

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

Chapter VIII

JOB/HOUSING BALANCE

Note: Maps and figures are at the end of the Chapter.

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.

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

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 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 envisioned 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 existing and envisioned 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 existing and envisioned 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

²Monthly gross rent for renter-occupied housing units in the Region by sub-area in 2000 and 2005-2009 are set forth in Tables IV-22 and IV-23, respectively, in Chapter IV. Monthly rent includes the rent plus any water, sewer, gas, or electric utilities paid by the renter.

³Monthly 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-18 and IV-19, 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.

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

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 to 1 | 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 to 1 | 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)**

^aThe 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, U.S. Bureau of Economic Analysis, and SEWRPC.

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

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-income jobs by sub-area. Lower-income 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-income 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-income 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

⁵The 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-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 | 17.0 | -11.4 | 61.2 | 39.5 | -21.7 | 6.9 | 43.5 | 36.6 | 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 | 25.1 | -3.4 | 59.8 | 35.1 | -24.7 | 10.2 | 39.8 | 29.6 | Moderate-cost |
| 5 | 32.8 | 21.5 | -11.3 | 55.6 | 31.9 | -23.7 | 11.6 | 46.6 | 35.0 | Lower- and moderate-cost |
| 6 | 31.9 | 32.3 | 0.4 | 55.9 | 44.0 | -11.9 | 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 | 32.4 | 10.2 | 59.5 | 29.5 | -30.0 | 18.3 | 38.0 | 19.7 | Moderate-cost |
| 9 | 28.1 | 32.4 | 4.3 | 66.5 | 41.6 | -24.9 | 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 | 37.1 | -22.8 | 10.8 | 35.9 | 25.1 | Moderate-cost |
| 12 | 37.2 | 33.6 | -3.6 | 43.2 | 55.0 | 11.8 | 15.9 | 11.4 | -4.5 | - |
| 13-16 | 27.4 | 55.5 | 28.1 | 49.8 | 44.0 | -5.8 | 20.3 | 0.5 | -19.8 | Higher-cost |
| 17 | 40.9 | 43.0 | 2.1 | 44.2 | 51.1 | 6.9 | 13.9 | 5.9 | -8.0 | - |
| 18 | 22.3 | 47.7 | 25.4 | 71.1 | 52.0 | -19.1 | 6.4 | 0.3 | -6.1 | Moderate-cost |
| 19 | 27.4 | 37.9 | 10.5 | 59.5 | 35.3 | -24.2 | 12.8 | 26.8 | 14.0 | Moderate-cost |
| Milwaukee County | 30.5 | 49.9 | 19.4 | 49.7 | 46.0 | -3.7 | 17.8 | 4.1 | -13.7 | 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 | 23.3 | -8.5 | 55.9 | 28.3 | -27.6 | 12.3 | 48.4 | 36.1 | 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 | 17.9 | -16.6 | 56.1 | 29.8 | -26.3 | 9.4 | 52.3 | 42.9 | Lower- and moderate-cost |
| 26 | 27.4 | 40.3 | 12.9 | 57.6 | 44.5 | -13.1 | 15.0 | 15.2 | 0.2 | 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 | 28.2 | -46.9 | 4.5 | 70.0 | 65.5 | Lower- and moderate-cost |
| Waukesha County | 31.1 | 24.8 | -6.3 | 53.3 | 28.1 | -25.2 | 15.6 | 47.1 | 31.5 | 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 | 30.0 | -7.1 | 16.7 | 23.9 | 7.2 | 45.1 | 46.1 | 1.0 | - |
| 34 | 37.7 | 38.9 | 1.2 | 44.1 | 59.4 | 15.3 | 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 | 31.5 | -5.9 | 38.3 | 51.5 | 13.2 | 23.1 | 17.0 | -6.1 | - |
| 36 | 32.9 | 18.7 | -14.2 | 36.6 | 33.2 | -3.4 | 30.1 | 48.1 | 18.0 | Lower-cost |
| 37 | 22.7 | 33.9 | 11.2 | 50.2 | 39.5 | -10.7 | 26.4 | 26.6 | 0.2 | 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 | 20.9 | -21.2 | 30.2 | 56.0 | 25.8 | 27.5 | 23.1 | -4.4 | Lower-cost |
| Walworth County | 38.9 | 26.6 | -12.3 | 36.9 | 40.5 | 3.6 | 23.5 | 32.9 | 9.4 | 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.

^aCounty 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 Income ^a | Moderate Income ^b | Higher Income ^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 |

^aDefined as 80 percent or less of the average annual wage for all jobs in the County.

^bDefined as between 80 percent and 135 percent of the average annual wage for all jobs in the County.

^cDefined as 135 percent or more of the average annual wage of all jobs in the County.

Source: Wisconsin Department of Workforce Development and SEWRPC.

single-family housing units⁶ and higher-cost housing is defined as lower-density single-family housing units.⁷ 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.

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, 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 4, 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) 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

⁶Higher-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.

⁷Lower-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.

Table VIII-4

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

| Analysis Area/County ^b | Potential Job/Housing Imbalance Type ^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 | | | |
| 1 | Lower-and moderate-cost | 31.4 | 14.0 | 29.8 | 5.8 | 34,965 | 73,164 |
| 2 | Moderate-cost | 32.4 | 12.5 | 37.4 | 4.5 | 29,571 | 58,091 |
| 3 | Moderate-cost | 30.3 | 11.3 | 38.7 | 3.9 | 35,145 | 74,380 |
| 4 | Moderate-cost | 32.3 | 19.2 | 44.4 | 3.8 | 41,901 | 93,185 |
| Ozaukee County | Moderate-cost | 31.5 | 14.8 | 38.6 | 4.2 | 35,303 | 74,237 |
| 5 | Lower-and moderate-cost | 33.1 | 16.4 | 12.0 | 3.5 | 36,148 | 71,570 |
| 6 | Moderate-cost | 31.1 | 21.3 | 41.3 | 5.6 | 31,782 | 56,800 |
| 7 | Moderate-cost | 46.9 | 17.5 | 28.5 | 2.4 | 33,016 | 65,108 |
| 8 | Moderate-cost | 28.1 | 12.7 | 26.3 | 5.0 | 33,585 | 67,685 |
| 9 | Moderate-cost | 36.2 | 15.9 | 32.0 | 4.8 | 33,096 | 60,184 |
| 10 | - | 28.8 | 14.3 | 33.4 | 4.0 | 39,755 | 71,975 |
| 11 | Lower-and moderate-cost | 32.9 | 12.9 | 15.5 | 4.8 | 40,762 | 87,705 |
| Washington County | Moderate-cost | 32.5 | 17.2 | 34.7 | 4.8 | 34,546 | 64,694 |
| 12 | - | 32.0 | 16.4 | 45.7 | 5.2 | 38,971 | 72,395 |
| 13-16 | Higher-cost | 43.6 | 24.3 | 51.6 | 11.0 | 24,646 | 37,089 |
| 17 | - | 31.9 | 19.5 | 42.4 | 5.7 | 34,108 | 52,590 |
| 18 | Moderate-cost | 30.5 | 19.2 | 40.0 | 6.8 | 31,454 | 49,562 |
| 19 | Moderate-cost | 29.3 | 17.8 | 37.4 | 4.0 | 38,040 | 70,612 |
| Milwaukee County | Higher-cost | 38.1 | 21.4 | 48.7 | 8.9 | 28,405 | 43,848 |
| 20 | Moderate-cost | 27.9 | 19.4 | 49.1 | 3.7 | 37,656 | 66,910 |
| 21 | Lower-and moderate-cost | 26.8 | 14.2 | 49.9 | 3.8 | 42,773 | 86,406 |
| 22 | Moderate-cost | 28.1 | 14.5 | 39.9 | 3.4 | 42,145 | 77,227 |
| 23 | Lower-and moderate-cost | 28.8 | 17.4 | 40.5 | 3.6 | 40,643 | 82,076 |
| 24 | Moderate-cost | 23.1 | 14.4 | 37.1 | 4.2 | 39,823 | 80,104 |
| 25 | Lower-and moderate-cost | 35.7 | 16.7 | 32.5 | 4.8 | 39,904 | 83,440 |
| 26 | Moderate-cost | 31.0 | 14.5 | 42.0 | 4.4 | 34,672 | 63,032 |
| 27 | Lower-and moderate-cost | 30.6 | 8.3 | 42.9 | 3.5 | 36,803 | 79,810 |
| 28 | Lower-and moderate-cost | 33.2 | 50.1 | 32.6 | 5.0 | 39,226 | 76,490 |
| Waukesha County | Moderate-cost | 30.2 | 15.1 | 41.9 | 4.1 | 38,364 | 74,466 |
| 29 | Lower-cost | 32.8 | 15.1 | 36.7 | 4.7 | 35,370 | 64,137 |
| 30 | Higher cost | 34.7 | 18.7 | 53.7 | 9.2 | 25,048 | 40,875 |
| 31 | Moderate-cost | 36.1 | 18.9 | 29.9 | 6.1 | 34,541 | 69,709 |
| 32 | - | 34.4 | 19.0 | 36.7 | 6.2 | 32,723 | 58,901 |
| Racine County | - | 34.3 | 17.5 | 45.8 | 6.9 | 30,463 | 54,203 |

Table VIII-4
(continued)

| Analysis Area/County ^b | Potential Job/Housing Imbalance Type ^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 | | | |
| 33 | - | 33.5 | 23.2 | 39.4 | 5.3 | 35,360 | 71,512 |
| 34 | Higher-cost | 39.6 | 19.3 | 46.3 | 8.4 | 27,437 | 48,215 |
| 35 | Lower-cost | 36.2 | 25.0 | 44.5 | 8.0 | 33,172 | 66,615 |
| Kenosha County | - | 37.5 | 21.5 | 45.1 | 7.7 | 30,031 | 55,055 |
| 36 | Lower-cost | 39.4 | 13.6 | 20.9 | 3.2 | 33,138 | 68,548 |
| 37 ^e | Moderate-cost | 33.6 | 15.2 | 66.6 | 7.0 | 10,855 | 39,010 |
| 38 | Lower-cost | 39.4 | 20.3 | 44.8 | 7.0 | 28,019 | 53,190 |
| 39 | Lower-cost | 40.1 | 21.6 | 37.3 | 4.2 | 25,577 | 56,970 |
| Walworth County | Lower-cost | 38.8 | 18.8 | 50.2 | 6.3 | 25,874 | 53,910 |
| Region | --- | 35.1 | 18.8 | 46.5 | 7.0 | 30,920 | 53,879 |

^aData was compiled from the 2005-2009 American Community Survey (ACS).

^bCounty totals do not include portions of sub-areas that cross County boundaries.

^cA 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.

^dEarnings 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.

^eTotals include the Jefferson County portion of sub-area 37.

^fSee specific sub-area.

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

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 earnings⁸ compared to other areas of the Region. 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 existing or envisioned 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 existing or envisioned 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 an existing or envisioned 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-14 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-29 in Chapter VII shows

⁸Earnings 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.

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 imbalances⁹ and smaller lot and home size requirements in sub-areas with moderate-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 an existing or envisioned 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-8 in Chapter IX, *Accessible Housing*, 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 workers¹⁰ 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 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

⁹*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-16 in Chapter IV.*

¹⁰*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.*

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APPROVED BY ADVISORY COMMITTEE 10/26/11 AND PLANNING AND RESEARCH COMMITTEE 11/8/11

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 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-33 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,¹¹ 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 existing and envisioned 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

¹¹The regional transportation system plan is set forth in SEWRPC Planning Report No. 49, A Regional Transportation System Plan for Southeastern Wisconsin: 2035, June 2006.

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, 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 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, Waukesha County is implementing a vanpool service.

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 sub-areas with an existing or envisioned major employment center and 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), 27 (Southern Waukesha County), 25 (Northwest Waukesha County), and 6 (West Bend). 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, Racine, or Kenosha Counties 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 Costs¹²

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

¹²A 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

| Service Type | Existing Year 2010 | |
|--|---|---|
| | Service Hours | Service Headways |
| Rapid Transit Service | | |
| Milwaukee County | <u>Weekdays only</u> 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 | <u>Weekdays Only</u> 5:15 a.m.-9:00 p.m. | 10-30 minutes peak period 25-45 minutes off-peak periods |
| | <u>Weekends</u> 8:00 a.m.-8:30 p.m. | 120 minutes |
| Oconomowoc, Mukwonago, Menomonee Falls | <u>Weekdays Only</u> 6:00 a.m.-7:00 p.m. (Peak direction service only) | 15-30 minutes |
| Washington County | <u>Weekdays Only</u> 5:30 a.m.-8:00 p.m. (Peak direction service only) | 25 minutes peak periods 60-120 minutes off-peak periods |
| Ozaukee County | <u>Weekdays Only</u> 5:30 a.m.-6:30 p.m. | 20 minutes peak periods 60 minutes off-peak periods |
| Kenosha-Racine- Milwaukee County | <u>Weekdays Only</u> 5:00 a.m.-11:30 p.m. | 35-60 minutes peak periods 160 minutes off-peak periods |
| | <u>Weekends</u> 8:00 a.m.-10:00 p.m. | 90-180 minutes |
| Express Transit Service | None | -- |
| Local Transit Service | | |
| Central Milwaukee County | <u>Weekdays</u> 4:30 a.m.-1:00 a.m. | 10-15 minutes peak periods 10-20 minutes midday 15-30 minutes evening |
| | <u>Weekends</u> 5:00 a.m.-1:00 a.m. | 15-30 minutes |
| Outlying Milwaukee County | <u>Weekdays</u> 4:30 a.m.-1:00 a.m. | 15-30 minutes peak periods 15-35 minutes off-peak periods |
| | <u>Weekends</u> 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 | <u>Weekdays</u> 6:00 a.m.-7:30 p.m. | 30 minutes peak periods 60-90 minutes off-peak periods |
| | <u>Saturdays</u> 6:00 a.m.-5:00 p.m. | 60 minutes |
| Western Kenosha County | <u>Weekdays</u> 6:00 a.m.-7:00p.m. | <u>Headways</u> 60-110 minutes |
| Racine Area | <u>Weekdays</u> 5:30 a.m.-12:00 a.m. | <u>Weekdays</u> 30-60 minutes peak periods 30-60 minutes off-peak periods |
| | <u>Saturdays</u> 5:30 a.m.-10:30 p.m. | <u>Weekends</u> 60-90 minutes |
| | <u>Sundays</u> 9:30 a.m.-7:00 p.m. | |
| Waukesha Area | <u>Weekdays</u> 6:00 a.m.-10:00 p.m. | <u>Weekdays</u> 30-70 minutes peak periods 30-70 minutes off-peak periods |
| | <u>Saturdays</u> 8:30 a.m.-10:00 p.m. | <u>Weekends</u> 30-60 minutes |
| | <u>Sundays</u> 9:30 a.m.-7:00 p.m. | |

Source: SEWRPC.

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). 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, and 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.¹³

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. H+T and development methods that encourage location-efficient neighborhoods, such as Transit Oriented Development (TOD), are discussed further in Chapter XI, *Best Housing Practices*.

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.

¹³Urban fringe communities are communities at the edge of an urban area usually consisting of mixed agricultural and urban land uses.

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 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 sewer 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 sewer 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-31 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 category¹⁴ 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-paying jobs based on the percentage distribution of jobs by industry type in 2010 (shown on Table VII-40 in Chapter VII), the average annual wage for jobs within each industry type (shown on Table VII-42 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 sewer 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

¹⁴ 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 |

^aLand 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.

^bIn 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

| Job/Housing Balance | Sub-areas/County | | | | |
|---|--------------------------|---------------|--------------------------|--------------------------|-----------------------------|
| | 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 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-13.

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.

^aExcludes 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 | 7,631 | 693 | 1,077 | 3,816 | 2,745 | 16,898 | | | |
| Average Number of Workers Per Household | 1.59 | 1.32 | 1.59 | 1.65 | 1.37 | 1.48 | 1.43 | | | |
| Housing Capacity | 1,488 | 10,073 | 1,102 | 1,777 | 5,228 | 4,063 | 24,164 | | | |
| Percent of Total Housing Capacity | 26.1 | 34.6 | 32.3 | 26.7 | 23.5 | 24.0 | 28.4 | | | |
| Difference (percentage points) | -5.5 | 2.5 | 19.5 | 4.5 | -4.4 | -0.8 | 1.0 | | | |
| 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 | 7,374 | 536 | 1,302 | 4,113 | 4,231 | 19,740 | | | |
| Average Number of Workers Per Household | 1.59 | 1.32 | 1.59 | 1.65 | 1.37 | 1.48 | 1.43 | | | |
| Housing Capacity | 3,473 | 9,734 | 852 | 2,148 | 5,635 | 6,262 | 28,228 | | | |
| Percent of Total Housing Capacity | 60.8 | 33.5 | 25.0 | 32.4 | 25.4 | 37.1 | 33.2 | | | |
| Difference (percentage points) | 4.3 | -22.9 | -56.5 | -27.3 | -41.6 | -24.9 | -29.2 | | | |
| 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 | 7,041 | 915 | 1,649 | 8,284 | 4,447 | 22,808 | | | |
| Average Number of Workers Per Household | 1.59 | 1.32 | 1.59 | 1.65 | 1.37 | 1.48 | 1.43 | | | |
| Housing Capacity | 750 | 9,294 | 1,455 | 2,721 | 11,349 | 6,582 | 32,615 | | | |
| Percent of Total Housing Capacity | 13.1 | 31.9 | 42.7 | 40.9 | 51.1 | 38.9 | 38.4 | | | |
| Difference (percentage points) | 1.2 | 20.4 | 37.0 | 22.8 | 46.0 | 25.7 | 28.2 | | | |
| Projected Imbalance Type(s) | - | Moderate-cost | Moderate-cost | Moderate-cost | Moderate-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

**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 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-13.

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*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 | | | | | | Milwaukee County ^a |
|---|------------------|---------------------------------------|----------------------------|----------------------------|---------------|---------------|-------------------------------|
| | Sub-area 12 | Sub-areas 13-16 | Sub-area 17 | Sub-area 18 | Sub-area 19 | | |
| 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 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-13.

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*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 | | | | | | | | | | Waukesha County ^a | |
|---|------------------|-------------------------|-------------------------|-------------------------|---------------|-------------------------|---------------|-------------------------|-------------------------|-------------------------|------------------------------|--|
| | 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 | Sub-area 28 | | |
| Lower-Wage/Cost | | | | | | | | | | | | |
| Jobs | 15,261 | 23,395 | 12,346 | 9,534 | 2,266 | 18,426 | 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 | 5,650 | 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 | 7,967 | 25,743 | 3,097 | 403 | 59,452 | | |
| Percent of Total Housing Capacity | 19.9 | 10.0 | 15.4 | 8.4 | 17.0 | 17.0 | 27.7 | 18.9 | 10.1 | 18.7 | | |
| Difference (percentage points) | -5.5 | -27.5 | -16.3 | -23.4 | -4.4 | -17.4 | 0.1 | -21.2 | -10.1 | -12.7 | | |
| Moderate-Wage/Cost | | | | | | | | | | | | |
| Jobs | 36,470 | 22,334 | 21,810 | 18,018 | 7,836 | 30,210 | 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 | 6,660 | 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 | 9,391 | 21,320 | 4,041 | 518 | 54,068 | | |
| Percent of Total Housing Capacity | 8.9 | 3.7 | 18.3 | 15.9 | 31.3 | 19.9 | 23.0 | 24.6 | 13.0 | 17.0 | | |
| Difference (percentage points) | -51.8 | -32.1 | -37.7 | -44.2 | -42.7 | -36.5 | -35.1 | -27.5 | -62.3 | -37.9 | | |
| Higher-Wage/Cost | | | | | | | | | | | | |
| Jobs | 8,351 | 16,657 | 4,791 | 2,428 | 487 | 4,928 | 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 | 21,017 | 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 | 29,634 | 45,828 | 9,286 | 3,060 | 204,385 | | |
| Percent of Total Housing Capacity | 71.2 | 86.3 | 66.3 | 75.7 | 51.7 | 63.1 | 49.3 | 56.5 | 76.9 | 64.3 | | |
| Difference (percentage points) | 57.3 | 59.6 | 54.0 | 67.6 | 47.1 | 53.9 | 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 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-13.

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*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.

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 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-13.

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.

^aIncludes that portion of the City of Burlington in Walworth County.

^bAlthough 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 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-13.

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.

^aExcludes that portion of Kenosha County located in Sub-area 38 (Village of Genoa City).

^bAlthough 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.

Table VIII-13

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

| Job/Housing Balance | Sub-areas/County | | | | Walworth County |
|---|--------------------------|--------------------------|--------------------------|-------------|-----------------|
| | Sub-area 36 ^a | Sub-area 37 ^b | Sub-area 38 ^c | Sub-area 39 | |
| 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 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-13.

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.

^aThat portion of the Village of Mukwonago located in Walworth County is included on the Waukesha County table (Table VIII-10).

^bIncludes that portion of the City of Whitewater located in Jefferson County.

^cIncludes that portion of the Village of Genoa City located in Kenosha County.

Source: Local government comprehensive plans and SEWRPC.

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 adequate number of housing units for lower- and moderate-wage jobs, and therefore focused on higher-density (and typically lower-cost) housing within sewerred communities. An analysis of the housing need throughout the Region, which takes into account housing 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:¹⁵

- 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:¹⁶

- Ozaukee County: 1, 2, 3, and 4
- Washington County: 6, 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 an existing or proposed 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

¹⁵A sub-area has a projected imbalance if there is a housing to job deficit of 10 or more percentage points.

¹⁶It should be noted that 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.

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.

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;¹⁷ 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 particularly important that communities re-evaluate the balance between jobs and housing as local comprehensive plans are updated.

¹⁷*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.*

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 the current and envisioned major employment centers. Almost all of the current and envisioned 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), 25 (Northwest Waukesha County), and 6 (West Bend). 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 through 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 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

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Table VIII-14

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

| Service Type | Recommended Plan | |
|--|--|--|
| | Service Hours | Service Headways |
| Rapid Transit Service | | |
| Milwaukee County | <u>Daily</u> 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 | <u>Daily</u> 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 | <u>Daily</u> 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 | <u>Daily</u> 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 | <u>Daily</u> 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 | <u>Weekdays</u> 5:00 a.m.-1:00 a.m. <u>Weekends</u> 5:00 a.m.-1:00 a.m. | 5-15 minutes peak periods 10-20 minutes off-peak periods 10-20 minutes |
| Local Transit Service | | |
| Central Milwaukee County | <u>Weekdays</u> 5:00 a.m.-1:00 a.m. <u>Weekends</u> 5:00 a.m.-1:00 a.m. | 5-10 minutes peak periods 10-15 minutes midday 10-20 minutes evening 10-20 minutes |
| Outlying Milwaukee County | <u>Weekdays</u> 5:00 a.m.-1:00 a.m. <u>Weekends</u> 5:00 a.m.-1:00 a.m. | 10-30 minutes peak periods 20-60 minutes off-peak periods 20-60 minutes |

**Table VIII-14
(continued)**

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

Source: SEWRPC.

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-34 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*,¹⁸ 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

¹⁸The 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 release¹⁹ 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.²⁰ 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.

¹⁹The 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.

²⁰The 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.

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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 average income 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 four 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 manufacturing income 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.

It should be noted that 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

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APPROVED BY ADVISORY COMMITTEE 10/26/11 AND PLANNING AND RESEARCH COMMITTEE 11/8/11

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 Housing Imbalance Type ^c | |
|----------------------|------------------------------|------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|-------------------------------------|-----------------------------|------------------------------------|-------------------------------------|--------------------------------|------------------------------------|--|-------------|---|-------------------------------------|
| | Manufacturing | | | Health Care and Social Assistance | | | Retail Trade | | | Accommodation and Food Service | | Owner Cost | Rental Cost | | |
| | Housing Budget ^e | Percent of Owner Cost ^d | Percent of Renter Cost ^e | Housing Budget ^e | Percent of Owner Cost ^d | Percent of Renter Cost ^e | Housing Budget ^e | Percent of Owner Cost ^d | Percent of Renter Cost ^e | Housing Budget ^e | Percent of Owner Cost ^d | | | | Percent of Renter Cost ^e |
| 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 | Moderate-cost |
| 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 | Moderate-cost |
| 13-16 | 1,402 | 131.4 | 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 | Moderate-cost |
| 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 | 69.8 | 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 | 86.4 | 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 | 452.0 | 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 | Moderate-cost |
| 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 | Moderate-cost |
| 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 | Moderate-cost |
| 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 | Moderate-cost |
| 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 | 81.4 | 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)**

^aAverage annual income by employment type is based on 2009 data set forth on Table VII-42 in Chapter VII.

^bMonthly 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).

^cHousing budgets are based on 30 percent of average income by employment type.

^dMedian 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.

^eMedian 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.

^fA 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.

with jobs in retail trade or 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 updates²¹ 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 the City is \$45,652; and the City of Racine, where the median earnings for residents are \$25,048 and the average annual wage for a job in the City 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.

²¹The 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

| Analysis Area/County ^b | Median Annual Earnings | | | Median Annual Household Income | | | Median Monthly Housing Cost | | Potential Housing Imbalance Type ^c |
|-----------------------------------|-----------------------------|------------------------------------|-------------------------------------|--------------------------------|------------------------------------|-------------------------------------|-----------------------------|-------------|---|
| | 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 | |
| 1 Ozaukee County | 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 |
| 5 | 883 | 206.6 | 86.7 | 1,856 | 98.2 | 41.2 | 1,823 | 765 | Moderate-cost |
| 6 | 904 | 182.9 | 79.9 | 1,789 | 92.4 | 40.4 | 1,653 | 722 | Lower- and moderate-cost |
| 7 | 795 | 197.0 | 94.8 | 1,420 | 110.2 | 53.0 | 1,565 | 753 | Moderate-cost |
| 8 | 825 | 209.5 | 77.7 | 1,628 | 106.2 | 39.4 | 1,729 | 641 | Moderate-cost |
| 9 | 840 | 204.0 | 92.4 | 1,692 | 101.2 | 45.9 | 1,713 | 776 | Moderate-cost |
| 10 | 827 | 198.1 | 87.4 | 1,505 | 108.9 | 48.0 | 1,639 | 723 | Moderate-cost |
| 11 | 994 | 173.3 | 81.4 | 1,799 | 95.7 | 45.0 | 1,722 | 809 | Moderate-cost |
| 12 | 1,019 | 189.8 | 66.0 | 2,193 | 88.2 | 30.7 | 1,934 | 673 | Lower- and moderate-cost |
| 13-16 Washington County | 864 | 192.7 | 87.0 | 1,617 | 102.9 | 46.4 | 1,664 | 751 | Moderate-cost |
| 17 | 974 | 199.4 | 88.3 | 1,810 | 107.3 | 47.5 | 1,943 | 860 | - |
| 18 | 616 | 213.4 | 117.0 | 927 | 141.9 | 77.8 | 1,315 | 721 | Higher-cost |
| 19 | 853 | 182.1 | 90.3 | 1,315 | 118.1 | 58.6 | 1,553 | 770 | - |
| 20 | 786 | 176.4 | 87.2 | 1,239 | 111.9 | 55.4 | 1,387 | 686 | Moderate-cost |
| 21 | 951 | 181.3 | 90.7 | 1,724 | 97.7 | 48.9 | 1,824 | 863 | Moderate-cost |
| 22 | 710 | 202.9 | 104.1 | 1,096 | 131.5 | 67.4 | 1,441 | 739 | Higher-cost |
| 23 | 941 | 187.4 | 91.4 | 1,673 | 105.4 | 51.4 | 1,764 | 860 | Moderate-cost |
| 24 | 1,069 | 181.4 | 113.0 | 2,160 | 89.8 | 55.9 | 1,940 | 1,208 | Lower- and moderate-cost |
| 25 | 1,054 | 169.5 | 91.6 | 1,931 | 92.5 | 50.0 | 1,786 | 965 | Moderate-cost |
| 26 | 1,016 | 184.5 | 94.5 | 2,052 | 91.4 | 46.8 | 1,875 | 960 | Lower- and moderate-cost |
| 27 | 996 | 187.2 | 86.6 | 2,003 | 93.1 | 43.0 | 1,864 | 862 | Moderate-cost |
| 28 | 998 | 202.6 | 83.2 | 2,086 | 96.9 | 39.8 | 2,021 | 830 | Lower- and moderate-cost |
| 29 | 867 | 193.2 | 91.8 | 1,576 | 106.3 | 50.5 | 1,675 | 796 | Moderate-cost |
| 30 | 920 | 193.1 | 86.3 | 1,995 | 89.3 | 39.8 | 1,777 | 794 | Lower- and moderate-cost |
| 31 | 981 | 181.8 | 89.4 | 1,912 | 93.3 | 45.9 | 1,783 | 877 | Lower- and moderate-cost |
| 32 | 959 | 188.7 | 89.8 | 1,862 | 97.2 | 46.2 | 1,810 | 861 | Moderate-cost |
| 33 | 884 | 174.7 | 83.8 | 1,603 | 96.4 | 46.2 | 1,545 | 741 | Lower-cost |
| 34 | 626 | 195.8 | 107.5 | 1,022 | 120.0 | 65.9 | 1,226 | 673 | Higher-cost |
| 35 | 864 | 204.2 | 99.5 | 1,743 | 101.1 | 49.3 | 1,763 | 859 | Moderate-cost |
| 36 | 818 | 197.8 | 92.4 | 1,473 | 109.8 | 51.3 | 1,618 | 756 | - |
| 37 | 762 | 190.7 | 92.6 | 1,355 | 107.2 | 52.0 | 1,452 | 705 | - |
| 38 | 884 | 197.5 | 105.1 | 1,788 | 97.7 | 52.0 | 1,746 | 929 | - |
| 39 | 886 | 213.3 | 111.4 | 1,205 | 121.4 | 63.4 | 1,463 | 764 | Higher-cost |
| 40 | 829 | 200.9 | 101.4 | 1,665 | 100.1 | 50.5 | 1,666 | 841 | Lower-cost |
| 41 | 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 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 |

^aHousing budgets are based on 30 percent of median annual earnings or median annual household income (2005-2009 ACS).

^bMedian 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.

^cMedian 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.

^dA 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.

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 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.²² 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.²³ 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.²⁴ 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.

²²*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.*

²³*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.*

²⁴*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.
- 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 Statute 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 reasonably 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. Additional major employment centers in Ozaukee County 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 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.

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- 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.

* * *

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Map VIII-1

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

MAJOR EMPLOYMENT CENTERS

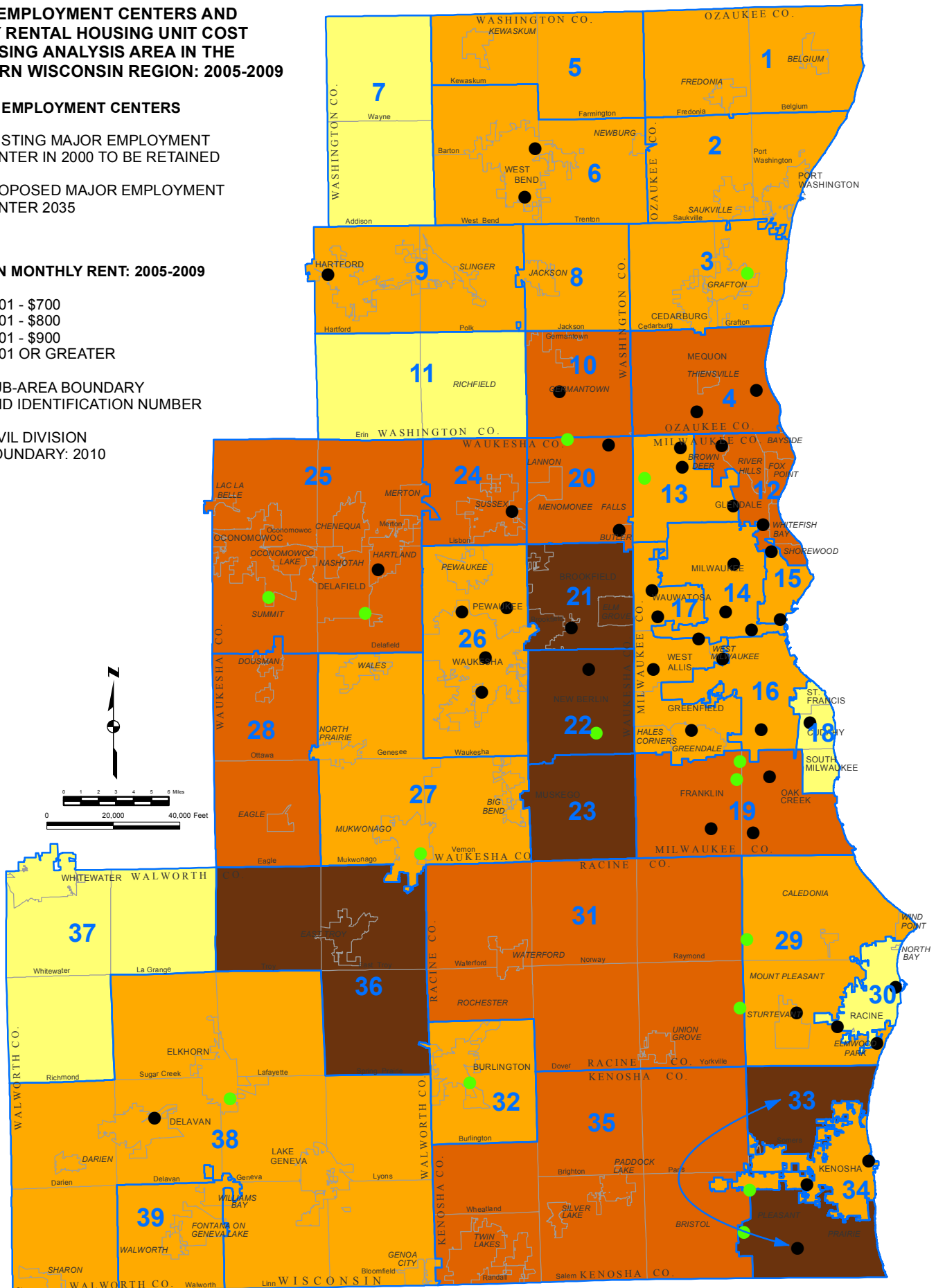
- EXISTING MAJOR EMPLOYMENT CENTER IN 2000 TO BE RETAINED
- PROPOSED MAJOR EMPLOYMENT CENTER 2035

MEDIAN MONTHLY RENT: 2005-2009

- \$601 - \$700
- \$701 - \$800
- \$801 - \$900
- \$901 OR GREATER

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

— CIVIL DIVISION BOUNDARY: 2010



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

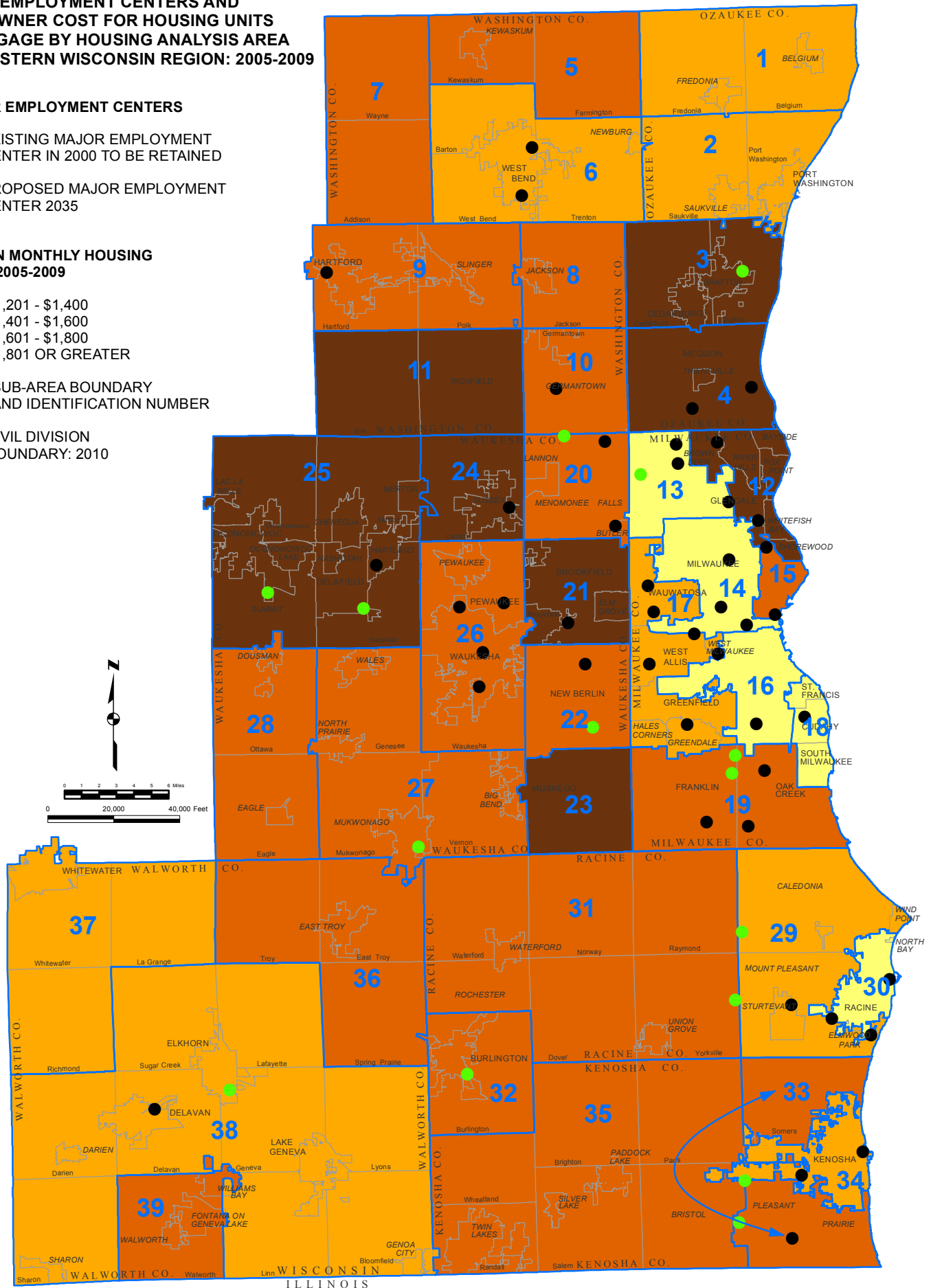
- EXISTING MAJOR EMPLOYMENT CENTER IN 2000 TO BE RETAINED
- PROPOSED MAJOR EMPLOYMENT CENTER 2035

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

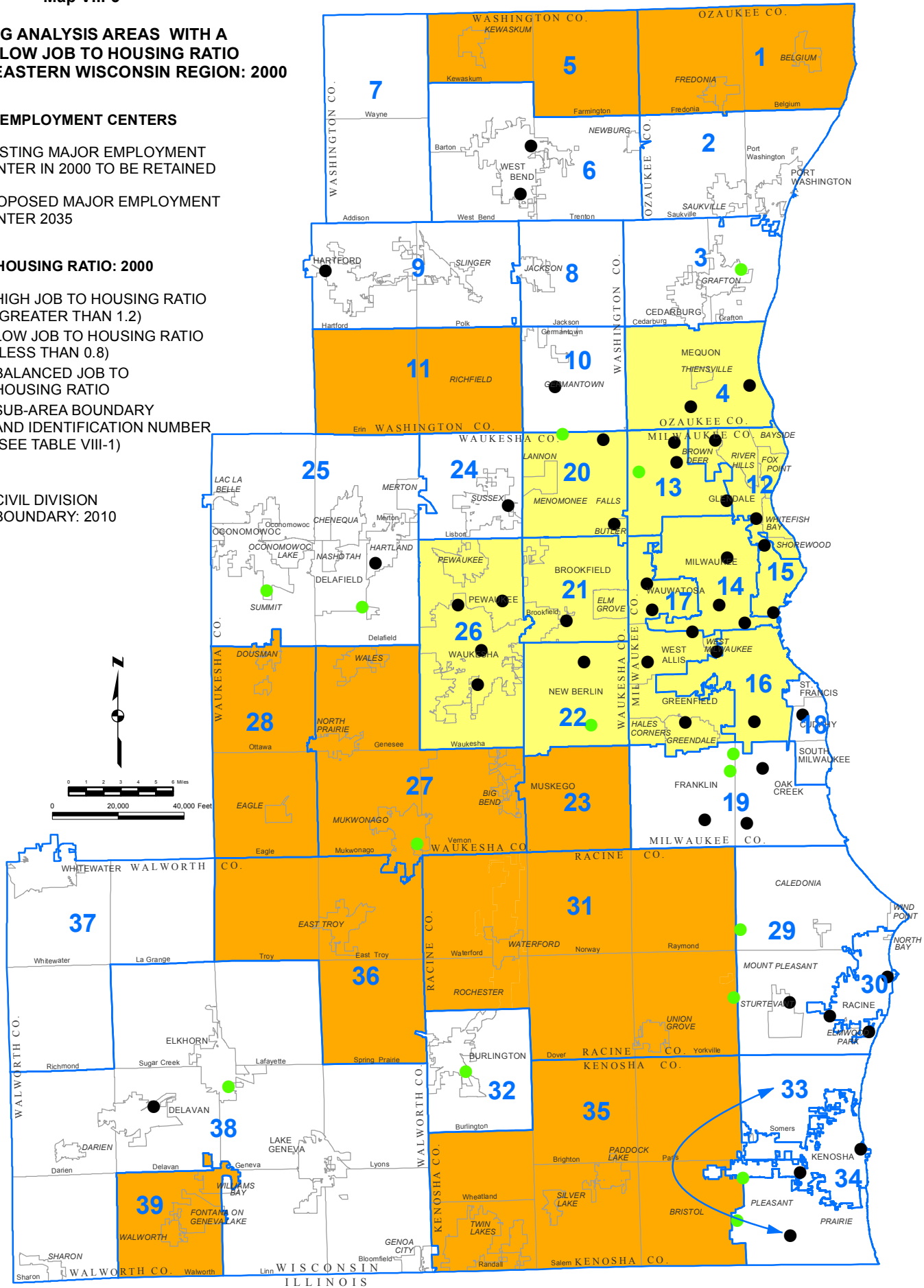
MAJOR EMPLOYMENT CENTERS

- EXISTING MAJOR EMPLOYMENT CENTER IN 2000 TO BE RETAINED
- PROPOSED MAJOR EMPLOYMENT CENTER 2035

JOB HOUSING RATIO: 2000

- HIGH JOB TO HOUSING RATIO (GREATER THAN 1.2)
- LOW JOB TO HOUSING RATIO (LESS THAN 0.8)
- BALANCED JOB TO HOUSING RATIO
- 39** SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER (SEE TABLE VIII-1)

— CIVIL DIVISION BOUNDARY: 2010



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

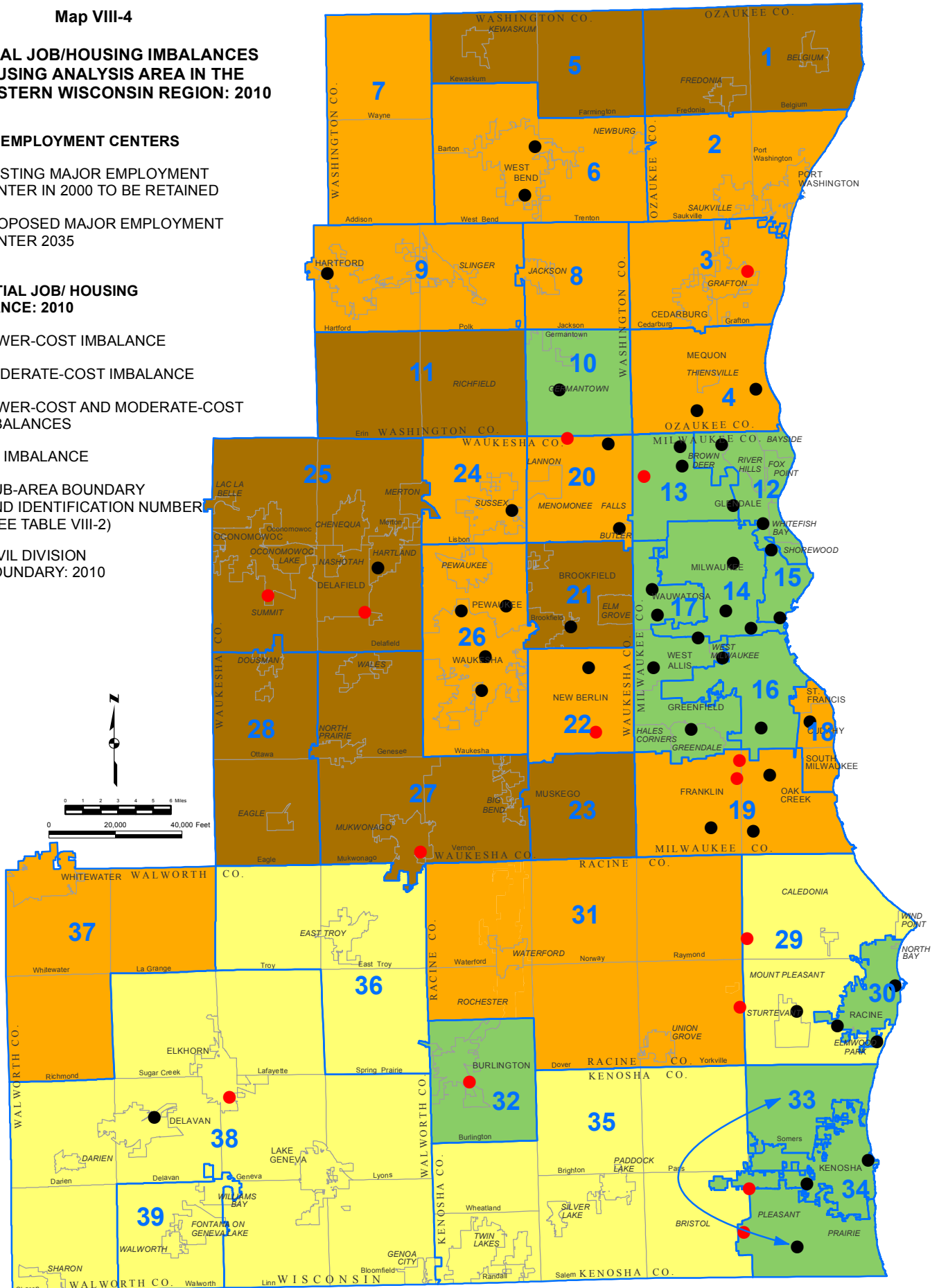
MAJOR EMPLOYMENT CENTERS

- EXISTING MAJOR EMPLOYMENT CENTER IN 2000 TO BE RETAINED
- PROPOSED MAJOR EMPLOYMENT CENTER 2035

POTENTIAL JOB/ HOUSING IMBALANCE: 2010

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

- SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER (SEE TABLE VIII-2)
- CIVIL DIVISION BOUNDARY: 2010



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

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

MAJOR EMPLOYMENT CENTERS

- EXISTING MAJOR EMPLOYMENT CENTER IN 2000 TO BE RETAINED
- PROPOSED MAJOR EMPLOYMENT CENTER 2035

POTENTIAL JOB/HOUSING IMBALANCES: 2010

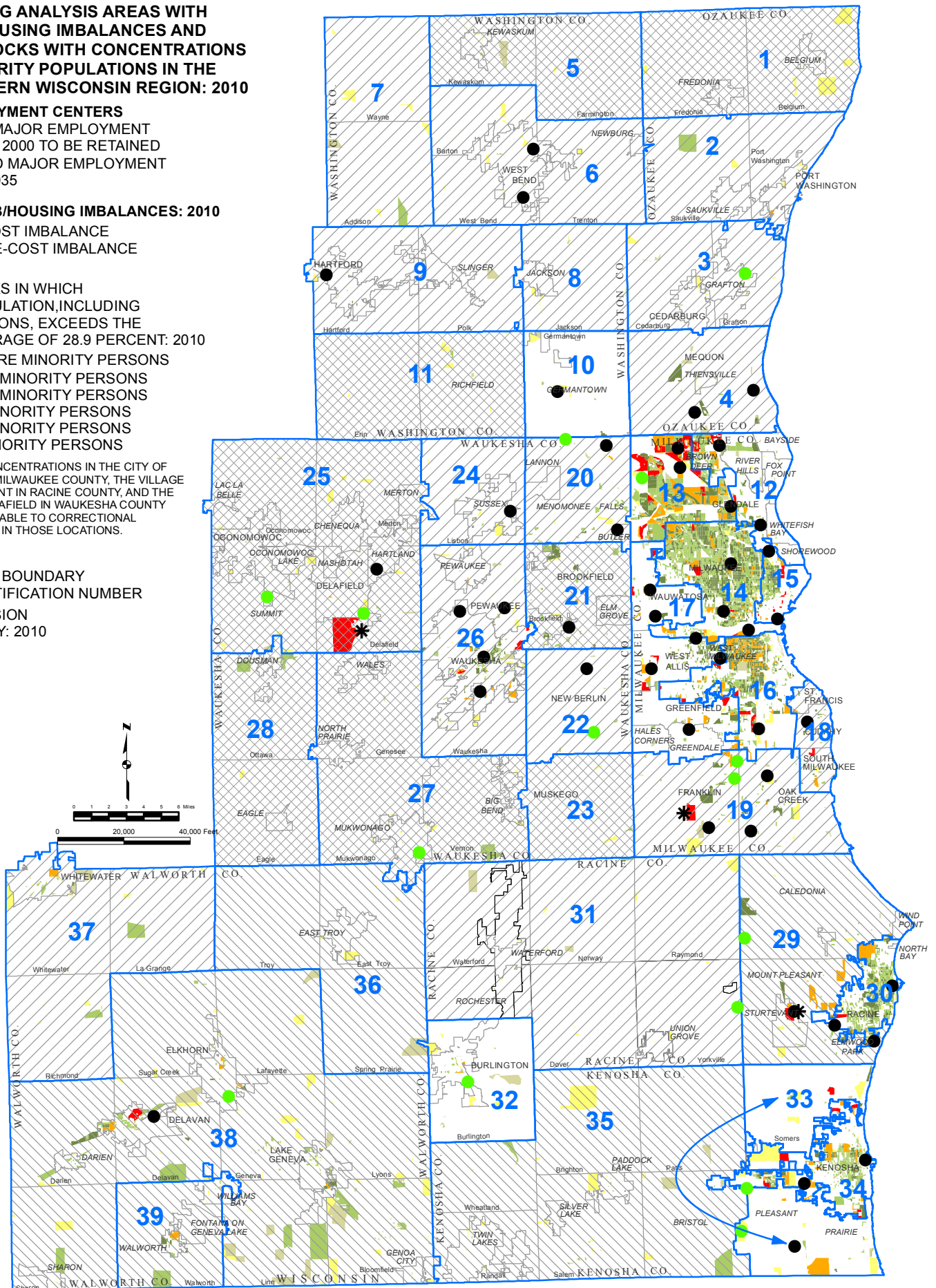
- ▨ LOWER-COST IMBALANCE
- ▨ MODERATE-COST IMBALANCE

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

- EXISTING MAJOR EMPLOYMENT CENTER IN 2000 TO BE RETAINED
- PROPOSED MAJOR EMPLOYMENT CENTER 2035

POTENTIAL JOB/HOUSING IMBALANCES: 2010

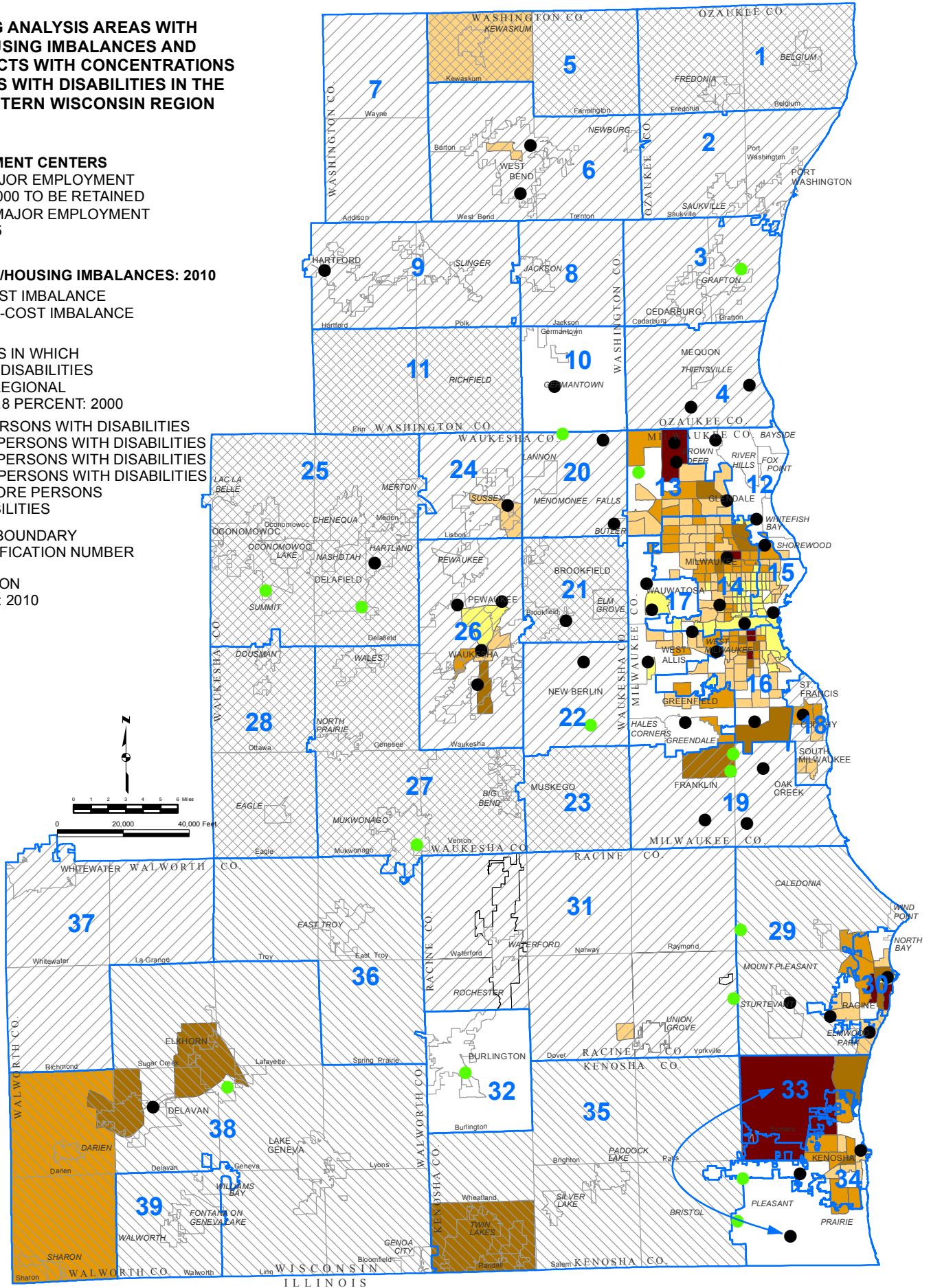
- ▨ LOWER-COST IMBALANCE
- ▨ MODERATE-COST IMBALANCE

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.

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

MAJOR EMPLOYMENT CENTERS

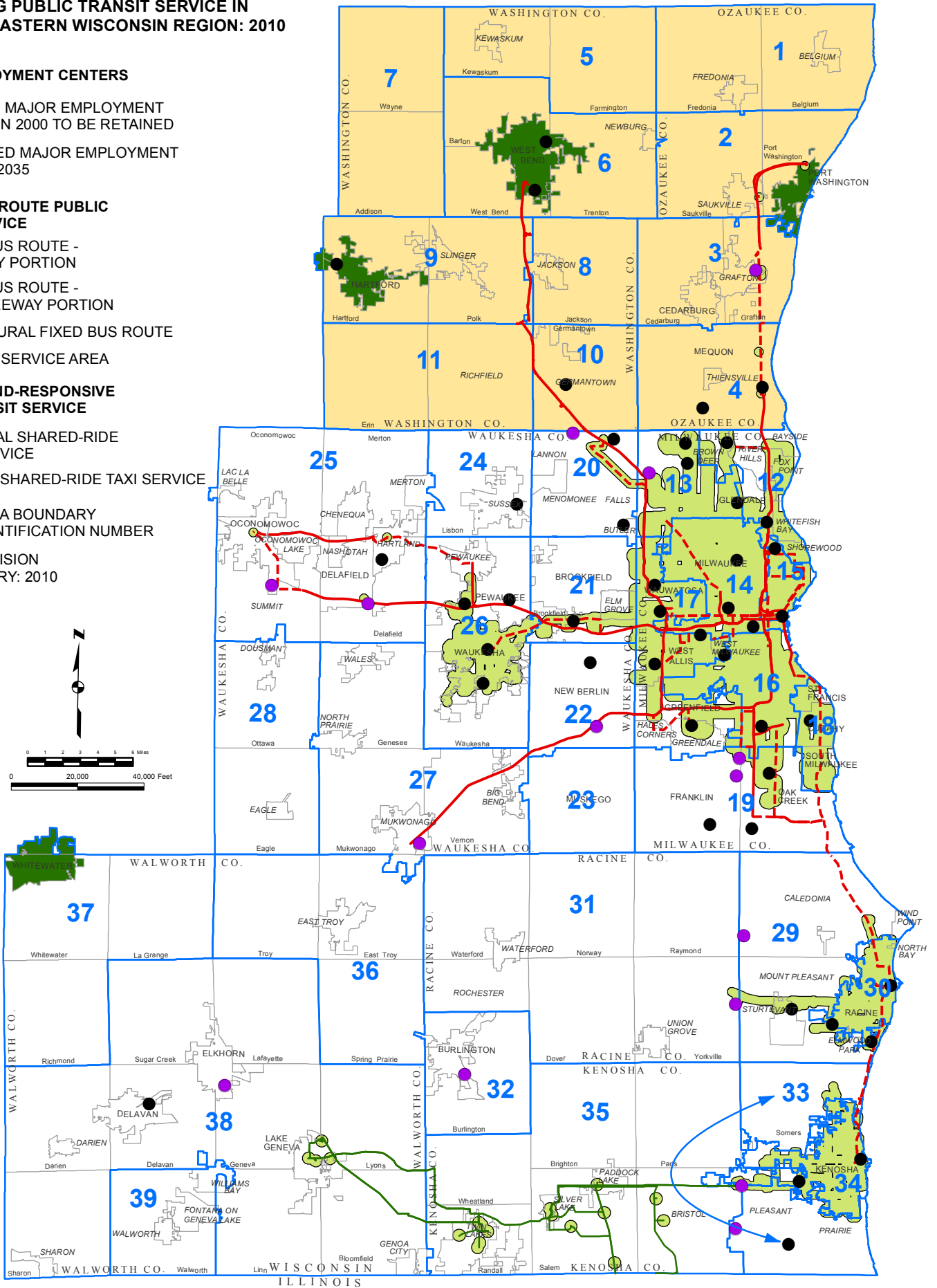
- EXISTING MAJOR EMPLOYMENT CENTER IN 2000 TO BE RETAINED
- PROPOSED MAJOR EMPLOYMENT CENTER 2035

LOCAL FIXED-ROUTE PUBLIC TRANSIT SERVICE

- RAPID BUS ROUTE - FREEWAY PORTION
- - - RAPID BUS ROUTE - NON-FREEWAY PORTION
- 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: U.S. Bureau of the Census and SEWRPC.

Map VIII-9

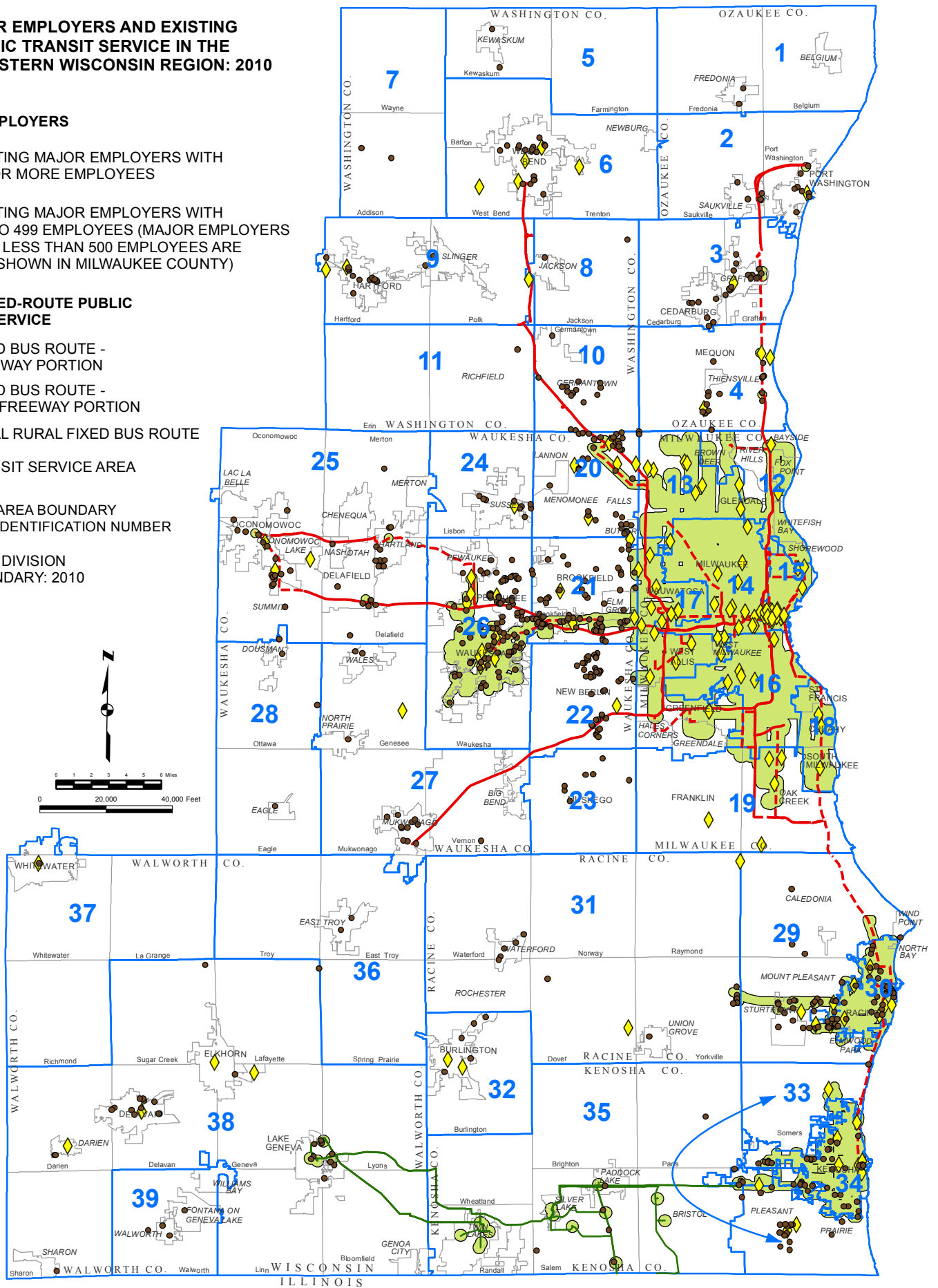
MAJOR EMPLOYERS AND EXISTING PUBLIC TRANSIT SERVICE IN THE SOUTHEASTERN WISCONSIN REGION: 2010

MAJOR EMPLOYERS

- ◆ EXISTING MAJOR EMPLOYERS WITH 500 OR MORE EMPLOYEES
- EXISTING MAJOR EMPLOYERS WITH 100 TO 499 EMPLOYEES (MAJOR EMPLOYERS WITH LESS THAN 500 EMPLOYEES ARE NOT SHOWN IN MILWAUKEE COUNTY)

LOCAL FIXED-ROUTE PUBLIC TRANSIT SERVICE

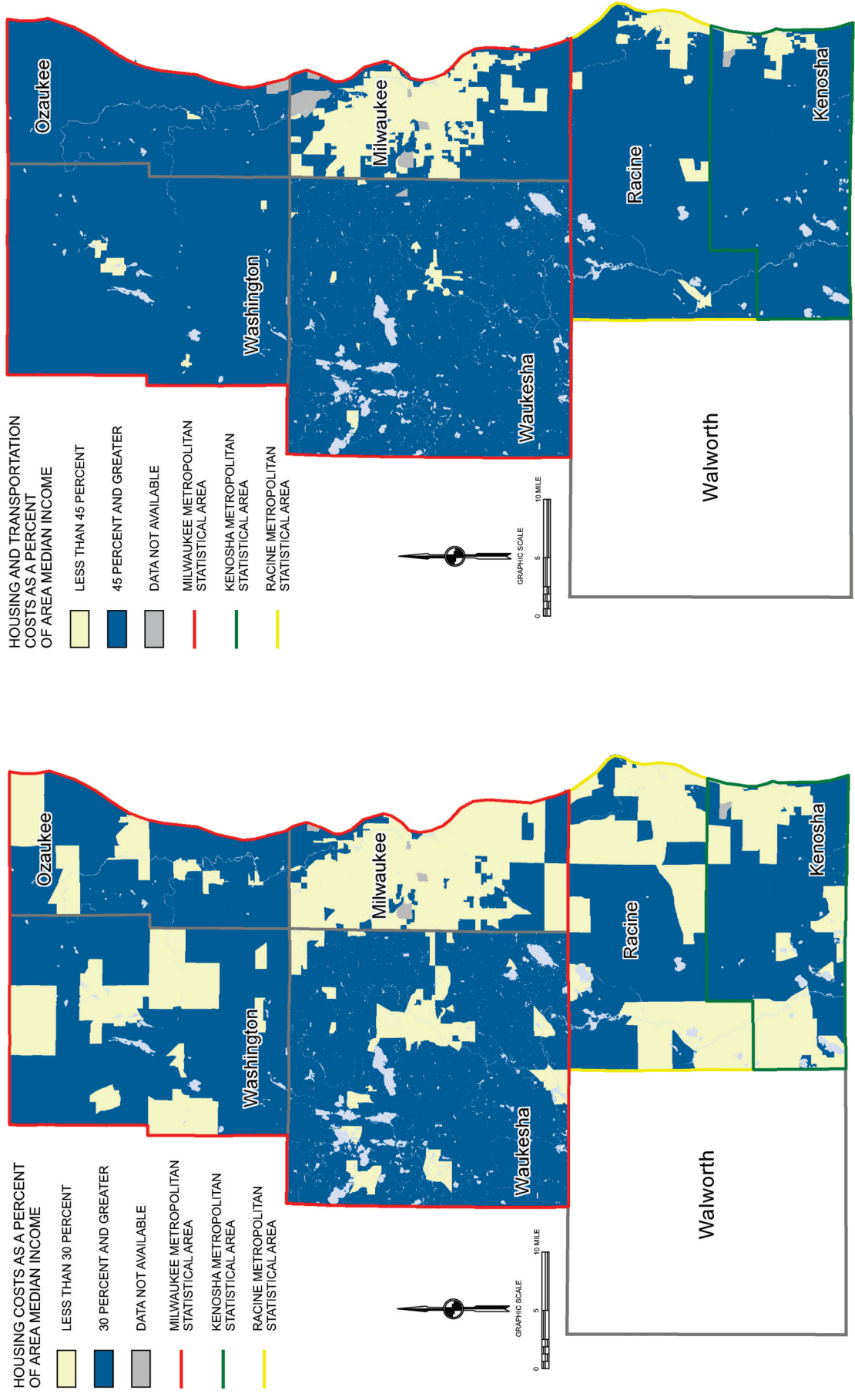
- RAPID BUS ROUTE - FREEWAY PORTION
- - - RAPID BUS ROUTE - NON-FREEWAY PORTION
- LOCAL RURAL FIXED BUS ROUTE
- TRANSIT SERVICE AREA
- 39** SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER
- CIVIL DIVISION BOUNDARY: 2010



Source: U.S. Bureau of the Census and 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 SEWERED COMMUNITIES IN THE
SOUTHEASTERN WISCONSIN REGION: 2035**

MAJOR EMPLOYMENT CENTERS

- EXISTING MAJOR EMPLOYMENT CENTER IN 2000 TO BE RETAINED
- PROPOSED MAJOR EMPLOYMENT CENTER 2035

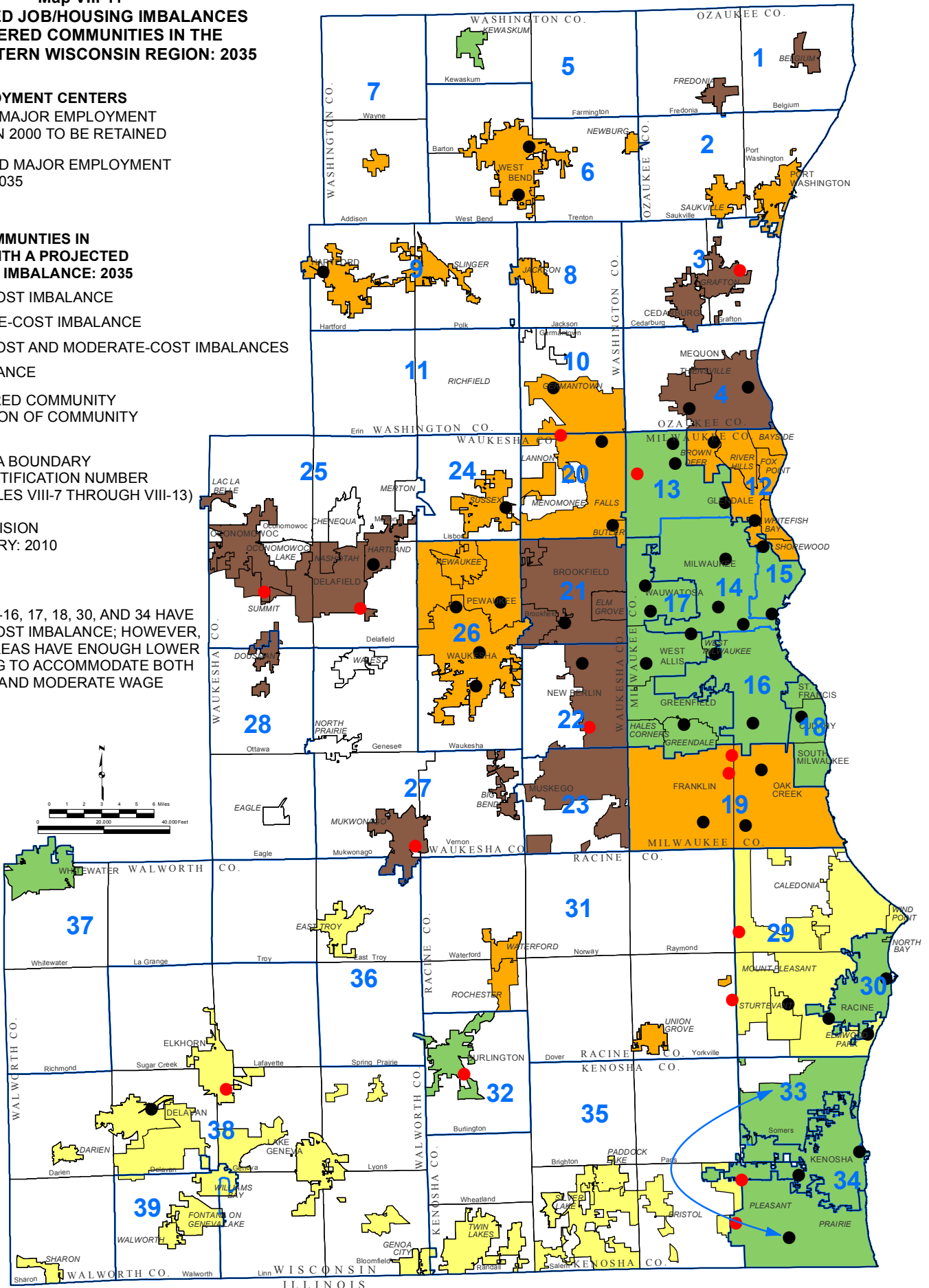
SEWERED COMMUNITIES IN SUB-AREAS WITH A PROJECTED JOB/ HOUSING IMBALANCE: 2035

- 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

NOTE:
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.



Source: Local Government Comprehensive Plans and SEWRPC.

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

MAJOR EMPLOYMENT CENTERS

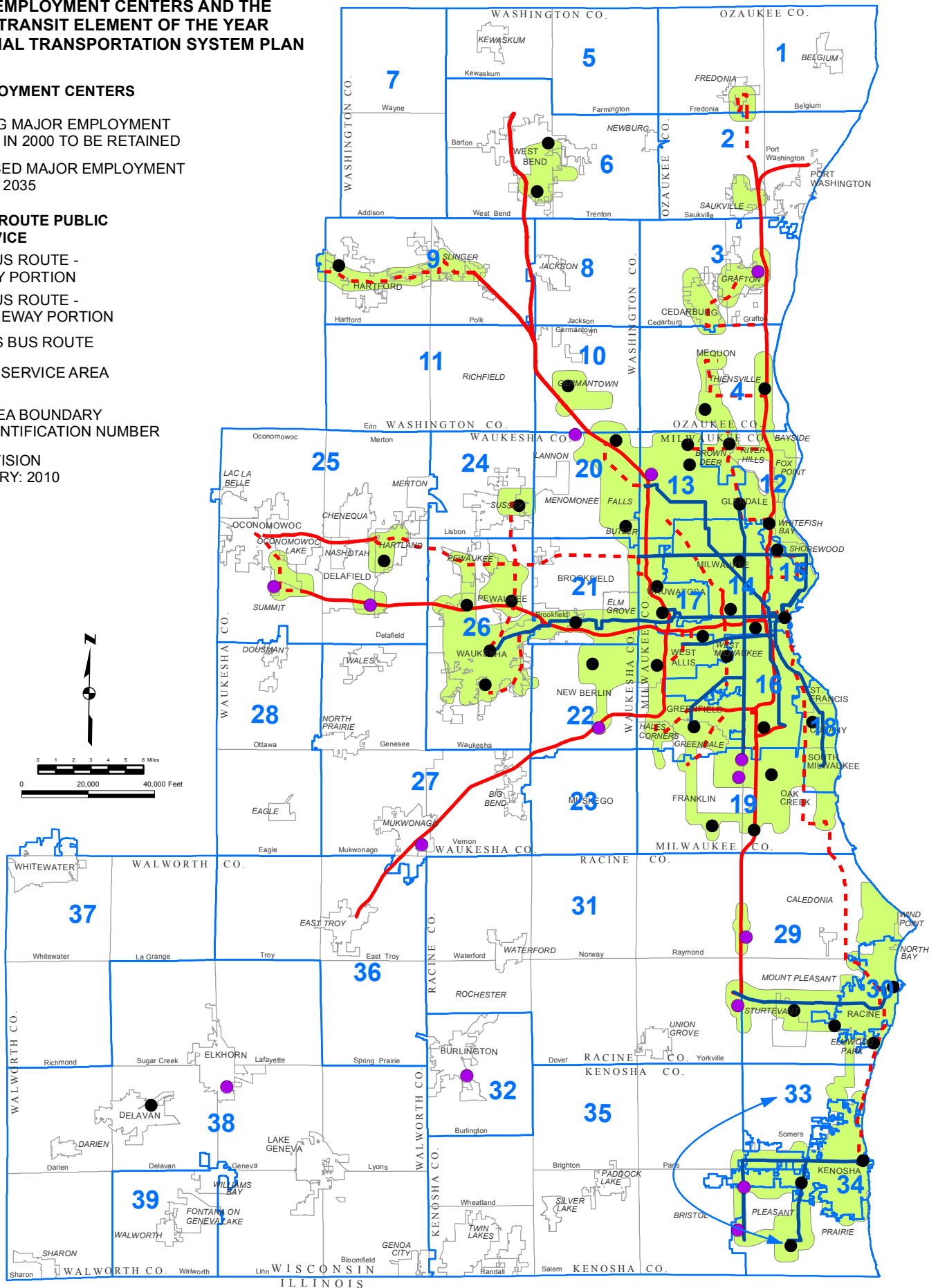
- EXISTING MAJOR EMPLOYMENT CENTER IN 2000 TO BE RETAINED
- PROPOSED MAJOR EMPLOYMENT CENTER 2035

LOCAL FIXED-ROUTE PUBLIC TRANSIT SERVICE

- RAPID BUS ROUTE - FREEWAY PORTION
- - - RAPID BUS ROUTE - NON-FREEWAY PORTION
- EXPRESS BUS ROUTE
- TRANSIT SERVICE AREA

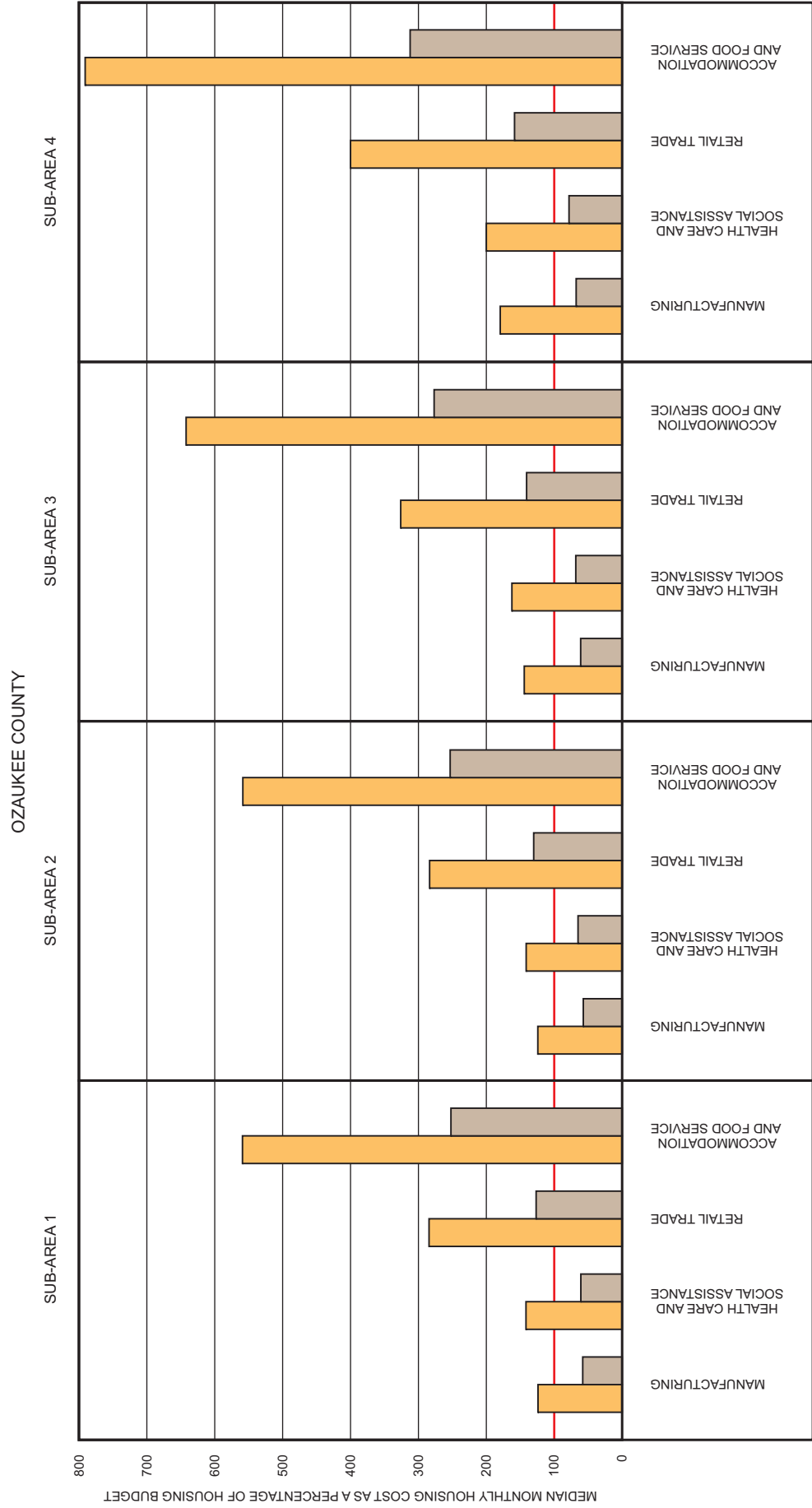
39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

— CIVIL DIVISION BOUNDARY: 2010



Source: SEWRPC.

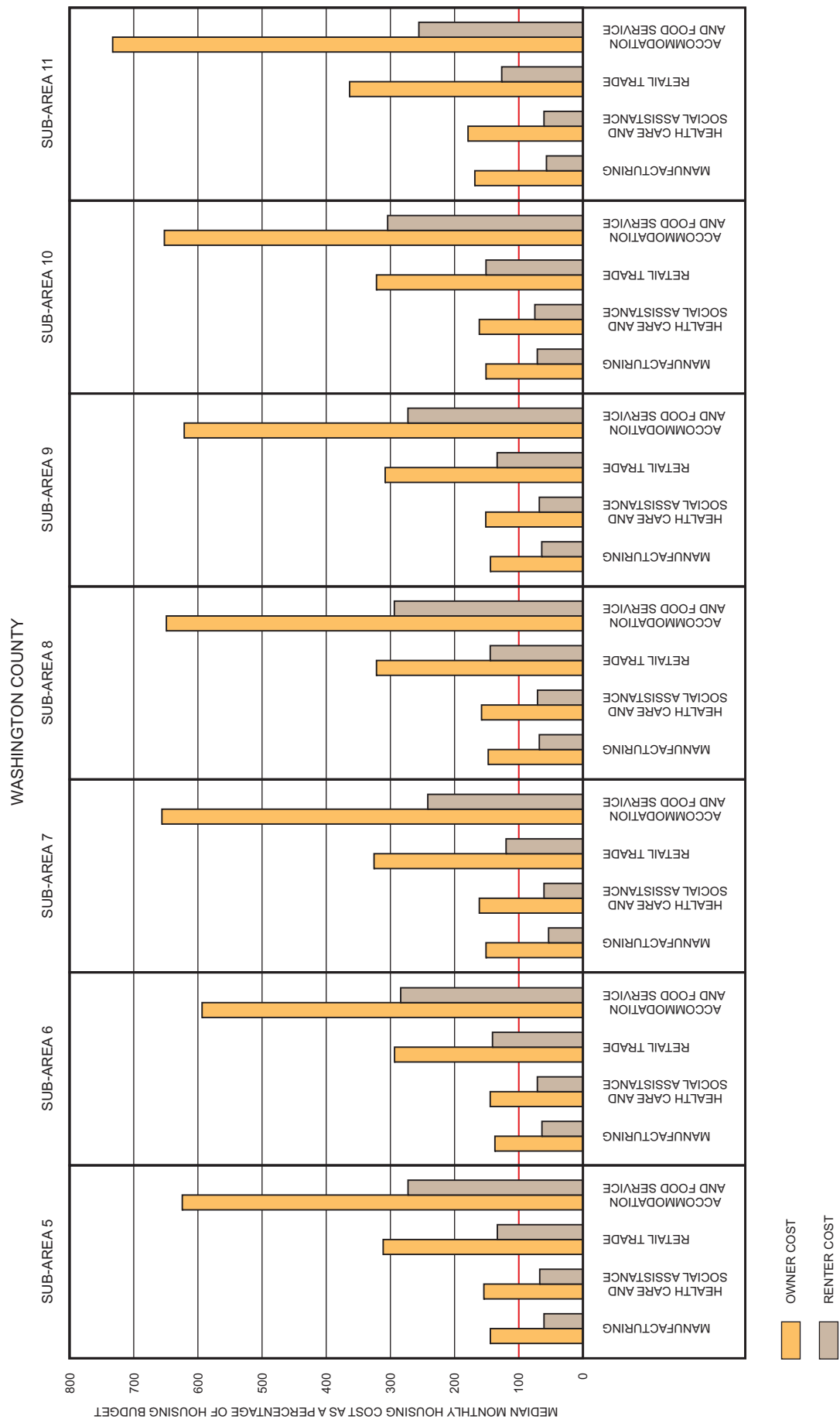
Figure VIII-1
HOUSING BUDGET AND COST COMPARISON FOR SELECTED INDUSTRY TYPES BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2009



OWNER COST
 RENTER COST
 30% BENCHMARK

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

Figure VIII-1 (continued)

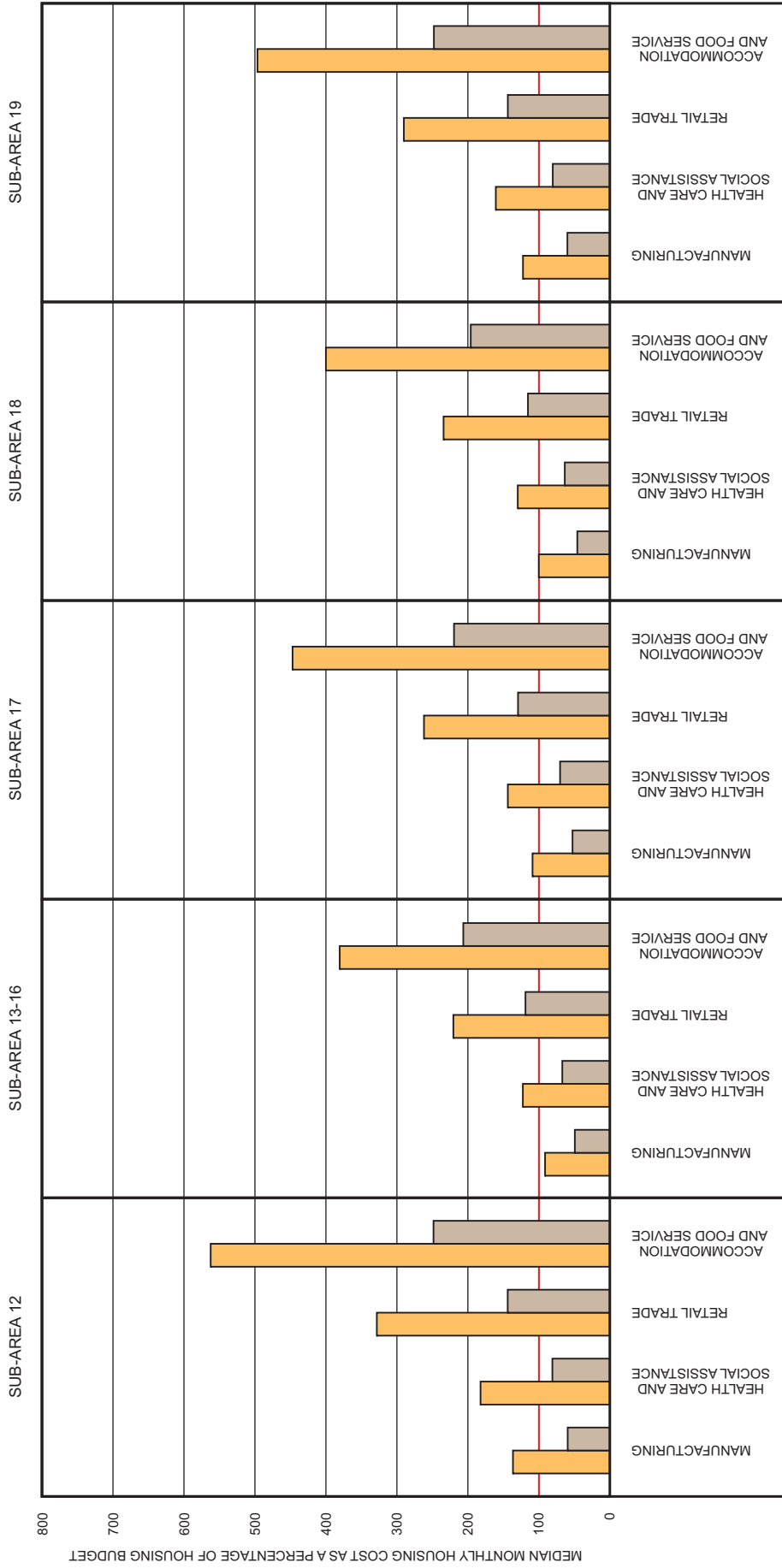


OWNER COST
RENTER COST

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

Figure VIII-1 (continued)

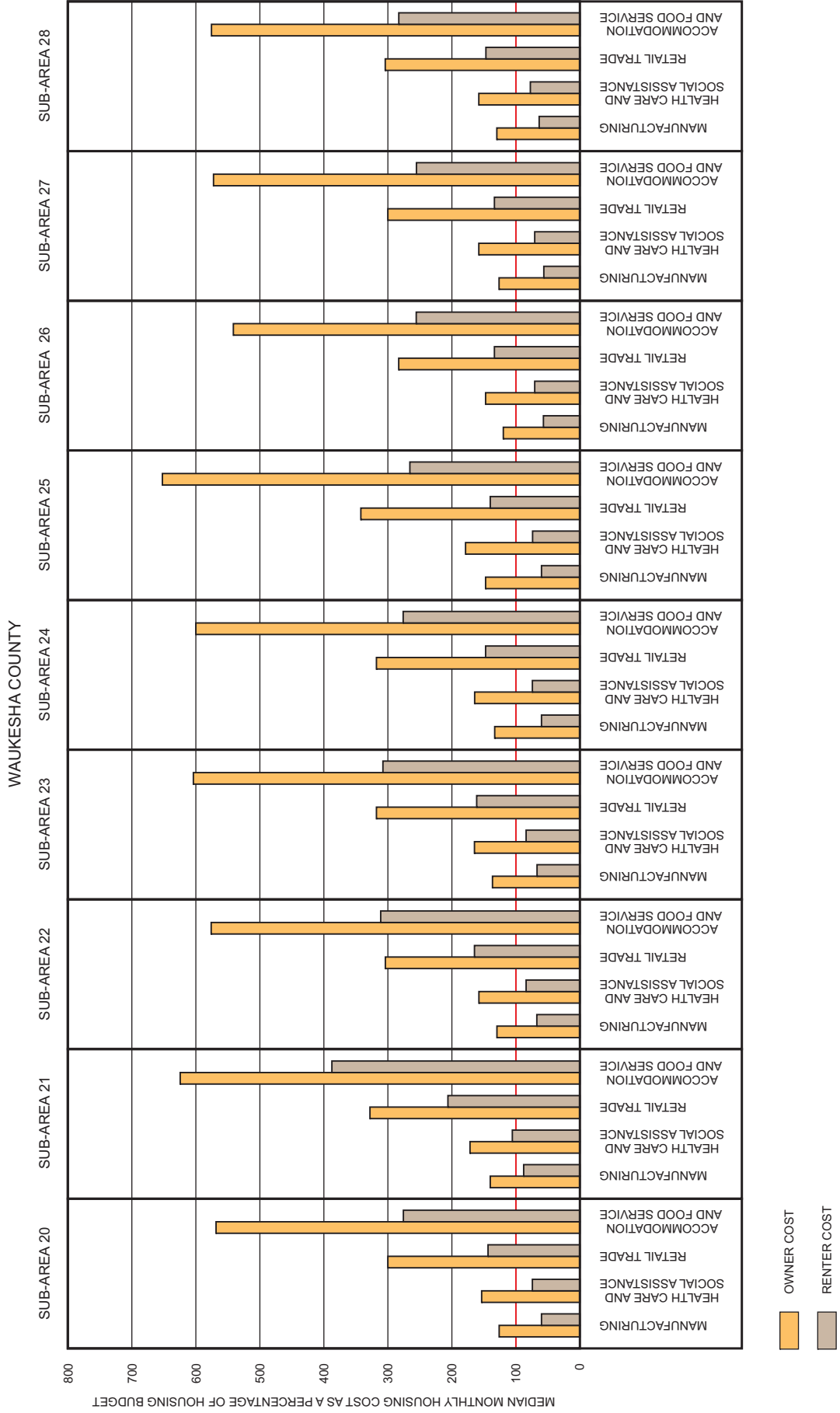
MILWAUKEE COUNTY



OWNER COST
RENTER COST

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

Figure VIII-1 (continued)

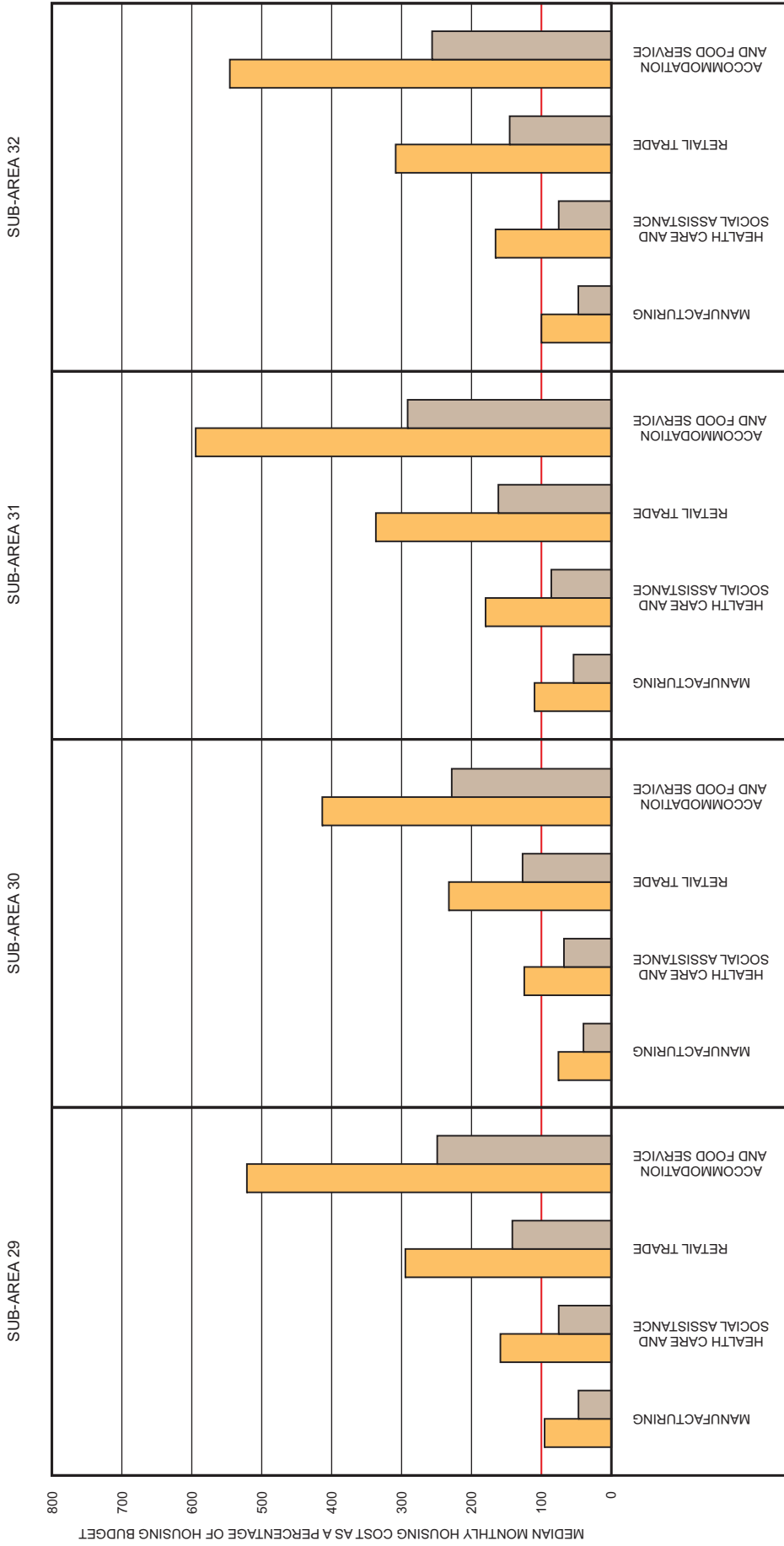


OWNER COST
RENTER COST

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

Figure VIII-1 (continued)

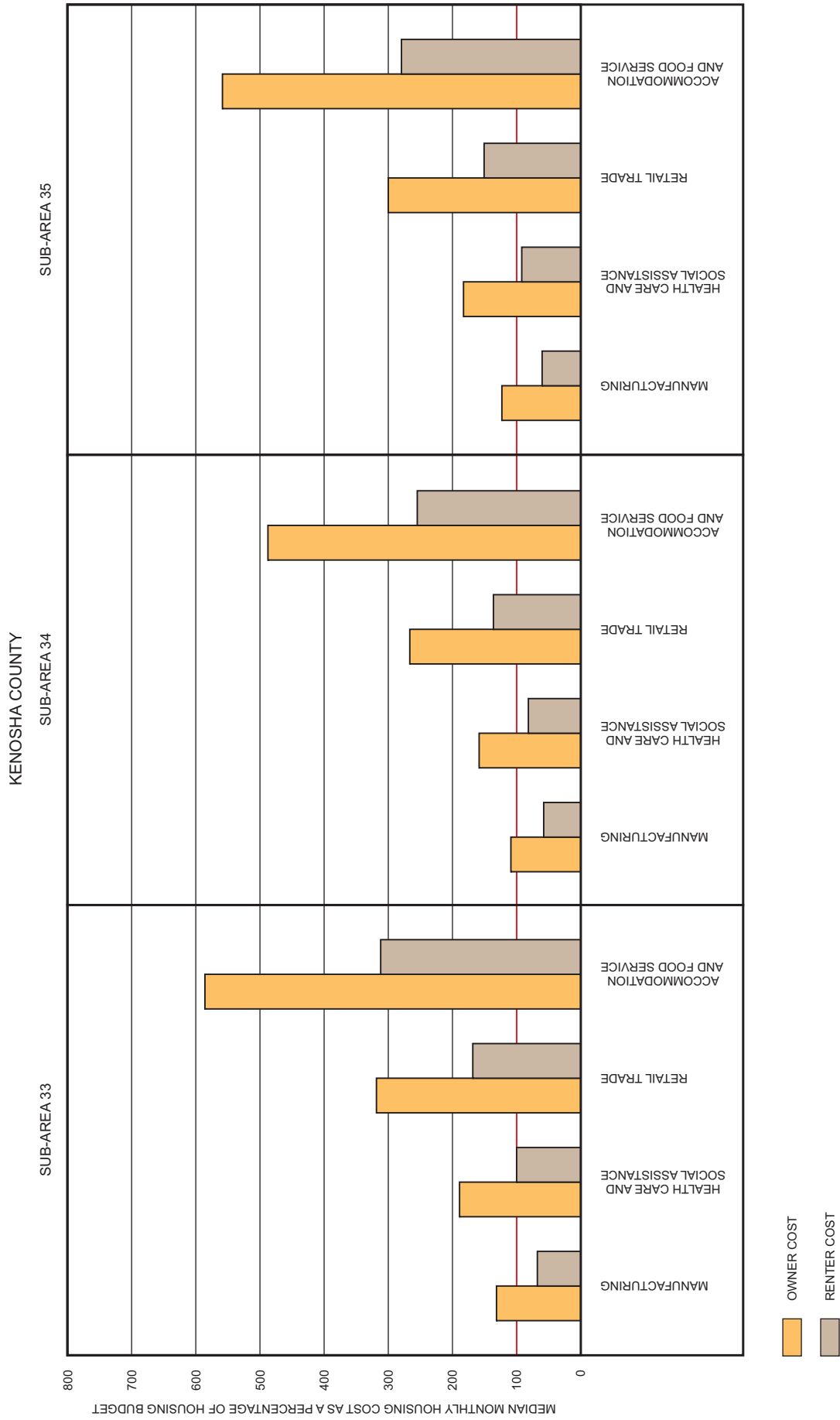
RACINE COUNTY



OWNER COST
RENTER COST

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

Figure VIII-1 (continued)

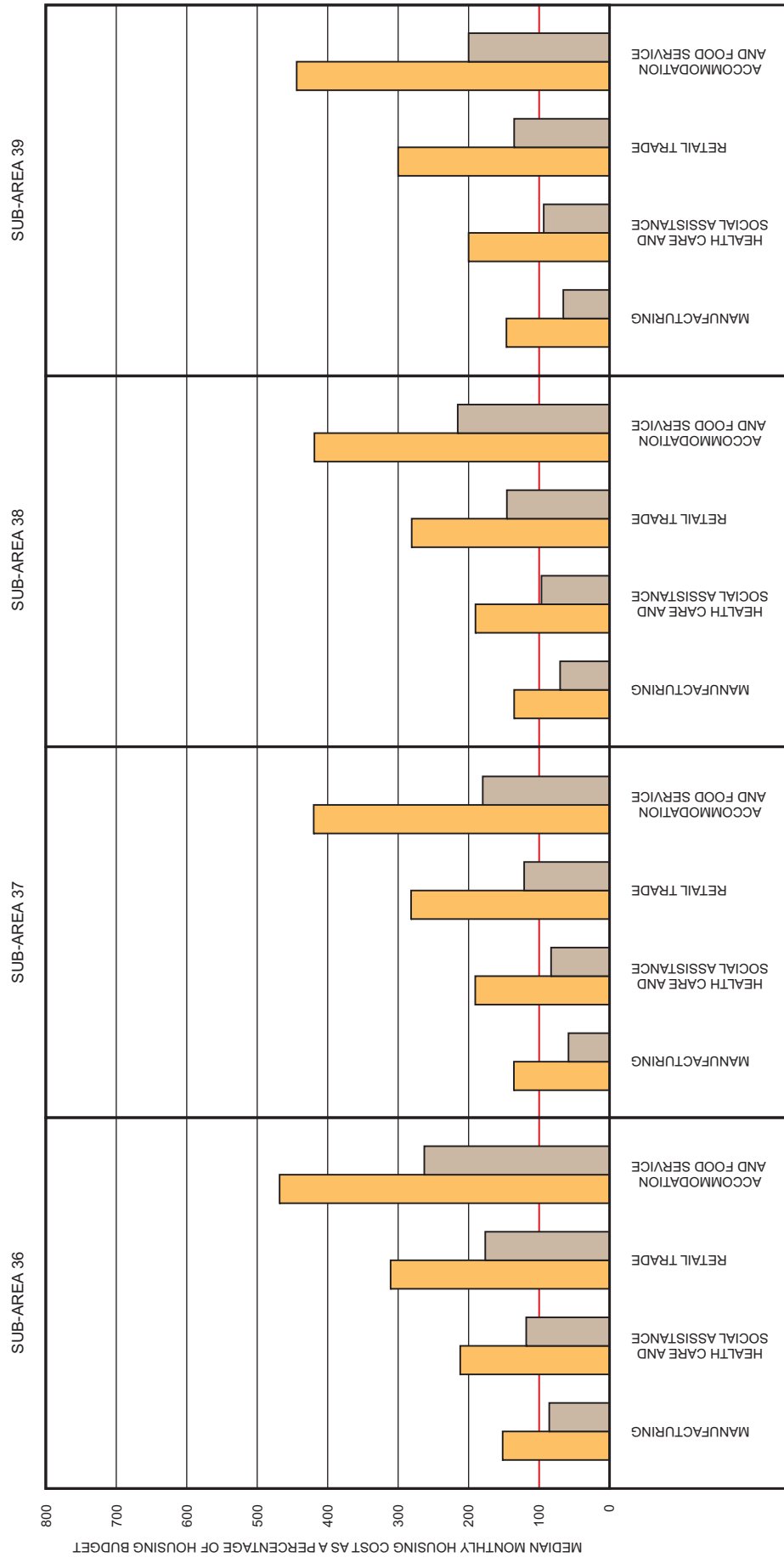


OWNER COST
RENTER COST

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

Figure VIII-1 (continued)

WALWORTH COUNTY

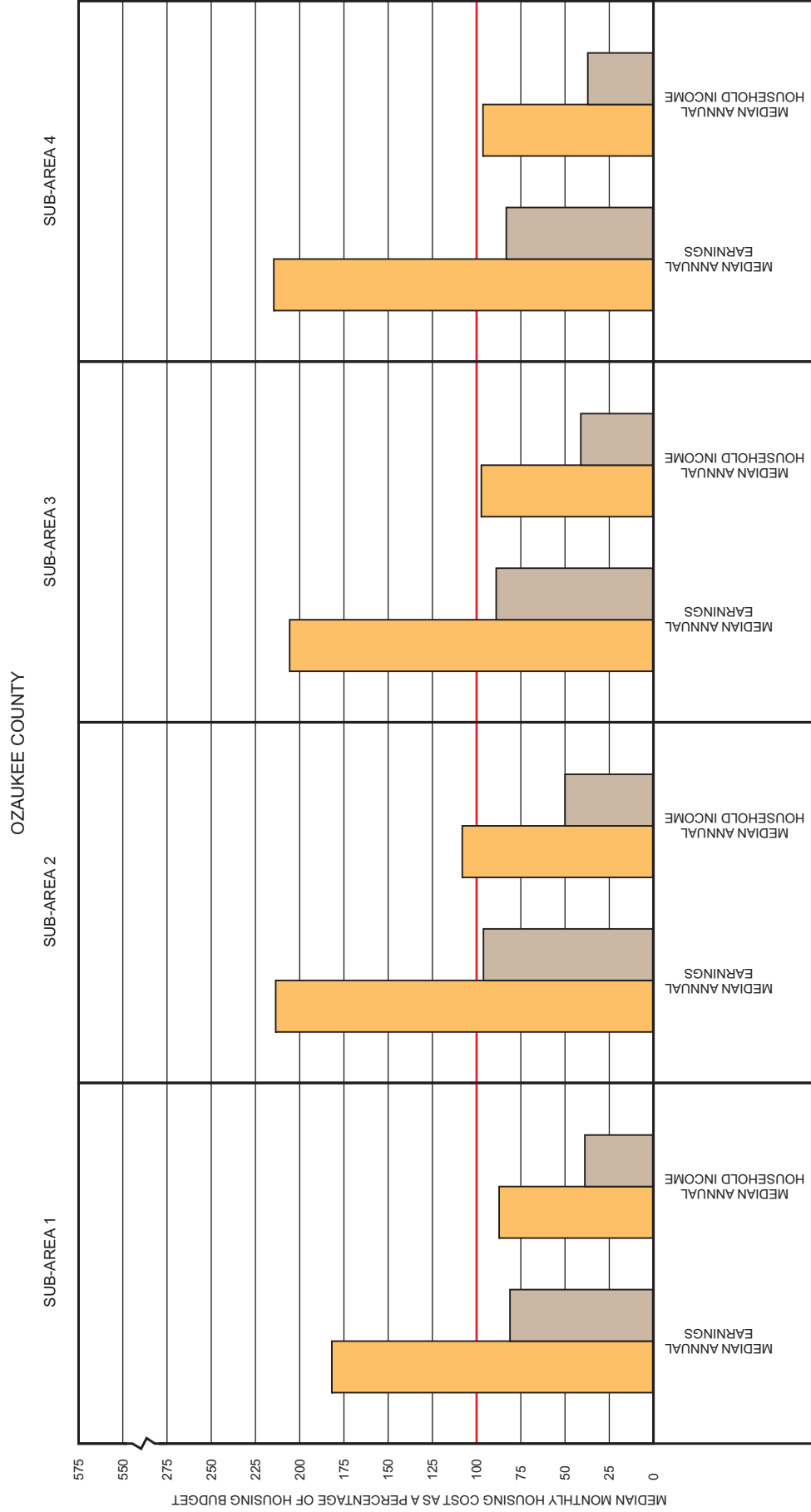


OWNER COST
RENTER COST

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

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



OWNER COST
 RENTER COST

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

Figure VIII-2 (continued)

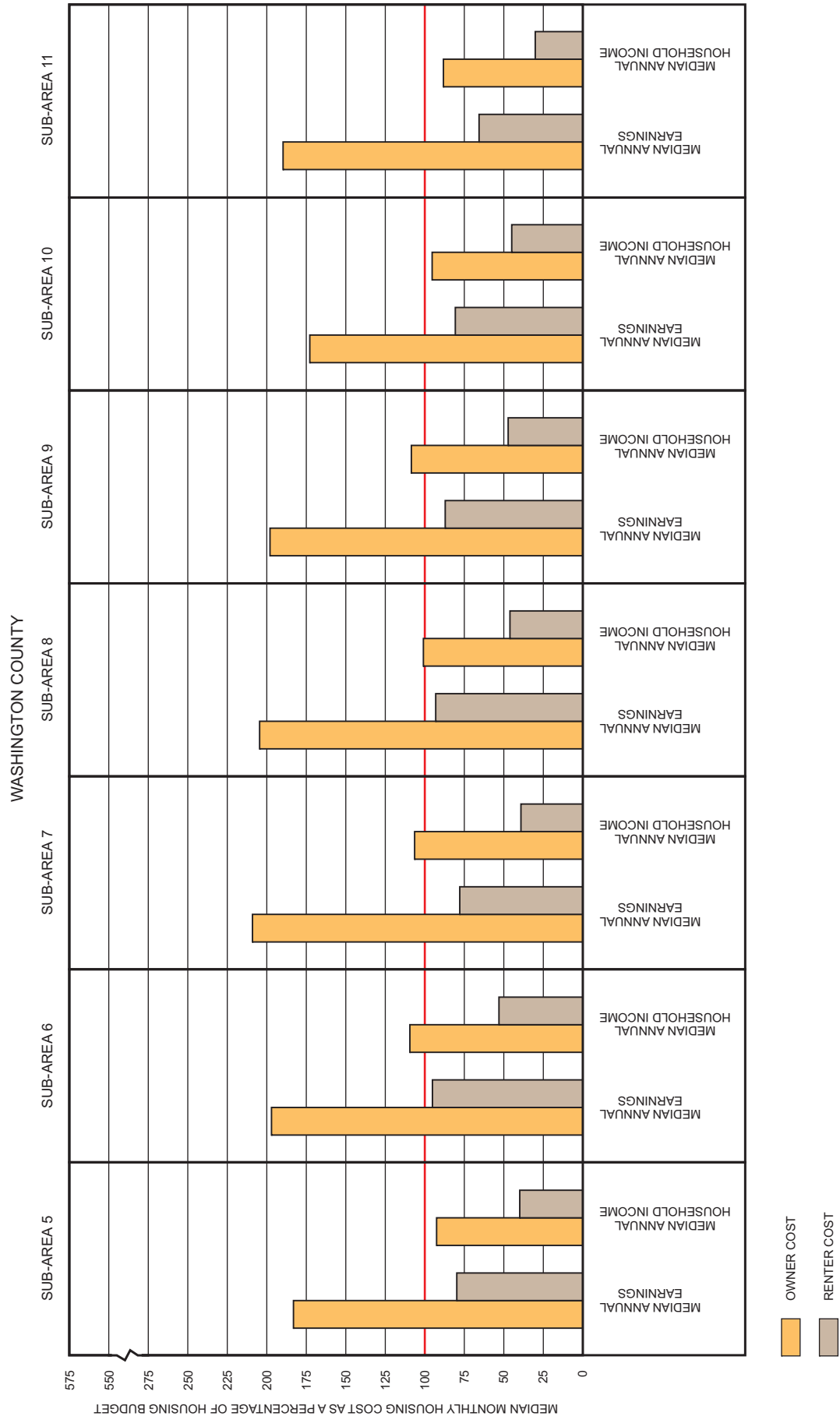
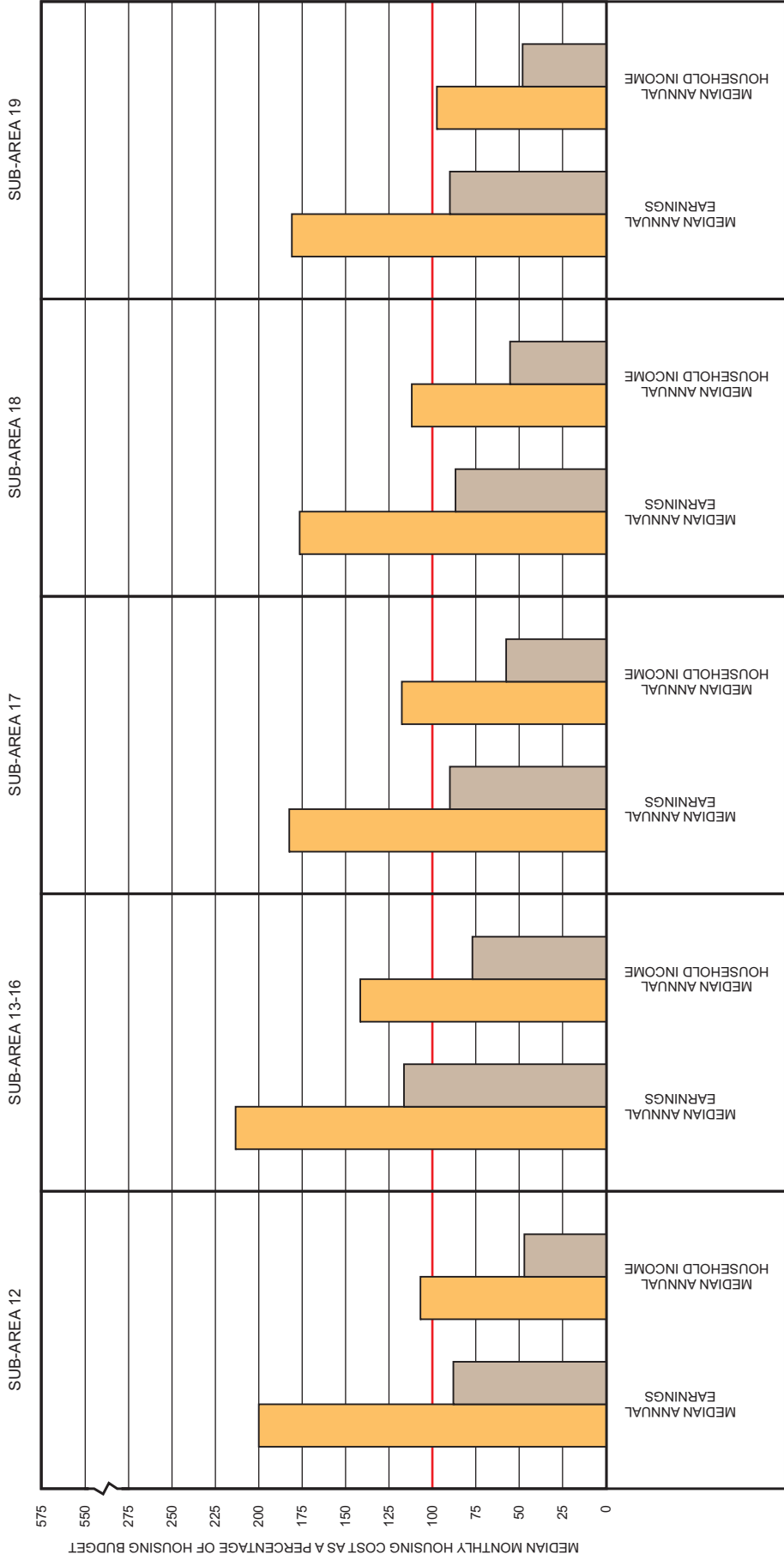


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN INCOME) FOR ANNUAL EARNINGS AND ANNUAL HOUSEHOLD INCOME. A PERCENTAGE OF OVER 100 PERCENT INDICATES THAT 30 PERCENT OF MEDIAN INCOME (THE HOUSING BUDGET) IS EQUAL TO THE HOUSING COST. A PERCENTAGE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

Figure VIII-2 (continued)

MILWAUKEE COUNTY

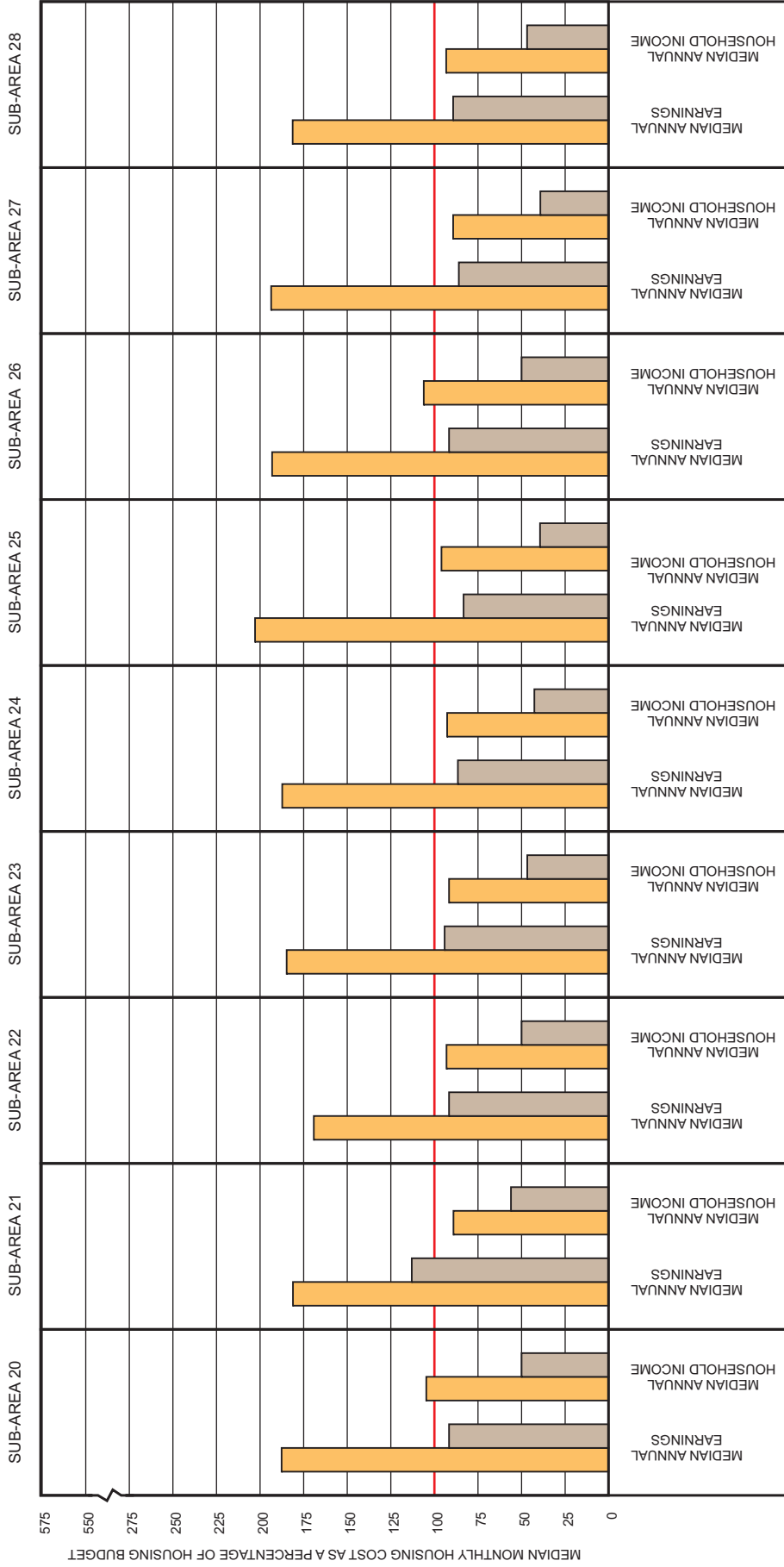


OWNER COST
RENTER COST

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

Figure VIII-2 (continued)

WAUKESHA COUNTY

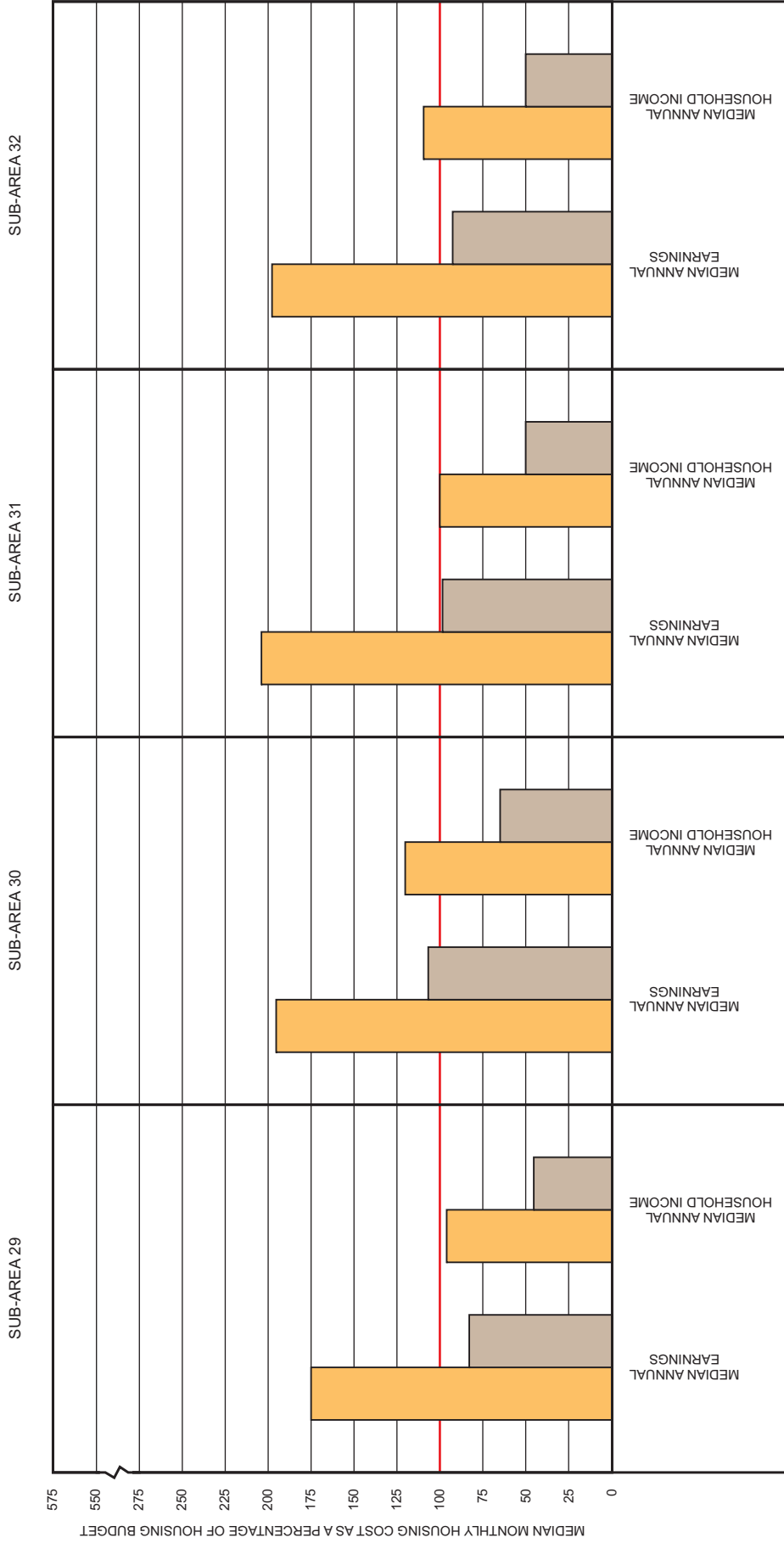


OWNER COST
RENTER COST

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

Figure VIII-2 (continued)

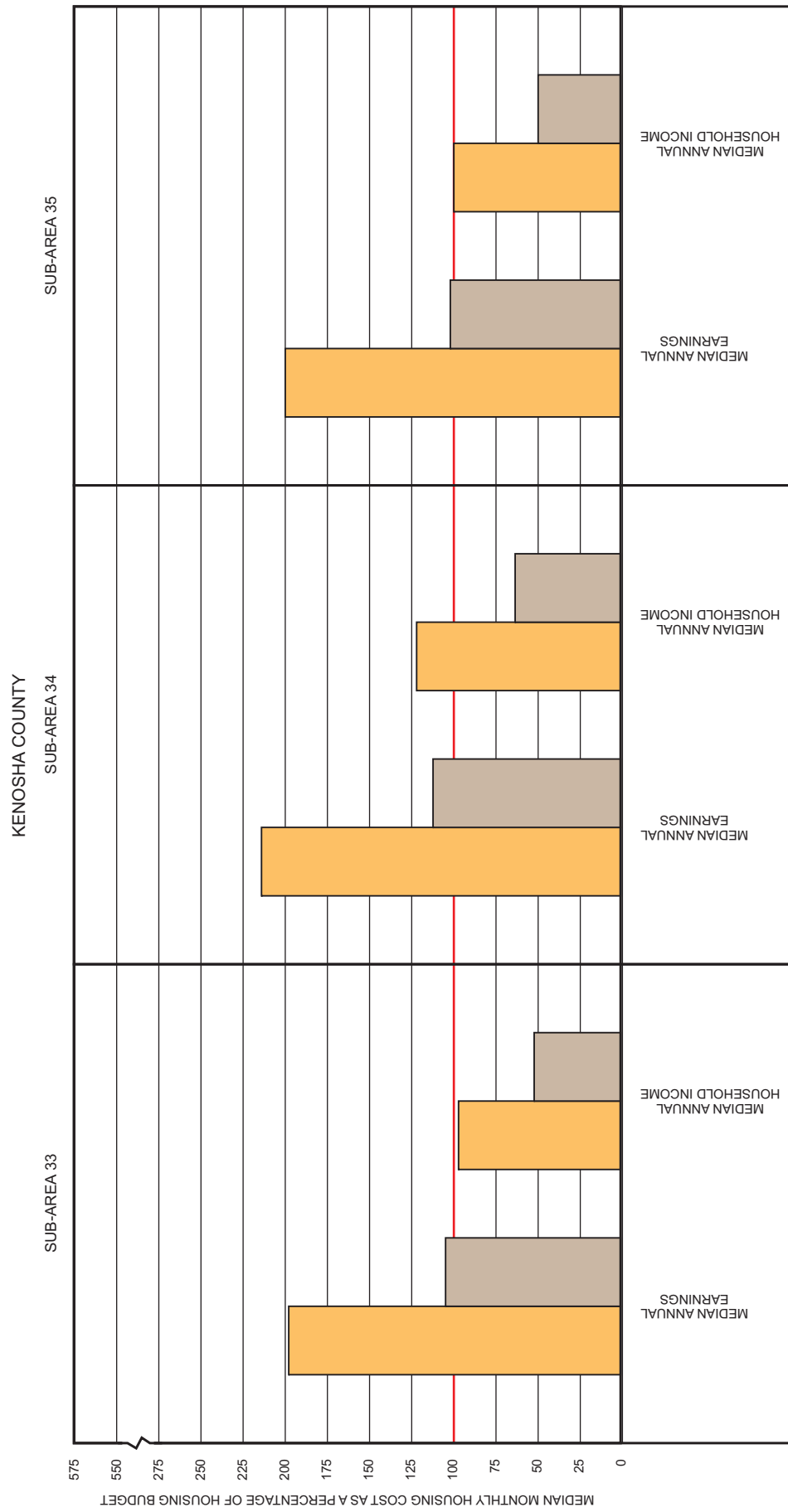
RACINE COUNTY



OWNER COST
RENTER COST

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

Figure VIII-2 (continued)

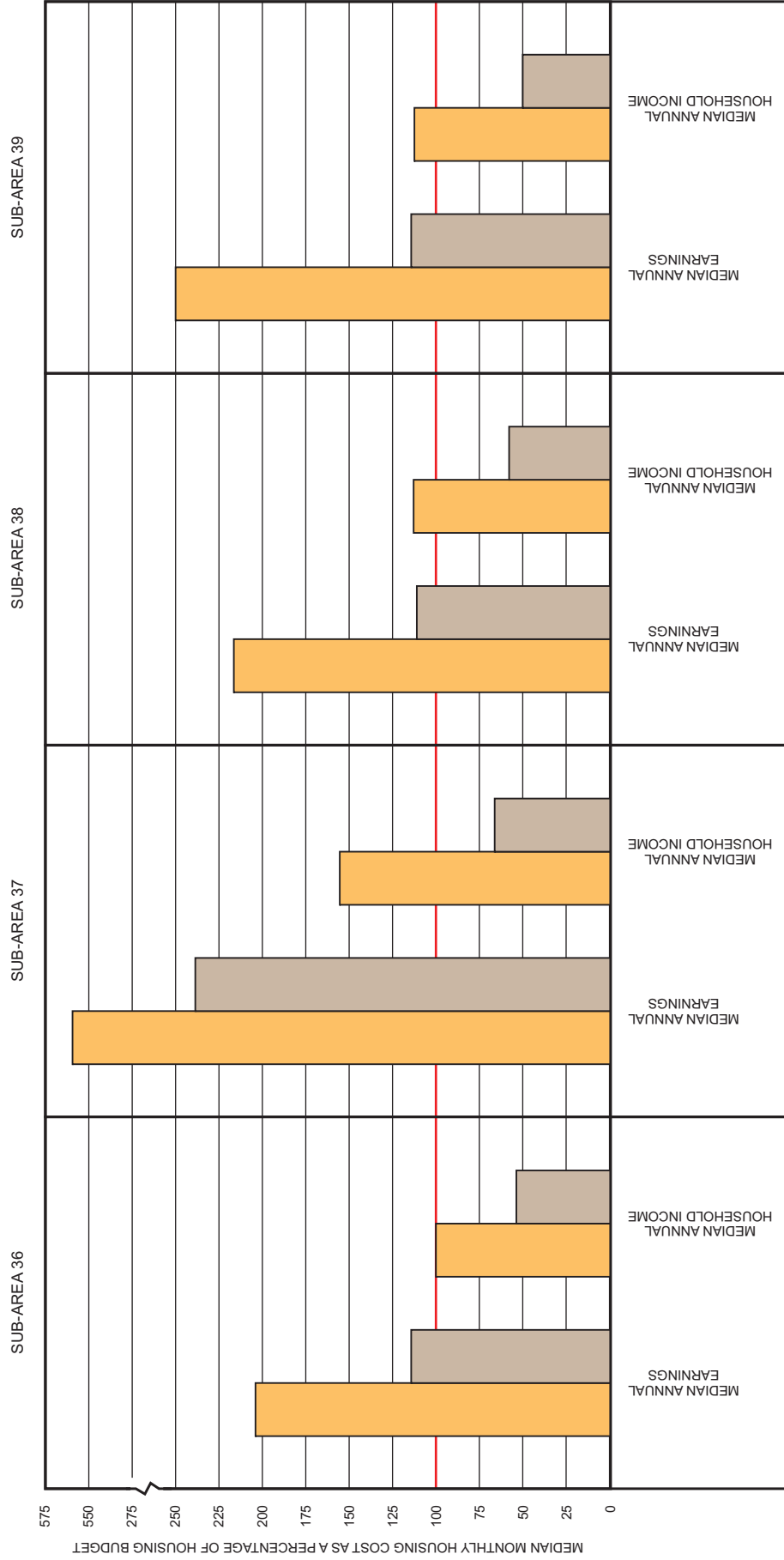


OWNER COST
RENTER COST

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

Figure VIII-2 (continued)

WALWORTH COUNTY



OWNER COST
RENTER COST

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

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