

NARRATIVE PROFILE OF
THE CITY OF KENOSHA

HARBORSIDE
NEIGHBORHOOD

INTRODUCTION

The following profile is a computer produced narrative based on the results of the 2000 Census of Population and Housing. Each profile highlights general population and housing characteristics for each Census Defined Area (CDA).

Harborside Neighborhood is one of 32 CDAs in the City of Kenosha. The Census Defined Areas are areas of the City of Kenosha that, while not recognized by the U.S. Census, are locally recognized as distinct parts of the city. See the map accompanying this profile for exact boundaries of the Census Defined Area and the City of Kenosha.

GENERAL AND FAMILY CHARACTERISTICS: 2000 (TABLE 1)

According to the U.S. Census, 3,475 persons lived in Harborside Neighborhood in the year 2000. This neighborhood comprised 3.83 percent of the total population of 90,668 in the City of Kenosha.

Age

The age structure of the population is an important component in the demographic analysis of the population. This information is essential for determining the needs of specific age groups in the population.

Among the 3,475 persons in Harborside Neighborhood 26 percent, or 919, were under 18 years of age and 12 percent, or 408, were 65 years and older. Yet as a whole the City of Kenosha had 27 percent under the age of 18, and 12 percent 65 years and older.

For the 1,719 males in the neighborhood the percentage under 18 years of age was 25 percent, while 9 percent were 65 years and older. Of the 1,756 females in the CDA, 28 percent were under 18 years of age and 14 percent were 65 years and older.

Table 1.1 Age Distribution (Males)

| | <i>Under 18</i> | <i>18 to 29</i> | <i>30 to 39</i> | <i>40 to 49</i> | <i>50 to 59</i> | <i>60 to 64</i> | <i>65 and older</i> |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------------------|
| <i>CT3 (part) BG3</i> | 27 | 38 | 40 | 14 | 22 | 24 | 61 |
| <i>CT3 (part) BG4</i> | 335 | 224 | 190 | 213 | 78 | 18 | 81 |
| <i>CT3 (part) BG5</i> | 74 | 89 | 47 | 66 | 52 | 9 | 17 |
| <i>Neighborhood Total:</i> | 436 | 351 | 277 | 293 | 152 | 51 | 159 |

Table 1.2 Age Distribution (Females)

| | <i>Under 18</i> | <i>18 to 29</i> | <i>30 to 39</i> | <i>40 to 49</i> | <i>50 to 59</i> | <i>60 to 64</i> | <i>65 and older</i> |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|---------------------|
| <i>CT3 (part) BG3</i> | 45 | 29 | 18 | 14 | 4 | 32 | 126 |
| <i>CT3 (part) BG4</i> | 318 | 169 | 190 | 227 | 67 | 25 | 105 |
| <i>CT3 (part) BG5</i> | 120 | 85 | 44 | 72 | 40 | 8 | 18 |
| <i>Neighborhood Total:</i> | 483 | 283 | 252 | 313 | 111 | 65 | 249 |

For the City of Kenosha as a whole, 28 percent of the 44,242 males were under the age of 18, and 10 percent were 65 years and older. With a female population of 46,423 in the year 2000, 26 percent were under the age of 18, and 15 percent were 65 years and above.

Household Type and Relationship

Data on the household type and relationship are important for understanding household composition and for identifying changes in household structure over time. This can include tracking the increases in single occupant households and single parent families. A household includes all persons who occupy a housing unit. Persons per household is a measure obtained by the number of households (householders) in the CDA. A family household consists of

a householder – the person under whose name the dwelling is owned or rented - and one or more other persons living in the same residence who are related to the householder by birth, marriage, or adoption.

Of the 3,475 persons in Harborside Neighborhood, 96 percent lived in households, 3 percent lived in institutions and less than one percent lived in non-institutional group quarters.

The average household size was 2.42 persons per household in the 1,384 households in this CDA. Of the total households, 806 or 58 percent were family households, and 578 or 42 percent were non-family households. The average family household size was 3.24 persons per family household in Harborside Neighborhood.

Among persons 65 years and older, 76 percent lived in households and 24 percent were institutionalized. In addition, 87 percent of males and all females 65 years and older in non-family households lived alone.

Family Type by Presence of Own Children

Changes in family type and the presence of a family's own children are key measures to following trends in family living. This data can be used for studying child welfare, allocating funds for supplemental food programs, and providing services to low-income families with children.

Harborside Neighborhood had 806 family households of which 62 percent were maintained by a married couple, and 26 percent were by a female householder with no husband present. Among the 452 families in Harborside Neighborhood with children under 18 years, 31 percent were maintained by a female householder with no husband present.

Marital Status

Marital Status is another variable that influences family life and its changing patterns.

Among persons 15 years and older in Harborside Neighborhood, 44 percent of the 1,351 men and 47 percent of the 1,349 women were married (excluding those who were separated) at the time of the census. Comparable percentages for the City of Kenosha were 56 percent for married men and 51 percent for married women.

Of the 893 males 15 years of age and older in the CDA who had ever been married, 31 percent were either currently separated or divorced, compared to 17 percent for the City of Kenosha. Of the 1,013 females 15 years of age and older in the CDA who had ever been married, 29 percent were either separated or divorced compared to 20 percent for the City of Kenosha.

SOCIAL CHARACTERISTICS: 2000 (TABLE 2)

Place of Birth

Data on place of birth are useful for studying migration patterns as well as for evaluating and designing affirmative action and other programs to assist persons born abroad.

The percent of native persons—those born in the United States and its territories - in Harborside Neighborhood who were born in Wisconsin was 72 percent. Twenty-six percent were born in a different state and less than one percent were born abroad. Of all persons in the CDA 5 percent were foreign born. (Persons born in Puerto Rico, the U.S. Virgin Islands, or the Pacific Outlying Areas of the United States are not considered to be foreign born.)

Language Spoken at Home and Ability to Speak English

Language spoken at home and the ability to speak English are significant indicators of the need for bilingual education programs and the enforcement of bilingual election requirements of the Voting Rights Act. They also are important

for delivering products and services to non-English speaking persons.

Among the 3,257 persons 5 years of age and older in Harborside Neighborhood 361, or 11 percent, reported speaking a language other than English at home. Of those, 29 percent reported that they did not speak English “very well”, and 2 percent were linguistically isolated. Among the persons in this age group who spoke a language other than English at home, 64 percent reported that they spoke Spanish, 30 percent spoke another Indo-European language and 6 percent reported that they spoke some other language.

Of the persons 5 years and older who spoke a language other than English, the proportion who did not speak English “very well” by age group was:

- 15 percent of persons 5 to 17 years
- 28 percent of persons 18 to 64 years
- 65 percent of persons 65 years and older

School Enrollment and Type of School

School enrollment information is used for allocating funds for education, locating schools and child care services, and developing vocational and job training programs to meet the needs of selected segments of the population.

In Harborside Neighborhood, 960 persons 3 years and older were enrolled in school. This included 62 in nursery and pre-school, 69 in kindergarten, 449 in elementary and middle schools, 197 in high school and 183 persons enrolled in college. Thirteen percent of all students were enrolled in private schools. This only included those students living in the CDA while attending schools.

Table 2.1 School Enrollment (Males)

| | Nursery | Kinder-garden | Grade 1-4 | Grade 5-8 | Grade 9-12 | Coll-ege | Post-Grad. |
|----------------------------|---------|---------------|-----------|-----------|------------|----------|------------|
| <i>CT3 (part), BG3</i> | 8 | 0 | 0 | 0 | 11 | 17 | 0 |
| <i>CT3 (part), BG4</i> | 16 | 33 | 60 | 104 | 81 | 61 | 7 |
| <i>CT3 (part), BG5</i> | 5 | 0 | 13 | 20 | 0 | 16 | 0 |
| <i>Neighborhood Total:</i> | 29 | 33 | 73 | 124 | 92 | 94 | 7 |

Table 2.2 School Enrollment (Females)

| | Nursery | Kinder-garden | Grade 1-4 | Grade 5-8 | Grade 9-12 | Coll-ege | Post-Grad. |
|----------------------------|---------|---------------|-----------|-----------|------------|----------|------------|
| <i>CT3 (part), BG3</i> | 0 | 0 | 14 | 13 | 24 | 27 | 0 |
| <i>CT3 (part), BG4</i> | 21 | 18 | 108 | 62 | 65 | 41 | 10 |
| <i>CT3 (part), BG5</i> | 12 | 18 | 25 | 30 | 16 | 4 | 0 |
| <i>Neighborhood Total:</i> | 33 | 36 | 147 | 105 | 105 | 72 | 10 |

(These enrollment figures do not include students who attended schools in the CDA but live elsewhere, or those students whose parental homes were in the CDA but lived elsewhere while attending college.)

Educational Attainment

The educational attainment of the population is an indicator of the quality of the labor market, and is usually positively correlated with income levels and earnings potential. Data on educational attainment are used to develop products and services to help meet the needs of the CDA.

Among persons 16 to 19 years of age in Harborside Neighborhood, 4 percent were dropouts; that is, they were neither enrolled in school nor high school graduates (refer to Table 4, Labor Force Characteristics).

Of persons 25 years of age and older, 20 percent had not graduated from high school or received an equivalency, while 15 percent held a Bachelor’s degree or higher. Overall 23 percent of the population held the following degrees beyond high school:

- 8 percent Associate’s degree

- 8 percent Bachelor’s degree
- 7 percent Graduate or Professional degree

Residence in 1995

Data on residence in 1995 can be used for analysis of migration patterns between counties, states and regions of country and from areas outside of the United States.

A total of 3,257 persons 5 years and older were living in Harborside Neighborhood in 2000. Of those, 49 percent lived in a different house in the United States 5 years earlier. Among those who lived in a different house, 8 percent lived in the same state, but a different county and 22 percent lived in a different state. Data on regions of previous residence and residence abroad in 1995 are found in Table 2.

Means of Transportation to Work and Travel Time to Work

Data on means of transportation to work can be used by local, county and state governments for road, highway and public transportation planning.

Of the 1,751 workers 16 years and older residing in Harborside Neighborhood who travel to work, 79 percent drove alone, 12 percent carpooled and 4 percent used some form of public transportation.

The average travel time to work for the CDA was 21 minutes, compared to 23 minutes for the City of Kenosha.

Veteran Status

Veteran status data are used to develop and implement programs to meet the needs of veterans of all ages, including services such as job training and health care.

In Harborside Neighborhood, 322 civilians 18 years and older were veterans. Of these, 38 percent were 65 years and older.

Disability

Data on disability are useful for designing services to meet the needs of individuals with a work disability or mobility or self-care limitations.

In Harborside Neighborhood, among civilian non-institutionalized persons 16 to 64 years of age with disabilities, 4 percent had a sensory disability such as blindness, deafness or a severe vision or hearing impairment; 32 percent had a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying; 18 percent had a mental disability such as learning, remembering or concentrating; 11 percent had a self-care disability such as dressing, bathing or getting around inside the home; 12 percent had a disability that prevented them from going outside the home; and 23 percent had an employment disability.

Table 2.3 Disabilities (Ages 16 to 64)

| | <i>Sensory</i> | <i>Physical</i> | <i>Mental</i> | <i>Self-Care</i> | <i>Go-Outside</i> | <i>Employment</i> |
|----------------------------|----------------|-----------------|---------------|------------------|-------------------|-------------------|
| <i>CT3 (part) BG 3</i> | 0 | 33 | 0 | 8 | 8 | 0 |
| <i>CT3 (part) BG 4</i> | 16 | 121 | 78 | 43 | 44 | 110 |
| <i>CT 3 (part) BG 5</i> | 7 | 22 | 24 | 9 | 13 | 19 |
| <i>Neighborhood Total:</i> | 23 | 176 | 102 | 60 | 65 | 129 |

Among civilian noninstitutionalized persons 65 years and older with disabilities, 23 percent had a sensory disability, 34 percent had a physical disability, 10 percent had a mental disability, 12 percent had a self-care disability and 21 percent had a disability that prevented them from going outside the home.

Table 2.4 Disabilities (Ages 65 and older)

| | <i>Sensory</i> | <i>Physical</i> | <i>Mental</i> | <i>Self-Care</i> | <i>Go-Outside</i> |
|----------------------------|----------------|-----------------|---------------|------------------|-------------------|
| <i>CT3 (part) BG 3</i> | 12 | 18 | 6 | 12 | 6 |
| <i>CT3 (part) BG 4</i> | 36 | 57 | 21 | 19 | 44 |
| <i>CT 3 (part) BG 5</i> | 13 | 13 | 0 | 0 | 5 |
| <i>Neighborhood Total:</i> | 61 | 88 | 27 | 31 | 55 |

**RACE AND HISPANIC ORIGIN: 2000
(TABLE 3)**

Race and Hispanic Origin

Data on race and Hispanic origin are important for a wide range of purposes. These include activities such as establishing and evaluating guidelines for federal affirmative action programs, assisting minority businesses, planning education, and guaranteeing the civil rights of the population.

Harborside Neighborhood was made up as follows:

- 87 percent Caucasian alone
- 3 percent African-American alone
- less than one percent American Indian, Eskimo, or Aleut alone
- 5 percent some other race alone
- 4 percent two or more races
- 10 percent of whom were of Hispanic origin (of any race)

Table 3.1 Race

| | <i>White alone</i> | <i>African American alone</i> | <i>Am. Indian, Eskimo or Aleut</i> | <i>Some other race</i> | <i>Two or more races</i> |
|-----------------------------|--------------------|-------------------------------|------------------------------------|------------------------|--------------------------|
| <i>CT3 (part) BG 3</i> | 483 | 11 | 0 | 0 | 0 |
| <i>CT3 (part) BG 4</i> | 1967 | 40 | 5 | 157 | 71 |
| <i>CT 3 (part) BG 5</i> | 577 | 65 | 0 | 27 | 72 |
| <i>Neighborhood Total:</i> | 3027 | 116 | 5 | 184 | 143 |

**LABOR FORCE CHARACTERISTICS:
2000 (TABLE 4)**

Labor Force Status

Labor force status indicates the working-age population considered to be economically active and, of those, the proportions employed and unemployed. Data on labor force status are used to measure labor supply and employment levels. They can be used for a variety of purpose, such as attracting industries to the area and establishing employment training programs. Information on the economic

situation of persons in the CDA begins on Table 4.

In Harborside Neighborhood, 72 percent of all working-age persons (16 years and older) were in the labor force. By gender, 68 percent of all working-age females and 77 percent of males were in the labor force. Of persons in the civilian labor force, 5 percent were unemployed.

Among the 148 children under 6 years living with two parents in families and subfamilies, 48 percent had both parents in the labor force. Of the 106 children under 6 years living with only one parent, 95 percent had that parent in the labor force.

Among the 317 children 6 to 17 years of age in the CDA living with two parents in families and subfamilies, 58 percent had both parents in the labor force. Of the 291 children 6 to 17 years living with only one parent, 98 percent had that parent in the labor force.

Class of Worker

Class of worker categorizes persons according to the type of ownership of the employing organization. It is the principal indicator of the relative importance of employment in the private and public sectors in the CDA.

Of the 1,801 persons employed in Harborside Neighborhood, 76 percent worked for wages or salary for a private company, business or individual. Another 7 percent of these people held federal, state and local government jobs. Self-employed persons represented 7 percent of all employed persons.

Occupation

Occupation describes a person's field of work. In conjunction with data on class of worker and industry, it describes the economic bases of the CDA. This data can be used to study labor supply and demand, promote business, allocate funds for work-related training programs, determine eligibility for local public works projects, as well as many other purposes.

Harborside Neighborhood residents were employed in a variety of occupations in 2000. The percent distribution of persons in the summary occupation groups listed in Table 4 is:

- 24 percent management, professional, and related occupations
- 17 percent service occupations
- 30 percent sales and office occupations
- 9 percent construction, extraction, and maintenance occupations
- 20 percent production, transportation, and material moving occupations

Industry

The industry classification of a person's occupation describes the main activity of the employer. Consult Table 4 for the industries in which residents of the CDA were employed.

Work Status in 1999

Work status in 1999 refers to the usual hours and weeks worked by individuals 16 years and older who worked 1 or more weeks in 1999. Data on work status provides an indicator of the economic utilization of human resources in the CDA.

Of persons 16 years of age and older in Harborside Neighborhood, 76 percent worked in 1999. Among those who worked, 63 percent usually worked 35 or more hours per week for the last 50 weeks.

INCOME AND POVERTY STATUS IN 1999: 2000 (TABLE 5)

Income in 1999

Perhaps the main indicator of a population's economic well-being is its income measures. This information can be used by federal, state and local governments to allocate funds for social and other programs. The data is also used by the private sector to market goods and services.

The median household income in 1999 in Harborside Neighborhood was \$35,408. Households with incomes less than \$15,000 made up 12 percent of all households in the CDA, while households with incomes of \$50,000 or more constituted 32 percent of the households. The remaining 56 percent of households in the CDA had incomes between \$15,000 and \$49,999.

The median family income in 1999 in the CDA was \$38,971. On a per capita basis every man, woman and child in the CDA had an average income of \$18,220 in 1999.

Poverty Status in 1999

The poverty status of individuals and families is important for locating persons in need of public and private assistance.

The poverty definition used here is the one adopted for official government use and consists of a set of money income thresholds that vary by family size and composition. Families or individuals with incomes below their appropriate threshold are classified as poor. The poverty threshold in 1999 for a four-person family was \$17,029. Depending on the number of persons, the poverty threshold varied from \$8,501 for a person living alone to \$34,417 for a family of nine or more members.

In Harborside Neighborhood, 8 percent of the families had income below the poverty level. Of the 68 families below the poverty level, 56 percent had a female householder with no husband present.

In 1999, 353 persons were below the poverty level in the CDA, or 11 percent of all persons for whom poverty status was determined. Of the total number of persons for whom poverty status was determined, 6 percent were below 50 percent of the poverty level, and 16 percent were below 125 percent of the poverty level.

Among the major concerns in many areas is the economic situation of children and the older population. In 1999, 129 persons under 18 years were below the

poverty level, or 14 percent of all persons under 18 in the CDA. In 1999, 19 persons 65 years and older were below the poverty level, or 6 percent of all elderly persons in the CDA.

TENURE, VACANCY STATUS, AND PHYSICAL CHARACTERISTICS OF HOUSING UNITS: 2000 (TABLE 6)

On April 1, 2000 there were 1,488 housing units in Harborside Neighborhood. They comprise 4.11 percent of the 36,162 housing units in the City of Kenosha.

Tenure by Race and Hispanic Origin of Householder

Tenure refers to the terms under which housing units are held by the occupants. Data on tenure are basic to most housing analyses. They provide a measure of the extent to which home ownership is achieved. They also can be used for determining fair market rents and housing values, home mortgage loans and insurance, supplemental rental assistance, and other assistance to construct, repair or purchase dwelling units.

Of the 1,392 occupied housing units in Harborside Neighborhood, 52 percent were owner-occupied and 48 percent were renter-occupied. Of the 34,546 occupied housing units in the City of Kenosha, 62 percent were owner-occupied and 38 percent were renter-occupied.

The percentages of owner-occupied housing units by race of householder in Harborside Neighborhood were:

- 95 percent Caucasian alone
- 4 percent some other race alone
- 1 percent two or more races
- 6 percent of whom were of Hispanic origin (of any race)

The percentages of renter-occupied housing units by race of householder in Harborside Neighborhood were:

- 83 percent Caucasian alone
- 5 percent African-American alone

- 1 percent American Indian, Eskimo, or Aleut alone
- 4 percent some other race alone
- 6 percent two or more races
- 4 percent of whom were of Hispanic origin (of any race)

Comparable percentages of owner-occupied housing units by race in the City of Kenosha were:

- 94 percent Caucasian alone
- 3 percent African-American alone
- less than one percent American Indian, Eskimo, or Aleut alone
- less than one percent Asian alone
- 2 percent some other race alone
- less than one percent two or more races
- 4 percent of whom were of Hispanic origin (of any race)

The percentages of renter-occupied housing units by race of householder in the City of Kenosha were:

- 80 percent Caucasian alone
- 11 percent African-American alone
- 1 percent American Indian, Eskimo, or Aleut alone
- 1 percent Asian alone
- 5 percent some other race alone
- 2 percent two or more races
- 10 percent of whom were of Hispanic origin (of any race)

Vacancy Status

Vacancy status is one indicator of the availability of local housing units. Areas that have large number of seasonal or recreational housing units are likely to have higher vacancy rates in the census than areas that do not.

Harborside Neighborhood had 96 vacant housing units: 20 percent were for sale only; 63 percent were for rent; 8 percent were for seasonal, recreational or occasional use and 9 percent were vacant for an unspecified reason.

Units in Structure

The number of housing units in a structure gives an idea of the types of communities in which the population lives. General socioeconomic conditions and population density may be correlated with the number of units in a structure.

Of the 1,488 housing units in Harborside Neighborhood, 45 percent were single detached units and 4 percent were single attached units. The percentage of total housing units in structures with more than 1 unit were: 37 percent in structures with 2 units, 11 percent in structures with 3 to 4 units and 2 percent in structure with 5 to 9 units. One percent of the population in Harborside Neighborhood lived in a boat, RV or van. There were no mobile homes or trailers in the CDA.

Bedrooms and Room

The number of bedrooms and the number of rooms per unit are the best indicators produced by the census of the size of the housing units in the area.

Of the owner-occupied housing units in Harborside Neighborhood, 61 percent had three or more bedrooms. Of the renter-occupied housing units, 72 percent had two or more bedrooms.

Of the total number of housing units in the CDA, 38 percent had four rooms or fewer, and 62 percent had five or more rooms. The median number of rooms per housing unit was 4.8 in Harborside Neighborhood.

Tenure by Year Structure Built

Data on the year in which the structures were built are useful for determining the age of the housing stock and identify areas with new construction within the CDA. The data also can be used to identify housing units targeted for rehabilitation or demolition and to allocate funds for housing assistance.

Of the housing units in Harborside Neighborhood, 5 percent were built in 1995

or later, while 50 percent were built prior to 1940. The median year these structures in the CDA were built was 1948, compared to 1960 for the City of Kenosha.

EQUIPMENT AND FUELS: 2000 (TABLE 7)

Vehicles

The number of vehicles available for use by household members is useful for local transportation planning, monitoring emissions standards, and a variety of other purposes including meeting future fuel requirements.

At least one vehicle was available for use in 98 percent of the owner-occupied housing units and 83 percent of the renter occupied housing units in Harborside Neighborhood.

OCCUPANCY, UTILIZATION, AND FINANCIAL CHARACTERISTICS: 2000 (TABLE 8)

Persons in Unit

The number of persons per household unit used in conjunction with other variables, such as: the number of persons per room, the number of rooms and the number of bedrooms gives an indication of the living conditions of the population in the CDA.

In Harborside Neighborhood, 30 percent of owner-occupied housing units were inhabited by one person and 15 percent by five or more persons. In renter-occupied housing units, 37 percent of the units were inhabited by one person and 4 percent by five or more persons.

Persons per Room

The number or persons per room is an indicator of how crowded the housing units are. Crowded housing is usually defined as having more than one person per room.

The percentage of housing units with more than one person per room was 6 percent for owner-occupied housing units and 4 percent for renter-occupied units in Harborside Neighborhood. Comparable statistics for the City of Kenosha were 2 percent for owner-occupied units and 6 percent for renter-occupied units.

Year Householder Moved Into Unit

The year the householder moved into the unit is important because it is a measure of housing turnover and mobility in the area.

In Harborside Neighborhood, 49 percent of householders in owner-occupied housing units and 11 percent of householders in renter-occupied housing units had lived in their housing unit for 10 or more years. Of the occupied housing units, 9 percent of the owners and 42 percent of the renters moved into their units in the 15 months preceding the census.

The median year that householders moved into their units, by tenure, for owner-occupied houses in the CDA was 1991, and for renter-occupied houses it was 1996.

Age of Householder

The age of a householder has a strong correlation with the ability of households to buy a house. Generally, we expect the ability to afford a median-priced house to increase as age increases.

In Harborside Neighborhood, 4 percent of the owner-occupied housing units were occupied by householders 15 to 24 years of age, while 13 percent were occupied by householders 55 to 64 years of age and 25 percent were occupied by householders 65 years of age and older.

Fifteen percent of the renter-occupied housing units, were occupied by householders 15 to 24 years of age, while 3 percent were occupied by householders 55 to 64 years of age and 11 percent were occupied by householders 65 years of age and older.

Value and Gross Rent

The median and mean value of specified owner-occupied housing units can be used to determine the fair market value of housing units in the CDA. The number of housing units valued at selective levels gives an indication of the relative value of the housing stock in the CDA compared to other areas.

Similarly, the median and mean gross rent for specified renter-occupied housing units and the number of units per level of rent are useful for determining the fair market rent of housing units in the CDA. Gross rent is the contract rent plus the estimated average monthly cost of utilities (fuel and water).

These data can be used by real estate, mortgage and insurance businesses to analyze the housing market. The public sector can use the data for many purposes, such as allocating housing assistance and determining if conversion of rental units to non-rental units (condominiums, cooperatives, etc.) would have an adverse effect on housing availability for low-income and elderly tenants.

Financial data for Harborside Neighborhood shows that the median value of specified owner-occupied homes (one-family houses on less than 10 acres without a commercial establishment or medical office on the property) was \$90,300 as compared to \$108,000 for the City of Kenosha. Of the specified owner-occupied housing units 11 percent were valued at less than \$60,000; 53 percent were valued between \$60,000 and \$99,999; and 36 percent were valued at \$100,000 or more. Comparable statistics for the City of Kenosha were: 4 percent valued at less than \$60,000, 38 percent from \$60,000 to \$99,999, and 58 percent at \$100,000 or more.

The median gross rent paid for specified renter-occupied housing units in the CDA was \$623 as compared to \$571 for the City of Kenosha. The gross rent for the renter-occupied housing units in the CDA with cash rent was less than \$300 for 2

percent of the units, \$300 to \$599 for 52 percent of the units, \$600 to \$999 for 42 percent of the units, and \$1,000 or more for 4 percent of the units.

**HOMEOWNER AND RENTAL
FINANCIAL CHARACTERISTICS:
2000 (TABLE 9)**

**Mortgage Status and Selected Monthly
Owner Costs**

Selected monthly owner costs include utilities and fuels, real estate taxes, insurance, and mortgage payments (if applicable). Data on the mortgage status and number of housing units per level of cost are useful for measuring the relative cost of owning a housing unit in one area compared to another.

In Harborside Neighborhood, 68 percent of the specified owner-occupied housing units were mortgaged and 32 percent were not mortgaged. In this CDA 58 percent of mortgaged housing units had a selected monthly owner cost of less than \$1,000; 39 percent between \$1,000 and \$1,999, and 3 percent for \$2,000 and above. Forty-six percent of non-mortgaged housing units had a selected monthly owner cost of less than \$350 and 54 percent of non-mortgaged housing units had a selected monthly owner cost of between \$350 and \$699.

**Household Income in 1999 by Selected
Monthly Owner Costs as a Percentage of
Household Income in 1999**

The measure of costs as a percentage of household income by selected levels of income is useful when determining the percentage of income required to own a housing unit for low-, medium-, and high-income households (a measure of affordability). This data can be used to set rates of mortgage assistance and to develop housing assistance program for low- and medium-income households.

In 1999, 49 percent of the 79 owner-occupied households with incomes less than

\$20,000 used more than 35 percent of their income toward monthly owner's costs in Harborside Neighborhood. For households with incomes of \$50,000 or more, 97 percent used less than 34 percent of their income toward monthly owner's costs.

**Household Income in 1999 by Gross Rent
as a Percentage of Housing Income in
1999**

The measure of gross rent as a percentage of household income by selected levels of income is useful to determine the percentage of income required to rent a housing unit for low-, medium-, and high-income households. These data can be used to set rates of rental assistance and to develop rental assistance programs for low- and medium-income households.

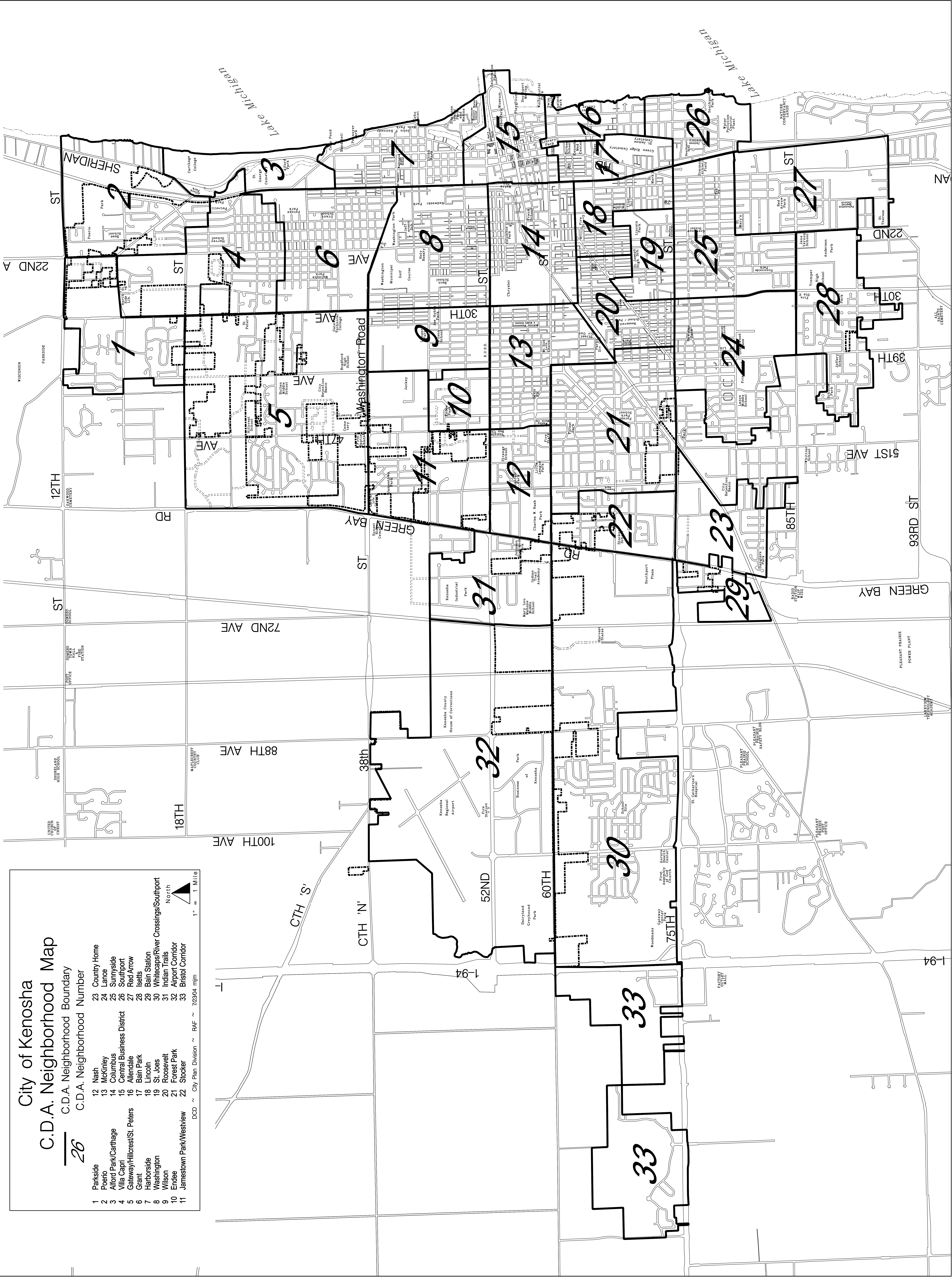
In 1999, 91 percent of the 77 renter-occupied households with incomes less than \$10,000 used more than 35 percent of their income toward monthly rent costs in Harborside Neighborhood. All households with incomes of \$35,000 or more used less than 34 percent of their income toward monthly rent costs.

City of Kenosha C.D.A. Neighborhood Map

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C.D.A. Neighborhood Boundary
C.D.A. Neighborhood Number

- | | |
|-------------------------------|--|
| 1 Parkside | 23 Country Home |
| 2 Poggio | 24 Lance |
| 3 Alford Park/Carthage | 25 Sunnyside |
| 4 Villa Capri | 26 Southport |
| 5 Gateway/Hilcrest/St. Peters | 27 Red Arrow |
| 6 Grant | 28 Isetts |
| 7 Harborside | 29 Bain Station |
| 8 Washington | 30 Whitecaps/River Crossings/Southport |
| 9 Wilson | 31 Indian Trails |
| 10 Endee | 32 Airport Corridor |
| 11 Jamestown Park/Westview | 33 Bristol Corridor |

DCD ~ City Plan Division ~ BAF ~ 7/23/04 mjn
1" = 1 Mile



City of Kenosha
CDA Vicinity Map
Harborside Neighborhood



CDA Boundary