SEWRPC Planning Report No. 54
A REGIONAL HOUSING PLAN FOR SOUTHEASTERN WISCONSIN: 2035

Chapter VIII

JOB/HOUSING BALANCE

INTRODUCTION

The job/housing balance concept generally refers to a desirable ratio of jobs to housing units in a given geographical area and has been used as an objective in transportation, housing, land use, and comprehensive planning efforts throughout the Country. An imbalance of jobs and housing in portions of the Region was identified as a primary component of the regional housing problem to be addressed through this plan. This chapter includes analyses of the current and projected balance of jobs and housing in the Region by sub-regional housing analysis area. The analyses are the basis for plan recommendations intended to address sub-areas with a current or projected job/housing imbalance. Recommendations are set forth in Chapter XII, *Recommended Housing Plan for the Region*. Part 1 of this Chapter includes a discussion of the relationship between jobs and housing in the Region. Part 2 includes an analysis of the projected balance of jobs and housing in sub-areas of the Region through the plan design year 2035, and Part 3 includes a discussion of affordable housing and economic development.

PART 1: RELATIONSHIP BETWEEN JOBS AND HOUSING IN THE REGION

This section describes the relationship between jobs and housing in the Region, including the need for affordable housing near major employment centers, potential job/housing imbalances in the Region by sub-regional housing analysis area, and public transit connections between areas with existing affordable housing and major employment centers.

Major Employment Centers

The largest concentrations of jobs in the Region are located in major commercial and industrial employment centers. Major employment centers are defined in the 2035 regional land use plan as areas containing a concentration of commercial and/or industrial land having at least 3,500 total jobs or 2,000 retail jobs.[1] They are further classified based on their employment levels as follows:

- Industrial center: at least 3,500 industrial jobs
- Office Center: at least 3,500 office jobs
- Retail Center: at least 2,000 retail jobs
- General purpose center: at least 3,500 jobs, but not meeting the employment threshold for designation as a major industrial, office, or retail center.

The designation of a site as a major industrial, office, or retail center is intended to indicate the predominate type of activity; however, many such sites accommodate a mix of uses. A major industrial center may accommodate offices, service operations, and research facilities in addition to manufacturing, wholesaling, and distribution

[1] *Major employment centers are referred to as major economic activity centers in the 2035 regional land use plan.*

facilities; a major retail center may accommodate office and service uses in addition to retail operations; and some sites may meet more than one of the major employment center thresholds. The 2035 regional land use plan envisions a total of 60 major employment centers in the Region in 2035, which include 45 centers that have reached the threshold and 15 that are anticipated to reach the threshold by 2035. A variety of housing surrounding major employment centers is needed to avoid a job/housing imbalance because of the variety of job types available in major employment centers. Avoiding an imbalance of lower- and moderate-paying jobs and affordable housing is of particular concern.

The Region also has a range of smaller neighborhood and community commercial centers and industrial areas. This plan focuses on the major employment centers because they represent a large number of employment opportunities.

Map VIII-1 shows major employment centers and median monthly cost of rental units by sub-area from the 2005-2009 American Community Survey (ACS).[2] Rental housing units are used in this comparison because they are typically more affordable than homeowner housing units for households with low to moderate incomes. Three of the sub-areas in the Region with median monthly rents of over $900 have major employment centers. These include sub-area 21 (Brookfield/Elm Grove), sub-area 22 (New Berlin) and sub-area 33 (Somers/Pleasant Prairie). Sub-area 21 includes the Bluemound Road major employment center, which has a substantial retail component. There is a greater need for affordable housing near major employment centers with a high proportion of retail jobs because retail jobs typically have lower wages than industrial and office jobs.

It is also important to identify sub-areas of the Region with major employment centers and homeowner housing that may be unaffordable to moderate-income workers because major employment centers typically provide jobs with a wide range of wage levels. Map VIII-2 shows major employment centers and the median monthly cost of owner-occupied housing units with a mortgage by sub-area from the 2005-2009 ACS.[3] All of the sub-areas with major employment centers in Ozaukee, Washington (with the exception of sub-area 6), and Waukesha Counties have median monthly costs for housing units with a mortgage greater than the Region median cost of $1,578 a month. This relatively high monthly cost may reduce homeownership options for moderate-income workers in these sub-areas.

Current Job/Housing Balance

Table VIII-1 sets forth the ratio of jobs to housing units in the Region as of 2000 to provide a general understanding of sub-areas in the Region that may not have enough housing units for all of the area workers that may potentially want to live near their job location. A job to housing ratio of between 0.8 to 1.0 and 1.2 to 1.0 implies that the sub-area is balanced, or has an approximately equal amount of employment and housing capacity.[4] A job to housing ratio of more than 1.2 to 1.0 implies that the sub-area may not have enough housing for its workers and a ratio of less than 0.8 to 1.0 implies that the sub-area may have an oversupply of housing relative to employment.[5] The job/housing balance analysis for 2010 was based on complete sub-areas, and

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[2]*Monthly gross rent for renter-occupied housing units in the Region by sub-area in 2000 and 2005-2009 are set forth in Tables IV-21 and IV-22, respectively, in Chapter IV. Monthly rent includes the rent plus any water, sewer, gas, or electric utilities paid by the renter.*

[3]*Monthly owner costs for specified housing units with a mortgage in the Region by sub-area in 2000 and 2005-2009 are set forth in Tables IV-17 and IV-18, respectively, in Chapter IV. Monthly owner costs include the mortgage, property taxes, private mortgage and homeowner's insurance, fees for public water and sewer service, gas and electric utilities, and homeowner association dues.*

[4]*Housing capacity is the number of housing units in a sub-area multiplied by the average number of workers per household in the sub-area.*

[5]*The balanced job to housing ratio is based on the common jobs to housing measurements and standards set forth in Table 4 of American Planning Association (APA) Planning Advisory Service Report No. 516,* Jobs-Housing Balance, *November 2003.*

Table VIII-1

JOB TO HOUSING RATIO IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2000

Analysis Area/County	Jobs	Housing Units	Average Number of Workers Per Household	Housing Capacity	Job to Housing Ratio[a]	Job to Housing Balance
1	2,810	2,708	1.53	4,143	0.7 to 1	Low
2	11,448	7,220	1.41	10,180	1.1 to 1	Balanced
3	18,256	12,290	1.38	16,960	1.1 to 1	Balanced
4	18,133	9,737	1.22	11,879	1.5 to 1	High
Ozaukee County	50,647	31,955	1.35	43,139	1.2 to 1	Balanced
5	2,906	2,852	1.59	4,535	0.6 to 1	Low
6	22,810	16,782	1.32	22,152	1.0 to 1	Balanced
7	2,618	1,778	1.59	2,827	0.9 to 1	Balanced
8	4,347	3,229	1.65	5,328	0.8 to 1	Balanced
9	13,124	8,911	1.37	12,208	1.1 to 1	Balanced
10	12,966	7,169	1.48	10,610	1.2 to 1	Balanced
11	3,046	5,125	1.58	8,098	0.4 to 1	Low
Washington County	61,817	45,846	1.43	65,560	0.9 to 1	Balanced
12	51,384	28,915	1.22	35,276	1.5 to 1	High
13-16	380,030	249,215	1.18	294,074	1.3 to 1	High
17	135,465	77,582	1.18	91,547	1.5 to 1	High
18	22,887	21,569	1.17	25,236	0.9 to 1	Balanced
19	34,873	22,853	1.44	32,908	1.1 to 1	Balanced
Milwaukee County	624,639	400,134	1.20	480,161	1.3 to 1	High
20	43,837	14,513	1.30	18,867	2.3 to 1	High
21	58,431	19,632	1.30	25,522	2.3 to 1	High
22	27,006	14,939	1.41	21,064	1.3 to 1	High
23	7,392	7,694	1.49	11,464	0.6 to 1	Low
24	9,303	6,719	1.53	10,280	0.9 to 1	Balanced
25	31,501	23,269	1.41	32,809	1.0 to 1	Balanced
26	78,864	38,327	1.33	50,975	1.5 to 1	High
27	11,532	11,454	1.63	18,670	0.6 to 1	Low
28	2,930	3,762	1.58	5,944	0.5 to 1	Low
Waukesha County	270,796	140,309	1.40	196,433	1.4 to 1	High
29	28,316	21,022	1.26	26,488	1.1 to 1	Balanced
30	43,954	33,576	1.12	37,605	1.2 to 1	Balanced
31	12,299	13,366	1.43	19,113	0.6 to 1	Low
32	9,878	6,754	1.47	9,928	1.0 to 1	Balanced
Racine County	94,447	74,718	1.25	93,398	1.0 to 1	Balanced
33	14,103	9,439	1.27	11,988	1.2 to 1	Balanced
34	43,330	36,162	1.25	45,203	1.0 to 1	Balanced
35	11,221	14,388	1.37	19,712	0.6 to 1	Low
Kenosha County	68,654	59,989	1.28	76,786	0.9 to1	Balanced
36	4,352	4,817	1.54	7,418	0.6 to 1	Low
37	8,514	7,361	1.48	10,894	0.8 to 1	Balanced
38	34,195	26,389	1.31	34,570	1.0 to1	Balanced
39	4,754	5,216	1.27	6,624	0.7 to 1	Low
Walworth County	51,815	43,783	1.36	59,545	0.9 to 1	Balanced
Region	1,222,815	796,734	1.28	1,019,820	0.8 to 1	Balanced

Table VIII-1 (continued)

[a]*The job to housing ratio is the number of jobs per adjusted housing unit, or housing capacity. The housing capacity is determined by multiplying the number of housing units by the average number of workers per housing unit. Sub-regional housing analysis areas with a job to housing ratio greater than 1.2 to 1.0 have a high job to housing ratio. Sub-areas with a job to housing ratio of less than 0.8 to 1.0 have a low job to housing ratio.*

Source: U.S. Bureau of the Census (Summary File 3), U.S. Bureau of Economic Analysis, and SEWRPC.

considered existing housing and jobs in all local governments in the sub-area. The 2035 job/housing balance analysis described later in this chapter was based on planned jobs and housing within planned sewer service areas within each sub-area.

Map VIII-3 shows sub-areas with a job to housing ratio of greater than 1.2 to 1.0, or a high job to housing ratio. They include sub-area 4 in Ozaukee County; sub-areas 12, 13-16 (City of Milwaukee), and 17 in Milwaukee County; and sub-areas 20, 21, 22, and 26 in Waukesha County. Map VIII-3 also shows sub-areas with a job to housing ratio of less than 0.8 to 1.0, or a low job to housing ratio. They include sub-area 1 in Ozaukee County; sub-areas 5 and 11 in Washington County, sub-areas 23, 27, and 28 in Waukesha County, sub-area 31 in Racine County, sub-area 35 in Kenosha County, and sub-areas 36 and 39 in Walworth County.

The sub-areas with a high job to housing ratio are all located within and closely surrounding Milwaukee County. These sub-areas also generally have higher levels of employment than other sub-areas in the Region. The areas with a low job to housing ratio tend to be located in outlying sub-areas of the Region that are less developed and have few jobs. The sub-areas with lower job to housing ratios also have higher percentages of residents with travel times to work of 30 minutes or more, which suggests that residents likely travel outside of these sub-areas for employment.

It is also important to compare the wage characteristics of jobs and the cost characteristics of housing types in the Region's sub-areas to help develop recommendations for housing needs specific to each sub-area. It should be noted that the number of jobs by wage type and the number of housing units by cost type would typically be used in a job/housing balance analysis. A comparison of job type and housing type percentages is used in this portion of the current job/housing balance analysis due to limitations of current (2010) jobs data.

Table VIII-2 sets forth data regarding jobs by wage and housing by cost for each sub-area as of 2010. Jobs data include the percentage of lower-, moderate-, and higher-wage jobs by sub-area. Lower-wage jobs include those with an average annual wage of 80 percent or less of the average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with an average annual wage between 80 and 135 percent of the average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with an average annual wage of 135 percent or more of the average annual wage of all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table VIII-3.

The housing data shown on Table VIII-2 includes the percentage of housing types that tend to be lower-cost, moderate-cost, and higher-cost by sub-area. For the purposes of this analysis, housing cost types have been defined by structure type and lot size because many of the resulting recommendations are intended for local governments. A local government's primary influence on housing development patterns is through zoning regulations, which substantially determine the location, home and lot size, and type of housing in a community, which, in turn, has a substantial influence on housing cost in a community. The cost of housing should be thought of in terms of general types of housing that tend to be more affordable than other types of housing to a wide range of households. Multi-family housing units tend to be the most affordable to the widest range of households and smaller single-family homes on smaller lots tend to be more affordable to a wider range of households than larger single-family homes on larger lots. Accordingly, lower-cost housing in this analysis is defined as multi-family housing units, two-family housing units, and mobile homes. Moderate-cost housing is defined as higher density single-family housing units[6] and higher-cost housing is defined as lower-density single-family housing units.[7] It

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[6]*Higher-density single-family homes are single-family residential development at a density of 2.3 or more dwelling units per net residential acre. This generally equates to single-family homes on lots less than 20,000 square feet in size.*

[7]*Lower-density single-family homes are single-family residential development at a density of less than 2.3 dwelling units per net residential acre. This generally equates to single-family homes on lots greater than 20,000 square feet in size.*

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Table VIII-2

JOB/HOUSING BALANCE IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2010

Analysis Area/County[a]	Lower Wage/Cost			Moderate Wage/Cost			Higher Wage/Cost			Potential Job/Housing Imbalance Type(s)
	Jobs (percent)	Housing Units (percent)	Difference (percentage points)	Jobs (percent)	Housing Units (percent)	Difference (percentage points)	Jobs (percent)	Housing Units (percent)	Difference (percentage points)	
1	28.4	17.1	-11.3	61.2	39.5	-21.7	6.9	43.4	36.5	Lower- and moderate-cost
2	26.3	34.3	8.0	63.8	47.7	-16.1	8.7	18.0	9.3	Moderate-cost
3	33.6	27.5	-6.1	58.0	43.4	-14.6	7.1	29.1	22.0	Moderate-cost
4	25.7	17.7	-8.0	59.1	13.8	-45.3	13.7	68.5	54.8	Moderate-cost
Ozaukee County	28.5	25.2	-3.3	59.8	35.4	-24.4	10.2	39.4	29.2	Moderate-cost
5	32.8	21.6	-11.2	55.6	31.9	-23.7	11.6	46.5	34.9	Lower- and moderate-cost
6	31.9	32.1	0.2	55.9	44.2	-11.7	12.2	23.7	11.5	Moderate-cost
7	15.8	14.6	-1.2	77.6	4.9	-72.7	6.6	80.5	73.9	Moderate-cost
8	22.2	32.9	10.7	59.5	29.3	-30.2	18.3	37.8	19.5	Moderate-cost
9	28.1	32.3	4.2	66.5	41.7	-24.8	5.4	26.0	20.6	Moderate-cost
10	25.9	28.1	2.2	61.0	56.2	-4.8	13.1	15.7	2.6	- -
11	39.5	1.9	-37.6	51.8	0.0	-51.8	8.7	98.1	89.4	Lower- and moderate-cost
Washington County	29.3	27.0	-2.3	59.9	37.5	-22.4	10.8	35.5	24.7	Moderate-cost
12	37.2	33.5	-3.7	43.2	55.1	11.9	15.9	11.4	-4.5	- -
13-16	27.4	55.5	28.1	49.8	44.1	-5.7	20.3	0.4	-19.9	Higher-cost
17	40.9	43.0	2.1	44.2	51.1	6.9	13.9	5.9	-8.0	- -
18	22.3	47.8	25.5	71.1	52.0	-19.1	6.4	0.2	-6.2	Moderate-cost
19	27.4	37.6	10.2	59.5	35.5	-24.0	12.8	26.9	14.1	Moderate-cost
Milwaukee County	30.5	49.9	19.4	49.7	46.1	-3.6	17.8	4.0	-13.8	Higher-cost
20	25.5	27.2	1.7	60.5	15.2	-45.3	14.0	57.6	43.6	Moderate-cost
21	37.5	17.9	-19.6	35.7	5.6	-30.1	26.8	76.5	49.7	Lower- and moderate-cost
22	31.8	23.4	-8.4	55.9	28.3	-27.6	12.3	48.3	36.0	Moderate-cost
23	31.7	15.2	-16.5	60.1	32.5	-27.6	8.2	52.3	44.1	Lower- and moderate-cost
24	21.2	21.8	0.6	74.2	30.4	-43.8	4.6	47.8	43.2	Moderate-cost
25	34.5	18.3	-16.2	56.1	29.7	-26.4	9.4	52.0	42.6	Lower- and moderate-cost
26	27.4	40.3	12.9	57.6	44.6	-13.0	15.0	15.1	0.1	Moderate-cost
27	40.4	11.8	-28.6	51.8	18.0	-33.8	7.8	70.2	62.4	Lower- and moderate-cost
28	20.4	9.8	-10.6	75.1	28.3	-46.8	4.5	61.9	57.4	Lower- and moderate-cost
Waukesha County	31.1	24.9	-6.2	53.3	28.2	-25.1	15.6	46.9	31.3	Moderate-cost
29	36.5	24.5	-12.0	30.5	50.7	20.2	30.1	24.8	-5.3	Lower-cost
30	34.5	38.5	4.0	42.9	61.3	18.4	21.5	0.2	-21.3	Higher-cost
31	24.1	17.1	-7.0	64.4	28.7	-35.7	10.3	54.2	43.9	Moderate-cost
32	32.1	28.6	-3.5	43.9	56.0	12.1	22.9	15.4	-7.5	- -
Racine County	33.3	29.3	-4.0	43.4	51.4	8.0	21.8	19.3	-2.5	- -

Table VIII-2 (continued)

Analysis Area/County[a]	Lower Wage/Cost			Moderate Wage/Cost			Higher Wage/Cost			Potential Job/Housing Imbalance Type(s)
	Jobs (percent)	Housing Units (percent)	Difference (percentage points)	Jobs (percent)	Housing Units (percent)	Difference (percentage points)	Jobs (percent)	Housing Units (percent)	Difference (percentage points)	
33	37.1	30.1	-7.0	16.7	23.9	7.2	45.1	46.0	0.9	- -
34	37.7	38.8	1.1	44.1	59.5	15.4	17.5	1.7	-15.8	Higher-cost
35	36.0	14.3	-21.7	35.3	51.5	16.2	25.2	34.2	9.0	Lower-cost
Kenosha County	37.4	31.4	-6.0	38.3	51.7	13.4	23.1	16.9	-6.2	- -
36	32.9	18.7	-14.2	36.6	33.1	-3.5	30.1	48.2	18.1	Lower-cost
37	22.7	34.4	11.7	50.2	39.2	-11.0	26.4	26.4	0.0	Moderate-cost
38	42.0	27.2	-14.8	35.5	39.2	3.7	21.6	33.6	12.0	Lower-cost
39	42.1	21.3	-20.8	30.2	55.7	25.5	27.5	23.0	-4.5	Lower-cost
Walworth County	38.9	26.7	-12.2	36.9	40.5	3.6	23.5	32.8	9.3	Lower-cost

NOTES:

Lower-wage jobs include those with an average annual wage of 80 percent or below the average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with an average annual wage between 80 and 135 percent of the average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with an average annual wage of 135 percent or more of the average annual wage for jobs in the County in which the sub-area is located. The total jobs percentage does not sum to 100 percent in all sub-areas because of data suppression. The wage thresholds by County are shown on Table VIII-3.

Lower-cost housing units include multi-family, two-family, and other mobile homes. Moderate-cost housing units include higher-density single-family housing units and higher-cost housing units include lower-density single-family housing units. Higher-density single-family housing units generally equate to single-family homes on lots less than 20,000 square feet in size. Lower-density single-family housing units generally equate to single-family homes on lots greater than 20,000 square feet in size. It should be noted that housing cost type is determined exclusively by structure type and lot size and does not consider tenure, location, structure size, or amenities.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

[a] *County totals include portions of sub-areas that cross County and Region boundaries.*

Source: U.S. Bureau of the Census, Wisconsin Department of Administration, Wisconsin Department of Workforce Development, and SEWRPC.

Table VIII-3

JOB/HOUSING BALANCE ANALYSIS WAGE THRESHOLD BY COUNTY: 2009

County	Average Wage	Job Type by Wage		
		Lower-Wage[a]	Moderate-Wage[b]	Higher-Wage[c]
Kenosha	$36,247	Less than $28,999	$28,999 to $48,993	More than $48,993
Milwaukee	45,652	Less than 36,522	36,522 to 61,630	More than 61,630
Ozaukee	38,871	Less than 31,098	31,098 to 52,475	More than 52,475
Racine	40,660	Less than 32,529	32,529 to 54,891	More than 54,891
Walworth	32,210	Less than 25,769	25,769 to 43,483	More than 43,483
Washington	36,229	Less than 28,984	28,984 to 48,909	More than 48,909
Waukesha	44,743	Less than 35,795	35,795 to 60,403	More than 60,403

[a]*Defined as 80 percent or less of the average annual wage for all jobs in the County.*

[b]*Defined as between 80 percent and 135 percent of the average annual wage for all jobs in the County.*

[c]*Defined as 135 percent or more of the average annual wage of all jobs in the County.*

Source: Wisconsin Department of Workforce Development and SEWRPC.

should be noted that housing cost type is determined exclusively by structure type and lot size and does not consider tenure, location, structure size, or amenities.

There are three types of potential job/housing imbalances present in the Region that involve a higher percentage of job types than comparable housing types. A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. Each type of imbalance indicates that the sub-area has plentiful jobs, but lacks housing for lower-, moderate-, or higher-wage earners, respectively. It should be noted that the focus of this report is on imbalances of lower- and moderate-wage jobs and affordable housing because they relate directly to the identified housing problems and objectives of the Region.

Table VIII-2 and Map VIII-4 show potential job/housing imbalances in the Region by sub-area that may result in a housing deficiency. A sub-area is identified as having an imbalance if there is a percentage point difference of negative 10 or more between the percentage of lower-wage jobs and lower-cost housing units (lower-cost imbalance) and/or moderate-wage jobs and moderate-cost housing units (moderate-cost imbalance). Higher-cost imbalances, between higher-wage jobs and higher-cost housing units, are not shown on Map VIII-4 because the focus of this chapter is the relationship between employment opportunities and affordable housing.

Lower-cost imbalances tend to be in the Region's suburban communities. There are sub-areas in each County, except Milwaukee County, with a lower-cost imbalance. Several of the sub-areas with a lower-cost imbalance have existing or envisioned major employment centers, as shown on Map VIII-4. These include sub-areas 21 (Brookfield/Elm Grove), 25 (northwest Waukesha County), 27 (southern Waukesha County), 29 (Caledonia/Mt. Pleasant), and 38 (Delevan/Elkhorn/Lake Geneva). Sub-area 27 has the greatest lower-cost imbalance of these sub-areas, at negative 28.6 percentage points. Additional multi-family housing units may help to correct the potential job/housing imbalances in these sub-areas.

A moderate-cost imbalance is the most common type of job/housing imbalance in the Region. Every sub-area in Ozaukee and Waukesha Counties and every sub-area in Washington County, with the exception of sub-area 10 (Germantown) has a moderate-cost imbalance. Map VIII-4 shows sub-areas with a moderate-cost imbalance and existing or envisioned major employment centers, which include sub-areas 3, 6, 9, 18, 19, 20, 21, 22, 24, 25, 26, 27, and 31. Of these, sub-areas 4 (Mequon/Thiensville), 20 (Menomonee Falls/Butler/Lannon), 21, 22 (New Berlin), 24 (Sussex/Lisbon), 25, 27, and 31 (western Racine County) have moderate-cost imbalances of negative 25 percentage points or more. Areas with a moderate-cost imbalance also tend to have a high percentage of higher-cost housing units. Additional modest sized single-family homes on small to modest size lots (less than 10,000 square feet)[8] may help to correct the potential job/housing imbalances in these sub-areas.

Job/Housing Balance and Housing Cost Burden

Table VIII-4 shows a comparison of job/housing imbalances, high housing cost burden, employment, and income characteristics by sub-area. A comparison of sub-areas that have a lower-cost imbalance shows that not all sub-areas with a higher percentage of lower-wage jobs than multi- and two-family housing have a comparatively high percentage of renter-occupied households with a high housing cost burden. The sub-areas with the highest percentage of renter-occupied households with high cost burden are those located in the Cities of Milwaukee and Racine and the sub-area that includes the City of Whitewater. None of these sub-areas has a lower-cost imbalance. The Cities of Milwaukee and Racine have high or balanced job to housing ratios; however, both Cities also have high unemployment rates and relatively low median earnings[9] compared to other areas of the Region.

[8] *Lot size is based on the analysis of the cost of developing new single-family housing set forth in Chapter V.*

[9]*Earnings are defined by the U.S. Bureau of the Census as the sum of wage or salary income and net income from self-employment. Earnings represent the amount of income received regularly before deductions for personal income taxes, Social Security, Medicare deductions, union dues, etc.*

Table VIII-4

SELECTED HOUSING AND EMPLOYMENT CHARACTERISTICS IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA

Analysis Area/County[b]	Potential 2010 Job/Housing ImbalanceType[c]	Percent of Total Households with a High Housing Cost Burden[a]				Unemployment Rate[a] (percent)	Median Annual Earnings[a,d] (dollars)	Median Annual Household Income[a] (dollars)
		Owner-Occupied with Mortgage	Owner-Occupied without Mortgage	Renter-Occupied	Total			
1	Lower-and moderate-cost	31.4	14.0	29.8	27.7	5.8	34,965	73,164
2	Moderate-cost	32.4	12.5	37.4	30.4	4.5	29,571	58,091
3	Moderate-cost	30.3	11.3	38.7	27.7	3.9	35,145	74,380
4	Moderate-cost	32.3	19.2	44.4	30.0	3.8	41,901	93,185
Ozaukee County	Moderate-cost	31.5	14.8	38.6	29.0	4.2	35,303	74,237
5	Lower-and moderate-cost	33.1	16.4	12.0	25.6	3.5	36,148	71,570
6	Moderate-cost	31.1	21.3	41.3	31.8	5.6	31,782	56,800
7	Moderate-cost	46.9	17.5	28.5	35.9	2.4	33,016	65,108
8	Moderate-cost	28.1	12.7	26.3	24.7	5.0	33,585	67,685
9	Moderate-cost	36.2	15.9	32.0	31.2	4.8	33,096	60,184
10	- -	28.8	14.3	33.4	27.1	4.0	39,755	71,975
11	Lower-and moderate-cost	32.9	12.9	15.5	27.0	4.8	40,762	87,705
Washington County	Moderate-cost	32.5	17.2	34.7	29.6	4.8	34,546	64,694
12	- -	32.0	16.4	45.7	32.3	5.2	38,971	72,395
13-16	Higher-cost	43.6	24.3	51.6	45.1	11.0	24,646	37,089
17	- -	31.9	19.5	42.4	33.6	5.7	34,108	52,590
18	Moderate-cost	30.5	19.2	40.0	32.0	6.8	31,454	49,562
19	Moderate-cost	29.3	17.8	37.4	29.5	4.0	38,040	70,612
Milwaukee County	Higher-cost	38.1	21.4	48.7	40.2	8.9	28,405	43,848
20	Moderate-cost	27.9	19.4	49.1	31.0	3.7	37,656	66,910
21	Lower-and moderate-cost	26.8	14.2	49.9	26.5	3.8	42,773	86,406
22	Moderate-cost	28.1	14.5	39.9	27.1	3.4	42,145	77,227
23	Lower-and moderate-cost	28.8	17.4	40.5	28.2	3.6	40,643	82,076
24	Moderate-cost	23.1	14.4	37.1	23.6	4.2	39,823	80,104
25	Lower-and moderate-cost	35.7	16.7	32.5	31.5	4.8	39,904	83,440
26	Moderate-cost	31.0	14.5	42.0	32.2	4.4	34,672	63,032
27	Lower-and moderate-cost	30.6	8.3	42.9	28.4	3.5	36,803	79,810
28	Lower-and moderate-cost	33.2	15.9	50.1	32.6	5.0	39,226	76,490
Waukesha County	Moderate-cost	30.2	15.1	41.9	29.7	4.1	38,364	74,466
29	Lower-cost	32.8	15.1	36.7	29.7	4.7	35,370	64,137
30	Higher cost	34.7	18.7	53.7	39.6	9.2	25,048	40,875
31	Moderate-cost	36.1	18.9	29.9	31.2	6.1	34,541	69,709
32	- -	34.4	19.0	36.7	31.8	6.2	32,723	58,901
Racine County	- -	34.3	17.5	45.8	34.3	6.9	30,463	54,203

Table VIII-4 (continued)

Analysis Area/County[b]	Potential 2010 Job/Housing ImbalanceType[c]	Percent of Total Households with a High Housing Cost Burden[a]				Unemployment Rate[a] (percent)	Median Annual Earnings[a,d] (dollars)	Median Annual Household Income[a] (dollars)
		Owner-Occupied with Mortgage	Owner-Occupied without Mortgage	Renter-Occupied	Total			
33	- -	33.5	23.2	39.4	32.8	5.3	35,360	71,512
34	Higher-cost	39.6	19.3	46.3	38.8	8.4	27,437	48,215
35	Lower-cost	36.2	25.0	44.5	35.6	8.0	33,172	66,615
Kenosha County	- -	37.5	21.5	45.1	37.0	7.7	30,031	55,055
36	Lower-cost	39.4	13.6	20.9	30.8	3.2	33,138	68,548
37[e]	Moderate-cost	33.6	15.2	66.6	46.4	7.0	10,855	39,010
38	Lower-cost	39.4	20.3	44.8	37.1	7.0	28,019	53,190
39	Lower-cost	40.1	21.6	37.3	34.5	4.2	25,577	56,970
Walworth County	Lower-cost	38.8	18.8	50.2	38.0	6.3	25,874	53,910
Region	- -[f]	35.1	18.8	46.5	36.2	7.0	30,920	53,879

[a] *Data was compiled from the 2005-2009 American Community Survey (ACS).*

[b] *County totals do not include portions of sub-areas that cross County boundaries.*

[c] *A lower cost-job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. The job/housing balance analysis includes 2010 housing and employment data.*

[d] *Earnings are defined by the U.S. Bureau of the Census as the sum of wage or salary income and net income from self-employment. Earnings represent the amount of income received regularly before deductions for personal income taxes, Social Security, Medicare deductions, union dues, etc.*

[e] *Totals include the Jefferson County portion of sub-area 37.*

[f] *See specific sub-area.*

Source: U.S. Bureau of the Census, Wisconsin Department of Administration, Wisconsin Department of Workforce Development, and SEWRPC.

Increased access to good-paying jobs and workforce development rather than additional multi-family housing may be necessary to reduce high housing cost burdens in these areas. The sub-area that includes the City of Whitewater is a unique situation because the high percentage of student residents attending UW-Whitewater is likely the cause of low earnings.

There are some sub-areas with a lower-cost imbalance that also have a relatively high percentage of renter-occupied households with a high housing cost burden. Over 40 percent of the renter-occupied households in sub-areas 23 and 27 in Waukesha County, sub-area 35 in Kenosha County, and sub-area 38 in Walworth County and about 50 percent of the renter-occupied households in sub-areas 21 and 28 in Waukesha County have a high housing cost burden. Sub-areas 21 and 27 also have major employment centers and rental vacancy rates below 5 percent. The U.S. Department of Housing and Urban Development (HUD) recommends that an area have a minimum rental vacancy rate of 5 percent to ensure adequate housing choices. The addition of multi-family housing in these sub-areas may help to reduce high housing cost burdens for renters and increase housing options for area workers.

Map VIII-4 shows that sub-areas with moderate-cost imbalances and major employment centers are concentrated in Waukesha County. Table VIII-4 shows that these sub-areas generally do not have a high percentage of homeowners with mortgages with a high housing cost burden compared to other sub-areas in the Region, despite having a high percentage of higher-cost housing. This may be explained by the relatively high median annual household incomes in these sub-areas. In addition, sub-areas 21, 22, 24, 27, and 31 have homeowner housing vacancy rates under 1.5 percent. HUD recommends that an area have a minimum homeowner housing vacancy rate of 1.5 percent to ensure adequate housing choices. As communities in these sub-areas accommodate future growth, the addition of modest single-family housing units may increase housing options for moderate-wage workers that may potentially desire to live near the major employment centers.

Job/Housing Balance and Concentrations of Minority Populations

As documented in Chapters VI and VII, much of the Region’s minority population lives in concentrated, and often separate, areas of the Region. This separation results in adverse effects, which include low incomes, high housing cost burdens, and high unemployment in many sub-areas with concentrations of minorities.

Map VIII-5 shows sub-areas that have major employment centers and a high job to housing ratio and census blocks with concentrations of minority populations. The Region’s minority population is primarily concentrated in the Cities of Milwaukee, Racine, and Kenosha. Areas with high job to housing ratios and existing or envisioned major employment centers are concentrated in Milwaukee County, eastern Waukesha County, and southern Ozaukee County. Areas of minority population concentration and high job to housing ratios coincide to the greatest degree in the City of Milwaukee; however, unemployment levels are high compared to the rest of the Region and median earnings, particularly among minority groups, are low compared to the rest of the Region.

Map VIII-6 shows sub-areas with a major employment center and lower-cost and/or moderate-cost job/housing imbalances and census blocks with concentrations of minority populations. These sub-areas are located outside areas with the greatest concentrations of minority populations. On average, African American and Hispanic household incomes are significantly less per year than those of White Non-Hispanic households. As shown on Table VII-15 in Chapter VII, income of African American households in the portions of the Region where data is available is 47 cents for every dollar of income of white households and Hispanic household income is 63 cents for every dollar of white household income. In addition, African American and Hispanic workers earn significantly less than White Non-Hispanic workers. Table VII-30 in Chapter VII shows that African American and Hispanic workers earn 61 cents for every dollar earned by White workers. Additional multi-family housing in sub-areas with lower-cost imbalances[10] and smaller lot and home size requirements in sub-areas with moderate-

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[10]*Sub-areas with lower-cost imbalances and existing or planned major employment centers generally have low percentages of multi-family housing units compared to other sub-areas in the Region. Multi-family housing units as a percentage of all housing units by sub-area are shown on Map IV-18 in Chapter IV.*

cost imbalances may provide more affordable housing opportunities in sub-areas with employment opportunities, and also help to increase diversity within sub-areas of the Region.

Job/Housing Balance and Concentrations of Persons with Disabilities

Persons with disabilities tend to be concentrated in the Region's central city areas, in much the same areas of the Region with concentrations of minority populations. Map VIII-7 shows sub-areas with a major employment center and lower-cost and/or moderate-cost job/housing imbalances and census tracts with concentrations of persons with disabilities. Sub-areas with a job/housing imbalance are generally located outside areas with the greatest concentrations of persons with disabilities. On average, the earnings of persons with disabilities residing in the Region are about half of the earnings of persons without disabilities. As shown on Table IX-10 in Chapter IX, the median earnings for persons with disabilities in the Region in 2009 was $16,562. The median was $30,924 for persons without disabilities. Additional multi-family housing in sub-areas with lower-cost imbalances may help to provide more affordable housing opportunities in sub-areas with employment opportunities. New multi-family housing would also provide more accessible housing units for persons with disabilities in sub-areas with employment opportunities due to State and Federal laws requiring most new multi-family buildings to include accessible units and other features.

Migrant Worker Housing

Housing for migrant farm workers is an annual need that must be addressed in some rural portions of the Region. An influx of migrant workers[11] comes to Wisconsin annually for cannery and fieldwork opportunities. In 2010, the Wisconsin Department of Workforce Development (DWD) determined that there were 256 migrant seasonal workers and non-working family members in Ozaukee, Racine, Walworth, and Waukesha Counties. There were 105 workers and non-working family members in Ozaukee County, 22 in Racine County, 127 in Walworth County, and two in Waukesha County. The DWD was aware of these workers because they were recruited with migrant worker agreements and were eligible for protection under Sections 103.90 through 103.97 of the *Wisconsin Statutes*. The *Statutes* provide employment standards that migrant worker employers must meet, including housing standards for migrant worker labor camps, which are specified in Chapter DWD 301 of the *Wisconsin Administrative Code*. Although specific standards must be met if employers choose to provide migrant worker housing, State law does not require employers to provide housing. Most of the employers in the Region provide housing; however, a small percentage of migrant workers are not provided with employer housing.

The larger migrant worker housing issue is providing housing for the many workers who come in search of seasonal employment without the guarantee of a job. Employers are reluctant to contract with more than the minimum number of migrant workers they estimate they will need because Wisconsin law requires the employers to pay certain minimums to workers regardless of the harvest. The result is a reliance on uncommitted workers to fill the labor demand that occurs in a normal year. Migrant workers travel to Wisconsin without job commitments in hope of finding seasonal work. They often arrive early to be first in line for jobs and may not have housing arrangements. Rural housing markets experience pressure because of the low cost, short-term occupancy housing needs of migrant workers without employer-provided housing.

Many of the uncommitted migrant workers that arrive in the State rely on public assistance or assistance from organizations that provide services to migrant workers, such as United Migrant Outreach Services (UMOS). Resources that migrant workers were once eligible to receive have decreased in the State as the transition to the W-2 program has occurred. UMOS has also experienced a reduction in resources for migrant worker aid, including housing. In some years resources may be stretched to a greater extent if the growing season is late. Supportive services are often not able to meet demand in these years. An approach that UMOS has undertaken to meet the demand for migrant worker housing outside of the Region has been the use of dual purpose facilities. An example is the Aurora Center in Waushara County, which annually has one of the largest concentrations of

[11]*A migrant worker is defined as any person who temporarily leaves a principal place of residence outside of Wisconsin and comes to Wisconsin for not more than 10 months in a year to accept seasonal employment in the planting, cultivating, raising, harvesting, handling, drying, packing, packaging, processing, freezing, grading, or storing of any agricultural or horticultural commodity in its unmanufactured state.*

migrant workers in the State. It serves as a homeless facility early in the growing season and is then used as rental housing later in the season as migrant workers find employment.

Employment-Housing-Transit Connections

Improving links between affordable housing and jobs is one of the objectives of this plan. Providing public transit connections between areas with existing affordable housing and areas with employment opportunities can help achieve this objective, particularly in sub-areas with potential imbalances of lower- and moderate-wage jobs and lower- and moderate-cost housing.

Public transit is essential to the Region to meet the travel needs of households without a vehicle available. Table VII-36 in Chapter VII shows that about 68,000 households, or about 9 percent of the Region's households, did not have a vehicle available according to the 2005-2009 ACS. The percentage increases to 13 percent in Milwaukee County and is about 20 percent in sub-areas 14 and 15 (portions of the City of Milwaukee). The extent to which public transit is available, reasonably fast, convenient, and affordable determines the accessibility of those areas to jobs, health care, shopping, and education. In addition, public transit permits choice in transportation, enhancing the Region's quality of life and economy.

Public transit is also essential to provide an alternative mode of travel in heavily-traveled corridors within and between the Region's urban areas, and in the Region's densely developed urban communities and activity centers, such as major employment centers. It is not desirable, and not possible, in the most heavily traveled corridors, dense urban areas, or the largest and densest activity centers of the Region to accommodate all travel by automobile with respect to both demand for street traffic carrying capacity and parking. To attract travel to public transit, service must be available throughout the day and evening at convenient service frequencies, and at competitive and attractive travel speeds. Public transit also supports and encourages higher development density and infill land use development and redevelopment, which results in efficiencies for the overall transportation system and other public infrastructure and services. In addition, public transit contributes to efficiency in the transportation system, including reduced air pollution and energy consumption.

As described in the regional transportation system plan,[12] transit that is available to the general public may be divided into three categories: intercity, urban, and rural. Intercity or interregional public transportation provides service across regional boundaries and includes Amtrak railway passenger service, interregional bus service, and commercial air travel. This category of transit is not discussed in the regional housing plan in detail because its primary function is not to provide transit service between areas of existing affordable housing and major employment centers in the Region. Urban public transportation, commonly referred to as public transit, provides service within and between the large urban areas of the Region.

Urban public transit may be further divided into rapid, express, and local levels of service. Rapid transit has relatively high average operating speeds and relatively low accessibility. It is intended to facilitate relatively fast and convenient transportation along heavily traveled corridors and between major activity centers, including major employment centers, and high- and medium-density urban centers and communities within the Region. Express transit service provides a greater degree of accessibility at somewhat slower operating speeds than rapid transit and may provide a "feeder" service to the rapid transit system. Local transit service is characterized by a high degree of accessibility and low operating speeds.

Map VIII-8 shows the location of major employment centers in the Region in relation to areas served by urban public transit in 2010. Most of the major employment centers in Milwaukee County and in or adjacent to the Cities of Kenosha, Racine, and Waukesha are accessible by local fixed-route public transit service. Additional major employment centers in Ozaukee County, including Mequon East and Grafton, and in Waukesha County, including Bluemound Road and the Waukesha Central Business District, are accessible by a rapid bus route. The remaining existing and planned major employment centers are not accessible by local or rapid bus routes, which

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[12]*The regional transportation system plan is set forth in SEWRPC Planning Report No. 49,* A Regional Transportation System Plan for Southeastern Wisconsin: 2035, *June 2006.*

may restrict employment in these centers to persons with vehicle or carpool availability or persons who live within a close enough distance to walk or bicycle to work.

Map VIII-9 shows the location of major employers with 500 employees or more in Milwaukee County and 100 or more employees in the other six Counties in the Region to areas served by public transit in 2010. About 41 percent of these employers are accessible by local or rapid transit service. Transit accessibility by County includes:

- Kenosha County employers with 100 or more employees: 67 percent
- Milwaukee County employers with 500 or more employees: 93 percent
- Ozaukee County employers with 100 or more employees: 12 percent
- Racine County employers with 100 or more employees: 71 percent
- Walworth County employers with 100 or more employees: 18 percent
- Washington County employers with 100 or more employees: none
- Waukesha County employers with 100 or more employees: 30 percent.

Washington and Ozaukee Counties and several outlying communities operate shared-ride taxis that connect some rural portions of the Region to sub-areas with major employment centers. The public shared-ride taxi system operated by Ozaukee County provides connections between stops on the rapid transit services and some major employers to facilitate reverse commute travel from Milwaukee County. The employers are primarily concentrated in the Mequon-Thiensville, Cedarburg-Grafton, and Saukville areas.

In addition to service area, service frequency and service times of local and rapid transit are important considerations. Service does not assist a worker if it does not coincide with work schedules. Table VIII-5 shows the service hours and frequencies of rapid and local transit service provided by transit operators in the Region in 2010. Rapid transit service in the Region generally operates during peak weekday hours, and in some instances in peak directions, which limits transit options for workers commuting from Milwaukee County to areas outside the County. Transit access is not available to several major employment centers in sub-areas with a low job to housing ratio or a lower-cost or moderate-cost job/housing imbalance, including sub-areas 20 (Menomonee Falls/Butler/Lannon), 22 (New Berlin), 25 (Northwest Waukesha County), and 27 (Southern Waukesha County). Rapid transit service times and frequencies are better for workers commuting from Milwaukee to sub-areas 21 (Brookfield) and 26 (Waukesha/Pewaukee). Service for workers commuting between Milwaukee and Ozaukee County is also provided.

Local transit service in the Region generally operates during more extensive weekday and weekday evening hours than rapid transit and also more extensively during the weekends, particularly in Milwaukee County. This provides workers using local transit with greater flexibility. The 2035 regional transportation system plan also recommends implementation of a network of express transit routes in the Region. No such services exist as of 2011. It should also be noted that the 2035 regional transportation plan recommends a doubling of public transit service in the Region from the base year 2005. This recommendation now represents a somewhat more than doubling from 2010 regional transit service levels, given reductions in transit service between 2005 and 2010. Implementation of the 2035 recommendations is discussed further in Part 2 of this Chapter.

Housing and Transportation Costs[13]

The standard established by HUD for housing affordability, defined as a household paying no more than 30 percent of its gross income on housing costs, is used as the standard for housing affordability in this report. This standard does not consider transportation costs, which are typically a household's second largest cost. The Center for Neighborhood Technology (CNT) has developed a Housing and Transportation (H+T) Affordability Index for 337 metropolitan areas throughout the Country, including the Milwaukee Metropolitan Area and Kenosha and Racine Counties within the Southeastern Wisconsin Region (an index was not developed for Walworth County).

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[13]*A guide to the Housing and Transportation Affordability Index is presented in the document titled,* Penny Wise Pound Fuelish, *Center for Neighborhood Technology, March 2010. Housing and Transportation Affordability Index maps can be accessed on the CNT website at http://htaindex.cnt.org/.*

Table VIII-5

EXISTING TRANSIT SERVICE HOURS AND FREQUENCY IN THE SOUTHEASTERN WISCONSIN REGION: 2010

	Existing Year 2010	
Service Type	**Service Hours**	**Service Headways**
Rapid Transit Service		
Milwaukee County	Weekdays only 6:00 a.m.-9:00 a.m. 3:30 p.m.-7:30 p.m. (Peak direction service only)	10-30 minutes
Waukesha County Waukesha	Weekdays Only 5:15 a.m.-9:00 p.m.	10-30 minutes peak period 25-45 minutes off-peak periods
	Weekends 8:00 a.m.-8:30 p.m.	120 minutes
Oconomowoc, Mukwonago, Menomonee Falls	Weekdays Only 6:00 a.m.-7:00 p.m. (Peak direction service only)	15-30 minutes
Washington County	Weekdays Only 5:30 a.m.-8:00 p.m. (Peak direction service only)	25 minutes peak periods 60-120 minutes off-peak periods
Ozaukee County	Weekdays Only 5:30 a.m.-6:30 p.m.	20 minutes peak periods 60 minutes off-peak periods
Kenosha-Racine-Milwaukee County	Weekdays Only 5:00 a.m.-11:30 p.m.	35-60 minutes peak periods 160 minutes off-peak periods
	Weekends 8:00 a.m.-10:00 p.m. (Peak direction service only)	90-180 minutes
Express Transit Service	None	- -
Local Transit Service Central Milwaukee County	Weekdays 4:30 a.m.-1:00 a.m.	10-15 minutes peak periods 10-20 minutes midday 15-30 minutes evening
	Weekends 5:00 a.m.-1:00 a.m.	15-30 minutes
Outlying Milwaukee County	Weekdays 4:30 a.m.-1:00 a.m.	15-30 minutes peak periods 15-35 minutes off-peak periods
	Weekends 6:00 a.m.-12:00 a.m.	30-60 minutes

Table VIII-5 (continued)

Service Type	Existing Year 2005	
	Service Hours	Service Headways
Local Transit Service (continued)		
City of Kenosha Area	Weekdays 6:00 a.m.-7:30 p.m.	30 minutes peak periods 60-90 minutes off-peak periods
	Saturdays 6:00 a.m.-5:00 p.m.	60 minutes
Western Kenosha County	Weekdays 6:00 a.m.-7:00p.m.	Headways 60-110 minutes
Racine Area	Weekdays 5:30 a.m.-12:00 a.m.	Weekdays 30-60 minutes peak periods 30-60 minutes off-peak periods
	Saturdays 5:30 a.m.-10:30 p.m.	Weekends 60-90 minutes
	Sundays 9:30 a.m.-7:00 p.m.	
Waukesha Area	Weekdays 6:00 a.m.-10:00 p.m	Weekdays 30-70 minutes peak periods 30-70 minutes off-peak periods
	Saturdays 8:30 a.m.-10:00 p.m.	Weekends 30-60 minutes
	Sundays 9:30 a.m.-7:00 p.m.	

Source: SEWRPC.

The H+T Index uses a transportation model that considers neighborhood variables, including residential density, block size, transit connectivity, job density, and travel time to work. The model also considers household variables, including household income, household size, and commuters per household.

CNT has collected data from the 337 metropolitan area indexes, which range from large metro areas with extensive transit to small metro areas with limited transit, and determined that 18 percent of area median income (AMI) is an attainable standard for transportation affordability. CNT then set an H+T affordability standard at 45 percent of AMI, which combines the housing affordability standard of 30 percent with a transportation affordability goal of 15 percent. CNT found that about 70 percent of communities nationwide are considered affordable under the conventional standard for affordable housing and only about 40 percent are considered affordable under the H+T standard for affordable housing. The index shows that compact, mixed-use communities with a balance of housing, jobs, and stores and easy access to transit (called location-efficient neighborhoods by CNT) have lower transportation costs because they enable residents to meet daily needs with fewer vehicles, which are the single greatest transportation cost factor for most households. The index also indicates that the transportation cost savings of compact mixed-use neighborhoods often outweigh the housing savings that may be found in less dense suburban and urban fringe communities.[14]

Map VIII-10 shows the H+T indexes for Southeastern Wisconsin have similar results. Housing that is affordable to households earning the AMI using the HUD standard can be found in significant portions of each County in the Region. Using the H+T index, areas that are affordable to households earning the AMI are primarily limited to Milwaukee County (excluding the Northshore suburbs and the Cities of Franklin and Oak Creek) and the Cities of Kenosha, Racine, Waukesha, and West Bend. Areas that are unaffordable using H+T generally coincide with sub-areas that have potential lower-cost and/or moderate-cost job/housing imbalances. Development methods that encourage location-efficient neighborhoods, such as Transit Oriented Development (TOD), are described in Chapter XI.

PART 2: PROJECTED JOB/HOUSING BALANCE

This section includes an analysis of the projected balance between jobs and housing in the Region for the regional housing plan design year 2035. The analysis is focused on areas of the Region that are projected to support significant employment. The amount and type of housing planned for these areas is compared to the projected amount and type of employment. This comparison forms the projected job/housing balance for the Region by sub-regional housing analysis area. Transit service recommendations from the 2035 regional transportation system plan, which would help provide access to job locations, are also included in the analysis.

Planned Land Uses Projected to Accommodate Jobs and Housing

An analysis of comprehensive plans adopted by local governments in the Region was the basis for determining the projected job/housing balance in each sub-area. Wisconsin's comprehensive planning law, which is described in more detail in Chapter III, requires that county and local governments adopt a comprehensive plan in order to administer zoning, land division, and official mapping ordinances. A comprehensive plan must include a land use element and a land use plan map. Local zoning ordinance and map amendments, which have a direct impact on the affordability and suitability of housing for a community's residents and those who may desire to live in a community, must be consistent with the land uses designated on the land use plan map. Although there is a process for amending comprehensive plans, they do provide a picture of how communities intend to develop in the future.

The projected job/housing balance analysis was limited to areas planned by local governments to be provided with sanitary sewer service by 2035, because the primary concern addressed by the analysis is determining if communities with a significant amount of existing and/or planned land uses that accommodate employment have also planned for suitable workforce housing. Local governments in portions of the Region that are not served by

[14]*Urban fringe communities are communities at the edge of an urban area usually consisting of mixed agricultural and urban land uses.*

sanitary sewer typically do not designate extensive areas for commercial and industrial land uses or medium to high density residential land uses, which would accommodate jobs and affordable housing, respectively.

The land use plan map included in the comprehensive plan adopted by each sewered community in a sub-area was the basis for determining the potential number of jobs and number of housing units that could be accommodated in each sub-area. The land use plan maps adopted by sewered communities in each county are shown on Maps V-3, V-6, V-9, V-12, V-15, V-18, and V-21 in Chapter V. The categories shown on community land use plan maps were converted to uniform categories in each county. Appendix E includes tables showing the relationship between local plan categories and the categories used on the comprehensive plan maps in Chapter V.

Table VIII-6 lists the residential land use categories used to determine the number of potential housing units within each cost category. Generally, lower-cost housing includes multi-family dwellings and two- and single-family dwellings at existing or planned densities of 6,000 square feet or less per dwelling unit, and moderately-priced housing includes two- and single-family dwellings at densities equating to one dwelling per 6,000 to 20,000 square feet for homes constructed prior to 2000 and to densities equating to one dwelling per 6,000 to 10,000 square feet for planned residential areas. Total planned acres of residential land within each category were adjusted to subtract existing residential areas and to convert areas planned for future residential development from gross to net acreages by subtracting a percentage assumed to be developed for streets. Areas within wetlands, floodplains, and primary environmental corridors were also subtracted from the total acreages if a community land use plan map did not map these categories separately. A factor to convert net acres of planned residential development between 2010 and 2035 to the number of additional housing units that could be developed was calculated for each housing cost category based on the minimum lot sizes in each community's zoning ordinance. The number of existing dwellings in 2000 and the number of dwellings constructed between 2000 and 2010 were added to the calculated increase in dwelling units between 2010 and 2035. The resulting number of dwelling units within each cost category was also adjusted to take into account the average number of workers per household in each sub-area (see Table VII-33 in Chapter VII).

The number of jobs that could be accommodated in each sub-area was determined by adjusting the number of acres of planned commercial, industrial, and governmental and institutional land uses to subtract wetlands, floodplains, and primary environmental corridors. The number of acres in commercial, industrial, and governmental and institutional land uses from the Commission's year 2000 land use inventory was subtracted from the planned land use acreages to determine the incremental number of acres in each category designated on local land use plan maps. Regional standards for the number of acres needed to accommodate 100 jobs in each category[15] were then applied to the adjusted incremental acreages to determine the number of additional jobs within each sub-area, which were added to the number of existing jobs in 2000. The resulting total number of jobs within each sub-area was categorized into higher-, moderate-, and lower-wage jobs based on the percentage distribution of jobs by industry type in 2010 (shown on Table VII-42 in Chapter VII), the average annual wage for jobs within each industry type (shown on Table VII-44 in Chapter VII), and the wage ranges for each County shown on Table VIII-3.

Tables VIII-7 through VIII-13 provide a comparison of jobs that could be accommodated in planned sewered portions of each sub-regional housing analysis area to housing units that could be accommodated. The percentage of jobs and percentage of housing units within each category were compared, rather than the total number of jobs and housing units. In almost all cases, the number of jobs that could be accommodated exceeds the number of housing units in the sub-area. There are several reasons for this, including:

- The job-housing analysis calculations did not include housing units in unsewered portions of the sub-area. In most cases, these housing units are or would be developed at lower densities, and would be included in the higher-cost category. The job/housing balance analysis is most concerned with helping to ensure an

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[15] Regional standards used were 12.0 acres per 100 industrial jobs, 4.25 acres for 100 commercial (office, retail, and service) jobs, and 24.0 acres per 100 governmental and institutional jobs. The standards for industrial and commercial jobs are those from the year 2035 regional land use plan. The standard for governmental and institutional jobs is the average number of acres for 100 jobs based on existing jobs and acres in this category in the year 2000.

Table VIII-6

RELATIONSHIP BETWEEN LAND USE CATEGORIES AND HOUSING UNIT COST CATEGORIES USED FOR JOB/HOUSING BALANCE ANALYSIS

County	Land Use Categories Included in Lower-Cost Housing Category[a]	Land Use Categories Included in Moderate-Cost Housing Category[a]	Land Use Categories Included in Higher-Cost Housing Category[a]
Kenosha	High Density Residential Mixed Use[b]	Medium Density Residential	Suburban Density Residential Low Density Residential
Milwaukee	High Density Residential Mixed Use Including Residential[b]	Medium Density Residential Medium-High Density Residential	Suburban Density Residential Low Density Residential Medium-Low Density Residential
Ozaukee	High Density Residential Mixed Use[b]	Traditional Neighborhood Development Medium-High Density Residential	Suburban Density Residential Medium Density Residential
Racine	High Density Residential Mixed Use[b]	Medium-High Density Residential	Suburban Density Residential Low Density Residential Medium Density Residential
Walworth	High Density Residential Mixed Use[b]	Medium Density Residential Medium-High Density Residential	Suburban Density Residential Low Density Residential Medium-Low Density Residential
Washington	High Density Residential Housing for the Elderly Mixed Use[b]	Medium-High Density Residential	Suburban Density Residential Medium Density Residential
Waukesha	High Density Residential Housing for the Elderly Mixed Use (Residential and Commercial)[b]	Medium-High Density Residential	Suburban Density Residential Low Density Residential Medium Density Residential

[a]*Land use plan maps from comprehensive plans adopted by communities with sanitary sewer service, converted to uniform land use categories, are shown on Maps V-3, V-6, V-9, V-12, V-15, V-18, and V-21 in Chapter V. Table V-8 in Chapter V describes the density and structure types included in each residential land use category.*

[b]*In all counties, it was assumed that 75 percent of the area designated for development of mixed commercial and residential uses would be developed with high-density residential uses and 25 percent would be developed with commercial uses.*

Source: SEWRPC.

Table VIII-7

PROJECTED JOB/HOUSING BALANCE BY SUB-REGIONAL HOUSING ANALYSIS AREA IN OZAUKEE COUNTY: 2035

	Sub-areas/County				
Job/Housing Balance	**Sub-area 1**	**Sub-area 2**	**Sub-area 3**	**Sub-area 4**	**Ozaukee County[a]**
Lower-Wage/Cost					
Jobs	6,004	9,014	8,761	5,090	28,869
Percent of Total Jobs	29.5	26.7	33.6	25.9	28.9
Housing Units	515	4,898	3,761	1,940	11,114
Average Number of Workers Per Household	1.53	1.41	1.38	1.22	1.35
Housing Capacity	788	6,906	5,190	2,367	15,004
Percent of Total Housing Capacity	7.5	29.4	19.4	10.2	17.9
Difference (percentage points)	-22.0	2.7	-14.2	-15.7	-11.0
Moderate-Wage/Cost					
Jobs	12,864	22,012	15,461	11,850	62,187
Percent of Total Jobs	63.2	65.2	59.3	60.3	62.3
Housing Units	3,561	3,671	7,090	1,488	15,810
Average Number of Workers Per Household	1.53	1.41	1.38	1.22	1.35
Housing Capacity	5,448	5,176	9,784	1,815	21,344
Percent of Total Housing Capacity	51.6	22.0	36.5	7.9	25.6
Difference (percentage points)	-11.6	-43.2	-22.8	-52.4	-36.7
Higher-Wage/Cost					
Jobs	1,486	2,735	1,851	2,712	8,784
Percent of Total Jobs	7.3	8.1	7.1	13.8	8.8
Housing Units	2,824	8,104	8,581	15,509	35,018
Average Number of Workers Per Household	1.53	1.41	1.38	1.22	1.35
Housing Capacity	4,321	11,427	11,842	18,921	47,274
Percent of Total Housing Capacity	40.9	48.6	44.1	81.9	56.5
Difference (percentage points)	33.6	40.5	37.0	68.1	47.7
Projected Imbalance Type(s)	Lower- and moderate-cost	Moderate-cost	Lower- and moderate-cost	Lower- and moderate-cost	Lower- and moderate-cost

NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table VIII-3.

Land use plan categories included in each housing cost type are provided in Table VIII-6.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewered communities. One or more of the communities in sub-areas comprised of multiple sewered communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

Table VIII-7 (continued)

[a] *Excludes the portions of the Village of Newburg and Village of Bayside in Ozaukee County.*

Source: Local government comprehensive plans and SEWRPC.

Table VIII-8

PROJECTED JOB/HOUSING BALANCE BY SUB-REGIONAL HOUSING ANALYSIS AREA IN WASHINGTON COUNTY: 2035[a]

Job/Housing Balance	Sub-areas/County						
	Sub-area 5	Sub-area 6	Sub-area 7	Sub-area 8	Sub-area 9	Sub-area 10	Washington County[b]
Lower-Wage/Cost							
Jobs	1,724	13,729	827	2,615	12,742	8,121	39,758
Percent of Total Jobs	31.6	32.1	12.8	22.2	27.9	24.8	27.4
Housing Units	936	7,638	693	1,077	3,816	2,745	16,905
Average Number of Workers Per Household	1.59	1.32	1.59	1.65	1.37	1.48	1.43
Housing Capacity	1,488	10,082	1,102	1,777	5,228	4,063	24,174
Percent of Total Housing Capacity	26.1	31.6	32.3	26.7	23.5	24.0	27.4
Difference (percentage points)	-5.5	-0.5	19.5	4.5	-4.4	-0.8	0.0
Moderate-Wage/Cost							
Jobs	3,083	24,121	5,267	7,031	30,599	20,304	90,405
Percent of Total Jobs	56.5	56.4	81.5	59.7	67.0	62.0	62.4
Housing Units	2,184	12,378	536	1,302	4,113	4,231	24,744
Average Number of Workers Per Household	1.59	1.32	1.59	1.65	1.37	1.48	1.43
Housing Capacity	3,473	16,339	852	2,148	5,635	6,262	35,383
Percent of Total Housing Capacity	60.8	51.2	25.0	32.4	25.4	37.1	40.2
Difference (percentage points)	4.3	-5.2	-56.5	-27.3	-41.6	-24.9	-22.2
Higher-Wage/Cost							
Jobs	649	4,918	369	2,132	2,329	4,323	14,720
Percent of Total Jobs	11.9	11.5	5.7	18.1	5.1	13.2	10.2
Housing Units	472	4,175	915	1,649	8,284	4,447	19,942
Average Number of Workers Per Household	1.59	1.32	1.59	1.65	1.37	1.48	1.43
Housing Capacity	750	5,511	1,455	2,721	11,349	6,582	28,517
Percent of Total Housing Capacity	13.1	17.3	42.7	40.9	51.1	38.9	32.4
Difference (percentage points)	1.2	5.8	37.0	22.8	46.0	25.7	22.2
Projected Imbalance Type(s)	- -	- -	Moderate-cost	Moderate-cost	Moderate-cost	Moderate-cost	Moderate-cost

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NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which

Table VIII-8 (continued)

the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table VIII-3.

Land use plan categories included in each housing cost type are provided in Table VIII-6.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewered communities. One or more of the communities in sub-areas comprised of multiple sewered communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

[a]*Sub-area 11(Richfield/Erin) is not included in the analysis because there are no proposed sewer service areas in the sub-area.*

[b]*Includes that portion of the City of Hartford in Dodge County and that portion of the Village of Newburg in Ozaukee County.*

Source: Local government comprehensive plans and SEWRPC.

Table VIII-9

PROJECTED JOB/HOUSING BALANCE BY SUB-REGIONAL HOUSING ANALYSIS AREA IN MILWAUKEE COUNTY: 2035

Job/Housing Balance	Sub-areas/County					
	Sub-area 12	Sub-areas 13-16	Sub-area 17	Sub-area 18	Sub-area 19	Milwaukee County[a]
Lower-Wage/Cost						
Jobs	21,559	100,005	69,703	8,639	44,243	244,149
Percent of Total Jobs	37.4	27.8	40.9	22.2	27.6	31.0
Housing Units	17,256	236,045	53,051	16,912	14,497	337,761
Average Number of Workers Per Household	1.22	1.18	1.18	1.17	1.44	1.20
Housing Capacity	21,052	278,533	62,600	19,787	20,876	405,313
Percent of Total Housing Capacity	47.6	90.9	61.2	72.6	34.6	75.4
Difference (percentage points)	10.2	63.1	20.3	50.4	7.0	44.4
Moderate-Wage/Cost						
Jobs	27,093	189,218	77,032	27,746	96,500	417,589
Percent of Total Jobs	47.0	52.6	45.2	71.3	60.2	53.1
Housing Units	8,598	19,555	22,005	6,323	8,544	65,025
Average Number of Workers Per Household	1.22	1.18	1.18	1.17	1.44	1.20
Housing Capacity	10,490	23,075	25,966	7,398	12,303	78,030
Percent of Total Housing Capacity	23.7	7.5	25.3	27.1	20.3	14.5
Difference (percentage points)	-23.3	-45.1	-19.9	-44.2	-39.9	-38.6
Higher- Wage/Cost						
Jobs	8,993	70,507	23,689	2,529	19,557	125,275
Percent of Total Jobs	15.6	19.6	13.9	6.5	12.2	15.9
Housing Units	10,419	4,107	11,668	59	18,918	45,171
Average Number of Workers Per Household	1.22	1.18	1.18	1.17	1.44	1.20
Housing Capacity	12,711	4,846	13,768	69	27,242	54,205
Percent of Total Housing Capacity	28.7	1.6	13.5	0.3	45.1	10.1
Difference (percentage points)	13.1	-18.0	-0.4	-6.2	32.9	-5.8
Projected Imbalance Type(s)	Moderate-cost	Moderate-[b] and higher-cost	Moderate-cost[b]	Moderate-cost[b]	Moderate-cost	Moderate-cost

NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which

Table VIII-9 (continued)

the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table VIII-3.

Land use plan categories included in each housing cost type are provided in Table VIII-6.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewered communities. One or more of the communities in sub-areas comprised of multiple sewered communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

[a]*Includes the portion of the Village of Bayside in Ozaukee County.*

[b]*Although Sub-areas 13-16, 17, and 18 have a moderate-cost imbalance, these sub-areas have enough lower-cost housing to accommodate both lower-wage and moderate-wage workers.*

Source: Local government comprehensive plans and SEWRPC.

Table VIII-10

PROJECTED JOB/HOUSING BALANCE BY SUB-REGIONAL HOUSING ANALYSIS AREA IN WAUKESHA COUNTY: 2035[a]

Job/Housing Balance	Sub-areas/County									
	Sub-area 20	Sub-area 21	Sub-area 22	Sub-area 23	Sub-area 24	Sub-area 25	Sub-area 26	Sub-area 27	Sub-area 28	Waukesha County[a]
Lower-Wage/Cost										
Jobs	15,261	23,395	12,346	9,534	2,266	18,759	30,112	16,958	1,200	129,498
Percent of Total Jobs	25.4	37.5	31.7	31.8	21.4	34.4	27.6	40.1	20.2	31.4
Housing Units	5,181	3,696	3,748	1,350	1,330	6,736	19,356	1,900	255	42,466
Average Number of Workers Per Household	1.30	1.30	1.41	1.49	1.53	1.41	1.33	1.63	1.58	1.40
Housing Capacity	6,735	4,805	5,285	2,012	2,035	9,498	25,743	3,097	403	59,452
Percent of Total Housing Capacity	19.9	10.0	15.4	8.4	17.0	21.0	27.7	18.9	10.1	18.7
Difference (percentage points)	-5.5	-27.5	-16.3	-23.4	-4.4	-13.4	0.1	-21.2	-10.1	-12.7
Moderate-Wage/Cost										
Jobs	36,470	22,334	21,810	18,018	7,836	30,755	63,389	22,033	4,472	226,572
Percent of Total Jobs	60.7	35.8	56.0	60.1	74.0	56.4	58.1	52.1	75.3	54.9
Housing Units	2,298	1,368	4,459	2,543	2,455	6,085	16,030	2,479	328	38,620
Average Number of Workers Per Household	1.30	1.30	1.41	1.49	1.53	1.41	1.33	1.63	1.58	1.40
Housing Capacity	2,987	1,778	6,287	3,789	3,756	8,580	21,320	4,041	518	54,068
Percent of Total Housing Capacity	8.9	3.7	18.3	15.9	31.3	19.0	23.0	24.6	13.0	17.0
Difference (percentage points)	-51.8	-32.1	-37.7	-44.2	-42.7	-37.4	-35.1	-27.5	-62.3	-37.9
Higher-Wage/Cost										
Jobs	8,351	16,657	4,791	2,428	487	5,017	15,602	3,299	267	56,810
Percent of Total Jobs	13.9	26.7	12.3	8.1	4.6	9.2	14.3	7.8	4.5	13.7
Housing Units	18,527	32,001	16,175	12,130	4,048	19,255	34,457	5,697	1,937	145,989
Average Number of Workers Per Household	1.30	1.30	1.41	1.49	1.53	1.41	1.33	1.63	1.58	1.40
Housing Capacity	24,085	41,601	22,807	18,074	6,193	27,150	45,828	9,286	3,060	204,385
Percent of Total Housing Capacity	71.2	86.3	66.3	75.7	51.7	60.0	49.3	56.5	76.9	64.3
Difference (percentage points)	57.3	59.6	54.0	67.6	47.1	50.8	35.0	48.7	72.4	50.6
Projected Imbalance Type(s)	Moderate-cost	Lower- and Moderate-cost	Lower- and Moderate-cost	Lower- and Moderate-cost	Moderate-cost	Lower- and Moderate-cost	Moderate-cost	Lower- and Moderate-cost	Lower- and Moderate-cost	Lower- and Moderate-cost

Table VIII-10 (continued)

NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table VIII-3.

Land use plan categories included in each housing cost type are provided in Table VIII-6.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewered communities. One or more of the communities in sub-areas comprised of multiple sewered communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

[a]*Includes that portion of the Village of Lac La Belle in Jefferson County and that portion of the Village of Mukwonago in Walworth County.*

Source: Local government comprehensive plans and SEWRPC.

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Table VIII-11

PROJECTED JOB/HOUSING BALANCE BY SUB-REGIONAL HOUSING ANALYSIS AREA IN RACINE COUNTY: 2035

Job/Housing Balance	Sub-areas/County				
	Sub-area 29	Sub-area 30	Sub-area 31	Sub-area 32	Racine County[a]
Lower-Wage/Cost					
Jobs	34,890	8,786	8,095	5,217	56,988
Percent of Total Jobs	34.6	31.0	21.2	27.5	30.6
Housing Units	8,786	26,730	2,611	2,222	40,349
Average Number of Workers Per Household	1.26	1.12	1.43	1.47	1.25
Housing Capacity	11,070	29,938	3,734	3,266	50,436
Percent of Total Housing Capacity	21.4	77.8	23.2	39.3	43.7
Difference (percentage points)	-13.2	46.8	2.0	11.8	13.1
Moderate-Wage/Cost					
Jobs	34,890	13,491	26,193	9,541	84,115
Percent of Total Jobs	34.6	47.6	68.6	50.3	45.1
Housing Units	13,022	7,436	2,206	2,490	25,154
Average Number of Workers Per Household	1.26	1.12	1.43	1.47	1.25
Housing Capacity	16,408	8,328	3,155	3,660	31,443
Percent of Total Housing Capacity	31.7	21.6	19.6	44.1	27.3
Difference (percentage points)	-2.9	-26.0	-49.0	-6.2	-17.8
Higher-Wage/Cost					
Jobs	31,059	6,065	3,895	4,211	45,230
Percent of Total Jobs	30.8	21.4	10.2	22.2	24.3
Housing Units	19,224	210	6,443	941	26,818
Average Number of Workers Per Household	1.26	1.12	1.43	1.47	1.25
Housing Capacity	24,222	235	9,213	1,383	33,523
Percent of Total Housing Capacity	46.9	0.6	57.2	16.6	29.0
Difference (percentage points)	16.1	-20.8	47.0	-5.6	4.7
Projected Imbalance Type(s)	Lower-cost	Moderate-[b] and higher-cost	Moderate-cost	- -	Moderate-cost

NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table VIII-3.

Land use plan categories included in each housing cost type are provided in Table VIII-6.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewered communities. One or more of the communities in sub-areas comprised of multiple sewered communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

Table VII-11 (continued)

[a] *Includes that portion of the City of Burlington in Walworth County.*

[b] *Although Sub-area 30 has a moderate-cost imbalance, it has enough lower-cost housing to accommodate both lower-wage and moderate-wage workers.*

Source: Local government comprehensive plans and SEWRPC.

Table VIII-12

PROJECTED JOB/HOUSING BALANCE BY SUB-REGIONAL HOUSING ANALYSIS AREA IN KENOSHA COUNTY: 2035

Job/Housing Balance	Sub-areas/County			
	Sub-area 33	Sub-area 34	Sub-area 35	Kenosha County[a]
Lower-Wage/Cost				
Jobs	69,020	26,216	19,692	114,928
Percent of Total Jobs	37.6	37.7	37.1	37.5
Housing Units	5,323	28,723	2,691	36,737
Average Number of Workers Per Household	1.27	1.25	1.37	1.28
Housing Capacity	6,760	35,904	3,687	47,023
Percent of Total Housing Capacity	30.4	65.3	11.9	43.7
Difference (percentage points)	-7.2	27.6	-25.2	6.2
Moderate-Wage/Cost				
Jobs	31,940	31,292	19,638	82,870
Percent of Total Jobs	17.4	45.0	37.0	27.0
Housing Units	3,137	14,031	12,265	29,433
Average Number of Workers Per Household	1.27	1.25	1.37	1.28
Housing Capacity	3,984	17,539	16,803	37,674
Percent of Total Housing Capacity	17.9	31.9	54.5	35.0
Difference (percentage points)	0.5	-13.1	17.5	8.0
Higher-Wage/Cost				
Jobs	82,604	12,030	13,747	108,381
Percent of Total Jobs	45.0	17.3	25.9	35.4
Housing Units	9,051	1,252	7,582	17,885
Average Number of Workers Per Household	1.27	1.25	1.37	1.28
Housing Capacity	11,495	1,565	10,387	22,893
Percent of Total Housing Capacity	51.7	2.8	33.6	21.3
Difference (percentage points)	6.7	-14.5	7.7	-14.1
Projected Imbalance Type(s)	- -	Moderate-[b] and higher-cost	Lower-cost	Higher-cost

NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table VIII-3.

Land use plan categories included in each housing cost type are provided in Table VIII-6.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewered communities. One or more of the communities in sub-areas comprised of multiple sewered communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

Table VIII-12 (continued)

[a] *Excludes that portion of Kenosha County located in Sub-area 38 (Village of Genoa City).*

[b] *Although Sub-area 34 has a moderate-cost imbalance, it has enough lower-cost housing to accommodate both lower-wage and moderate-wage workers.*

Source: Local government comprehensive plans and SEWRPC.

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Table VIII-13

PROJECTED JOB/HOUSING BALANCE BY SUB-REGIONAL HOUSING ANALYSIS AREA IN WALWORTH COUNTY: 2035

	Sub-areas/County				
Job/Housing Balance	**Sub-area 36[a]**	**Sub-area 37[b]**	**Sub-area 38[c]**	**Sub-area 39**	**Walworth County**
Lower-Wage/Cost					
Jobs	5,936	6,253	40,614	5,576	58,379
Percent of Total Jobs	33.1	23.0	42.6	42.2	38.0
Housing Units	1,033	5,917	12,828	1,552	21,330
Average Number of Workers Per Household	1.54	1.48	1.31	1.27	1.36
Housing Capacity	1,591	8,757	16,805	1,971	29,009
Percent of Total Housing Capacity	21.5	44.8	26.0	14.7	27.4
Difference (percentage points)	-11.6	21.8	-16.6	-27.5	-10.6
Moderate-Wage/Cost					
Jobs	6,582	13,758	34,322	4,004	58,666
Percent of Total Jobs	36.7	50.6	36.0	30.3	38.2
Housing Units	2,101	7,268	26,321	3,200	38,890
Average Number of Workers Per Household	1.54	1.48	1.31	1.27	1.36
Housing Capacity	3,236	10,757	34,481	4,064	52,890
Percent of Total Housing Capacity	43.7	55.0	53.3	30.3	49.9
Difference (percentage points)	7.0	4.4	17.3	0.0	11.7
Higher-Wage/Cost					
Jobs	5,416	7,178	20,402	3,634	36,630
Percent of Total Jobs	30.2	26.4	21.4	27.5	23.8
Housing Units	1,672	24	10,196	5,813	17,705
Average Number of Workers Per Household	1.54	1.48	1.31	1.27	1.36
Housing Capacity	2,575	36	13,357	7,383	24,079
Percent of Total Housing Capacity	34.8	0.2	20.7	55.0	22.7
Difference (percentage points)	4.6	-26.2	-0.7	27.5	-1.1
Projected Imbalance Type(s)	Lower-cost	Higher-cost	Lower-cost	Lower-cost	Lower-cost

NOTES:
Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table VIII-3.

Land use plan categories included in each housing cost type are provided in Table VIII-6.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewered communities. One or more of the communities in sub-areas comprised of multiple sewered communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

Table VIII-13 (continued)

[a]*That portion of the Village of Mukwonago located in Walworth County is included on the Waukesha County table (Table VIII-10).*

[b]*Includes that portion of the City of Whitewater located in Jefferson County.*

[c]*Includes that portion of the Village of Genoa City located in Kenosha County.*

Source: Local government comprehensive plans and SEWRPC.

adequate number of housing units for lower- and moderate-wage jobs, and therefore focused on higher-density (and typically lower-cost) housing within sewered communities. An analysis of the housing need throughout the Region, which takes into account housing need in unsewered portions of the Region, is provided in Part 1 of the Chapter XII.

- The calculation of the total number of planned housing units within each sub-area was based on minimum lot sizes required by each community's zoning ordinance, and is therefore more community-specific than the Region-wide standards used to determine the number of jobs that could be accommodated in each community.
- Communities often designate more land for commercial and industrial development than will be needed by the plan design year in order to preserve the most desirable areas for such uses from incompatible development.

Sub-areas in the Region shown on Map VIII-11 as having a projected lower-cost or moderate-cost job/housing imbalance are a result of the comparisons shown on Tables VIII-7 through VIII-13. Projected lower-cost and moderate-cost imbalances are similar to those discussed under the current job/housing balance analysis. Sub-areas with a projected lower-cost imbalance are projected to have a higher percentage of lower-wage employment than lower-cost housing. Sub-areas with a projected moderate-cost imbalance are projected to have a higher percentage of moderate-wage employment than moderate-cost housing. Sub-areas with a projected lower-cost job/housing imbalance by County include:[16]

- Ozaukee County: 1, 3, and 4
- Washington County: None
- Milwaukee County: None
- Waukesha County: 21, 22, 23, 25, 27, and 28
- Racine County: 29
- Kenosha County: 35
- Walworth County: 36, 38, and 39.

Sub-areas with a projected moderate-cost job/housing imbalance by County include:[17]

- Ozaukee County: 1, 2, 3, and 4
- Washington County: 7, 8, 9, and 10
- Milwaukee County: 12 and 19
- Waukesha County: 20, 21, 22, 23, 24, 25, 26, 27, and 28
- Racine County: 31
- Kenosha County: None
- Walworth County: None.

The projected job/housing balance analysis shows that the same sub-areas with a major employment center that currently have a lower-cost or moderate-cost job/housing imbalance will likely continue to have a job/housing imbalance if their comprehensive plans are implemented without amendments designed to accommodate additional lower- and/or moderate-cost housing. Sub-area 12 (North Shore suburbs) in Milwaukee County is the only sub-area with a major employment center and a projected job/housing imbalance that does not have a current job/housing imbalance.

A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewered communities. One or more of the communities in sub-areas

[16] *A sub-area has a projected imbalance if there is a housing to job deficit of 10 or more percentage points.*

[17] *Sub-areas 13-16, 17, 18, 30, and 34 have a moderate-cost imbalance; however, these sub-areas have enough lower-cost housing to accommodate both lower-wage and moderate-wage workers. It should also be noted that some high-density single-family residential development in these sub-areas may be counted as lower-cost housing, but is more characteristic of moderate-cost housing.*

comprised of multiple communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

Recommended Regional Land Use Plan: 2035

The regional land use plan, which is described in greater detail in Chapter III, sets forth the fundamental concepts recommended to guide the development of the Region and serves as a foundation for the regional housing plan and other plans prepared by SEWRPC. Implementation of the regional land use and housing plans depend, in part, on the actions of local governments. Comprehensive planning and zoning actions are two of the primary activities undertaken by local governments that impact implementation of the regional land use and housing plans. The regional land use plan includes a number of recommendations that relate directly to the required local comprehensive plan elements, including the land use element and the housing element. The State comprehensive planning law does not mandate consistency between local comprehensive plans and the regional land use plan;[18] however, a relatively compact and efficient overall development pattern for the Region may be achieved if local governments integrate the regional land use plan into local comprehensive plans. The regional land use plan for 2035 is set forth on Map III-1 in Chapter III.

The regional land use plan allocates future increments in population, households, employment, and attendant increments in urban land to planned urban service areas, with the amount of incremental population, households, and employment controlled to projection levels. The allocations were made, insofar as practicable, in a manner that is consistent with a set of general and specific land use development objectives, which are set forth in Chapter II of this report. The regional land use plan accommodates new urban development within existing urban service areas as infill development and through redevelopment, as appropriate. Beyond this, additional urban development required to meet projected needs was accommodated on lands proximate to existing urban service areas where basic urban services and facilities can be readily provided, which would result in the orderly expansion of existing urban service areas. The urban service areas and proximate lands correspond to the proposed sewer service areas for 2035 set forth in the regional land use plan.

Local government planned urban land uses are generally consistent with the proposed sanitary sewer service areas set forth in the regional land use plan. Exceptions where the areas planned for urban development is significantly larger than the corresponding sewer service area proposed by the regional land use plan include:

- Kenosha County: Village of Twin Lakes
- Milwaukee County: None
- Ozaukee County: Village of Fredonia
- Racine County: Town of Raymond
- Walworth County: City of Elkhorn, Village of Darien, Town of Bloomfield
- Washington County: Village of Slinger, Town of Addison
- Waukesha County: None.

The total number of jobs that can be accommodated based on local comprehensive plans is significantly greater than the number based on the regional land use plan in most sub-areas of the Region. This is particularly true of sub-areas outside the Region's central cities because there is developable land and communities often designate more land for commercial and industrial development than will be needed by the plan design year in order to preserve the most desirable areas for such uses from incompatible development. The sub-areas with communities that have planned urban land uses significantly beyond the boundaries of proposed sewer service areas have planned to accommodate more than twice as much potential employment as is envisioned by the regional land use plan. Each of these sub-areas also has a projected lower-cost or moderate-cost job/housing imbalance. It is

[18]*Under the State comprehensive planning law (Section 66.1001 of the* Wisconsin Statutes*) local comprehensive plans must incorporate regional transportation plans. This is the only consistency requirement between local comprehensive plans and regional plans specified in the State comprehensive planning law.*

particularly important that communities re-evaluate the balance between jobs and housing as local comprehensive plans are updated.

Recommended Employment-Housing-Transit Connections: 2035

The year 2035 regional transportation system plan, which is described in greater detail in Chapter III, was designed to serve, and be consistent with, the year 2035 regional land use plan. Future needs for public transit considered in the regional transportation planning process were derived from the projected travel based on the regional land use plan. The public transit element of the 2035 regional transportation system plan envisions significant improvement and expansion of public transit that would improve linkages between affordable housing and the employment centers as envisioned by the regional land use plan.

Map VIII-12 shows a comparison of the recommended transit element and major employment centers. Almost all major employment centers would be accessible by either local transit or rapid or express transit under the recommended transit element of the year 2035 regional transportation plan. The exceptions are major employment centers in Sub-areas 32 (Burlington) and 38 (Delevan/Elkhorn/Lake Geneva). Table VIII-14 shows that reverse commute service hours and frequency would also increase significantly over the year 2010 levels. Most notably, rapid transit service would have increased reverse commute service hours and attractive service frequency, which would increase transit options for workers commuting from Milwaukee County to sub-areas outside of the County where reverse commute rapid transit options are currently limited and there is a major employment center and a projected lower-cost or moderate-cost job/housing imbalance. These sub-areas include 20 (Menomonee Falls/Butler/Lannon), 27 (Southern Waukesha County), and 25 (Northwest Waukesha County). In addition, express transit service would be added in Milwaukee, Racine, and Kenosha, increasing the speed with which transit riders could reach employment in these areas.

As previously stated, the recommended public transit service levels for 2035 represent more than a doubling over those of 2010. Implementation of this recommended expansion would be dependent on the continued commitment of the State to be a partner in the maintenance, improvement and expansion, and attendant funding of public transit. The State has historically funded 40 to 45 percent of transit operating cost, and has increased funding to address inflation in the cost of providing public transit as well as providing for transit improvement and expansion. In contrast, the 2011-2013 State budget includes a 10 percent reduction in State funding for operating public transit systems. Potential service reductions could range between 6 and 12 percent and potential fare increases could range between 29 and 60 percent for the Region’s bus systems to offset the reduced State transit assistance. This is a significant reduction in service given the 4 percent reduction in transit service that occurred between 2006 and 2010 and the 17 percent reduction in service that occurred between 2000 and 2006. Increases in local or Federal funding could potentially offset the reductions in State funding and the projected service reductions and fare increases.

Implementation of the recommended expansion of public transit in the Region would also be dependent on attaining dedicated local funding for public transit. In the absence of dedicated local funding, which would likely require State legislation, a continued decline in transit may be expected to occur. The local share of funding for public transit in the Region is provided though County or municipal budgets, and represents about 15 percent of the total operating costs and 20 percent of the total costs of public transit. Thus, the local share of funding public transit is largely provided by property taxes, and public transit must annually compete with mandated services and projects. Counties and municipalities have found it increasingly difficult to provide funding to address transit needs and respond to shortfalls in Federal and State funding due to the constraints in property tax based funding. Most public transit systems around the Country have dedicated local funding, typically a sales tax of 0.25 to 1.0 percent, and are not nearly as dependent on Federal and State funding. A sales tax provides funding that should increase with inflation and area growth, thereby addressing funding needs attendant to inflation in the costs of providing public transit and transit system expansion.

Potential Benefits of Implementing the Recommended Regional Transportation System Plan for Minority and Low Income Populations

The public transit recommendations of the 2035 regional transportation system plan would, in particular, serve minority and low-income populations in the Region. Data compiled in Appendix H of the regional transportation

Table VIII-14

PROPOSED TRANSIT SERVICE HOURS AND FREQUENCY UNDER THE REGIONAL TRANSPORTATION SYSTEM PLAN: YEAR 2035

	Recommended Plan	
Service Type	**Service Hours**	**Service Headways**
Rapid Transit Service		
Milwaukee County	Daily 6:00 a.m.-10:00 p.m. (both directions)	10-30 minutes weekday peak period 30-60 minutes off-peak period and weekends
Waukesha County Waukesha	Daily 6:00 a.m.-10:00 p.m. (both directions)	20-30 minutes weekday peak periods
Oconomowoc, Mukwonago, Menomonee Falls		60 minutes off-peak periods and weekends
Washington County	Daily 6:00 a.m.-10:00 p.m. (both directions)	20-30 minutes weekday peak periods 60 minutes off-peak periods and weekends
Ozaukee County	Daily 6:00 a.m.-10:00 p.m. (both directions)	20-30 minutes weekday peak periods 60 minutes off-peak periods and weekends
Kenosha-Racine-Milwaukee County	Daily 6:00 a.m.-10:00 p.m. (both directions)	20-30 minutes weekday peak periods 60 minutes off-peak periods and weekends
Express Transit Service	Weekdays 5:00 a.m.-1:00 a.m.	5-15 minutes peak periods 10-20 minutes off-peak periods
	Weekends 5:00 a.m.-1:00 a.m.	10-20 minutes
Local Transit Service Central Milwaukee County	Weekdays 5:00 a.m.-1:00 a.m.	5-10 minutes peak periods 10-15 minutes midday 10-20 minutes evening
	Weekends 5:00 a.m.-1:00 a.m.	10-20 minutes
Outlying Milwaukee County	Weekdays 5:00 a.m.-1:00 a.m.	10-30 minutes peak periods 20-60 minutes off-peak periods
	Weekends 5:00 a.m.-1:00 a.m.	20-60 minutes

Table VIII-14
(continued)

Service Type	Recommended Plan: Service Type	Recommended Plan: Service Hours
Local Transit Service (continued)		
Kenosha Area	Daily 6:00 a.m.-10:00 p.m.	Weekdays 15-30 minutes peak periods 30 minutes midday 60 minutes evening Weekends 30-60 minutes Saturday 60 minutes Sunday
Racine Area	Daily 6:00 a.m.-10:00 p.m.	Weekdays 15-30 minutes peak periods 30 minutes midday 60 minutes evening
	Daily 6:00 a.m.-10:00 p.m.	Weekends 30-60 minutes Saturday 60 minutes Sunday
Waukesha Area	Daily 6:00 a.m.-10:00 p.m.	Weekdays 20 minutes peak period 30 minutes midday 60 minutes evening Weekends 30-60 minutes Saturday 30-60 minutes Sunday

Source: SEWRPC.

system plan report show that low-income households and a number of minority populations are particularly dependent on public transit because a significant portion of those populations have no private vehicle available for travel. Driver's license data indicate a similar conclusion. In 2000, only about 68 percent of African American households in Milwaukee County indicated they have a vehicle available for travel and an estimated 60 percent of African American adults indicated they had a driver's license. Only about 80 percent of Hispanic households in Milwaukee County indicated they had a vehicle available for travel and an estimated 50 percent of Hispanic adults indicated they had a driver's license. More recent data compiled in Chapter VII of this report from the 2005-2009 American Community Survey (ACS) are consistent with these findings. Sub-regional housing analysis areas in the Region with the highest concentrations of minority populations also have the highest percentage of households with no vehicle available; particularly the sub-areas that comprise the City of Milwaukee (see Table VII-36 in Chapter VII).

Map VIII-12 shows that almost all of the major employment centers (and therefore the areas with the highest job densities) in the Region would be served by expanded public transit and improved reverse-commute service under the recommended regional transportation system plan. Thus, the transit element of the regional transportation system plan would connect minority and low-income populations in the Region with jobs. The transit recommendations are directed towards improving transit service in central Milwaukee County and those areas with concentrations of minority and low-income populations through:

- Rapid Transit Service: The existing rapid transit routes serving central Milwaukee County typically operate only during the peak periods in the peak direction with service frequencies ranging from 10 to 30 minutes. The public transit recommendations of the year 2035 regional transportation plan include rapid transit routes providing service in both directions during all periods of the day, which would provide better access for central Milwaukee County residents, including minority and low-income populations, to employment opportunities in the outlying communities of the Region.
- Express Transit Service: As of 2011, there was no express transit service provided in the Region. The recommended transit plan includes 17,000 revenue vehicle-hours of express transit service in the Milwaukee urbanized area operating in both directions during all periods of the day and evening with service frequencies of about 10 minutes during the peak periods, and about 20 to 30 minutes during weekday off-peak periods and on weekends. Thus, the recommended express transit would provide better access for central Milwaukee County residents, including minority and low-income populations, to employment opportunities within Milwaukee and Waukesha Counties.

PART 3: AFFORDABLE HOUSING AND ECONOMIC DEVELOPMENT

The job/housing balance discussion has been primarily concerned with ensuring that residents of the Region have access to employment opportunities through affordable housing and transit, and researchers in the housing field have noted that access to affordable housing is a concern shared by employers and commuters. A report prepared by the Harvard University Joint Center for Housing Studies titled, *Strengthening our Workforce and our Communities through Housing Solutions*,[19] notes that these concerns can be attributed to two types of communities. The first are communities that may have attracted jobs, but may also have regulatory barriers or community opposition to the types of housing that tend to be more affordable, such as high-density and multi-family housing. The second are communities that may have experienced economic challenges and a stagnant or decreased share of an area's jobs or population. These community types are similar to the sub-regional housing analysis areas in the Region. The first type of sub-area tends to have a current or projected lower-cost or moderate-cost job/housing imbalance and the second type of sub-area may be experiencing economic challenges such as high unemployment, low median earnings, low household incomes, and/or high housing cost burdens.

Sub-area Housing Affordability and Employment

Researchers in the housing field have identified employer and commuter concerns regarding the cost of housing and time spent traveling to work. These concerns underscore the importance of having affordable housing in all sub-areas of the Region, particularly those sub-areas with major employers, and the importance of planning for

[19] *The study can be viewed on the Harvard University Joint Center for Housing Studies at www.jchs.harvard.edu.*

future affordable housing, particularly in communities that are planning to support a significant amount of future employment.

The Urban Land Institute (ULI) released a survey of employers and commuters nationwide regarding the impact of long distances between housing and jobs on business operations and workers' quality of life in 2007. The ULI found that the survey results suggest a need for more housing that is affordable to low- and moderate-income workers located near jobs.

A ULI press release[20] notes the following as some of the survey highlights from employers and commuters:

- 55 percent of companies with 100 or more employees (large companies) reported a lack of affordable housing near their location
- 67 percent of large companies that reported a lack of affordable housing believe it is having a negative impact on retaining qualified entry- and mid-level employees
- 58 percent of large companies that reported a lack of affordable housing also reported having lost employees at least in part due to long commute times
- 69 percent of larger companies believe a long commute increases employee stress, 63 percent believe it triggers negative emotion among employees, 48 percent believe it causes increased absenteeism, and 46 percent believe it contributes to employee turnover
- 67 percent of commuters with annual household incomes of less than $50,000 would be at least somewhat likely to move closer to work if more affordable housing were available
- 64 percent of commuters with annual household incomes of less than $50,000 and 60 percent of commuters with annual household incomes of more than $50,000 would be at least somewhat likely to make a lateral employment move in exchange for a shorter commute
- 76 percent of commuters 18 to 34 years of age would be at least somewhat likely to make a lateral employment move in exchange for a shorter commute and 76 percent in that age group would be at least somewhat likely to move closer to work if affordable housing were available
- 57 percent of all commuters would be at least somewhat likely to move closer to work if affordable housing were available
- 85 percent of respondents who commute more than 90 minutes daily said they would be at least somewhat likely to make a lateral job switch to cut commute time in half
- 47 percent of commuters who work in suburbs prefer to live closer to work even though it may mean higher housing prices and less disposable income and 53 percent of suburban workers prefer to live in an area with affordable housing opportunities and more disposable income even if it means a longer commute.

A 2008 survey was conducted by the Waukesha County Chamber of Commerce regarding affordable housing needs of the business community in Waukesha County.[21] Respondents to the survey included 29 Waukesha County businesses. When asked what community components are considered necessary for the successful recruitment and maintenance of a quality employee pool, 16 respondents referenced housing. Education was the only component to be referenced more often than housing. Of the 16 references to housing, 11 respondents used the descriptor "affordable" and two used the descriptor "housing choices." Eight respondents referenced housing when asked what components could inhibit recruitment and maintenance of a quality employee. Four components, including high taxes, crime, education, and transportation, received more responses and 10 components received fewer responses. "Lack of rental housing," "unaffordable housing," and "high priced" were some of the descriptors used when housing was referenced.

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[20]*The press release is titled,* Lack of Affordable Housing Near Jobs: A Problem for Employers and Employees. *The press release can be viewed on the ULI website at www.uli.org.*

[21]*The survey is included in a report that documents a recommended housing mix policy for consideration by the City of Waukesha Common Council. The report is titled,* Ad Hoc Housing Mix Committee Report, *March 2009.*

The concerns identified in these surveys reflect the income and housing cost patterns of communities with current lower-cost and/or moderate-cost job/housing imbalances. Table VIII-15 and Figure VIII-1 show the monthly housing budget for workers in the four largest industry types in the Region and the monthly median cost of occupying homeowner (with a mortgage) and rental housing units in the Region's sub-areas. The industry types include manufacturing, health care and social assistance, retail trade, and accommodation and food services. The monthly housing budgets are based on 30 percent of the average wage by industry type in each County.

Manufacturing jobs have the highest average annual wage of the four largest industry types at between $44,507 in Walworth County to $64,462 in Racine County. Median-cost rental housing is on average affordable to a household with a single income from a manufacturing job in each sub-area of the Region. Median-cost homeownership would be affordable in seven of the Region's sub-areas. These sub-areas include 13-16 (City of Milwaukee), 18 (St. Francis/Cudahy/South Milwaukee), 29 (Caledonia/Mt. Pleasant/Sturtevant), and 30 (City of Racine). Many of the sub-areas that are not affordable for a household with a single income from a manufacturing job have a moderate-cost job/housing imbalance (about 69 percent).

Health care and social assistance jobs have the second highest average annual wage of the four largest industry types at between $31,863 in Walworth County to $44,971 in Waukesha County. Median cost rental housing is on average affordable to a household with a single income from a health care/social assistance job in almost all of the sub-areas in the Region. The only sub-areas that are not affordable include 21 (Brookfield), 33 (Somers/Pleasant Prairie) and 36 (northeastern Walworth County). Sub-areas 21 and 36 have a lower-cost imbalance and sub-area 33 does not. Median-cost homeownership is not affordable in any of the Region's sub-areas for a household with a single income from a health care/social assistance job. The most affordable sub-areas in the Region are 13-16, 30 (Racine), 18, 2 (Port Washington/Saukville), 1 (Belgium/Fredonia), 17 (western Milwaukee County), 6 (West Bend), and 26 (Waukesha/Pewaukee) when comparing health care/social assistance wages to homeownership costs. A household with a single income from a health care/social assistance job would have to spend more than 150 percent of its housing budget on housing costs in every other sub-area in the Region.

Retail trade jobs have the second lowest average annual wage of the four largest industry types at between $21,048 in Racine County and $23,650 in Milwaukee County. Neither the monthly median renter cost nor owner cost are affordable to households with a single income from a retail trade job. Nine of the Region's sub-areas have median renter costs greater than 150 percent of the housing budget for a household with a single income from a retail job including sub-areas 33 and 35 (western Kenosha County); sub-area 4 (Mequon/Thiensville) in Ozaukee County; sub-area 31 (western Racine County); sub-area 36 in Walworth County; sub-area 10 in Washington County; and sub-areas 21 (Brookfield), 22 (New Berlin), and 23 (Muskego) in Waukesha County. Lower-cost imbalances are found in sub-areas in each County in the Region, particularly Walworth and Waukesha Counties. The percentage of housing budget spent on renter costs was highest in sub-area 21 (about 206 percent). All of the Region's sub-areas have median owner costs above 220 percent of the housing budget for a household with a single income from a retail trade job and more than half of the Region's sub-areas have owner costs above 300 percent.

Accommodation and food service jobs have the lowest average annual wage of the four largest industry types (and lowest overall) at between $10,578 in Washington County and $14,436 in Walworth County. Neither the monthly median renter cost nor owner cost are affordable to households with a single income from an accommodation and food service job. All but two of the Region's sub-areas have median renter costs above 200 percent of the housing budget for a household with a single income from an accommodation and food service job and six sub-areas have a median renter cost above 300 percent. The six sub-areas include 4, 10 (Germantown), 21, 22, 23, and 33. Two of these sub-areas have a lower-cost imbalance (21 and 23). All of the sub-areas in the Region outside the City of Milwaukee have median owner costs above 400 percent of the housing budget for a household with a single income from an accommodation and food services job and two sub-areas (4 and 11) have owner costs above 700 percent.

Many households have more than one income; however, the data set forth in Table VIII-15 and Figure VIII-1 show that housing affordability for the Region's workers should be a concern. Finding affordable housing in any of the Region's sub-areas may be difficult for lower-income workers, such as those with jobs in retail trade or

Table VIII-15

HOUSING BUDGET AND COST COMPARISON FOR SELECTED INDUSTRY TYPES IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2009

Analysis Area/County	Employment Type[a]												Median Monthly Housing Cost[b]		Potential 2010 Housing Imbalance Type[f]
	Manufacturing			Health Care and Social Assistance			Retail Trade			Accommodation and Food Service					
	Housing Budget[c]	Percent of Owner Cost[d]	Percent of Renter Cost[e]	Housing Budget[c]	Percent of Owner Cost[d]	Percent of Renter Cost[e]	Housing Budget[c]	Percent of Owner Cost[d]	Percent of Renter Cost[e]	Housing Budget[c]	Percent of Owner Cost[d]	Percent of Renter Cost[e]	Owner Cost	Rental Cost	
1	$1,256	125.9	56.6	$1,123	140.8	63.3	$554	285.4	128.3	$282	560.6	252.1	$1,581	$711	Lower- and moderate
2	1,256	125.6	57.2	1,123	140.4	63.9	554	284.6	129.6	282	559.2	254.6	1,577	718	Moderate-cost
3	1,256	144.4	62.2	1,123	161.5	69.5	554	327.4	141.0	282	643.2	277.0	1,814	781	Moderate-cost
4	1,256	178.2	70.0	1,123	199.3	78.3	554	404.0	158.7	282	793.6	311.7	2,238	879	Moderate-cost
Ozaukee County	1,256	145.1	60.9	1,123	162.3	68.1	554	329.1	138.1	282	646.5	271.3	1,823	765	Moderate-cost
5	1,141	144.9	63.3	1,067	154.9	67.7	531	311.3	136.0	264	626.1	273.5	1,653	722	Lower- and moderate
6	1,141	137.2	66.0	1,067	146.7	70.6	531	294.7	141.8	264	592.8	285.2	1,565	753	Moderate-cost
7	1,141	151.5	56.2	1,067	162.0	60.1	531	325.6	120.7	264	654.9	242.8	1,729	641	Moderate-cost
8	1,141	150.1	68.0	1,067	160.5	72.7	531	322.6	146.1	264	648.9	293.9	1,713	776	Moderate-cost
9	1,141	143.6	63.4	1,067	153.6	67.8	531	308.7	136.2	264	620.8	273.9	1,639	723	Moderate-cost
10	1,141	150.9	70.9	1,067	161.4	75.8	531	324.3	152.4	264	652.3	306.4	1,722	809	- -
11	1,141	169.5	59.0	1,067	181.3	63.1	531	364.2	126.7	264	732.6	254.9	1,934	673	Lower- and moderate
Washington County	1,141	145.8	65.8	1,067	156.0	70.4	531	313.4	141.4	264	630.3	284.5	1,664	751	Moderate-cost
12	1,402	138.6	61.3	1,059	183.5	81.2	591	328.8	145.5	346	561.6	248.6	1,943	860	- -
13-16	1,402	93.8	51.4	1,059	124.2	68.1	591	222.5	122.0	346	380.1	208.4	1,315	721	Higher-cost
17	1,402	110.8	54.9	1,059	146.6	72.7	591	262.8	130.3	346	448.8	222.5	1,553	770	- -
18	1,402	98.9	48.9	1,059	131.0	64.8	591	234.7	116.1	346	400.9	198.3	1,387	686	Moderate-cost
19	1,402	123.0	61.6	1,059	162.8	81.5	591	291.7	146.0	346	498.3	249.4	1,724	863	Moderate-cost
Milwaukee County	1,402	102.8	52.7	1,059	136.1	69.8	591	243.8	125.0	346	416.5	213.6	1,441	739	Higher-cost
20	1,375	128.3	62.5	1,124	156.9	76.5	586	301.0	146.8	310	569.0	277.4	1,764	860	Moderate-cost
21	1,375	141.1	87.9	1,124	172.6	107.5	586	331.1	206.1	310	625.8	389.7	1,940	1,208	Lower- and moderate
22	1,375	129.9	70.2	1,124	158.9	85.9	586	304.8	164.7	310	576.1	311.3	1,786	965	Moderate-cost
23	1,375	136.4	69.8	1,124	166.8	85.4	586	320.0	163.8	310	604.8	309.7	1,875	960	Lower- and moderate
24	1,375	135.6	62.7	1,124	165.8	76.7	586	318.1	147.1	310	601.3	278.1	1,864	862	Moderate-cost
25	1,375	147.0	60.4	1,124	179.8	73.8	586	344.9	141.6	310	651.9	267.7	2,021	830	Lower- and moderate
26	1,375	121.8	57.9	1,124	149.0	70.8	586	285.8	135.8	310	540.3	256.8	1,675	796	Moderate-cost
27	1,375	129.2	57.7	1,124	158.1	70.6	586	303.2	135.5	310	573.2	256.1	1,777	794	Lower- and moderate
28	1,375	129.7	63.8	1,124	158.6	78.0	586	304.3	149.7	310	575.2	282.9	1,783	877	Lower- and moderate
Waukesha County	1,375	131.6	62.6	1,124	161.0	76.6	586	308.9	146.9	310	583.9	277.7	1,810	861	Moderate-cost
29	1,612	95.8	46.0	982	157.3	75.5	526	293.7	140.9	296	522.0	250.3	1,545	741	Lower-cost
30	1,612	76.1	41.7	982	124.8	68.5	526	233.1	127.9	296	414.2	227.4	1,226	673	Higher-cost
31	1,612	109.4	53.3	982	179.5	87.5	526	335.2	163.3	296	595.6	290.2	1,763	859	Moderate-cost
32	1,612	100.4	46.9	982	164.8	77.0	526	307.6	143.7	296	546.6	255.4	1,618	756	- -
Racine County	1,612	90.1	43.7	982	147.9	71.8	526	276.0	134.0	296	490.5	238.2	1,452	705	- -
33	1,336	130.7	69.5	913	191.2	101.8	550	317.5	168.9	298	585.9	311.7	1,746	929	- -
34	1,336	109.5	57.2	913	160.2	83.7	550	266.0	138.9	298	490.9	256.4	1,463	764	Higher-cost
35	1,336	124.7	62.9	913	182.5	92.1	550	302.9	152.9	298	559.1	282.2	1,666	841	Lower-cost
Kenosha County	1,336	116.9	59.1	913	171.1	86.4	550	284.0	143.5	298	524.2	264.8	1,562	789	- -
36	1,113	152.0	85.0	797	212.3	118.7	540	313.3	175.2	361	468.7	262.0	1,692	946	Lower-cost
37	1,113	136.3	58.3	797	190.3	81.4	540	280.9	120.2	361	420.2	179.8	1,517	649	Moderate-cost
38	1,113	136.0	69.8	797	190.0	97.5	540	280.4	143.9	361	419.4	215.2	1,514	777	Lower-cost
39	1,113	143.9	65.6	797	201.0	91.6	540	296.7	135.2	361	443.8	202.2	1,602	730	Lower-cost
Walworth County	1,113	138.7	67.0	797	193.7	93.6	540	285.9	138.1	361	427.7	206.6	1,544	746	Lower-cost

Table VIII-15 (continued)

[a]*Average annual income by employment type is based on 2009 data set forth on Table VII-44 in Chapter VII.*

[b]*Monthly housing costs are median monthly owner costs for specified housing units with a mortgage and gross rent from the 2005-2009 American Community Survey (ACS).*

[c]*Housing budgets are based on 30 percent of average income by employment type.*

[d]*Median monthly owner costs for specified housing units with a mortgage as a percentage of housing budget. A percentage of 100.0 indicates that the housing budget (30 percent of income) is equal to housing cost. A percentage over 100.0 indicates the housing cost is more than 30 percent of income, and percentage of less than 100.0 indicates the housing cost is less than 30 percent of income.*

[e]*Median monthly gross rent as a percentage of housing budget. A percentage of 100.0 indicates that the housing budget (30 percent of income) is equal to housing cost. A percentage over 100.0 indicates the housing cost is more than 30 percent of income, and percentage of less than 100.0 indicates the housing cost is less than 30 percent of income.*

[f]*A lower-cost job/housing imbalance is a sub-area with a high percentage of lower-wage employment compared to lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a high percentage of moderate-wage employment compared to moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a high percentage of higher-wage employment compared to higher-cost housing.*

Source: U.S. Bureau of the Census, Wisconsin Department of Workforce Development, Wisconsin Department of Administration, and SEWRPC.

accommodation and food service. In addition, finding affordable housing in sub-areas of the Region with a lower-cost and/or moderate-cost job/housing imbalance may be difficult even for workers with jobs in industries with moderate to higher wages, such as health/care social assistance and manufacturing jobs.

As documented in Part 2 of this Chapter, all of the sub-areas in the Region with an existing or envisioned major employment centers and a current lower-cost or moderate-cost job/housing imbalance also have a projected lower-cost or moderate-cost imbalance, based on analyses of their comprehensive plans. Communities in these sub-areas have planned for areas that will support a significant number of jobs without a corresponding amount of areas at densities likely to accommodate affordable housing. It is recommended that these communities consider conducting a job/housing balance analysis as part of their comprehensive plan updates[22] to correct a potential job/housing imbalance and encourage housing variety, including multi-family housing and smaller single-family homes on smaller lots.

Housing in these communities may be more expensive than that of other communities in the Region, so even multi-family developments that are market rate may not be affordable to persons employed in lower-wage jobs. Affordable housing strategies that could be used to provide subsidized housing, such as the Section 8 Housing Choice Voucher program and the Low Income Housing Tax Credit (LIHTC) Program, should be considered by these communities. Other strategies that may promote affordable housing in communities where housing is typically more expensive, such as housing trust funds, are discussed further in Chapters XI and XII.

Sub-Area Housing Affordability and Resident Incomes

Some of the sub-areas of the Region with a large employment base and housing problems, such as a high housing cost burden, may also be experiencing economic challenges or have other unique characteristics where increased access to good-paying jobs and/or workforce development efforts, in addition to affordable housing, may be necessary to reduce housing problems. The sub-areas with housing problems, such as a comparatively high percentage of households experiencing a high cost burden, that do not have lower-cost or moderate-cost job/housing imbalances tend to be in the Region's central city areas, particularly in the Cities of Milwaukee, Racine, and Kenosha.

Table VIII-4 shows that sub-areas 13-16 (Milwaukee), 30 (Racine), and 34 (Kenosha) have among the highest unemployment rates, lowest median earnings, and lowest household incomes in the Region. Although, as documented in Chapter VII, the Milwaukee, Racine, and Kenosha areas have had stagnate or declining shares of the Region's jobs since 1970, each of these areas still has a high (City of Milwaukee) or balanced (Cities of Racine and Kenosha) ratio of jobs to housing and a large amount of total employment. A comparison of median earnings and average wages in these sub-areas shows that residents are earning significantly less than the wages offered by area jobs, particularly in the City of Milwaukee, where the median annual earnings for residents are $24,646 and the average annual wage for a job in Milwaukee County is $45,652; and the City of Racine, were the median earnings for residents are $25,048 and the average annual wage for a job in Racine County is $40,660.

Further comparison of the median earnings and median household incomes to owner and renter housing costs in the Region by sub-area, shown on Table VIII-16 and Figure VIII-2, show that higher household incomes may be necessary to decrease high housing cost burdens in economically challenged areas. The Table shows that median annual earnings as a percentage of homeownership cost and rental cost is somewhat consistent between sub-areas with lower-cost and moderate-cost imbalances and the Region's central city areas, although housing cost as a percentage of earnings in central city sub-areas are among the highest. The Table also shows that household income as a percentage of homeownership cost and rental cost is highest in the sub-areas consisting of the Cities of Milwaukee, Racine, and Kenosha, even though median owner costs are among the lowest in the Region and median renter cost are low to moderate compared to the rest of the Region.

The data set forth on Table VIII-16 is consistent with findings from a report prepared by the Public Policy Forum in 2009 regarding the need for affordable housing in Milwaukee County titled, *Give Me Shelter: Responding to*

[22]*The State comprehensive planning law requires that adopted comprehensive plans be reviewed and updated at least once every 10 years.*

Table VIII-16

RESIDENT HOUSING BUDGET AND COST COMPARISON IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2005-2009

	Median Annual Earnings			Median Annual Household Income			Median Monthly Housing Cost		
Analysis Area/County[b]	Housing Budget[a]	Percent of Owner Cost[b]	Percent of Renter Cost[c]	Housing Budget[a]	Percent of Owner Cost[b]	Percent of Renter Cost[c]	Owner Cost	Renter Cost	Potential 2010 Housing Imbalance Type[d]
1	874	180.9	81.3	1,829	86.4	38.9	1,581	711	Lower- and moderate-cost
2	739	213.3	97.1	1,452	108.6	49.4	1,577	718	Moderate-cost
3	879	206.5	88.9	1,860	97.5	42.0	1,814	781	Moderate-cost
4	1,048	213.6	83.9	2,330	96.1	37.7	2,238	879	Moderate-cost
Ozaukee County	883	206.6	86.7	1,856	98.2	41.2	1,823	765	Moderate-cost
5	904	182.9	79.9	1,789	92.4	40.4	1,653	722	Lower- and moderate-cost
6	795	197.0	94.8	1,420	110.2	53.0	1,565	753	Moderate-cost
7	825	209.5	77.7	1,628	106.2	39.4	1,729	641	Moderate-cost
8	840	204.0	92.4	1,692	101.2	45.9	1,713	776	Moderate-cost
9	827	198.1	87.4	1,505	108.9	48.0	1,639	723	Moderate-cost
10	994	173.3	81.4	1,799	95.7	45.0	1,722	809	- -
11	1,019	189.8	66.0	2,193	88.2	30.7	1,934	673	Lower- and moderate-cost
Washington County	864	192.7	87.0	1,617	102.9	46.4	1,664	751	Moderate-cost
12	974	199.4	88.3	1,810	107.3	47.5	1,943	860	- -
13-16	616	213.4	117.0	927	141.9	77.8	1,315	721	Higher-cost
17	853	182.1	90.3	1,315	118.1	58.6	1,553	770	- -
18	786	176.4	87.2	1,239	111.9	55.4	1,387	686	Moderate-cost
19	951	181.3	90.7	1,765	97.7	48.9	1,724	863	Moderate-cost
Milwaukee County	710	202.9	104.1	1,096	131.5	67.4	1,441	739	Higher-cost
20	941	187.4	91.4	1,673	105.4	51.4	1,764	860	Moderate-cost
21	1,069	181.4	113.0	2,160	89.8	55.9	1,940	1,208	Lower- and moderate-cost
22	1,054	169.5	91.6	1,931	92.5	50.0	1,786	965	Moderate-cost
23	1,016	184.5	94.5	2,052	91.4	46.8	1,875	960	Lower- and moderate-cost
24	996	187.2	86.6	2,003	93.1	43.0	1,864	862	Moderate-cost
25	998	202.6	83.2	2,086	96.9	39.8	2,021	830	Lower- and moderate-cost
26	867	193.2	91.8	1,576	106.3	50.5	1,675	796	Moderate-cost
27	920	193.1	86.3	1,995	89.1	39.8	1,777	794	Lower- and moderate-cost
28	981	181.8	89.4	1,912	93.3	45.9	1,783	877	Lower- and moderate-cost
Waukesha County	959	188.7	89.8	1,862	97.2	46.2	1,810	861	Moderate-cost
29	884	174.7	83.8	1,603	96.4	46.2	1,545	741	Lower-cost
30	626	195.8	107.5	1,022	120.0	65.9	1,226	673	Higher-cost
31	864	204.2	99.5	1,743	101.1	49.3	1,763	859	Moderate-cost
32	818	197.8	92.4	1,473	109.8	51.3	1,618	756	- -
Racine County	762	190.7	92.6	1,355	107.2	52.0	1,452	705	- -
33	884	197.5	105.1	1,788	97.7	52.0	1,746	929	- -
34	686	213.3	111.4	1,205	121.4	63.4	1,463	764	Higher-cost
35	829	200.9	101.4	1,665	100.1	50.5	1,666	841	Lower-cost
Kenosha County	751	208.1	105.1	1,376	113.5	57.3	1,562	789	- -

Table VIII-16 (continued)

Analysis Area/County[b]	Median Annual Earnings			Median Annual Household Income			Median Monthly Housing Cost		Potential 2010 Housing Imbalance Type[d]
	Housing Budget[a]	Percent of Owner Cost[b]	Percent of Renter Cost[c]	Housing Budget[a]	Percent of Owner Cost[b]	Percent of Renter Cost[c]	Owner Cost	Renter Cost	
36	828	204.2	114.2	1,714	98.7	55.2	1,692	946	Lower-cost
37	271	559.0	239.2	975	155.6	66.6	1,517	649	Moderate-cost
38	700	216.1	110.9	1,330	113.8	58.4	1,514	777	Lower-cost
39	639	250.5	114.2	1,424	112.5	51.3	1,602	730	Lower-cost
Walworth County	647	238.7	115.3	1,348	114.5	55.3	1,544	746	Lower-cost

[a]*Housing budgets are based on 30 percent of median annual earnings or median annual household income (2005-2009 ACS).*

[b]*Median monthly owner costs for specified housing units with a mortgage as a percentage of housing budget. A percentage of 100.0 indicates that the housing budget (30 percent of income) is equal to housing cost. A percentage over 100.0 indicates the housing cost is more than 30 percent of income, and percentage of less than 100.0 indicates the housing cost is less than 30 percent of income.*

[c]*Median monthly gross rent as a percentage of housing budget. A percentage of 100.0 indicates that the housing budget (30 percent of income) is equal to housing cost. A percentage over 100.0 indicates the housing cost is more than 30 percent of income, and percentage of less than 100.0 indicates the housing cost is less than 30 percent of income.*

[d]*A lower-cost job/housing imbalance is a sub-area with a high percentage of lower-wage employment compared to lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a high percentage of moderate-wage employment compared to moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a high percentage of higher-wage employment compared to higher-cost housing.*

Source: U.S. Bureau of the Census, Wisconsin Department of Administration, and SEWRPC.

Milwaukee County's Affordable Housing Challenges. One of the key findings of the report notes that the housing affordability crisis in Milwaukee County is driven by low household incomes rather than high rents. In 2000, Milwaukee County had one of the lowest average household incomes among the Nation's largest Counties. The median family income declined by 10.3 percent between 2002 and 2007, which further exacerbated the housing cost burden among renters (51.6 percent of renters reported having a high housing cost burden in the City of Milwaukee, according to the 2005-2009 ACS).

The recent decline in household income in Milwaukee County is a trend that has been occurring in the Region's central city areas since 1979, when household income is adjusted for inflation. Table VII-12 in Chapter VII shows that adjusted income has declined in Milwaukee (-15.6 percent), Racine (-9.7 percent), and Kenosha (-4.4 percent) Counties between 1979 and 2005-2009 while increasing or remaining stable in the other Counties of the Region.[23] The Public Policy Forum finds that an affordable housing strategy for Milwaukee County needs to include economic and workforce development efforts to effectively address affordable housing needs in the County. This finding would also apply to the Cities of Racine and Kenosha, which the data compiled in this report shows to have some of the same economic challenges as Milwaukee.

A workforce development area to focus on may be education, which local employer surveys find to be of very high importance to employers.[24] The educational attainment of residents 25 years of age and older in the Cities of Milwaukee, Racine, and Kenosha lags behind the rest of the Region according to 2005-2009 ACS data (see Table VII-5 in Chapter VII). There are large numbers of employers in the Milwaukee, Racine, and Kenosha sub-areas and the level of educational attainment is one indicator of the types of occupations that a community's workforce is most suited to fill, which, in turn, influences earning potential and housing affordability. Gains in resident workforce educational attainment may help to increase the number of residents hired by existing employers and may help to retain existing employers and attract new employers to the Region. Implementation of the transit element of the regional transportation system plan may also help to connect residents in central city portions of the Region to additional job opportunities in outlying areas.

Additional affordable housing units may also be a necessary component of the strategy to address affordable housing in the Region's central city areas, even though these sub-areas have among the highest percentages of existing multi-family and subsidized housing units per total housing units and it is clear that economic and workforce development efforts are necessary. Table IV-28 in Chapter IV shows sub-areas 13-16, 30, and 34 have among the most non-multi-family housing units considered to be in poor/very poor or unsound condition. Most of these housing units are single-family homes in dense urban neighborhoods with smaller lots. These homes could be rehabilitated or replaced to provide higher-quality lower- and moderate-cost housing.[25] The Cities of Milwaukee, Racine, and Kenosha also have the oldest existing housing stock in the Region. Table IV-27 in Chapter IV shows that a significant portion of each community's housing stock was built prior to 1940. As the housing stock continues to age, some multi-family and single-family units that are currently affordable to lower- and moderate-income households may need to be rehabilitated or replaced.

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[23] *Adjusted income increased by 0.6 percent in Waukesha County, 1.3 in Ozaukee County, 2.6 percent in Washington County, and 7.7 percent in Walworth County.*

[24] *Workforce quality and K-12 education were found to be among the most important elements of a good business climate by area manufacturers interviewed as part of a 2006 survey conducted by UW-Milwaukee for the Milwaukee Development Corporation, Milwaukee 7, and Milwaukee Regional Economic Development titled,* M7 Manufacturing Survey Results: An Analysis of the CEO Call Program 2006. *Education was the community component considered most necessary for the successful recruitment and maintenance of a quality employee pool in the 2008 Waukesha Chamber of Commerce Employer Survey.*

[25] *Government and private initiatives intended to rehabilitate or replace similar housing stock are documented in Chapters III, IV, and X.*

PART 4: FINDINGS

The following findings are based on the job/housing balance analysis and the discussion regarding affordable housing and economic development presented in this Chapter. Findings were considered during preparation of recommendations intended to address the provision of affordable housing and transit connections near existing and proposed major employment centers in the Region. Recommendations are presented in Chapter XII.

- A lower-cost job/housing imbalance refers to sub-areas of the Region that have a higher percentage of lower-wage jobs than lower-cost housing. Lower-cost housing includes multi-family housing, two-family housing, and mobile homes. Sub-areas with current and projected (year 2035) lower-cost imbalances tend to be in the Region's suburban communities. Additional multi-family housing units may help to correct the potential job/housing imbalances in these sub-areas.

- A moderate-cost job/housing imbalance refers to sub-areas that have a higher percentage of moderate-wage jobs than moderate-cost housing. Moderate-cost housing includes higher-density single-family housing. A moderate-cost imbalance is the most common type of current and projected job/housing imbalance in the Region and also tends to occur in suburban communities, particularly sub-areas in Ozaukee, Washington, and Waukesha Counties. Additional modest sized single-family homes on small to modest size lots may help to correct job/housing imbalances in these sub-areas.

- A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewered communities. One or more of the communities in sub-areas comprised of multiple sewered communities may have a balance between jobs and housing; although at least one sewered community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

- Central city portions of the Region that do not have lower-cost or moderate-cost job/housing imbalances have among the highest percentages of households with a high housing cost burden. These areas also have high unemployment rates and low median earnings compared to other portions of the Region.

- Sub-areas with a major employment center and a lower-cost or moderate-cost job/housing imbalance are located outside areas with the greatest concentrations of minority populations.

- Migrant workers that come to the State with a work agreement are guaranteed payment by State law and may also receive employer provided housing. The larger migrant worker housing issue is providing housing for the many workers who come to the Region in search of seasonal employment without a work agreement, and guarantee of employment or housing. Organizations that provide aid to migrant workers often do not have enough resources to meet the temporary housing needs of migrant workers who do not find employment soon after arriving in Wisconsin. The Wisconsin Department of Workforce Development should develop a method to document the number of migrant workers that come to the Region without a work agreement to help quantify the potential need for temporary housing for workers and their families.

- The accessibility of the Region's population without access to a vehicle to jobs, health care, shopping, and education is almost entirely dependent on the extent to which public transit is available and reasonability fast, convenient, and affordable. Most of the major employment centers in Milwaukee County and the Cities of Kenosha, Racine, and Waukesha are currently accessible by local fixed-route public transit. Some additional major employment centers in Ozaukee and Waukesha Counties are accessible by a rapid bus route. The remaining major employment centers are not accessible by public transit, which may restrict employment in these centers to persons with a vehicle or carpool availability or persons who live close enough to walk or bicycle to work.

- Major employment centers that are not currently served by public transit that would become accessible by public transit from Milwaukee under the recommended 2035 regional transportation system plan include those in sub-areas 20 (Menomonee Falls/Butler/Lannon), 27 (Southern Waukesha County), 25 (Northwest Waukesha County), and 6 (West Bend). Public transit improvements recommended by the 2035 regional transportation system plan would also provide better connectivity between minority and low-income populations in Central Milwaukee to job opportunities in the Region's outlying areas.

- National and local surveys have shown that proximity of affordable housing to employment is a concern shared by employers and commuters. The median cost of rental housing in most sub-areas of the Region is generally affordable to households with a single income from a higher-paying job, such as those in manufacturing or health care; however, homeownership may not be affordable. Rental housing in the Region is generally not affordable to a household with a single income from a lower-paying job, such as those in retail or accommodation and food service.

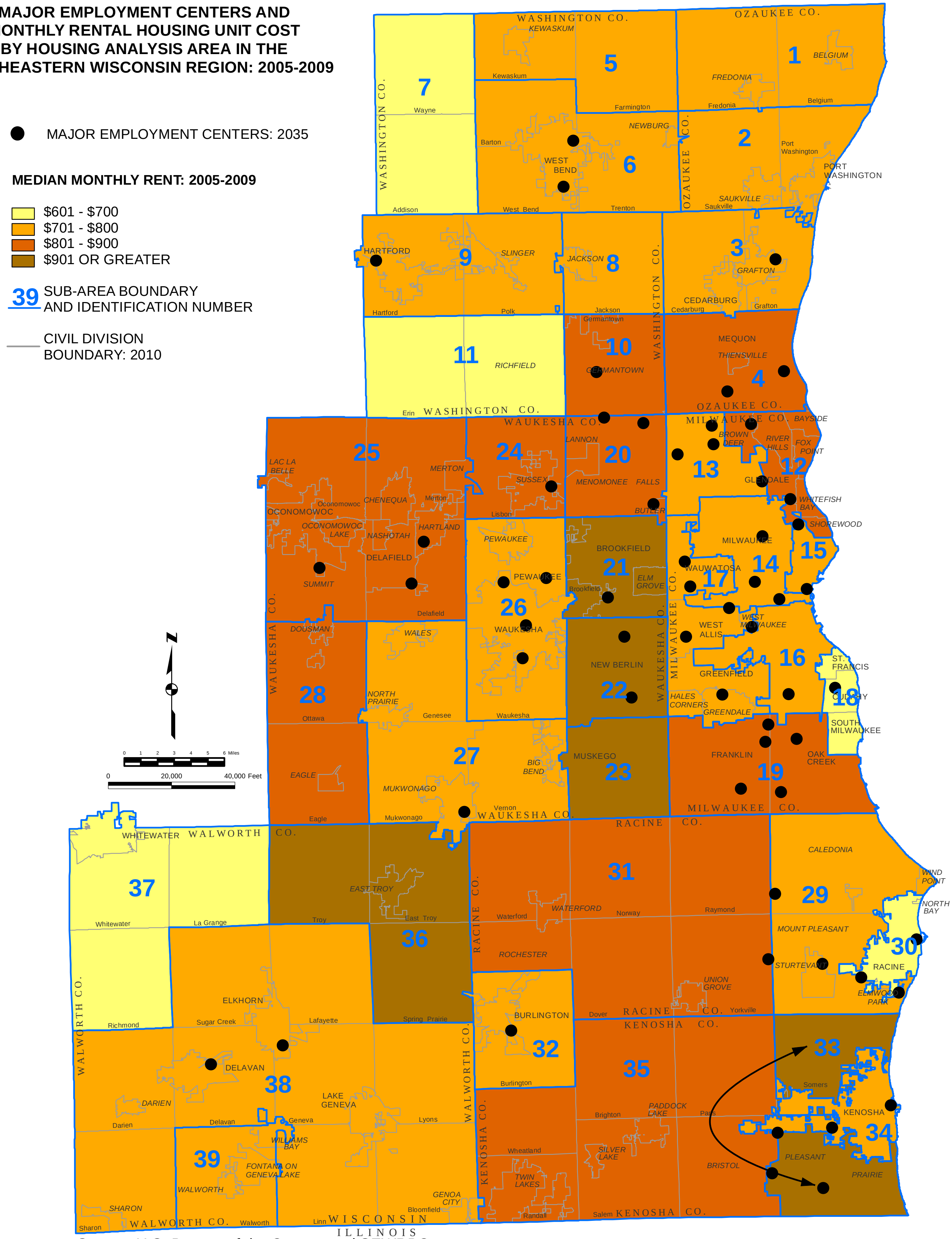
- Communities in sub-areas that have planned for areas that will support a significant number of jobs without residential areas with densities likely to accommodate affordable non-subsidized housing should consider conducting a job/housing balance analysis as part of their required comprehensive plan updates to address potential imbalances. Housing in these communities is generally expensive, so additional affordable housing strategies, such as encouraging the development of Low Income Housing Tax Credit (LIHTC) housing, may be necessary to provide affordable housing.

- Affordable housing strategies in central city areas of the Region with high unemployment and low earnings should include economic and workforce development components to help reduce high housing cost burden.

* * *

Map VIII-1

MAJOR EMPLOYMENT CENTERS AND MONTHLY RENTAL HOUSING UNIT COST BY HOUSING ANALYSIS AREA IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009



Source: U.S. Bureau of the Census and SEWRPC.

Map VIII-2

MAJOR EMPLOYMENT CENTERS AND MONTHLY OWNER COST FOR HOUSING UNITS WITH A MORTGAGE BY HOUSING ANALYSIS AREA IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009

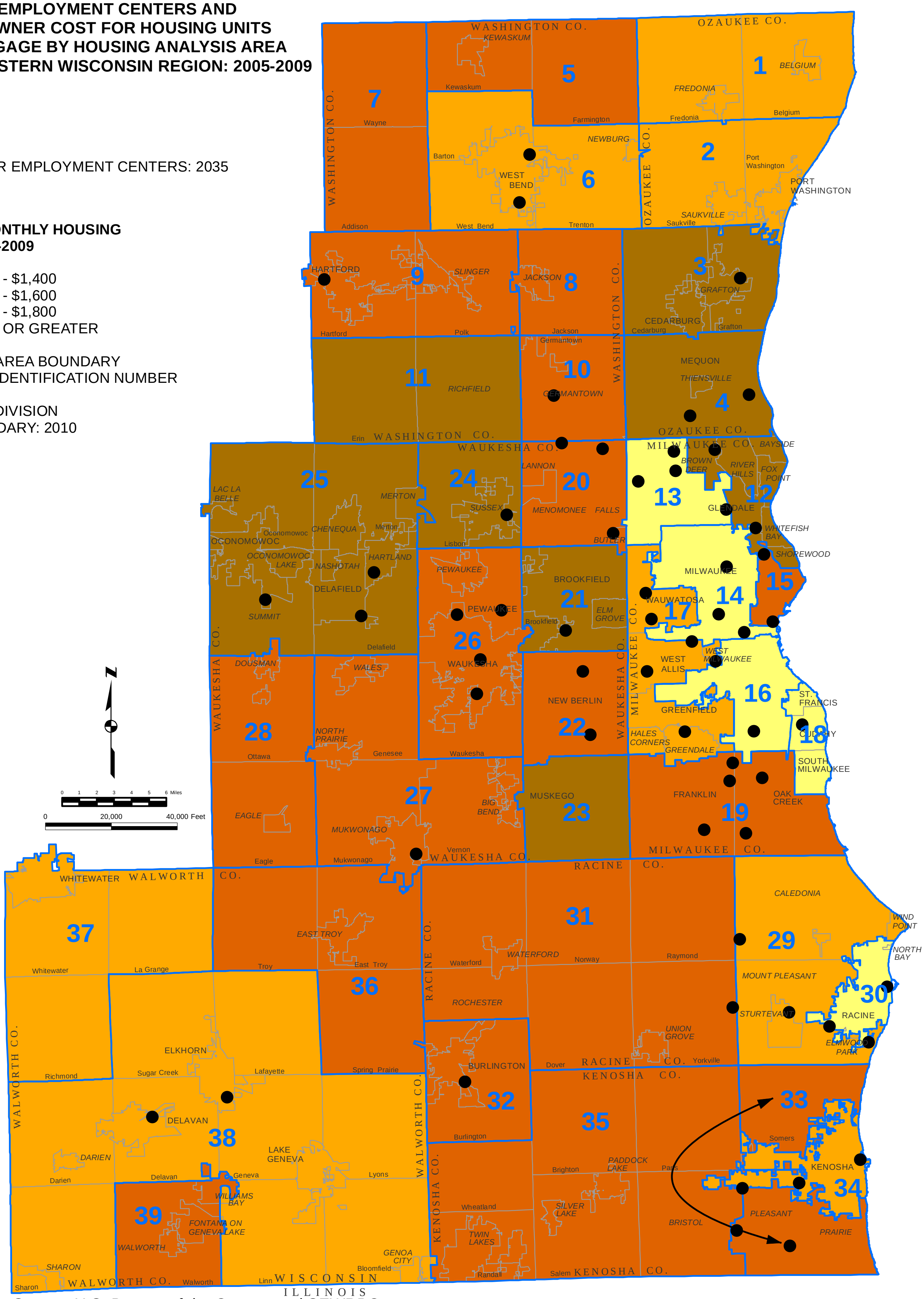
● MAJOR EMPLOYMENT CENTERS: 2035

MEDIAN MONTHLY HOUSING COST: 2005-2009

- $1,201 - $1,400
- $1,401 - $1,600
- $1,601 - $1,800
- $1,801 OR GREATER

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

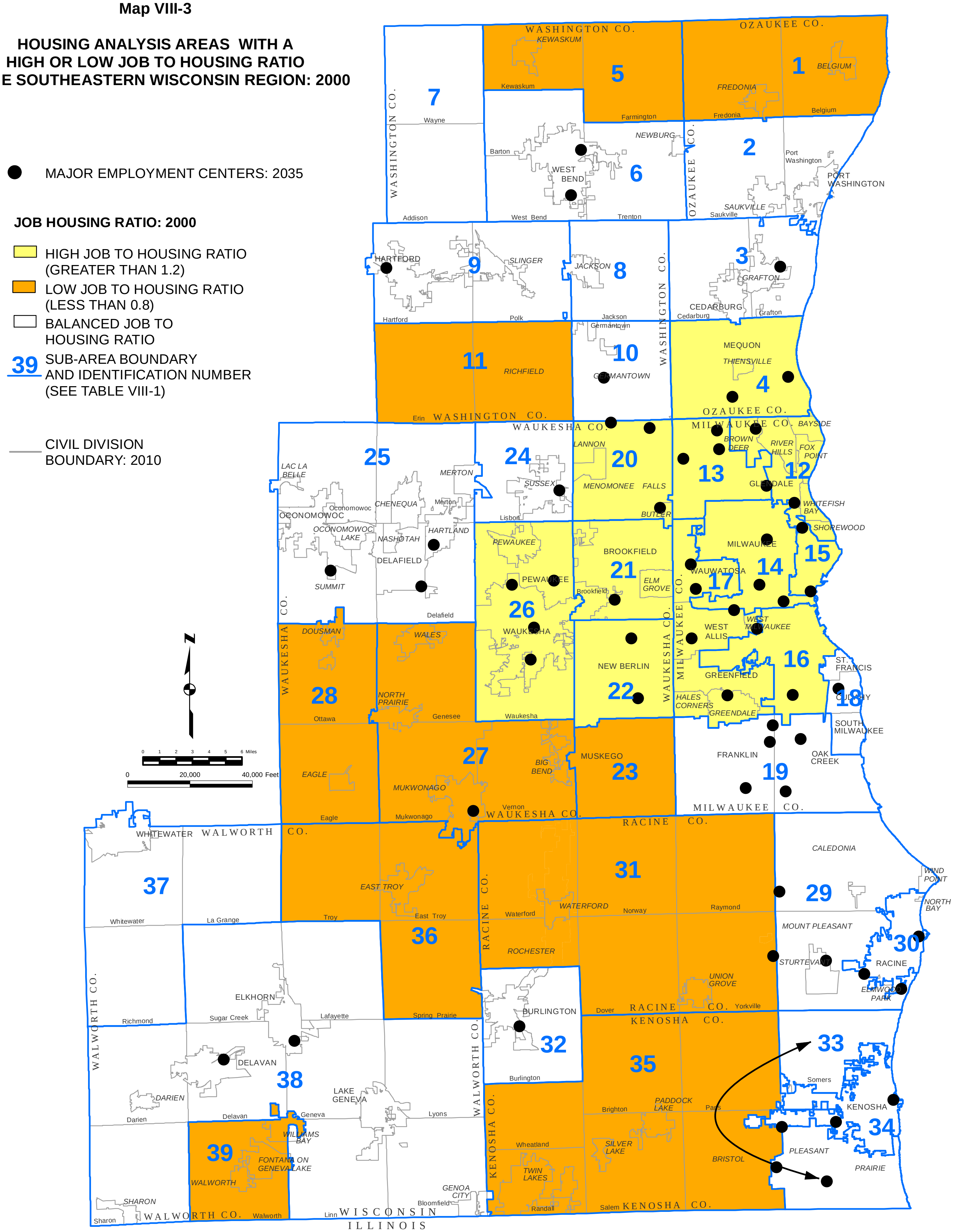
CIVIL DIVISION BOUNDARY: 2010



Source: U.S. Bureau of the Census and SEWRPC.

Map VIII-3

HOUSING ANALYSIS AREAS WITH A HIGH OR LOW JOB TO HOUSING RATIO IN THE SOUTHEASTERN WISCONSIN REGION: 2000



Source: U.S. Bureau of the Census, U.S. Bureau of Economic Analysis, and SEWRPC.

Map VIII-4

POTENTIAL JOB/HOUSING IMBALANCES BY HOUSING ANALYSIS AREA IN THE SOUTHEASTERN WISCONSIN REGION: 2010

● MAJOR EMPLOYMENT CENTERS: 2035

POTENTIAL JOB/ HOUSING IMBALANCE: 2010

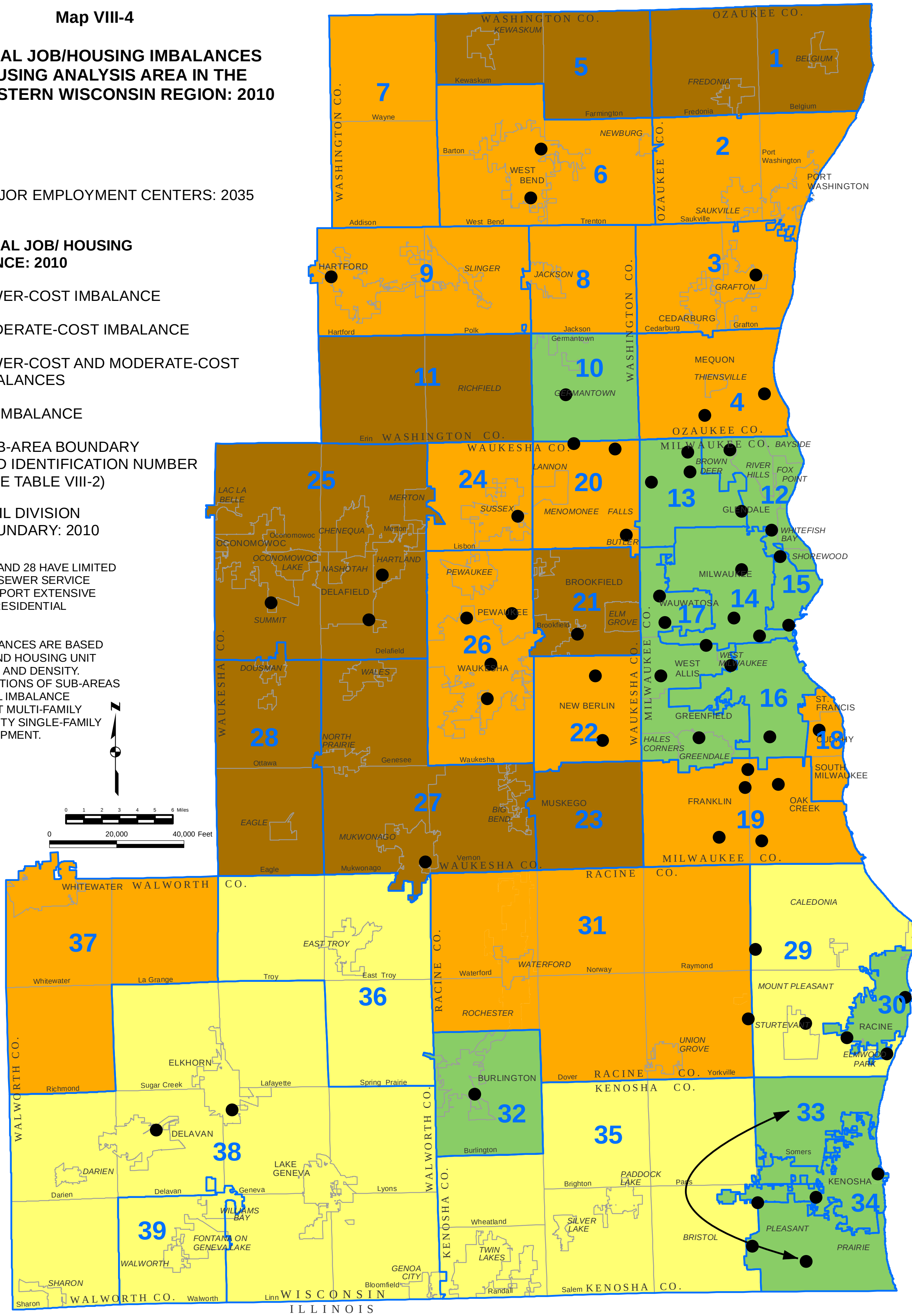
- LOWER-COST IMBALANCE
- MODERATE-COST IMBALANCE
- LOWER-COST AND MODERATE-COST IMBALANCES
- NO IMBALANCE

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER (SEE TABLE VIII-2)

CIVIL DIVISION BOUNDARY: 2010

NOTES:
SUB-AREAS 7, 11, AND 28 HAVE LIMITED OR NO SANITARY SEWER SERVICE AND CANNOT SUPPORT EXTENSIVE URBAN DENSITY RESIDENTIAL DEVELOPMENT.

POTENTIAL IMBALANCES ARE BASED ON JOB WAGES AND HOUSING UNIT STRUCTURE TYPE AND DENSITY. UNSEWERED PORTIONS OF SUB-AREAS WITH A POTENTIAL IMBALANCE CANNOT SUPPORT MULTI-FAMILY OR HIGHER-DENSITY SINGLE-FAMILY HOUSING DEVELOPMENT.



Source: U.S. Bureau of the Census, Wisconsin Department of Administration, Wisconsin Department of Workforce Development, and SEWRPC.

Map VIII-5

HOUSING ANALYSIS AREAS WITH HIGH JOB TO HOUSING RATIOS AND CENSUS BLOCKS WITH CONCENTRATIONS OF MINORITY POPULATIONS IN THE SOUTHEASTERN WISCONSIN REGION

● MAJOR EMPLOYMENT CENTERS: 2035

JOB HOUSING RATIO: 2000

▨ HIGH JOB RATIO TO HOUSING

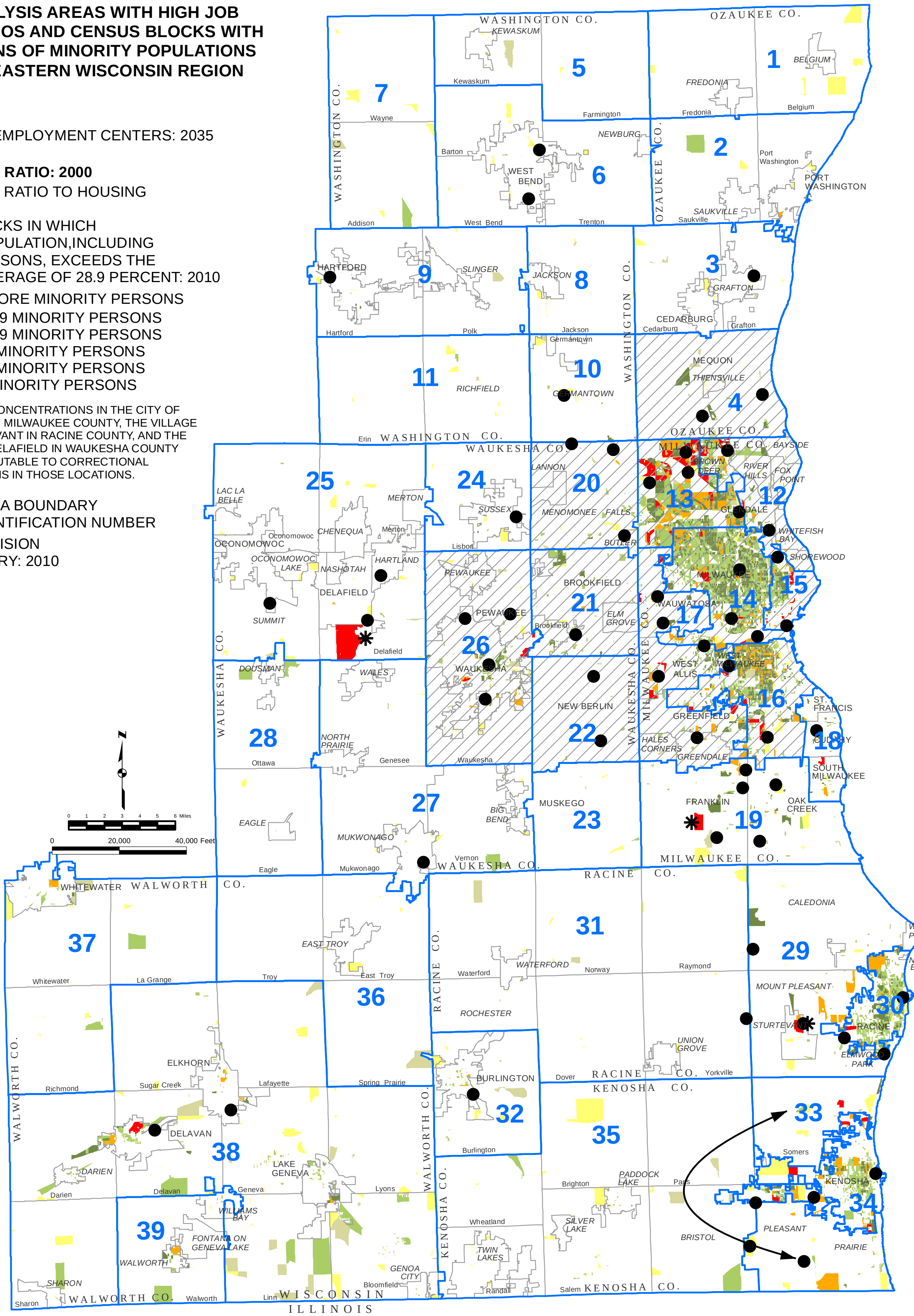
CENSUS BLOCKS IN WHICH MINORITY POPULATION,INCLUDING HISPANIC PERSONS, EXCEEDS THE REGIONAL AVERAGE OF 28.9 PERCENT: 2010

- 500 OR MORE MINORITY PERSONS
- 200 TO 499 MINORITY PERSONS
- 100 TO 199 MINORITY PERSONS
- 25 TO 99 MINORITY PERSONS
- 10 TO 24 MINORITY PERSONS
- 1 TO 10 MINORITY PERSONS

✱ MINORITY CONCENTRATIONS IN THE CITY OF FRANKLIN IN MILWAUKEE COUNTY, THE VILLAGE OF STURTEVANT IN RACINE COUNTY, AND THE TOWN OF DELAFIELD IN WAUKESHA COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

CIVIL DIVISION BOUNDARY: 2010



Source: U.S. Bureau of the Census, U.S. Bureau of Economic Analysis, and SEWRPC.

Map VIII-6

HOUSING ANALYSIS AREAS WITH JOB/HOUSING IMBALANCES AND CENSUS BLOCKS WITH CONCENTRATIONS OF MINORITY POPULATIONS IN THE SOUTHEASTERN WISCONSIN REGION: 2010

● MAJOR EMPLOYMENT CENTERS: 2035

POTENTIAL JOB/HOUSING IMBALANCES: 2010

- LOWER-COST IMBALANCE
- MODERATE-COST IMBALANCE

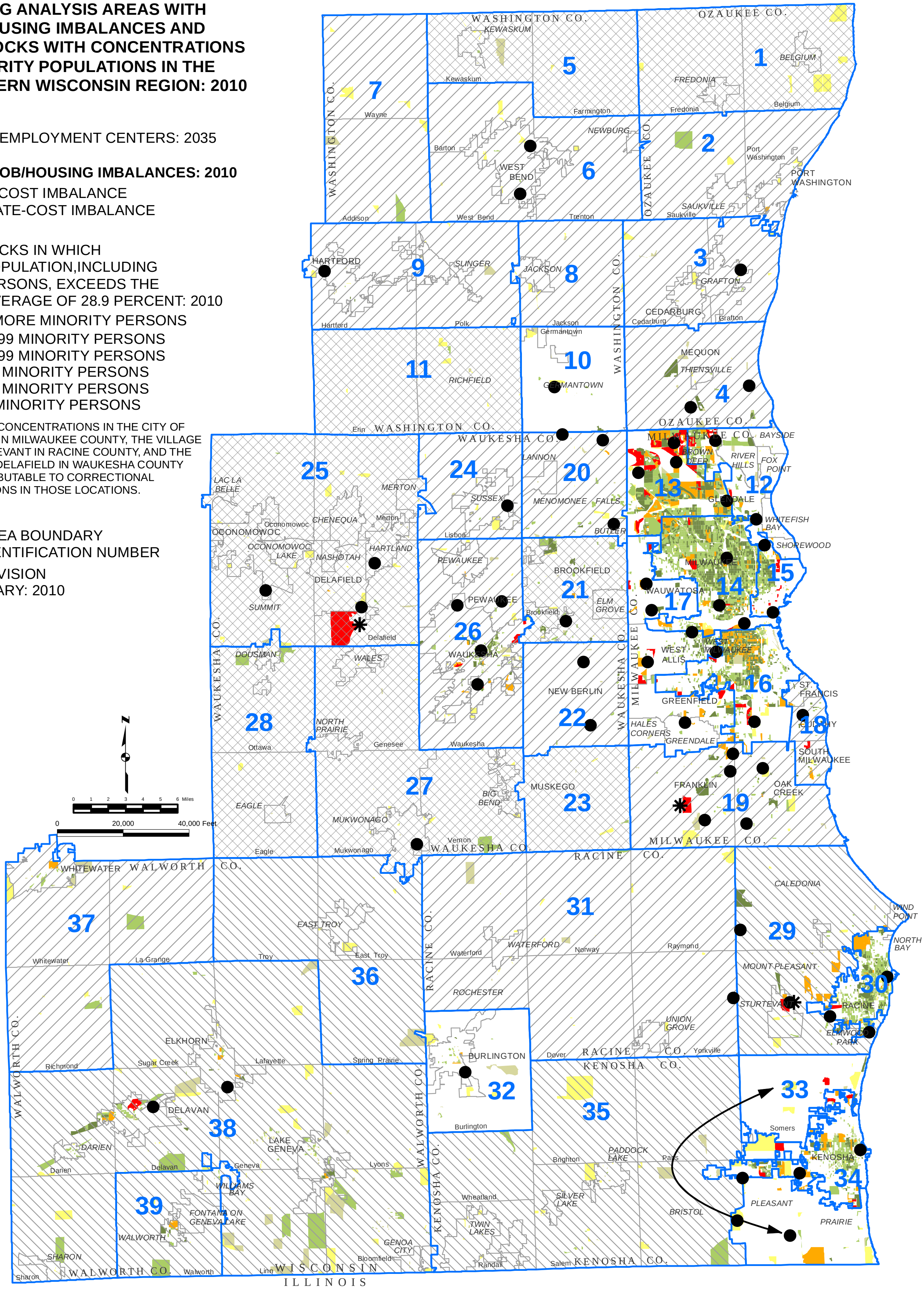
CENSUS BLOCKS IN WHICH MINORITY POPULATION,INCLUDING HISPANIC PERSONS, EXCEEDS THE REGIONAL AVERAGE OF 28.9 PERCENT: 2010

- 500 OR MORE MINORITY PERSONS
- 200 TO 499 MINORITY PERSONS
- 100 TO 199 MINORITY PERSONS
- 25 TO 99 MINORITY PERSONS
- 10 TO 24 MINORITY PERSONS
- 1 TO 10 MINORITY PERSONS

✱ MINORITY CONCENTRATIONS IN THE CITY OF FRANKLIN IN MILWAUKEE COUNTY, THE VILLAGE OF STURTEVANT IN RACINE COUNTY, AND THE TOWN OF DELAFIELD IN WAUKESHA COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

CIVIL DIVISION BOUNDARY: 2010



Source: U.S. Bureau of the Census, Wisconsin Department of Administration, Wisconsin Department of Workforce Development, and SEWRPC.

Map VIII-7

HOUSING ANALYSIS AREAS WITH JOB/HOUSING IMBALANCES AND CENSUS TRACTS WITH CONCENTRATIONS OF PERSONS WITH DISABILITIES IN THE SOUTHEASTERN WISCONSIN REGION

MAJOR EMPLOYMENT CENTERS: 2035

POTENTIAL JOB/HOUSING IMBALANCES: 2010

LOWER-COST IMBALANCE

MODERATE-COST IMBALANCE

CENSUS TRACTS IN WHICH PERSONS WITH DISABILITIES EXCEEDS THE REGIONAL AVERAGE OF 10.8 PERCENT: 2000

1 TO 249 PERSONS WITH DISABILITIES

250 TO 499 PERSONS WITH DISABILITIES

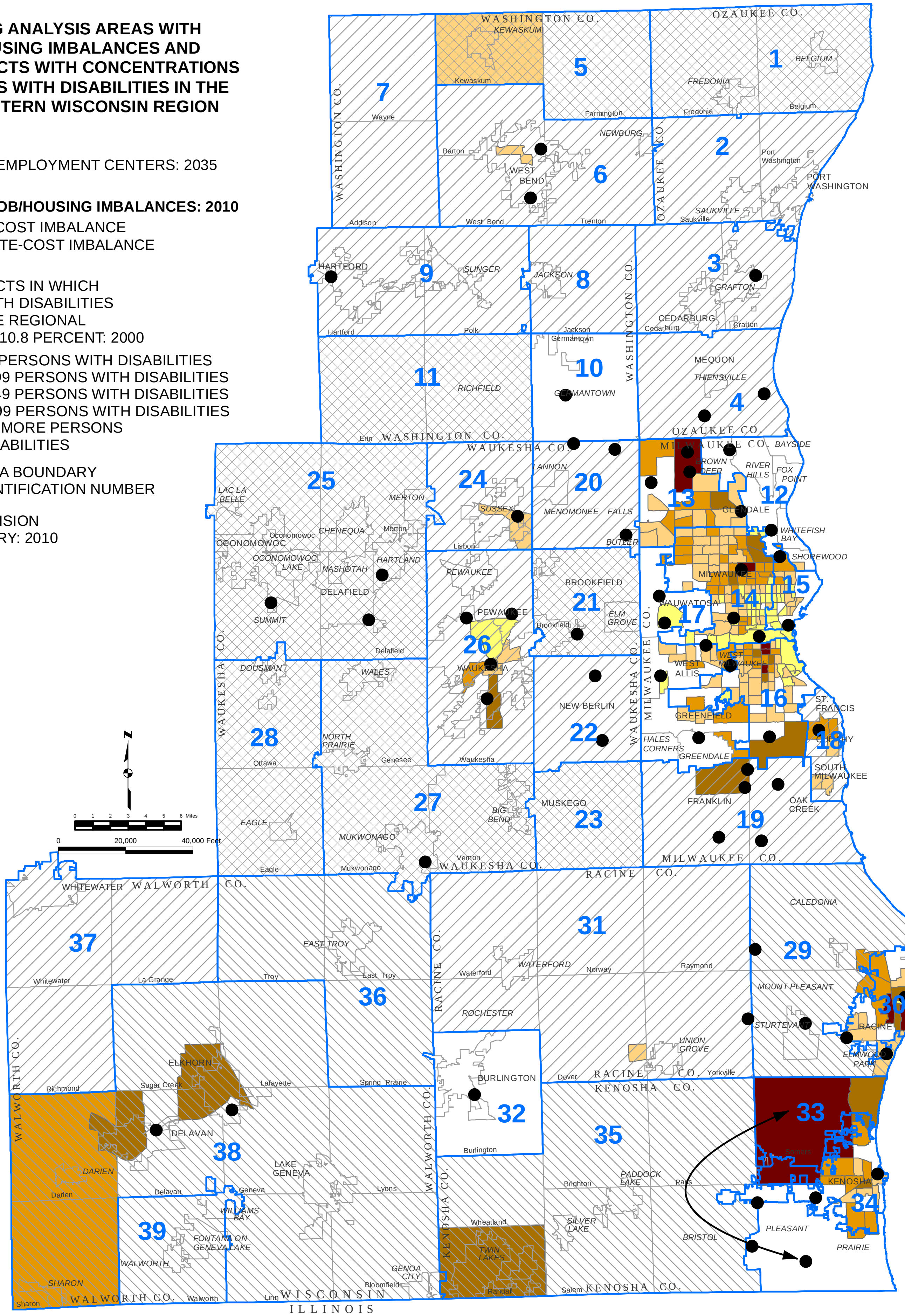
500 TO 749 PERSONS WITH DISABILITIES

750 TO 999 PERSONS WITH DISABILITIES

1,000 OR MORE PERSONS WITH DISABILITIES

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

CIVIL DIVISION BOUNDARY: 2010



Source: U.S. Bureau of the Census and SEWRPC.

Map VIII-8

MAJOR EMPLOYMENT CENTERS AND EXISTING PUBLIC TRANSIT SERVICE IN THE SOUTHEASTERN WISCONSIN REGION: 2010

MAJOR EMPLOYMENT CENTERS: 2035

LOCAL FIXED-ROUTE PUBLIC TRANSIT SERVICE

RAPID BUS ROUTE - PROVIDES BOTH TRADITIONAL AND REVERSE COMMUTE SERVICE

RAPID BUS ROUTE - PROVIDES TRADITIONAL COMMUTE SERVICE ONLY

LOCAL RURAL FIXED BUS ROUTE

TRANSIT SERVICE AREA

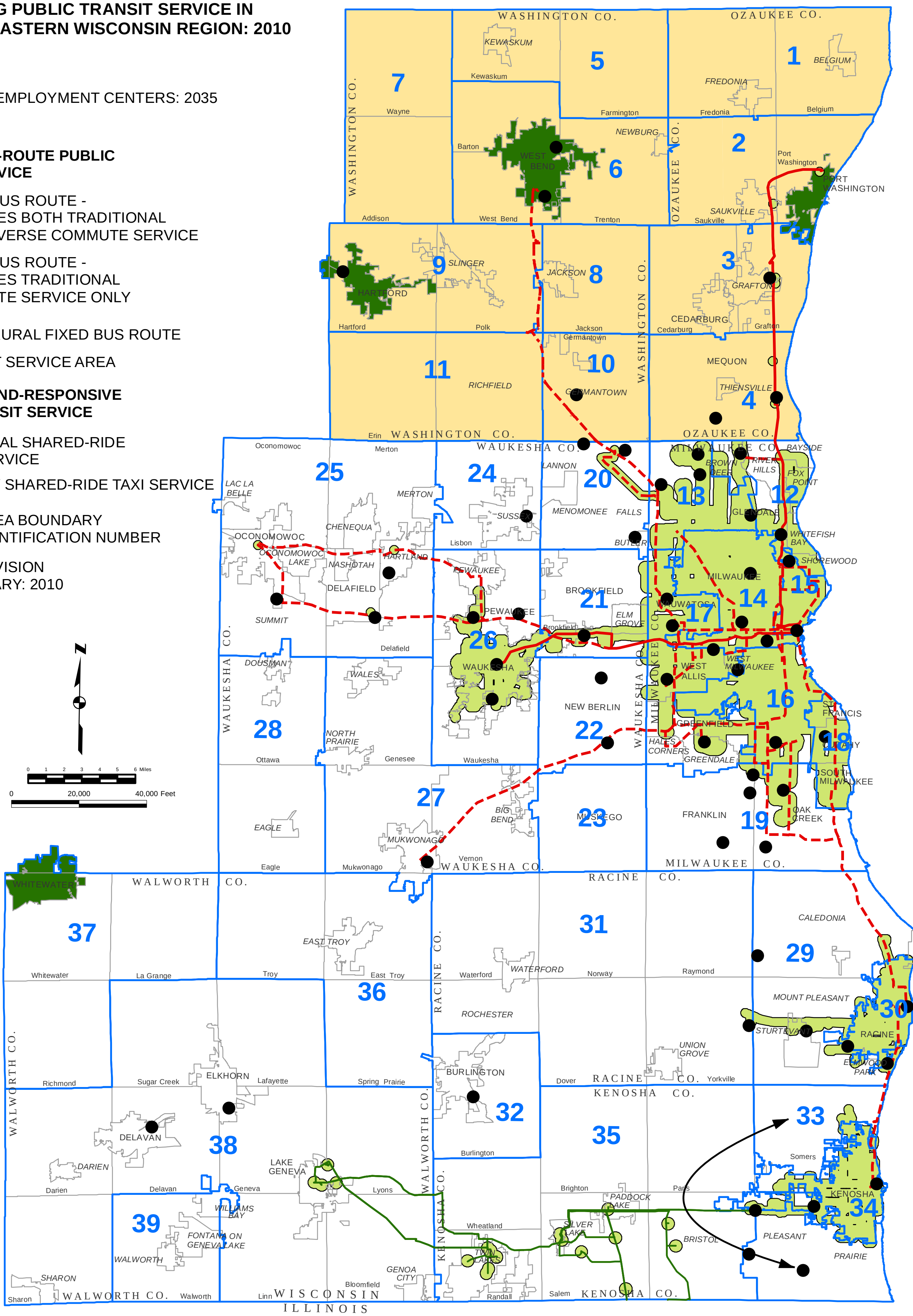
LOCAL DEMAND-RESPONSIVE PUBLIC TRANSIT SERVICE

MUNICIPAL SHARED-RIDE TAXI SERVICE

COUNTY SHARED-RIDE TAXI SERVICE

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

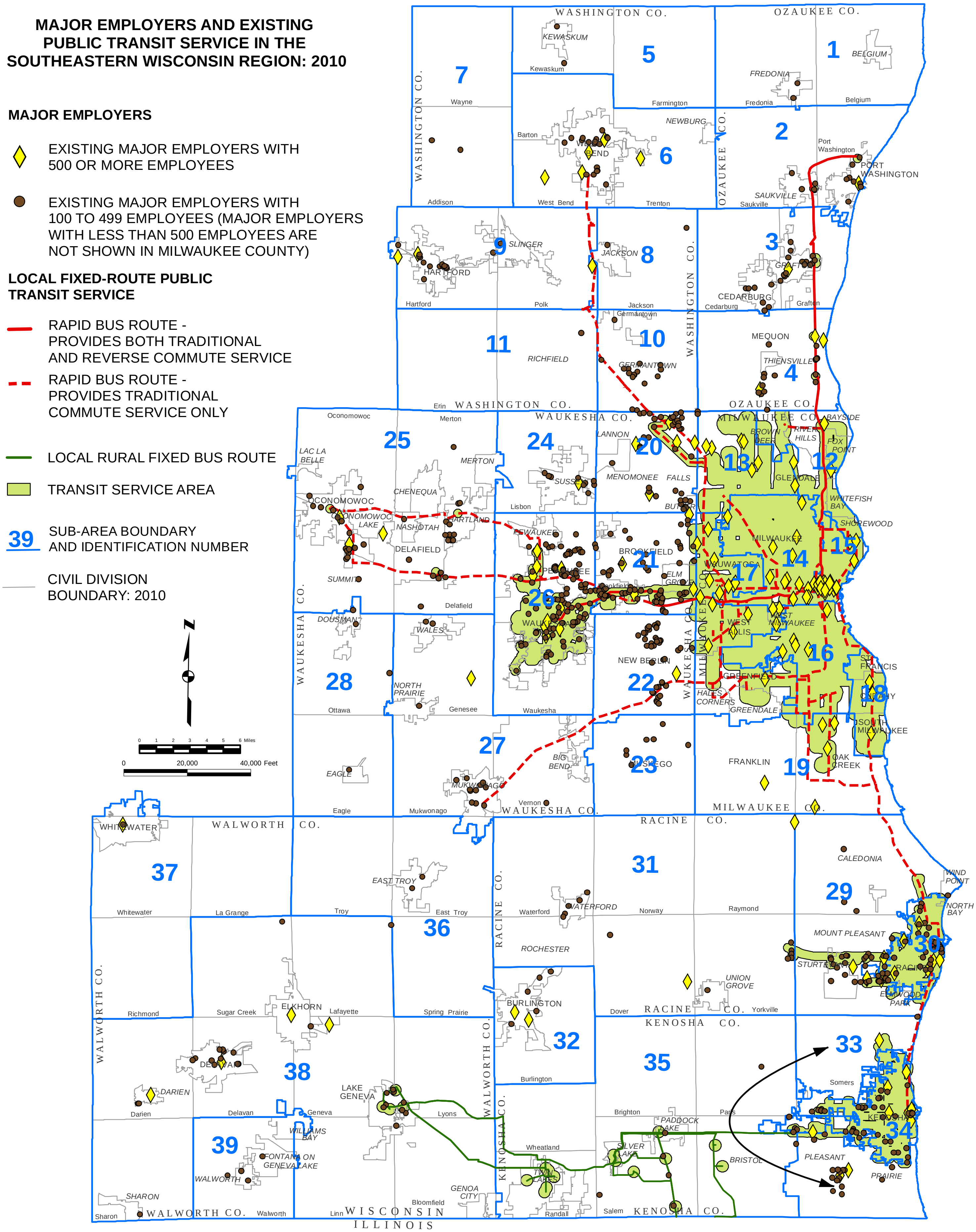
CIVIL DIVISION BOUNDARY: 2010



Source: SEWRPC.

Map VIII-9

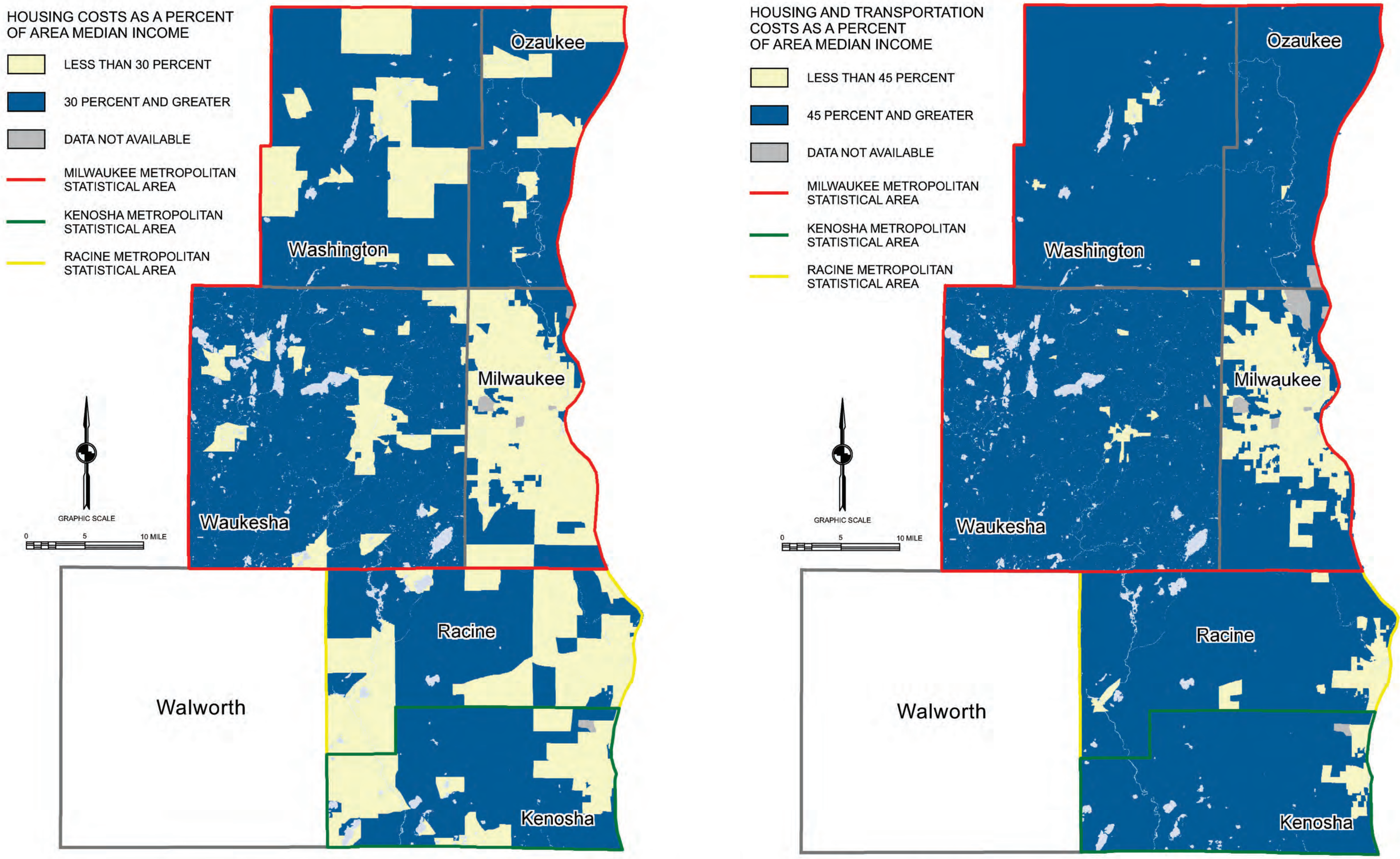
MAJOR EMPLOYERS AND EXISTING PUBLIC TRANSIT SERVICE IN THE SOUTHEASTERN WISCONSIN REGION: 2010



Source: SEWRPC.

Map VIII-10

HOUSING AND TRANSPORTATION COSTS IN SOUTHEASTERN WISCONSIN



Notes: Transportation costs are modeled for the typical regional household. Three regions, with different Area Median Incomes, are presented here. Data are not available for Walworth County.

Source: Center for Neighborhood Technology and SEWRPC.

Map VIII-11
PROJECTED JOB/HOUSING IMBALANCES IN SUB-AREAS IN THE SOUTHEASTERN WISCONSIN REGION: 2035

● MAJOR EMPLOYMENT CENTERS: 2035

SEWERED COMMUNITIES IN SUB-AREAS WITH A PROJECTED JOB/ HOUSING IMBALANCE: 2035

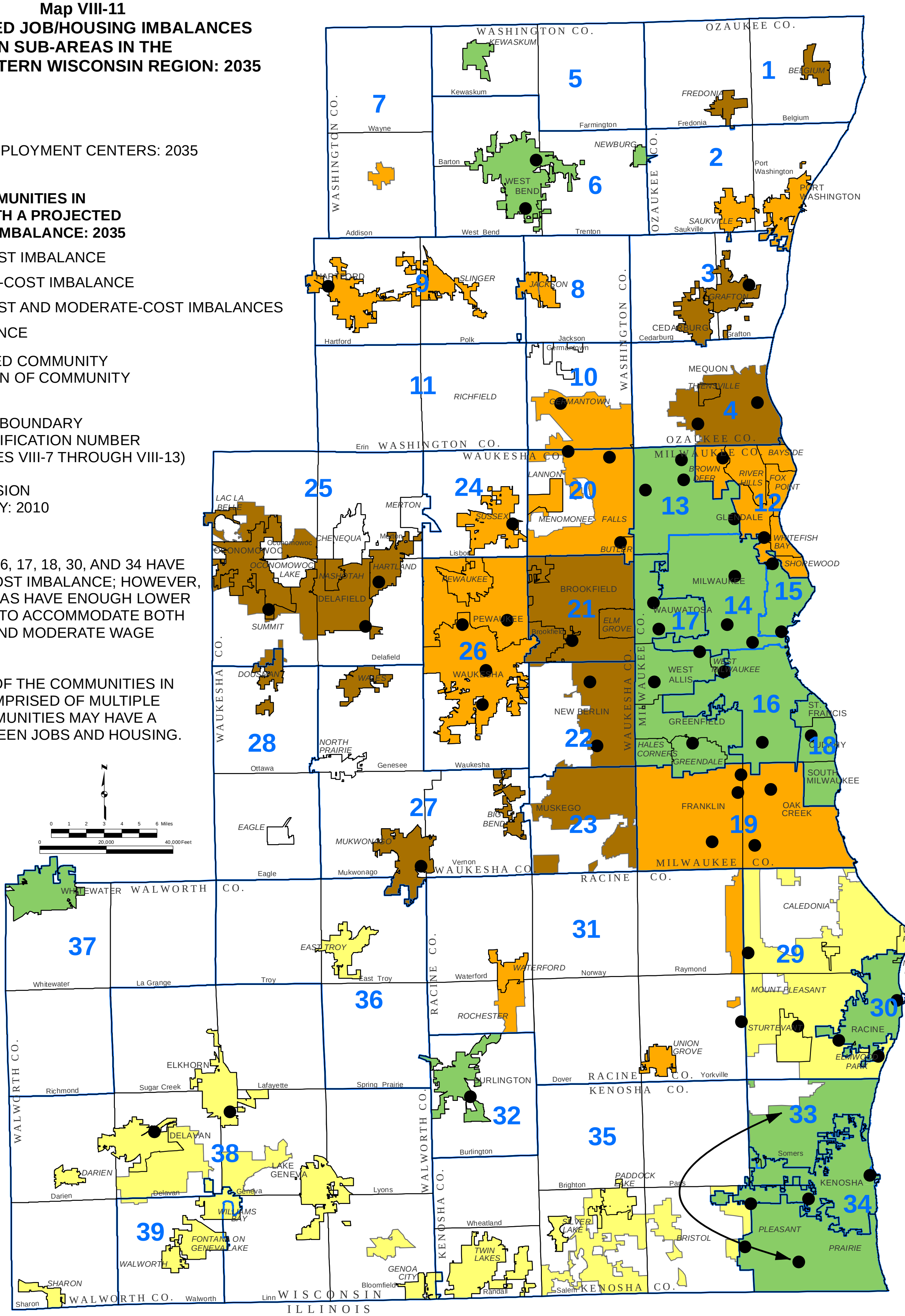
- LOWER-COST IMBALANCE
- MODERATE-COST IMBALANCE
- LOWER-COST AND MODERATE-COST IMBALANCES
- NO IMBALANCE
- UNSEWERED COMMUNITY OR PORTION OF COMMUNITY

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER (SEE TABLES VIII-7 THROUGH VIII-13)

CIVIL DIVISION BOUNDARY: 2010

NOTES:
SUB-AREAS 13-16, 17, 18, 30, AND 34 HAVE A MODERATE-COST IMBALANCE; HOWEVER, THESE SUB-AREAS HAVE ENOUGH LOWER COST HOUSING TO ACCOMMODATE BOTH LOWER WAGE AND MODERATE WAGE WORKERS.

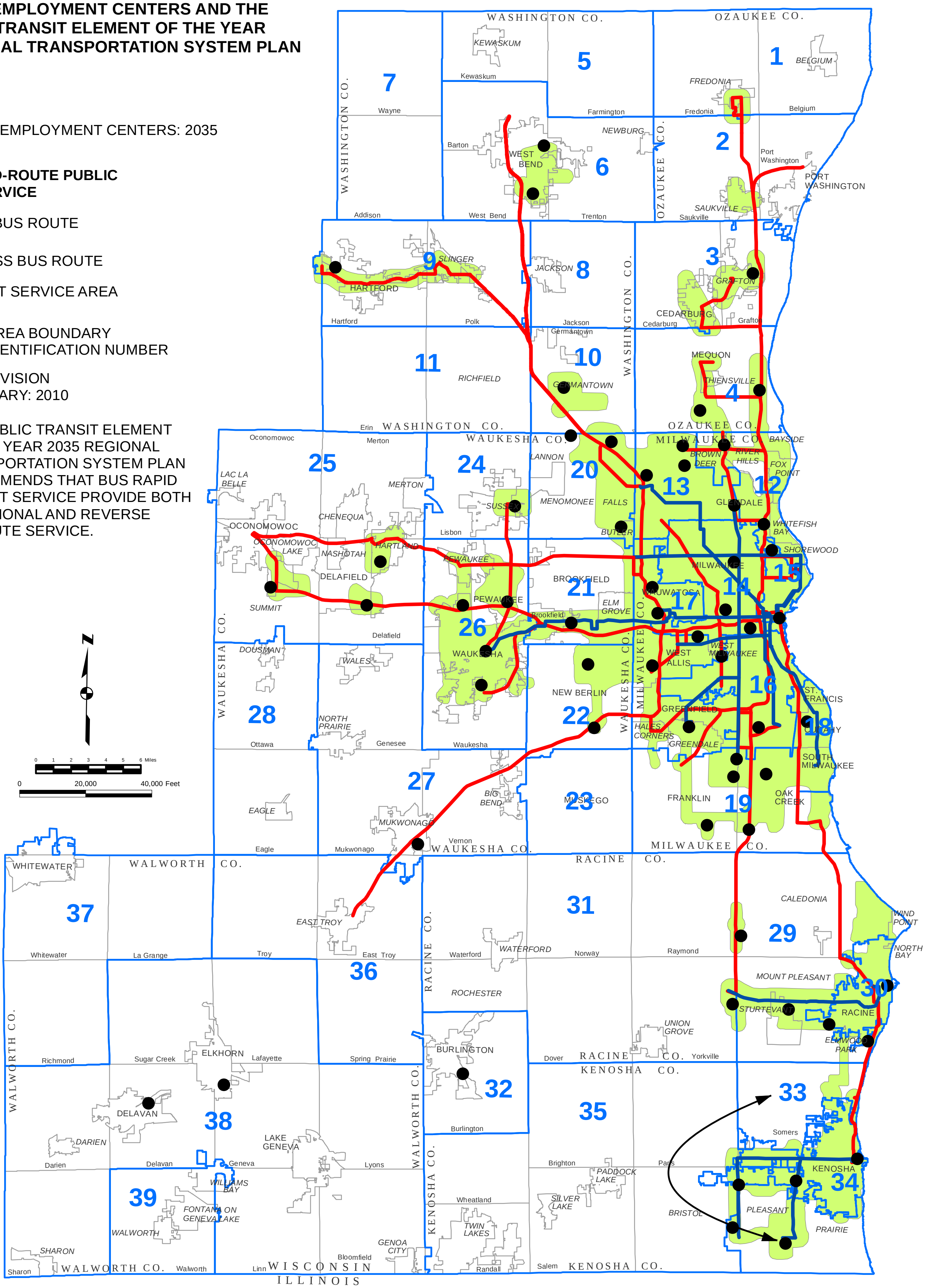
ONE OR MORE OF THE COMMUNITIES IN SUB-AREAS COMPRISED OF MULTIPLE SEWERED COMMUNITIES MAY HAVE A BALANCE BETWEEN JOBS AND HOUSING.



Source: Local Government Comprehensive Plans and SEWRPC.

Map VIII-12

MAJOR EMPLOYMENT CENTERS AND THE PUBLIC TRANSIT ELEMENT OF THE YEAR 2035 REGIONAL TRANSPORTATION SYSTEM PLAN



● MAJOR EMPLOYMENT CENTERS: 2035

LOCAL FIXED-ROUTE PUBLIC TRANSIT SERVICE

RAPID BUS ROUTE

EXPRESS BUS ROUTE

TRANSIT SERVICE AREA

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

CIVIL DIVISION BOUNDARY: 2010

NOTE: THE PUBLIC TRANSIT ELEMENT OF THE YEAR 2035 REGIONAL TRANSPORTATION SYSTEM PLAN RECOMMENDS THAT BUS RAPID TRANSIT SERVICE PROVIDE BOTH TRADITIONAL AND REVERSE COMMUTE SERVICE.

Source: SEWRPC.

Figure VIII-1

HOUSING BUDGET AND COST COMPARISON FOR SELECTED INDUSTRY TYPES BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2009

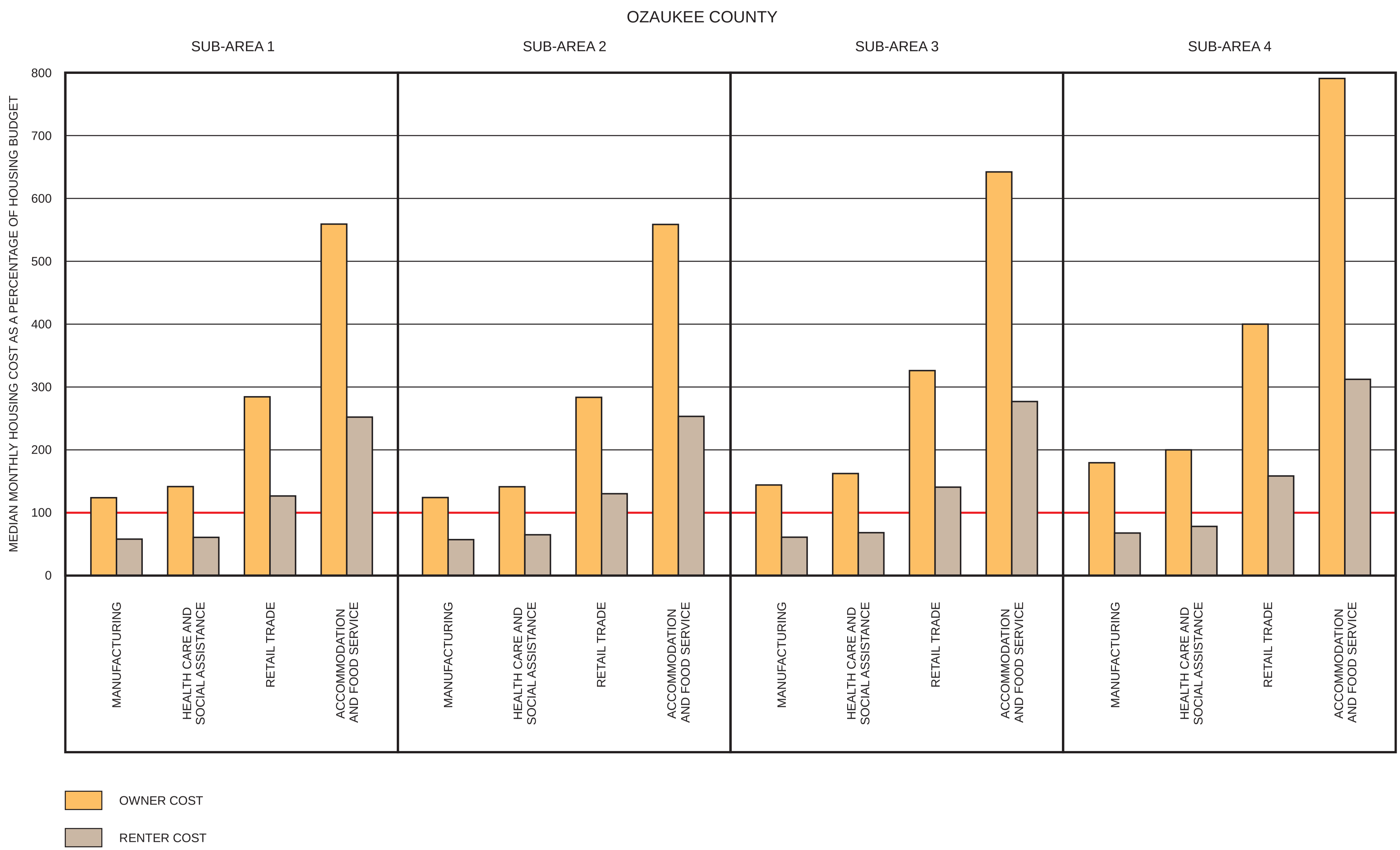


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN WAGE) FOR VARIOUS EMPLOYMENT CATEGORIES. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN WAGE, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN 30 PERCENT OF THE MEDIAN WAGE.

Figure VIII-1 (continued)

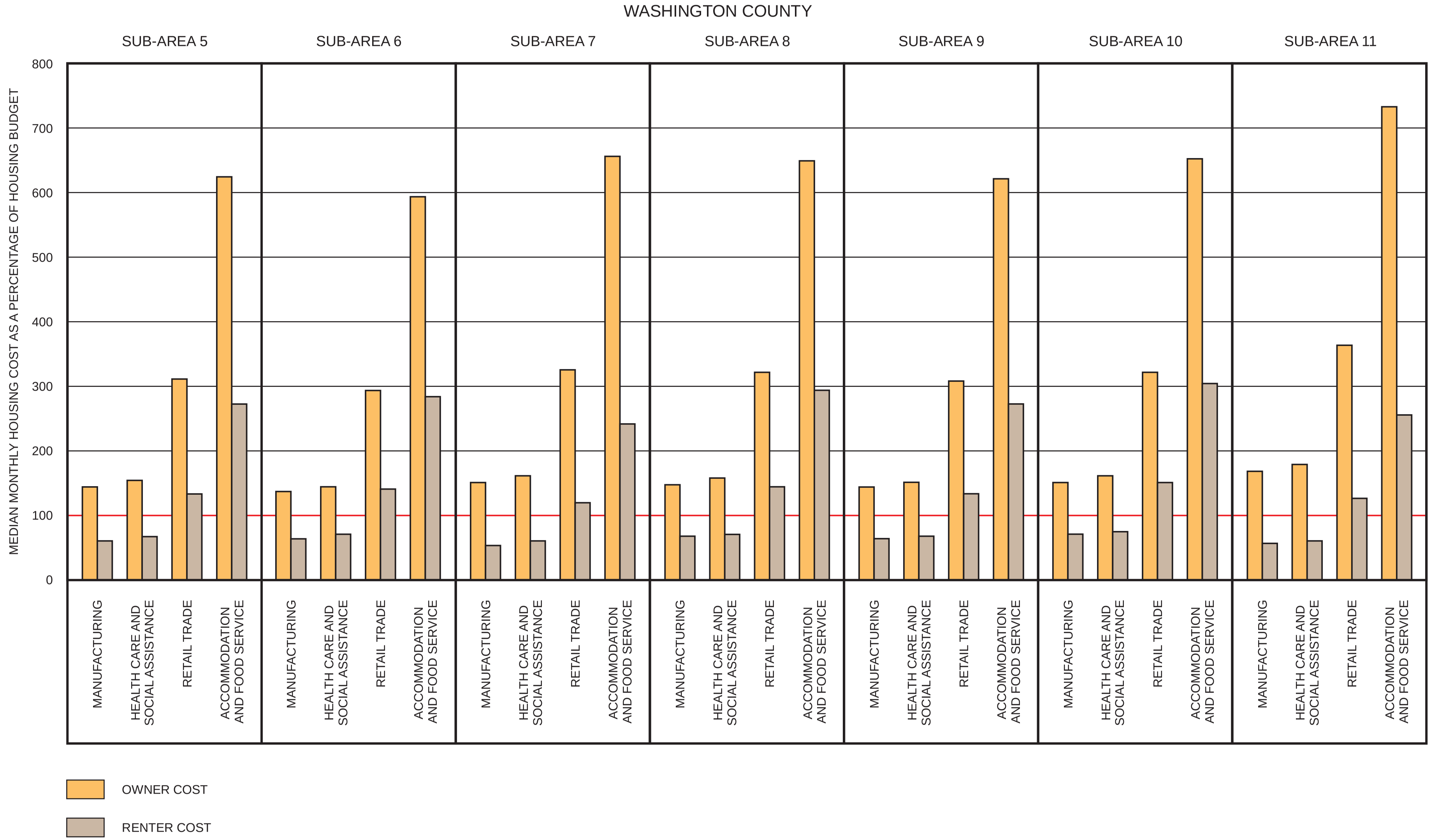


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN WAGE) FOR VARIOUS EMPLOYMENT CATEGORIES. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN WAGE, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN 30 PERCENT OF THE MEDIAN WAGE.

Figure VIII-1 (continued)

MILWAUKEE COUNTY

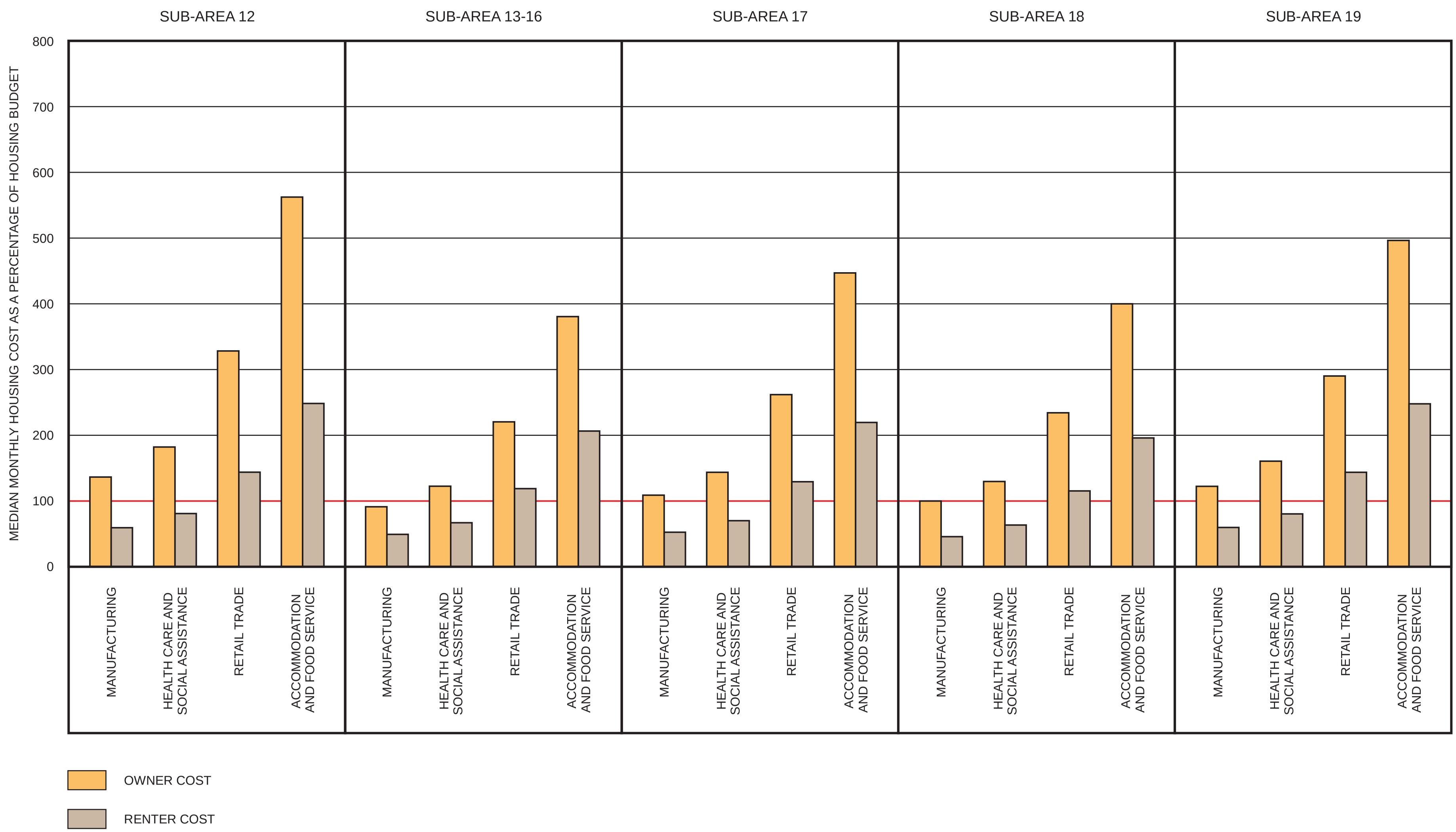


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN WAGE) FOR VARIOUS EMPLOYMENT CATEGORIES. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN WAGE, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN 30 PERCENT OF THE MEDIAN WAGE.

Figure VIII-1 (continued)

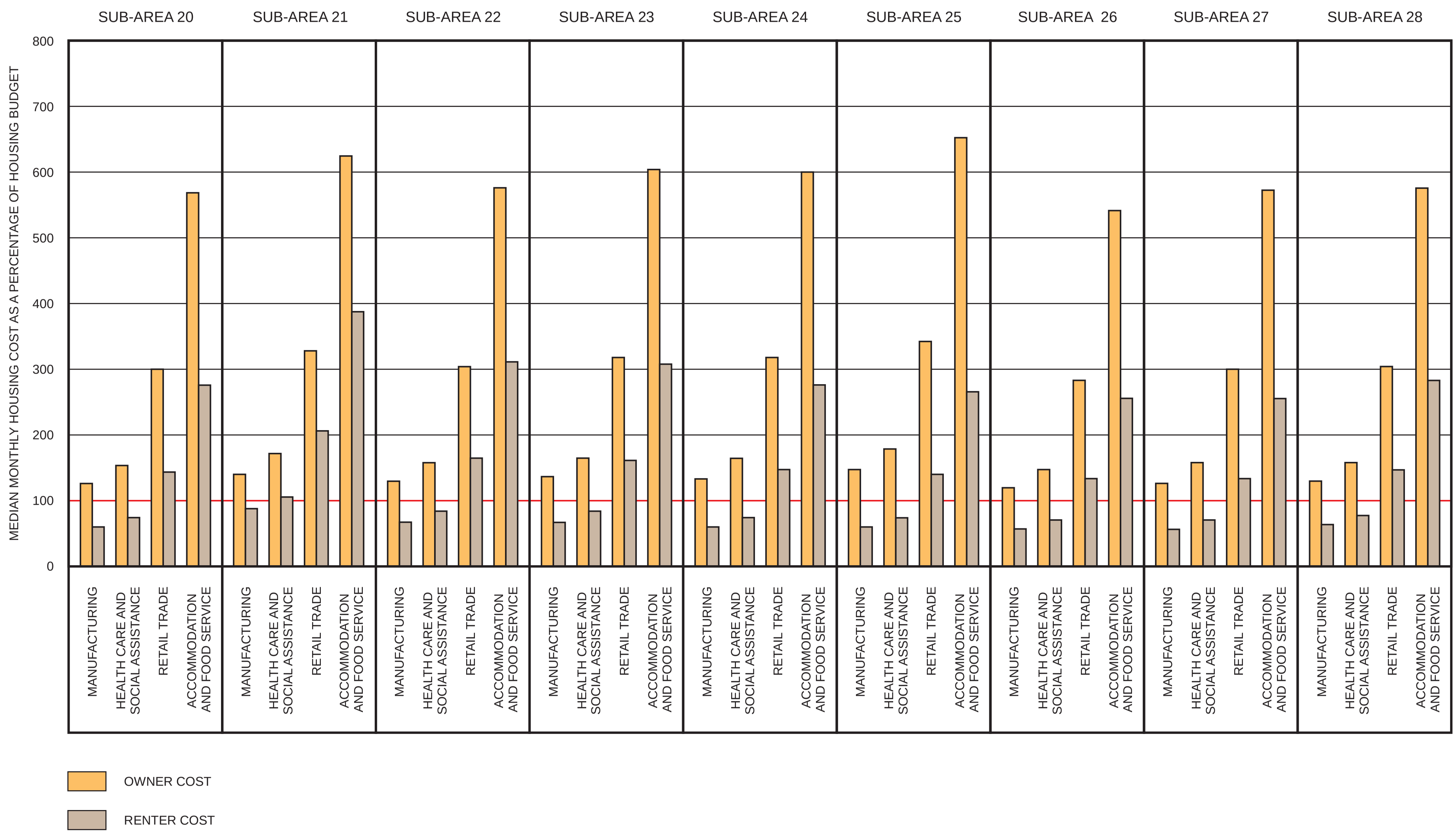


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN WAGE) FOR VARIOUS EMPLOYMENT CATEGORIES. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN WAGE, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN 30 PERCENT OF THE MEDIAN WAGE.

Figure VIII-1 (continued)

RACINE COUNTY

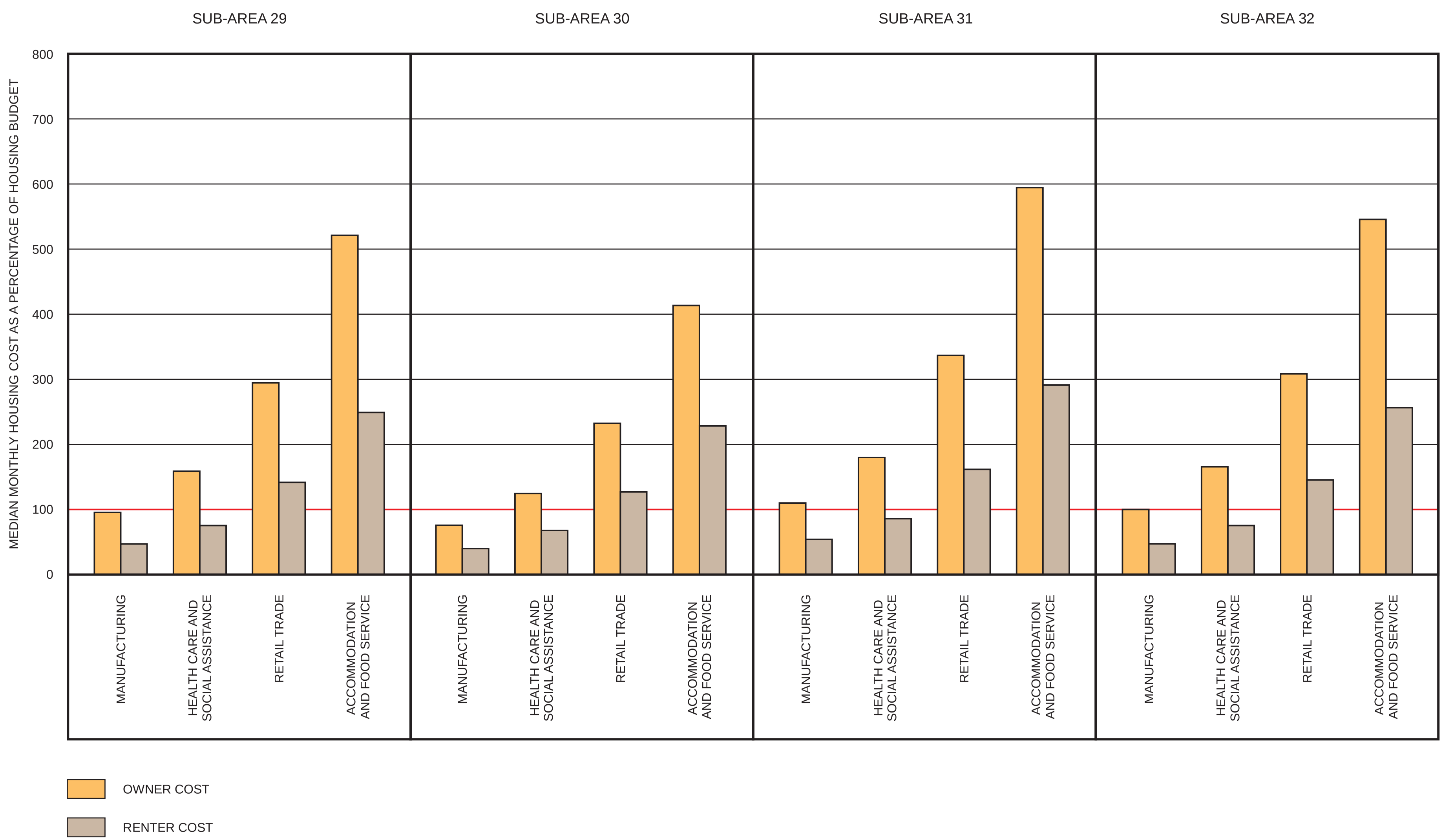


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN WAGE) FOR VARIOUS EMPLOYMENT CATEGORIES. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN WAGE, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN 30 PERCENT OF THE MEDIAN WAGE.

Figure VIII-1 (continued)

KENOSHA COUNTY

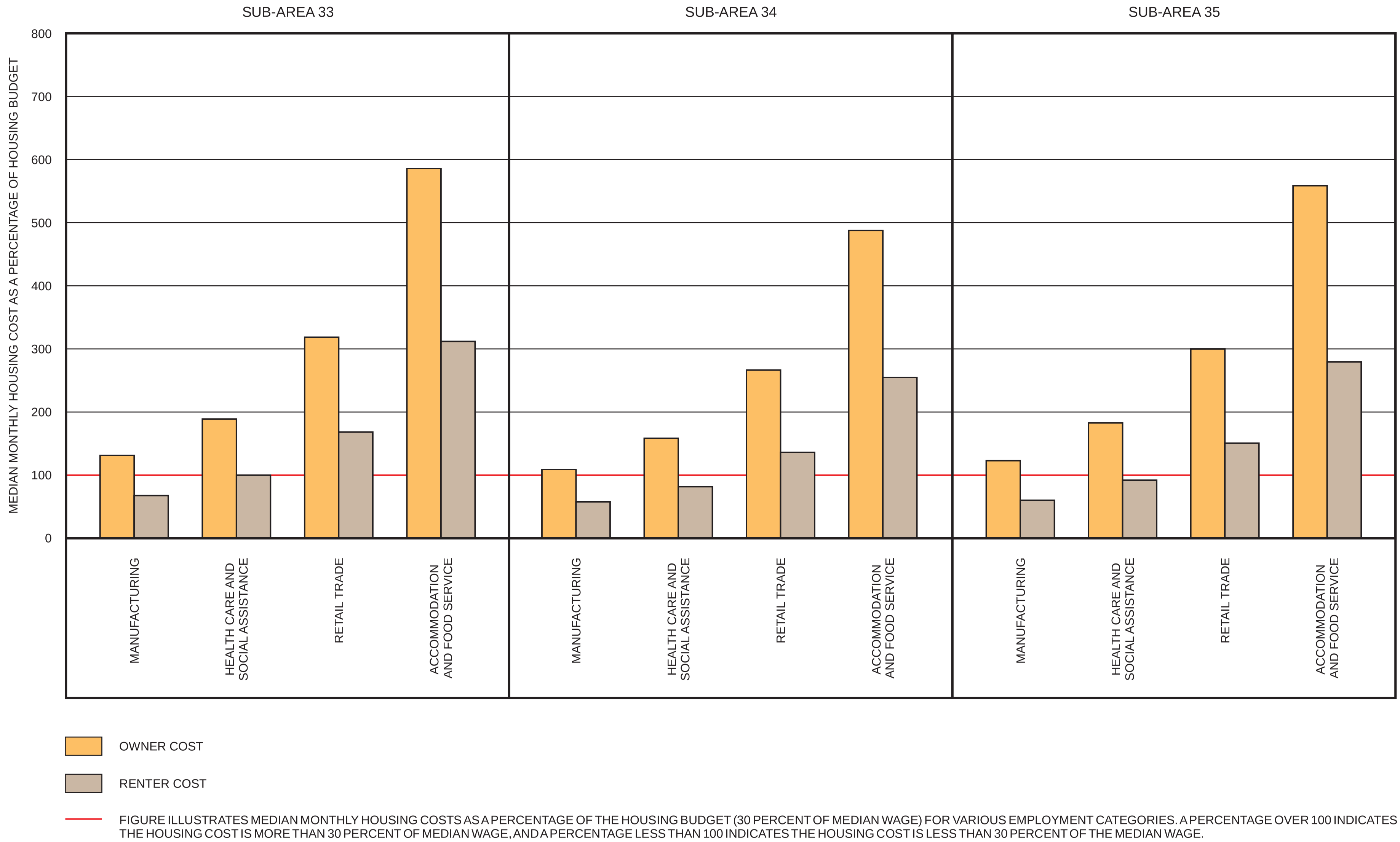
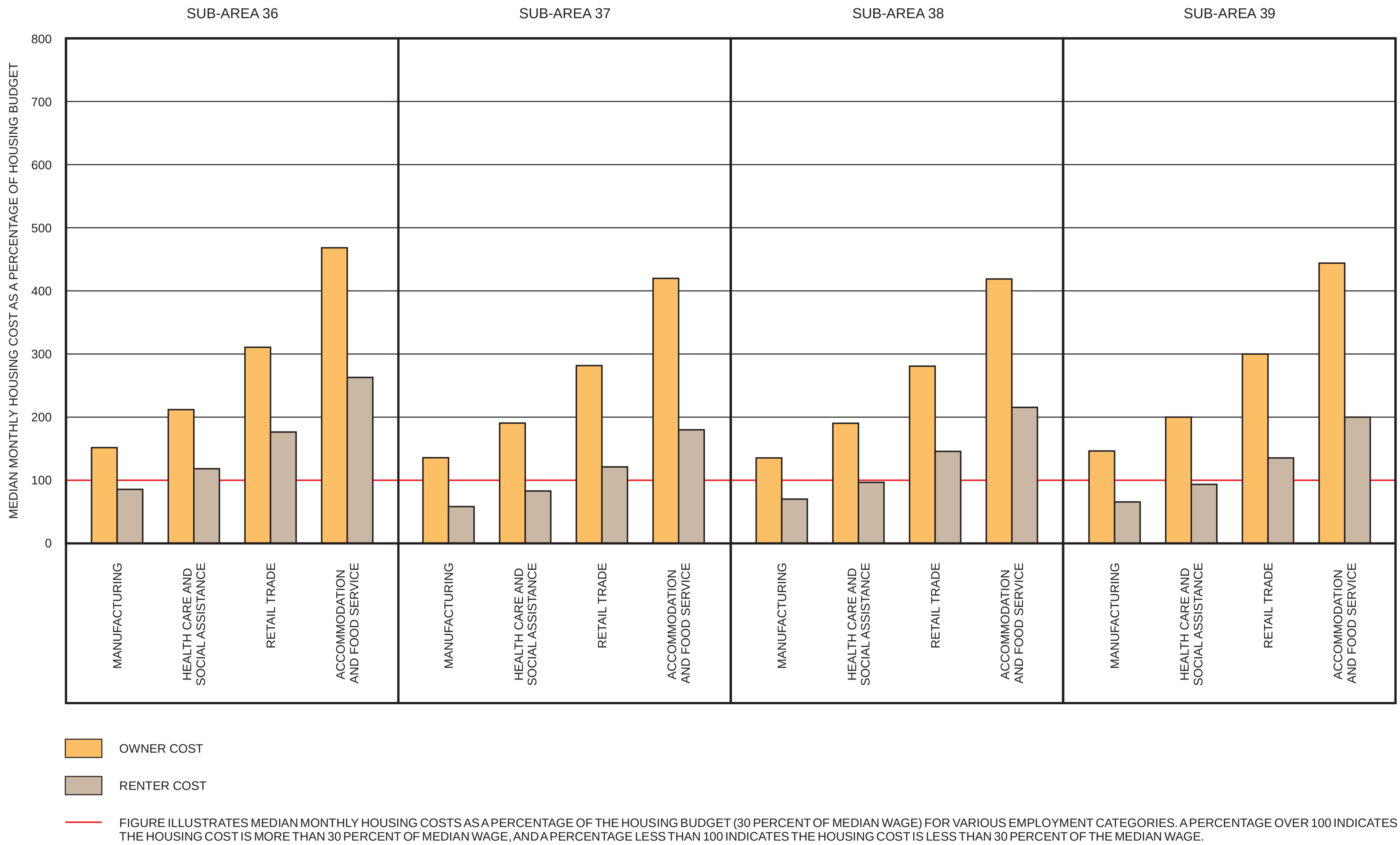


Figure VIII-1 (continued)

WALWORTH COUNTY



Source: U.S. Bureau of the Census, Wisconsin Department of Workforce Development, Wisconsin Department of Administration, and SEWRPC.

Figure VIII-2

HOUSING BUDGET COMPARISON TO MEDIAN EARNINGS AND HOUSEHOLD INCOME BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2009

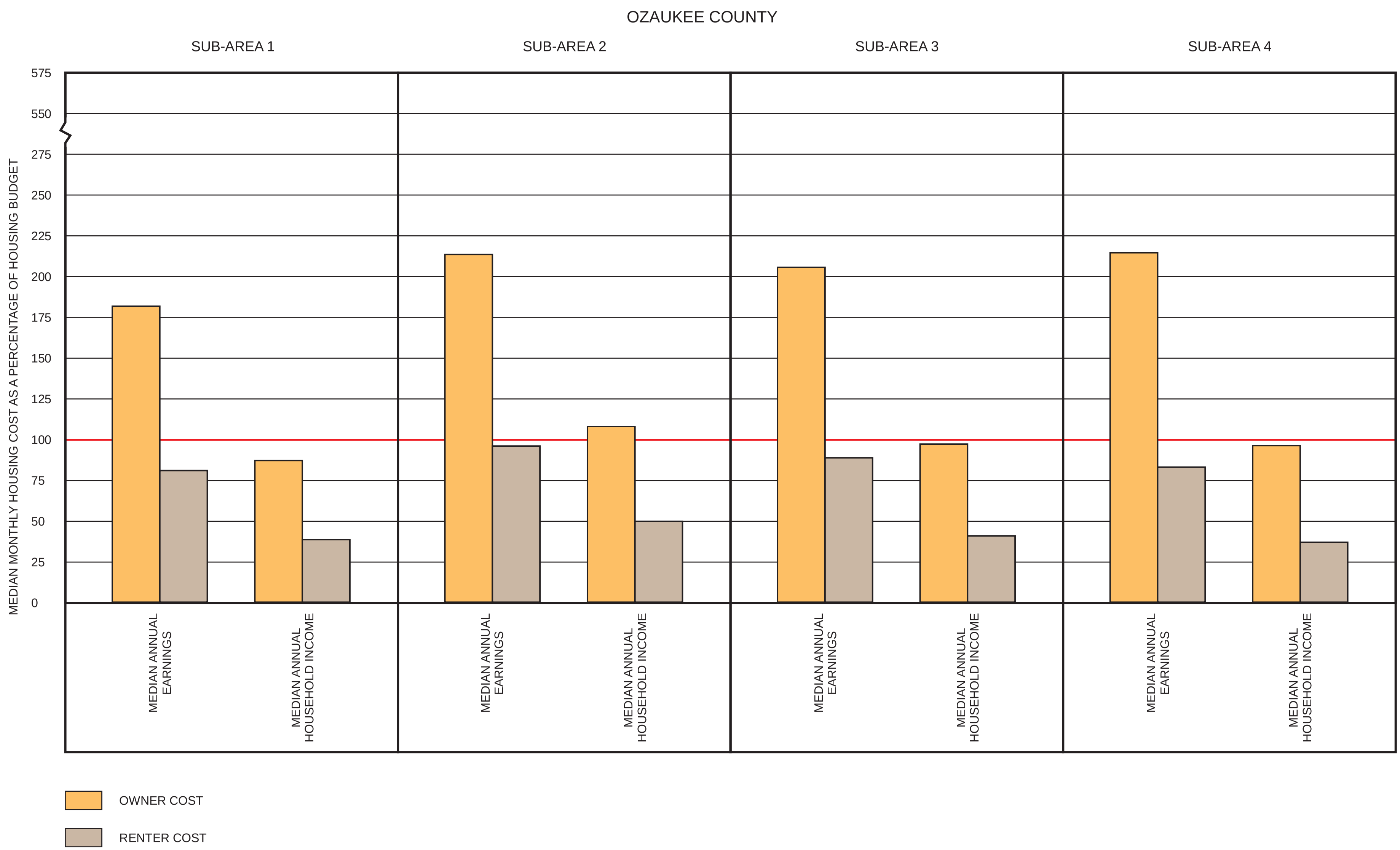


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN EARNINGS OR INCOME) FOR ANNUAL EARNINGS AND ANNUAL HOUSEHOLD INCOME. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN EARNINGS OR INCOME, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN 30 PERCENT OF EARNINGS OR INCOME.

Figure VIII-2 (continued)

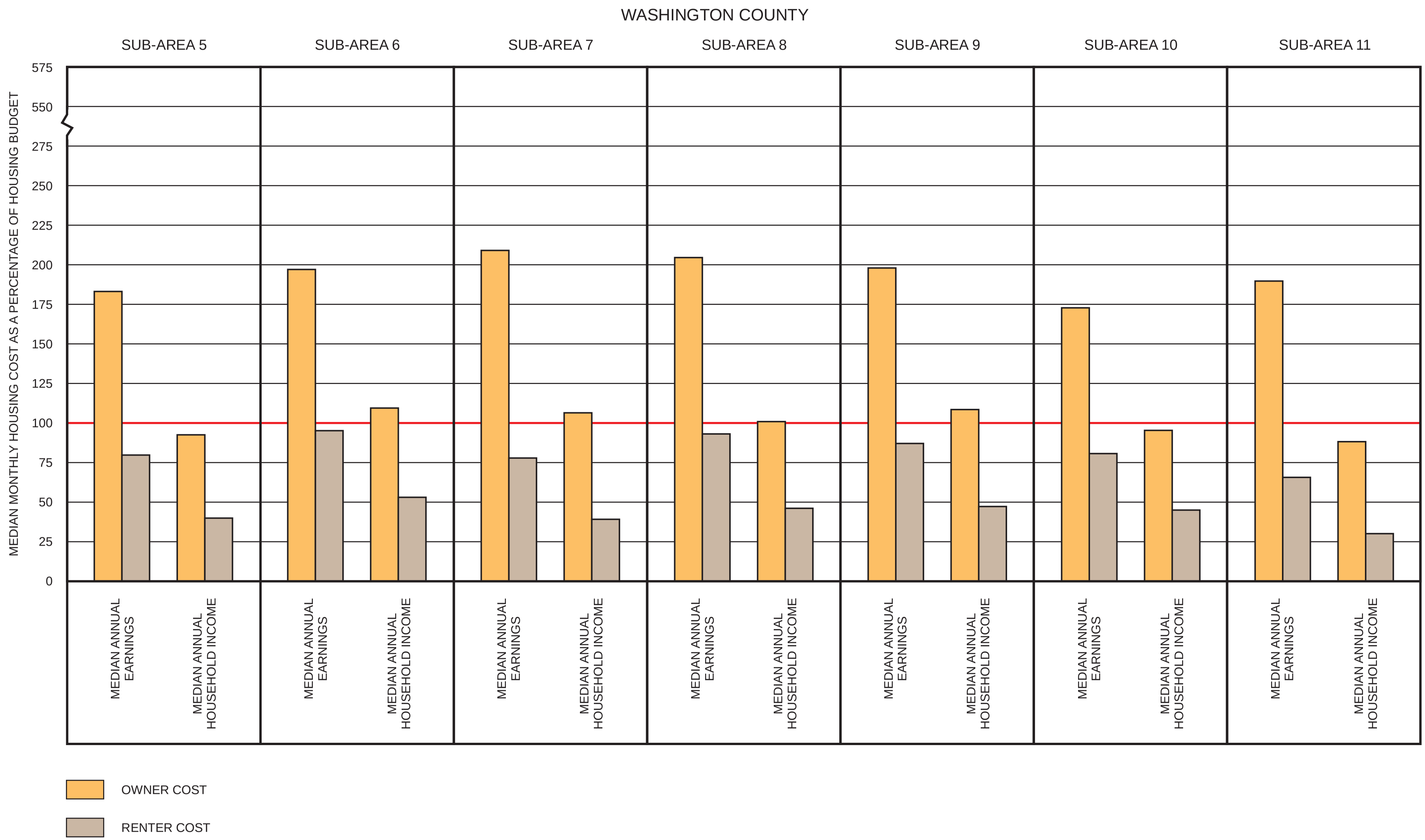


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN EARNINGS OR INCOME) FOR ANNUAL EARNINGS AND ANNUAL HOUSEHOLD INCOME. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN EARNINGS OR INCOME, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN 30 PERCENT OF EARNINGS OR INCOME.

Figure VIII-2 (continued)

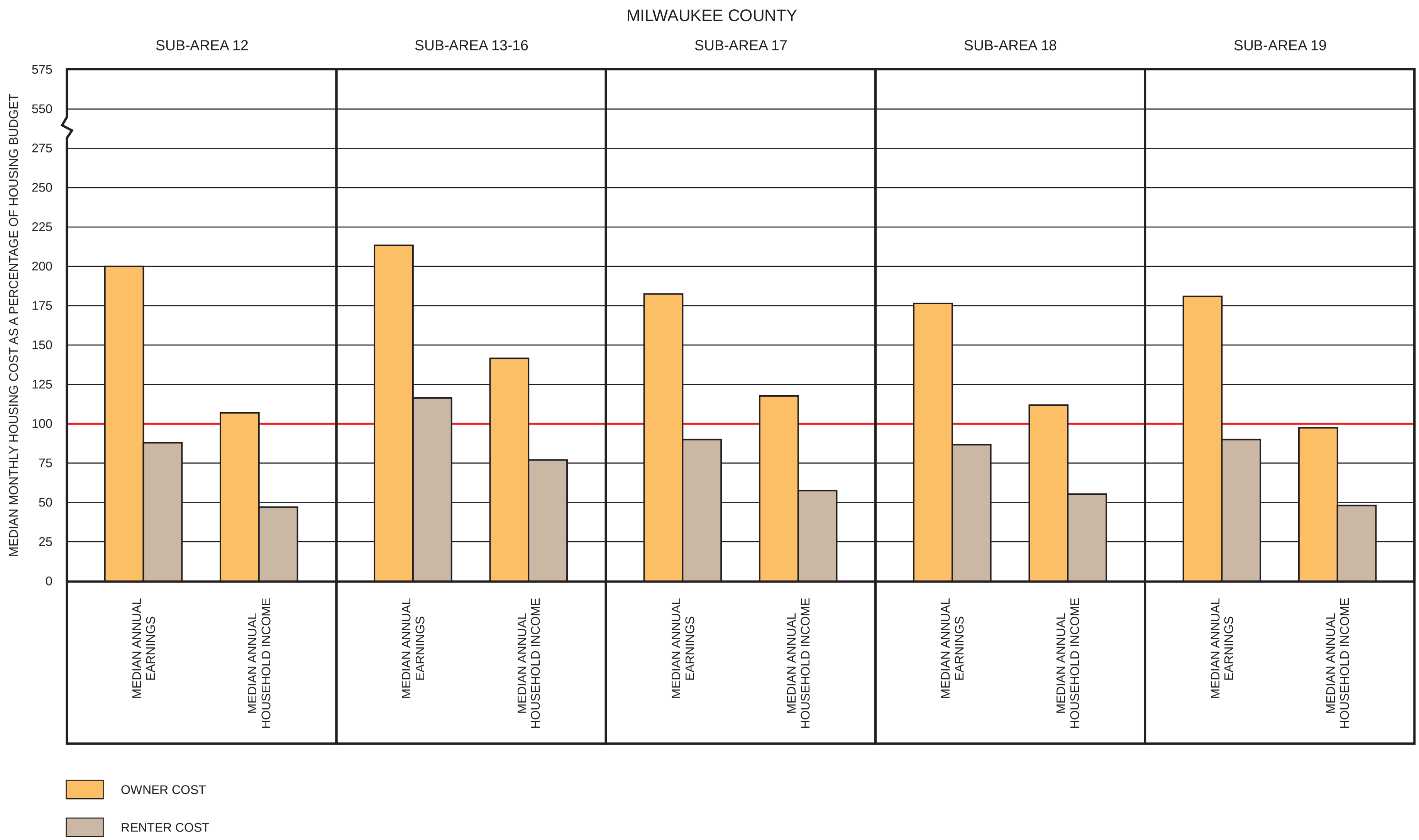


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN EARNINGS OR INCOME) FOR ANNUAL EARNINGS AND ANNUAL HOUSEHOLD INCOME. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN EARNINGS OR INCOME, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN 30 PERCENT OF EARNINGS OR INCOME.

Figure VIII-2 (continued)

WAUKESHA COUNTY

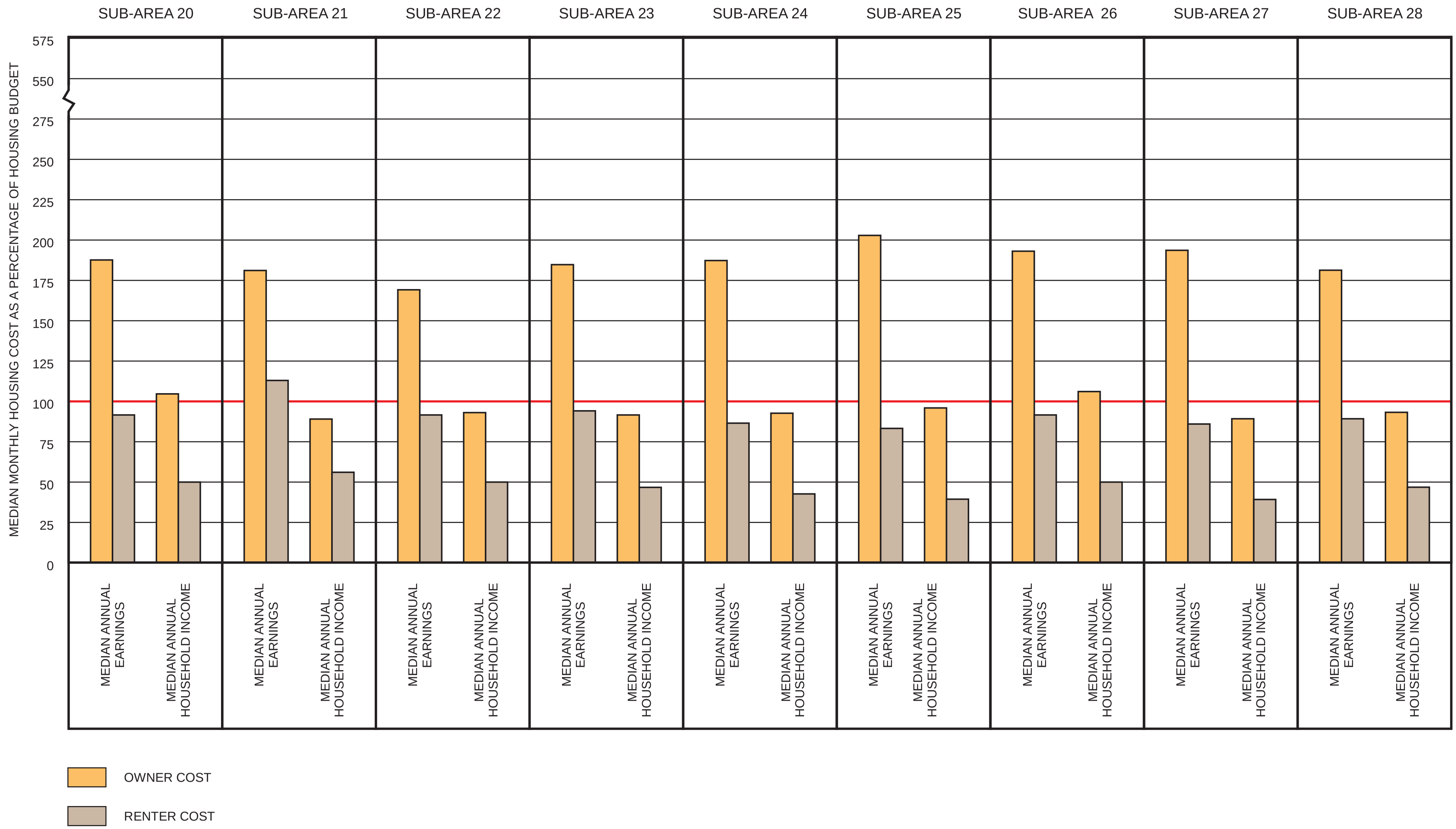
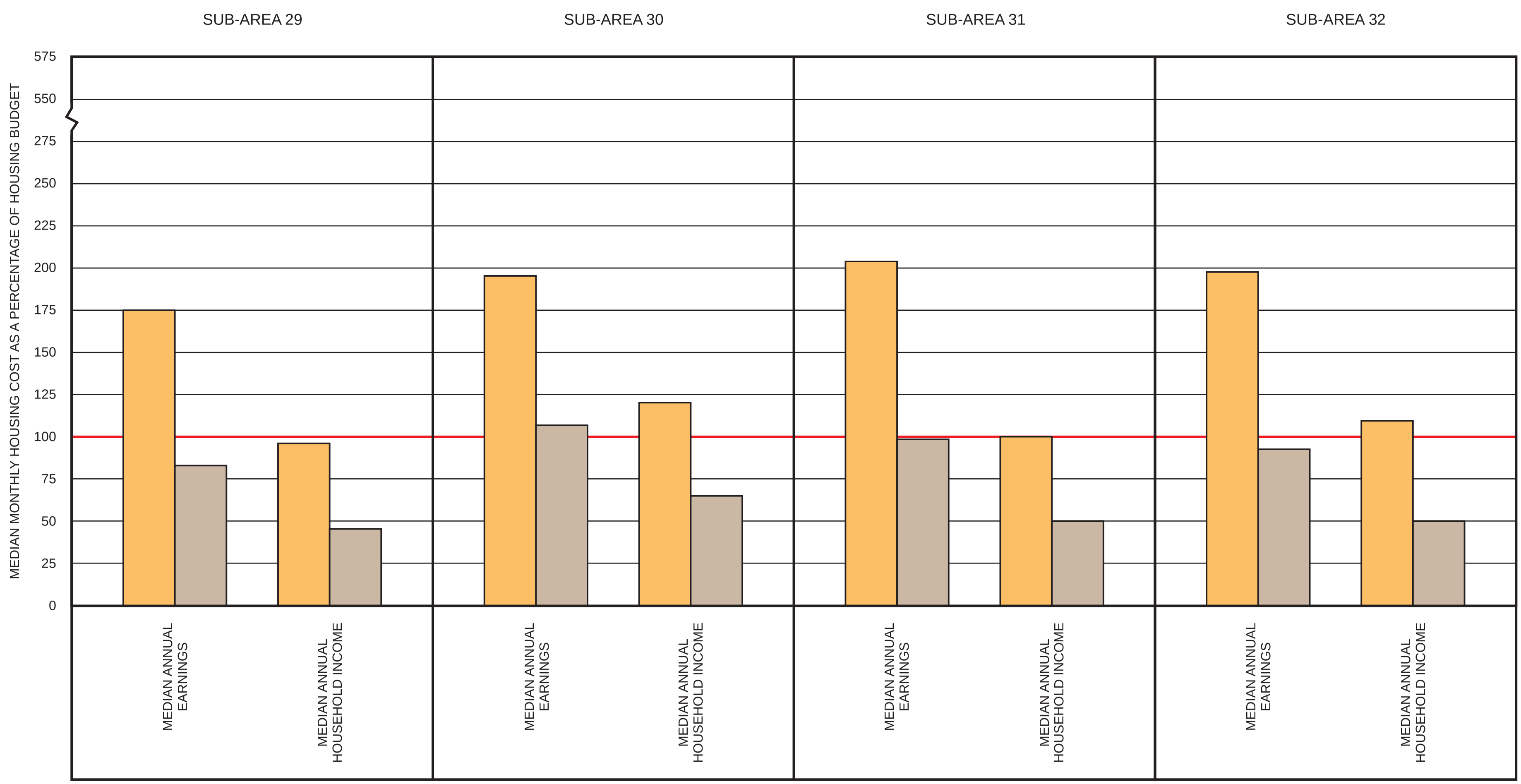


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN EARNINGS OR INCOME) FOR ANNUAL EARNINGS AND ANNUAL HOUSEHOLD INCOME. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN EARNINGS OR INCOME, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN 30 PERCENT OF EARNINGS OR INCOME.

Figure VIII-2 (continued)

RACINE COUNTY



OWNER COST

RENTER COST

FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN EARNINGS OR INCOME) FOR ANNUAL EARNINGS AND ANNUAL HOUSEHOLD INCOME. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN EARNINGS OR INCOME, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN 30 PERCENT OF EARNINGS OR INCOME.

Figure VIII-2 (continued)

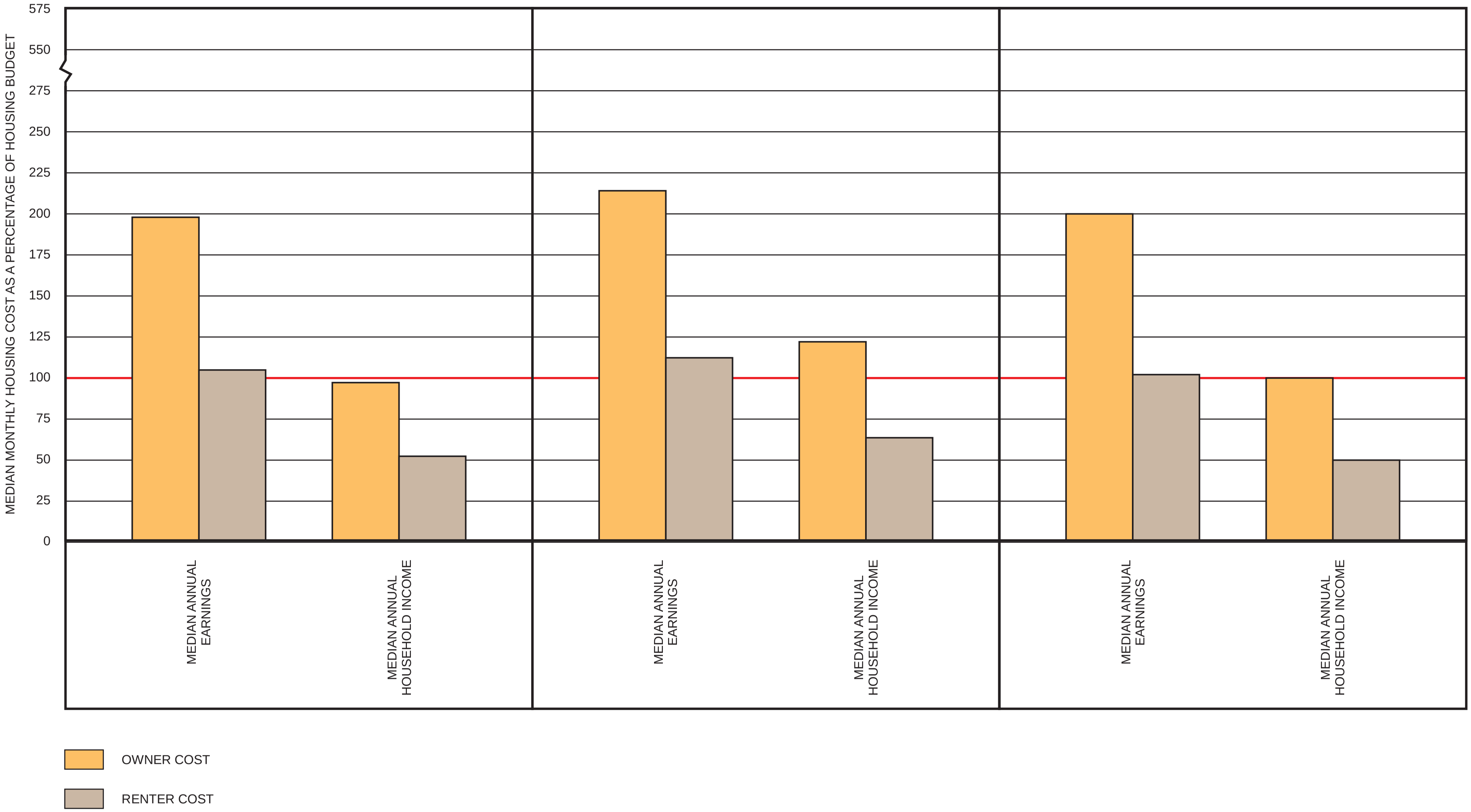
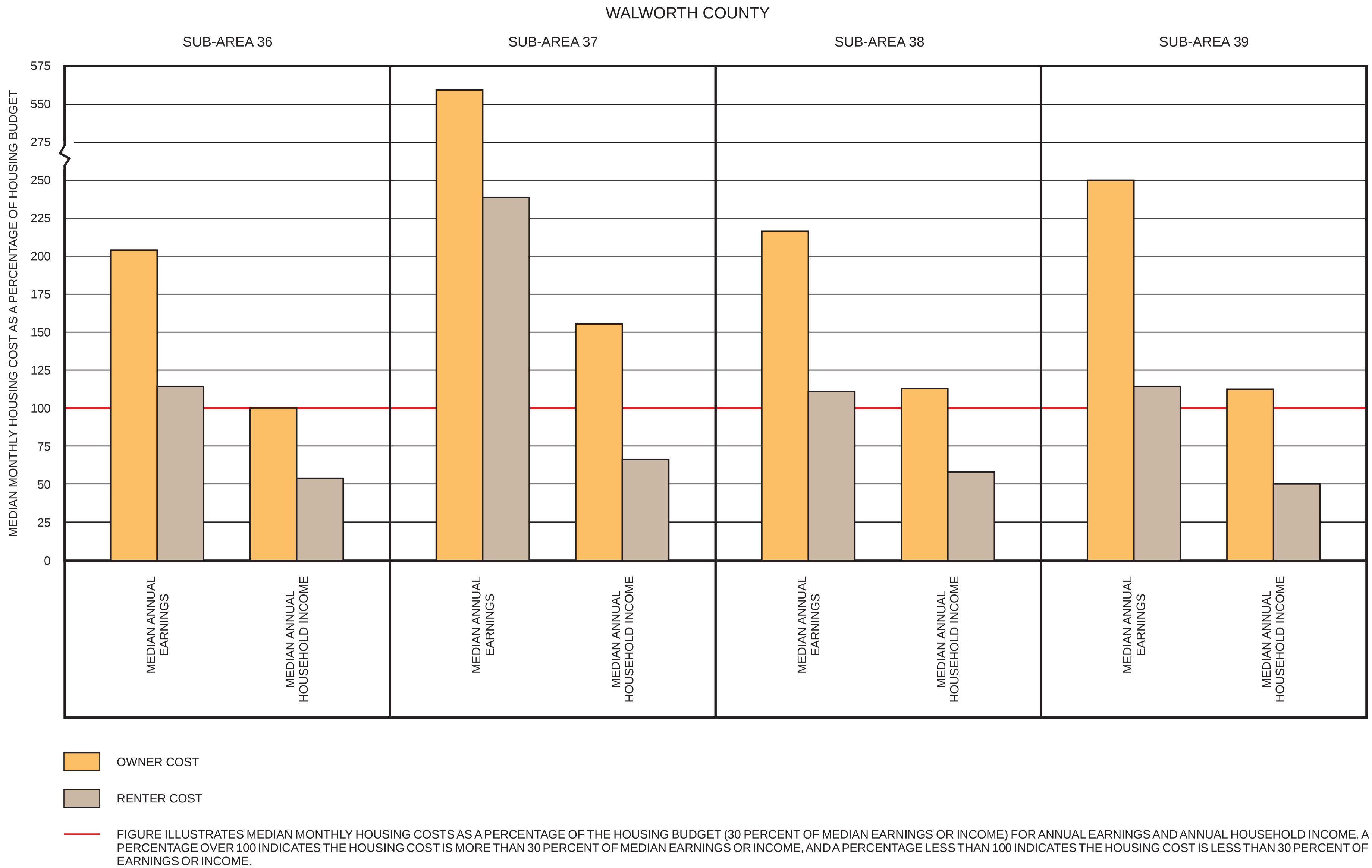


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN EARNINGS OR INCOME) FOR ANNUAL EARNINGS AND ANNUAL HOUSEHOLD INCOME. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN EARNINGS OR INCOME, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN 30 PERCENT OF EARNINGS OR INCOME.

Figure VIII-2 (continued)



Source: U.S. Bureau of the Census, Wisconsin Department of Workforce Development, Wisconsin Department of Administration, and SEWRPC.