

Chapter 2: Housing

In this chapter, the Comprehensive Plan outlines the condition, character, and availability of housing in the Village of Whitefish Bay. This chapter also provides a guide for maintaining the current housing situation into the future, accounting for changes in demographics and economic conditions in the Village.

2.1 The Existing Housing Supply

Data from the 2000 US Census was used to compare housing in Whitefish Bay to surrounding communities. Table 3.1 shows that Whitefish Bay has the highest rate of owner-occupancy, the second-lowest rate of rental occupancy, the lowest rate of vacant housing, the largest average household size, and the second-highest median home value. Whitefish Bay has a median monthly rent that is slightly higher than the midpoint of the range established by these five municipalities. Single-family houses make up a larger percentage of all housing in Whitefish Bay than in the other municipalities, and Whitefish Bay has an extremely low rate of rental housing that contains 5 or more units. Whitefish Bay has, by far, the highest rate of housing structures built before 1960.

Table 2.1: Housing Characteristics in Whitefish Bay and Surrounding Communities

Municipality	Fox Point	Glendale	Milwaukee	Shorewood	Whitefish Bay
Total Population	7,012	13,367	596,974	13,763	14,163
Owner Occupied by Population	6,105 (87.0%)	10,039 (75.1%)	273,284 (45.7%)	7,809 (56.7%)	12,527 (88.4%)
Renter Occupied by Population	644 (9.1%)	2,672 (26.6%)	307,287 (51.4%)	5,784 (42.0%)	1,617 (11.4%)
Total Housing	2,910	5,974	249,225	6,696	5,553
Owner-Occupied (rate)	2,411 (82.9%)	4,220 (70.6%)	105,235 (42.2%)	3,110 (46.4%)	4,617 (83.1%)
Renter-Occupied (rate)	414 (14.2%)	1,552 (26.0%)	126,953 (50.9%)	3,429 (51.2%)	840 (15.1%)
Vacant (rate)	85 (2.9%)	202 (3.4%)	17,037 (6.8%)	157 (2.3%)	96 (1.7%)
Average Household Size	2.39	2.20	2.50	2.08	2.59
Median Home Value	\$206,600	\$142,600	\$80,400	\$174,700	\$194,900
Median Monthly Rent	\$947	\$775	\$527	\$626	\$752
Structure Built before 1960 (rate)	1,966 (67.6%)	2,512 (42.0%)	160,892 (64.6%)	5,213 (77.9%)	5,044 (90.8%)

Source: US Census 2000

Figure 2.1: (picture of various housing styles in Whitefish Bay, including single-family and multi-family)



The Wisconsin Housing and Economic Development Authority (WHEDA) keeps a statewide listing of rental housing that is paid with federal assistance. While the “Wisconsin Federally Assisted Rental Housing Inventory” does not note any such properties in the Village of Whitefish Bay, there are a few in neighboring communities. They are listed in Table 2.2 on the next page.

Table 2.2: Rental Properties Paid with Federal Assistance in Communities Surrounding Whitefish Bay

Municipality	Project Name/Address	Program	Units
Glendale	GLENDALE GLEN COURTS 6091 N GREEN BAY AVE	S8/NC	107
		Elderly	60
		Family	35
	GLENHILLS APARTMENTS 660 N SIDNEY PL	Disabled	12
		S8/NC	108
		Elderly	48
		Family	49
SHOREWOOD	RIVER PARK I 1700 E RIVER PARK CT	Disabled	11
		S8/NC	215
	RIVER PARK II 1600 E RIVER PARK CT	Elderly	215
		S8/NC	214
		Elderly	201
Disabled	13		

Source: WHEDA, Wisconsin Federally Assisted Rental Housing Inventory, http://www.wheda.com/REPORTS/MF_AM_FedHsgWisconsin.pdf

2.2 Demographics

2.2.1 Population

According to the 2000 US Census, the Village of Whitefish Bay had a population of 14,163. That represents virtually no change from the 1990 count of 14,272. This loss of less than 1% is lower than the county-wide loss of 2% during the same period.

The median age of residents in Whitefish Bay was 38.2 years in 2000. This is higher than the Milwaukee County average of 33.7 years, but quite a bit lower than the median ages in the surrounding communities of Fox Point (43.5 years) and Glendale (45.6 years). The number of villagers 65-years-old or older was 1,677 in 2000, or 11.8% of the Village's population. This is a decline from the 2,014 people aged 65 or older counted in 1990, when they comprised 14.1% of the population. In 1990, Whitefish Bay had 3,833 children, or 26.9% of the population, under the age of 18. By 2000, that number had grown to 4,167, or 29.4% of the population.

Whitefish Bay is predominantly Caucasian. In the 2000 US Census, 13,467 Villagers, 95.1% of the population, identified as Caucasian. The second most populous broad racial category in the Village is Asians, who comprise 2.6% of the population. African-Americans and those who identify as multi-racial each comprise 1% of the population. These numbers represent slowly growing diversity in the Whitefish Bay since 1990, when the Village was 97.8% Caucasian, 1.4% Asian or Pacific Islander, and 0.5% African American. The proportion of Hispanics (who may identify as any race) in

Whitefish Bay grew only slightly between 1990 and 2000, from 1.2% to 1.6% of the population. However, Whitefish Bay's racial and ethnic diversity is much lower than that of Milwaukee County as a whole. In 2000, Milwaukee County was 65.6% Caucasian, 24.6% African American, 6.4% multi-racial or unspecified, 2.6% Asian, and 8.8% Hispanic.

The 2000 US Census reports that 97.9% of Villagers in Whitefish Bay have a high school diploma or higher. This is a higher percentage than Milwaukee County as a whole (80.2%). It is also an increase from the 1990 Census, which reported 95.5% of villagers with a high school diploma or higher. In 2000, 70.9% of Villagers in Whitefish Bay had a bachelor's degree or higher, which is a significant increase from the 1990 percentage of 61.2%. The county-wide rate of bachelor's degrees was 23.6% in 2000.

Whitefish Bay has consistently had median incomes among the highest in its area. The median household income in Whitefish Bay was \$80,755, according to the 2000 US Census. This number was up sharply from the \$53,539 reported in 1990, and was more than double the median income for Milwaukee County as a whole in 2000 (\$38,100). Almost two-thirds (65.1%) of those employed in Whitefish Bay categorize themselves as managers, professionals, etc., according to the 2000 Census. Another 24.3% classify themselves as sales or other office-related workers. This white-collar emphasis in Whitefish Bay is in contrast to Milwaukee County as a whole, in which only 32.3% of people classify themselves as managers, professionals, etc., and there is much greater representation among service occupations (15.5%) and Production, transportation, and material moving occupations (18.4%).

2.2.2 Households

The Village of Whitefish Bay had a total of 5,457 households in the 2000 US Census, an increase of 10 households from the 1990 count. The average size of these households remained virtually unchanged, from 2.62 persons per household in 1990 to 2.59 in 2000. Almost 90% of the population resides in the 4,617 owner occupied housing units with the remaining approximate 10% of the population living in the available 840 rental units. A majority of the rental units are located along Henry Clay Street and the Southwestern corner of the Village at Fairmount Avenue and Santa Monica Boulevard. There are also a small number of condos available in the Johnson Bank Building on Lake Drive and along Henry Clay Street where apartments are mostly concentrated.

2.3 Housing Development Environment

2.3.1 Developable Land

The Village of Whitefish Bay is mostly built-out, with very little vacant land available for development. Current vacant land in the Village is used for parks, parking lots, and the Lake Michigan bluff that is privately owned by each property along the lake. None of these, with the possible exception of the parking lots, are available for development.

The Village has limited opportunities for infill development. The Village does own an approximate ½ acre of vacant land along Fairmount Avenue that was used previously as a site for a trash incinerator. The current use is as a soccer field, construction equipment storage, excess snow storage in the winter, and other storage as needed. This area has been designated as a location for the construction of a public works facility should the need arise.

2.3.2 Development Regulations

Development in the Village of Whitefish Bay currently operates under zoning codes, subdivision regulations, and the Silver Spring Master Plan. The Village has a comprehensive ordinance when reviewing proposals for housing demolition (i.e. tear downs).

2.3.3 Condition of Existing Housing Stock

Despite the fact that the vast majority of homes in Whitefish Bay were built before 1960 (see Table 2.1), the majority of properties in the Village are well maintained. Isolated incidents of poorly maintained properties are typically reported by vigilant neighbors and maintained by the Property Maintenance and Public Nuisance ordinances.

2.3.4 Architectural Review Commission (ARC)

The Architectural Review Commission reviews all building additions and sign permits. The ARC ensures that the design and appearance of new buildings and alterations are compatible with the Village Design Guidelines and the surrounding homes. The ARC meets every other Thursday to provide ample opportunity for review of the hundreds of renovations and remodeling projects that are completed throughout the Village annually.

2.3.5 Board of Appeals (BOA)

The Board of Appeals reviews requests for zoning code variances, including fence heights, air conditioner locations, setback issues and other appeals regarding any administrative decision of Village officials.

2.3.6 Historic Preservation Commission

The Village Board appointed Historic Preservation Commission works closely with the housing stock to review and detail the historical significance of local housing structures. Additional information can be found under Chapter 5.4.1 in the Agricultural, Natural, and Cultural Resources.

2.4 Housing Goals

- Maintain condition and character of existing housing stock.
- Maintain a range of housing options available for different income levels.
- Maintain the Village's walkability as an essential part of its quality of life.
- Facilitate resident efforts to eliminate/mitigate functional obsolescence of our housing stock.

2.5 Housing Implementation Strategies

- Enforce Village Code to maintain quality of construction and maintenance of properties.
- Continue to apply architectural and site guidelines that require remodeling and new construction to fit the density, bulk, and style of the surrounding homes.
- Encourage building on small lots currently typical of the Village, and comprehensively review the combination of multiple lots into large lots.
- Continue to maintain sidewalks in good condition and repair through the annual Capital Improvement Plan.
- Encourage bicycle access to offices, schools, retail, public buildings, parks, and other areas of the Village by creating bicycle lanes and paths throughout the Village.