

# Chapter 3

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## Housing

### Summary

- Over 95% of Bellevue's housing stock has been constructed since 1970, with 34.3% being constructed after 2000.
- A majority (64%) of dwelling units are single family units.
- Between 2011 and 2021, the Village had 1,074 housing units constructed, with nearly 59% of permits being for multi-family units versus 37.7% for single-family units.
- Residential growth has slowed in 2016 but showed signs of increasing through 2021 based on building permit information.
- Just under two-thirds of occupied housing units are owner-occupied. This owner-occupant share has been decreasing over the past 20 years.
- The value of homes has increased over the past ten years.
- Housing is generally affordable for homeowners and renters, but with housing costs increasing, more of the population is exceeding the affordability standard than ever before.
- There are a variety of techniques Bellevue could explore to provide more affordable housing options for residents.
- Strong consideration should be given to the concept of "aging in place," ranging from specific house design features to ensuring community-wide availability of housing options that can allow the current population to stay in the Village of Bellevue.
- How residential developments are designed can impact the health of the residents who live there.

### Introduction

As a formerly rural community experiencing strong residential growth, the Village of Bellevue's housing stock is relatively new and, therefore, does not contain much variability in type or cost. However, as presented in the Issues and Opportunities chapter, the population, while growing, also continues to age as the "baby-boomers" have reached retirement age and the makeup of families continues to change. Identifying ways to continue to provide quality diversified housing choices for a growing population will become increasingly important in order to keep the Village vibrant.

This chapter will build on these forecasts by identifying existing trends and characteristics of the housing market and providing recommendations on how to improve the existing housing stock and provide for the development of new and innovative housing practices.

## Age Characteristics

Table 3-1 shows that 95.2 percent of the housing structures in the Village of Bellevue were constructed after 1970 with 34.3 percent of housing units were built after 2000. The largest percentage of homes in Bellevue was built between 1990 and 1999, accounting for 31.7 percent of the total housing stock. This indicates that much of the housing stock within the Village is still fairly new and in good condition. As the housing stock ages, it will be necessary for the Village to ensure that the housing units remain in good condition through code enforcement, the use of State housing rehabilitation programs (if eligible), and selective redevelopment.

**Table 3-1: Year Structure Constructed, Village of Bellevue.**

Year Built	No. Homes	Percent of Homes
<b>Total housing units</b>	<b>7,018</b>	<b>100.0%</b>
Built 2014 or later	257	3.7%
Built 2010 to 2013	495	7.1%
Built 2000 to 2009	1,651	23.5%
Built 1990 to 1999	2,224	31.7%
Built 1980 to 1989	1,317	18.8%
Built 1970 to 1979	727	10.4%
Built 1960 to 1969	135	1.9%
Built 1950 to 1959	93	1.3%
Built 1940 to 1949	31	0.4%
Built 1939 or earlier	88	1.3%

*Source: 2016–2020 American Community Survey 5-Year Estimates.*

## Structural Characteristics

The Village of Bellevue has a diversified housing stock. Table 3-2 shows that nearly one half (47%) of Bellevue's housing units are 1-unit detached structures. These are individual structures that are open on all sides. In comparison, a 1-unit attached structure is separated from other structures by a shared wall. If you combine 1-unit detached structures, 1-unit attached structures, and mobile homes, the Village's housing units consist of 64% single family units. Multiple-family structures account for 35.9% of the total units in Bellevue. Although 64% of housing units are single family, between 2011 and 2021, only 37.7% of newly permitted units were single family.



**Table 3-2: Housing Units in a Structure, Village of Bellevue.**

Units	Number	Percent
<b>Total housing units</b>	<b>7,018</b>	<b>100.0%</b>
1-unit, detached	3,299	47.0%
1-unit, attached	404	5.8%
2 units	389	5.5%
3 or 4 units	85	1.2%
5 to 9 units	1,147	16.3%
10 to 19 units	703	10.0%
20 or more units	206	2.9%
Mobile home	785	11.2%
Boat, RV, van, etc.	0	0.0%

Source: 2016–2020 American Community Survey 5-Year Estimates.

## Residential Growth

Between 2011 and 2021, the Village had 1,074 housing units constructed, with nearly 59% of permits being for multi-family units versus 37.7% for single-family units. Downturns in the housing market and a global recession in 2008 both played a part in the declining numbers for new single-family housing starts in the Village, but by 2012 they rebounded with an average of 36 permits being taken out per year over the 11 year period between 2011 to 2021. Duplex permits have remained rather low over this same time period with only 16 units created over the same 11 year period. The creation of apartment rental units spiked between 2012 and 2015 with more than 290 units constructed, and an additional 134 units added between 2017 and 2021. Table 3-3 shows that the number of building permits has remained relatively consistent over the last five years, with slight increases in single-family and two-family permits and a small decline in multi-family permits until recently, as 2021 saw a record 207 multi-family permits issued. Given the need for housing of all types, it is expected that these permit numbers will remain steady, if not increase subject to ongoing housing variables such as construction costs and supply chain issues.

**Table 3-3: 2011–2021 Building Permits & Units Created, Village of Bellevue.**

Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Single Family Permits	16	30	31	21	20	30	38	52	46	60	61
2-Family Permits	0	0	0	0	2	2	2	4	0	16	10
Multi-Family Permits	0	76	84	52	81	0	24	40	39	30	207
<b>Total</b>	<b>16</b>	<b>106</b>	<b>115</b>	<b>73</b>	<b>103</b>	<b>32</b>	<b>64</b>	<b>96</b>	<b>85</b>	<b>106</b>	<b>278</b>

Source: Village of Bellevue Building Permits 2011–2021.



## Occupancy Characteristics

Table 3-4 shows the breakdown of occupied housing units into owner occupied and renter occupied. Owner-occupancy has been declining since 1990 going from nearly 75% owner-occupancy in 1990 down to 62.1% in 2020. Due to heavy renter unit demands, rental vacancies are at an all-time low.

**Table 3-4: Owner and Renter-Occupied Housing Units, Village of Bellevue.**

	1990	% of Total	2000	% of Total	2010	% of Total	2016–2020 5 Yr. Est.	% of Total
Owner-Occupied Housing Units	2,080	74.4%	3,144	68.4%	3,909	66.5%	4,173	62.1%
Renter-Occupied Housing Units	716	25.6%	1,453	31.6%	1,967	33.5%	2,546	37.9%
Total Occupied Housing Units	2,796	100.0%	4,597	100.0%	5,876	100.0%	6,719	100.0%

*Sources: 1990, 2000, & 2010 Decennial U.S. Census; 2016–2020 American Community Survey 5-Year Estimates.*

## Value Characteristics

In 2000, the largest segment of the Village's homes was valued between \$100,000 and \$149,000 (52.2%), while 28.3% of the homes were valued between \$150,000 and \$199,999. Table 3-5 shows that housing values in 2020 are now more evenly distributed with over 48.1% of the homes valued over \$200,000. At the same time, housing valued less than \$200,000 decreased from 67.7% of housing to 51.9%. This decrease in lesser cost housing is greatly due to the market changes caused by the affordable housing shortage. The median price for a home increased by over 37% between 2000 and 2020.

**Table 3-5: Owner-Occupied Housing Value, Village of Bellevue.**

Value	2000	2006–2010 Estimates	2016–2020 Estimates
Less than \$50,000	0.7%	18.4%	16.5%
\$50,000 to \$99,999	6.8%	2.5%	2.2%
\$100,000 to \$149,999	52.2%	14.1%	12.1%
\$150,000 to \$199,999	28.3%	32.7%	21.1%
\$200,000 to \$299,999	10.7%	26.1%	37.9%
\$300,000 to \$499,999	1.0%	5.8%	8.3%
\$500,000 to \$999,999	0.0%	0.5%	1.3%
\$1,000,000 or more	0.2%	0.0%	0.6%
Median (dollars)	142,100	170,900	195,500

*Sources: 2000 Decennial U.S. Census; 2006–2010 & 2016–2020 American Community Survey 5-Year Estimates.*

## Housing Affordability Analysis

The U.S. Department of Housing and Urban Development (HUD) defines affordable housing (for rent or purchase) for which the occupant is paying no more than 30% of their household income for gross housing expenses.

Table 3-6 reveals that 28% of residents owning homes paid more than 30% of their household income for housing costs in 2010. This figure had decreased to 23.2% in 2020, however; since the COVID-19 pandemic in 2020, the housing market has changed drastically due to the housing shortage, and it is likely that this figure is much higher than indicated. Gross housing expenses includes the mortgage payment, real estate taxes, homeowners insurance, utilities, fuels, mobile home costs, and condominium fees.

**Table 3-6: Monthly Housing Costs as a Percentage of Household Income, Village of Bellevue.**

Percent of Household Income	2006–2010 Estimates	2016–2020 Estimates
Less than 20.0 percent	37.5%	57.6%
20.0 to 24.9 percent	18.6%	14.6%
25.0 to 29.9 percent	15.9%	4.7%
30.0 to 34.9 percent	9.4%	2.9%
35.0 percent or more	18.6%	20.3%

*Sources: 2006–2010 & 2016–2020 American Community Survey 5-Year Estimates.*

Costs associated with renting can vary significantly compared to homeownership. Renters do not directly have to pay property taxes, insurance costs are less, and utility costs may be included with the rent. Gross rent is the amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels if these are paid for by the renter or for the renter by someone else. Table 3-7 shows that 33.2% of renters paid more than 30% of their household income for housing costs in 2010. This increased to 40.3% in 2020, and, as noted previously, this figure is likely to be higher due to the COVID-19 pandemic and the national housing shortage.

**Table 3-7: Gross Rent-Percentage of Household Income, Village of Bellevue.**

Percent of Household Income	2006–2010 Estimates	2016–2020 Estimates
Less than 15.0 percent	20.7%	19.9%
15.0 to 19.9 percent	17.7%	16.8%
20.0 to 24.9 percent	14.9%	10.5%
25.0 to 29.9 percent	13.5%	12.4%
30.0 to 34.9 percent	7.5%	8.4%
35.0 percent or more	25.7%	31.9%

*Sources: 2006–2010 & 2016–2020 American Community Survey 5-Year Estimates.*

## Affordable Housing Techniques

Having affordable housing is vital for any community. It allows younger working adults and new families to move into or remain in Bellevue while providing housing options for elderly residents who may desire a smaller home or a condominium where home and yard maintenance are provided through association fees. There are several techniques the Village may use to create affordable housing opportunities.

### 1. Missing Middle Housing Styles

The “missing middle” is a term used to describe housing types with densities that fall between detached single-family homes and larger mid-rise multi-family buildings. Housing types include duplex, triplex & fourplex, courtyard apartments, townhouses, live/work units, among others. “Missing middle” would typically exclude single-family homes and larger (>6 unit) apartments, however there may be circumstances whereby a fully planned out new neighborhood could include some limited amounts of these uses. While these unit types typically provide for medium density, they often have a lower perceived density due to their design and small building footprint. A wide variety of affordable “missing middle” housing styles, ranging from 700 to 1300 square feet can be built on lots as small as 5,000 square feet and with as little frontage as 30 feet. Missing middle building types can help developers maximize affordability and returns without compromising quality by providing housing types that are simple and affordable to build. The term “gentle density” applies here as well. Gentle density is a slow transition from single-family dwellings to a denser residential use that is designed to fit within the context and scale of the neighborhood. Gentle density would be the opposite of placing a 16 unit apartment building next to an existing single-family neighborhood and instead, would look at scattering the 16 units, in perhaps four 4-unit buildings across a broader development area which is interspersed with single-family and duplex housing. It is important to remember that the term “missing middle” also refers and directly ties to those in the workforce who are making 60–120% of the area’s median household income.

**Figure 3-1: Missing Middle Housing Styles.**





## 2. Smaller Residential Lot Sizes

Decreasing minimum lot sizes and frontages would (in addition to helping to keep housing costs down) provide for greater efficiencies in the delivery of such services as postal delivery, garbage, and school bus pickup. Also, in terms of cost savings, the more homes that front on a street, the less the impact on the individual homeowner when paying assessments for sewer main, water main, sidewalk, or street repairs. Currently, Bellevue has a minimum lot size of 11,000 sq. ft. for sewerred lots and 40,000 sq. ft. for unsewered lots. The creation of smaller lots – perhaps as small as 6,000 sq. ft. should be considered in some portions of the Village in order to increase affordability.

## 3. Accessory Dwelling Units (ADUs) on a Residential Parcel

As Bellevue residents continue to age, there often comes a time when they might not want to maintain a separate home but do not wish to live in a retirement or elderly care home. An alternative would be to allow small, secondary living quarters on one residential parcel. Known as ADUs, or sometimes as “granny flats,” these types of units allow the elderly to maintain their own independent living quarters for sleeping and washing while being able to easily interact with their family for meals and socializing in the principal residence. They can provide an affordable rental option for students or young couples.

## 4. Traditional Neighborhood Development (TND)

Traditional Neighborhood Developments (TNDs) are compact, mixed-use neighborhoods where residential, commercial, and civic buildings are within close proximity to each other. Wisconsin requires all cities and villages, with a population of over 12,500 residents, to develop an ordinance that permits this type of development.

Figure 3-2 provides an example of a TND and the typical features that are part of such developments, including:

- Parks, schools, civic buildings, and commercial establishments are located within walking distance of homes.
- Residences with narrow front setbacks, front porches, and detached rear garages or alley-loaded parking.
- Network of streets and paths suitable for pedestrians, bicyclists, and vehicles.
- Narrower streets with crosswalks, streetscaping, and other traffic-calming measures.
- In-scale development that fits the local context.
- Buildings oriented to the street with parking behind.
- Different types of housing options in residential areas.

**Figure 3-2:**  
**Traditional Neighborhood Development.**





## **“Visitability” & “Aging In Place” Residential Concepts**

As people age, their ability to move within their own home, or even stay within their own community, can become increasingly difficult. For a number of elderly and mobility-impaired residents, the simple presence of a single stair to enter a home can cause a great deal of difficulty. In other cases, elderly people who desire to downsize may not have appropriate housing styles available in their community to accommodate their needs.

According to Green Bay-based Options for Independent Living, “visitability” applies to the construction of new single-family homes to make them “visitable” by people with physical or mobility disabilities. Typically, visitable homes have:

- One entrance with no steps.
- A minimum 32-inch clear passage through all the main floor doors and hallways.
- A useable bathroom on the main floor.

Although these improvements do not allow full accessibility, they do allow (at a minimum) the elderly, and people with mobility limitations, the ability to visit a home or remain living in their home for a longer period of time.

From a community perspective, aging in place means having a diverse set of housing types and styles which can offer the opportunity to move out of a larger home and into a smaller house, apartment or assisted living facility that is more suited to their needs. Recent housing market trends are showing that people are living in their homes longer, mostly due to price and the overall availability of different housing options. While 1,800 square foot ranch homes are suited well for families, when the majority of the housing stock is comprised of such units, it makes it very challenging for a resident to stay within their own community. The Village will need to embrace the ‘aging in place’ concept and can help support it by ensuring that a diverse set of housing types are built in the future and that its existing housing stock is well-maintained, energy-efficient, and has the ability to be modified to allow for a lower income older population.

## **Healthy Residential Design**

How new neighborhoods are designed can impact the lives of the residents who live there. The built environment, which includes homes, parks, streets, business, and sidewalks, can affect a person’s physical, mental, and social well-being. This concept is becoming more accepted as states and the nation address health trends such as obesity rates. Some of the general concepts behind the health impacts of development include:

1. Providing safe transportation options creates opportunities for exercise, reduces traffic congestion, and improves pedestrian/bicyclist safety.
2. Incorporating parks or access to existing parks provides opportunities to be physically active, gather with friends/community, or to relax.
3. Large lot subdivision may increase the need to drive, requiring the consumption of more fossil fuels and increasing air pollution.



To counter potential negative health impacts of development, the Village may create an evaluation form and conduct a health impact assessment for all new developments. A health impact assessment looks at how a new development fits within its nearby surroundings and can evaluate how it affects the existing, natural resources, creates safe environments, or increases traffic congestion.

## **Housing Goals, Objectives, and Recommendations**

**Goal 1:** Support a variety of housing options to attract and retain residents of all ages, physical needs, and income levels.

### **Objectives**

1. Promote housing affordability and equality.
2. Make Bellevue a desirable place to live.
3. Treat housing as a form of economic development.
4. Encourage additional ‘missing middle’ housing styles and designs where appropriate.

### **Recommendations**

1. Encourage the use of the new Traditional Neighborhood Development ordinance by developers in the appropriate locations, even if just for residential development purposes.
2. Review current regulations so that they are more supportive and encouraging of the development of ‘missing middle’ housing styles in appropriate areas.
3. Support a variety of lot sizes within new developments.
4. Consider reducing minimum lot width requirements from 100 feet to 50 feet.
5. Consider modifications to the Village’s zoning ordinance which incorporates the concept of “maximum lot sizes.”
6. Modify the Village’s ordinances to allow for Accessory Dwelling Units (ADUs) within specific residential districts.
7. Develop various regulatory incentives, such as smaller minimum residential lot sizes, in return for various housing options.
8. Ensure that public greenspaces are required and appropriately integrated into the design of new housing developments.
9. Make developers aware of local age and income demographics and trends so that new housing is a better match for area residents.
10. Periodically review and update the Village’s “Residential Infrastructure Policy and Assistance” document.



**Goal 2:** Provide a balance of single family and multi-family housing units.

**Objectives**

1. Maintain property values.
2. Create a community that promotes a “stable” population.

**Recommendations**

1. Encourage the use of county, state, and federal housing programs that provide assistance to first time homebuyers, the elderly, disabled, and low-moderate income residents.

**Goal 3:** Support subdivision design that enhances the character of the Village.

**Objectives**

1. Make Bellevue a desirable place to live

**Recommendations**

1. Encourage developers to identify and incorporate existing trees, forested areas, water resources, and interesting topographic features into subdivision designs and provide public access to these areas.
2. Utilize developers agreements to specify subdivision aesthetics such as avoiding repetitious housing styles and colors.
3. Encourage housing for elderly or handicapped residents to be near or provide safe access to commercial areas, retail areas, and community facilities so they are not isolated.
4. Encourage distributed multi-family dwellings that are of high quality design, where applicable, within new subdivisions.
5. At least two housing types (single family homes, duplexes, tri-plexes, four-plexes, senior living, handicapped accessible, etc.) should be in any residential project, whether low-density or high-density. As the acreage of the residential project increases, so should the number of housing types.

**Goal 4:** Encourage residential developments that encourage safe and healthy activities.

**Objectives**

1. Minimize the negative effects of development.
2. Encourage more active lifestyles and a better environment.

**Recommendations**

1. Ensure a diverse set of housing types and styles are available to better accommodate those residents who wish to “age in place.”



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