



CITY OF WAUWATOSA HOUSING AFFORDABILITY REPORT

JANUARY 2026

Table of Contents

Section 1: Report Background and Introduction	2
Section 2: Approved Dwelling Units by Development Process	2
Section 3: Location of Available Residential Opportunities.....	2
Section 4: Residential Development Regulations and Process Summary	3
Process of Constructing a Single-Family Detached Dwelling.....	3
Process of Constructing a Two-Family Dwelling	5
Process of Constructing a Multi-Family Dwelling Unit (3+ units)	6
Process of Constructing a Mixed-Use Building with Residential	7
Section 5: How Can the City Reduce Its Development Time and Costs By 20%?	9
Reduce Development Time and Costs	9
Meeting the City of Wauwatosa’s Existing and Forecasted Housing Demand.....	9
Section 6: How Do These Strategies and the City’s Existing Housing Situation Relate to the City of Wauwatosa Comprehensive Plan and Other City Plans?	10
Section 7: Conclusion	12
Appendix A: List of Residential Opportunities	13
Vacant Parcels in the City Currently Zoned Residential.....	13
Appendix B: Residential Development Processes Helpful Links and Sources	14
Residential Development Processes Helpful Links and Sources.....	14
Appendix C: Data Analysis	15
City of Wauwatosa 2030 Population Projections	Error! Bookmark not defined.
City of Wauwatosa 2030 Household Projections	Error! Bookmark not defined.
A Detailed Summary of Wauwatosa’s Existing Housing Situation.....	Error! Bookmark not defined.

Section 1: Report Background and Introduction

Per Wis. Stat. §66.10013, the City of Wauwatosa has developed a Housing Affordability Report that responds directly to all statutorily required elements. Data listed is from January 2023 through December 2025 and was compiled by City staff.

Section 2: Approved Dwelling Units by Development Process

Year	Subdivision Plats		Certified Survey Maps		Condominium Plats		Building Permit Applications	
	Number	Units	Number	Units	Number	Units	Number	Units
2025	0	0	2	555	0	0	4	312
2024	0	0	4	959	0	0	1	1
2023	0	0	4	412	0	0	6	84

Source: City of Wauwatosa

Below is a list of projects that are currently underway or anticipated to be underway in 2026. These projects are not included in the figures listed above. Some have affordable housing components or contributed to the City's affordable housing fund.

- 41 units for Le Bon Vivant
- 523 units at the Mayfair Collection - Foundry
- 196 units for Mayfair/Wisconsin
- 918 units at Mayfair Mall over 10 years
- 92 units at 2825 Mayfair

Section 3: Location of Available Residential Opportunities

In the City of Wauwatosa there are 43 vacant and/or undeveloped parcels that are currently zoned for residential development. Each one of these parcels is zoned one of the following: GR, SR, NR, MR, LDM, MDM, CO, C1, C2, MID-RES, MID-TRN, and MID-MIX. See Appendix A and Map 1 for the location of these parcels.

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

- Surrounding the intersection of West Blue Mound Road and Hwy 100
- Surrounding the intersection of West Blue Mound Road and North Glenview Avenue
- Surrounding the intersection of Harwood Avenue and North Glenview Avenue
- Parcels abutting North Avenue from North 76th Street to the City's eastern boundary
- Parcels abutting North Avenue from US Hwy 41 to the City's western boundary
- Parcels abutting North Avenue from Wauwatosa Avenue to Menomonee River Parkway
- Parcels abutting North Mayfair Road from US Hwy 41 to West Townsend Street

To note, because the City of Wauwatosa does not have any new greenfield development opportunities, infill and redevelopment in areas listed in Appendix A or displayed on Map 1 may have adequate available services

Section 4: Residential Development Regulations and Process Summary

Overall, the City's development regulations, zoning districts, and modern design, engineering, utility, building, and subdivision requirements are very comparable to that of other communities in Milwaukee County and throughout the State. The provisions and standards are utilized to protect property values, promote high-quality structures with sustained longevity, and protect the health, safety, and welfare of the City's residents, visitors, and businesses. Although permitted by Wis. Stat. 66.0617, the City of Wauwatosa does not currently charge impact or parks fees of any kind.

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

3

2. Zoning Map Amendment Required: Site is in any other Zoning District, then follow step (a) or (b) below. (a) Zoning Map Amendment* Process See 24.16.030 (possible Comprehensive Plan Amendment Process See Wis. Stat. 66.1001(4)). I. If the site is an approved subdivision or platted parcel 1. Site Plan Approval a. Design Review Board ▪ Building Permit II. If the site is not an approved subdivision or platted parcel (one of the following applies): 1. Certified Survey Map (CSM) (Section 17.02.040) a. Site Plan Approval ▪ Design Review Board • Building Permits 2. Subdivision plat (Section 17.04) a. Site Plan Approval ▪ Design Review Board • Building Permits 3. Planned Unit Development (PUD) a. PUD Process (Section 24.16.050) ▪ Preliminary Development Plan Approval* ▪ Final Development Plan Approval • Building Permits	Process 2.(a)I.= minimum of \$1,940 Process 2.(a)II.1.= minimum of \$2,540 Process 2.(a)II.2.= minimum of \$3,440 Process 2.(a)II.3.= minimum of \$4,740
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**Requires a Public Hearing*

***The approximate cost of each process is based on several basic assumptions and the calculation of the given processes. In this example, it was assumed that there is a 1,200-sf single-family home being constructed. It does not represent the final cost of completing the process, it is intended to be used as a guide. In Scenario 1 - Process 1.(a)I. the minimum was calculated using the following:*

- \$50 Design Review Board
- \$200 + \$50 new single-family building fee
- \$360 = 0.3 per sf inspection fee
- \$70 minimum electrical fee
- \$150 new single-family dwelling erosion fee
- \$50 minimum mechanical fee
- \$50 residential occupancy fee
- \$65 minimum single-family plumbing fee

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

Process of Constructing a Two-Family Dwelling

Scenario 1 – Permitted Use	Approximate Cost of Process**
1. Permitted Use: Site in the GR, SR, NR, MR, LDM, MDM, CO, C1, MID-RES, and MID-TRN Zoning Districts, then follow step (a) or (b) below. (a) If the site is an approved subdivision or platted parcel I. Site Plan Approval 1. Design Review Board a. Building permits (b) If the site is not an approved subdivision or platted parcel (one of the following applies): I. Certified Survey Map (CSM) (Section 17.02.040) 1. Site Plan Approval a. Design Review Board ▪ Building Permits II. Subdivision plat (Section 17.04) 1. Site Plan Approval a. Design Review Board ▪ Building Permits	Process 1.(a)I.= minimum of \$1,400 Process 1.(b)I.= minimum of \$2,000 Process 1.(b)II.= minimum of \$2,900
Scenario 2 – Zoning Map Amendment (Rezoning)	
2. Zoning Map Amendment Required: Site in any other Zoning District, then follow step (a) below. (a) Zoning Map Amendment* Process See 24.16.030 (possible Comprehensive Plan Amendment Process See Wis. Stat. 66.1001(4)) I. If the site is an approved subdivision or platted parcel 1. Site Plan Approval a. Design Review Board ▪ Building Permit II. If the site is not an approved subdivision or platted parcel (one of the following applies): 1. Certified Survey Map (CSM) (Section 17.02.040) a. Site Plan Approval ▪ Design Review Board • Building Permits 2. Subdivision plat (Section 17.04) a. Site Plan Approval ▪ Design Review Board • Building Permits 3. Planned Unit Development (PUD) a. PUD Process (Section 24.16.050) ▪ Preliminary Development Plan Approval* ▪ Final Development Plan Approval • Building Permits	Process 2.(a)I. = minimum of \$2,300 Process 2.(a)II.1.= minimum of \$2,900 Process 2.(a)II.2.= minimum of \$3,800 Process 2.(a)II.3.= minimum of \$5,600

**Requires a Public Hearing*

- *\$50 Design Review Board*
- *\$200 + \$50 new single-family building fee*
- *\$360 = 0.3 per sf inspection fee*
- *\$70 minimum electrical fee*
- *\$150 new single-family dwelling erosion fee*
- *\$50 minimum mechanical fee*
- *\$50 residential occupancy fee*
- *\$65 minimum single-family plumbing fee*

Process of Constructing a Multi-Family Dwelling Unit (3+ units)	
Scenario 1 – Permitted Use	Approximate Cost of Process**
1. Permitted Use: Site in the MR, LDM, MDM, CO, C1, C2, SP-RP, MID-RES, MID-TRN, and MID-MIX Zoning District, then follow step (a) or (b) below. (a) If the site is an approved subdivision or platted parcel I. Site Plan Approval 1. Design Review Board a. Building permits (b) If the site is not an approved subdivision or platted parcel (one of the following applies): I. Certified Survey Map (CSM) (Section 17.02.040) 1. Site Plan Approval a. Design Review Board ▪ Building Permits II. Subdivision plat (Section 17.04) 1. Site Plan Approval a. Design Review Board ▪ Building Permits	Process 1.(a)I. = minimum of \$2,100 Process 1.(b)I. = minimum of \$2,700 Process 1.(b)II. = minimum of \$3,600
Scenario 2 – Zoning Map Amendment (Rezoning)	
2. Zoning Map Amendment Required: Site in any other Zoning District, then follow step (a) below. (a) Zoning Map Amendment* Process See 24.16.030 (possible Comprehensive Plan Amendment Process See Wis. Stat. 66.1001(4)). I. If the site is an approved subdivision or platted parcel 1. Site Plan Approval a. Design Review Board ▪ Building Permit	Process 2.(a)1.= minimum of \$3,000

II. If the site is not an approved subdivision or platted parcel (one of the following applies): 1. Certified Survey Map (CSM) (Section 17.02.040) a. Site Plan Approval ▪ Design Review Board • Building Permits 2. Subdivision plat (Section 17.04) a. Site Plan Approval ▪ Design Review Board • Building Permits 3. Planned Unit Development (PUD) a. PUD Process (Section 24.16.050) ▪ Preliminary Development Plan Approval* ▪ Final Development Plan Approval • Building Permits	Process 2.(a)II.1.= minimum of \$3,600 Process 2.(a)II.2.= minimum of \$4,500 Process 2.(a)II.3.= minimum of \$5,500
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**Requires a Public Hearing*

***The approximate cost of each process is based on several basic assumptions and the calculation of the given processes. In this example, it was assumed that there is a 3,200-sf 4-unit structure being constructed on a 6,400-sf parcel. It does not represent the final cost of completing the process, it is intended to be used as a guide. In Scenario 1 – Process 1.(a)I. the minimum was calculated using the following:*

- 3,2000 sf 4-unit structure (6400 sf lot)
- \$250 Design Review Board
- \$75 parking lot fee
- \$135 sprinkler system fee
- \$250+\$50 new four-unit building fee
- \$960 = 0.3 per sf inspection fee
- \$70 minimum electrical fee
- \$30 = \$8 per 1,000 sf (3,700 sf) for multi-family erosion fee
- \$50 minimum mechanical fee
- \$50 + \$100 (\$25/unit) residential occupancy fee
- \$65 plumbing fee

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

Process of Constructing a Mixed-Use Building with Residential	
Scenario 1 – Permitted Use	Approximate Cost of Process**
1. Permitted Use: Site in the CO, C1, C2, SP-RP, MID-TRN, and MID-MIX Zoning District, then follow step (a) or (b) below. (a) If the site is an approved subdivision or platted parcel I. Site Plan Approval	

1. Design Review Board a. Building permits (b) If the site is not an approved subdivision or platted parcel (one of the following applies): I. Certified Survey Map (CSM) (Section 17.02.040) 1. Site Plan Approval a. Design Review Board ▪ Building Permits II. Subdivision plat (Section 17.04) 1. Site Plan Approval a. Design Review Board ▪ Building Permits	Process 1.(a)I.= minimum of \$41,410 Process 1.(b)I.= minimum of \$42,010 Process 1.(b)II.= minimum of \$42,910
Scenario 2 – Zoning Map Amendment (Rezoning)	
2. Zoning Map Amendment Required: Site in any other Zoning District, then follow step (a) below. (a) Zoning Map Amendment* Process See 24.16.030 (possible Comprehensive Plan Amendment Process See Wis. Stat. 66.1001(4)) I. If the site is an approved subdivision or platted parcel 1. Site Plan Approval a. Design Review Board ▪ Building Permit II. If the site is not an approved subdivision or platted parcel (one of the following applies): 1. Certified Survey Map (CSM) (Section 17.02.040) a. Site Plan Approval ▪ Design Review Board • Building Permits 2. Subdivision plat (Section 17.04) a. Site Plan Approval ▪ Design Review Board • Building Permits 3. Planned Unit Development (PUD) a. PUD Process (Section 24.16.050) ▪ Preliminary Development Plan Approval* ▪ Final Development Plan Approval • Building Permits	Process 2.(a)I. = minimum of \$42,310 Process 2.(a)II.1.= minimum of \$42,910 Process 2.(a)II.2.= minimum of \$43,810 Process 2.(a)II.3.= minimum of \$45,810

*Requires a Public Hearing

***The approximate cost of each process is based on several basic assumptions and the calculation of the given processes. In this example, it was assumed that there is 75,000 sf mixed-use building being constructed that is made up of 2 commercial spaces, 30 residential units, and enclosed parking. It does not represent the final cost of completing the process, it is intended to be used as a guide. In Scenario 1-Process 1.(a)I. the minimum was calculated using the following:*

- 75,000 sf building including 2 commercial spaces, 30 residential units, and enclosed parking
- \$250 Design Review Board

- *\$135 sprinkler system fee*
- *\$250 + \$75 (\$25/unit) = plan review fee*
- *\$22,500 (\$0.30/sf) = permit/inspection*
- *~\$5,000 = mechanical Fee (HVAC)*
- *~\$6,500 = electrical Fee*
- *~\$5,000 = plumbing fee*
- *\$1,500 (\$50/unit) = occupancy fee for the residential units*
- *\$200 (\$100/tenant) = occupancy fee for commercial tenants*

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

The City of Wauwatosa is completely built out and surrounded by incorporated municipalities on all sides; therefore, new greenfield residential subdivision development is not possible. The City's housing focus is on increasing density through redevelopment of underutilized sites to meet the needs of its future population. The City can utilize the following strategies to help reduce residential development time and costs to meet the community's existing and forecasted housing demand and long-term housing goals, while also preserving aesthetic quality, livability, and housing diversity.

Reduce Development Time and Costs

1. **Reduce parking requirements and/or allow shared parking for multi-family residential developments.** Reductions can be accomplished through a variety of tools including zoning changes, development agreements, and/or policy decisions. Lower parking requirements can reduce developers' land and development costs in locations where appropriate and where alternative forms of transportation are available.
2. **Modify existing internal practices***
Examples include:
 - a. Hold Plan Commission meetings more frequently or as needed to expedite review.
 - b. Offer expedited review and special meetings for projects that meet specific requirements or provide substantial public benefit; however, there would likely be an associated fee to compensate increased staff time.

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

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

1. **Define the word "Family" or modify the term "Household" in the Zoning Ordinance.** Small changes to definitions in the Ordinance could allow more flexible living arrangements, reducing the price of housing and thus reducing the per capita cost of housing. In order to adapt to new preferences and provide more flexibility, the City's Zoning Ordinance should define family to include new relationships such as domestic partnerships, guardianship, and foster children, along with additional options to specify the maximum number of unrelated adults, unrelated persons with disabilities, or unrelated adults with minor children. Another definition change that further modernizes the Ordinance is the addition of a new term, "functional family." This new definition would allow four

unrelated individuals who are essentially functioning as a family to be recognized as a family in the Zoning Ordinance.

2. **Establish density bonuses to incentivize developers to increase the density of development in strategic locations.** This policy would permit an increase in the allowable dwelling units per acre, floor area ratio, or height for pre-identified sites (increase between 10 to 20%) in exchange for the inclusion of affordable housing units in the development, at the option of the developer. This strategy can also help in providing affordable housing units to accommodate future community needs.
3. **Make regular updates to the City's Housing Study.** The City undertook its first Housing Study and Needs Analysis in 2016 and completed a comprehensive update of the document in 2023. The study documents current and projected demographics and employment and housing stock characteristics and trends. The updated document provides a data driven foundation and comparison for the City to discuss and set goals for identifying and meeting the City's housing needs, as well as the policies and programs to achieve those goals. Routinely updating the City's Housing Study will help ensure the construction of new units will meet the City's housing demand.
4. **Continue to implement the Wauwatosa Housing Policy and Action Plan.** Following the acceptance of City-wide Housing Study and Needs Analysis documents, the Common Council reviews, modifies and creates housing policies to address housing needs identified in the Study. Several components of the initial Housing Policy have been enacted, such as the adoption of an Accessory Dwelling Unit (ADU) Ordinance and inclusion of unmet housing needs in the City's Economic Development Investment Policy. Other aspects of the Housing Policy are reflected in the strategies listed above.

Policy is driven by the Common Council – other groups, such as the Community Development Authority, assist in policy implementation.

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

In 2020, the City of Wauwatosa's population was 48,387 according to the U.S. Census, with 20,395 total households according to the American Community Survey and U.S. Census Bureau. According to the 2008 City of Wauwatosa Comprehensive Plan, the City is projected to lose approximately 7,000 residents by 2030 but gain an estimated 3,625 households. However, since the plan is over 10 years old, all data was updated including the City's 2030 population and household projections.

Based on the methodology outlined in Appendix C, it's projected that the City of Wauwatosa's population will be between 46,300 and 52,000 in 2030, somewhere between a decrease of over 1,000 residents or an increase of 3,300 residents. Considering the wide range of population growth scenarios, the City should prepare for a variety of population scenarios in the future. The population projection results are highly variable because of the steady decline in population within the City between 1980-2000 in contrast to the relative population stability that has been experienced over the past 20 years.

In 2030, it is projected that the number of households in the City will be between 21,400 and 24,091. That is an increase of between 1,300 to 2,700 total households. Unlike population, it is projected that Wauwatosa will increase in the number of households over the next 10 years because of the steady decline in projected

average household size over that time period. This is very similar to many inner-ring suburbs of Milwaukee that may not see a significant increase in the number of new residents over the next decade but will need more overall housing units to accommodate the municipality's projected increase in total households. Further analysis of the existing housing situation in Wauwatosa is provided below and in Appendix C. All data has been updated from the 2008 Comprehensive Plan.

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

- The number of residential vacancies is extremely low, especially for owner-occupied units, which make up over 60% of all housing units in Wauwatosa.
- Of total housing units, 63% of the City's existing housing stock is single-family detached units and 60% are owner-occupied.
- Median home value increased 24% between 2020-2022, in part due to low vacancy rates and high demand, making housing affordability a bigger challenge for many.
- Using an affordable housing definition of no more than 30% of gross household income spent on housing related costs:
 - In 2020, a or family with an income below \$70,000 cannot afford the monthly median owner-occupied cost for homes with a mortgage, and any individual or family with an income below \$45,000 cannot afford the median monthly rent in the City. In Milwaukee County, nearly 40% of households could not afford to live in Wauwatosa.

Sources: U.S. Census Bureau, American Community Survey 5-Year Estimates 2016-2020, and Zillow.

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

- Diversify the City's housing stock by density, design, and cost.
- Promote the preservation and maintenance of the existing housing stock.
- Encourage high-quality workforce housing, senior housing, and multi-family housing options in mixed-use infill and redevelopment sites.
- Promote live-work opportunities and cooperative housing as alternative housing options.
- Encourage increased walking and bicycling connectivity, especially around new multi-family developments, to provide residents alternative transportation options.

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

- Tosa Tomorrow 2045 Comprehensive Plan was adopted in 2025 and details the vision of the city and outlines steps to achieve that vision. The comprehensive plan guides future decisions regarding land use, infrastructure, zoning, and overall city character.
- City of Wauwatosa, WI Comprehensive Housing Study and Needs Analysis, 2023 provides a comparison to the 2016 Study and recommendations that inform the City's Housing Policy ultimately adopted by the Common Council. The analysis identifies findings and trends whereby recommendations and action items are suggested to address the City's housing needs. Overtime, policies will be updated as the study is updated and as needed. Additionally, many of the goals, objectives, policies, and recommendations in the City's Comprehensive Plan also directly relate to both the study and the policy. Together, these documents form the basis of the City's overarching housing strategy.

- Redevelopment District No.1 Project Plan, 2015 provides a plan for redevelopment of a key corridors near Walnut Road, Mayfair Road, and Highway 45. The plan lays out clear objectives for an increased mix of uses within the area, including residential.
- East Tosa North Avenue Plan, 2010 focuses on the far eastern end of the North Avenue corridor. It encourages and recommends several new mixed-use opportunities along the corridor, including residential.
- The Village of Wauwatosa: A Strategic Development Plan, 2011 is a strategic development plan for the area in and around downtown Wauwatosa. It incorporates a market analysis and specific strategic development plans for each subarea, including redevelopment projects. Many include new residential opportunities or mixed-uses with residential opportunities.
- Midtown North Avenue Plan, 2018 also focuses on the North Avenue corridor that runs east-west through the City. The plan recommends several redevelopment opportunities and promotes the redevelopment to be in the form of mixed-use (including residential) and higher density along the corridor.
- Burleigh Triangle and Mayfair Road Corridor North Development Vision and Plan, 2015 builds on the recommendations of the Burleigh Street Triangle Redevelopment Plan but expands the planning area farther east to Mayfair Road. It recommends a variety of uses in the area, but focuses most on the interconnection between neighborhood centers, mixed-use centers, and employment centers.
- Wauwatosa Life Sciences District Master Plan, 2018 plans for the future of the City's regional job-hub, which includes the areas surrounding the I41/Watertown Plank Road interchange and Mayfair Road. It incorporates many of the recommendations of the other various plans mentioned above. One of this plan's overarching goals is providing more housing and mixed-use opportunities in the area.

Section 7: Conclusion

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

Solutions to the existing housing affordability situation do not solely fall on the City of Wauwatosa to solve. The City's zoning, land use, and building regulations are modern, consistent, and work to encourage residential development at many different scales and price points. In fact, with many potential new residential units in progress over the next few years, the City is attracting significant new residential interest and development, much of which has affordable components.

Appendix A: List of Residential Opportunities

Vacant Parcels in the City Currently Zoned Residential

Parcel Number	Current Zoning	Size (Acres)
3360032001	Neighborhood Residential (NR)	0.2238
3360134000	Neighborhood Residential (NR)	0.0746
3690434000	Neighborhood Residential (NR)	0.0773
3300314000	Neighborhood Residential (NR)	0.1102
3310013000	Neighborhood Residential (NR)	0.1112
4110301000	Neighborhood Residential (NR)	0.1228
4110479000	Neighborhood Residential (NR)	0.1263
3840113000	Neighborhood Residential (NR)	0.1362
4080237000	Neighborhood Residential (NR)	0.1377
4080226000	Neighborhood Residential (NR)	0.1377
4110567000	Neighborhood Residential (NR)	0.1387
2540374000	Neighborhood Residential (NR)	0.1402
3700435000	Neighborhood Residential (NR)	0.153
3440499000	Neighborhood Residential (NR)	0.1559
3820104003	Neighborhood Residential (NR)	0.1603
3820478000	Neighborhood Residential (NR)	0.1633
3820527000	Neighborhood Residential (NR)	0.1636
3820526000	Neighborhood Residential (NR)	0.1644
4060130000	Neighborhood Residential (NR)	0.2117
3440616000	Neighborhood Residential (NR)	0.2333
2569997002	Neighborhood Residential (NR)	0.2486
3710175000	Neighborhood Residential (NR)	0.3571
3830251002	Neighborhood Residential (NR)	0.4993
2190045002	Neighborhood Residential (NR)	0.5577
2950186000	Suburban Residential (SR)	0.1379
2950233001	Suburban Residential (SR)	0.1379
2600371000	Suburban Residential (SR)	0.1524
2600130000	Suburban Residential (SR)	0.1775
2600376001	Suburban Residential (SR)	0.1995
2600378001	Suburban Residential (SR)	0.2263
2950156001	Suburban Residential (SR)	0.2884
3760167000	Suburban Residential (SR)	0.2925
3310814000	Mixed Residential (MR)	0.0767
3700010000	Mixed Residential (MR)	0.1612
3710209001	Mixed Residential (MR)	0.163
3700060000	Mixed Residential (MR)	0.1634
4120022000	Mixed Residential (MR)	0.2014
3340457000	Mixed Residential (MR)	0.4467
3700165000	Medium Density, Multi-Unit Residential (MDM)	0.0818
4121002000	Neighborhood Residential (NR)	0.1456
4121001000	Neighborhood Residential (NR)	0.1456
4111001000	General Commercial (C2)	1.51
2969999006	General Commercial (C2)	1.21

Source: City of Wauwatosa GIS

Appendix B: Residential Development Processes Helpful Links and Sources

Residential Development Processes Helpful Links and Sources	
Site Plan	• Steps: https://www.wauwatosa.net/government/departments/public-works/engineering/parking-lot-site-plan-approval • Costs: https://wauwatosa.municipalcodeonline.com/book?type=fees#name=Engineering_Services
Conditional Use Permit	• Steps: https://www.wauwatosa.net/home/showpublisheddocument/5908/639009616533670000 • Timeframe: 6 weeks • Costs: https://wauwatosa.municipalcodeonline.com/book?type=fees#name=Planning
Certified Survey Map	• Steps: https://www.wauwatosa.net/home/showpublisheddocument/5849/639009615922400000 • Timeframe: 6 weeks • Costs: https://wauwatosa.municipalcodeonline.com/book?type=fees#name=Planning
Planned Unit Development	• Steps: https://www.wauwatosa.net/home/showpublisheddocument/5855/639009617610970000 • Timeframe: 4-5 months • Costs: https://wauwatosa.municipalcodeonline.com/book?type=fees#name=Planning
Subdivision Plat/Land Division	• Steps: https://www.wauwatosa.net/home/showpublisheddocument/5849/639009615922400000 • Timeframe: 6 weeks • Costs: https://wauwatosa.municipalcodeonline.com/book?type=fees#name=Planning
Zoning Map Amendment	• Steps: http://www.wauwatosa.net/home/showpublisheddocument/5847/639009616355770000 • Timeframe: 3 months • Costs: https://wauwatosa.municipalcodeonline.com/book?type=fees#name=Planning
Comprehensive Plan Amendment	• Steps: http://www.wauwatosa.net/home/showpublisheddocument/5847/639009616355770000 • Timeframe: 3 months • Costs: https://wauwatosa.municipalcodeonline.com/book?type=fees#name=Planning
Design Review Board	• Overview: https://www.wauwatosa.net/government/departments/building-safety/design-review-board
Building Permits	

- **Residential New Single and Two Family Dwellings:**
<https://www.wauwatosa.net/government/departments/development/building-safety/permits/residential-construction>
- **Electrical Permit:** <https://www.wauwatosa.net/government/departments/building-safety/permits/electrical-permit>
- **Mechanical Permit:** <https://www.wauwatosa.net/government/departments/building-safety/permits/mechanical-permit>
- **Occupancy Permit:** <https://www.wauwatosa.net/government/departments/building-safety/permits/occupancy-permit>
- **Plumbing Permit:** <https://www.wauwatosa.net/government/departments/building-safety/permits/plumbing-permit>
- **Stormwater Management Plan and Permit:**
<https://www.wauwatosa.net/government/departments/engineering>

Appendix C: Data Analysis

Per the 2023 American Community Survey (ACS), the City of Wauwatosa's population decreased by an estimated 425 residents, while the number of households increased by approximately 1,200 since 2020. While the ACS estimated population decline from 2020 to 2023, the Wisconsin Department of Administration (DOA) estimated Wauwatosa's population at 48,836 in 2023 — an increase of 693 residents from the 2020 ACS.

The addition of households with a decrease in total population can be explained in part by a reduction in average household size. Since 2020, the average household size decreased from 2.35 to 2.17. The median age in Wauwatosa increased from 38 to 39 due to the overall aging of the population. Over 1,000 new renter-occupied households live in Wauwatosa. The proportion of renter households has increased to 40% from 2020 to 2023.

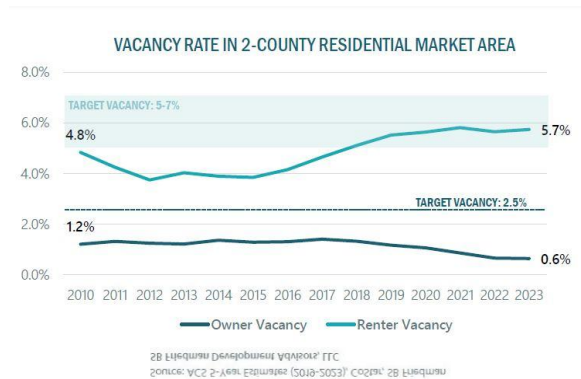
The Wisconsin DOA projects that Wauwatosa could grow by approximately 1,440 residents by 2040; however, these projections are likely not fully accounting for the large-scale redevelopment of underutilized sites in Wauwatosa, which is how most new residential units have been delivered. Based on the estimated capture of projected residential demand, population growth in Wauwatosa could increase by up to 6,750 residents. Future population growth is therefore highly dependent on the ability to convert opportunity sites from lower intensity uses into higher density residential development.

The Federal Department of Housing and Urban Development (HUD) defines housing affordability as a household spending less than 30% of gross income on housing costs, including utilities. Essentially, any household that spends over 30% typically must make financial choices and tradeoffs in terms of other essentials, transportation, or saving. Any household spending above 30% is considered housing cost-burdened.

- In 2023, 3,531 households (16% of total households) were considered housing cost burdened, meaning the household spends more than 30% of its annual gross income on housing-related costs.
- There were 2,205 households (10% of total households) that were considered severely cost burdened, meaning the household spends more than 50% of its annual gross income on housing-related costs.

- The total share of cost-burdened households in 2023 (26.4%) is similar to the estimated 25.7% in 2020. As of 2023, there are approximately 480 additional cost-burdened or severely cost-burdened households in Wauwatosa than in 2020.

A well-functioning housing market requires a controlled level of vacancy; neither too high nor too low of a vacancy rate is desirable. Over the last decade, rental vacancy rates in the market area (Milwaukee and Waukesha Counties) and have fluctuated, likely as a result of new multifamily deliveries, while for-sale housing vacancy has decreased; Wauwatosa trends mirror this data. Paired with rising housing prices, historically low owner vacancy rates may indicate that housing supply has not matched recent growth in demand. Target vacancy rates by tenure reflect a healthy, competitive housing market with enough supply to facilitate desired moves.



Demographic, housing, and market shifts since the 2020 ACS data indicate that existing housing challenges in Wauwatosa include:

- Accelerated growth in home values.
- Slower growth in household income, which has not kept pace with housing costs. The minimum income required to afford the median home value and monthly rent have increased by 30% and 23%, respectively.
- Increased rates of cost burden among lower-income households.

More information can be found in the Wauwatosa Housing Study 2025.

Sources: U.S. Census Bureau, American Community Survey 5-Year Estimates 2019-2023, and SB Friedman Development Advisors, LLC.