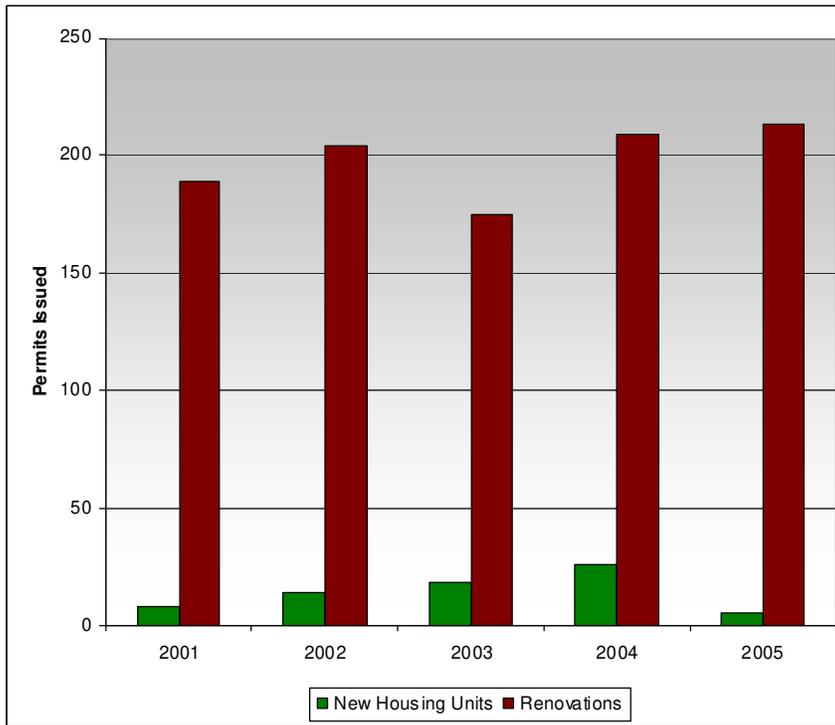
permits for residential renovations.

In that five-year span, the average value of work per permit ranged from about \$10,000 to about \$30,000. These figures would seem to indicate that much of the renovation work in Brown Deer over that time period was relatively minor in scale. Table 5.4 details these data. Data from 2006-2008 was unavailable at the time this document was drafted; however, since only one new subdivision was created during this time, it is likely that renovations continued to outpace new construction permits.



There are a number of high-quality multifamily developments in Brown Deer.

Figure 5.1: Residential Construction Permits



Source: Village of Brown Deer

Since Brown Deer is primarily “built out” with little opportunity for large-scale greenfield development, most construction activity in the future is also likely to be redevelopment, infill and renovation of existing housing stock.

Table 5.4: Residential Construction Activity

Year	Residential Building Permits Issued	Total Construction Value	New Residential Buildings	Renovations to Existing Buildings	Value/Permit
2001	197	\$1,964,371	8	189	\$9,971
2002	218	\$4,270,817	14	204	\$19,591
2003	193	\$4,654,146	18	175	\$24,115
2004	235	\$7,113,250	26	209	\$30,269
2005	218	\$2,839,664	5	213	\$13,026

Source: Village of Brown Deer

4.2 Home Values

It is not uncommon for market changes to outpace data collection. This is especially true of the housing sector, which has experienced dramatic fluctuation in recent years. Consequently, available data for housing value analysis may not reflect the most recent adjustments in the local housing market. Estimates for median housing values are available from a variety of sources, and are based on recent sales in the area. While not quite as official as Census figures, they may more accurately reflect current home values in the intra-census years.

4.2.1 Median Home Values

Homes in Brown Deer are relatively affordable in comparison to other North Shore suburbs. Median value for owner-occupied homes in Brown Deer was \$118,700 in 2000. That figure, while 15% greater than the Milwaukee County median and 48% higher than that for the City of Milwaukee, is less than those in most neighboring jurisdictions. For example, the median home in Glendale was worth \$142,600 (20% higher than Brown Deer) and the median home in Mequon was worth \$250,400 (111% greater than Brown Deer). Estimates from 2007 suggest that home values in Brown Deer are appreciating at a similar rate as nearby communities. Table 5.5 highlights these data.

Table 5.5: Median Value of Owner Occupied Homes, 2000 and 2007

	Median value 2000	Median value 2007 Estimate	Change
Village of Brown Deer	\$118,700	\$192,529	62%
Milwaukee County	\$103,200	\$168,400	63%
City of Milwaukee	\$80,400	\$143,700	79%
City of Glendale	\$142,600	\$226,377	59%
City of Mequon	\$250,400	\$343,788	37%
Village of River Hills	\$491,000	N/A	-
Village of Bayside	\$229,400	N/A	-
Village of Menomonee Falls	\$151,600	\$232,844	54%

Source: US Census 2000 and city-data.com

4.2.2 Range of Home Values

Brown Deer home values also display a relatively narrow range compared to neighboring communities. For example, the difference between the lower quartile and upper quartile housing values within the Village is only about \$41,000. Stated another way, the upper quartile homes are worth only 40% more than those homes in the lowest quartile. Nearby communities like Glendale and Menomonee Falls show a wider spread in housing values despite similar owner-to-renter ratios and median home values. Some North Shore communities show a very wide range difference between their least expensive and most expensive housing options; River Hills displays the greatest variation with the highest valued homes priced 181% higher than the

Table 5.6 : Lower and Upper Quartile Home Values, 2000

	Lower Value Quartile	Upper value Quartile	Difference	% Difference
Village of Brown Deer	\$101,600	\$142,400	\$40,800	40%
Milwaukee County	\$76,100	\$141,100	\$65,000	85%
City of Milwaukee	\$56,300	\$103,300	\$47,000	83%
City of Glendale	\$111,900	\$178,900	\$67,000	60%
City of Mequon	\$181,800	\$371,100	\$189,300	104%
Village of River Hills	\$280,900	\$789,900	\$509,000	181%
Village of Bayside	\$172,100	\$315,100	\$143,000	83%
Village of Menomonee Falls	\$130,900	\$193,400	\$62,500	48%

Source: US Census 2000

lowest valued homes. This narrower range is likely explained by the fact that Brown Deer's housing stock is relatively homogenous—mostly 3 bedroom ranch-style homes, as discussed in the previous section. Table 5.6 details these data.

4.2.3 Change in Value of Residential Property

The Village has experienced relatively robust growth in residential property values in the last half decade. Between 2002 and 2007, the equalized value of all residential property increased by 30% in Brown Deer. During the same time period, growth in the neighboring Milwaukee County suburbs of Bayside, Fox Point, River Hills, and Glendale ranged from 24% to 29%, slightly less than Brown Deer. However, overall residential property values in Milwaukee County as a whole increased at a slightly higher rate of 35%, a rate driven by nearly 40% growth in the City of Milwaukee. Both the City of Milwaukee and second-ring suburbs outside Milwaukee County experienced stronger growth than Brown Deer and its neighbors. For example, residential property in the Village of Menomonee Falls increased in value by 35%. Table 5.7 shows these rates of change.

Table 5.7: Changes in Residential Home Values

Municipality	2007 Residential Value	2002 Residential Value	% Change
Milwaukee County	\$44,452,500,300	\$28,940,896,700	34.9%
City of Milwaukee	\$20,033,287,300	\$12,179,233,100	39.2%
Village of Brown Deer	\$713,139,200	\$498,429,500	30.1%
Village of Bayside	\$566,016,700	\$430,350,100	24.0%
Village of Fox Point	\$1,062,128,500	\$801,254,300	24.6%
City of Glendale	\$1,047,602,200	\$744,815,900	28.9%
Village of River Hills	\$500,631,400	\$373,970,300	25.3%
City of Mequon	\$3,894,366,900	\$2,653,963,800	31.9%
Village of Menomonee Falls	\$3,052,087,700	\$1,988,958,500	34.8%

Source: Public Policy Forum

4.2.4 Affordability Analysis

According to the US Department of Housing and Urban Development, housing is considered affordable if a household pays no more than 30% of its annual income on housing. Above 30%, housing costs are considered a burden. To determine the affordability of housing within a municipality, the median household income is multiplied by 30%. Then, this number is divided by 12 to find the monthly maximum allowance for housing to be considered affordable.

Applying this formula to income data from the 2000 Census, the average homeowner in the Village can afford to pay \$1,432 a month on housing. In Brown Deer, nearly 90%—or 2,866 out of 3,188 homeowners who responded—pay less than this amount; therefore qualifying their property as affordable. Since renters, as a group, earn less than homeowners, the maximum affordable rent is calculated to be \$820. By this standard, about 70%—or 1,021 out of 1,469 renters who responded—pay less than this amount; therefore qualifying their housing as affordable. Table 5.8 details these calculations for Brown Deer.

Table 5.8 Housing Affordability Analysis

	Median Household Income	Affordable Monthly Housing Expenditure	Number of Households Spending Less Than 30% on Housing	% Affordable Housing
Owner occupied	\$57,264	\$1,432	2,866	89.9%
Renter occupied	\$32,813	\$820	1,021	69.5%

Source: US Census 2000

4.3 Household Data

4.3.1 Average Household Size

The average household size in Brown Deer was 2.37 persons in 2000. In 1990, this figure in Brown Deer was 2.47.

Among different racial groups, whites tend to have smaller households than other groups. The minority population in the Village tends to be younger and minority households tend to have more children living at home than do white households.

4.3.2 Housing Tenure

Housing tenure refers to whether a home is renter-occupied or owner-occupied. At nearly 30%, Brown Deer has a higher percentage of households who rent than surrounding North Shore municipalities; however, Milwaukee County and the City of Milwaukee both have a higher proportion of rental households than Brown Deer. In both these jurisdictions, nearly half of all households rent. Table 5.9 shows these ratios for Brown Deer and select neighboring jurisdictions.

These relative ratios seem to indicate Brown Deer's position as a transition community, where people seeking the Village's amenities – quality schools and security, in particular – can enter the community and perhaps move into homeownership.

In stakeholder interviews and meetings few people suggested that the Village should reduce the amount of rental housing, but many did stress the need for the Village to strengthen code compliance and management responsiveness at some of Brown Deer's larger multi-family residences.

Table 5.9: Comparative Tenure Rates

	# of Housing Units	% Owner Occupied	% Rental
City of Milwaukee	249,215	45.3%	54.7%
Milwaukee County	400,093	52.6%	47.4%
Village of Brown Deer	5,335	71.2%	28.8%
City of Glendale	5,972	73.1%	26.9%
Village of Menomonee Falls	13,150	77.4%	22.6%
Village of Bayside	1,836	85.5%	14.5%
City of Mequon	8,167	91.3%	8.7%
Village of River Hills	617	94.2%	5.8%

Source: US Census 2000

As shown in Figure 5.2, owner-occupied housing is concentrated in the southwest and northwest areas of the Village, while rental housing units are more predominant in the Village's northeast corner.

4.3.3 Year Moved In

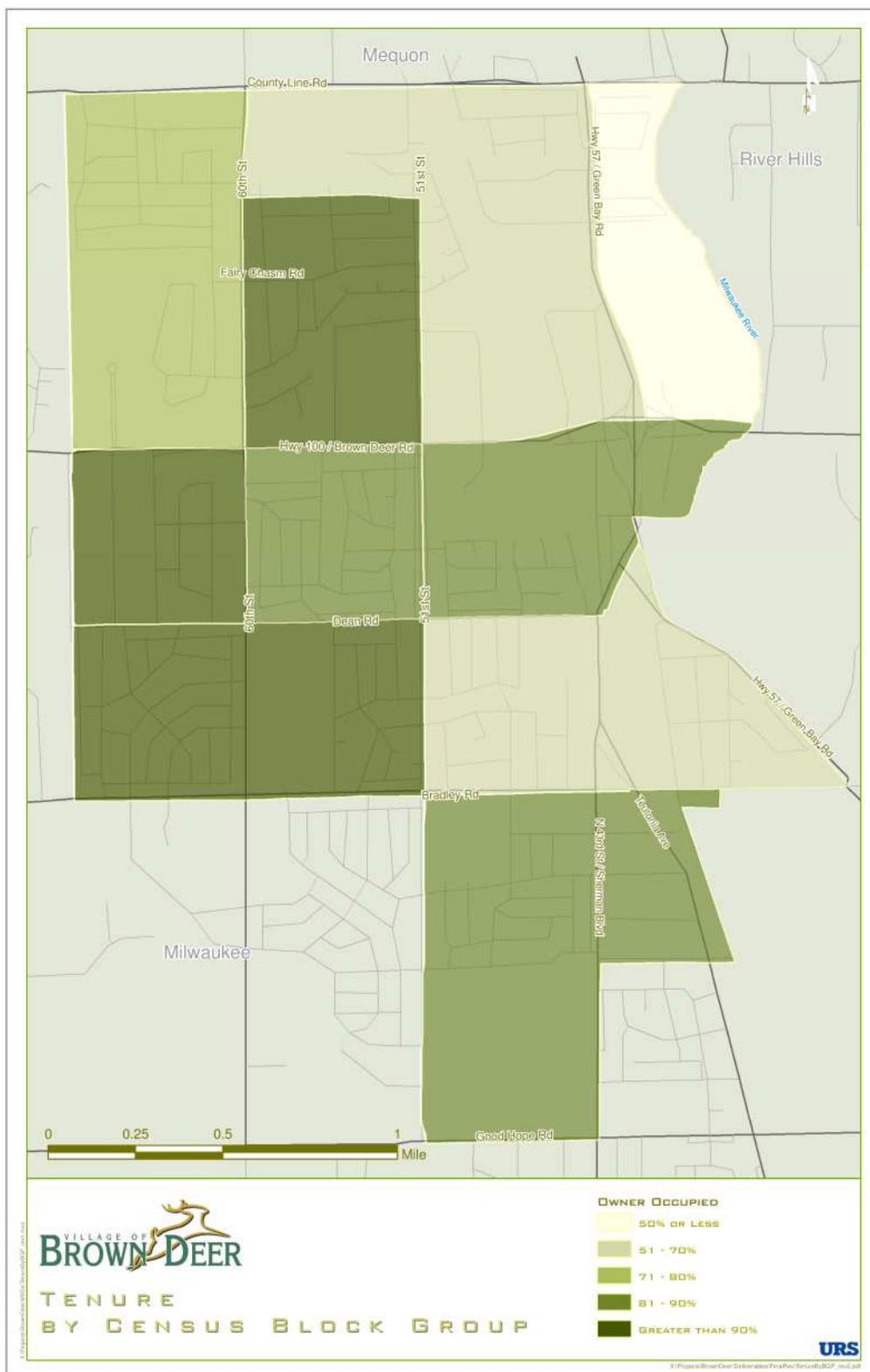
A considerable proportion of Brown Deer residents have been living in the Village for many decades. In 2000, 35% percent of homeowners had been in their homes for thirty years or more. Stakeholders report a perception that the racial make-up of the Village is changing. Breaking down the year-moved-in data by race of homeowners reveals that, overall, 47% of

Table 5.10: Year Moved In for Owner Occupied Housing

	Whites		African Americans	
	Number	Percentage	Number	Percentage
Moved in 1999 to March 2000	604	14%	132	22%
Moved in 1995 to 1998	989	23%	243	41%
Moved in 1990 to 1994	658	15%	98	16%
Moved in 1980 to 1989	885	20%	46	8%
Moved in 1970 to 1979	452	10%	50	8%
Moved in 1969 or earlier	737	17%	28	5%
Total of Owner Occupied Households	4,325	100%	597	100%

Source: US Census 2000

Figure 5.2: Housing Tenure in Brown Deer, 2000



Source: US Census 2000

white residents moved into their homes prior to 1990, compared to 21% of African-American residents. Thirty-seven percent of white residents moved into their homes between 1995 and 2000, compared to 63%, a clear majority, of African-American residents. See Table 5.10. This doesn't necessarily indicate an influx of new African-American homeowners to the Village, but it could indicate a higher degree of housing mobility among African-American residents.

4.3.4 Age of Population

The age of the population and point in the “family life cycle” are correlated to housing demand, as older residents seek to downsize and new families search for housing and amenities to meet growing needs. Brown Deer residents perceive the Village's population as being relatively old. In fact, the Village is considerably older than Milwaukee County and the adjacent areas of the City of Milwaukee, but a little younger than nearby North Shore communities. The median age for a Brown Deer resident in 2000 was 42.0 years. Overall in Milwaukee County, the median age was 34.0 and only 30.6 years in the City of Milwaukee. Glendale, River Hills and Bayside all show higher median ages, as seen in Table 5.11.

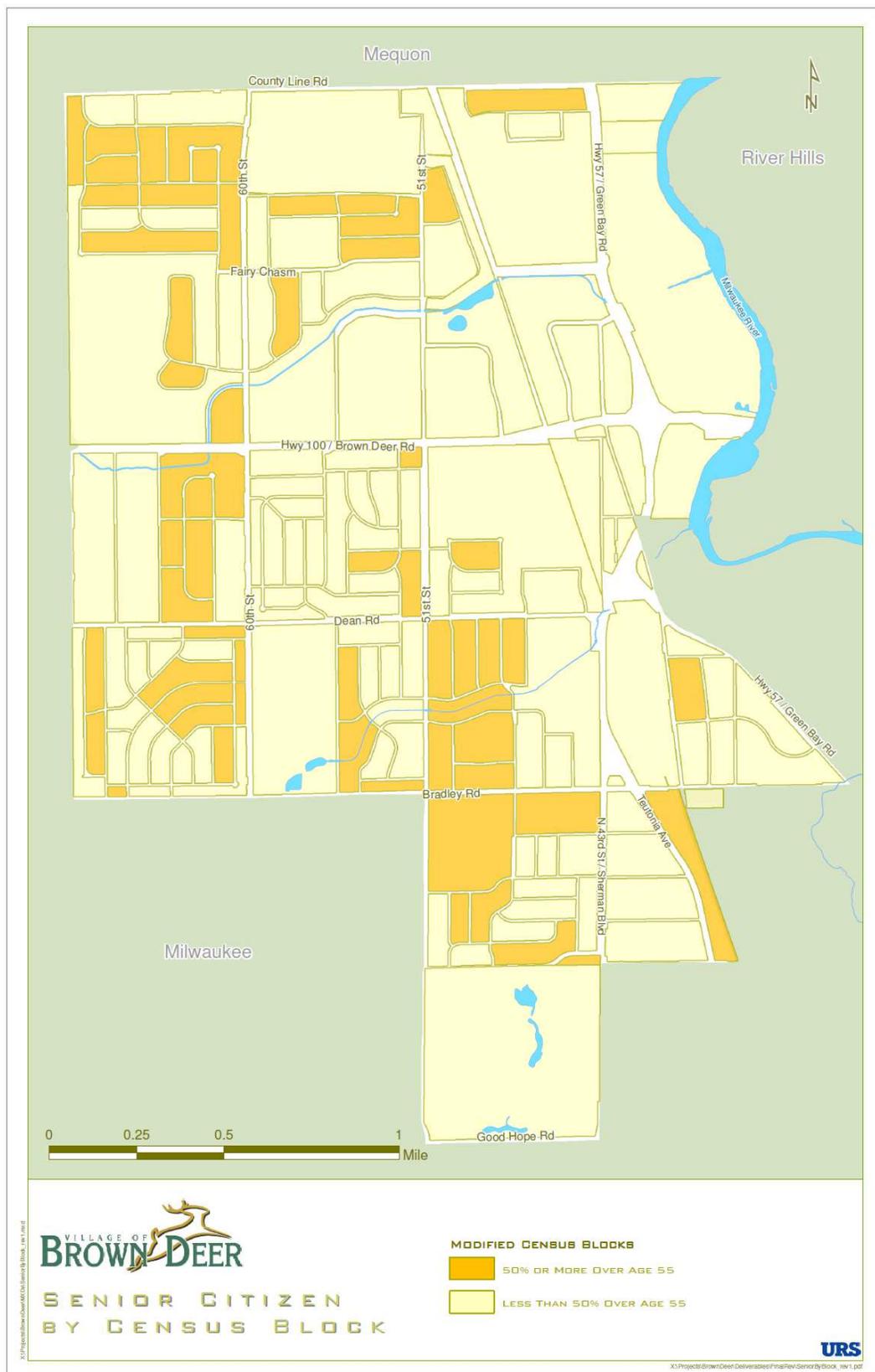
An analysis of homeowners over age 55 in 2000 reveals several areas of the Village with concentrations of this indicator population. Figure 5.3 shows blocks in Brown Deer with 50% or more of householders over age 55 in 2000. These are areas that may be subject to higher turnover of home ownership than other areas of the Village, as these householders are now approaching retirement age. Block groups exhibiting this characteristic are located to the east of 51st Street on both sides of Bradley Road; the extreme northwest corner of the Village, west of 60th Street and north of Fairy Chasm Road; and the area west of 60th Street on both sides of W. Dean Road. These areas may require special attention from Village government as it plans to maintain its residential neighborhoods and quality of life.

Table 5.11: Age Distribution

	Percent under 18	Percent over 65	Median Age
Village of Bayside	24%	21%	47
City of Glendale	20%	25%	46
Village of River Hills	25%	15%	46
Village of Brown Deer	21%	19%	42
City of Mequon	30%	14%	42
Village of Menomonee Falls	25%	16%	39
State of Wisconsin	27%	13%	36
City of Milwaukee	30%	11%	31

Source: US Census 2000

Figure 5.3: Blocks with More than 50% of Householders Aged 55 or over in 2000



4.4 Mortgage Foreclosures and Subprime Lending

An increase in mortgage foreclosures is an issue of nationwide concern in 2008 and 2009. Although Brown Deer has not been hit as hard by the foreclosure crisis as other communities in Milwaukee County, there were a number of foreclosed properties in the Village at the time that this document was prepared. At this point, it is uncertain whether the number is expected to grow or whether the situation has stabilized, but regional and national trends indicate that the situation will likely get worse before it gets better.

Most trace the roots of the foreclosure crisis to the growth in the subprime loan market. Data collected through the Home Mortgage Disclosure Act show that about 11% of conventional mortgage loans and 21% of refinancing mortgage loans in Brown Deer were through subprime lenders in 2004. For comparison, in the City of Glendale, about 10% mortgage loans and 13% of refinancing mortgage loans were through subprime lenders. In the City of Milwaukee, those statistics were 19% and 30%, respectively. For most of the other North Shore suburbs, however, subprime lending is well under 10% of total mortgage lending.

Data collected by the Wisconsin Department of Commerce shows that Brown Deer's two census tracts displayed an uneven pattern of subprime activity. In tract 501.01, the area of the Village west of 51st Street, between 35% and 42% of all home purchase and refinance loans in 2006 were comprised of subprime and high interest mortgages. In Tract 501.02, east of 51st Street, this figure fell between 28% and 35%.

One of the most pressing short-term issues faced by municipalities, given their limited authority and resources, is how to preserve homes that have been foreclosed on and are now vacant. Often the foreclosed properties are owned by banks that serve essentially as absentee landlord, with little stake in the community. Some communities have had to deal with burglars breaking into vacant buildings and scavenging valuable woods and metals. Although there is no evidence of this phenomenon in Brown Deer at this time, vacant properties are often perceived as a blight on the neighborhood and can negatively affect surrounding property values. In order to safeguard the housing stock, some communities have developed neighborhood watch groups to monitor vacant properties or have found creative ways to make it less obvious that a house is vacant, such as taking over routine maintenance of lawn mowing if it is neglected and adding the cost to property tax bills.

5. HOUSING PROJECTIONS

Predicting future housing demand based on population trends is a challenging task for municipalities. This section outlines methodology and results for housing demand. The figures reported in this section are intended as general guidance for the Village of Brown Deer.

5.1 Population Forecasts

Between decennial censuses, the State of Wisconsin Department of Administration forecasts population change at the municipal geography in five-year increments. The Department of Administration (WisDOA) forecasts that Brown Deer's population will decrease by approximately 13.8% between 2000 and 2030, to 10,496 persons. Table 5.12 shows forecasted total and annualized rates of change.

Table 5.12: Brown Deer Population Change, 2000-2030

Census 2000	12,170
2005 Estimate	11,811
2010 Projection	11,548
2015 Projection	11,386
2020 Projection	11,185
2025 Projection	10,890
2030 Projection	10,496
Numeric Change	-1,674
Percent Change	-13.8%
Annual Change	-0.5%

Source: Wisconsin DOA

5.2 Housing Unit Occupancy

According to the 2000 US Census, approximately 3.8% of the Village's housing units were unoccupied. This represents about 200 units Village-wide, both owner-occupied homes and apartments. It will be assumed in future housing demand calculations that this rate of occupancy will be maintained and is acceptable to Village residents.

5.3 Household Trends

A notable trend in the Village of Brown Deer – and in communities across Wisconsin and the United States – is an overall decrease in average household size.

Estimates vary, but projections indicate that the average household size will decline in response to two phenomena: the “empty nesting” of “Baby Boom” households as the youngest children of this generation move out and an increase in single-person elderly households as one partner dies or moves into a senior living facility. The Wisconsin Department of Administration projects the average Brown Deer household to decrease from 2.37 persons in 2000 to 2.14 persons in the year 2030. In Brown Deer, the overall number of households is also forecasted to decrease to 4,912 by 2030, a reduction of 222 households from 2000. The WisDOA figures assume an overall annual population decrease in the Village of 0.55%. See Table 5.13.

Table 5.13: Household Projections

	Number of Households	Average Household Size
2000	5,134	2.37
2005	5,158	2.34
2010	5,130	2.31
2015	5,177	2.29
2020	5,100	2.26
2025	5,021	2.25
2030	4,912	2.14

Source: Wisconsin DOA

5.4 Future Housing Demand Estimates

A future housing demand estimate involves subtracting the existing number of housing units from the projected number of households in the Village in 2030. It is adjusted by assuming that the village will maintain its current 3.8% vacancy rate; a number representing vacant units is added to the total needed. The figure is divided by the number of years in the planning horizon to estimate an annual change in housing units needed to accommodate the needs of Village residents. The formula looks like this:

$$\begin{array}{ccccccc}
 \boxed{\begin{array}{c} \text{Number of} \\ \text{Projected} \\ \text{Households} \\ \text{2030} \end{array}} & - & \boxed{\begin{array}{c} \text{Number of} \\ \text{Existing} \\ \text{Housing} \\ \text{Units 2000} \end{array}} & + & \boxed{\begin{array}{c} \text{Vacancy} \\ \text{Adjustment} \\ \text{2030} \end{array}} & / & \boxed{\begin{array}{c} \text{30} \\ \text{Years} \end{array}} & = & \boxed{\begin{array}{c} \text{Annual Change} \\ \text{in Number of} \\ \text{Housing Units} \\ \text{Needed} \end{array}}
 \end{array}$$

Using the Wisconsin Department of Administration’s projection of 4,912 households in Brown Deer in 2030 the following table shows a calculation of future housing demand in the Village. See Table 5.14.

Table 5.14: Housing Demand Calculation

Projected Households 2030	Existing Housing Units 2000	Total Housing Unit Demand 2000-2030	Vacancy Adjustment (3.8%)	Total new units needed 2000-2030	New units per year
4,912	5,335	-423	187	-236	-8

Source: Wisconsin DOA, URS

The calculations reveal a reduction in demand of 236 units over three decades – or about 4.4% of the Village’s existing housing stock. Such a reduction is relatively minor given the time frame; in essence, the Village of Brown Deer is likely to remain in a “holding pattern” over the next two decades in regard to housing. Given the relatively slow rates of population change expected for Brown Deer, this figure represents a change in demand for housing product types as much as for actual unit demand. Demand for housing products, or for an increase in the variety of products available in the Village, will likely be driven by lifestyle changes of the population rather than population change. For example, as multi-family housing is redeveloped, opportunities may arise for lower multi-family unit densities — i.e. townhouses or duplex condominiums could replace existing multi-story apartment buildings as sites are redeveloped. Similarly, mixed-use structures could provide some housing, while devoting greater space to office or commercial uses.

6. HOUSING PLANNING CONTEXT

Municipalities are, for the most part, responsible for their own housing policies. The Southeastern Wisconsin Regional Planning Commission in March 2009 convened an advisory committee and presented a proposal to update its regional housing plan, an effort last undertaken more than 30 years ago.

7. BROWN DEER HOUSING GOALS AND OBJECTIVES

Goals	Objectives
1. The Village will continue to encourage a diversity of housing options for people of all ages and life stages.	<p>1.1 Encourage balanced housing options based on long-term demographic trends and analysis</p> <p>1.2 Encourage and support life-cycle housing</p>
2. The Village will promote high design standards for residential structures to provide community value for owners and renters.	<p>2.1 Encourage sustainable building practices and the use of long-lasting materials 🌱</p> <p>2.2 Evaluate and develop codified residential material and design standards</p>
3. Promote preservation of existing housing stock.	<p>3.1 Improve the ability of staff to carry out property maintenance evaluation to enhance the Village's identity 🏠</p> <p>3.2 Increase awareness of property maintenance standards and resources to enhance the Village's identity 🏠</p>
4. Promote neighborhood cohesiveness and experience in order to enhance Village's identity.	<p>4.1 Encourage resident involvement in Village life</p> <p>4.2 Continue to foster neighborhood safety</p>

8. RECOMMENDATIONS FOR VILLAGE HOUSING POLICY, PROGRAMS AND INITIATIVES

The provision of a housing supply adequate to the needs of Brown Deer residents is a key overall objective in comprehensive planning. In a redeveloping community like Brown Deer, housing initiatives can help preserve quality of life and improve the Village's image in the metropolitan area. A number of the preceding goals and objectives are framed as direct actions to be taken by the Village. The recommendations below expand on those actions, and also propose more detailed steps to be taken to ensure that Brown Deer can meet its goals and objectives.

1. Establish an ongoing program to update housing forecasts as new data become available.

The housing market and Brown Deer's demographic makeup are in constant flux. In order to make planning, zoning and permitting decisions rationally, it is essential to use the best available data to place those decisions in context. The Wisconsin Department of Administration provides intra-decennial data and forecasts population and household size data into the future. As these estimates and forecasts are updated, the Village can monitor likely changes in Brown Deer housing demands using the model included in this chapter. A regular program of monitoring these data may prove a cost-effective basis for understanding housing needs.

2. Encourage the provision of an expanded variety of housing products in Brown Deer.

Brown Deer's existing housing stock is predominantly composed of three bedroom homes. Family needs are changing, as documented in this chapter, and the Village may be able to encourage the provision of a mix of housing sizes to better balance demand. To some degree, the market has begun to undertake steps to provide these options. The Village's growing African-American population tends to live in larger households, and the aging population of empty nesters may desire to downsize to two—or even one bedroom units. The site of the former Algonquin School may provide an opportunity allow for the consideration of a variety of housing sizes and configurations. Allowing larger homes than what currently prevails on the Village's south side may reduce the homogeneity of home types in this area. Similarly, it may become reasonable to allow combining parcels in some cases, particularly in those areas of the Village with smaller homes and parcels that are likely to see higher turnover rates in the future (see figure 5.3). If designed sensitively, larger homes on combined parcels may fill a need for a specific housing product in the Village while encouraging variety within neighborhoods.

3. Explore development of rental housing aimed specifically at middle-income women working in health care.

Middle-income, employed women may represent an emerging market in the Milwaukee metropolitan area, particularly those employed in large health care facilities. Health care and related fields are expected to be a high growth area for employment in Milwaukee in the coming decade. Brown Deer has seen significant investment in health care facilities in it

northeast quadrant. This area may benefit from the development of rental housing designed particularly with the needs of single, moderate-income women in mind — such persons make up a considerable portion of health service employees. A developer on Milwaukee’s east side is considering such a development near a major hospital expansion there. This recommendation does not necessarily imply a net gain in rental housing in the Village (stakeholders generally approve of the existing balance of rental to owner-occupied housing), but rather this market could also be addressed by the redevelopment of existing multi-family rental housing in the Village’s northeastern quadrant.

4. Initiate a regular roundtable discussion with the owners or managers of the Village’s major multifamily housing developments.

Brown Deer has a number of large multi-family housing developments. These developments serve a great need in the Village and metropolitan area, and may serve as an entry point to future homeownership in Brown Deer. Many stakeholders commented on ongoing issues with property maintenance in some of these developments, while some property managers reported occasional difficulties with the Village inspection and permitting processes. The Village can capitalize on its overall good relationships with the owners and managers of multi-family housing by convening a regular — annual or semi-annual — roundtable discussion to determine priorities for the owners of these large properties, and to encourage cooperation among those owners and the Village. The discussions can be informal, and may pave the way for continued good relations.

5. Take proactive steps to identify potential properties with maintenance issues.

Some Brown Deer homeowners are reported to have trouble keeping up with property maintenance at the levels expected by the community. This may be due to age, income restrictions, changes in family structure or other reasons. The Village has several avenues to identify such situations — through its building inspection and zoning departments, as well as the North Shore Health Department. Ensuring that these departments have the capacity to proactively identify troubled homeowners may become important to maintaining neighborhood quality and to enable residents to age in place as long as they desire. This may require the addition of a building inspector position to the Village staff. Working with the North Shore Health Department, the Milwaukee County Department on Aging, social service organizations and other partners, the Village could prepare a resource kit for homeowners unable to undertake routine maintenance due to financial exigencies or age. The North Shore Health Department and the building inspection department already undertake similar tasks, but are currently not focused on these issues as means to preserve neighborhood value.

6. Use creative means to build a sense of neighborhood identity.

Brown Deer stakeholders have a well-developed sense of the unique qualities of their individual neighborhoods, and the ways they relate to the other neighborhoods in the Village. The Village could help them articulate and celebrate these qualities by working to enhance identity and cohesiveness with several simple-to-implement initiatives. A neighborhood naming and

branding exercise could be undertaken with the schools, via an online survey, or through a written survey included with the Village's water bill mailing. Many subdivisions have names, of course, and these may provide starting places to develop an iconic symbol for each neighborhood in the Village. These identity markers could be incorporated into future streetscaping or wayfinding initiatives. Creating a block party kit may be another simple initiative for the Village to promote neighborhood cohesiveness. Stakeholders report difficulties and costs associated with trying to organize neighborhood events. A block party kit could include instructions, sample invitations for neighbors, ideas for activities, means to contact the fire department for a fire truck visit, and other simple items. Some North Shore communities provide volleyball nets suitable for stringing across residential streets and other recreation equipment for free to residents who request them.



Well-maintained owner-occupied housing is typical in the Village.