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

## Chapter XII

# RECOMMENDED HOUSING PLAN FOR THE REGION

*Note: Figures and maps are at the end of the Chapter. This version of the chapter reflects comments received on the preliminary plan at public meetings and the findings of the socio-economic impact analysis of the plan. Major additions to the chapter are underlined.*

## INTRODUCTION

This chapter presents a regional housing plan that looks ahead to the year 2035. The housing plan provides an additional element of the regional comprehensive plan and refines the residential component of the regional land use plan. This chapter sets forth advisory recommendations intended to address the balance between jobs and housing in the Region; the provision of housing affordable to existing and future households in the Region, including subsidized and non-subsidized housing; the concentration of minority and low-income persons in and near the Region's central cities; and the availability of housing accessible to persons with disabilities. The recommendations are based on the objectives, principles, and standards in Chapter II.

Part 1 of this chapter sets forth plan determinants, or the overall housing need, for each of the sub-regional housing analysis areas (also referred to as sub-areas) in the Region. Part 2 includes preliminary plan recommendations, together with related plan objectives and study findings, followed by a summary of changes to the preliminary plan recommendations recommended in the socio-economic impact analysis of the plan. A summary of public comments received on the preliminary plan and the final plan recommendations approved by the Advisory Committee and adopted by the Regional Planning Commission are also included in Part 2. Part 3 includes a recommended monitoring system for plan implementation, and recommendations for plan endorsement and plan updates. Plan conclusions are presented in Part 4.

Appendix K includes a summary of the socio-economic impact analysis of the preliminary regional housing plan to assess the social and economic impacts of the plan, particularly impacts on the Region's minority and low-income populations and persons with disabilities. The final plan recommendations set forth in Part 2 reflect the findings of the socio-economic impact analysis.

## PART 1: PLAN DETERMINANTS

This section summarizes the current and anticipated future housing need in the Region, based on the demographic and economic data, projections, and analyses documented in the previous chapters of this report and the regional housing problem described in Chapter II. Housing affordability, opportunity, accessibility, sustainability, and financing were used to determine housing needs. Determinants are either quantitative in nature, which result in an estimated number and type of housing units needed in a sub-area, or qualitative in nature, which provide further guidance for the development of plan recommendations.

### Current Housing Need

#### *Potential Overall Housing Need*

The overall need for housing[1] in the Region is summarized on Table XII-1. Data analyzed as part of this plan on the estimated costs of developing new housing, described in Chapter V, indicate that households with incomes between 50 and 80 percent of the Region median income ($26,940 to $43,104) would likely be able to afford higher-density multi-family housing at market (non-subsidized) rents. Higher-density multi-family housing is defined as 10 or more units per acre, with two-bedroom apartments of 800 square feet. About 16 percent of Region households were in this income range in 2005-2009. Households with incomes between 80 and 135 percent of the Region median income ($43,104 to $72,737) would likely be able to afford market-rate multi-family rents or modest single-family housing on lots of 10,000 square feet or less, with home sizes between 1,100 and 1,200 square feet. About 24 percent of Region households were in this income range in 2005-2009. About 35 percent of Region households have incomes more than 135 percent of the median income, and could afford a variety of market-rate housing.

Housing subsidized by the government through vouchers, or housing developed by non-profit or faith-based organizations, would likely be necessary to provide decent and affordable housing for households with incomes less than 50 percent of the Region median income (less than $26,940); particularly housing for family households

[1] *Based on a standard developed by the U. S. Department of Housing and Urban Development (HUD), housing is considered affordable if housing costs do not exceed 30 percent of a household's income. Affordable housing includes both market-rate (non-subsidized) housing and housing that is subsidized with funding from a government agency or a non-profit or religious group, or housing that is subsidized through a housing voucher.*

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**Table XII-1**

**POTENTIAL OVERALL NEED FOR AFFORDABLE HOUSING BY INCOME CATEGORY: 2005-2009**

| County[a] | Overall Need for Subsidized Housing[b] | | Overall Need for Higher Density Multi-Family Housing[c] | | Overall Need for Higher-Density Single-Family Housing[d] | | Overall Need for Higher-Cost Housing[e] | | Total | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Number of Households | Percent of Region | Number of Households | Percent of Region | Number of Households | Percent of Region | Number of Households | Percent of Region | Number of Households | Percent of Region |
| Kenosha | 13,634 | 1.7 | 10,037 | 1.3 | 14,443 | 1.9 | 22,095 | 2.8 | 60,209 | 7.7 |
| Milwaukee | 114,127 | 14.6 | 68,540 | 8.8 | 92,344 | 11.8 | 100,255 | 12.8 | 375,266 | 48.0 |
| Ozaukee | 4,613 | 0.6 | 4,418 | 0.6 | 7,383 | 0.9 | 17,136 | 2.2 | 33,550 | 4.3 |
| Racine | 16,947 | 2.2 | 12,533 | 1.6 | 19,538 | 2.5 | 25,957 | 3.3 | 74,975 | 9.6 |
| Walworth | 9,395 | 1.2 | 6,394 | 0.8 | 10,358 | 1.3 | 13,538 | 1.7 | 39,685 | 5.0 |
| Washington | 8,151 | 1.0 | 7,197 | 0.9 | 13,176 | 1.7 | 22,254 | 2.9 | 50,778 | 6.5 |
| Waukesha | 20,528 | 2.6 | 17,873 | 2.3 | 33,780 | 4.3 | 76,110 | 9.7 | 148,291 | 18.9 |
| Region | 187,395 | 23.9 | 126,992 | 16.3 | 191,022 | 24.4 | 277,345 | 35.4 | 782,754 | 100.0 |

NOTE: The annual average median household income in the Region based on 2005-2009 ACS data was $53,879. The income data includes wages; net self-employment income; interest and dividends; Supplemental Security Income (SSI); public assistance or welfare payments; and retirement, survivor, or disability pensions, including social security payments, for all household members over the age of 14. The monetary value of "in kind" services or payments such as food stamps, public housing subsidies, and medical care is not included in the reported household incomes. In-kind services not included as income may help lower-income households with housing costs to some extent.

[a]*County and Region data include portions of sub-areas that cross County and Region boundaries. There were a total of 782,754 households in the Region and those portions of the Cities of Hartford and Whitewater and the Village of Lac La Belle that extend outside the Region.*

[b]*Sudsidized housing, including either subsidized housing units or housing vouchers, will likely be needed to provide affordable housing for households earning less than 50 percent of the Region median income (less than $26,940 per year).*

[c]*Higher-density multi-family housing (a minimum of 10 housing units per acre) will likely be needed to provide affordable housing for households earning 50 to 80 percent of the Region median income (between $26,940 and $43,104 per year).*

[d]*Multi-family housing or modest single-family housing (housing at densities equating to lots of 10,000 square feet or smaller with home sizes less than 1,200 square feet) will likely be needed to provide affordable housing for households earning between 80 and 135 percent of the Region median income (between $43,104 and $72,737 per year).*

[e]*Higher cost housing, with a variety of structure types, densities, and amenities, would be appropriate for households earning more than 135 percent of the Region median income (more than $72,737 per year).*

*Source: U.S. Bureau of the Census American Community Survey and SEWRPC.*

that would require two or more bedrooms. Over 187,000 households, or 24 percent of households in the Region, have incomes of 50 percent or less than the Region median income. In 2011, there were 45,676 subsidized housing units and housing vouchers in the Region, or about 25 percent of the potential need.

*Affordability Based on Household Income*

The key quantitative measure of the Region's overall housing need is affordability. All households within the Region should be able to obtain decent, safe, and sanitary housing[2] at a cost of no more than 30 percent of their household income.

The current balance between household incomes and housing cost (household income/housing balance) was determined by comparing housing costs, which were estimated based on housing unit types and densities, to household incomes. Table XII-2 compares the number of lower-income, moderate-income, and higher-income households to the number of lower cost, moderate cost, and higher cost housing units in each sub-area to determine the type of housing units needed to meet the housing demand of current residents. The percentage of households in each income category was based on the Regional median income, rather than the median income in each sub-area, to more accurately determine the potential need for lower-income housing in each sub-area.

The housing data shown on Table XII-2 include the percentage of housing units in each sub-area in 2010 that may be affordable to lower-, moderate-, and higher-income households. For the purposes of this report, housing cost types have been defined by structure type and density 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, in turn, have a substantial influence on the cost of housing in a community. The cost of housing should be thought of in terms of general types of housing that tend to be more affordable to a wide range of households than other types of housing. Multi-family housing units tend to be 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, two-family, and mobile homes. Moderate cost housing is defined as higher density single-family housing, and higher cost housing is defined as lower density single-family housing.

The current household income/housing balance analysis was conducted at a necessarily general, regionwide scope, which is appropriate for use in the development of housing recommendations at a regional level. Housing cost type was determined exclusively by structure type and lot size and did not consider tenure, location, structure size, or amenities. Sewered communities in sub-areas identified as having a potential household income/housing

[2] *The standards set forth under Objective No. 1 in Chapter II should be used to determine if housing is decent, safe, and affordable.*

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## Table XII-2

## HOUSEHOLD INCOME/HOUSING BALANCE IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2010

| Analysis Area/County[a] | Lower Income/Cost | | | Moderate Income/Cost | | | Higher Income/Cost | | | Potential Income/Housing Imbalance Type(s) |
|---|---|---|---|---|---|---|---|---|---|---|
| | Households (percent) | Housing Units (percent) | Difference (percentage Points) | Households (percent) | Housing Units (percent) | Difference (percentage Points) | Households (percent) | Housing Units (percent) | Difference (percentage Points) | |
| 1 | 25.5 | 17.0 | -8.5 | 24.4 | 39.5 | 15.1 | 50.1 | 43.5 | -6.6 | - |
| 2 | 36.4 | 34.3 | -2.1 | 24.8 | 47.7 | 22.9 | 38.8 | 18.0 | -20.8 | - |
| 3 | 27.1 | 27.5 | 0.4 | 21.7 | 43.4 | 21.7 | 51.2 | 29.1 | -22.1 | - |
| 4 | 20.2 | 17.7 | -2.5 | 19.6 | 13.8 | -5.8 | 60.2 | 68.5 | 8.3 | - |
| Ozaukee County | 26.9 | 25.1 | -1.8 | 22.0 | 35.1 | 13.1 | 51.1 | 39.8 | -11.3 | - |
| 5 | 25.9 | 21.5 | -4.4 | 25.3 | 31.9 | 6.6 | 48.8 | 46.6 | -2.2 | - |
| 6 | 36.8 | 32.3 | -4.5 | 26.8 | 44.0 | 17.2 | 36.4 | 23.7 | -12.7 | - |
| 7 | 29.2 | 14.6 | -14.6 | 27.6 | 4.9 | -22.7 | 43.2 | 80.5 | 37.3 | Lower and moderate cost [b] |
| 8 | 27.6 | 32.4 | 4.8 | 25.6 | 29.5 | 3.9 | 46.8 | 38.0 | -8.8 | - |
| 9 | 32.2 | 32.4 | 0.2 | 27.1 | 41.6 | 14.5 | 40.7 | 26.0 | -14.7 | - |
| 10 | 24.7 | 28.1 | 3.4 | 26.2 | 56.2 | 30.0 | 49.1 | 15.7 | -33.4 | - |
| 11 | 17.7 | 1.9 | -15.8 | 20.5 | 0.0 | -20.5 | 61.8 | 98.1 | 36.3 | Lower and moderate cost[c] |
| Washington County | 30.2 | 27.0 | -3.2 | 26.0 | 37.1 | 11.1 | 43.8 | 35.9 | -7.9 | - |
| 12 | 29.5 | 33.6 | 4.1 | 20.8 | 55.0 | 34.2 | 49.7 | 11.4 | -38.3 | - |
| 13-16 | 56.3 | 55.5 | -0.8 | 24.4 | 44.0 | 19.6 | 19.3 | 0.5 | -18.8 | -[d] |
| 17 | 40.5 | 43.0 | 2.5 | 26.2 | 51.1 | 24.9 | 33.3 | 5.9 | -27.4 | -[d] |
| 18 | 43.6 | 47.7 | 4.1 | 27.0 | 52.0 | 25.0 | 29.4 | 0.3 | -29.1 | -[d] |
| 19 | 27.6 | 37.9 | 10.3 | 23.8 | 35.3 | 11.5 | 48.6 | 26.8 | -21.8 | - |
| Milwaukee County | 48.7 | 49.9 | 1.2 | 24.6 | 46.0 | 21.4 | 26.7 | 4.1 | -22.6 | - |
| 20 | 31.6 | 27.2 | -4.4 | 23.6 | 15.2 | -8.4 | 44.8 | 57.6 | 12.8 | - |
| 21 | 21.7 | 17.9 | -3.8 | 19.7 | 5.6 | -14.1 | 58.6 | 76.5 | 17.9 | Moderate cost |
| 22 | 22.8 | 23.3 | 0.5 | 23.9 | 28.3 | 4.4 | 53.3 | 48.4 | -4.9 | - |
| 23 | 20.9 | 15.2 | -5.7 | 21.9 | 32.5 | 10.6 | 57.2 | 52.3 | -4.9 | - |
| 24 | 24.1 | 21.8 | -2.3 | 20.7 | 30.4 | 9.7 | 55.2 | 47.8 | -7.4 | - |
| 25 | 22.4 | 17.9 | -4.5 | 20.3 | 29.8 | 9.5 | 57.3 | 52.3 | -5.0 | - |
| 26 | 32.5 | 40.3 | 7.8 | 25.3 | 44.5 | 19.2 | 42.2 | 15.2 | -27.0 | - |
| 27 | 21.3 | 11.8 | -9.5 | 23.2 | 18.0 | -5.2 | 55.5 | 70.2 | 14.7 | - |
| 28 | 21.0 | 9.8 | -11.2 | 25.5 | 28.2 | 2.7 | 53.5 | 70.0 | 16.5 | Lower cost[b] |
| Waukesha County | 25.9 | 24.8 | -1.1 | 22.8 | 28.1 | 5.3 | 51.3 | 47.1 | -4.2 | - |
| 29 | 31.8 | 24.5 | -7.3 | 25.3 | 50.7 | 25.4 | 42.9 | 24.8 | -18.1 | - |
| 30 | 51.7 | 38.5 | -13.2 | 26.5 | 61.3 | 34.8 | 21.8 | 0.2 | -21.6 | Lower cost[d] |
| 31 | 25.9 | 17.1 | -8.8 | 26.8 | 28.7 | 1.9 | 47.3 | 54.2 | 6.9 | - |
| 32 | 34.3 | 28.6 | -5.7 | 25.2 | 56.0 | 30.8 | 40.5 | 15.4 | -25.1 | - |
| Racine County | 39.3 | 29.3 | -10.0 | 26.1 | 51.4 | 25.3 | 34.6 | 19.3 | -15.3 | Lower Cost |

**Table XII-2**
**(continued)**

| Analysis Area/County[a] | Lower Income/Cost | | | Moderate Income/Cost | | | Higher Income/Cost | | | Potential Income/Housing Imbalance Type(s) |
|---|---|---|---|---|---|---|---|---|---|---|
| | Households (percent) | Housing Units (percent) | Difference (percentage Points) | Households (percent) | Housing Units (percent) | Difference (percentage Points) | Households (percent) | Housing Units (percent) | Difference (percentage Points) | |
| 33 | 31.2 | 30.0 | -1.2 | 19.4 | 23.9 | 4.5 | 49.4 | 46.1 | -3.3 | - |
| 34 | 44.9 | 38.9 | -6.0 | 25.4 | 59.4 | 34.0 | 29.7 | 1.7 | -28.0 | -[d] |
| 35 | 31.4 | 14.3 | -17.1 | 23.9 | 51.5 | 27.6 | 44.7 | 34.2 | -10.5 | Lower cost |
| Kenosha County | 39.3 | 31.5 | -7.8 | 24.0 | 51.5 | 27.5 | 36.7 | 17.0 | -19.7 | - |
| 36 | 25.3 | 18.7 | -6.6 | 28.9 | 33.2 | 4.3 | 45.8 | 48.1 | 2.3 | - |
| 37 | 51.7 | 33.9 | -17.8 | 22.1 | 39.5 | 17.4 | 26.2 | 26.6 | 0.4 | Lower cost |
| 38 | 39.4 | 27.2 | -12.2 | 26.9 | 39.2 | 12.3 | 33.7 | 33.6 | -0.1 | Lower cost |
| 39 | 36.5 | 20.9 | -15.6 | 25.6 | 56.0 | 30.4 | 37.9 | 23.1 | -14.8 | Lower cost |
| Walworth County | 39.8 | 26.6 | -13.2 | 26.1 | 40.5 | 14.4 | 34.1 | 32.9 | -1.2 | Lower cost |
| Region | 40.2 | 38.1 | -2.1 | 24.4 | 42.3 | 17.9 | 35.4 | 19.6 | -15.8 | - |

NOTES:
Lower-income households are those with incomes of less than 80 percent of the annual median household income of the Region. Moderate-income households are those with incomes of 80 to 135 percent of the annual median household income of the Region. Higher-income household are those with incomes greater than 135 percent of the annual median household income of the Region.

Lower cost housing units include multi-family, two-family, and 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 potential lower cost income/housing imbalance is a sub-area with a higher percentage of lower-income households than lower cost housing. A potential moderate cost income/housing imbalance is a sub-area with a higher percentage of moderate-income households than moderate cost housing. No income/housing imbalance was identified in sub-areas with a higher percentage of higher-income households than higher cost housing. A sub-area has an income/housing imbalance if there is a housing unit to household deficit of 10 or more percentage points. The analysis includes 2005-2009 household income data from the American Community Survey (ACS) applied to households from the 2010 Census.

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

[b]*Only a small portion of the sub-area is served by sanitary sewer. Unsewered areas cannot support extensive urban density residential development, including multi-family housing and higher density single-family housing.*

[c]*There is no sanitary sewer service in the sub-area. Unsewered areas cannot support extensive urban density residential development, including multi-family housing and higher density single-family housing.*

[d]*There may be a need for additional higher-cost housing in the sub-area. The demand for higher cost housing units may be met through the development of medium- and higher-density housing with higher cost amenities, rather than homes on larger lots.*

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

imbalance in the regionwide analysis could conduct a more detailed analysis based on specific conditions in their community. The local analysis could examine, for example, the specific price of rental and homeowner housing in the community.

Household income/housing balance was based on a comparison of housing costs to household incomes in each sub-area. A sub-area was identified as having an imbalance if there was a housing to household income deficit of 10 or more percentage points. A potential lower-cost income/housing imbalance indicates a higher percentage of lower-income households than lower cost housing. A potential moderate-cost income/housing imbalance indicates a higher percentage of moderate-income households than moderate cost housing. No affordable housing need was identified in sub-areas with a higher percentage of higher-income households than higher cost housing.

Table XII-2 and Map XII-1 show the results of the household income/housing balance analysis for the year 2010. A potential lower-cost income/housing imbalance was the most common type of imbalance in Region and tends to occur in sub-areas with less overall urban development, including sub-areas 7 (Addison/Wayne) and 11 (Erin/Richfield) in Washington County; 28 (Eagle/Dousman) in Waukesha County; 35 (Western Kenosha County), and 38 (Delevan/Elkhorn/Lake Geneva) and 39 (Fontana/Walworth/Williams Bay) in Walworth County. A lower-cost income/housing imbalance also occurs in some areas with high percentages of lower-income households, such as sub-areas 30 (Racine) and 37 (Whitewater).[3] Additional multi-family housing units may help meet the need for lower-cost market-rate housing in sub-areas with a potential lower-cost income/housing imbalance where adequate sewer service is currently or proposed to be provided.

Sub-areas with a moderate-cost income/housing imbalance include 7 and 11 in Washington County and 21 (Brookfield) in Waukesha County. Additional modest sized single-family homes on small to modest sized lots (homes of 1,100 to 1,200 square feet on lots of 10,000 square feet or less) may help to address the need for additional market-rate moderate-cost housing in sub-area 21. Sanitary sewer service is available in only small portions of sub-areas 7 and 28, and there is no sanitary sewer service in sub-area 11. Areas without sanitary sewer service cannot support higher density residential development, such as multi-family housing and modest single family housing, so opportunities for additional lower-cost housing in sub-areas 7, 11, and 28 are limited at this time. Expansion of the sewer service areas in the Town of Addison and Village of Dousman, as envisioned in the local comprehensive plans, would provide opportunities for additional lower- and moderate-cost housing in sub-areas 7 and 28, respectively. No sewer service is envisioned by the community comprehensive plans in sub-area 11.

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[3] *Sub-area 37 is a unique situation because the high percentage of residents attending UW-Whitewater is likely the reason for the high percentage of lower-income households. Many students likely receive assistance from parents to pay housing costs.*

Although the focus of this plan is on affordable housing for lower- and moderate-income households, a potential higher-cost income/housing imbalance was identified in several sub-areas of the Region, which are noted with a footnote in Table XII-2. Higher-cost housing in some of these sub-areas, particularly those in Milwaukee County, likely exists in the form of luxury apartments and condominiums and higher-cost single-family housing on small lots, which were included in the low- or moderate-cost categories in this analysis. The higher-cost income/housing imbalances will likely be addressed through the market as the economy recovers, but local governments in the sub-areas concerned may wish to conduct a more detailed analysis of the potential need for higher-cost housing.

***Subsidized and Tax Credit Housing***

Data compilation and analyses presented in previous plan chapters suggest that market-rate multi-family and modest single-family housing alone will not alleviate the affordable housing need in the Region, particularly for households earning less than 50 percent of area median income (AMI) and low-income families that would require housing with two or more bedrooms. This is apparent for both central city and outlying areas of the Region. As summarized on Table XII-3, households with incomes that are 30 percent of the County median income would not be able to afford the fair market rent for a one-bedroom apartment anywhere in the Region, based on a housing budget of 30 percent of monthly income. Households with incomes that are 50 percent of the median County income in Milwaukee County would likewise not be able to afford the fair market rent for a one-bedroom apartment. Households earning 50 percent of the County median income in the remaining six Counties would be able to afford the fair market rent for a one-bedroom apartment, and would also be able to afford the fair market rent for a two-bedroom apartment in Ozaukee and Waukesha Counties. Households earning 80 percent of the County median income would be able to afford the fair market rent for both one- and two-bedroom apartments in all seven Counties, and would also be able to afford the fair market rent for a three-bedroom apartment in all Counties except Kenosha and Milwaukee Counties.

Central city areas have an adequate supply of multi-family housing and modest single-family housing, but also have high concentrations of the Region's lowest income households for whom even modest market-rate housing is not affordable. In addition, much of the lower-cost single- and multi-family housing stock in central city areas is aging, and may need to be replaced or renovated, which may increase housing costs. Outlying communities have higher household incomes; however, they generally have higher housing costs, which may not be affordable to persons who currently work in the sub-area in lower-wage jobs, or those who wish to live and work in the sub-area.

The potential need for subsidized housing was determined by comparing extremely low-income households (less than 30 percent of the Region AMI) and very low-income households (30 to 50 percent of the Region AMI) to the

**Table XII-3**

**COMPARISON OF LOW INCOME HOUSING BUDGETS TO FAIR MARKET RENTS: 2009**

| County | Median Income[a] (dollars) | 30 Percent of Monthly Income[b] | | | Fair Market Rents[c] (dollars) | | |
|---|---|---|---|---|---|---|---|
| | | Households with Incomes 30 percent of Median (dollars) | Households with Incomes 50 Percent of Median (dollars) | Households with Incomes 80 Percent of Median (dollars) | One Bedroom | Two Bedroom | Three Bedroom |
| Kenosha..... | 55,413 | 416 | 693 | 1,108 | 663 | 822 | 1,130 |
| Milwaukee... | 43,921 | 329 | 549 | 878 | 702 | 839 | 1,057 |
| Ozaukee ..... | 74,235 | 557 | 928 | 1,485 | 702 | 839 | 1,057 |
| Racine..... | 54,196 | 407 | 677 | 1,084 | 578 | 725 | 902 |
| Walworth..... | 53,539 | 402 | 619 | 1,071 | 602 | 685 | 980 |
| Washington. | 65,042 | 488 | 813 | 1,301 | 702 | 839 | 1,057 |
| Waukesha... | 74,468 | 559 | 931 | 1,490 | 702 | 839 | 1,057 |
| Region[d] | 53,879 | 404 | 674 | 1,078 | 702 | 839 | 1,057 |

NOTE: Low Income Households are households with incomes less than 80 percent of the annual median income of households in the County.

[a]*Median county incomes are from the 2005-2009 American Community Survey. County incomes on this table are based on sub-area boundaries, which differ slightly from County boundaries because they follow city and village boundaries, which in some cases cross County lines.*

[b]*The U.S. Department of Housing and Urban Development (HUD) has established an affordability standard of no more than 30 percent of gross household income for housing.*

[c]*Fair Market Rents (FMR) established by HUD for 2009 for rent and utilities (except telephone, television, and internet service). FMRs for 2011 for up to four bedroom apartments are listed in Table X-1 in Chapter X.*

[d]*FMRs have not been established for the Southeastern Wisconsin Region. Those listed on the table are FMRs for the four-county Milwaukee metropolitan area.*

*Source: U.S. Bureau of the Census, HUD, and SEWRPC.*

number of subsidized housing units and vouchers in each County in the Region. As shown on Table XII-4, there are 100,111 extremely low-income households and 87,284 very low-income households in the Region and only 45,676 housing choice vouchers and subsidized housing units. The largest potential need for government assisted housing is in Milwaukee County; however, there are significantly more extremely low- and very low-income households than housing vouchers and subsidized housing units in each County.

In addition, 11,184 of the Region's government assisted housing units are low income housing tax credit (LIHTC) units that are not combined with another form of government subsidy, which may not be affordable to extremely low-income households, and 18,785 of the government assisted housing units are not intended for occupancy by families. As noted in Chapter X, funding to maintain and expand the current subsidized housing stock and community opposition to subsidized housing, particularly subsidized housing intended for occupancy by family households, are expected to be continuing challenges. It is likely that the Region's extremely low-income family households are in greatest need of government assistance to obtain decent, safe, and sanitary housing.

***Housing Unit Size***

The number of bedrooms in a housing unit is an important consideration in providing housing that is best suited to the space and affordability needs of the Region's households. A minimum number of bedrooms should be provided based on household size to avoid overcrowding;[4] however, too many large housing units in a sub-area may not be well suited for meeting the space needs and cost constraints of smaller households that may wish to live in the sub-area. Table XII-5 sets forth a comparison of household size to housing unit size, based on the number of bedrooms, for each sub-area. In general, overcrowded housing units are not a problem in the Region; however, a larger percentage of renter households experience overcrowding than owner households (see Table VII-20 in Chapter VII). It is more common for sub-areas to have an oversupply of larger housing stock, which may increase housing costs. Each sub-area has a significantly higher number of large owner-occupied housing units (four or more bedrooms) than large owner households (six or more people). In addition, each sub-area has a significantly higher number of large renter-occupied units (three or more bedrooms) than large renter households (five or more people). However, larger households may not be able to afford the larger units that are available, particularly in sub-areas with concentrations of low-income households. Overcrowded housing units are likely due to insufficient household income to afford a larger unit, rather than a lack in the supply of large homes and apartments.

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[4]*Standard No. 1 under the first principle of Objective No. 1 states that a minimum of one bedroom for every two persons should be provided within a housing unit.*

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## Table XII-4

## GOVERNMENT ASSISTED HOUSING IN THE REGION

| County[d] | Households[a] | | | Government Assisted Housing[b] | | | | | | Potential Need |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | Subsidized Housing Units | | LIHTC Housing Units[c] | | | |
| | Extremely Low-Income[e] | Very Low-Income[f] | Total | Section 8 Housing Choice Vouchers | Family | Elderly/ Special Needs | Family | Elderly/ Special Needs | Total | |
| Kenosha County | 6,995 | 6,639 | 13,634 | 1,261 | 272 | 1,039 | 147 | 402 | 3,121 | 10,513 |
| Milwaukee County | 64,149 | 49,978 | 114,127 | 8,071 | 6,209 | 8,942 | 4,188 | 2,854 | 30,264 | 83,863 |
| Ozaukee County | 1,947 | 2,666 | 4,613 | 100 | 118 | 278 | 62 | 403 | 961 | 3,652 |
| Racine County | 8,394 | 8,553 | 16,947 | 1,539 | 416 | 1,059 | 495 | 615 | 4,124 | 12,823 |
| Walworth County | 5,211 | 4,184 | 9,395 | 410 | 492 | 370 | 86 | 308 | 1,666 | 7,729 |
| Washington County | 3,843 | 4,308 | 8,151 | 437 | 212 | 479 | 179 | 298 | 1,605 | 6,546 |
| Waukesha County | 9,572 | 10,956 | 20,528 | 1,243 | 760 | 785 | 194 | 953 | 3,935 | 16,593 |
| Region | 100,111 | 87,284 | 187,395 | 13,061 | 8,479 | 12,952 | 5,351 | 5,833 | 45,676 | 141,719 |

[a] *Includes household data from the 2005-2009 American Community Survey (ACS).*

[b] *Includes Section 8 Housing Choice voucher, public housing unit, low income housing tax credit (LIHTC), and USDA rural development data from 2011 and other HUD assisted unit data from 2008.*

[c] *Does not include LIHTC units combined with another form of government subsidy.*

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

[e] *Extremely low-Income households have incomes of less than 30 percent of the Region median annual household income.*

[f] *Very low-income households have incomes between 30 and 50 percent of the Region median annual household income.*

*Source: U.S. Bureau of the Census, U.S. Department of Housing and Urban Development, U.S. Department of Agriculture (USDA), Wisconsin Housing and Economic Development Authority (WHEDA), public housing authorities, and SEWRPC.*

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Table XII-5

HOUSEHOLD SIZE AND HOUSING UNITS BY NUMBER OF BEDROOMS NEEDED TO AVOID OVERCROWDING IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2010

| Analysis Area/County[b] | Owner-Occupied Housing Units | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Households with Five People or Less and Housing Units with Three Bedrooms or Less | | | | Households with Six People or More and Housing Units with Four Bedrooms or More | | | |
| | Households | | Housing Units[a] | | Households | | Housing Units[a] | |
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| 1 | 2,374 | 96.7 | 1,839 | 73.0 | 80 | 3.3 | 680 | 27.0 |
| 2 | 5,203 | 97.4 | 4,138 | 79.1 | 138 | 2.6 | 1,093 | 20.9 |
| 3 | 9,578 | 97.4 | 6,795 | 67.9 | 252 | 2.6 | 3,213 | 32.1 |
| 4 | 8,321 | 97.1 | 5,229 | 58.0 | 248 | 2.9 | 3,787 | 42.0 |
| Ozaukee County | 25,476 | 97.3 | 18,002 | 67.2 | 718 | 2.7 | 8,787 | 32.8 |
| 5 | 2,770 | 96.8 | 2,186 | 76.3 | 92 | 3.2 | 679 | 23.7 |
| 6 | 12,405 | 97.3 | 9,598 | 74.3 | 345 | 2.7 | 3,320 | 25.7 |
| 7 | 1,761 | 96.8 | 1,293 | 74.1 | 58 | 3.2 | 452 | 25.9 |
| 8 | 3,483 | 97.8 | 2,677 | 79.8 | 78 | 2.2 | 678 | 20.2 |
| 9 | 7,735 | 97.0 | 6,273 | 76.3 | 240 | 3.0 | 1,948 | 23.7 |
| 10 | 6,054 | 97.5 | 4,916 | 77.0 | 156 | 2.5 | 1,468 | 23.0 |
| 11 | 5,155 | 97.2 | 4,121 | 74.7 | 148 | 2.8 | 1,396 | 25.3 |
| Washington County | 39,363 | 97.2 | 31,025 | 75.8 | 1,117 | 2.8 | 9,905 | 24.2 |
| 12 | 19,239 | 97.6 | 12,906 | 64.9 | 478 | 2.4 | 6,980 | 35.1 |
| 13-16 | 94,642 | 94.4 | 86,718 | 77.8 | 5,654 | 5.6 | 24,745 | 22.2 |
| 17 | 44,207 | 97.6 | 36,239 | 78.9 | 1,067 | 2.4 | 9,691 | 21.1 |
| 18 | 12,161 | 97.5 | 10,811 | 83.6 | 311 | 2.5 | 2,121 | 16.4 |
| 19 | 18,488 | 96.7 | 15,402 | 79.4 | 622 | 3.3 | 3,996 | 20.6 |
| Milwaukee County | 188,737 | 95.9 | 161,746 | 77.4 | 8,132 | 4.1 | 47,228 | 22.6 |
| 20 | 11,777 | 97.4 | 8,783 | 74.4 | 315 | 2.6 | 3,022 | 25.6 |
| 21 | 16,159 | 97.1 | 10,054 | 59.4 | 483 | 2.9 | 6,872 | 40.6 |
| 22 | 12,266 | 97.3 | 8,895 | 71.6 | 337 | 2.7 | 3,528 | 28.4 |
| 23 | 7,364 | 97.2 | 529,748 | 73.1 | 209 | 2.8 | 194,942 | 26.9 |
| 24 | 6,211 | 97.5 | 4,410 | 69.8 | 157 | 2.5 | 1,908 | 30.2 |
| 25 | 19,623 | 96.7 | 12,841 | 62.0 | 672 | 3.3 | 7,870 | 38.0 |
| 26 | 25,843 | 97.2 | 19,848 | 73.9 | 732 | 2.8 | 7,010 | 26.1 |
| 27 | 11,195 | 96.8 | 7,859 | 71.2 | 367 | 3.2 | 3,179 | 28.8 |
| 28 | 3,470 | 96.8 | 2,580 | 72.3 | 115 | 3.2 | 988 | 27.7 |
| Waukesha County | 113,908 | 97.1 | 80,529 | 68.9 | 3,387 | 2.9 | 36,349 | 31.1 |
| 29 | 18,565 | 97.3 | 14,582 | 76.1 | 518 | 2.7 | 4,580 | 23.9 |
| 30 | 16,554 | 95.4 | 15,052 | 81.3 | 805 | 4.6 | 3,462 | 18.7 |
| 31 | 11,485 | 97.1 | 8,985 | 75.0 | 345 | 2.9 | 2,995 | 25.0 |
| 32 | 4,405 | 96.2 | 3,691 | 79.6 | 175 | 3.8 | 946 | 20.4 |
| Racine County | 51,009 | 96.5 | 42,195 | 78.1 | 1,843 | 3.5 | 11,832 | 21.9 |
| 33 | 8,390 | 96.2 | 5,956 | 73.3 | 327 | 3.8 | 2,170 | 26.7 |
| 34 | 21,250 | 95.9 | 17,826 | 79.9 | 907 | 4.1 | 4,484 | 20.1 |
| 35 | 11,283 | 96.4 | 8,579 | 74.5 | 423 | 3.6 | 2,937 | 25.5 |
| Kenosha County | 40,923 | 96.1 | 32,433 | 77.1 | 1,657 | 3.9 | 9,633 | 22.9 |
| 36 | 3,914 | 96.6 | 3,369 | 76.8 | 136 | 3.4 | 1,018 | 23.2 |
| 37 | 3,552 | 96.6 | 2,278 | 68.9 | 126 | 3.4 | 1,028 | 31.1 |
| 38 | 16,584 | 95.9 | 13,894 | 77.4 | 711 | 4.1 | 4,057 | 22.6 |
| 39 | 2,424 | 96.9 | 1,867 | 69.7 | 78 | 3.1 | 812 | 30.3 |
| Walworth County | 26,474 | 96.2 | 21,323 | 75.6 | 1,051 | 3.8 | 6,882 | 24.4 |
| Region | 485,890 | 96.4 | 387,103 | 74.8 | 17,905 | 3.6 | 130,415 | 25.2 |

Table XII-5
(continued)

| Analysis Area/County[b] | Renter-Occupied Housing Units | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Households with Four People or Less and Housing Units with Two Bedrooms or Less | | | | Households with Five People or More and Housing Units with Three Bedrooms or More | | | |
| | Households | | Housing Units[a] | | Households | | Housing Units[a] | |
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| 1 | 513 | 93.1 | 401 | 71.3 | 38 | 6.9 | 161 | 28.7 |
| 2 | 2,316 | 94.5 | 1,738 | 73.6 | 135 | 5.5 | 623 | 26.4 |
| 3 | 3,264 | 96.3 | 2,451 | 80.3 | 127 | 3.7 | 601 | 19.7 |
| 4 | 1,488 | 95.3 | 1,107 | 86.8 | 73 | 4.7 | 168 | 13.2 |
| Ozaukee County | 7,581 | 95.3 | 5,688 | 78.6 | 373 | 4.7 | 1,549 | 21.4 |
| 5 | 542 | 93.1 | 419 | 72.6 | 40 | 6.9 | 158 | 27.4 |
| 6 | 4,723 | 93.7 | 4,133 | 80.1 | 320 | 6.3 | 1,027 | 19.9 |
| 7 | 240 | 92.3 | 140 | 48.8 | 20 | 7.7 | 146 | 51.2 |
| 8 | 735 | 93.4 | 545 | 70.5 | 52 | 6.6 | 228 | 29.5 |
| 9 | 2,397 | 92.9 | 1,793 | 71.0 | 182 | 7.1 | 732 | 29.0 |
| 10 | 1,585 | 96.2 | 1,231 | 73.6 | 62 | 3.8 | 441 | 26.4 |
| 11 | 243 | 89.3 | 70 | 34.7 | 29 | 10.7 | 131 | 65.3 |
| Washington County | 10,465 | 93.7 | 8,364 | 74.4 | 705 | 6.3 | 2,878 | 25.6 |
| 12 | 8,076 | 97.5 | 6,985 | 88.2 | 206 | 2.5 | 934 | 11.8 |
| 13-16 | 114,543 | 88.2 | 85,131 | 72.4 | 15,382 | 11.8 | 32,453 | 27.6 |
| 17 | 29,667 | 96.2 | 25,305 | 85.9 | 1,163 | 3.8 | 4,154 | 14.1 |
| 18 | 8,648 | 94.8 | 6,348 | 77.5 | 476 | 5.2 | 1,843 | 22.5 |
| 19 | 8,279 | 96.3 | 6,738 | 86.4 | 317 | 3.7 | 1,061 | 13.6 |
| Milwaukee County | 169,213 | 90.6 | 130,802 | 76.2 | 17,544 | 9.4 | 40,854 | 23.8 |
| 20 | 3,743 | 97.2 | 3,052 | 83.4 | 106 | 2.8 | 607 | 16.6 |
| 21 | 2,946 | 95.2 | 2,348 | 76.3 | 148 | 4.8 | 729 | 23.7 |
| 22 | 3,604 | 97.7 | 2,551 | 87.7 | 85 | 2.3 | 358 | 12.3 |
| 23 | 1,422 | 95.1 | 1,037 | 76.3 | 73 | 4.9 | 322 | 23.7 |
| 24 | 1,332 | 96.2 | 1,085 | 82.9 | 53 | 3.8 | 224 | 17.1 |
| 25 | 4,937 | 94.7 | 3,468 | 73.3 | 279 | 5.3 | 1,263 | 26.7 |
| 26 | 13,483 | 94.0 | 11,965 | 84.9 | 863 | 6.0 | 2,128 | 15.1 |
| 27 | 1,607 | 94.1 | 1,231 | 65.1 | 100 | 5.9 | 660 | 34.9 |
| 28 | 570 | 91.8 | 346 | 63.5 | 51 | 8.2 | 199 | 36.5 |
| Waukesha County | 33,644 | 95.0 | 27,113 | 80.7 | 1,758 | 5.0 | 6,484 | 19.3 |
| 29 | 4,434 | 94.1 | 3,735 | 79.3 | 279 | 5.9 | 975 | 20.7 |
| 30 | 11,656 | 87.9 | 8,825 | 70.4 | 1,606 | 12.1 | 3,711 | 29.6 |
| 31 | 2,460 | 92.6 | 1,817 | 66.1 | 198 | 7.4 | 932 | 33.9 |
| 32 | 1,994 | 92.1 | 1,314 | 66.2 | 172 | 7.9 | 671 | 33.8 |
| Racine County | 20,544 | 90.1 | 15,852 | 71.3 | 2,255 | 9.9 | 6,381 | 28.7 |
| 33 | 2,028 | 91.3 | 1,931 | 75.7 | 194 | 8.7 | 620 | 24.3 |
| 34 | 13,653 | 89.7 | 10,778 | 75.6 | 1,566 | 10.3 | 3,479 | 24.4 |
| 35 | 2,370 | 90.2 | 1,522 | 60.4 | 257 | 9.8 | 998 | 39.6 |
| Kenosha County | 18,051 | 89.9 | 14,123 | 73.6 | 2,017 | 10.1 | 5,066 | 26.4 |
| 36 | 896 | 94.3 | 282 | 56.3 | 54 | 5.7 | 219 | 43.7 |
| 37 | 3,192 | 93.4 | 2,412 | 78.0 | 225 | 6.6 | 680 | 22.0 |
| 38 | 6,525 | 89.1 | 5,002 | 72.3 | 800 | 10.9 | 1,916 | 27.7 |
| 39 | 881 | 87.8 | 570 | 75.4 | 122 | 12.2 | 186 | 24.6 |
| Walworth County | 11,494 | 90.5 | 8,386 | 73.4 | 1,201 | 9.5 | 3,039 | 26.6 |
| Region | 270,992 | 91.3 | 210,394 | 76.1 | 25,853 | 8.7 | 66,076 | 23.9 |

[a] *Includes 2005-2009 household size by tenure data from the American Community Survey (ACS) applied to households from the 2010 Census.*

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

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

*Job/Housing Balance and Housing Cost Burden*

Table XII-6 compares households with a high housing cost burden to the results of the preceding household income/housing balance analysis and the job/housing balance analysis documented in Chapter VIII. It is more common for a sub-area to have a potential job/housing imbalance (lower- or moderate-cost)[5] than a potential household income/housing imbalance (lower- or moderate-cost), as shown on Map XII-2. The most likely reason for this is that households in outlying sub-areas have higher incomes, and current residents are better able to afford the existing higher cost housing. A job/housing imbalance is a better indicator of potential housing demand in outlying portions of the Region for housing that would be affordable to a wide range of households, such as multi-family and modest single-family housing.

Conversely, the sub-areas in the Region with the highest percentages of households with a high housing cost burden, despite adequate affordable housing stock, are located in the more urbanized portions of the Region. This is particularly true of the sub-areas comprising the Cities of Milwaukee and Racine, where over 50 percent of renter occupied households have a high housing cost burden. As described in Chapter VIII, increased access to good-paying jobs and workforce development rather than additional market-rate multi-family and/or modest single-family housing may be necessary to reduce high housing cost burdens in these sub-areas. Additional subsidized housing or housing vouchers may also be necessary to meet the need for affordable housing.

*Opportunity*

The concentration of low-income and minority populations in the Region's central cities has been a continuing challenge and was identified as a significant component of the Region's housing problem in Chapter II. The concentration of low-income and minority populations has several negative effects, including decreased access to jobs in outlying areas for central-city residents in need of employment.[6] As such, sub-areas with significant employment opportunities that do not have a sufficient supply of affordable housing or transit service and do not meet the regional standards for low-income and minority population distribution[7] are identified in this section.

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[5] *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.*

[6] *Chapter VI includes extensive discussion regarding the history and effects of racial distribution patterns in the Region and Chapter VII includes extensive data regarding the demographic and economic characteristics of the Region.*

[7] *Standard No. 1 under Objective No. 6 states that the percentage of minority residents in each sub-area should be within 50 percent of the regionwide percentage of minority residents. Standard No. 2 under Objective No. 6 states that the percentage of low-income households (households earning less than 80 percent of the regionwide AMI of $43,103) in each sub-area should be within 25 percent of the regionwide percentage of low-income households.*

**Table XII-6**

**HOUSEHOLD INCOME/HOUSING IMBALANCES, JOB/HOUSING IMBALANCES, AND HIGH HOUSING COST BURDEN IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2010**

| Analysis Area/County[b] | Percent of Total Households with a High Housing Cost Burden[a] | | | | Potential Job/Housing Imbalance Type[c] | Potential Income/Housing Imbalance Type[d] |
|---|---|---|---|---|---|---|
| | Owner-Occupied with Mortgage | Owner-Occupied without Mortgage | Renter-Occupied | Total | | |
| 1 | 31.4 | 14.0 | 29.8 | 27.7 | Lower and moderate cost | - |
| 2 | 32.4 | 12.5 | 37.4 | 30.4 | Moderate cost | - |
| 3 | 30.3 | 11.3 | 38.7 | 27.7 | Moderate cost | - |
| 4 | 32.3 | 19.2 | 44.4 | 30.0 | Moderate cost | - |
| Ozaukee County | 31.5 | 14.8 | 38.6 | 29.0 | Moderate cost | - |
| 5 | 33.1 | 16.4 | 12.0 | 25.6 | Lower and moderate cost | - |
| 6 | 31.1 | 21.3 | 41.3 | 31.8 | Moderate cost | - |
| 7 | 46.9 | 17.5 | 28.5 | 35.9 | Moderate cost | Lower and moderate cost[e] |
| 8 | 28.1 | 12.7 | 26.3 | 24.7 | Moderate cost | - |
| 9 | 36.2 | 15.9 | 32.0 | 31.2 | Moderate cost | - |
| 10 | 28.8 | 14.3 | 33.4 | 27.1 | - | - |
| 11 | 32.9 | 12.9 | 15.5 | 27.0 | Lower and moderate cost | Lower and moderate cost[f] |
| Washington County | 32.5 | 17.2 | 34.7 | 29.6 | Moderate cost | - |
| 12 | 32.0 | 16.4 | 45.7 | 32.3 | - | - |
| 13-16 | 43.6 | 24.3 | 51.6 | 45.1 | Higher cost | - |
| 17 | 31.9 | 19.5 | 42.4 | 33.6 | - | - |
| 18 | 30.5 | 19.2 | 40.0 | 32.0 | Moderate cost | - |
| 19 | 29.3 | 17.8 | 37.4 | 29.5 | Moderate cost | - |
| Milwaukee County | 38.1 | 21.4 | 48.7 | 40.2 | Higher cost | - |
| 20 | 27.9 | 19.4 | 49.1 | 31.0 | Moderate cost | - |
| 21 | 26.8 | 14.2 | 49.9 | 26.5 | Lower and moderate cost | Moderate cost |
| 22 | 28.1 | 14.5 | 39.9 | 27.1 | Moderate cost | - |
| 23 | 28.8 | 17.4 | 40.5 | 28.2 | Lower and moderate cost | - |
| 24 | 23.1 | 14.4 | 37.1 | 23.6 | Moderate cost | - |
| 25 | 35.7 | 16.7 | 32.5 | 31.5 | Lower and moderate cost | - |
| 26 | 31.0 | 14.5 | 42.0 | 32.2 | Moderate cost | - |
| 27 | 30.6 | 8.3 | 42.9 | 28.4 | Lower and moderate cost | - |
| 28 | 33.2 | 15.9 | 50.1 | 32.6 | Lower and moderate cost | Lower cost |
| Waukesha County | 30.2 | 15.1 | 41.9 | 29.7 | Moderate cost | - |

**Table XII-6**
**(continued)**

| Analysis Area/County[b] | Percent of Total Households with a High Housing Cost Burden[a] | | | | Potential Job/Housing Imbalance Type[c] | Potential Income/Housing Imbalance Type[d] |
|---|---|---|---|---|---|---|
| | Owner-Occupied with Mortgage | Owner-Occupied without Mortgage | Renter-Occupied | Total | | |
| 29 | 32.8 | 15.1 | 36.7 | 29.7 | Lower cost | - |
| 30 | 34.7 | 18.7 | 53.7 | 39.6 | Higher cost | Lower cost |
| 31 | 36.1 | 18.9 | 29.9 | 31.2 | Moderate cost | - |
| 32 | 34.4 | 19.0 | 36.7 | 31.8 | - | - |
| Racine County | 34.3 | 17.5 | 45.8 | 34.3 | - | Lower cost |
| 33 | 33.5 | 23.2 | 39.4 | 32.8 | - | - |
| 34 | 39.6 | 19.3 | 46.3 | 38.8 | Higher cost | - |
| 35 | 36.2 | 25.0 | 44.5 | 35.6 | Lower cost | Lower cost |
| Kenosha County | 37.5 | 21.5 | 45.1 | 37.0 | - | - |
| 36 | 39.4 | 13.6 | 20.9 | 30.8 | Lower cost | - |
| 37 | 33.6 | 15.2 | 66.6 | 46.4 | Moderate cost | Lower cost |
| 38 | 39.4 | 20.3 | 44.8 | 37.1 | Lower cost | Lower cost |
| 39 | 40.1 | 21.6 | 37.3 | 34.5 | Lower cost | Lower cost |
| Walworth County | 38.8 | 18.8 | 50.2 | 38.0 | Lower cost | Lower cost |
| Region | 35.1 | 18.8 | 46.5 | 36.2 | --[g] | --[g] |

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

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

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

[d] *A lower cost income/housing imbalance is a sub-area with a higher percentage of lower-income households than lower cost housing. A moderate cost income/housing imbalance is a sub-area with a higher percentage of moderate-income households than moderate cost housing. No higher cost income/housing imbalance was identified in sub-areas with a higher percentage of higher-income households than higher cost housing. A sub-area has an income/housing imbalance if there is a household to housing unit deficit of 10 or more percentage points. The analysis includes 2005-2009 household income data from the American Community Survey (ACS) applied to households from the 2010 Census.*

[e] *Only a small portion of the sub-area is served by sanitary sewer. Unsewered areas cannot support extensive urban density residential development, including multi-family housing and higher density single-family housing.*

[f] *There is no sanitary sewer service in the sub-area. Unsewered areas cannot support extensive urban density residential development, including multi-family housing and higher density single-family housing.*

[g] *See specific sub-area.*

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

Data compiled for this report shows that sub-areas with the highest concentrations of minority residents also have the highest concentrations of low-income households. Map XII-3 shows sub-areas where the percentage of low-income households is more than 25 percent above or below the percentage of low-income households in the Region (40 percent). Sub-areas 13-16 in the City of Milwaukee, 30 (City of Racine), and 37 (Whitewater) have a concentration of low-income households more than 25 percent above the regional average. Sub-areas with a concentration of low-income households more than 25 percent below the regional average tend to be in outlying portions of the Region, particularly in Ozaukee, Washington, and Waukesha Counties.

Map XII-4 shows sub-areas where the percentage of minority residents is more than 50 percent above or below the regional average (29 percent). Sub-areas that have concentrations of minority populations more than 50 percent above the regional average are those that constitute the City of Milwaukee, excluding sub-area 15, and the City of Racine. Remaining sub-areas in Milwaukee County, the Cities of Kenosha and Waukesha, sub-area 29 (Caledonia/Mt. Pleasant), and two of the four sub-areas in Walworth County meet the standard for the distribution of minority persons. The remaining sub-areas in the Region have a concentration of minority populations more than 50 percent below the regional average. None of the sub-areas in Ozaukee and Washington Counties meet the minority distribution standard, and only the City of Kenosha and the sub-area that includes the City of Waukesha meet the standard in Kenosha and Waukesha Counties, respectively.

Additional data compiled for this report show that there are several sewered communities that have or are planning to accommodate a significant amount of employment that may limit affordable housing due to zoning regulations that do not allow higher-density multi- and/or single-family homes, or do not designate enough areas for higher-density residential development in the local comprehensive plan. Many of these communities lack racial and ethnic diversity, based on plan standards. Map XII-5 shows communities with major employment centers and zoning requirements that may restrict the development of affordable single-family housing, which are located in a sub-area with a projected job/housing imbalance. Map XII-6 shows communities with major employment centers and zoning regulations that may restrict the development of affordable multi-family housing, which are located in a sub-area with a projected job/housing imbalance.

Map XII-7 shows existing and planned major employment centers, sewered communities with zoning regulations that do not allow higher-density multi- and/or single-family housing, and sewered communities located in a sub-area with a projected job/housing imbalance. These communities likely have enough areas planned for residential development to accommodate the total number of housing units needed through 2035, but not enough areas planned at densities that would accommodate affordable housing. More affordable housing in outlying areas may increase housing opportunities for low-income and minority populations near major employment centers outside

of the Region's central cities. The supply of lower- and moderate-cost housing in relation to lower- and moderate-wage jobs is likely to be more balanced in communities where zoning regulations do not restrict the development of affordable housing, including in those communities located in a sub-area with a job/housing imbalance.

The concentration of low-income and minority populations in the Region's central city areas results in numerous adverse effects in addition to decreased employment opportunities. Areas with concentrations of low-income and minority populations typically suffer from low academic achievement, limited commercial establishments, and high crime rates. As shown on Table VII-5 in Chapter VII, educational attainment of residents age 25 and older is generally lower in sub-areas 13-16 and 30 than in the rest of the Region. In addition, the average middle/high income student in the Milwaukee metropolitan area attends a school that ranks 33 percentage points higher on State exams than schools that an average low-income student attends.[8] Convenient access to vital services, such as stores providing healthy foods, may also be reduced in some areas of the Region with concentrations of low-income and minority populations. A number of census tracts in sub-areas 13-16 and 30 have been identified by the U.S. Department of Agriculture as "food deserts," where residents are more than one mile from a supermarket or large grocery store.

Providing public transit connections between areas with existing affordable housing and significant existing and planned employment levels can also help to increase access to employment opportunities for low-income and minority populations. Maps XII-8 and XII-9 show existing (year 2010) and planned (year 2035) fixed route public transit service in the Region, respectively, in relation to major employment centers, communities with zoning requirements that may restrict the development of affordable housing, and sub-areas with a projected job/housing imbalance. Public transit service recommended under the 2035 regional transportation plan would provide transit service to major employment centers in several communities with land use regulations and plans that may restrict the development of affordable housing. Additional transit service, together with the development of additional affordable housing, would increase access to employment opportunities in outlying areas.

The recommended public transit service levels for 2035 represent more than a doubling over those of 2010, including a significant increase in reverse commute service hours and frequency. Implementation of this recommended expansion would be dependent on the continued commitment of the State to be a partner in maintenance, improved expansion, and attendant funding of public transit. Implementation would also be dependent on attaining dedicated local funding for public transit. Service hours, frequency, and funding aspects of existing and planned public transit service in the Region are described in greater detail in Chapter VIII.

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[8] *Housing Costs, Zoning, and Access to High Scoring Schools*, Brookings Institute, April 2012.

*Accessibility*

A need for accessible housing stock to accommodate persons with disabilities was also identified as a component of the Region's housing problem. There are no definitive data on the number of housing units that are accessible to persons with disabilities; however, a comparison of the number of households reporting a member with a disability to the probable amount of accessible housing set forth in Chapter IX indicates a significant need for additional accessible housing in the Region. In 2010, about 169,000 households reported a member with a disability and there were up to 61,640 multi-family housing units that may be accessible to persons with disabilities. There is also capacity for about 25,000 persons in community living facilities arrangements (CLA), but data is not available on the number of CLA units or single-family homes that have been constructed or retro-fitted to provide accessibility for persons with disabilities.

An accurate comparison of the anticipated need for accessible housing and the expected supply of accessible units for 2035 is not possible because of the need for better data on the number of accessible units. Although an accurate comparison cannot be made due to the data limitations, Federal and State law set forth minimum accessibility and design standards that apply to new multi-family housing.[9] The local government comprehensive plan analysis documented in Chapter V indicates there is not enough land planned to accommodate the number of multi-family housing units needed to meet the likely demand for accessible housing, based on the number of existing households reporting a person with a disability and the expected increase in persons with disabilities related to the aging of the baby boom generation.

Housing affordability is also a concern for persons with disabilities. Data compiled in Chapter IX show that persons with disabilities tend to have lower incomes than those without disabilities. The median annual income of persons with disabilities in the Region in 2009 was $16,562, which was about 54 percent of the median annual income of persons without a disability. In addition, a significant number of persons with disabilities may rely on Supplemental Security Income (SSI) payments from Social Security as their income. The monthly SSI benefit for residents living independently in 2010 was $758, which is not adequate to afford housing and other living expenses.

Map IX-2 in Chapter IX shows that persons with disabilities tend to be concentrated in the Region's central city areas. Persons with disabilities are likely concentrated in these areas because housing is less expensive and there is better access to public transit. An increase in multi-family housing in outlying sub-areas would increase the amount of accessible housing and increase employment opportunities for persons with disabilities.

[9] *Federal and State laws requiring accessible housing are described in greater detail in Chapter IX.*

***Sustainability***

Much of the focus of the regional housing plan is on the provision of affordable housing; however, the plan also recognizes the importance of encouraging sustainable, or environmentally responsible, residential development practices. Environmentally responsible building and neighborhood design practices are described in Chapter XI. Such practices, commonly referred to as "green" building practices, involve a wide range of concepts which, if implemented, would help meet plan objectives and standards related to natural resource protection.

Environmentally responsible construction techniques, such as those described in Chapter XI, can help new residential development meet these plan objectives and standards; however, there is concern regarding the cost of green construction in relation to affordable housing. A 2005 study summarized in Chapter XI found that the use of green building practices adds an average of between 2 to 3 percent to the development costs of affordable housing.[10] The 16 housing developments analyzed as part of the study found that the incremental costs of green building features ranged from no additional cost up to an additional 9 percent. Developments that included features such as low-flow water fixtures; energy-star appliances; fluorescent lighting; high-efficiency furnaces, water heaters, windows, and insulation; and linoleum and low-VOC flooring and adhesives typically added 2 to 3 percent to project costs. Projects that included alternative energy sources, including geothermal heating and solar power generation systems, increased project costs by 6 to 9 percent.

In most cases the reduced operating costs over the life of a building more than pays for the initial cost of energy-efficient features and appliances, but the current system for financing government assisted housing makes the use of green building practices difficult because of its emphasis on initial development costs rather than life-cycle costs. The developer may demand a higher price or rent for green construction in market-rate housing, which may decrease initial affordability to lower and moderate-income households. Although development using a full range of green construction features may not be financially feasible, the use of energy-saving home features and appliances that reduce the use of energy, and energy costs, over the life of a home should be considered. Wisconsin's Focus on Energy program can provide assistance for implementing green construction practices in new and existing homes, and the Federal Energy Star program certifies appliances, windows, light fixtures, and other products that reduce energy use and the associated costs.

Environmentally responsible development concepts relate to arranging land uses and site features to protect natural resources, and avoiding the need to convert productive farmland and other rural areas to urban uses through higher-density urban development in compact urban service areas. Environmentally responsible development should also be in close proximity to services and employment centers and have access to

[10] *Documented in the report,* The Costs and Benefits of Green Affordable Housing, *New Ecology, Inc. and the Tellus Institute, 2005.*

transportation options such as transit, sidewalks, and bike paths. Historically, the Commission has recommended that new residential development incorporate these concepts through a centralized settlement pattern at an overall medium urban density within defined urban service areas in its regional plans. New urban development is encouraged to occur largely as infill in, and redevelopment of, existing urban centers and in compact urban growth areas emanating outward from existing urban centers that can effectively be served by transit and other urban services. Sewered communities, particularly those in sub-areas with major employment centers and a projected job/housing imbalance, can incorporate environmentally responsible development concepts into their planning efforts by designating land for high density residential and mixed uses.[11] This may encourage the development of the multi-family and modest single-family housing needed in these sub-areas, and help protect natural resources and productive agricultural land.

***Housing Crisis and Financing***

A final component of the Region's housing problem was identified as the national economic recession and related housing crisis that began in 2007, which has resulted in foreclosures and abandoned homes in many neighborhoods, has reduced home values, and has led to credit restrictions for builders and households seeking financing to develop or purchase housing.

As discussed in Chapter IV, a substantial portion of the housing crisis can be linked to the growth in use of high cost, or subprime, loans in the early- and mid-2000s. Nationwide, subprime loans accounted for 9 percent of the total dollar volume of mortgage originations in 2003 and 20 percent in 2006. Data compiled in Chapter VI show similar findings in the Region.[12] Home Mortgage Disclosure Act (HMDA) statistics from 2005 show that almost 25 percent of the home mortgage loans approved in the Region were high cost loans. The nationwide trend in rising foreclosures in the latter half of the 2000s also apply to the Region. Data compiled in Chapter IV, and summarized by Figure XII-1, show that the number of foreclosure cases in the Region increased from 2,907 in 2000 to 4,403 in 2005, and to 11,661 in 2009.[13] There were 9,805 foreclosures in the Region in 2011.

The National Association of Realtors (NAR) contends in a 2011 policy statement that mortgage markets have over-corrected in response to unsound lending practices and the economic recession, resulting in excessively tight loan underwriting criteria. HMDA data set forth in Chapter VI shows this trend in lending in the Region. The

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[11]*See Maps V-5, V-8, V-11, V-14, V-17, V-20, and V-23 for land designated in comprehensive plans by sewered communities for high-density residential and mixed use land uses. See Tables V-9 through V-15 for the amount of land available for high-density residential and mixed use development by County and community.*

[12]*See Table VI-12 in Chapter VI.*

[13]*See Table IV-29 in Chapter IV.*

number of mortgage loans approved in the Region decreased from 43,740 to 17,995 between 2005 and 2008. Housing markets nationwide have an excess supply of homeowner housing and unless buyers have extremely good credit, it may be very difficult to be approved for a mortgage. The NAR notes that one third of all properties currently for sale are short sale[14] or bank-owned properties and that the housing market will likely remain stressed until this excess inventory is sold. The NAR has also urged the credit and lending communities and Federal regulators to reassess and amend their policies to increase the availability of credit to qualified borrowers who are good credit risks.

The tightened loan underwriting criteria may have a disproportionately negative impact on the availability of credit in minority communities. The U.S. Department of Housing and Urban Development (HUD) launched multiple investigations into the practices of certain mortgage lenders to determine if their home loan policies illegally deny qualified African-American and Latino borrowers access to credit. The investigations were launched in December 2010 in response to 22 complaints filed by the National Community Reinvestment Coalition (NCRC), alleging that certain mortgage originators denied FHA insured loans to African-Americans and Latinos that meet FHA lending guidelines, including some borrowers with credit scores as high as 640. Findings of the investigation were not reported as of September 2012.

The National Association of Home Builders (NAHB) released an issue paper in 2011 reporting that credit for housing development has also tightened. Builders and developers have reported excessive credit restrictions, where lenders are not providing loans for viable new housing projects or change the terms of existing loans, leading to unnecessary foreclosures and losses on outstanding loans that had been performing prior to the lender's actions. In addition, government sponsored enterprises (GSE), such as the Federal Home Loan Mortgage Corporation (Freddie Mac), have increased the equity requirements for loans that are purchased by the GSE. Concerns have been expressed by some in the Southeastern Wisconsin development community that the increased amount of equity required to secure financing, ranging from a minimum of 25 to 35 percent of the loan, may make new multi-family residential development cost prohibitive. This could have the effect of reducing home building activity, including new multi-family development, to levels insufficient to meet housing demand.

Another result of the mortgage market over-correction may be an increased demand for rental housing. First-time homebuyers and moderate-income households that may be credit-worthy but are not approved for a loan may be forced to continue renting when they otherwise would have purchased a home, and possibly a property in foreclosure. The Region may experience an increased demand for multi-family housing if lending criteria remain overly restrictive.

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*[14]A short sale is a sales transaction in which the seller's mortgage lender agrees to accept a payoff of less than the balance due on the loan.*

**Anticipated (Year 2035) Housing Need**

About 63,700 additional housing units will be needed in the Region to accommodate the number of households projected under the Commission's intermediate growth scenario, which was used as the basis for preparation of the year 2035 regional land use and transportation plans.[15] Table XII-7 shows the number of additional housing units that may be needed in each sub-area based on the recommendations of the regional land use plan. It is anticipated that each County in the Region will need to add housing units to accommodate a projected increase in the number of households. Waukesha County has the largest anticipated additional housing unit need among the Region's Counties.

As shown on Map XII-10, it is also anticipated that each sub-area in the Region will need to add housing units to accommodate a projected increase in the number of households, with the exception of sub-areas 13-16 (City of Milwaukee), 30 (City of Racine), and 39 (Fontana/Walworth/Williams Bay). Although these sub-areas do not need to increase the current number of housing units, new housing development may be needed to replace aging housing stock in these sub-areas. This is particularly true for sub-areas 13-16 and 30, which have the highest percentage of housing units built before 1940 in the Region, as shown on Table IV-27 in Chapter IV. Other sub-areas in the Region may also need new housing development, over the number of additional housing units identified by the regional land use plan, to replace aging and/or unsound housing units. Table IV-26 in Chapter IV shows that over 8,800 housing units were demolished between 2000 and 2010, which is about 1 percent of the Region's housing stock.

The number of additional housing units planned by sewered communities in the Region in their comprehensive plans is more than four times the additional housing need of 63,700 units projected by the regional land use plan. Almost 291,000 additional housing units could be accommodated in areas identified for residential development in local government comprehensive plans. The discrepancy between the number of additional housing units projected by the regional land use plan and planned for in local comprehensive plans is due primarily to the practice of many communities to plan for full "build-out" of the community and adjacent areas that may be annexed over a relatively long period of time, rather than basing the plan on the 20- or 25-year planning horizon used for regional plans.

***Affordability Based on Household Income***

Table XII-8 sets forth the percentage of lower-, moderate-, and higher-cost housing units projected for sewered communities in each sub-area in 2035, based on the analysis of local comprehensive plans described in Chapter V. Local zoning ordinance and zoning map amendments must be consistent with the land uses designated in a

[15]*Regional population, household, and employment projections are described in more detail in Chapter VII.*

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**Table XII-7**

**ANTICIPATED HOUSING UNIT NEED IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2035**

| Analysis Area/County | Housing Units (2010)[a] | Projected Households (2035)[b] | Change | Anticipated Additional Housing Unit Need (2035)[c] |
|---|---|---|---|---|
| 1 | 3,250 | 3,289 | 39 | 40 |
| 2 | 8,199 | 9,072 | 873 | 899 |
| 3 | 13,747 | 15,782 | 2,035 | 2,096 |
| 4 | 10,810 | 11,717 | 907 | 934 |
| Ozaukee County | 36,006 | 39,989 | 3,983 | 4,102 |
| 5 | 3,563 | 3,745 | 182 | 187 |
| 6 | 19,109 | 22,537 | 3,428 | 3,531 |
| 7 | 2,118 | 2,197 | 79 | 81 |
| 8 | 4,345 | 5,190 | 845 | 870 |
| 9 | 11,324 | 12,637 | 1,313 | 1,352 |
| 10 | 8,196 | 10,449 | 2,253 | 2,321 |
| 11 | 5,919 | 6,188 | 269 | 277 |
| Washington County | 54,574 | 62,849 | 8,275 | 8,523 |
| 12 | 29,331 | 29,846 | 515 | 530 |
| 13-16 | 255,062 | 249,104 | 0 | 0 |
| 17 | 79,190 | 84,391 | 5,201 | 5,357 |
| 18 | 22,688 | 23,792 | 1,104 | 1,137 |
| 19 | 28,359 | 40,326 | 11,967 | 12,326 |
| Milwaukee County | 414,630 | 427,451 | 12,821 | 13,206 |
| 20 | 16,193 | 18,481 | 2,288 | 2,357 |
| 21 | 20,794 | 22,282 | 1,488 | 1,533 |
| 22 | 16,072 | 17,916 | 1,844 | 1,899 |
| 23 | 8,881 | 11,334 | 2,453 | 2,527 |
| 24 | 7,838 | 9,397 | 1,559 | 1,606 |
| 25 | 27,505 | 29,235 | 1,730 | 1,782 |
| 26 | 42,835 | 46,327 | 3,492 | 3,597 |
| 27 | 13,219 | 15,034 | 1,815 | 1,869 |
| 28 | 4,394 | 4,613 | 219 | 226 |
| Waukesha County | 157,731 | 174,149 | 16,418 | 16,911 |
| 29 | 24,918 | 28,199 | 3,281 | 3,379 |
| 30 | 33,972 | 32,444 | 0 | 0 |
| 31 | 15,439 | 15,757 | 318 | 328 |
| 32 | 7,407 | 7,575 | 168 | 173 |
| Racine County | 81,736 | 83,975 | 2,239 | 2,306 |
| 33 | 11,542 | 17,057 | 5,515 | 5,680 |
| 34 | 40272 | 44,162 | 3,890 | 4,007 |
| 35 | 16,475 | 21,730 | 5,255 | 5,413 |
| Kenosha County | 68,289 | 82,949 | 14,660 | 15,100 |
| 36 | 5,631 | 6,980 | 1,349 | 1,389 |
| 37 | 8,203 | 8,553 | 350 | 361 |
| 38 | 31,165 | 33,914 | 2,749 | 2,831 |
| 39 | 6,005 | 4,860 | 0 | 0 |
| Walworth County | 51,004 | 54,410 | 3,406 | 3,508 |
| Region | 863,970 | 925,772 | 61,802 | 63,656 |

[a]*County and Region totals include portions of sub-areas that cross County and Region boundaries. Housing unit totals for 2010 are based on 2000 Census data and housing data from the Wisconsin Department of Administration from 2000 to 2010.*

[b]*County and Region totals do not include portions of sub-areas that cross County and Region boundaries. Projected households are from the year 2035 regional land use plan.*

**Table XII-7**
**(continued)**

*[c]Includes an additional 3 percent applied to the change between 2010 and 2035 to account for a desirable percentage of housing vacancies.*

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

**Table XII-8**

**PROJECTED HOUSEHOLD INCOME/HOUSING BALANCE IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2035**

| Analysis Area/County[a] | Total Housing Units in Sewered Communities (percent) | | | Projected Income/Housing Imbalance Type |
|---|---|---|---|---|
| | Lower Cost Housing Units | Moderate Cost Housing Units | Higher Cost Housing Units | |
| 1 | 7.5 | 51.6 | 40.9 | Lower cost |
| 2 | 29.4 | 22.0 | 48.6 | - |
| 3 | 19.4 | 36.5 | 44.1 | - |
| 4 | 10.2 | 7.9 | 81.9 | Lower and moderate cost |
| Ozaukee County | 17.9 | 25.6 | 56.5 | - |
| 5 | 26.1 | 60.8 | 13.1 | - |
| 6 | 34.6 | 33.5 | 31.9 | - |
| 7 | 32.3 | 25.0 | 42.7 | - |
| 8 | 26.7 | 32.4 | 40.9 | - |
| 9 | 23.5 | 25.4 | 51.1 | - |
| 10 | 24.0 | 37.1 | 38.9 | - |
| 11[b] | -- | -- | -- | -- |
| Washington County | 28.4 | 33.2 | 38.4 | - |
| 12 | 47.7 | 23.8 | 28.5 | - |
| 13-16 | 91.5 | 7.5 | 0.9 | -[c] |
| 17 | 61.2 | 25.3 | 13.5 | - |
| 18 | 72.6 | 27.1 | 0.3 | - |
| 19 | 34.6 | 20.3 | 45.1 | - |
| Milwaukee County | 75.8 | 14.5 | 9.7 | -[c] |
| 20 | 19.9 | 8.9 | 71.2 | Lower and moderate cost |
| 21 | 10.0 | 3.7 | 86.3 | Lower and moderate cost |
| 22 | 15.4 | 18.3 | 66.3 | - |
| 23 | 8.4 | 15.9 | 75.7 | Lower cost |
| 24 | 17.0 | 31.3 | 51.7 | - |
| 25 | 17.0 | 19.9 | 63.1 | - |
| 26 | 27.7 | 23.0 | 49.3 | - |
| 27 | 18.9 | 24.6 | 56.5 | - |
| 28 | 10.1 | 13.0 | 76.9 | Lower and moderate cost |
| Waukesha County | 18.7 | 17.0 | 64.3 | - |
| 29 | 21.4 | 31.7 | 46.9 | Lower cost |
| 30 | 77.8 | 21.6 | 0.6 | - |
| 31 | 23.2 | 19.6 | 57.2 | - |
| 32 | 39.3 | 44.1 | 16.6 | - |
| Racine County | 43.7 | 27.3 | 29.0 | - |
| 33 | 30.4 | 17.9 | 51.7 | - |
| 34 | 65.3 | 31.9 | 2.8 | - |
| 35 | 11.9 | 54.5 | 33.6 | Lower cost |
| Kenosha County | 43.7 | 35.0 | 21.3 | - |
| 36 | 21.5 | 43.7 | 34.8 | Lower cost |
| 37 | 44.8 | 55.0 | 0.2 | - |
| 38 | 26.0 | 53.3 | 20.7 | Lower cost |
| 39 | 14.7 | 30.3 | 55.0 | Lower cost |
| Walworth County | 27.4 | 49.9 | 22.7 | Lower cost |
| Region | --[d] | --[d] | --[d] | --[d] |

**Table XII-8**
**(continued)**

NOTES:

A projected lower cost income/housing imbalance is a sub-area with a higher percentage of lower-income households in 2010 than planned lower cost housing in 2035, based on an analysis of local comprehensive plans. A projected moderate cost income/housing imbalance is a sub-area with a higher percentage of moderate-income households than moderate cost housing. No income/housing imbalance was identified if a sub-area had a higher percentage of higher-income households than higher cost housing. A sub-area has an income/housing imbalance if there is a housing unit to household deficit of 10 or more percentage points.

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

[b]*Sub-area 11 was not included in the comprehensive plan analysis because local plans do not propose sewer service by 2035.*

[c]*Although sub-areas 13-16 in Milwaukee County and the County as a whole have a moderate cost income/housing imbalance, these areas have enough lower cost housing to accommodate both lower- and moderate-income households.*

[d]*See specific sub-areas.*

*Source: SEWRPC.*

community's comprehensive plan. Although there is a process for amending comprehensive plans, they do provide a picture of how communities intend to develop.

Lower-cost housing generally includes planned multi-family dwellings and two- and single-family dwellings at densities of 6,000 square feet or less per dwelling unit. Moderate-cost housing generally includes planned two- and single-family dwellings at densities equating to one dwelling unit per 6,000 to 10,000 square feet. Higher-cost housing includes other planned single-family dwellings. The analysis was limited to sewered communities because local governments in portions of the Region that are not served by sanitary sewer cannot support extensive areas of urban density residential, commercial, or industrial development.

The percentage of planned housing units in the lower-, moderate, and higher-cost categories shown on Table XII-8 were compared to the current percentage of households in the lower-, moderate-, and higher-income categories shown on Table XII-2. A projected household income/housing imbalance was identified if there was a difference of 10 or more points between the percentage of households in a particular income category and the corresponding housing cost category. Projected household income/housing imbalance by sub-area is listed in the last column of Table XII-8. A projected lower-cost income/housing imbalance is a sub-area with a higher percentage of lower-income households in 2010 than planned lower-cost housing in 2035. A projected moderate-cost income/housing imbalance is a sub-area with a higher percentage of moderate-income households than moderate-cost housing. No imbalance was identified if a sub-area had a higher percentage of higher-income households than higher-cost housing.

***Job/Housing Balance***

Table XII-9 lists both the household income/housing cost imbalance and the job/housing imbalance projected in each sub-area in the year 2035. It is more common for sewered communities in a sub-area to have a projected job/housing imbalance than a projected household income/housing cost imbalance, particularly in the Region's outlying sub-areas. Sewered communities with an existing or proposed major employment center in sub-areas with a potential job/housing imbalance in 2010 are projected to 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.

The projected job/housing balance analysis was conducted at a necessarily general, regionwide scope, which is appropriate for use in the development of housing recommendations at a regional level. Housing cost type was determined exclusively by housing structure type and density projected to be accommodated in sewered communities based on the land uses designated in local comprehensive plans. Job wage categories were determined exclusively by the number of jobs projected to be accommodated in sewered communities based on

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**Table XII-9**

**PROJECTED HOUSING DEFICIENCY BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2035**

| Analysis Area/County[a] | Projected Income/ Housing Imbalance Type | Projected Job/Housing Imbalance Type | Projected Affordable Housing Type Deficiency | Total Additional Housing Unit Need (2035)[b] | Planned Additional Housing Units in Sewered Communities[c] | | |
|---|---|---|---|---|---|---|---|
| | | | | | Lower Cost Housing Units | Moderate Cost Housing Units | Higher Cost Housing Units |
| 1 | Lower cost | Lower and moderate cost | Multi-Family and Modest Single-Family | 40 | 57 | 2,624 | 2,390 |
| 2 | - | Moderate cost | Modest Single-Family | 899 | 2,281 | 5 | 7,408 |
| 3 | - | Lower and moderate cost | Multi-Family and Modest Single-Family | 2,096 | 301 | 1,638 | 7,559 |
| 4 | Lower and moderate cost | Lower and moderate cost | Multi-Family and Modest Single-Family | 934 | 42 | 0 | 8,401 |
| Ozaukee County | --[d] | --[d] | --[d] | 4,102 | 2,681 | 4,267 | 25,758 |
| 5 | - | - | None | 187 | 249 | 1,367 | 200 |
| 6 | - | Moderate cost | Modest Single-Family | 3,531 | 639 | 401 | 6,959 |
| 7 | - | Moderate cost | Modest Single-Family | 81 | 563 | 0 | 470 |
| 8 | - | Moderate cost | Modest Single-Family | 870 | 23 | 97 | 1,603 |
| 9 | - | Moderate cost | Modest Single-Family | 1,352 | 466 | 770 | 6,267 |
| 10 | - | Moderate cost | Modest Single-Family | 2,321 | 615 | 0 | 3,018 |
| 11[e] | --[e] | --[e] | --[e] | 277 | --[e] | --[e] | --[e] |
| Washington County | --[d] | --[d] | --[d] | 8,523 | 2,555 | 2,615 | 18,517 |
| 12 | - | Moderate cost | Modest Single-Family | 530 | 99 | 9 | 7,081 |
| 13-16 | -[f] | -[g] | None | 0 | 1,366 | 3,313 | 1,305 |
| 17 | - | -[g] | None | 5,357 | 1,044 | 265 | 7,003 |
| 18 | - | -[g] | None[h] | 1,137 | 150 | 615 | 0 |
| 19 | - | Moderate cost | Modest Single-Family | 12,326 | 4,359 | 677 | 11,808 |
| Milwaukee County | --[d] | --[d] | --[d] | 13,206 | 7,018 | 4,879 | 27,197 |
| 20 | Lower and moderate cost | Moderate cost | Multi-Family and Modest Single-Family | 2,357 | 997 | 122 | 9,566 |
| 21 | Lower and moderate cost | Lower and moderate cost | Multi-Family and Modest Single-Family | 1,533 | 0 | 200 | 16,421 |
| 22 | - | Lower and moderate cost | Multi-Family and Modest Single-Family | 1,899 | 0 | 0 | 8,655 |
| 23 | Lower cost | Lower and moderate cost | Multi-Family and Modest Single-Family | 2,527 | 0 | 174 | 7,606 |
| 24 | - | Moderate cost | Modest Single-Family | 1,606 | 0 | 349 | 3,684 |
| 25 | - | Lower and moderate cost | Multi-Family and Modest Single-Family | 1,782 | 846 | 773 | 12,692 |
| 26 | - | Moderate cost | Modest Single-Family | 3,597 | 325 | 491 | 29,762 |
| 27 | - | Lower and moderate cost | Multi-Family and Modest Single-Family | 1,869 | 635 | 750 | 4,233 |
| 28 | Lower and moderate cost | Lower and moderate cost | Multi-Family and Modest Single-Family | 226 | 0 | 0 | 1,778 |
| Waukesha County | --[d] | --[d] | --[d] | 16,911 | 2,803 | 2,859 | 94,397 |
| 29 | Lower cost | Lower cost | Multi-Family | 3,379 | 2,685 | 2,488 | 11,357 |
| 30 | - | -[g] | None | 0 | 191 | 111 | 147 |
| 31 | - | Moderate cost | Modest Single-Family | 328 | 923 | 143 | 2,897 |
| 32 | - | - | None | 173 | 499 | 29 | 735 |
| Racine County | --[d] | --[d] | --[d] | 2,306 | 4,298 | 2,771 | 15,136 |
| 33 | - | - | None | 5,680 | 2,711 | 867 | 4,516 |
| 34 | - | -[g] | None | 4,007 | 2,217 | 3,022 | 577 |
| 35 | Lower cost | Lower cost | Multi-Family | 5,413 | 1,271 | 5,779 | 5,154 |
| Kenosha County | --[d] | --[d] | --[d] | 15,100 | 6,199 | 9,668 | 10,247 |

**Table XII-9**
**(continued)**

| Analysis Area/County[a] | Projected Income/ Housing Imbalance Type | Projected Job/Housing Imbalance Type | Projected Affordable Housing Type Deficiency | Total Additional Housing Unit Need (2035)[b] | Planned Housing Units in Sewered Communities (percent) | | |
|---|---|---|---|---|---|---|---|
| | | | | | Lower Cost Housing Units | Moderate Cost Housing Units | Higher Cost Housing Units |
| 36 | Lower cost | Lower cost | Multi-Family | 1,389 | 268 | 1,253 | 1,627 |
| 37 | - | -[i] | None | 361 | 3,277 | 5,499 | 19 |
| 38 | Lower cost | Lower cost | Multi-Family | 2,831 | 6,259 | 17,365 | 6,305 |
| 39 | Lower cost | Lower cost | Multi-Family | 0 | 275 | 195 | 4,632 |
| Walworth County | --[d] | --[d] | --[d] | 3,508 | 10,079 | 24,312 | 12,583 |
| Region | --[d] | --[d] | --[d] | 63,656 | 35,633 | 51,391 | 203,835 |

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

[b]*Based on the Regional Land Use Plan for the year 2035. Includes a 3 percent vacancy rate for additional units between 2010 and 2035.*

[c]*Based on the analysis of comprehensive plans for sewered areas described in Chapter VIII.*

[d]*See specific sub-areas.*

[e]*Sub-area 11 was not included in the comprehensive plan analysis because local plans do not propose sewer service by 2035.*

[f]*Although sub-areas 13-16 have a moderate cost income/housing imbalance, each sub-area has enough lower-cost housing to accommodate both lower-income and moderate-income households.*

[g]*Although sub-areas 13-16, 17, 18, 30, and 34 have a moderate cost job/housing imbalance, each sub-area has enough lower-cost housing to accommodate both lower- and moderate-wage workers. There may be a shortage of higher cost housing units in sub-areas 13-16, 30, and 34. The demand for higher cost housing units should be met through the development of medium- and higher-density housing with higher cost amenities, rather than homes on larger lots.*

[h]*There may be a shortage of total planned housing units in the sub-area to meet the total additional housing unit need.*

[i]*There may be a shortage of higher cost housing units. The demand for higher cost housing units should be met through the development of medium- and higher-density housing with higher cost amenities, rather than homes on larger lots.*

*Source: U.S. Bureau of the Census, Wisconsin Department of Administration, local government comprehensive plans, and SEWRPC.*

the land uses designated in local comprehensive plans. Sewered communities in sub-areas identified as having a projected job/housing imbalance in the regionwide analysis could conduct a more detailed analysis based on specific conditions in their community. The local analysis could examine, for example, the specific wages of jobs in the community and the specific price of housing.

In almost all cases, the number of jobs and housing units that could be accommodated through implementation of local government comprehensive plans exceeds the number of housing units recommended by the regional land use plan. If actual job growth exceeds the amount projected by the regional land use plan in a sub-area, the affected communities will likely need to provide additional lower- and moderate-cost housing units to provide appropriate housing for area workers. The last four columns of Table XII-9 provide a comparison of the number of additional housing units projected to be needed in each sub-area between 2000 and 2035 by the Regional Land Use Plan for the year 2035, and the number of low-, moderate-, and high-cost housing units that could be accommodated in sewered areas in each sub-area based on an analysis of comprehensive plans adopted by local governments. In most cases, the number of housing units that could be accommodated based on comprehensive plans far exceeds the number of housing units that would be needed based on implementation of the regional land use plan.

***Subsidized and Tax Credit Housing***

As noted previously, government assisted housing is needed throughout the Region to supplement market-rate housing to alleviate the affordable housing need of the Region's lowest-income households. Table XII-4 shows the potential demand for additional government assisted housing is in the thousands for most counties in the Region when only households in the extremely low-income category are compared to the current supply of subsidized housing units and vouchers. Meeting the demand will be difficult due to Federal budget constraints; however, public housing authorities and local governments should pursue possible methods of expanding the supply of subsidized housing. One such method is for local governments, particularly those with existing or planned major employment centers, to encourage the development of low income housing tax credit (LIHTC) developments. LIHTC developments may provide an additional supply of housing affordable to very low-income households and LIHTC developments combined with an additional government subsidy may provide an additional supply of housing affordable to extremely low-income households. Additional methods of encouraging the maintenance and expansion of subsidized housing in the Region, including establishment of a regional housing trust fund, are set forth as recommendations in Part 2.

*Opportunity*

The concentration of minority populations has been a continuing challenge in the Region and has roots, in part, in formerly legal discriminatory housing practices that were at one time common practice. Although Federal and

State fair housing laws have made discriminatory housing practices illegal for over 40 years, the Region's minority populations remain concentrated in central city areas. Some of the primary negative effects of the concentration of minority populations have been a lack of good-paying job opportunities, high unemployment, and resulting low incomes for many residents of central city areas. Increased affordable housing in outlying areas of the Region, including multi-family housing and government assisted housing, may help to decrease the concentration of minority and low-income populations in central city areas.

Map XII-4 indicates that many of the Region's outlying sub-areas lack racial diversity. Many of these sub-areas also have a projected multi-family and/or modest single-family housing deficiency. Providing additional affordable housing in outlying areas may help to reduce the concentration of minority populations in the Region's central city areas, and increase employment opportunities for households that relocate. Implementation of the transit element of the regional transportation system plan may also help to connect residents in central city areas to additional job opportunities in outlying areas.

***Accessibility***

Data compiled in this chapter shows that the probable supply of accessible housing in the Region falls significantly short of the potential demand, which is likely to continue through 2035 in light of the aging of the baby boom generation and the corresponding increase in the number of persons with disabilities. Data also show that persons with disabilities typically have significantly lower incomes than persons without disabilities, particularly those persons relying on SSI payments as their income. Development of additional multi-family housing units would help reduce the accessible housing need because Federal and State law requires most new multi-family housing units to have minimum accessibility features.

***Sustainability***

Plan standards intended to encourage environmentally responsible development can be more easily achieved through higher-density development. Development of multi-family housing and single-family housing on 10,000 square feet or smaller lots, as an alternative to lower-density housing, would help increase the supply of housing affordable to a wider range of households in the Region, limit the conversion of agricultural and other rural lands to urban uses, and provide development densities that are more efficient to serve with public sewer and other urban services. Higher-density development also enhances opportunities for more travel by walking, bicycling, and transit.

***Financing***

Availability of credit is an important consideration for individuals purchasing homes and for the development and redevelopment of the multi- and single-family housing needed to address projected housing deficiencies. The

housing credit market may be experiencing an over-correction in response to the unsound lending practices that contributed to the nationwide housing crisis that began in 2007. This has resulted in tightened credit for both private and commercial borrowers, with a possible disproportionate impact on minority communities.

Another result of the market over-correction may be an increased demand for rental housing as households that may be credit-worthy but are not approved for loans are forced to continue renting. Credit restrictions, in addition to households that are unwilling or unable to purchase a home due to job uncertainty or unemployment, may increase the demand for multi-family housing above the level needed to provide affordable and/or accessible housing. Credit restrictions and bank requirements for 25 to 35 percent equity for loans to developers is hampering the development of new multi-family housing at a time of high demand for rental housing.

***Projected Housing Deficiencies***

A housing deficiency is projected in the year 2035 for sub-areas with a projected household income/housing cost imbalance or a projected job/housing imbalance. The type of housing that would be needed to address the projected housing deficiency is listed on Table XII-9 and shown on Map XII-11. Sewered communities in sub-areas with a deficiency of multi-family housing units have likely not designated enough land in their comprehensive plan to accommodate housing for lower-income households and/or housing needed for workers in lower-wage jobs. Sewered communities in sub-areas with a deficiency of modest single-family housing units have likely not designated enough land in their comprehensive plan to accommodate housing for moderate-income households and/or housing needed for workers in moderate-wage jobs.

Sub-areas with a projected affordable housing deficiency are generally located in the outlying portions of the Region, and are most heavily concentrated in Waukesha County. Projected housing deficiencies were identified at a necessarily general, regionwide scope, which is appropriate for use in the development of housing recommendations at a regional level. Sewered communities in sub-areas with a projected affordable housing deficiency could conduct a more detailed analysis of potential imbalances based on community-specific data, such as housing values and costs, job wages, and household incomes.

Sub-area 11 (Erin/Richfield) was not included in the comprehensive plan analysis because local comprehensive plans do not propose any sewer service by 2035; however, if retail and other urban development continues to occur there may be a need for multi-family and modest single-family housing in the sub-area for area workers. Sub-area 11 also has an existing lower- and moderate-cost income/housing imbalance.

Sub-areas 18 (Cudahy/St. Francis/South Milwaukee) and 34 (City of Kenosha) may have a shortage of higher-cost housing for workers in higher-wage jobs. Existing housing in these communities is medium- and high-

density in nature and the demand for higher cost housing may need to be met through the development of medium- and high-density housing with higher-cost amenities, rather than by homes on larger lots.

Low household incomes are also a factor in the overall housing need of sub-areas of the Region with the highest percentages of households with a high housing cost burden, particularly in the Cities of Milwaukee and Racine. Housing strategies in these sub-areas will need to include economic and workforce development efforts to effectively address housing needs. Implementation of the transit element of the regional transportation system plan may also help to connect residents in these sub-areas to additional job opportunities in outlying areas.

## PART 2: PLAN RECOMMENDATIONS

The regional housing plan recommendations are intended to provide a guide, or overall framework, for future housing development to meet the current and future housing needs of the Region's residents. They address the multiple components of the regional housing problem and the housing vision and objectives, which provide the foundation for the plan. The housing vision was developed with the guidance of the Regional Housing Plan Advisory Committee to express the desired future of housing in the Region with one concise statement:

***"Provide financially sustainable housing for persons of all income levels, age groups, and special needs throughout the entire Southeastern Wisconsin Region."***

The future housing vision focuses on housing opportunity and equity in the Region, which are major issues identified in the initial public outreach effort. Housing objectives were developed to support the vision and to address the components of the regional housing problem. Each objective has a set of planning principles and standards[16] that define and quantify key housing concepts related to the objective. The plan objectives were carried forward through the plan by the data compilation and analyses found in the previous plan chapters, which are summarized in Part 1. The plan recommendations documented in this section of the chapter address the housing vision and objectives and are directed to local and County governments within the Region. Certain recommendations may also pertain to State or Federal agencies or to non-profit organizations or other housing stakeholders. All Commission recommendations, including the recommendations in this plan, are strictly advisory.

This section of the chapter includes preliminary plan recommendations developed by Commission staff and the study Advisory Committee, followed by the findings of the socio-economic impact analysis of the preliminary

[16]*See Table II-2 in Chapter II.*

recommendations, documentation of the public review and comment obtained on the preliminary plan recommendations and the socio-economic impact analysis, and then the final plan recommendations developed in response to the socio-economic impact analysis and the public comment on the preliminary plan recommendations.

**Preliminary Regional Housing Plan Recommendations**

The preliminary plan recommendations are presented in the following sections with related housing problem components, study findings, and plan determinants to ensure plan recommendations support achievement of plan objectives. Recommendations have been developed in a manner that is consistent with other regional plans, particularly the regional land use and transportation plans. Housing related recommendations set forth by County and local government comprehensive plans were also considered when developing the regional housing plan recommendations. In addition, the implementation status of related Legacy Housing Plan recommendations is presented for those recommendations that would continue to support achievement of the year 2035 plan objectives.[17]

**A. Affordable Housing**

***Related Plan Objective:***

Provide decent, safe, sanitary, and financially sustainable housing for all current residents of the Region, and the Region's anticipated future population.

***Related Study Findings:***

About 36 percent of households in the Region, or 282,576 households, had a high housing cost burden in 2005-2009. About 21 percent of households in the Region spent between 30 and 49.9 percent of their income on housing, and an additional 15 percent spent more than 50 percent of their monthly income on housing. About two-thirds of households with a high housing cost burden had incomes below the median annual household income of the Region.

The cost to construct a modest 1,100 to 1,200 square foot single-family home on a 10,000 square foot lot in a new subdivision could be as low as $121,200 to $165,840. The monthly cost range of such a home is generally compatible with the housing budget of a household with a moderate income (80 percent of the Region median household income). Multi-family housing will typically be needed to provide housing for households with incomes of 50 to 80 percent of the median income. Households with incomes less than 50 percent of the median

[17] *A summary of the Legacy Housing Plan is included in Chapter III. Legacy plan recommendations are summarized in Tables III-10 and III-11.*

annual household income may need financial assistance or housing with subsidized rents to afford safe and sanitary housing.

***Affordability Plan Determinant:***

Several sub-areas are identified on Table XII-9 as potentially having a projected affordable housing deficiency. Maps XII-5 and XII-6 show that several communities in these sub-areas have zoning ordinances that may restrict single-family and/or multi-family housing at densities that would be affordable to low- and moderate-income households without a housing subsidy. Planning and zoning practices that would allow or encourage the development of affordable housing are set forth in the following affordable housing recommendations.

***Preliminary Plan Recommendations- Affordable Housing:***

1. Local governments that provide sanitary sewer and other urban services should provide areas within the community for the development of new single-family homes on lots of 10,000 square feet or smaller, with homes sizes of 1,100 to 1,200 square feet, to accommodate the development of housing affordable to moderate-income households. Communities with sewer service should also provide areas for the development of multi-family housing at a density of at least 10 units per acre, and 18 units or more per acre in highly urbanized communities, to accommodate the development of housing affordable to lower-income households. Such areas should be identified in community comprehensive plans. In addition, communities should include at least one district that allows single-family residential development of this nature and at least one district that allows multi-family residential development of this nature in their zoning ordinance.[18]

2. It is recommended that the Governor and State Legislature develop a new funding strategy that would eliminate or reduce the heavy reliance on property taxes to fund schools and local government services to help reduce housing costs and to help address concerns by school district and municipal officials that lower-cost housing is not as beneficial as higher cost housing for school district and municipal revenues.

3. Local governments should reduce or waive impact fees for new single- and multi-family development that meets the affordability threshold for lot and home size, in accordance with Section 66.0617(7) of the *Wisconsin Statutes*, which allows local governments to provide an exemption or to reduce impact fees for land development that provides low-cost housing.

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[18] *Counties with general zoning ordinances should also consider revising comprehensive plans and zoning and subdivision ordinances to comply with the recommendations for communities with sewer service if County regulations apply in sewered communities.*

4. Comprehensive plans and zoning ordinances should encourage a variety of housing types in urban neighborhoods, including apartments, townhomes, duplexes, small single-family homes and lots, and live-work units. Flexible zoning regulations intended to encourage a mix of housing types (single-, two-, and multi-family) and a variety of lot sizes and housing values within a neighborhood, such as planned unit development (PUD), traditional neighborhood developments (TND), density bonuses for affordable housing, and adaptive re-use of buildings for housing should be included in zoning ordinances in communities with sewer service. Accessory dwellings should be considered by all communities to help provide affordable housing in single-family residential zoning districts.

5. Communities should review requirements that apply to new housing development to determine if changes could be made that would reduce the cost of development without compromising the safety, functionality, and aesthetic quality of new development. For example:

   a. Communities should strive to keep housing affordable by limiting zoning ordinance restrictions on the size and appearance of housing, such as requiring masonry (stone or brick) exteriors or minimum home sizes of more than 1,100 square feet in all single-family residential zoning districts. Home builders and local governments should limit the use of restrictive covenants that require masonry exteriors and home sizes larger than 1,100 square feet.

   b. Public and private housing developers could make use of alternative methods of construction, such as the panelized building process, for affordable and attractive new homes. Local governments should accommodate the use of the panelized building process as a method of providing affordable housing.

   c. Site improvement standards set forth in land division ordinances and other local governmental regulations should be reviewed to determine if amendments could be made to reduce the cost of housing to the consumer while preserving the safety, functionality, and aesthetic quality of new development. Particular attention should be paid to street width and landscaping requirements. Recommended street cross-sections are provided on Table V-20 in Chapter V. Landscaping requirements should provide for street trees and modest landscaping to enhance the attractiveness of residential development and the community as a whole. Communities should limit the fees for reviewing construction plans to the actual cost of review, rather than charging a percentage of the estimated cost of improvements.

   d. Exterior building material, parking, and landscaping requirements for multi-family housing set forth in local zoning ordinances should be reviewed to determine if amendments could be made to reduce the cost of housing to the consumer while preserving the safety, functionality, and aesthetic quality of

new development. Communities should work with qualified consultants, such as architects with experience designing affordable multi-family housing, to review these requirements and develop non-prescriptive design guidelines that encourage the development of attractive and affordable multi-family housing. Landscaping requirements should provide for street trees and modest landscaping to enhance the attractiveness of multi-family development and the community as a whole.

6. Communities with design review boards or committees should include professional architects on the board to provide expertise and minimize the time and cost associated with multiple concept plan submittals.

7. Education and outreach efforts should be conducted throughout the Region regarding the need for affordable housing, including subsidized housing. These efforts should include plan commissioner and board level training regarding demographic, market, and community perception characteristics that impact communities.

8. State and Federal governments should work cooperatively with private partners to provide a housing finance system that includes private, Federal, and State sources of housing capital; offers a reasonable menu of sound mortgage products for both single- and multi-family housing that is governed by prudent underwriting standards and adequate oversight and regulation; and provides a Federal guarantee to ensure that 30-year, fixed-rate mortgages are available at reasonable interest rates and terms.

9. Appraisers should consider all three approaches to value (cost, income, and sales comparisons) to ensure that values, building costs, and other unique factors are considered when conducting property appraisals.

10. Tax increment financing (TIF) could be used as a mechanism to facilitate the development of affordable housing. Wisconsin TIF law (Section 66.1105(6)(g) of the *Wisconsin Statutes*) allows municipalities to extend the life of a TIF district for one year after paying off the district's project costs. In that year, at least 75 percent of any tax revenue received from the value of the increment must be used to benefit affordable housing in the municipality and the remainder must be used to improve the municipality's housing stock. Communities in subsidized housing priority sub-areas (see Map XII-12) and sub-areas with a job/housing imbalance are encouraged to use this program to increase the supply of affordable housing.

***Related Legacy Housing Plan Recommendations:***

Legacy housing plan recommendations related to County and local zoning and subdivision ordinances have been updated and are included in the preceding section. All local governments in the Region have adopted the State Uniform Dwelling Code as recommended in the legacy plan.

The legacy plan also recommended that institutional constraints to affordable housing be reduced by changing the property tax structure in the State, particularly by funding schools through a tax other than property tax to lower the cost of housing. In some areas, school district and municipal officials prefer larger and more expensive homes based on a perception that higher-cost housing has a more positive impact on school district and municipal revenues than lower-cost housing. While the State school aid program provides partial funding for public schools, the portion of property taxes for a single-family home in the Region going to support local school districts ranges from about 38 percent to almost 47 percent. Recommendation No. 2 addresses this continuing concern.

**B. Fair Housing/Opportunity**

***Related Plan Objectives:***

1. Eliminate housing discrimination in the Region.
2. Reduce economic and racial segregation in the Region.

***Related Study Findings:***

There are a number of Federal laws that protect persons against discrimination in housing and related transactions. The results of court cases, testing, and other measures, such as higher-interest mortgage loans to minority residents, demonstrates that fair housing violations continue to occur despite legal protections. Remedies to correct discriminatory practices are specified in fair housing laws and regulations.

State, county, and local governments that receive funding under HUD Community Planning and Development (CPD) programs, such as Community Development Block Grant funding, are required to certify to HUD that they will affirmatively further fair housing (AFFH). Under AFFH requirements, a recipient of CPD funds must proactively identify and take action to reverse patterns of discrimination and segregation. Fair housing advocacy groups have expressed concerns that communities in the Region have taken limited actions to address impediments to fair housing, which contribute to continued segregation and dismal living conditions in poor and minority neighborhoods.

Minority groups live in concentrated, and often separate, areas within the Region. Areas of the Region that are predominately low-income and minority typically suffer from dilapidated housing; schools with high drop-out rates and low academic achievement; lack of nearby grocery stores that provide fresh and healthy food; high crime rates; a lack of good-paying jobs; high unemployment; and welfare dependency. Low academic achievement exacerbates the problems associated with segregated areas, because it limits opportunities for individuals to obtain advanced education and good-paying jobs.

Factors that have contributed to racial housing segregation include "white flight," when white families move out of urban neighborhoods undergoing racial integration or from cities implementing school desegregation. NIMBYism (Not In My Back Yard) may also contribute to racial housing segregation. Although race is rarely cited by opponents of multi-family housing, low-income housing advocates have expressed concerns that many decisions to delay or deny multi-family housing developments are based on concerns that minorities will occupy such housing.

Assisted Housing Mobility Programs are intended to help disperse the concentration of minorities in high-poverty central city neighborhoods by providing assistance to low-income families to move to less impoverished areas. This provides the families with access to better schools and employment opportunities, with less exposure to crime. A current successful program is the Baltimore Housing Mobility Program. A similar program, known as the Center for Integrated Living (CIL), was conducted by the Metropolitan Milwaukee Fair Housing Council from 1989 to 1991, but was eliminated when funding expired.

***Fair Housing/Opportunity Plan Determinant:***

Data compiled for this report show that sub-areas with the highest concentrations of minority residents also have the highest concentrations of low-income households. Additional data shows that there are several sewered communities that have or are planning to accommodate a significant amount of employment where affordable housing may be limited. These communities may have zoning regulations that do not allow higher density multi- and/or single-family housing, or do not designate enough areas for higher density residential development in the local comprehensive plan. Many of these communities lack racial and ethnic diversity, based on plan standards summarized on Map XII-4. Practices to affirmatively further fair housing that may also increase affordable housing opportunities for low-income and minority populations near major employment centers outside the Region's central cities areas are set forth in the following fair housing recommendations.

***Preliminary Plan Recommendations- Fair Housing/Opportunity:***

1. Multi-family housing and smaller lot and home size requirements for single-family homes may accommodate new housing that would be more affordable to low-income households. A significantly higher percentage of minority households have low incomes compared to non-minority households. Communities should evaluate comprehensive plan recommendations and zoning requirements to determine if their plans and regulations act to affirmatively further fair housing.

2. Concerns have been raised that the conditional use process can be used to prevent multi-family residential development through excessive conditions of approval or the length of the review period. Multi-family residential uses should be identified as principal uses in zoning districts that allow multi-family residential development, subject to criteria specified in the ordinance.

3. Entitlement jurisdictions should explicitly require sub-grantees to certify that they will affirmatively further fair housing as a condition of receiving Community Planning and Development (CPD) funds, which include the Community Development Block Grant (CDBG) and HOME programs.

4. Funding should be maintained for organizations that advocate for fair housing to continue public informational programs aimed at increasing awareness of fair housing rights and anti-discrimination laws and assessing the procedures utilized by agencies charged with the administration and enforcement of housing laws, to ensure that all complaints of discrimination are fairly and expeditiously processed.

5. It is recommended that programs to help low-income families who wish to move to less impoverished areas be established by counties and communities in the Region to help reduce the concentration of minorities in high-poverty central city neighborhoods. Assistance could include help in finding suitable housing, work, enrolling children in school, and other services. Such a program could be established as part of a regional voucher program. It is recommended that the Governor and State Legislature provide State funding to help establish and administer these programs, typically referred to as assisted housing mobility programs.

**Related Legacy Housing Plan Recommendations:**

The primary legacy housing plan recommendations intended to reduce social constraints to the provision of housing are related to the expansion of fair housing laws, education regarding fair housing laws, and monitoring the administration and enforcement of fair housing laws. Legacy plan recommendations regarding the expansion of Federal and State fair housing laws have been implemented. The spirit of the legacy plan recommendations

regarding fair housing education and monitoring programs is found in the requirement for State, county, and local governments that receive funding from HUD to certify to HUD that they will affirmatively further fair housing (AFFH). Establishment of a State housing appeals board to address community opposition to affordable housing was also included in the legacy plan recommendations. This recommendation was not implemented and is not included in the 2035 plan. It was determined that a State housing appeals board may be redundant because decisions made by plan commissions and governing bodies may be appealed through the judicial system.

### C. Job/Housing Balance

***Related Plan Objective:***

Improve links between jobs and affordable housing by providing additional affordable housing near major employment centers; increasing employment opportunities near concentrations of existing affordable housing; and providing improved public transit between job centers and areas with affordable housing.

***Related Study Findings:***

Sub-areas that are projected to have a higher percentage of lower wage jobs than lower cost housing, based on an analysis of comprehensive plans adopted by communities with sewer service within each sub-area, are referred to as having a lower-cost job/housing imbalance. Communities in sub-areas that are projected to have a higher percentage of moderate wage jobs than moderate cost housing are referred to as having a moderate-cost job/housing imbalance.

Central city portions of the Region, which do not have 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.

Residents of the Region without access to a car are almost entirely dependent on the extent to which public transit is available and reasonably fast, convenient, and affordable to provide access to jobs, health care, shopping, and education. 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.

Currently, the number of agricultural migrant workers that come to the Region without a work agreement, and a guarantee of employment or housing, is not documented and the potential need for temporary housing for workers and their families cannot be quantified.

***Job/Housing Balance Plan Determinant:***

Several communities in outlying portions of the Region are located in sub-areas that have an affordable housing need because they currently support, or are planning to support, a ~~significant number~~ higher percentage of jobs in industries with relatively low and/or moderate wages than lower- and moderate cost housing, based on a general analysis conducted as part of this plan. General recommendations regarding the type of housing and transportation options that will help correct projected job/housing imbalances are set forth in the following job/housing balance recommendations. The prior affordable housing recommendations, which include housing type and density recommendations, also apply. These recommendations are intended for all sewered communities in sub-areas with a current or projected job/housing imbalance.[19] As shown on Map XII-7, there are several sewered communities in sub-areas with a job/housing imbalance where the community zoning regulations do not restrict the development of affordable housing. A job/housing imbalance is less likely to occur in these communities, or to be less severe, than in communities where the zoning ordinance restricts the development of affordable housing.

***Preliminary Plan Recommendations- Job/Housing Balance:***

1. Increase the supply of modest single-family and multi-family housing to address job/housing imbalances. Communities with sewer service in sub-areas identified as having a potential year 2010 or projected year 2035 job/housing imbalance should conduct a more detailed analysis based on specific conditions in their community as part of a comprehensive plan update. The analysis could examine, for example, the specific wages of jobs in the community and the specific price of housing. If the local analysis confirms an existing or future job/housing imbalance, it is recommended that the local government consider changes to their comprehensive plan which would provide housing appropriate for people holding jobs in the community, thereby supporting the availability of a workforce for local businesses and industries:

    a. Additional lower-cost multi-family housing units, typically those at a density of at least 10 units per acre and modest apartment sizes (800 square feet for a two-bedroom unit), should be provided in communities where the community's analysis indicates a shortage of lower-cost housing in relation to lower wage jobs. The community's comprehensive plan should be updated to identify areas for the

[19]*See Table XII-3 in Part 1 for sub-areas with a current potential job/housing imbalance, and Table XII-9 for sewered communities in sub-areas with a projected job/housing imbalance.*

development or redevelopment of additional multi-family housing; and zoning ordinance regulations should be updated as necessary.

b. Additional moderate-cost single-family housing units, typically those at densities equivalent to lot sizes of 10,000 square feet or less and modest home sizes (1,100 to 1,200 square feet), should be provided in communities where the community's analysis indicates a shortage of moderate-cost housing in relation to moderate wage jobs. The community's comprehensive plan should be updated to identify areas for the development or redevelopment of moderate-cost housing; and zoning ordinance regulations should be updated as necessary.

2. State, County, and affected local governments should work to fully implement the public transit element of the year 2035 regional transportation system plan in order to provide better connectivity between affordable housing and job opportunities. Job-ride shuttle services should be maintained or established to provide transportation options to major employment centers as an interim measure until public transit is made available.

3. It is recommended that the Wisconsin Housing and Economic Development Authority (WHEDA) or other appropriate State agency conduct a job/housing balance analysis.[20]

4. Amend State law to prohibit the creation of new TIF districts in communities with a job/housing imbalance, as determined by a Statewide job/housing balance analysis conducted by a State agency, unless the TIF proposal includes documented steps that will be taken to reduce or eliminate the job/housing imbalance. Examples of provisions to reduce or eliminate the job/housing imbalance include use of the one-year TIF district extension authorized by current State law to fund affordable housing; development of a mixed-use project that includes affordable housing as part of the TIF district; contributions to a Housing Trust Fund or other funding for the development of affordable housing; and/or amendments to community plans and regulations that remove barriers to the creation of new affordable housing which would address the job/housing imbalance. To avoid creation of a TIF district that would cause a job/housing imbalance, State law should also be amended to require TIF proposals to include an analysis of the number and wages of jobs likely to be created as a result of the TIF in relation to the cost of housing in the community, and to include steps to address any potential job/housing imbalance identified through the analysis.

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[20] *It could be expected that the State's analysis of job/housing balance for each community would be a general analysis, and a community would be permitted to conduct a more detailed analysis to confirm whether a job/housing balance exists in their community.*

5. Job/housing balance should be a criterion considered by administering agencies during the award of Federal and State economic development incentives. Incentives should be directed to local governments that can demonstrate a current or projected job/housing balance, or to communities that will use the incentive to address an existing or projected job/housing imbalance.

6. SEWRPC will provide to communities requesting an expansion of their sanitary sewer service area and amendment of their sanitary sewer service area plan the findings of the job/housing balance analysis conducted under this regional housing plan. For those communities with a job/housing imbalance, recommendations for addressing the job/housing imbalance will be identified.

7. Strategies to promote job/housing balance should include the development of affordable housing in areas with sewer service outside central cities and improved transit service throughout the Region to provide increased access to jobs; education and job training to provide the resident workforce with the skills needed by area employers; and increased economic development activities to expand businesses and industries in areas with high unemployment, underemployment, and discouraged workers.

8. SEWRPC should work with local governments, through its Advisory Committees for Transportation System Planning and Programming for the Kenosha, Milwaukee, Racine, and Round Lake Beach urbanized areas and with review by the Environmental Justice Task Force, to establish revised criteria that include job/housing balance and provision of transit for the selection of projects to be funded with Federal Highway Administration Surface Transportation Program - Milwaukee Urbanized Area funding and Congestion Mitigation and Air Quality Improvement Program funding, and for inclusion in the Transportation Improvement Program (TIP).

9. Encourage the development of employer assisted housing ("walk-to-work") programs through which employers provide resources to employees who wish to become home owners in neighborhoods near their workplaces.

10. The Wisconsin Department of Workforce Development should develop a method to document the number of migrant agricultural workers that come to the Region without a work agreement to help quantify the potential need for temporary housing for workers and their families.

***Related Legacy Housing Plan Recommendations:***

The legacy housing plan recommendations described under the affordable housing section also apply to job/housing imbalance.

## D. Accessible Housing

***Related Plan Objective:***

Provide accessible housing choices throughout the Region, including near major employment centers.

***Related Study Findings:***

There are no definitive data on the number of housing units that are accessible to persons with disabilities.[21] A total of 50,165 multi-family housing units were constructed in the Region between 1990 and 2009. It cannot be assumed that all of these units are accessible, but it is likely that many are accessible to persons with mobility disabilities due to Federal and State fair housing laws that require accessibility features in multi-family buildings constructed after 1991. There were about 11,485 housing units for the elderly and persons with disabilities constructed before 1991 using Federal subsidized housing and LIHTC funds. Up to 61,640 multi-family housing units in the Region may therefore be accessible to persons with mobility disabilities. Community living arrangements (CLA) and nursing homes provide accommodation for approximately 25,000 persons, some of whom are elderly or persons with disabilities; however, data are not available on the number of CLA units or single-family homes that have been constructed or retro-fitted to provide accessibility for persons with disabilities.

A comparison of the number of households reporting a member with a disability (169,000 households in 2010) to the probable amount of accessible housing indicates a need for additional accessible housing, particularly in light of the expected increase in persons with disabilities related to the aging of the baby boom generation.

Accessibility requirements of Federal and State fair housing laws may not address the housing accessibility needs of persons with non-mobility disabilities, with the exception of recipients of HUD funds. Many of the persons reporting a disability may have a disability other than, or in addition to, a mobility disability, which may require a greater level of accessible design features or other services than required by fair housing laws.

Home health care can assist persons with disabilities by providing medical and personal care, transportation, and other services in existing homes, particularly for persons with mobility, self-care, and independent living disabilities.

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[21] *Sample data on the percentage of housing units with accessibility-related features will be available from the American Housing Survey (AHS) conducted in 2011 and subsequent years. The AHS data includes information on single- and multi-family housing units.*

Housing affordability is a concern for persons with disabilities. The earnings of persons with disabilities was about half that for persons without disabilities in the Region in 2009, which restricts the housing choices of persons with disabilities.

Design concepts such as universal design and visitability are intended to increase the accessibility of housing for persons with disabilities without specialization of housing or a significant increase in the cost of housing. These goals may not be realized until some accessible design features, such as wider doorways, zero-step entrances, and accessible electrical outlet and environmental controls, become standard construction practices.

***Accessibility Plan Determinant:***

Based on the study findings, all sub-areas in the Region are likely to have a shortage of housing units that are accessible to persons with disabilities. The following recommendations include land use practices that would increase the supply of accessible housing, particularly in outlying areas that support a significant number of jobs. Additional recommendations are set forth that may help persons with disabilities and aging individuals remain in existing homes.

***Preliminary Plan Recommendations- Accessible Housing:***

1. Communities with sewer service in sub-areas identified as having a household income/housing and/or a job/housing imbalance should identify areas for additional multi-family housing in their comprehensive plan, which would help to address both affordability and accessibility needs.

2. Local governments should support efforts by private developers and other housing providers to include construction design concepts such as Universal Design and Visitability. Visitability is a movement to change home construction practices so that all new homes offer a few specific features that make the home easier for people with a mobility impairment to live in or visit. Visitability features include wide passage doors, at least a half-bath on the first floor, and at least one zero-step entrance approached by a useable route on a firm surface with an approximate grade of 1:12 from a driveway or public sidewalk. Other features that promote ease of use for persons with disabilities include wide hallways, a useable ground floor bathroom with reinforced walls for grab bars, and electrical outlets and switches in accessible locations.[22]

[22] *The Wisconsin Uniform Dwelling Code now requires minimum 28-inch wide doorways and zero-step entrances between housing units and attached garages for new one- and two-family housing units.*

3. It is recommended that the Governor and State Legislature continue to support funding for publically-funded Long Term Care programs such as Family Care; Include, Respect, I Self-Direct (IRIS); and Family Care Partnership as these programs provide the major funding for home modifications which allow persons with disabilities and the elderly to maintain their independence in their homes and communities. It is also recommended that State funding be provided to the Department of Health Services or other State agency to develop a database to track housing units that have received grants or loans for accessibility improvements and other housing units known to include accessibility features.

4. It is recommended that public funding be maintained for Independent Living Centers to continue providing services to persons with disabilities.

5. Local governments will have access to estimates regarding accessibility of housing through the American Housing Survey (AHS) beginning in 2012. Local governments should analyze AHS and census data to estimate the number of accessible housing units in the community to help ensure that there are plentiful housing options for persons with mobility disabilities not only to reside in, but also to visit their families and neighbors. To achieve this, municipalities should prioritize accessibility remodeling with funding from sources such as CDBG, HOME, TIF extensions, and other sources.

6. Local government code enforcement officers and building inspectors should receive training on the accessibility requirements of State and Federal fair housing laws with regard to multi-family housing construction and rehabilitation.

7. A number of government programs refuse to fund accessibility modifications for renters, leaving a large segment of the population with less access than homeowners to funding that may help them remain in their housing. It is recommended that programs be modified to allow renters to use funding sources for accessibility improvements that are available to homeowners, in consultation with the property owner as provided in Fair Housing laws.

***Related Legacy Housing Plan Recommendations:***

The primary legacy housing plan recommendation related to the provision of accessible housing was for County level housing agencies to conduct local housing analyses regarding the availability of housing for the elderly and persons with disabilities. The recommendation is updated by Accessibility Recommendations Nos. 5, 6, and 7.

## E. Subsidized and Tax Credit Housing

***Related Plan Objective:***

Maintain and expand the stock of subsidized housing in the Region to meet the anticipated need for such housing.

***Related Study Findings:***

The long waiting lists for government assisted housing and data regarding households with housing problems show that market rate housing cannot eliminate the entire housing need in the Region. Government financial assistance is needed to effectively reduce the economic constraints to housing for the lowest-income households in the Region.

The Region's lowest income families and subsidized housing are both disproportionately concentrated in Milwaukee County.

City of Milwaukee studies have shown that targeted investments in public housing can lead to improvements for residents of public housing and surrounding neighborhoods.

Maintaining and expanding the Section 8 Housing Choice Voucher Program, for which there is great demand, depends on sufficient annual Federal appropriations, which will likely continue to be a challenge in the future.

Recent Federal initiatives have recognized the need to simplify subsidized housing programs to streamline program administration, reduce costs, and increase the portability of Section 8 Housing Choice Vouchers between program administrators in an effort to maintain and expand the number of households receiving government assistance. Establishing a regional voucher program in Southeastern Wisconsin may support this effort. The Chicago Regional Housing Choice Initiative, which is described in Chapter XI, provides an example of a program intended to reduce administrative costs to local program administrators and increase voucher portability in the Chicago metropolitan area.

Many of the Region's project-based subsidized housing units are aging to the point where owners can either "opt-out" of their contracts or the units are in need of revitalization.

The Low Income Housing Tax Credit (LIHTC) Program is now the primary source of new subsidized housing units; however, most of the units are not affordable to extremely low-income households. Concerns have been expressed regarding the criteria used by WHEDA to award tax credits for proposed LIHTC developments.

Partnerships between Community Development Corporations (CDCs) and for-profit and non-profit developers have resulted in the development of affordable housing within the Region and allow CDCs to devote their efforts toward service delivery, as well as garnering local support and additional funding for affordable housing projects rather than the complex details of housing construction. Faith based organizations, such as Habitat for Humanity, also play an important role in meeting the housing needs of low- and moderate-income residents of the Region.

Housing trust funds are typically established by local, county, or state governments to provide a predictable, stable source of revenue reserved solely for addressing affordable housing needs. The City of Milwaukee created a Housing Trust Fund (HTF) in 2006. As of 2011, the City HTF had provided more than $3 million in grants and loans that leveraged over $62 million for the development of 421 affordable housing units. More than half of the City HTF allocations have gone toward supportive housing for the homeless, consisting of more than half of the units produced to date. The Milwaukee County Special Needs Housing Trust Fund was established to provide financing for the development of supportive housing in Milwaukee County in 2007. As of 2010, the County HTF has provided nearly $3 million in funding and assisted in the construction of 260 affordable housing units for persons with mental illness. All of the units are located in the City of Milwaukee.

Multiple communities can enter into an interjurisdictional housing collaborative (IHC) to address housing and economic issues that transcend the corporate boundaries and fiscal capabilities of individual local governments. IHCs can create a framework in which local governments may pool resources and staffing or staff expertise, prioritize investments for maximum benefits, achieve economies of scale, and potentially create a "one-stop shop" for developers, lenders, and employers. The IHC may also administer and establish priorities for housing trust funds. A regional planning commission can assist IHCs by developing a regional housing plan that provides coordination of local planning efforts, such as this regional plan, and by providing technical assistance.

The most common reason cited for homelessness in the Region in 2010 was insufficient income, in which the person was either unemployed or had a low income that left them unable to find affordable housing. There is a substantial population residing in the Region that may be vulnerable to homelessness because of financial reasons, especially families and individuals experiencing poverty and others with a high housing cost burden. Although the homeless assistance system has placed greater importance on homelessness prevention in recent years, efforts are still needed to address the root causes of homelessness. There are concerns that the existing facilities serving the homeless in the Region are not adequate to meet an increasing demand for their services, particularly as a result of the on-going foreclosure crisis, economic recession, and continuing high unemployment.

***Subsidized and Tax Credit Housing Plan Determinant:***

Based on the study findings, all sub-areas in the Region are likely to have a shortage of subsidized housing. Due to continuing funding challenges, subsidy resources should be targeted for priority sub-areas with the greatest existing and potential need, which are shown on Map XII-12. Priority areas are sub-areas with the highest concentrations of the Region's lowest income households (economic need)[23] and outlying sub-areas with a current or projected lower-cost job/housing imbalance and a major employment center (subsidized workforce housing need). The sub-areas with the greatest economic need include 13, 14, 15, 16, and 18 in Milwaukee County, 30 in Racine County, and 34 in Kenosha County.[24] Sub-areas with the greatest subsidized workforce housing need include 3 and 4 in Ozaukee County; 21, 22, 25, and 27 in Waukesha County; 29 in Racine County; and 38 in Walworth County. All sub-areas with major employment centers should be considered priority areas for LIHTC developments.

***Preliminary Plan Recommendations- Subsidized and Tax Credit Housing:***

1. Support Federal initiatives to simplify subsidized housing programs to make more efficient use of resources. Public Housing Authorities (PHAs) and entitlement jurisdictions should continue working with Federal agencies and Congress to maintain funding levels for housing and related programs.

2. Administrators of voucher programs, county and local governments, and housing advocates should continue to work with Federal agencies and Congress to increase funding levels for additional housing vouchers to help meet the demand for housing assistance in the Region. There are 45,676 housing choice vouchers and subsidized housing units in the Region, compared to a potential need for 187,395 vouchers to help provide housing for 100,111 extremely-low income households (incomes less than 30 percent of the Regional median income, or less than $16,164 per year) and an additional 87,284 very-low income households (incomes between 30 and 50 percent of the Regional median income, or $16,164 to $26,940 per year).

3. Communities with major employment centers should seek and support new multi-family housing development using LIHTC and other available funds to provide workforce housing for households earning 50 to 60 percent of the Region's median annual household income.

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[23] *Sub-areas with more than 25 percent of households with incomes less than 50 percent of the region median annual household income are considered in economic need.*

[24] *More than 25 percent of households in Sub-area 37 have incomes below 50 percent of the region median annual household income but many of these households may consist of college students with no need for permanent affordable housing.*

4. Communities in economic need priority sub-areas and subsidized workforce housing need priority sub-areas should work with HUD or their entitlement jurisdiction to secure HUD Housing and Community Development Program and other available funds to provide additional housing in the community that is affordable to extremely and very low-income households. Local PHAs whose jurisdictions include priority sub-areas shown on Map XII-12 should seek to provide assistance through subsidy programs that can encourage housing development for households at a variety of income levels, such as the Section 8 Housing Choice Voucher program, LIHTC developments, and the Choice Neighborhood program.

5. WHEDA should study models in other States of how to best reach extremely-low income households and incorporate that target population into the Qualified Allocation Plan (QAP) used by WHEDA to award LIHTC funding.

6. HUD should consider modifications to the Section 8 Housing Choice Voucher program to remove financial disincentives for administering vouchers regionally. Administrators of voucher programs in the Region should work together to develop a regional Section 8 Housing Choice Voucher program if modifications are made to the program at the Federal level.

7. It is recommended that the Governor and State Legislature amend the Wisconsin Open Housing Law to recognize housing vouchers as a lawful source of income.

8. WHEDA should consider revising the criteria used to determine LIHTC awards to potentially award allocation points based on a lack of affordable housing in a community and/or the type of jobs and associated income levels in the community, to award points in communities identified as priority areas on Map XII-12, and to award points to non-elderly housing developments in communities with a job/housing imbalance. Projects should not be penalized if there is a lack of community support for the project.

9. In order to provide housing for very-low income households, communities should develop partnerships with non-profit organizations to provide affordable housing, and/or assist in assembling small parcels, remediating brownfields, and disposing of publicly-owned parcels at a reduced cost for development of new affordable housing.

10. Establish a regional Housing Trust Fund for Southeastern Wisconsin (HTF-SW) with a focus on county-specific policy goals that will help achieve the objectives of the regional plan, e.g., to assist in the acquisition of land and development of affordable housing. Addressing the Region's housing needs will require greater public sector coordination, greater private sector participation, and interjurisdictional

collaboration that address both the supply side of the equation and the demand side. The foundation of the HTF-SW could be formed initially through the merger of the existing Housing Trust Fund of the City of Milwaukee, Milwaukee County Special Needs Housing Trust Fund, and Milwaukee County Inclusive Housing Fund, and expanded to communities in other Counties, and ultimately all seven Counties in the Southeastern Wisconsin Region. A combined fund could ease the administrative burden for applicants, spread the funding burden across larger population and tax bases, raise the profile and scale of the fund, and have more potential to attract donors.

***Related Legacy Housing Plan Recommendations:***

Priority areas of the Region were identified in the legacy housing plan for programs involving the rehabilitation and construction of subsidized housing units. Priority areas for programs involving the rehabilitation of substandard housing were typically in central city portions of the Region, where there are greater numbers of older dwellings (see Map III-16). The priority areas for programs involving the construction of new subsidized units were in portions of the Region with employment opportunities and land available for new construction, typically in the outlying areas of the Region (see Map III-17). The rehabilitation and new construction priority areas from the legacy plan have been updated by the economic and subsidized workforce housing need priority sub-areas identified on Map XII-12.

The primary recommendation directed towards local and county governments regarding the provision of subsidized housing was to establish county housing agencies to administer subsidy programs and dissolve other local agencies to reduce duplication and increase interagency coordination. The legacy plan also recognized the need for the private sector to implement some subsidy programs. These recommendations are updated by the recommendations regarding interagency coordination in the administration of subsidy programs, and the establishment of the HTF-SW and IHC. In addition, the legacy plan identified the need for the Commission to establish a monitoring system with respect to the provision of subsidized housing in the Region. A recommended monitoring system is set forth in Part 3.

The primary recommendations directed towards State and Federal agencies were concerned with sufficiently funding various subsidized housing programs. Although many of the specific programs have changed, the underlying recommendation of sufficient funding for subsidy programs is continued.

## F. Housing Development Practices

***Related Plan Objectives:***

1. Encourage the use of environmentally responsible residential development practices throughout the Region.

2. Encourage neighborhood design principles that provide housing in a physical environment that is healthy, safe, convenient, and attractive.

***Related Study Findings:***

A traditional neighborhood development (TND) is a compact, mixed use neighborhood where residential, commercial, and civic buildings are in close proximity to each other, or in the same building. TND development promotes walking and bicycling but does not necessarily rely on a transit component, so it is appropriate for smaller communities that desire compact, mixed use development, but cannot support public transit service; as well as being appropriate for neighborhoods in larger cities.

Multi-family housing and higher-density single-family housing can provide more affordable housing and at the same time provide for a more compact development pattern. More compact development allows housing to be located closer to jobs and services, such as shopping and schools, which minimizes vehicle travel and increases opportunities for walking and bicycling. Compact development also minimizes the conversion of farmland to urban uses.

The Region has experienced an increase in vacant and underutilized sites once devoted to industrial, commercial, and related uses, with concentrations in older central city areas. The reuse of these sites is frequently constrained by contamination, giving rise to the term "brownfields." The cleanup of brownfields has many potential benefits in addition to environmental benefits, which can include the elimination of blight, an increase in property tax base, expansion of housing stock, provision of jobs near concentrations of labor force and existing affordable housing, and increased use of existing public infrastructure. A number of site assessment and brownfield remediation grants are available from the Wisconsin Department of Natural Resources and the Wisconsin Economic Development Corporation.

County and local governments can implement sound land and water planning and management practices to encourage environmentally responsible development. These practices should be developed in a manner that integrates development needs and environmental protection, including integrated water resources protection. Such practices should reflect both stormwater runoff quantity and quality considerations, as well as groundwater quantity and quality protection. Practices that are designed to maintain the natural hydrology should also be considered.

Neighborhood design as it relates to the prevention of crime was raised as a concern through public input gathered while preparing the scope of work for the regional housing plan. The crime prevention through environmental design (CPTED) concept relates to this concern. The CPTED concept is based on the idea that the proper design

of the built environment can lead to a reduction in the incidence and fear of crime and increase quality of life. Four general elements used in CPTED, including natural surveillance, natural access control, territorial reinforcement, and maintenance, can be incorporated into single-family residential development, multi-family residential development, and neighborhood planning to increase neighborhood safety and prevention of crime.

Environmentally responsible building practices, commonly referred to as "green" building practices, involve a wide range of concepts, from energy conservation to natural resource protection. Green building practices emphasize reducing energy use and minimizing the impact of development on the natural environment.

***Sustainability Plan Determinant:***

The environmentally responsible development practices described in Chapter XI are based on the principle of compact mixed use development, which is appropriate for sewered communities in all sub-areas of the Region.

***Preliminary Plan Recommendations- Housing Development Practices:***

1. Within the context of community-level comprehensive plans, local governments should consider preparing detailed neighborhood plans for each residential neighborhood or special planning district where significant urban development or redevelopment is expected. While such plans may vary in format and level of detail, they should generally:

    a. Designate future collector and land-access (minor) street locations and alignments, pedestrian paths and bicycle ways, and, in communities with transit service, transit stops and associated pedestrian access.

    b. For areas designated for residential use in the comprehensive plan, more specifically identify areas for multi-, two- and single-family development, with a variety of lot sizes for single-family development, and, potentially, areas for mixed uses (retail, service, or office with residential, and live-work units). The overall density for the neighborhood should be consistent with that recommended in the community comprehensive plan.

    c. Identify specific sites for neighborhood parks, schools, and retail and service centers which are recommended on a general basis in the community-level plan. Neighborhood commercial centers may contain compact mixed-use developments.

    d. Identify environmentally significant areas to be preserved consistent with the community-level, county, and regional plans.

e. Indicate areas to be reserved for stormwater management and utility easements.

2. Achievement of communities and neighborhoods that are functional, safe, and attractive ultimately depend on good design of individual development and redevelopment sites. Local governments should promote good site design through the development of design standards to be incorporated into local zoning and subdivision ordinances.

3. Local governments should promote the redevelopment and infill of vacant and underutilized sites, including the cleanup and reuse of brownfields, as a key element in planning for the revitalization of urban areas. Tools such as TIF and State and Federal brownfield remediation grants and loans may assist in these efforts. It is recommended that the Governor and State Legislature consider establishing a Wisconsin tax credit program to assist in the remediation of brownfields.

4. Local governments, PHAs, and developers should consider Crime Prevention Through Environmental Design (CPTED) elements when developing and reviewing site plans for proposed housing developments.

5. PHAs and developers (both for-profit and non-profit) should consider the use of green building methods and materials for new and renovated housing where financially feasible, with priority given to energy-saving materials and construction practices, such as low-flow water fixtures; energy-star appliances; and high-efficiency furnaces, water heaters, windows, and insulation.

***Related Legacy Housing Plan Recommendations:***

Long standing land use development objectives concerned with resource protection and properly relating land uses to assure the economical provision of transportation, utility, and public facility services were developed for the regional land use plan and incorporated into the legacy housing plan. These objectives, along with accompanying principles and standards, have been reviewed, revaluated, and reaffirmed with necessary modifications during preparation of subsequent generations of regional land use plans, leaving the underlying concepts essentially unchanged. These objectives are reflected throughout the regional housing plan recommendations, particularly in regard to compact mixed use development, and are continued as updated by the 2035 regional land use plan.

## Socio-Economic Impact Analysis (New Section)

### *Background*

In 2007, the Regional Planning Commission created an Environmental Justice Task Force (EJTF) to further involve minority and low-income populations and persons with disabilities in its planning work (the EJTF roster is set forth in Figure I-1 in Chapter I). One of the purposes of the EJTF is to help identify the potential benefits or adverse impacts of regional plans with respect to minority and low-income populations and persons with disabilities, and to help assess whether such populations may be expected to receive a proportionate share of any regional plan benefits and/or a disproportionate share of any negative impacts that might result from a regional plan recommendation. Socio-economic impact analyses (SEI) are one method of assessing the potential impact of regional plans on minority and low-income populations and persons with disabilities. As a result, the Commission's EJTF requested that a SEI be conducted of all regional plans prepared by SEWRPC.

In May 2012, the Commission contracted with the University of Wisconsin-Milwaukee (UWM) Center for Economic Development to conduct a socio-economic impact analysis of the preliminary recommendations of the draft regional housing plan. The focus of the analysis was a review of each of the 47 preliminary plan recommendations using the following framework:

1. What positive social and economic impacts to environmental justice populations, if any, would be expected from implementation of the plan recommendation?
2. If positive social and economic impacts would be expected, would environmental justice populations receive a proportionate share of benefits, compared to the regional population as a whole?
3. What adverse social and economic impacts to environmental justice populations, if any, would be expected from implementation of the plan recommendation?
4. If adverse social and economic impacts would be expected, would impacts on environmental justice populations be disproportionately high, compared to the regional population as a whole?
5. If adverse impacts would be expected, what steps could be taken to mitigate disproportionately high social and economic effects on environmental justice populations?

### *Findings and Public Review*

The analysis concluded that none of the preliminary plan recommendations would be expected to have a negative impact on environmental justice populations. Of the 47 preliminary plan recommendations, UWM determined that 44 recommendations would be expected to have a significantly positive or positive impact on environmental justice populations, and that three preliminary recommendations are neutral.

The SEI was shared with the public during the final series of regional housing plan public meetings, which were intended to obtain public input on the preliminary plan recommendations and the draft SEI findings. No specific comments were received on the SEI findings. Public comments received on the preliminary plan recommendations are documented in the record of public comments on the regional housing plan, which is summarized in the following section. A more detailed summary of the SEI findings is included in Appendix K, and the full SEI report is available on the UWM website at www4.uwm.edu/ced/index.cfm and on the SEWRPC website at http://www.sewrpc.org/SEWRPC/Housing.htm. The Record of Public Comments is also available on that page of the SEWRPC website.

***Changes to Preliminary Recommendations Suggested in the SEI***

The final socio-economic impact analysis recommended the following changes to the preliminary plan recommendations. All of the recommended changes were incorporated into the final plan recommendations documented later in this chapter:

- Revise Affordable Housing Recommendation No. 2 to recommend formation of a State Task Force to identify alternatives to the property tax for funding school districts and local government services.
- Revise Affordable Housing Recommendation No. 4 to specify that local governments should encourage a variety of housing types in urban neighborhoods through strategic area or neighborhood plans, in addition to comprehensive plans.
- Revise Affordable Housing Recommendation No. 7 to identify agencies proposed to conduct public outreach efforts regarding the need for affordable housing in the Region.
- Revise Accessible Housing Recommendation No. 2 to provide examples (e.g., density bonuses or developer incentives) that local governments could use to encourage Universal Design and Visitability features in new homes.
- Revise Accessible Housing Recommendation No. 3 to recommend that accessibility features and/or modifications be documented in the residential property assessment prepared and maintained by local assessors.
- Revise Accessible Housing Recommendation No. 7 to extend eligibility to landlords, as well as renters, to apply for grants to modify existing housing to include accessibility features.
- Revise Subsidized and Tax Credit Housing Recommendation No. 4 to recommend that communities seek funding from the Choice Neighborhood Program (successor to HOPE VI) for the rehabilitation and preservation of existing housing units in priority sub-areas.
- Add a recommendation to the Subsidized and Tax Credit Housing section that addresses emergency shelter and housing for the homeless, including the needs of homeless veterans. Studies by the U.S.

Department of Veterans Affairs indicate that male and female veterans are significantly overrepresented among the homeless population. (See Subsidized and Tax Credit Housing Recommendation No. 11).

- Add a recommendation to the Housing Development Practices section to maintain or increase funding for weatherization programs. (Weatherization is included in a new Affordable Housing Recommendation No. 11).

**Public Comments Received on the Preliminary Plan Recommendations (New Section)**

A series of nine public meetings was held throughout southeastern Wisconsin from November 13, 2012 through December 6, 2012. The purpose of these meetings was to brief residents of the Region on the preliminary recommendations of the draft housing plan and draft SEI findings, and to provide an opportunity for public reaction and comment on the preliminary plan and draft SEI. An informational meeting was also held with county and local planners within the Region on December 18, 2012, to discuss the preliminary plan recommendations.

The public meetings and comment period were announced through a number of display advertisements published in newspapers throughout the Region and through news releases provided to newspapers and radio and television stations. A newsletter summarizing the preliminary plan and announcing meeting dates was prepared and mailed to about 2,000 persons, including local and county officials in the Region. Brochures and flyers announcing the meetings were also prepared and distributed at retail outlets and at organizational and agency meetings around the Region. A copy of the advertisements, news releases, newsletter, and other information is included in the Commission publication, *Record of Public Comments, A Regional Housing Plan for Southeastern Wisconsin: 2035, November 13 through December 21, 2012*, which is available on the SEWRPC website.

The record of public comments also includes copies of written comments received on the plan, along with a summary of the comments and responses indicating how those comments were addressed. The comments received were supportive of the plan, or related to suggested changes or additions to the plan. The comments and responses are included in the following sections. In some instances, related comments are grouped together for a response. If more than one comment on a particular subject was submitted, the number of similar comments is provided in parentheses.

***Comments in Support of the Preliminary Recommended Housing Plan or Specific Components of the Plan***

Seven comments were received that expressed general support for the preliminary recommended plan. Most of the comments supporting the plan also expressed support for specific aspects of the plan, including support for recommendations calling for additional housing accessible to persons with disabilities, particularly those who have low incomes; providing housing affordable to workers near job sites; and increasing public transit to better

connect job locations with existing affordable housing. Three persons also indicated a personal need for affordable housing and two cited long waiting lists for Section 8 (housing voucher) assistance.

***Comments Suggesting Changes or Additions to the Plan***

*Comments Regarding Preservation of Established Homes and Neighborhoods*

- **Comment**: Older, existing homes are often more affordable than newer homes in a community, and the housing plan should include a recommendation that local governments adopt property maintenance regulations and invest in the maintenance of infrastructure necessary to keep established neighborhoods strong.

- **Comment**: The plan should discourage teardowns, lot consolidation, and poor maintenance of existing modest homes on smaller lots to prevent the loss of an important supply of moderately-priced homes.

  **Response:** A recommendation to address these concerns has been developed for review and consideration by the Regional Housing Plan Advisory Committee and the Commission.

*Comments Regarding Preliminary Affordable Housing Recommendation No. 3*

- **Comment**: New State laws significantly limit communities from raising their tax levy. Any suggestion in the plan that would reduce revenues that help offset of the cost of providing services needed to serve new residents, such as the waiver of impact fees, should be accompanied with a refinement of State revenue caps that would provide an exception to such caps.

  **Response:** A revision to the preliminary Affordable Housing Recommendation No. 3 to address this concern has been developed for review and consideration by the Regional Housing Plan Advisory Committee and the Commission.

*Comments Regarding Preliminary Affordable Housing Recommendation No. 4*

- **Comment**: Recommend establishment of a "cottage zoning district" in each County to provide an opportunity to develop ordinance changes needed and best practices for small home and lot development.

**Response**: Preliminary Affordable Housing Recommendation No. 1 recommended that communities with sewer service allow home sizes of 1,100 to 1,200 square feet and lot sizes of 10,000 square feet or less in at least one land use plan category in its comprehensive plan and one zoning district in its zoning ordinance. A revision to the recommendation has been developed for review and consideration by the Regional Housing Plan Advisory Committee and the Commission to allow home sizes of less than 1,200 square feet. This will give communities the flexibility to allow very small minimum home sizes, perhaps 800 to 900 square feet, if desired.

In addition, Affordable Housing Recommendation No. 4 recommends sewered communities include flexible zoning districts in their zoning ordinances such as planned unit development (PUD), traditional neighborhood development (TND), and density bonuses for affordable housing. The use of flexible zoning districts may allow smaller home and lot sizes than the underlying zoning district. It may also allow features uncommon in traditional zoning districts but sometimes found in cottage districts, such as common open space and shared parking.

*Comments Regarding Preliminary Affordable Housing Recommendation No. 5a*

- **Comment**: Local governments cannot restrict the use of private covenants that require home or lot sizes that are larger than those required by the local zoning ordinance, but can discourage developers from using such covenants.

**Response:** A revision to the preliminary Affordable Housing Recommendation No. 5a to address this concern has been developed for review and consideration by the Regional Housing Plan Advisory Committee and the Commission.

*Comments Regarding the Job/Housing Balance Analysis*

- **Comment**: Unsewered areas should not be excluded from the job/housing balance analysis.

**Response**: The job/housing balance analysis focused on areas with sanitary sewer service because most of the jobs and lower- and moderate-cost housing units (multi-family and higher-density single-family housing) are located in sewered areas, and the housing plan is primarily concerned with providing housing for lower- and moderate-income households. In addition, the development of multi-family housing and single-family areas with lots less than 10,000 square feet, which are the primary recommendations for providing affordable housing, is not appropriate in areas without sewer service.

Affordable Housing Recommendations No. 4, 5a, 5b, and 5c are appropriate for implementation by all local governments, including those without sewer service. Such recommendations include allowing accessory dwelling units, limiting zoning restrictions on home sizes and facades, and review of site improvement standards to determine if changes could be made to reduce the cost of housing.

- **Comment**: The grouping of adjacent communities into one subgroup does not accurately identify individual communities within a sub-area that may have a job/housing balance, and adjacent communities do not.

  **Response:** Text has been added to the Job/Housing Balance section of this chapter to clarify that individual communities within a sub-area projected to have a job/housing imbalance may have a balance between jobs and housing. Job/Housing Balance Recommendation No. 1 recommends that communities in a sub-area identified as having a job/housing imbalance conduct a community-level job/housing balance analysis as part of the community's comprehensive plan update. SEWRPC developed projected job and housing information for individual communities as part of the job/housing balance analysis, and will provide community-specific data to communities on request.

- **Comment**: The inventories of existing smaller single-family lots should be recognized in the plan.

  **Response**: Existing smaller single-family lots were included in the job/housing balance analysis. Existing areas of single-family homes on lots of less than 20,000 square feet were considered moderate-cost housing in the job/housing balance analysis for homes constructed prior to the year 2000. A lot size of 20,000 square feet was used, rather than the 10,000 square foot lot size recommended in the plan, because the analysis used the regional land use inventory for residential development that occurred before 2000, and that inventory includes a density category that equates to lot sizes between 6,000 to 20,000 square feet.

*Comments Regarding Preliminary Job/Housing Balance Recommendation No. 4*

- **Comment**: Preventing the formation of new Tax Increment Financing (TIF) districts will seriously hinder economic development efforts in cities and villages across the State. The jobs created provide income that helps households afford housing, and taxes paid by businesses established through TIF districts provide property tax relief to homeowners in the community. (**5 comments**)

**Response**: Under this preliminary recommendation, a community with a job/housing imbalance as determined by a Statewide analysis would still be able to create new TIF districts if State TIF legislation is amended as recommended. The draft recommendation calls for a community identified as having a job/housing imbalance to identify steps in the TIF proposal that would be taken to reduce the job/housing imbalance, and provides several examples of steps that could be taken.

*Comments Regarding Preliminary Subsidized and Tax Credit Housing Recommendation No. 7*

- **Comment**: Is the intent of the recommendation to require landlords to rent to voucher holders? Participation in the program is currently voluntary.

**Response**: The intent of the recommendation is to ensure that households with Section 8 Housing Choice Vouchers are not discriminated against due to income. It is recognized that even if State legislation is amended to include housing vouchers as a lawful source of income, landlord participation in the voucher program remains voluntary under Federal (HUD) regulations.

*Comments Regarding Best Development Practices*

- **Comment**: Include more information on sustainability best practices for housing as it relates to transportation and utilities.

**Response**: One of the housing topics addressed by the plan is the use of environmentally responsible residential development practices. The standards under Objective No. 7 in Chapter II define environmentally responsible development and construction practices that should be used to the maximum extent possible in new residential development and redevelopment projects. Environmentally responsible development and construction practices generally include techniques that may help reduce a housing unit's carbon footprint. Examples of environmentally responsible development techniques cited in the standards include mixed use development; high-density residential development; brownfield redevelopment; and transit oriented development (TOD). Construction practices to conserve energy and make use of renewable energy are also cited in the standards.

Best practices in housing development and neighborhood design are discussed in detail in Chapter XI, which includes descriptions of local and county government programs that encourage "green" construction, TOD, TND, brownfield redevelopment, and eco-municipalities.

*Comments Regarding Income Data*

- **Comment**: Request clarification on which benefits are included in the determination of household income.

  **Response**: The regional housing plan used household income information from the American Community Survey conducted by the U.S. Bureau of the Census. The income data includes wages; net self-employment income; interest and dividends; Supplemental Security Income (SSI); public assistance or welfare payments; and retirement, survivor, or disability pensions, including social security payments, for all household members over the age of 14. The monetary value of "in kind" services or payments such as food stamps, public housing subsidies, and medical care is not included in the reported household incomes. Chapter VII and Table XII-1 have been revised to include an explanation of the services that are not included in the determination of household incomes, and that these services may help lower-income households with housing costs to some extent.

*Comments Regarding Specific Communities*

- **Comment**: The City of Oconomowoc has made strides over the past two years to increase the supply of multi-family and affordable housing, including supporting development using low income housing tax credits (LIHTC) and revising the City zoning ordinance to reduce required minimum lot and home sizes.

  **Response**: Chapter V and Appendix B have been revised to reflect requirements in the new City of Oconomowoc zoning ordinance adopted in June 2012, which reduced lot and home sizes in all residential zoning districts. The City ordinance requirements are now fully consistent with the housing plan recommendations relating to home and lot sizes in sewered communities. The job/housing balance analysis for the City will be updated using the new zoning ordinance requirements, and the results will be provided to the City.

Based on the public comments received, the following revisions were made to the preliminary plan recommendations:

- Affordable Housing Recommendation Nos. 1 and 5a were revised to include a maximum recommended home size for affordable single-family housing, which would provide flexibility to local governments to specify a smaller floor area if deemed appropriate by a community.

- Affordable Housing Recommendation No. 3 was revised to recommend an exception to State revenue caps for local governments that waive impact fees for new affordable housing.
- Affordable Housing Recommendation No. 5a was revised to recognize that local governments can encourage, but not require, developers and home builders to limit the use of private covenants that require masonry exteriors and home sizes larger than 1,200 square feet.
- Affordable Housing Recommendation No. 11 was added to encourage proper maintenance of existing lower- and moderate-cost housing in established neighborhoods and to recommend that local governments limit teardowns of low- and moderate-cost housing unless replacement housing is provided.

**Final Plan Recommendations (new section)**

Final plan recommendations were prepared based on public comments and the findings of the socio-economic impact analysis conducted on the preliminary plan recommendations. Final recommendations were reviewed and approved by the Regional Housing Plan Advisory Committee on _____. Table XII-10 summarizes the final plan recommendations and indicates the unit of government or agency that would need to take action to implement each recommendation.

**A. Affordable Housing**

1. Local governments that provide sanitary sewer and other urban services should provide areas within the community for the development of new single-family and two-family homes on lots of 10,000 square feet or smaller, with home sizes less than ~~of 1,100 to~~ 1,200 square feet, to accommodate the development of housing affordable to moderate-income households. Communities with sewer service should also provide areas for the development of multi-family housing at a density of at least 10 units per acre, and 18 units or more per acre in highly urbanized communities, to accommodate the development of housing affordable to lower-income households. Such areas should be identified in community comprehensive plans. In addition, communities should include at least one district that allows single-family residential development of this nature and at least one district that allows multi-family residential development of this nature in their zoning ordinance.[25]

2. It is recommended that the Governor and State Legislature establish a Task Force to study and develop strategies ~~develop a new funding strategy that would eliminate or~~ to reduce the heavy reliance on property taxes to fund schools and local government services to help reduce housing costs, and to help address

[25]*Counties with general zoning ordinances should also consider revising comprehensive plans and zoning and subdivision ordinances to comply with the recommendations for communities with sewer service if County regulations apply in sewered communities.*

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**Table XII-10**

**AGENCY RESPONSIBLE FOR IMPLEMENTATION OF PLAN RECOMMENDATIONS**

| Recommendation[a] | Federal Government | State Government/ WHEDA | Public Housing Authorities | Proposed HTF-SW | SEWRPC | Counties | Sewered Communities | Non-Sewered Communities | Developers[b] | Non-Governmental Organizations[c] | Financial Institutions |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Affordable Housing** | | | | | | | | | | | |
| 1. Housing unit size and density | | | | | | X[d] | X | | | | |
| 2. Shift school funding away from property tax | | X | | | | | | | | | |
| 3. Reduce or waive impact fees for affordable housing | | | | | | | X | | | | |
| 4. Encourage a variety of housing types | | | | X | X | X[d] | X | X[e] | | | |
| 5. Review requirements that increase housing costs but do not contribute to design or functionality, for example: | | | X | X | X | X | X | X | X | X | |
| 5a. Limit size and façade requirements for single-family housing | | | | | | X[d] | X | X | | | |
| 5b. Use of panelized building construction | | | X | | | X | X | X | X | X | |
| 5c. Review site improvement standards | | | | X | X | X[d] | X | X | | | |
| 5d. Review exterior building material, parking, and landscaping requirements for multi-family housing | | | | | | X[d] | X | | | | |
| 6. Include architects on design review team | | | | | | | X | | | | |
| 7. Conduct education and outreach efforts | | X | | X | X | X | | | | X | |
| 8. Sound housing finance system | X | X | | X | | | | | | | X |
| 9. Appraisers should consider cost, income, and sales comparisons approaches to value | X | X | | | | | | | | | X |
| 10. Use TIF to facilitate the development of affordable housing as allowed by Section 66.1105(6)(g) of the Wisconsin Statutes | | | | | | | X | | | | |
| 11. Programs and ordinances to maintain existing housing stock. | | | | | | | X | X | | | |
| **Fair Housing/Opportunity** | | | | | | | | | | | |
| 1. Housing unit structure type and density | | | | | | X[d] | X | | | | |
| 2. Allow multi-family as principal use in multi-family zoning districts | | | | | | X[d] | X | | | | |
| 3. Require sub-grantees to Affirmatively Further Fair Housing (AFFH) | X | X | | | | X[f] | X[f] | X[f] | | | |
| 4. NGO public informational programs | X | X | | | | X | X | | | X | |

**Table XII-10**
**(continued)**

| Recommendation[a] | Federal Government | State Government/ WHEDA | Public Housing Authorities | Proposed HTF-SW | SEWRPC | Counties | Sewered Communities | Non-Sewered Communities | Developers[b] | Non-Governmental Organizations[c] | Financial Institutions |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Fair Housing/Opportunity (continued)** | | | | | | | | | | | |
| 5. Assisted housing mobility program | | X | X | X | | | | | | X | |
| **Job/Housing Balance** | | | | | | | | | | | |
| 1. Community job/housing balance analyses | | | | | | | X | | | | |
| 1a. Additional multi-family housing | | | | | | | X | | | | |
| 1b. Additional modest single-family housing | | | | | | | X | | | | |
| 2. Expand public transit | X | X | | | X | X[g] | X[g] | X[g] | | | |
| 3. Conduct a Statewide job/housing balance analysis | | X | | | | | | | | | |
| 4. Amend state law to prohibit TIF in communities with job/housing imbalance unless imbalance is addressed | | X | | | | | | | | | |
| 5. Economic development incentives | X | X | | | | | | | | | |
| 6. Provide findings of job/housing balance conducted under regional housing plan to communities requesting SSA expansion | | | | | X | | | | | | |
| 7. Economic and workforce development programs | X | X | | X | | X | X | | X | X | |
| 8. Establish revised selection criteria for transportation projects using Surface Transportation Program – Milwaukee Urbanized Area funding or Congestion Mitigation and Air Quality program funding | X | X | | | X | X | X | X | | | |
| 9. Employer assisted housing programs | | X[h] | | | | | | | | | |
| 10. Migrant worker housing data collection | | X | | | | | | | | | |
| **Accessible Housing** | | | | | | | | | | | |
| 1. Provide for multi-family housing | | | | | | | X | | | | |
| 2. Encourage universal design and visitability | | | X | | | X[d] | X | X | X | X | |
| 3. Funding for long term care programs and accessible housing database development | X | X | | | | X | | | | | |
| 4. Funding for independent living centers | X | X | | | | X | | | | | |
| 5. Prioritize funding to retro-fit existing housing | X | X | | | | X | X | | | | |
| 6. Building code enforcement for accessibility | | X | | | | | X | X | | | |
| 7. Modify government programs to allow renters to use funds | X | X | | | | X | X | | | X | |

**Table XII-10**
**(continued)**

| Recommendation[a] | Federal Government | State Government/ WHEDA | Public Housing Authorities | Proposed HTF-SW | SEWRPC | Counties | Sewered Communities | Non-Sewered Communities | Developers[b] | Non-Governmental Organizations[c] | Financial Institutions |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Subsidized and Tax Credit Housing** | | | | | | | | | | | |
| 1. Simplify and maintain Federal subsidized housing programs | X | X | X | | | X[f] | X[f] | | | | |
| 2. Increase funding level for Section 8 Housing Choice Vouchers | X | X | X | | | X | X | | | X | |
| 3. Seek and support new LIHTC housing | X | X | X | X | | | X | | X | | |
| 4. Seek and support HUD subsidized housing | X | X | X | | | | X | | | | |
| 5. Study models in other states to target extremely low-income population in LIHTC application (QAP) | | X | | | | | | | | | |
| 6. Administer voucher program regionally | X | X | X | X | | | | | | | |
| 7. Amend Wisconsin Open Housing law to recognize vouchers as a source of income | | X | | | | | | | | | |
| 8. Revise LIHTC application (QAP) | | X | | | | | | | | | |
| 9. Form affordable housing partnerships | X | X | X | X | | X | X | X | X | X | X |
| 10. Establish a Housing Trust Fund for Southeastern Wisconsin | | | X | X | X | X | X | | X | X | X |
| 11. Expand partners involved in Continuum of Care planning process | X | X | X | X | | X | X | X | | X | |
| **Housing Development** | | | | | | | | | | | |
| 1. Neighborhood planning | | | | X | X | | X | | | | |
| 2. Develop design standards | | | | | X | X[d] | X | X | | | |
| 3. Brownfield redevelopment | X | X | X | | | X | X | | X | X | X |
| 4. Crime Prevention design | | | X | X | | X | X | X | X | X | |
| 5. Energy efficient housing | | | X | | | | | | X | X | |

[a] *See text for full recommendations.*
[b] *Includes for-profit developers.*
[c] *Includes non-profit developers and housing advocacy organizations.*
[d] *Applies to counties with general zoning ordinances.*
[e] *Refers to accessory dwelling units in single-family residential zoning districts.*
[f] *Applies to entitlement jurisdictions and sub-grantees.*
[g] *Applies to county and local governments that operate transit systems.*
[h] *Private employers would partner with WHEDA to implement program.*

*Source: SEWRPC.*

concerns by school district and municipal officials that lower-cost housing is not as beneficial as higher cost housing for school district and municipal revenues.

3. Local governments should reduce or waive impact fees for new single- and multi-family development that meets the affordability threshold for lot and home size, in accordance with Section 66.0617(7) of the *Wisconsin Statutes*, which allows local governments to provide an exemption or to reduce impact fees for land development that provides low-cost housing. The Governor and State Legislature should consider providing exceptions to limits on property tax levies to those local governments that waive impact fees for new affordable housing.

4. Comprehensive and neighborhood plans and zoning ordinances should encourage a variety of housing types in urban neighborhoods, including apartments, townhomes, duplexes, small single-family homes and lots, housing for seniors, and live-work units. Flexible zoning regulations intended to encourage a mix of housing types (single-, two-, and multi-family) and a variety of lot sizes and housing values within a neighborhood, such as planned unit development (PUD), traditional neighborhood developments (TND), density bonuses for affordable housing, and adaptive re-use of buildings for housing should be included in zoning ordinances in communities with sewer service. Accessory dwellings should be considered by all communities to help provide affordable housing in single-family residential zoning districts.

5. Communities should review requirements that apply to new housing development to determine if changes could be made that would reduce the cost of development without compromising the safety, functionality, and aesthetic quality of new development. For example:

    a. Communities should strive to keep housing affordable by limiting zoning ordinance restrictions on the size and appearance of housing~~, such as requiring~~ by reducing or eliminating requirements for masonry (stone or brick) exteriors or minimum home sizes of 1,200 square feet or more ~~than 1,100 square feet~~ in all single-family and two-family residential zoning districts. ~~Home builders and~~ Local governments should encourage developers and home builders to limit the use of restrictive covenants that require masonry exteriors and home sizes of 1,200 square feet or more ~~larger than 1,100 square feet~~.

    b. Public and private housing developers could make use of alternative methods of construction, such as the panelized building process, for affordable and attractive new homes. Local

governments should accommodate the use of the panelized building process as a method of providing affordable housing.

c. Site improvement standards set forth in land division ordinances and other local governmental regulations should be reviewed to determine if amendments could be made to reduce the cost of housing to the consumer while preserving the safety, functionality, and aesthetic quality of new development. Particular attention should be paid to street width and landscaping requirements. Recommended street cross-sections are provided on Table V-20 in Chapter V. Landscaping requirements should provide for street trees and modest landscaping to enhance the attractiveness of residential development and the community as a whole. Communities should limit the fees for reviewing construction plans to the actual cost of review, rather than charging a percentage of the estimated cost of improvements.

d. Exterior building material, parking, and landscaping requirements for multi-family housing set forth in local zoning ordinances should be reviewed to determine if amendments could be made to reduce the cost of housing to the consumer while preserving the safety, functionality, and aesthetic quality of new development. Communities should work with qualified consultants, such as architects with experience designing affordable multi-family housing, to review these requirements and develop non-prescriptive design guidelines that encourage the development of attractive and affordable multi-family housing. Landscaping requirements should provide for street trees and modest landscaping to enhance the attractiveness of multi-family development and the community as a whole.

6. Communities with design review boards or committees should include professional architects on the board to provide expertise and minimize the time and cost associated with multiple concept plan submittals.

7. Education and outreach efforts should be conducted throughout the Region by SEWRPC, UW-Extension, and other partners regarding the need for affordable housing, including subsidized housing. These efforts should include plan commissioner and board level training regarding demographic, market, and community perception characteristics that impact communities.

8. State and Federal governments should work cooperatively with private partners to provide a housing finance system that includes private, Federal, and State sources of housing capital; offers a reasonable menu of sound mortgage products for both single- and multi-family housing that is governed by prudent

underwriting standards and adequate oversight and regulation; and provides a Federal guarantee to ensure that 30-year, fixed-rate mortgages are available at reasonable interest rates and terms.

9. Appraisers should consider all three approaches to value (cost, income, and sales comparisons) to ensure that values, building costs, and other unique factors are considered when conducting property appraisals.

10. Tax increment financing (TIF) could be used as a mechanism to facilitate the development of affordable housing. Wisconsin TIF law (Section 66.1105(6)(g) of the *Wisconsin Statutes*) allows municipalities to extend the life of a TIF district for one year after paying off the district's project costs. In that year, at least 75 percent of any tax revenue received from the value of the increment must be used to benefit affordable housing in the municipality and the remainder must be used to improve the municipality's housing stock. Communities in subsidized housing priority sub-areas (see Map XII-12) and sub-areas with a job/housing imbalance are encouraged to use this program to increase the supply of affordable housing.

11. County and local governments should consider establishing programs and ordinances to stabilize and improve established neighborhoods with the intent of maintaining the quality and quantity of existing lower- and moderate-cost housing stock. Examples of programs and ordinances include property maintenance ordinances, weatherization and lead paint abatement programs, and use of Community Development Block Grant (CDBG) and other funding to assist low- and moderate-income households in making needed home repairs. Ordinances that limit teardowns and lot consolidations that would remove low- and moderate-cost housing units from a community, without providing replacement housing affordable to low- and moderate-income households, should be considered by local governments.

## B. Fair Housing/Opportunity

1. Multi-family housing and smaller lot and home size requirements for single-family homes may accommodate new housing that would be more affordable to low-income households. A significantly higher percentage of minority households have low incomes compared to non-minority households. Communities should evaluate comprehensive plan recommendations and zoning requirements to determine if their plans and regulations act to affirmatively further fair housing.

2. Concerns have been raised that the conditional use process can be used to prevent multi-family residential development through excessive conditions of approval or the length of the review period. Multi-family

residential uses should be identified as principal uses in zoning districts that allow multi-family residential development, subject to criteria specified in the ordinance.

3. Entitlement jurisdictions should explicitly require sub-grantees to certify that they will affirmatively further fair housing as a condition of receiving Community Planning and Development (CPD) funds, which include the Community Development Block Grant (CDBG) and HOME programs.

4. Funding should be maintained for organizations that advocate for fair housing to continue public informational programs aimed at increasing awareness of fair housing rights and anti-discrimination laws and assessing the procedures utilized by agencies charged with the administration and enforcement of housing laws, to ensure that all complaints of discrimination are fairly and expeditiously processed.

5. It is recommended that programs to help low-income families who wish to move to less impoverished areas be established by counties and communities in the Region to help reduce the concentration of minorities in high-poverty central city neighborhoods. Assistance could include help in finding suitable housing, work, enrolling children in school, and other services. Such a program could be established as part of a regional voucher program. It is recommended that the Governor and State Legislature provide State funding to help establish and administer these programs, typically referred to as assisted housing mobility programs.

## C. Job/Housing Balance

1. Increase the supply of modest single-family and multi-family housing to address job/housing imbalances. Communities with sewer service in sub-areas identified as having a potential year 2010 or projected year 2035 job/housing imbalance should conduct a more detailed analysis based on specific conditions in their community as part of a comprehensive plan update. The analysis could examine, for example, the specific wages of jobs in the community and the specific price of housing. If the local analysis confirms an existing or future job/housing imbalance, it is recommended that the local government consider changes to their comprehensive plan which would provide housing appropriate for people holding jobs in the community, thereby supporting the availability of a workforce for local businesses and industries:

    a. Additional lower-cost multi-family housing units, typically those at a density of at least 10 units per acre and modest apartment sizes (800 square feet for a two-bedroom unit), should be provided in communities where the community's analysis indicates a shortage of lower-cost housing in relation to lower wage jobs. The community's comprehensive plan should be updated to identify areas for the

development or redevelopment of additional multi-family housing; and zoning ordinance regulations should be updated as necessary.

b. Additional moderate-cost single-family housing units, typically those at densities equivalent to lot sizes of 10,000 square feet or less and modest home sizes (1,100 to 1,200 square feet), should be provided in communities where the community's analysis indicates a shortage of moderate-cost housing in relation to moderate wage jobs. The community's comprehensive plan should be updated to identify areas for the development or redevelopment of moderate-cost housing; and zoning ordinance regulations should be updated as necessary.

2. State, County, and affected local governments should work to fully implement the public transit element of the year 2035 regional transportation system plan in order to provide better connectivity between affordable housing and job opportunities. Job-ride shuttle services should be maintained or established to provide transportation options to major employment centers as an interim measure until public transit is made available.

3. It is recommended that the Wisconsin Housing and Economic Development Authority (WHEDA) or other appropriate State agency conduct a job/housing balance analysis.[26]

4. Amend State law to prohibit the creation of new TIF districts in communities with a job/housing imbalance, as determined by a Statewide job/housing balance analysis conducted by a State agency, unless the TIF proposal includes documented steps that will be taken to reduce or eliminate the job/housing imbalance. Examples of provisions to reduce or eliminate the job/housing imbalance include use of the one-year TIF district extension authorized by current State law to fund affordable housing; development of a mixed-use project that includes affordable housing as part of the TIF district; contributions to a Housing Trust Fund or other funding for the development of affordable housing; and/or amendments to community plans and regulations that remove barriers to the creation of new affordable housing which would address the job/housing imbalance. To avoid creation of a TIF district that would cause a job/housing imbalance, State law should also be amended to require TIF proposals to include an analysis of the number and wages of jobs likely to be created as a result of the TIF in relation to the cost of housing in the community, and to include steps to address any potential job/housing imbalance identified through the analysis.

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[26] *It could be expected that the State's analysis of job/housing balance for each community would be a general analysis, and a community would be permitted to conduct a more detailed analysis to confirm whether a job/housing balance exists in their community.*

5. Job/housing balance should be a criterion considered by administering agencies during the award of Federal and State economic development incentives. Incentives should be directed to local governments that can demonstrate a current or projected job/housing balance, or to communities that will use the incentive to address an existing or projected job/housing imbalance.

6. SEWRPC will provide to communities requesting an expansion of their sanitary sewer service area and amendment of their sanitary sewer service area plan the findings of the job/housing balance analysis conducted under this regional housing plan. For those communities with a job/housing imbalance, recommendations for addressing the job/housing imbalance will be identified.

7. Strategies to promote job/housing balance should include the development of affordable housing in areas with sewer service outside central cities and improved transit service throughout the Region to provide increased access to jobs; education and job training to provide the resident workforce with the skills needed by area employers; and increased economic development activities to expand businesses and industries in areas with high unemployment, underemployment, and discouraged workers.

8. SEWRPC should work with local governments, through its Advisory Committees for Transportation System Planning and Programming for the Kenosha, Milwaukee, Racine, and Round Lake Beach urbanized areas and with review by the Environmental Justice Task Force, to establish revised criteria that include job/housing balance and provision of transit for the selection of projects to be funded with Federal Highway Administration Surface Transportation Program - Milwaukee Urbanized Area funding and Congestion Mitigation and Air Quality Improvement Program funding, and for inclusion in the Transportation Improvement Program (TIP).

9. Encourage the development of employer assisted housing ("walk-to-work") programs through which employers provide resources to employees who wish to become home owners in neighborhoods near their workplaces.

10. The Wisconsin Department of Workforce Development should develop a method to document the number of migrant agricultural workers that come to the Region without a work agreement to help quantify the potential need for temporary housing for workers and their families.

## D. Accessible Housing

1. Communities with sewer service in sub-areas identified as having a household income/housing and/or a job/housing imbalance should identify areas for additional multi-family housing in their comprehensive plan, which would help to address both affordability and accessibility needs.

2. Local governments should support efforts by private developers and other housing providers to include construction design concepts such as Universal Design and Visitability, including consideration of providing density bonuses or other incentives to encourage such housing. Visitability is a movement to change home construction practices so that all new homes offer a few specific features that make the home easier for people with a mobility impairment to live in or visit. Visitability features include wide passage doors, at least a half-bath on the first floor, and at least one zero-step entrance approached by a useable route on a firm surface with an approximate grade of 1:12 from a driveway or public sidewalk. Other features that promote ease of use for persons with disabilities include wide hallways, a useable ground floor bathroom with reinforced walls for grab bars, and electrical outlets and switches in accessible locations.[27]

3. It is recommended that the Governor and State Legislature continue to support funding for publically-funded Long Term Care programs such as Family Care; Include, Respect, I Self-Direct (IRIS); and Family Care Partnership as these programs provide the major funding for home modifications which allow persons with disabilities and the elderly to maintain their independence in their homes and communities. It is also recommended that State funding be provided to the Department of Health Services (DHS) or other State agency to develop a database to track housing units that have received grants or loans for accessibility improvements and other housing units known to include accessibility features. As an alternative, DHS could work with the Department of Revenue to require that residential property assessment procedures be revised to document accessibility features.

4. It is recommended that public funding be maintained for Independent Living Centers to continue providing services to persons with disabilities.

5. Local governments will have access to estimates regarding accessibility of housing through the American Housing Survey (AHS) beginning in 2012. Local governments should analyze AHS and census data to

[27] *The Wisconsin Uniform Dwelling Code now requires minimum 28-inch wide doorways and zero-step entrances between housing units and attached garages for new one- and two-family housing units.*

estimate the number of accessible housing units in the community to help ensure that there are plentiful housing options for persons with mobility disabilities not only to reside in, but also to visit their families and neighbors. To achieve this, municipalities should prioritize accessibility remodeling with funding from sources such as CDBG, HOME, TIF extensions, and other sources.

6. Local government code enforcement officers and building inspectors should receive training on the accessibility requirements of State and Federal fair housing laws with regard to multi-family housing construction and rehabilitation.

7. A number of government programs refuse to fund accessibility modifications for renters, leaving a large segment of the population with less access than homeowners to funding that may help them remain in their housing. It is recommended that programs be modified to allow renters and landlords to use funding sources for accessibility improvements that are available to homeowners, in consultation with the property owner as provided in Fair Housing laws.

## E. Subsidized and Tax Credit Housing

1. Support Federal initiatives to simplify subsidized housing programs to make more efficient use of resources. Public Housing Authorities (PHAs) and entitlement jurisdictions should continue working with Federal agencies and Congress to maintain funding levels for housing and related programs.

2. Administrators of voucher programs, county and local governments, and housing advocates should continue to work with Federal agencies and Congress to increase funding levels for additional housing vouchers to help meet the demand for housing assistance in the Region. There are 45,676 housing choice vouchers and subsidized housing units in the Region, compared to a potential need for 187,395 vouchers to help provide housing for 100,111 extremely-low income households (incomes less than 30 percent of the Regional median income, or less than $16,164 per year) and an additional 87,284 very-low income households (incomes between 30 and 50 percent of the Regional median income, or $16,164 to $26,940 per year).

3. Communities with major employment centers should seek and support new multi-family housing development using LIHTC and other available funds to provide workforce housing for households earning 50 to 60 percent of the Region's median annual household income.

4. Communities in economic need priority sub-areas and subsidized workforce housing need priority sub-areas should work with HUD or their entitlement jurisdiction to secure HUD Housing and Community Development Program and other available funds to provide additional housing in the community that is affordable to extremely and very low-income households. Communities in economic need should continue to work with HUD to secure Choice Neighborhood Program funding for the rehabilitation or replacement of existing public housing units. Local PHAs whose jurisdictions include priority sub-areas shown on Map XII-12 should seek to provide assistance through subsidy programs that can encourage housing development for households at a variety of income levels, such as the Section 8 Housing Choice Voucher program, LIHTC developments, and the Choice Neighborhood program.

5. WHEDA should study models in other States of how to best reach extremely-low income households and incorporate that target population into the Qualified Allocation Plan (QAP) used by WHEDA to award LIHTC funding.

6. HUD should consider modifications to the Section 8 Housing Choice Voucher program to remove financial disincentives for administering vouchers regionally. Administrators of voucher programs in the Region should work together to develop a regional Section 8 Housing Choice Voucher program if modifications are made to the program at the Federal level.

7. It is recommended that the Governor and State Legislature amend the Wisconsin Open Housing Law to recognize housing vouchers as a lawful source of income.

8. WHEDA should consider revising the criteria used to determine LIHTC awards to potentially award allocation points based on a lack of affordable housing in a community and/or the type of jobs and associated income levels in the community, to award points in communities identified as priority areas on Map XII-12, and to award points to non-elderly housing developments in communities with a job/housing imbalance. Projects should not be penalized if there is a lack of community support for the project.

9. In order to provide housing for very-low income households, communities should develop partnerships with non-profit organizations to provide affordable housing, and/or assist in assembling small parcels, remediating brownfields, and disposing of publicly-owned parcels at a reduced cost for development of new affordable housing.

10. Establish a regional Housing Trust Fund for Southeastern Wisconsin (HTF-SW) with a focus on county-specific policy goals that will help achieve the objectives of the regional plan, e.g., to assist in the

acquisition of land and development of affordable housing. Addressing the Region's housing needs will require greater public sector coordination, greater private sector participation, and interjurisdictional collaboration that address both the supply side of the equation and the demand side. The foundation of the HTF-SW could be formed initially through the merger of the existing Housing Trust Fund of the City of Milwaukee, Milwaukee County Special Needs Housing Trust Fund, and Milwaukee County Inclusive Housing Fund, and expanded to communities in other Counties, and ultimately all seven Counties in the Southeastern Wisconsin Region. A combined fund could ease the administrative burden for applicants, spread the funding burden across larger population and tax bases, raise the profile and scale of the fund, and have more potential to attract donors.

11. Continuum of Care (CoC) organizations should continue to engage individual service providers in community-wide planning and coordination to assist homeless persons, and should continue to develop strategies to prevent homelessness as well as provide services to homeless individuals and families. The CoC planning process should be continued in collaboration with programs and providers with a greater depth and stability of funding, such as Temporary Assistance to Needy Families (TANF), community health centers, public housing authorities, Medicaid, and the U.S. Department of Veterans Affairs. Programs for the homeless should continue to address the needs of various special populations, including families, veterans, and persons with mental illness.

**F. Housing Development Practices**

1. Within the context of community-level comprehensive plans, local governments should consider preparing detailed neighborhood plans for each residential neighborhood or special planning district where significant urban development or redevelopment is expected. While such plans may vary in format and level of detail, they should generally:

    a. Designate future collector and land-access (minor) street locations and alignments, pedestrian paths and bicycle ways, and, in communities with transit service, transit stops and associated pedestrian access.

    b. For areas designated for residential use in the comprehensive plan, more specifically identify areas for multi-, two- and single-family development, with a variety of lot sizes for single-family development, and, potentially, areas for mixed uses (retail, service, or office with residential, and live-work units). The overall density for the neighborhood should be consistent with that recommended in the community comprehensive plan.

c. Identify specific sites for neighborhood parks, schools, and retail and service centers which are recommended on a general basis in the community-level plan. Neighborhood commercial centers may contain compact mixed-use developments.

d. Identify environmentally significant areas to be preserved consistent with the community-level, county, and regional plans.

e. Indicate areas to be reserved for stormwater management and utility easements.

2. Achievement of communities and neighborhoods that are functional, safe, and attractive ultimately depend on good design of individual development and redevelopment sites. Local governments should promote good site design through the development of design standards to be incorporated into local zoning and subdivision ordinances.

3. Local governments should promote the redevelopment and infill of vacant and underutilized sites, including the cleanup and reuse of brownfields, as a key element in planning for the revitalization of urban areas. Tools such as TIF and State and Federal brownfield remediation grants and loans may assist in these efforts. It is recommended that the Governor and State Legislature consider establishing a Wisconsin tax credit program to assist in the remediation of brownfields.

4. Local governments, PHAs, and developers should consider Crime Prevention Through Environmental Design (CPTED) elements when developing and reviewing site plans for proposed housing developments.

5. PHAs and developers (both for-profit and non-profit) should consider the use of green building methods and materials for new and renovated housing where financially feasible, with priority given to energy-saving materials and construction practices, such as low-flow water fixtures; energy-star appliances; and high-efficiency furnaces, water heaters, windows, and insulation.

## PART 3: PLAN ENDORSEMENT, MONITORING, AND UPDATES

Implementation of regional housing plan recommendations will be dependent on the actions of Federal, State, County, and local government agencies and non-governmental housing stakeholders. This section includes a

procedure for plan endorsement and integration into planning and regulatory efforts, a recommended system for monitoring plan implementation, and the anticipated frequency of plan updates.

**Plan Endorsement and Integration**

Upon adoption of the new regional housing plan by formal resolution of the Southeastern Wisconsin Regional Planning Commission as part of the comprehensive plan for the Region, in accordance with Section 66.0309(10) of the *Wisconsin Statutes*, the Commission will transmit a certified copy of the resolution and adopted plan to each County and local government in the Region and to all concerned local, areawide, State, and Federal agencies. It is recommended that each of the concerned agencies and units of government endorse the regional housing plan and integrate the findings and recommendations of the plan into their planning, regulatory, and other activities related to housing and land use. It is particularly important that the regional housing plan be integrated into community planning efforts, especially those of communities with sewer service.

**Monitoring System**

An important part of the housing planning effort is the monitoring of plan implementation activities to determine progress towards achievement of the plan vision and objectives. An ongoing, regionwide data collection effort will be necessary to monitor progress toward implementation of plan recommendations. SEWRPC will take the lead in this effort as part of its duties as the areawide planning agency for the Southeastern Wisconsin Region; however, partnerships with Federal and State agencies and County and local governments will be necessary to collect the required data in an accurate and timely manner. SEWRPC will compile available information and prepare a summary report on plan implementation activities. Summary reports will be prepared on an annual basis, with more comprehensive reports every five years to reflect information collected on a five- or 10-year basis. Information collected on a 10-year basis may be used to update the housing plan in lieu of preparing a summary report. Table XII-11 identifies recommendations that will be monitored, monitoring and reporting frequency, and related data sources, organized by reporting frequency.

***Affordable Housing***

Most of the measures related to implementation of affordable housing recommendations involve the extent to which sewered communities have incorporated housing plan recommendations into local regulations and plans, particularly zoning ordinances and comprehensive plans. Local and County zoning and land division regulations will be collected and analyzed to monitor progress towards implementing affordable housing recommendations. Individual communities may provide SEWRPC with this information periodically; however, it is collected on a regionwide basis every 10 years, typically as part of the process of updating the regional land use plan. Impact fee ordinances will also be collected as part of the inventory of local plans and ordinances. Amendments to comprehensive plans are provided to SEWRPC by County and local governments on a routine basis, in

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KRY/NMA/BRM/lgh
1/10/13; 9/17/12; 8/29/12; 6/25/12; 4/11/12

**Table XII-11**

**MONITORING OF REGIONAL HOUSING PLAN IMPLEMENTATION**

| Recommendations to be Monitored by SEWRPC[a] | Monitoring Frequency | Measure | Anticipated Source of Data |
|---|---|---|---|
| Shift school funding away from property tax | Annually | State legislation and funding | State Legislature |
| Conduct education and outreach efforts | Annually | Number of workshops conducted | Summary of SEWRPC and HTF-SW activities |
| Assisted housing mobility program to assist low-income households to move to less impoverished areas | Annually | Establishment of an assisted housing mobility program | State Legislature; PHAs; and HTF-SW |
| Use of TIF for affordable housing | Annually | TID extensions and resulting funding used to benefit affordable housing | Wisconsin Department of Revenue provides information regarding existing TIDs, including the year the TID was established, base year value, and current year value. Contacts will be made with local governments if any appear to have extended a TID to benefit affordable housing |
| Community job/housing balance analyses | Annually | SEWRPC assistance provided to sewered communities to conduct a job/housing balance analysis; analyze local comprehensive plan amendments provided each year; provide job/housing balance analysis to communities that request a sewer service area extension | SEWRPC will provide technical assistance and available data for conducting community level job/housing balance analyses to local governments on request |
| Implementation of public transit element of the regional transportation plan | Annually | Vehicle miles of public transit service | Public transit operator annual financial and statistical statements |
| Statewide job/housing balance analysis | Annually | Completion of a Statewide job/housing balance analysis | Contacts will be made with the Wisconsin Housing and Economic Development Authority (WHEDA) regarding the progress towards completion of a Statewide job/housing balance analysis |
| Amend State TIF law | Annually | Legislation prohibiting the creation of a new TIF district that exacerbates a current or projected job/housing imbalance | State Legislature |
| Economic development incentives | Annually | Grants and other incentives awarded in communities that can demonstrate a current or projected job/housing balance | Contacts will be made with the Wisconsin Economic Development Corporation (WEDC) and WHEDA to identify grants and other incentives |
| Establish revised TIP criteria | Annually | Inclusion of affordable housing, job/housing balance, and/or transit related criteria in TIP project selection process | SEWRPC |
| Employer assisted housing programs | Annually | Establishment of employer assisted housing programs and number of households assisted | WHEDA |

**Table XII-11**
**(continued)**

| Recommendations to be Monitored by SEWRPC[a] | Monitoring Frequency | Measure | Anticipated Source of Data |
|---|---|---|---|
| System to document number of migrant agricultural workers | Annually | Implementation of a system to document the number of migrant workers without work agreements | Wisconsin Department of Workforce Development |
| Continue to support funding for publicly funded Long Term Care programs | Annually | Maintain funding for programs such as Family Care, IRIS, and Family Care Partnership | State Legislature |
| Modify government programs to allow renters to use funding sources for accessibility programs | Annually | Government programs that do not fund accessibility modifications for renters are modified to allow renters to use funding sources that are available to homeowners | Contacts will be made with housing advocacy groups and County ADRCs for insight regarding Federal legislation |
| Simplify and maintain Federal subsidized housing programs | Annually | Streamlined Federal subsidized housing programs and maintain or expand funding for subsidized housing in the Region | Contacts will be made with local public housing authorities (PHA) for insight regarding efforts at the Federal level to simplify and streamline subsidized housing programs |
| Maintain and expand the amount of subsidized and tax credit housing | Annually | The number of subsidized housing vouchers and units and low income housing tax credit (LIHTC) units | Contacts will be made with local PHAs and WHEDA to update the inventory of subsidized and tax credit housing |
| Revise LIHTC application | Annually | Revisions to Qualified Application Plan (QAP) relative to regional housing plan recommendations | Contacts will be made with WHEDA regarding revisions to the QAP |
| Form affordable housing partnerships | Annually | New LIHTC units or other subsidized housing resulting from community/NGO partnerships | Contacts will be made with local PHAs and WHEDA to update the inventory of subsidized and tax credit housing, including developments resulting from public/private partnerships |
| Recognize Section 8 Housing Choice Vouchers as a source of income under Wisconsin Open Housing Law | Annually | Amendment to Wisconsin Open Housing Law recognizing Section 8 Housing Choice Vouchers as a lawful source of income | State Legislature |
| Administer Section 8 Housing Choice program regionally | Annually | Establishment of a regional Section 8 Housing Choice program and number of vouchers ported between individual jurisdictions | Contacts will be made with local PHAs regarding the establishment of the program and the number of ported vouchers |
| Establish a Housing Trust Fund for Southeastern Wisconsin | Annually | Establishment and scope of Housing Trust Fund of Southeastern Wisconsin | Contacts will be made with the Housing Trust Fund of the City of Milwaukee, which recommends establishing a Housing Trust Fund of Southeastern Wisconsin |

**Table XII-11**
**(continued)**

| Recommendations to be Monitored by SEWRPC[a] | Monitoring Frequency | Measure | Anticipated Source of Data |
|---|---|---|---|
| Modest single-family and multi-family housing development for affordable housing and job/housing balance | Five years | Number of housing unit building permits by structure type and density | Wisconsin Department of Administration for total building permits by local government by structure type. Contacts will then be made with each local government to identify the density of permitted housing units, which will be cross-checked based on orthophotos |
| Require sub-grantees to Affirmatively Further Fair Housing ( AFFH) | Five years | Documentation of sub-grantee AFFH obligation; distribution of minority population | U.S. Department of Housing and Urban Development (HUD); U.S. Bureau of the Census |
| Compile information on accessible housing units | Five years | Number of multi-family units constructed and percentage of accessible single-family homes estimated from the American Housing Survey | Wisconsin Department of Administration and the U.S. Bureau of the Census |
| Implementation of comprehensive plan recommendations | 10 years[b] | Recommendations incorporated into sewered community and County comprehensive plans (areas designated for multi-family and higher-density single-family development; housing variety; job/housing balance analysis) | SEWRPC local government ordinance[c] and comprehensive plan inventory |
| Implementation of zoning ordinance recommendations | 10 years | Recommendations incorporated into sewered community and County[d] zoning ordinances (zoning regulations for higher-density multi-family and single-family development; minimum home size requirements; flexible zoning districts; façade and landscaping requirements) | SEWRPC local government ordinance[c] and comprehensive plan inventory |
| Adopt programs and ordinances for maintenance of existing housing stock | 10 years | Recommendations in comprehensive plans for programs to maintain housing stock and adopted implementing ordinances | SEWRPC local government ordinance[c] and comprehensive plan inventory. The inventory will be expanded to include property and neighborhood maintenance ordinances |
| Review site improvement standards | 10 years | Review requirements for street cross-sections and construction review fees | SEWRPC local government ordinance[c] and comprehensive plan inventory |
| Reduce or waive impact fees for affordable housing | 10 years | Impact fees for single-family and multi-family housing that meet the affordability threshold for lot size, unit size, and density in sewered communities, based on impact fee ordinance requirements | SEWRPC local government ordinance[c] and comprehensive plan inventory. The inventory will be expanded to include impact fee ordinances |
| Requirements or incentives for universal design | 10 years | Adoption of accessibility or universal design requirements or incentives in local ordinances | SEWRPC local government ordinance[c] and comprehensive plan inventory |
| Expand partners in Continuum of Care plans | 10 years | Partners, programs, and funding sources included in Continuum of Care Plans to address homelessness | Continuum of Care (CoC) plans prepared by Wisconsin Balance of State CoC, Milwaukee CoC, and Racine CoC |

**Table XII-11**
**(continued)**

| Recommendations to be Monitored by SEWRPC[a] | Monitoring Frequency | Measure | Anticipated Source of Data |
|---|---|---|---|
| Neighborhood planning and development design standards | 10 years | Preparation of neighborhood plans and design standards incorporated into sewered community and County[d] comprehensive plans and implementing ordinances | SEWRPC local government ordinance[c] and comprehensive plan inventory |

[a] *See Part 2 of this Chapter for full recommendations.*

[b] *Comprehensive plan amendments submitted to SEWRPC during each year will be analyzed for implementation of housing plan recommendations and a summary included in the annual report.*

[c] *Zoning, land division, and official mapping ordinances are collected by SEWRPC from all County and local governments in the Region as part of the regional land use plan update process, generally every 10 years.*

[d] *Applies to counties with general zoning ordinances.*

*Source: SEWRPC.*

accordance with the comprehensive planning law. SEWRPC will analyze the amendments submitted and annually report those that address housing plan recommendations. A regionwide analysis will be conducted every 10 years as part of the inventory of local plans and ordinances.

An analysis of the extent, type, and density of recent residential development in sewered communities will be conducted every five years based on updated orthophotography for the Region, data on new housing development by structure type from the Wisconsin Department of Administration (DOA), and follow-up with local governments as needed. The recommendation to shift funding for schools and other local government services away from property taxes will require State legislation. SEWRPC will monitor State legislative activities annually to determine progress towards implementation of recommendations that require State legislation. Data regarding Tax Increment Financing Districts (TIDs) are available from the Wisconsin Department of Revenue. This data will be reviewed annually to determine if any local governments appear to have extended a TID to benefit affordable housing. Follow-up with local government officials will be conducted for confirmation.

***Fair Housing/Opportunity***

The monitoring of fair housing/opportunity recommendations can generally be accomplished by working with entitlement jurisdictions and HUD. Entitlement jurisdictions are required to prepare a consolidated plan every five years to be eligible for HUD Community Planning and Development (CPD) funds. HUD requires that a consolidated plan include a certification to affirmatively further fair housing (AFFH). SEWRPC will review consolidated plans every five years to determine if entitlement jurisdictions are documenting sub-grantees' actions to meet the AFFH obligation.

***Job/Housing Balance***

Technical assistance and available data for conducting community-level job/housing balance analyses will be provided by SEWRPC to local governments on request. The implementation of recommendations to conduct a community-level job/housing balance analysis or consider the job/housing balance when updating comprehensive plans will be monitored through SEWRPC review of local comprehensive plans every 10 years and of local comprehensive plan amendments as they are submitted to SEWRPC. Implementation of the public transit element of the regional transportation system plan is monitored by SEWRPC on an annual basis through financial and statistical statements provided by public transit operators in the Region. SEWRPC will work with the Wisconsin Economic Development Corporation (WEDC) and WHEDA on an annual basis to monitor the development of a Statewide job/housing balance analysis and use of economic incentives in the Region, such as tax credit programs and CDBG economic development funding. The recommendation to restrict the use of TIF based on a Statewide job/housing balance analysis will require State legislation. SEWRPC will provide

communities that request a sewer service area extension with regional job/housing balance data, which will be reported on an annual basis.

***Accessible Housing***

The adoption of Universal Design and similar policies to improve housing accessibility will be collected from local governments every 10 years as part of the inventory of local plans and ordinances. New housing accessibility requirements in State and Federal laws or regulations will also be inventoried every five years. The number of multi-family units developed since 1990, most of which are required under State and Federal laws to be accessible to persons with mobility disabilities, will be updated every five years based on building permit information compiled by DOA. Information regarding accessible housing features in single-family homes will become available through the American Housing Survey (AHS) beginning with data collected in 2011. AHS data will be compiled and reported every five years.

***Subsidized and Tax Credit Housing***

Monitoring of subsidized housing recommendations can generally be accomplished by working with public housing authorities (PHA), WHEDA, and HUD. PHAs can provide public housing unit and Section 8 Housing Choice Voucher data. PHA officials can also provide insight regarding efforts at the Federal level to simplify and streamline various subsidized housing programs. PHAs will be contacted annually to update the inventory of subsidized housing. Data regarding Low Income Housing Tax Credit (LIHTC) developments can be obtained through WHEDA. WHEDA also provides information regarding the criteria used in its Qualified Application Plan (QAP) for allocating new tax credits. WHEDA will be contacted annually to update the inventory of LIHTC housing. Follow-up with PHAs and WHEDA will be necessary to obtain information regarding partnership efforts with non-profit organizations to provide affordable housing. This follow-up will be conducted as part of the subsidized and tax credit housing inventory updates. The Housing Trust Fund of the City of Milwaukee recommends establishing a Housing Trust Fund for Southeastern Wisconsin (HTF-SW). The City trust fund will be contacted annually regarding the establishment of the HTF-SW. The recommendation to amend the Wisconsin Open Housing Law to recognize Section 8 Housing Choice Vouchers as a lawful source of income will require State legislation.

***Housing Development***

The housing development recommendations are directed towards planning activities that local governments can undertake to encourage a variety of residential structure types and compact, mixed use neighborhoods. An analysis of recommendations regarding neighborhood planning and the development of design standards will be conducted every 10 years based on the inventory of local plans and ordinances.

**Future Regional Housing Plan Updates**

A full reevaluation and update of the regional housing plan will occur following adoption of updated regional land use and transportation system plans. The next reevaluation and update of the regional housing plan will likely occur in 10 to 12 years. However, due to changing demographic data and the dynamic processes involved in housing development in the Region, SEWRPC may consider periodic updates to the plan as new data becomes available.

## PART 4: CONCLUSIONS (new section)

The Regional Housing Plan was based on an extensive analysis of existing and future housing needs, and includes recommendations for improving the balance of jobs and housing throughout the Region, providing housing more affordable to existing and projected future households in the Region, and addressing the needs for subsidized and accessible housing in the Region. Consideration should be given to implementation of plan recommendations by local and county units of government, State and Federal agencies, public housing authorities, and housing advocacy organizations for the following reasons:

1. **To Support Economic Development in the Region by Encouraging Provision of Housing Affordable to the Existing and Projected Future Workforce.**

   For existing businesses to maintain their presence and consider expansion, and to have the potential to attract new business and industry, it is essential to have the necessary workforce in proximity and accessible to existing and potential future business and industry. A necessary condition to having this essential workforce is having housing affordable to the workforce in proximity to and accessible to existing and future business and industry. This is supported by a survey of Waukesha County businesses conducted in 2008 by the Waukesha Chamber of Commerce which concluded that businesses in the County consider affordable housing a necessity for the successful recruitment and maintenance of quality employees. In addition, the Milwaukee Metropolitan Builders Association has long identified a demand for, and recommended in particular that communities with major employment centers consider, the need for more modest and affordable single-family and multi-family housing.

   The housing plan recommends that all local communities with sanitary sewer service, and particularly those communities with major employment centers (3,500 or more jobs) provide within their communities an area with housing which would be affordable to their community's workforce. Specifically, the plan recommends the provision of modest single-family housing (1,100 to 1,200 square feet of floor area on a lot of 10,000 square feet or less) and modest multi-family housing (800 square feet of floor area for a two bedroom

apartment at a minimum density of 10 units per acre). The modest single-family housing would be affordable to households with incomes of 80 to 135 percent of Region median incomes ($43,000 to $73,000 annually) and the modest multi-family housing would be affordable to households with incomes of 50 to 80 percent of Region median incomes ($27,000 to $43,000 annually).

The housing plan further identifies those communities in the Region with an imbalance between the number of moderate and lower wage jobs and the amount of modest single-family and multi-family housing in those communities which households holding those jobs could afford. The plan recommends a range of actions those communities could consider and implement to address any identified job/housing imbalance.

**2. To Address the Problem of Dilapidated, Substandard, Unsafe Housing in the Region.**

A concern frequently expressed in the Region is the amount of housing in substantial disrepair—poor structural and physical condition, poorly operating heating and plumbing, dilapidated, and unsafe. Substandard housing exists because there is a market for it. As determined in the plan, a significant number of the Region's households—187,000 or about 24 percent—have incomes with which they simply cannot afford decent, market rate housing, and only about 46,000 housing units exist with subsidies (public housing units, housing vouchers, or tax credit housing units) which are available to these very low income households. The plan recommends a range of actions which should reduce this market for substandard housing, including actions to expand the number of subsidized housing units, and actions to better link the unemployed and underemployed at these very low household incomes with jobs and job training.

**3. To Better Meet the Existing and Future Need for Accessible Housing for the Region's Population with Disabilities.**

There is a significant population in the Region in need of accessible housing—housing with zero step entrances, wide door entrances and hallways, and accessible kitchens and bathrooms. Over 169,000 households in the Region in 2010 reported that a member of their household had a disability. This number may be expected to increase with the aging of the baby-boom generation, as the population over the age of 65 in the Region is projected to increase by over 150,000 over the next 20 years. Federal and State law requires that newly constructed multi-family housing be accessible—all units in buildings with elevators and ground level units in buildings without elevators. The recommendations in the plan encouraging the construction of additional multi-family housing will assist in meeting the needs for more accessible housing for the Region's population with disabilities. The recommendations for the construction of modestly priced multi-family

housing are important as well, as the median earnings of persons with disabilities is about one-half of that of persons without disabilities.

**4. To Reinforce the Need for Improved and Expanded Public Transit in Southeastern Wisconsin.**

The Commission's Regional Transportation Plan recommends the substantial improvement and expansion of public transit including expansion of the area served by public transit, expanded service hours of public transit, improvements in transit service frequency, and development of rapid and express transit systems. The improvement and expansion of public transit is recommended in the regional transportation plan to provide necessary travel carrying capacity in the Region's most heavily travelled corridors and areas, to support and encourage higher density and infill development which is most efficient (lower cost) in public infrastructure and services, to reduce air pollutant emissions and energy consumption, and to meet the needs of persons unable to use a personal automobile (about 10 percent of the Region's population).

The housing plan identifies a need to expand public transit to provide a workforce for employers located in those areas of the Region which do not have housing options affordable to their employees. More specifically, the Region's central cities have substantial concentrations of the unemployed, under-employed, and individuals at low and moderate incomes. In many communities surrounding these central cities, there are significant concentrations of employment. A portion of these jobs pay moderate and lower wages, and many of these communities lack the modest single-family and multi-family housing which would be affordable to those earning moderate and lower wages, and also lack public transit service—even though in many instances they are immediately adjacent to the Region's public transit systems. Extension of public transit service to these communities will assist in providing employers with the necessary workforce, and will link moderate and lower income individuals with jobs in those communities with limited housing affordable to those individuals.

**5. To Work Towards Reducing the Concentration of Minorities in the Region.**

The Region's minority residents are concentrated in the Region's central cities of Milwaukee, Racine, and Kenosha. About 41 percent of minority households have incomes below 50 percent of the Region median household income, compared to about 20 percent of non-minority households. African-American and Hispanic household median income is about one-half that of White household income.

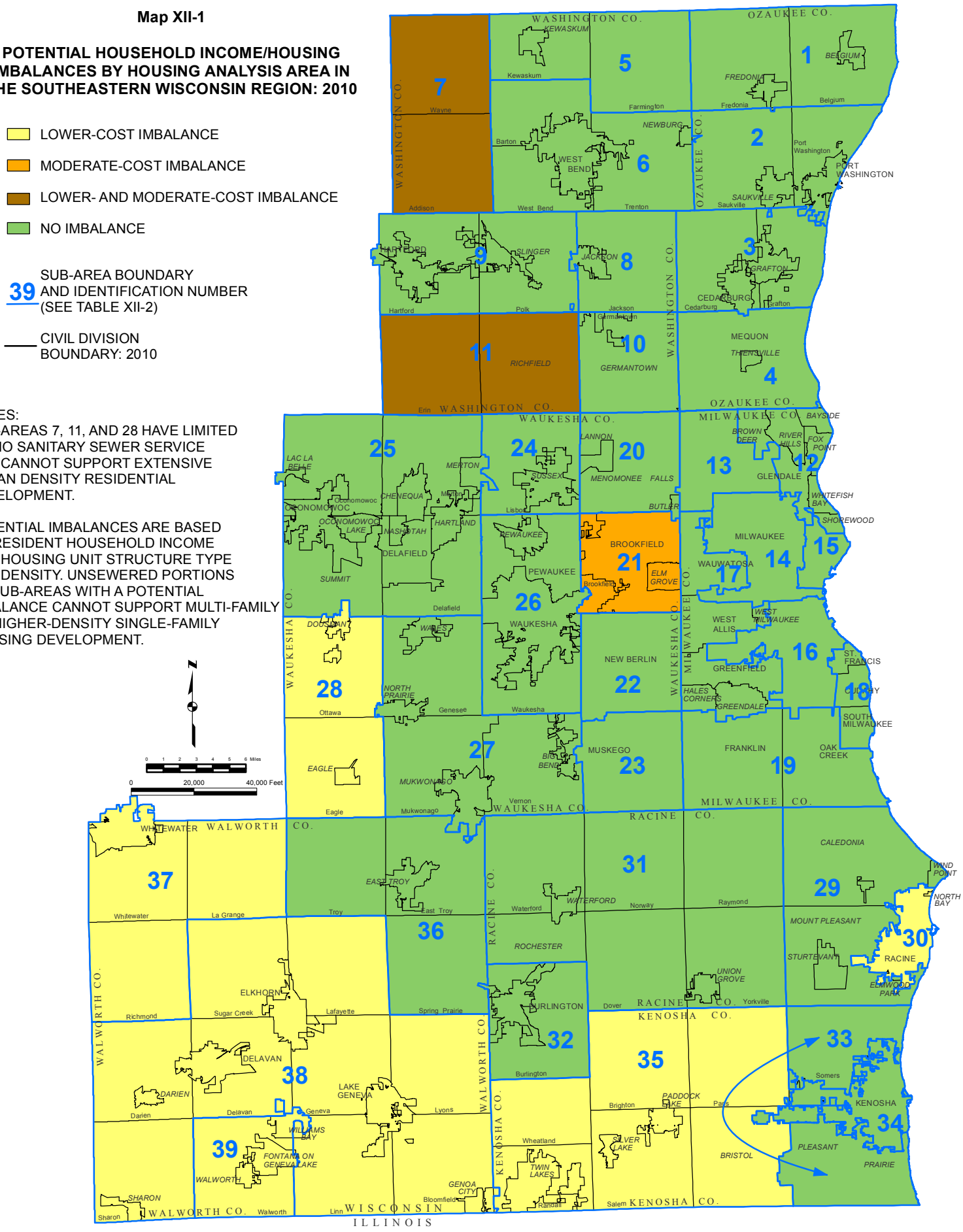
The housing plan recommendations may be expected to help reduce this concentration of the Region's minority population. The recommendations include providing more modest single-family and multi-family

housing in the Region's communities with job centers, and actions directed to raising the incomes and mobility of the minority population. These include expanded public transit to link minority households with jobs, and the targeting of job training and economic development in the Region's central cities.

* * *

**Map XII-1**

## POTENTIAL HOUSEHOLD INCOME/HOUSING IMBALANCES BY HOUSING ANALYSIS AREA IN THE SOUTHEASTERN WISCONSIN REGION: 2010




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

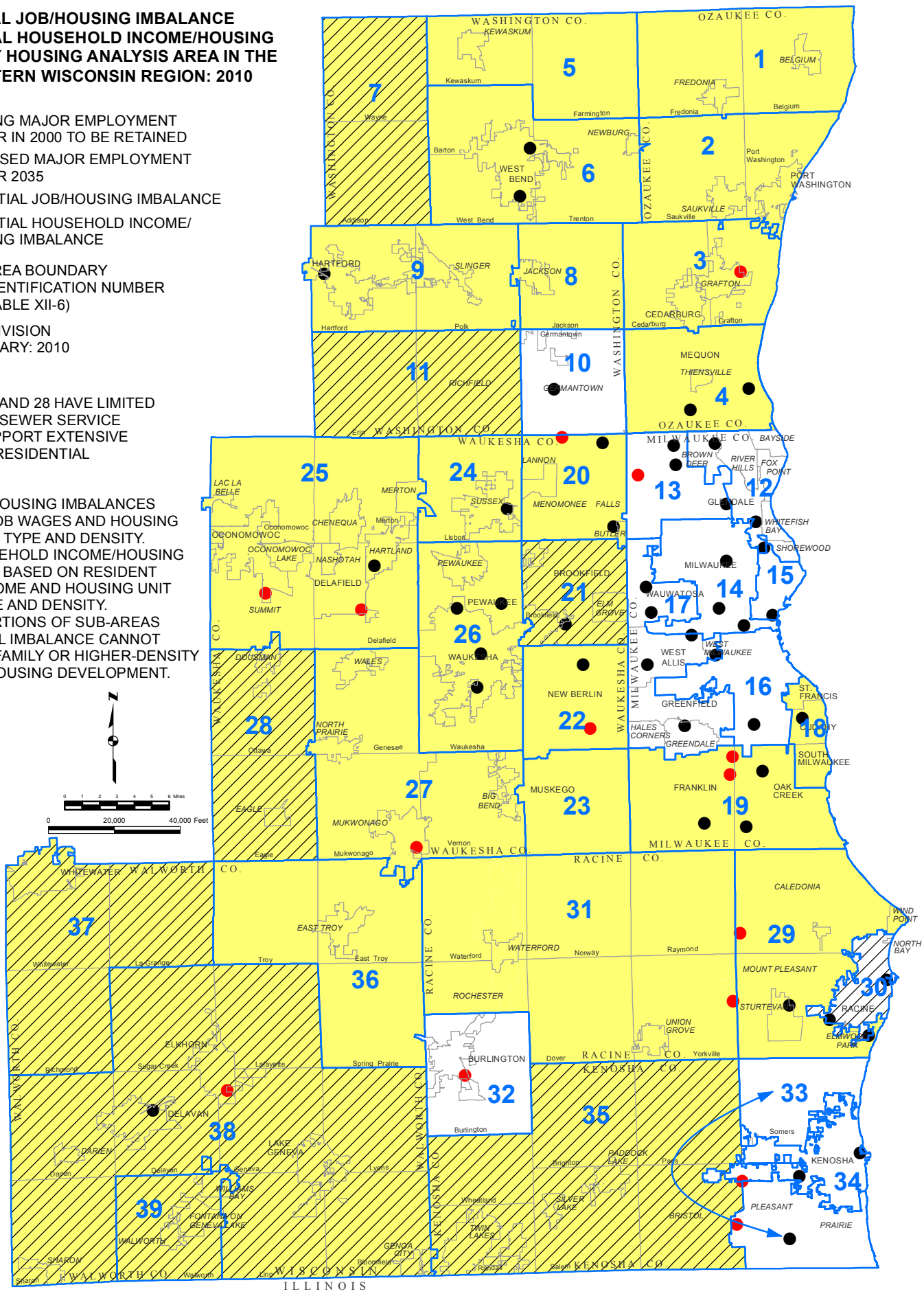
**Map XII-2**

## POTENTIAL JOB/HOUSING IMBALANCE AND POTENTIAL HOUSEHOLD INCOME/HOUSING IMBALANCE BY HOUSING ANALYSIS AREA IN THE SOUTHEASTERN WISCONSIN REGION: 2010

- EXISTING MAJOR EMPLOYMENT CENTER IN 2000 TO BE RETAINED
- PROPOSED MAJOR EMPLOYMENT CENTER 2035
- POTENTIAL JOB/HOUSING IMBALANCE
- POTENTIAL HOUSEHOLD INCOME/ HOUSING IMBALANCE
- 39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER (SEE TABLE XII-6)
- CIVIL DIVISION BOUNDARY: 2010

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

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




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

**Map XII-3**

## CONCENTRATIONS OF LOW INCOME HOUSEHOLDS IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009

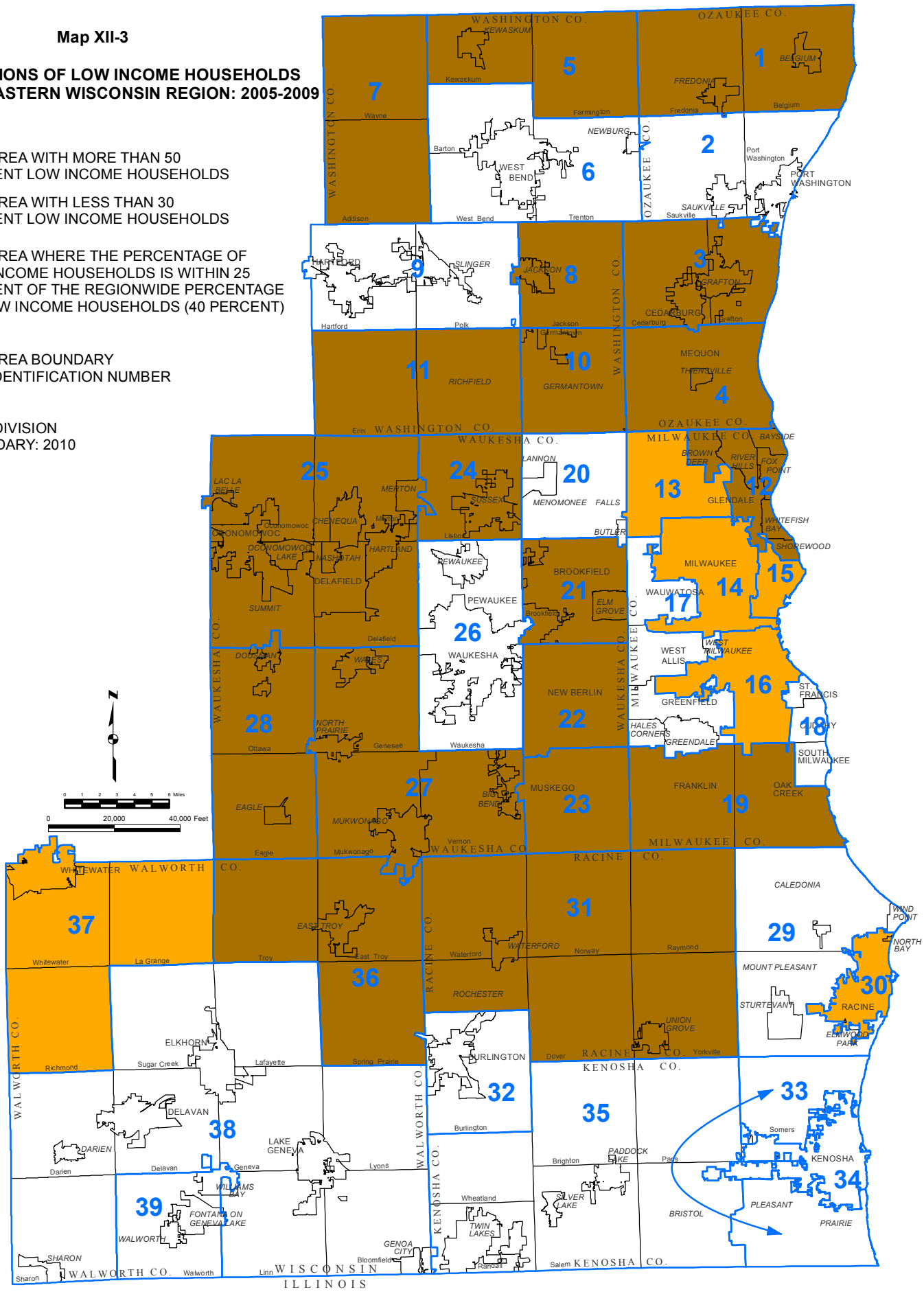
SUB-AREA WITH MORE THAN 50 PERCENT LOW INCOME HOUSEHOLDS

SUB-AREA WITH LESS THAN 30 PERCENT LOW INCOME HOUSEHOLDS

SUB-AREA WHERE THE PERCENTAGE OF LOW INCOME HOUSEHOLDS IS WITHIN 25 PERCENT OF THE REGIONWIDE PERCENTAGE OF LOW INCOME HOUSEHOLDS (40 PERCENT)

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

CIVIL DIVISION BOUNDARY: 2010

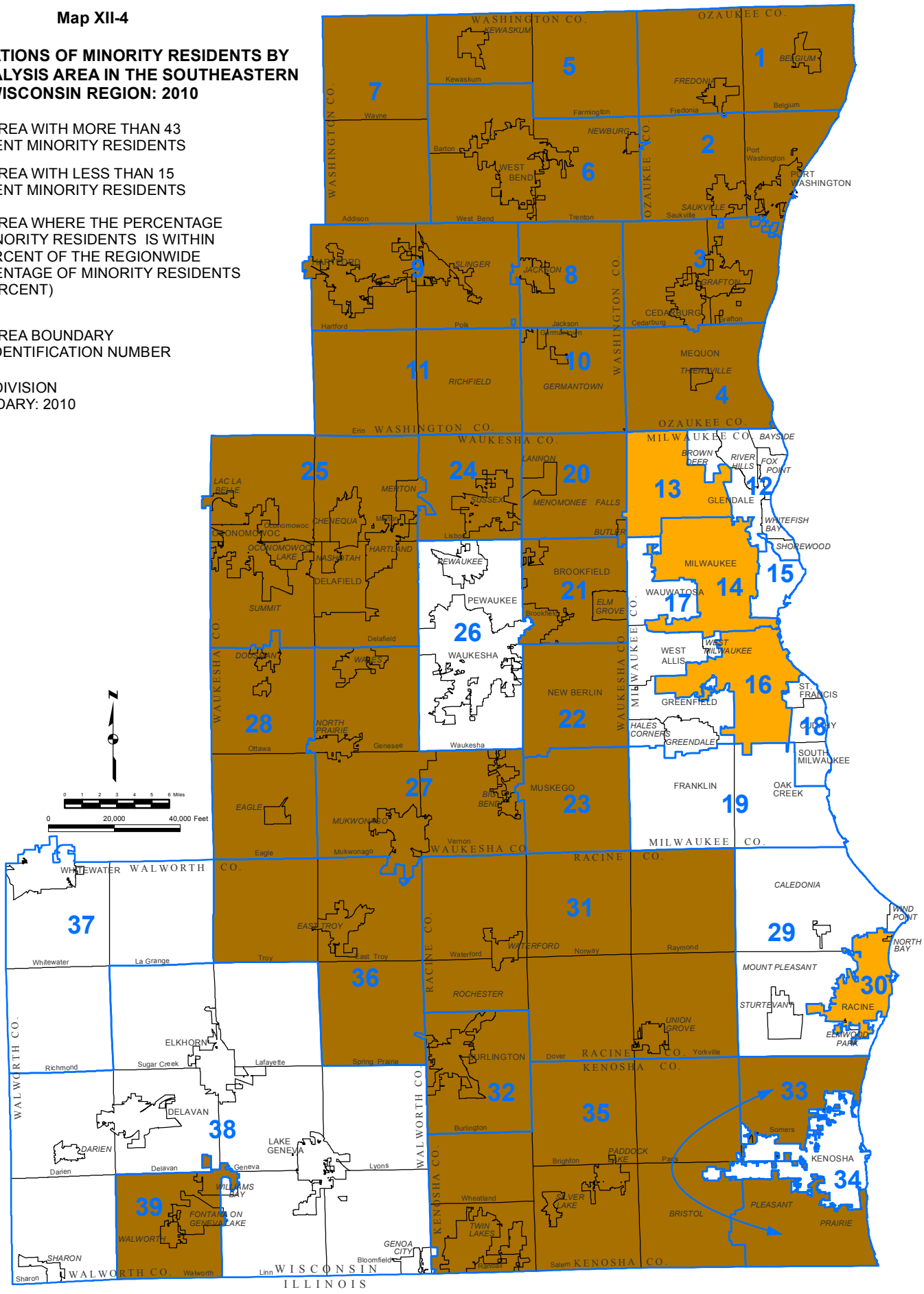



*Source: U.S. Bureau of the Census and SEWRPC.*

**Map XII-4**

## CONCENTRATIONS OF MINORITY RESIDENTS BY HOUSING ANALYSIS AREA IN THE SOUTHEASTERN WISCONSIN REGION: 2010

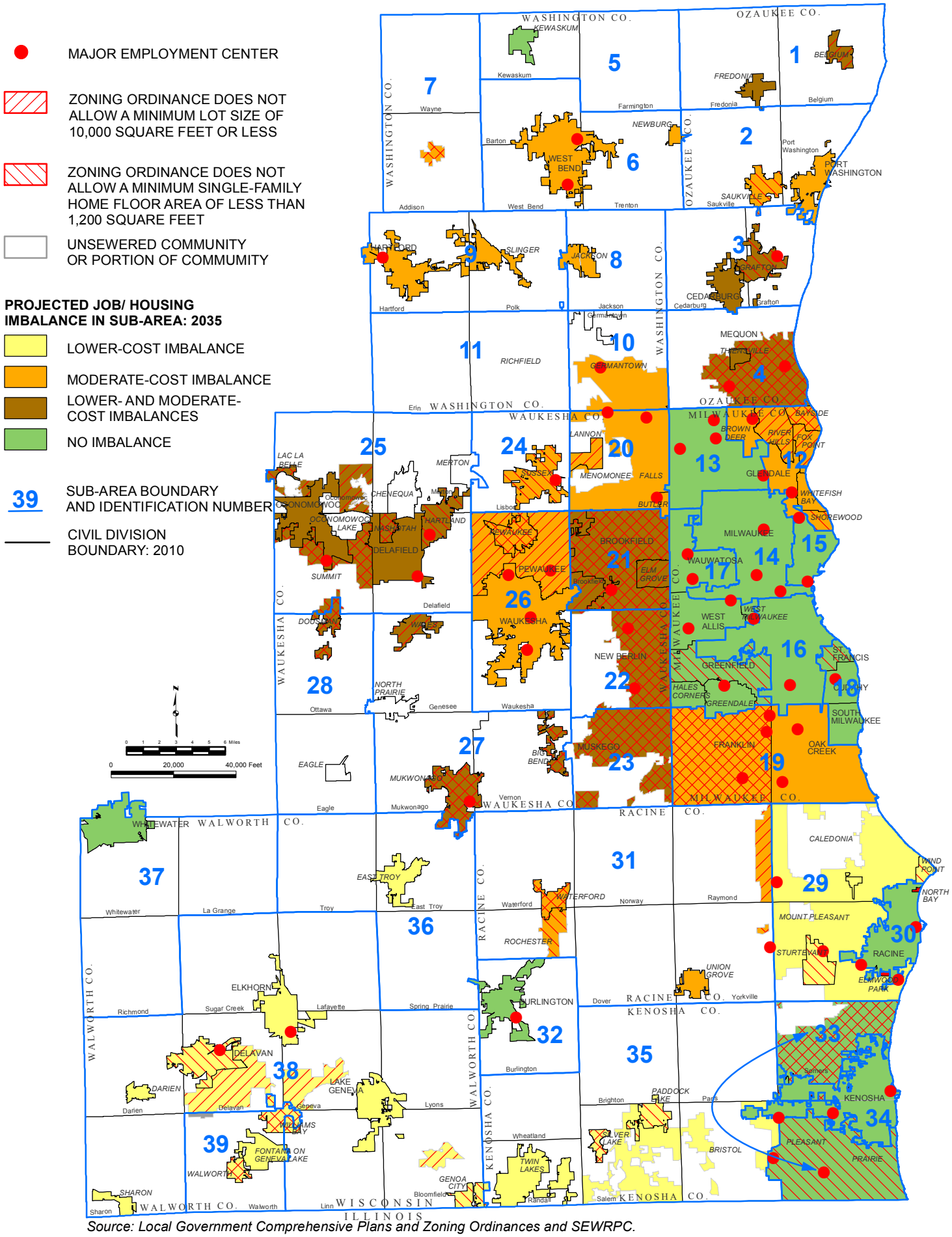
- SUB-AREA WITH MORE THAN 43 PERCENT MINORITY RESIDENTS
- SUB-AREA WITH LESS THAN 15 PERCENT MINORITY RESIDENTS
- SUB-AREA WHERE THE PERCENTAGE OF MINORITY RESIDENTS IS WITHIN 50 PERCENT OF THE REGIONWIDE PERCENTAGE OF MINORITY RESIDENTS (29 PERCENT)
- 39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER
- CIVIL DIVISION BOUNDARY: 2010




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

**Map XII-5**

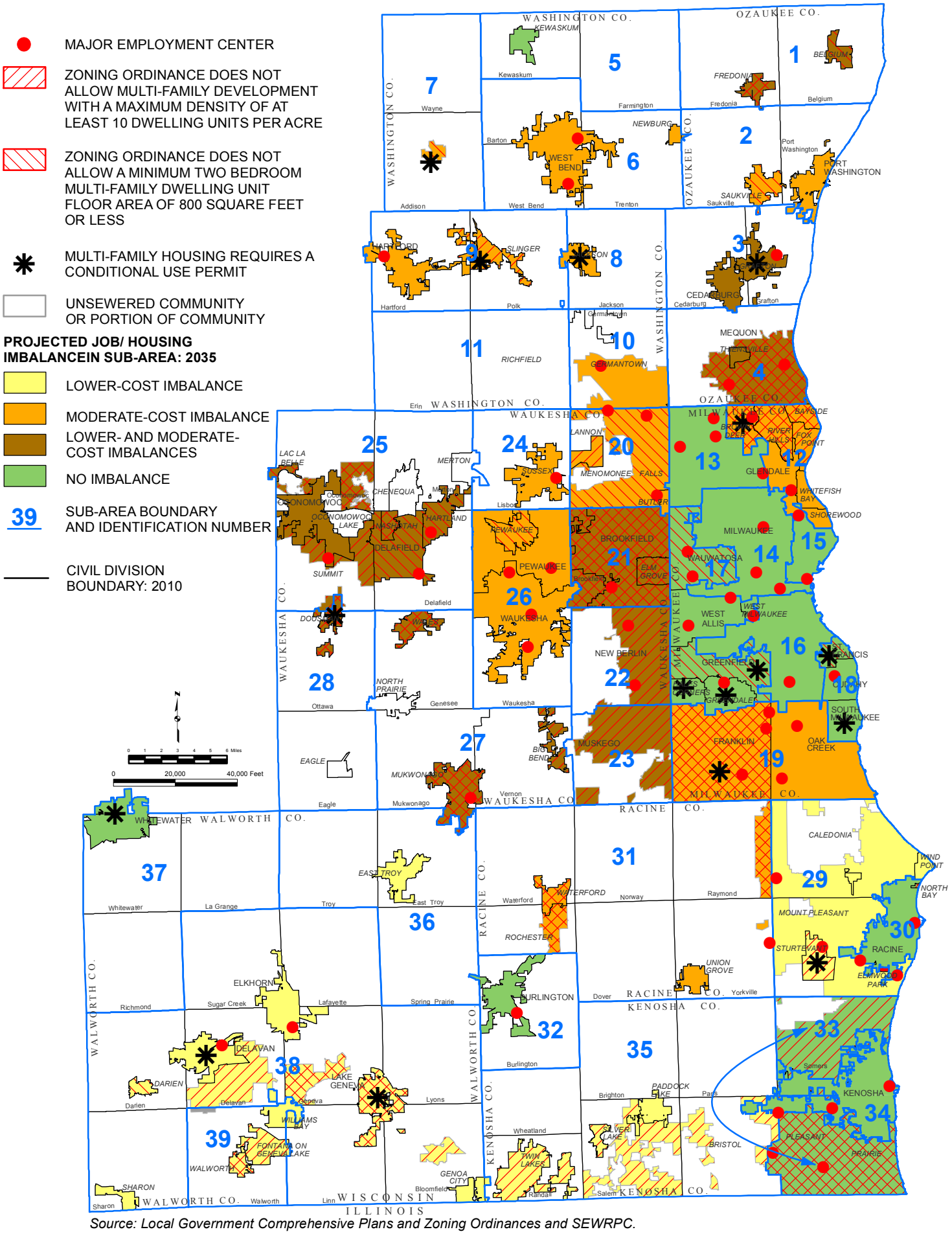
**PROJECTED JOB/HOUSING IMBALANCES BY SEWERED COMMUNITIES WHERE RESIDENTIAL ZONING DISTRICT REQUIREMENTS MAY RESTRICT AFFORDABLE SINGLE-FAMILY HOUSING IN THE SOUTHEASTERN WISCONSIN REGION**




*Source: Local Government Comprehensive Plans and Zoning Ordinances and SEWRPC.*

**Map XII-6**

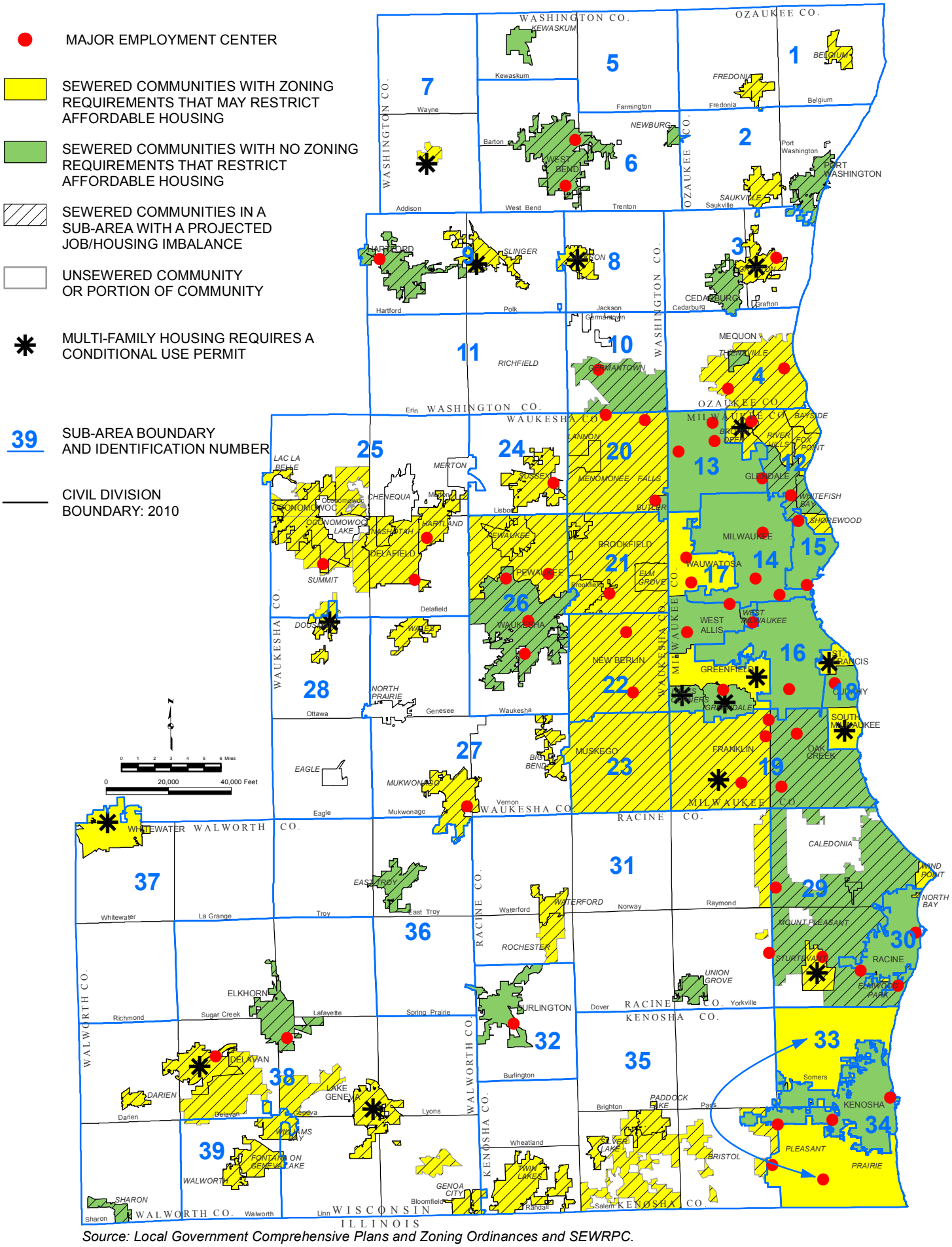
**PROJECTED JOB/HOUSING IMBALANCES BY SEWERED COMMUNITIES WHERE RESIDENTIAL ZONING DISTRICT REQUIREMENTS MAY RESTRICT AFFORDABLE MULTI-FAMILY HOUSING IN THE SOUTHEASTERN WISCONSIN REGION**




*Source: Local Government Comprehensive Plans and Zoning Ordinances and SEWRPC.*

**Map XII-7**

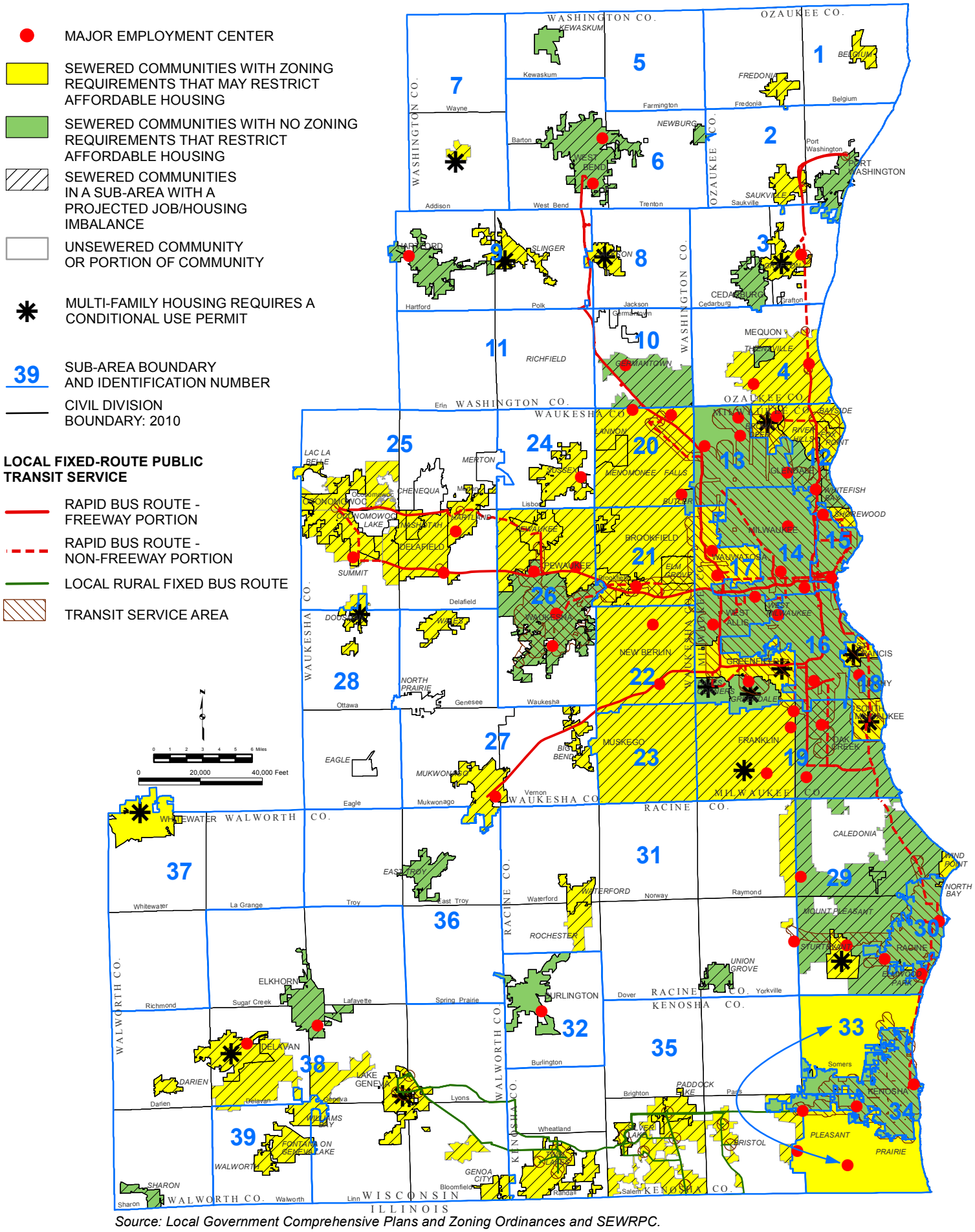
**POTENTIAL FOR DEVELOPING AFFORDABLE HOUSING IN SEWERED COMMUNITIES WITH SIGNIFICANT EMPLOYMENT OPPORTUNITIES IN THE SOUTHEASTERN WISCONSIN REGION**




*Source: Local Government Comprehensive Plans and Zoning Ordinances and SEWRPC.*

**Map XII-8**

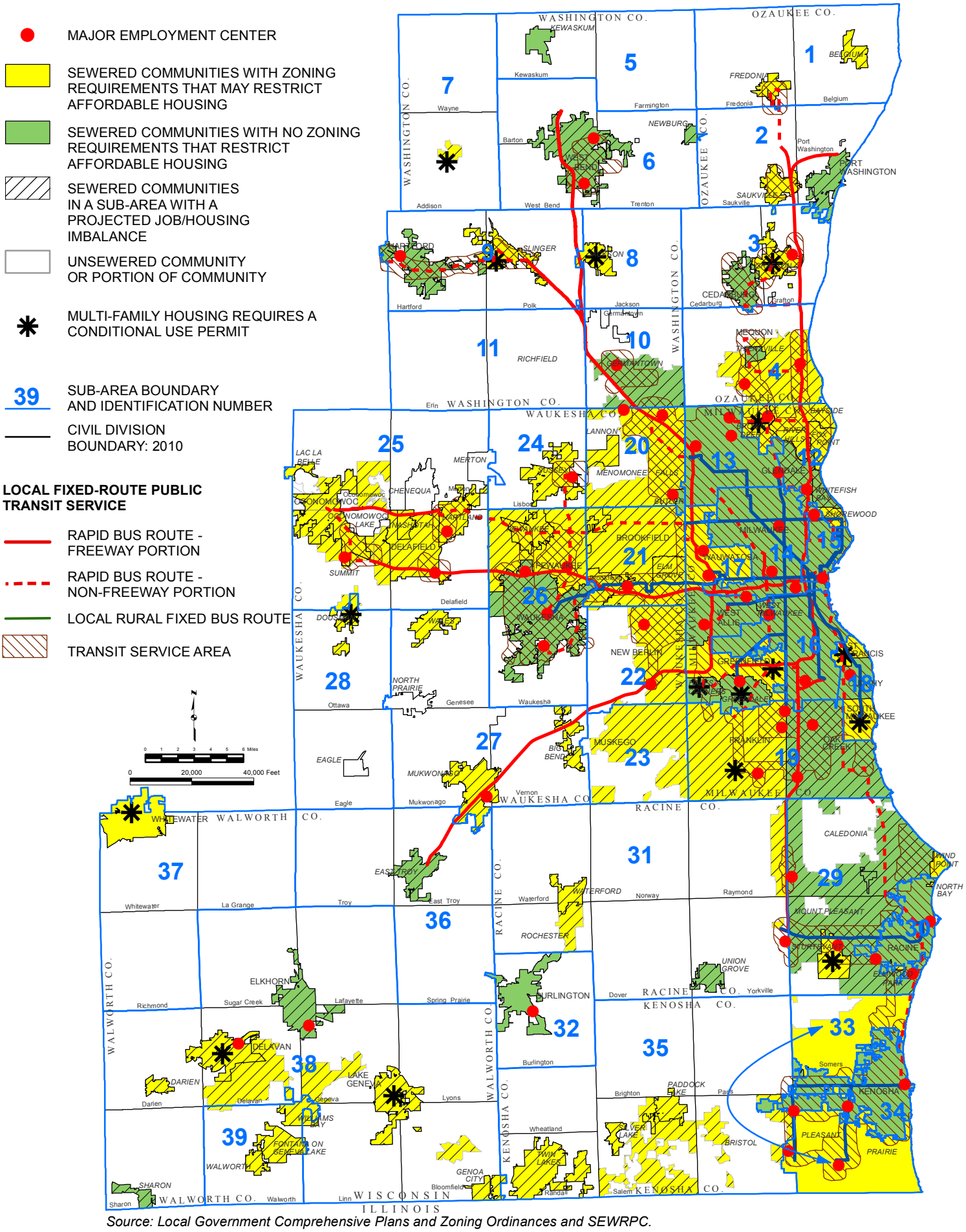
**YEAR 2010 PUBLIC TRANSIT SERVICE IN THE SOUTHEASTERN WISCONSIN REGION IN RELATION TO AFFORDABLE HOUSING**




*Source: Local Government Comprehensive Plans and Zoning Ordinances and SEWRPC.*

**Map XII-9**

**PUBLIC TRANSIT ELEMENT OF THE YEAR 2035 REGIONAL TRANSPORTATION SYSTEM PLAN IN RELATION TO AFFORDABLE HOUSING NEED**




*Source: Local Government Comprehensive Plans and Zoning Ordinances and SEWRPC.*

**Map XII-10**

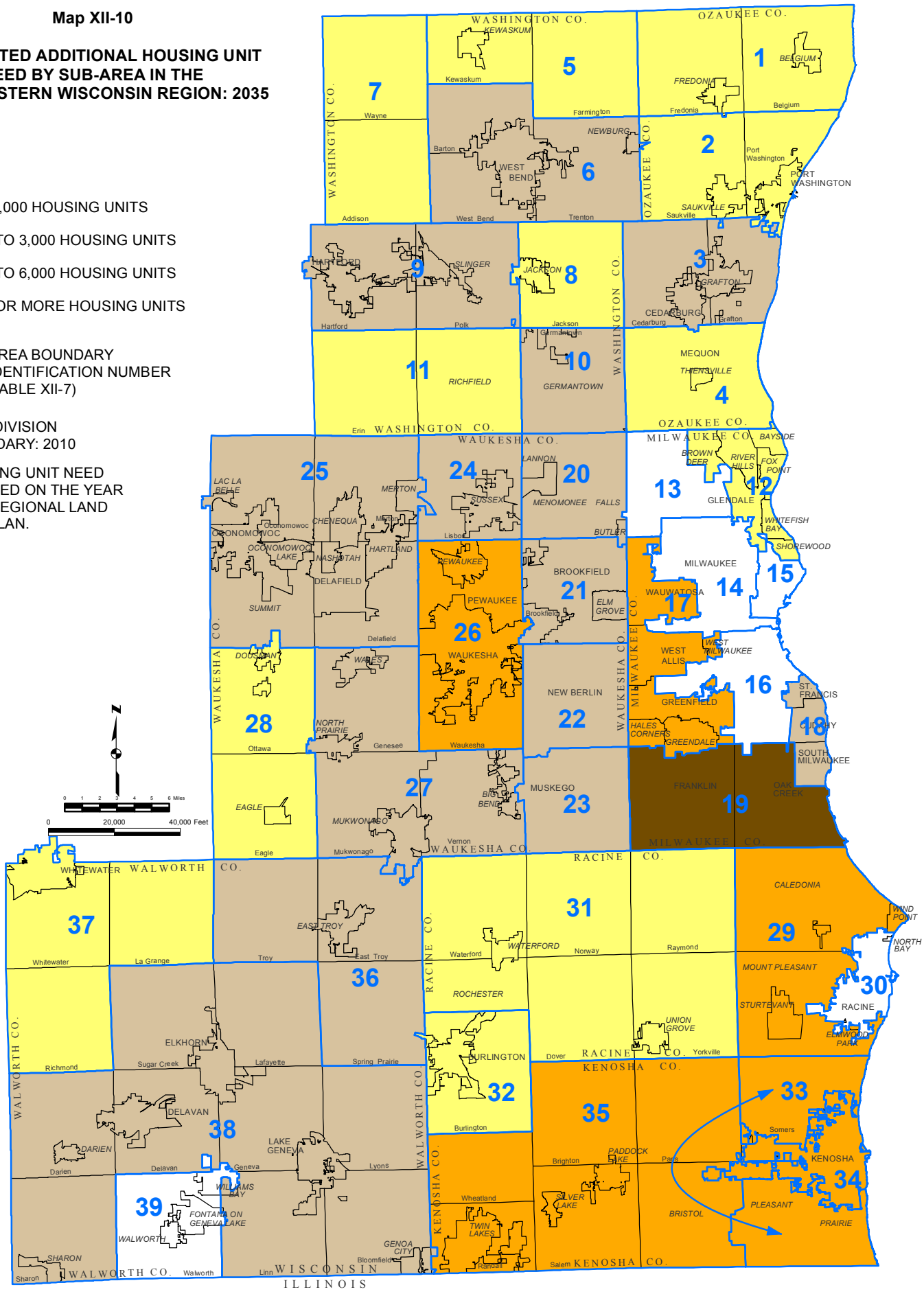
**ANTICIPATED ADDITIONAL HOUSING UNIT NEED BY SUB-AREA IN THE SOUTHEASTERN WISCONSIN REGION: 2035**

- NONE
- 1 TO 1,000 HOUSING UNITS
- 1,001 TO 3,000 HOUSING UNITS
- 3,001 TO 6,000 HOUSING UNITS
- 6,001 OR MORE HOUSING UNITS

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER (SEE TABLE XII-7)

CIVIL DIVISION BOUNDARY: 2010

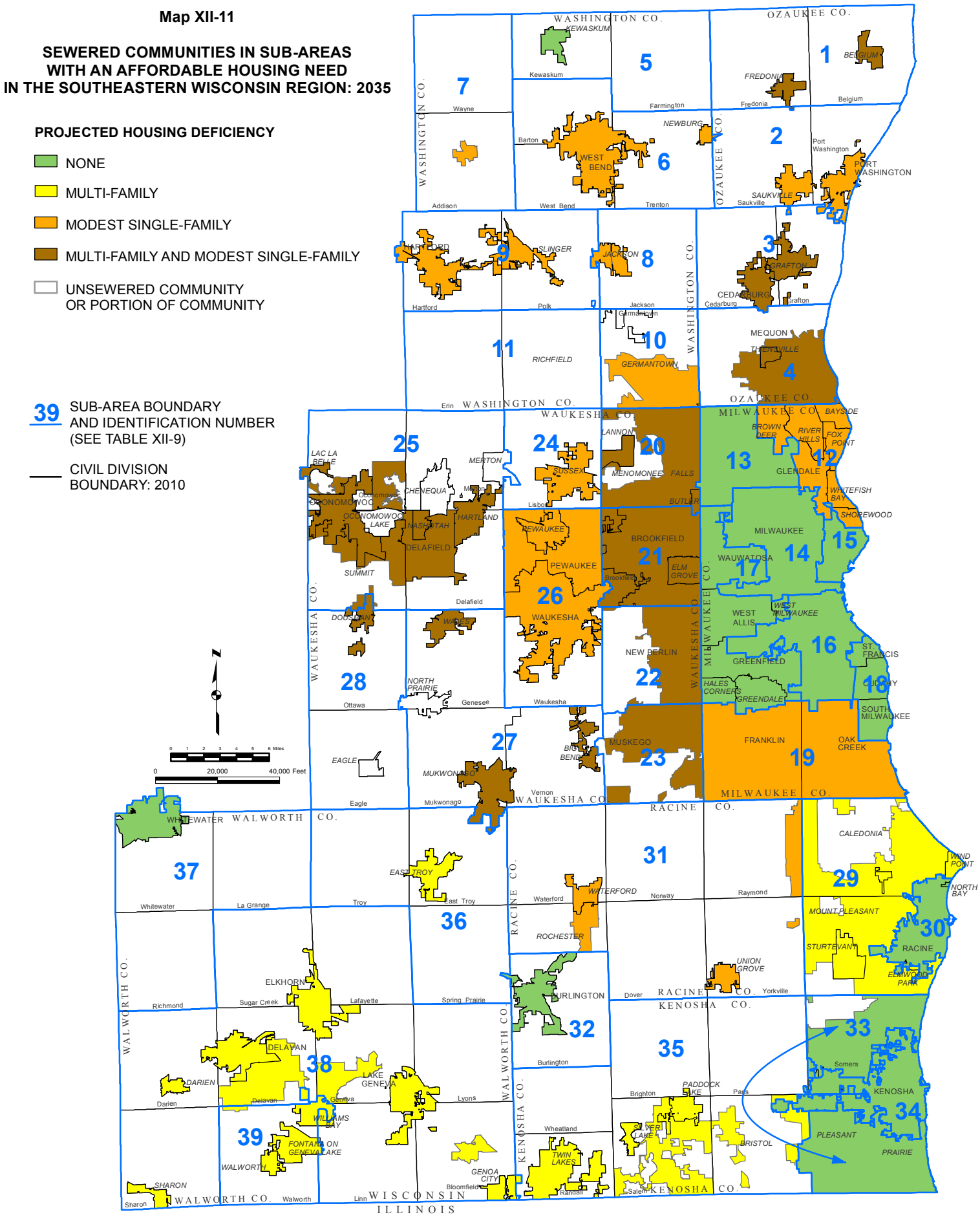
NOTE: HOUSING UNIT NEED IS BASED ON THE YEAR 2035 REGIONAL LAND USE PLAN.




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

**Map XII-11**

## SEWERED COMMUNITIES IN SUB-AREAS WITH AN AFFORDABLE HOUSING NEED IN THE SOUTHEASTERN WISCONSIN REGION: 2035




*Source: SEWRPC.*

**Map XII-12**
**SEWERED COMMUNITIES IN PRIORITY HOUSING ANALYSIS AREAS FOR SUBSIDIZED HOUSING IN THE SOUTHEASTERN WISCONSIN REGION**

MAJOR EMPLOYMENT CENTER

ECONOMIC NEED FOR SUBSIDIZED HOUSING

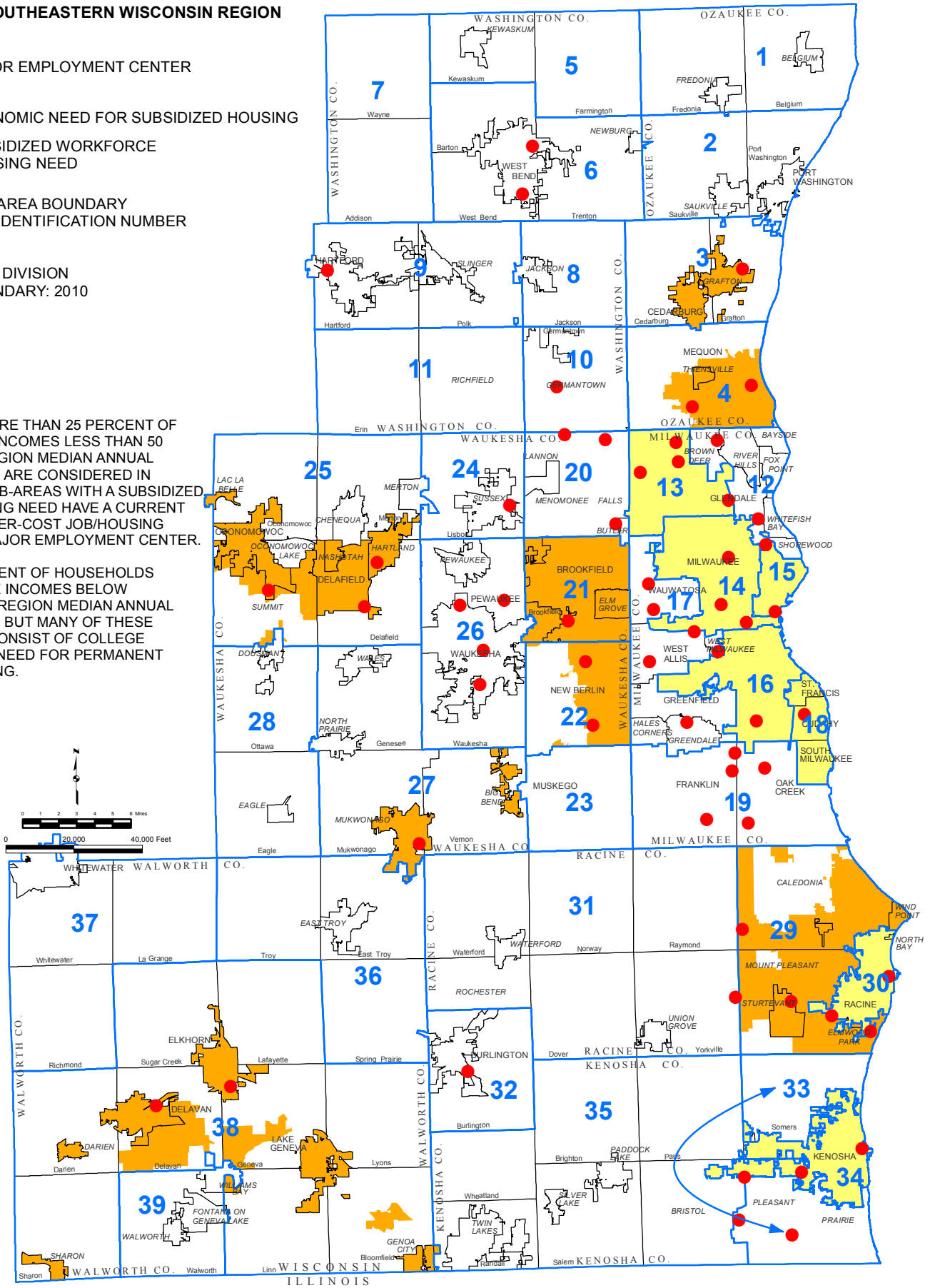
SUBSIDIZED WORKFORCE HOUSING NEED

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

CIVIL DIVISION BOUNDARY: 2010

NOTES:
SUB-AREAS WITH MORE THAN 25 PERCENT OF HOUSEHOLDS WITH INCOMES LESS THAN 50 PERCENT OF THE REGION MEDIAN ANNUAL HOUSEHOLD INCOME ARE CONSIDERED IN ECONOMIC NEED. SUB-AREAS WITH A SUBSIDIZED WORKFORCE HOUSING NEED HAVE A CURRENT OR PROJECTED LOWER-COST JOB/HOUSING IMBALANCE AND A MAJOR EMPLOYMENT CENTER.

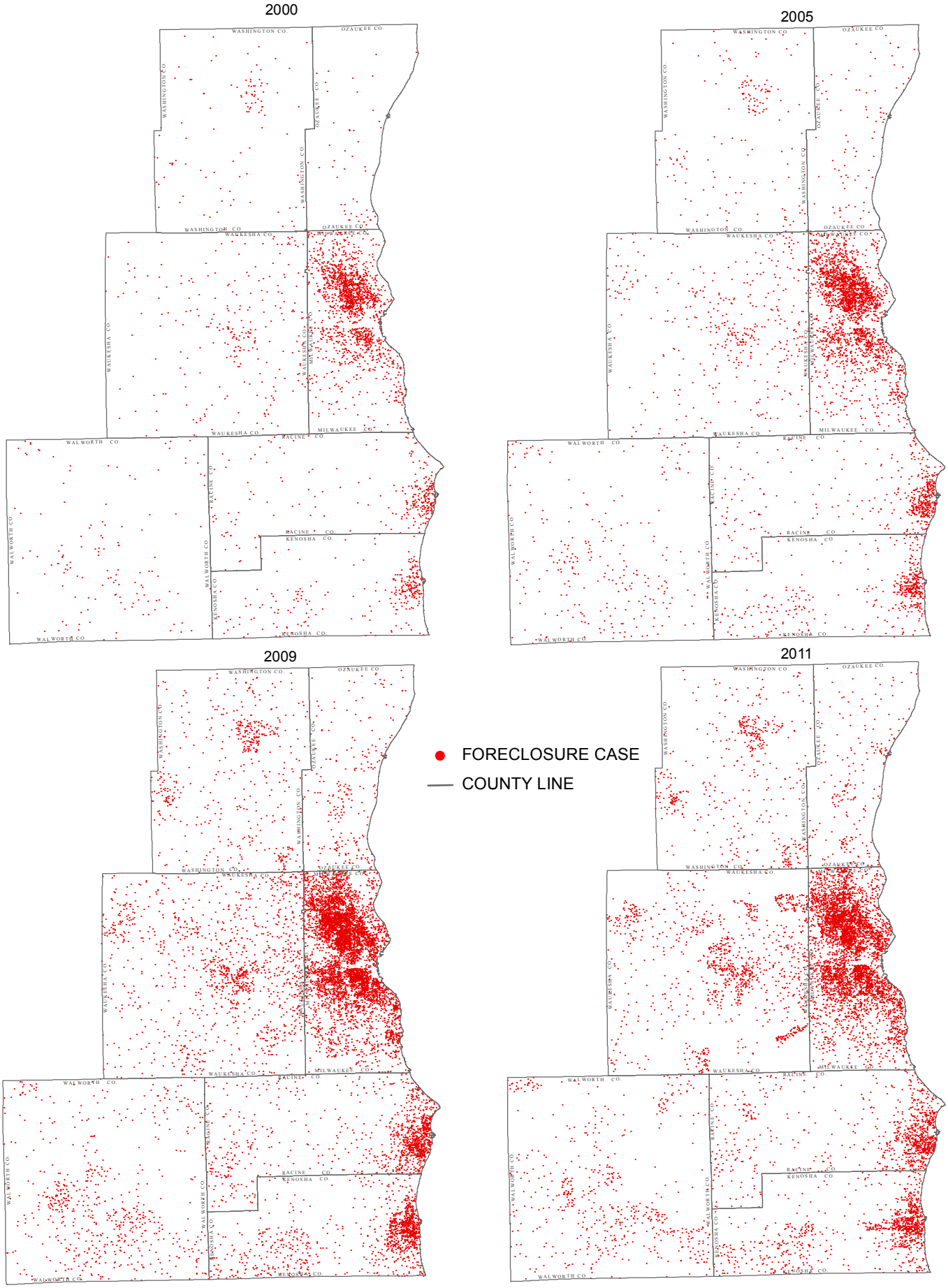
MORE THAN 25 PERCENT OF HOUSEHOLDS IN SUB-AREA 37 HAVE INCOMES BELOW 50 PERCENT OF THE REGION MEDIAN ANNUAL HOUSEHOLD INCOME BUT MANY OF THESE HOUSEHOLDS MAY CONSIST OF COLLEGE STUDENTS WITH NO NEED FOR PERMANENT AFFORDABLE HOUSING.




*Source: U.S. Bureau of the Census, Wisconsin Department of Administration, Local Comprehensive Plans, and SEWRPC.*

**Figure XII-1**

**FORECLOSURE CASES IN SOUTHEASTERN WISCONSIN: 2000 - 2011**




*Source: UW Extension Center for Community and Economic Development and SEWRPC.*