E X E C U T I V E     S U M M A R Y

On March 13, 2013, the Southeastern Wisconsin Regional Planning Commission adopted a new Regional Housing Plan. The plan has a design year of 2035 and represents a major element of the evolving comprehensive plan for the Southeastern Wisconsin Region. This newsletter provides a summary of the planning process and the major findings and recommendations of the new Regional Housing Plan.

The report documenting the new housing plan is being provided to each County and local government in the Region and to all concerned local, areawide, State, and Federal agencies. The Commission is requesting that each of the concerned agencies and units of government review the regional housing plan, and consider endorsement and integration of the recommendations of the plan into their planning, regulatory, and other activities related to the development and redevelopment of housing and land use, particularly community comprehensive plans and zoning ordinances.

The focus of the housing plan is to encourage the provision of an adequate supply of affordable housing for all current residents and the anticipated future population of the Region through the plan design year 2035. Implementing the plan recommendations will benefit current and future residents of the Region by helping to:

- Provide housing affordable to all residents of the Region, with a focus on housing affordable to the existing and projected workforce;
- Reinforce the need for improved and expanded public transit in Southeastern Wisconsin;
- Provide enough subsidized and tax credit housing to meet the needs of very low-income households, and help address the problem of dilapidated, substandard, and unsafe housing in the Region;
- Better meet the existing and future need for accessible housing for persons with disabilities;
- Reduce the concentration of minorities in the Region’s central cities; and
- Promote more economical development and the preservation of farmland.

P L A N N I N G     P R O C E S S

SEWRPC is the areawide public planning agency for the Southeastern Wisconsin Region, which includes Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington, and Waukesha Counties. The Commission’s planning under State law is advisory, and addresses land use and infrastructure, including transportation, water quality, water supply, parks and open space, and floodplain management. The Commission exists to help the seven counties and 147 cities, villages, and towns in the Region consider issues and problems that may require the cooperation of multiple county and local governments for sound resolution.

Preparation of the regional housing plan was undertaken in response to requests from local governments and concerns that some areas of the Region do not offer enough housing options to meet housing needs. A 29-member Committee appointed by the Regional Planning Commission provided oversight and input throughout the preparation of the plan. The Advisory Committee included representatives from local, county, and State governments; housing advocacy organizations; home builders and realtors; and research and policy institutions. Members of the Advisory Committee are listed on page 2.

C O N T A C T   I N F O R M A T I O N

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Promote More Economical Development and the Preservation of Farmland

Multi-family housing and higher-density single-family housing, as recommended in the housing plan, can provide more affordable housing and at the same time provide for a more compact urban development pattern. Compact development allows housing to be located closer to jobs and services, such as shopping and schools, which minimizes vehicle travel and provides increased opportunities for walking and bicycling. Compact development also minimizes the cost of providing new roads and extending public sewer and water to serve new development and can be served more efficiently and economically by public transit. More compact urban development also helps to preserve farmland by minimizing the amount of land consumed by residential subdivisions and other urban development.

A mixed-use development in the City of Waukesha, which provide retail or office space on the ground floor and living quarters for the owner on the upper floors.

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

PLAN IMPLEMENTATION

Implementation of the regional housing plan will depend on the actions of Federal, State, County, and local governments and nonprofit organizations to carry out the recommendations of the plan. The key recommendation, which is to accommodate the development of additional higher-density single- and multi-family housing in communities with sanitary sewer service, is directed to cities, villages, and towns with sanitary sewer service. The plan includes many other recommendations directed to local and county units of government, Federal and State agencies, and nonprofit organizations. SEWRPC will provide copies of the adopted plan to the governmental units and agencies concerned. SEWRPC will also conduct education and outreach efforts to encourage endorsement and implementation of the plan, and will conduct an ongoing data collection effort to monitor progress in plan implementation. A full reevaluation and update of the housing plan is expected to occur every 10 to 12 years, following adoption of updated regional land use and transportation system plans.

The Commission also provided many opportunities for members of the public to participate in the planning process, including three series of public meetings at key points during the planning process. At least one meeting was held in each County, with three in Milwaukee County, during each series of meetings. Additional outreach was undertaken throughout the planning process through newsletters and shorter English and Spanish language brochures and bulletins; the SEWRPC website; and presentations to local government officials, housing advocacy groups, and at various conferences and other events. SEWRPC staff also had ongoing contact with groups across the Region representing the interests of minority and low-income populations and persons with disabilities, which provided numerous opportunities for input during preparation of the plan.
The Commission contracted with UW-Milwaukee to conduct a socio-economic impact analysis of the preliminary plan recommendations to evaluate the potential impacts of the plan on environmental justice populations, specifically, minority and low-income populations and persons with disabilities. The analysis concluded that none of the plan recommendations would be expected to have negative impacts on environmental justice populations. Of the 47 preliminary recommendations, 44 recommendations would be expected to have a significantly positive or positive impact on environmental justice populations, and three preliminary recommendations would have no impacts. A significantly positive impact finding means that environmental justice populations are likely to receive a greater proportion of benefits from the recommendation than the regional population as a whole. A positive impact finding means that environmental justice populations are likely to receive benefits from the recommendation in proportion to the regional population as a whole.

Inventories and Analyses
A number of inventories and analyses were conducted as part of the planning work to gain an understanding of the existing housing situation, the trends of change in that situation, and the factors influencing those trends. Inventories and analyses were conducted relating to new housing development, housing discrimination, the balance between jobs and housing, the availability of housing accessible to persons with disabilities, and the existing subsidized housing stock. These analyses were then used to develop the recommended housing plan for the Region.

Sub-regional housing analysis areas (sub-areas) were identified early in the planning process to assist in data collection and analysis. The factors used in determining sub-area boundaries included 2010 municipal boundaries and census tracts, existing and potential sanitary sewer and public water supply service areas, existing and potential areas served by transit, travel patterns centered on major commercial and industrial land use concentrations, and natural and manmade barriers such as environmental corridors and major transportation corridors.

PLAN VISION AND OBJECTIVES

Early steps in the planning process included defining the regional housing problem and developing objectives and standards to address each component of the housing problem. The housing objectives address housing affordability, subsidized and tax credit housing, accessible housing for persons with disabilities, fair housing, job/housing balance, and development practices. The Advisory Committee also developed a vision statement for the future development of housing in the Region, which provided a framework for preparation of the plan:

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

MAJOR PLAN FINDINGS AND RECOMMENDATIONS

Provide Housing Affordable to all Residents of the Region
Safe and decent housing should be available to all residents of the Region. Housing fulfills a basic human need for shelter and protection from the elements, and safe and decent housing can provide a sense of mental well-being and security that contributes to a healthy society. The private housing market provides ample options for households with higher incomes. The regional housing plan therefore focuses on housing for lower- and moderate-income households. An analysis of median annual household incomes and housing costs in the Region determined that:

- Housing subsidized by the government, tax credit housing, or housing developed by nonprofit 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's median income (less than $26,940). Over 187,000 households, or just under 24 percent of households in the Region, have incomes of 50 percent or less than the Region's median income.

- Households with incomes between 50 and 80 percent of the Region's median income ($26,940 to $43,104 per year) would likely be able to afford higher-density multi-family housing at market (non-subsidized) rents. About 127,000, or 16 percent of Region households, fall within this income category.

- Households with incomes between 80 and 135 percent of the Region's median income ($43,104 to $72,737 per year) would likely be able to afford market-rate multi-family rents or modest single-family housing. About 191,000, or just over 24 percent of Region households, fall within this income category.

- Households with incomes more than 135 percent of the median income (more than $72,737 per year) would be able to afford a variety of market-rate housing. Just over a third, or about 277,000 of Region households, fall within this income category.
and 80 percent of the Region median income ($26,940 to $43,104). The plan also recommends that communities allow the development of new single- and two-family homes at densities equivalent to lots of 10,000 square feet or less, with homes sizes less than 1,200 square feet, to accommodate market-rate housing affordable to households with incomes between 80 and 135 percent of the Region median income ($43,104 to $72,737).

Housing plan recommendations for affordable multi-family and higher-density single- and two-family development are directed to cities, villages, and towns with existing or planned sanitary sewer service, because higher-density residential development is generally not appropriate on private wells and septic systems. Communities with sewer service that have adopted zoning regulations that may restrict the development of affordable housing are shown on Maps 1 and 2.

The plan also recommends that County and local governments 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. Funds should also be provided to assist landlords in making needed repairs to apartments that would be affordable to low- and moderate-income tenants.

All cities, villages, and towns are encouraged to 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, communities could limit zoning ordinance restrictions on the size and appearance of housing by reducing or eliminating requirements for masonry (stone or brick) exteriors or minimum home sizes of 1,200 square feet or more in single-family and two-family residential zoning districts. Subdivision ordinances could be reviewed to determine if street widths could be reduced to provide savings in street construction and maintenance costs while still providing appropriate traffic-carrying capacity.

It is estimated there are up to 61,640 multi-family housing units in the Region constructed since 1991 that may be accessible to persons with disabilities, due to Federal and State fair housing laws. These laws require all apartments in new multi-family buildings with elevators and ground-level apartments in buildings without elevators to be accessible to persons in wheelchairs by providing features such as zero-step entrances and wider doorways and halls. In 2010, about 169,000 households in the Region reported a member with a disability, which shows a need for additional accessible housing. Housing affordability is also a concern to persons with disabilities, whose median annual earnings are about half that of a person without a disability.

The plan recommendation that calls for the development of more multi-family housing would help persons with disabilities obtain housing that would be both accessible and more affordable. Development of more multi-family housing outside the central cities of Kenosha, Racine, and Milwaukee would also increase the availability of accessible housing near job centers in outlying areas.

affordable housing. The proposed 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 Region.

Better Meet the Need for Accessible Housing for Persons with Disabilities

An adequate number of accessible housing units should be available throughout the Region to provide persons with disabilities increased housing choices and access to employment opportunities. Accessible housing will become increasingly important as the number of elderly residents in the Region continues to increase due to the aging of the baby-boom generation, because the incidence of disabilities increases as a person ages.
Housing costs for the modest housing recommended by the plan would meet the guideline established by the U.S. Department of Housing and Urban Development (HUD) that housing costs should not exceed 30 percent of household income. A similar standard is used by banks when considering loans for private mortgages. Currently, 36 percent of households in the Region pay more than 30 percent of their incomes for housing, including about 15 percent of households that spend more than 50 percent of their income on housing. Over two-thirds of the households with high housing costs are low- and moderate-income households.

An analysis was conducted as part of the housing plan to help determine the balance between job wages and housing costs. To find these challenges, the plan recommends that the development of new subsidized and tax credit housing and the allocation of vouchers be targeted to areas with the greatest need, which are shown on Map 4. The identified priority areas are those with the most low-income households, and areas with a major employment center and a shortage of lower-cost housing compared to lower-wage jobs. A major employment center is a concentrated area with 3,500 or more jobs. Existing and planned major employment centers in the Region, based on the year 2035 regional land use plan, are also shown on Map 4.

Increasing the supply of housing that meets affordability guidelines will help ensure that households have adequate funds after paying their housing costs to pay for food, child care, transportation, health care, and other necessities. Households that cannot afford decent housing based on 30 percent of their income must often live in housing that is too small, poorly maintained, and/or has inadequate plumbing, kitchen facilities, or insulation. Providing an adequate supply of decent housing that tends to be affordable to a wide range of households would help reduce the market for dilapidated housing in the Region.

Addressing the Region’s need for additional subsidized housing will also require greater public sector coordination, greater private sector participation, and interjurisdictional collaboration. The plan therefore recommends the establishment of a regional Housing Trust Fund for Southeastern Wisconsin (HTF-SW) to assist in the acquisition of land and the development of public funding for the development of subsidized housing and for housing vouchers is limited. Due to funding challenges, the plan recommends that the development of new subsidized and tax credit housing and the allocation of vouchers be targeted to areas with the greatest need, which are shown on Map 4. The identified priority areas are those with the most low-income households, and areas with a major employment center and a shortage of lower-cost housing compared to lower-wage jobs. A major employment center is a concentrated area with 3,500 or more jobs. Existing and planned major employment centers in the Region, based on the year 2035 regional land use plan, are also shown on Map 4.

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Map 3 summarizes the results of the regional job/housing balance analysis. A lower-cost job/housing imbalance is a sub-area projected to have a higher percentage of lower-wage jobs than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area projected to have a higher percentage of moderate-wage jobs than moderate-cost housing.

The analysis was necessarily based on a number of assumptions and generalized data for each community due to the regional scope of the analysis. In addition, information for some sewered communities was combined based on sub-areas identified early in the planning process, which combined certain communities based on the concentration of major commercial and industrial land uses. Individual sewered communities in a sub-area identifies as having a job/housing imbalance may have a balance between jobs and housing. SEWRPC will update the analysis in the near future to determine the job/housing balance in each sewered community.

The housing plan recommends that sewered communities in sub-areas identified as having an imbalance between job wages and housing costs conduct a more detailed analysis based on specific conditions in their community as part of their comprehensive plan updates. The local analysis could consider, for example, specific housing values based on local assessment data. If the local analysis confirms an existing or future job/housing imbalance, it is recommended that the local government consider changes to the comprehensive plan that would provide housing appropriate for people holding jobs in the community, thereby supporting the availability of a workforce for their community's businesses and industries. Additional multi-family housing is recommended in communities where the local analysis indicates a shortage of lower-cost housing in relation to lower-wage jobs. Additional modest single-family housing is recommended in communities where the local analysis indicates a shortage of moderate-cost housing in relation to moderate-wage jobs.

Economic Development in Economically Challenged Areas

The job/housing analysis was based on job wages and housing costs in sewered communities within each sub-area, and did not consider the number of jobs that might be held by residents from outside the sub-area, or the employment status of residents in each sub-area. Other analyses conducted as part of the housing plan determined that households in several sub-areas with a job/housing balance have high housing cost burdens despite having ample supplies of lower-cost housing and good-paying jobs. Higher household incomes and/or additional subsidized housing will be necessary to decrease high housing cost burdens in these economically challenged areas.

An overlay on Map 3 indicates those sub-areas where additional subsidized housing is recommended to address a need for affordable housing for low-income households. More than 25 percent of the households in sub-areas 13-16 (City of Milwaukee), 18 (Cudahy/St. Francis South Milwaukee), 30 (City of Racine), and 34 (City of Kenosha) have incomes less than 50 percent of the Region median income. The housing plan also recommends increased economic development, job training, and education efforts to increase household incomes and decrease housing cost burdens in economically challenged areas.

Reinforce the Need for Improved and Expanded Public Transit in Southeastern Wisconsin

In addition to recommending a balance between housing costs and job wages in each sub-area, the housing plan recommends improving transit connections between areas of existing affordable housing and job locations. The Region's central cities have substantial concentrations of unemployed and under-employed individuals and low-income households. In many communities surrounding these central cities, there are significant job concentrations. A portion of these jobs pay moderate and lower wages, and many of these communities lack public transit service, even though in many instances they are immediately adjacent to the Region's public transit systems. Expansion of public transit service to these communities, in accordance with the recommendations of the regional transportation plan, will assist in providing employers with the necessary workforce, and will link moderate and lower income individuals with jobs in communities with limited supplies of affordable housing.
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A new duplex and a second nearing completion on a redevelopment site in the City of Waukesha. Construction of the duplexes was sponsored by Habitat for Humanity.

Map 1

**SEWERED COMMUNITIES WHERE RESIDENTIAL ZONING DISTRICT MINIMUM LOT SIZE AND/OR MINIMUM FLOOR AREA REQUIREMENTS MAY RESTRICT AFFORDABLE SINGLE-FAMILY HOUSING: 2012**

- **SEWERED COMMUNITY WITH NO LOT OR HOME SIZE RESTRICTIONS FOR AFFORDABLE HOUSING**
- **ZONING ORDINANCE DOES NOT ALLOW A MINIMUM LOT SIZE OF 10,000 SQUARE FEET OR LESS**
- **ZONING ORDINANCE DOES NOT ALLOW A MINIMUM SINGLE-FAMILY HOME FLOOR AREA OF LESS THAN 1,200 SQUARE FEET**
- **BOTH LOT AND HOME SIZE RESTRICTIONS APPLY**
- **UNSEWERED COMMUNITY OR PORTION OF COMMUNITY**

An analysis was conducted as part of the housing plan to help determine the balance between job wages and housing costs in each sub-area. The projected job/housing balance analysis was limited to areas planned by local governments to be provided with sanitary sewer service by 2035, because the primary concern addressed by the analysis is determining if communities with a significant amount of existing and/or planned land uses that accommodate jobs have also planned for suitable workforce housing. Local governments in portions of the Region that are not served by sanitary sewer typically do not designate extensive areas for commercial and industrial land uses or medium to high density residential land uses, which would accommodate jobs and affordable housing, respectively.

The job/housing balance analysis was based on an analysis of community comprehensive plans to determine the number and type of jobs and housing units that could be expected to be developed by the year 2035. The number of jobs in 2035 was based on the number of jobs in 2010 and a determination of the potential number of additional jobs that could be accommodated in vacant areas designated by sewered communities. Jobs were classified as lower-, moderate-, or higher-wage jobs based on the annual average wage and the percentage distribution of the jobs in each sub-area in 2010, using 17 general classifications (such as retail, manufacturing, and professional/scientific, for example).

Recently redeveloped portion of the Westlawn public housing development by the Housing Authority of the City of Milwaukee. The new “Westlawn Gardens” provides a mix of housing types (single-family, duplexes, townhomes, and apartment buildings) and both subsidized and market-rate housing. The development also features energy-efficient homes, enhanced stormwater management practices to reduce runoff from the site, community gardens and parks.

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Olga Village was a joint venture by the United Community Center and the Housing Authority of the City of Milwaukee to provide affordable apartments for senior citizens. The building includes energy-efficient features, including a green roof and geothermal heating and cooling.

Provide Enough Subsidized Housing to Meet the Need, and Address the Problem of Dilapidated Housing

Households with incomes less than 50 percent of the Region’s median income (less than $26,940 per year) depend on or would benefit from housing assistance to ensure that decent housing is available to them at an affordable cost, particularly larger family households. Data gathered as part of the plan indicate that up to 187,000 households in the Region have incomes below $26,940 per year, while only about 46,000 subsidized housing units and vouchers are available for those in need.

Public funding for the development of subsidized housing and for housing vouchers is limited. Due to funding challenges, the plan recommends that the development of new subsidized and tax credit housing and the allocation of vouchers be targeted to areas with the greatest need, which are shown on Map 4. The identified priority areas are those with the most low-income households, and areas with a major employment center and a shortage of lower-cost housing compared to lower-wage jobs. A major employment center is a concentrated area with 3,500 or more jobs. Existing and planned major employment centers in the Region, based on the year 2035 regional land use plan, are also shown on Map 4.

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Addressing the Region’s need for additional subsidized housing will also require greater public sector coordination, greater private sector participation, and interjurisdictional collaboration. The plan therefore recommends the establishment of a regional Housing Trust Fund for Southeastern Wisconsin (HTF-SW) to assist in the acquisition of land and the development of communities as to whether housing appropriate for the workforce essential to the Region’s existing and future employers is being provided. 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 located in proximity and accessible to existing and potential future business and industry. These concerns underscore the importance of having affordable workforce housing located in sub-areas with major employers and in sub-areas where communities have planned for future job growth.

Provide Affordable Workforce Housing Near Job Centers

Concerns have been raised by business groups, employers, and communities as to whether housing appropriate for the workforce essential to the Region’s existing and future employers is being provided. 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 located in proximity and accessible to existing and potential future business and industry. These concerns underscore the importance of having affordable workforce housing located in sub-areas with major employers and in sub-areas where communities have planned for future job growth.

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Housing plan recommendations for affordable multi-family and higher-density single- and two-family development are directed to cities, villages, and towns with existing or planned sanitary sewer service, because higher-density residential development is generally not appropriate on private wells and septic systems. Communities with sewer service that have adopted zoning regulations that may restrict the development of affordable housing are shown on Maps 1 and 2.

The plan also recommends that County and local governments 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. Funds should also be provided to assist landlords in making needed repairs to apartments that would be affordable to low- and moderate-income tenants.

All cities, villages, and towns are encouraged to 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, communities could limit zoning ordinance restrictions on the size and appearance of housing by reducing or eliminating requirements for masonry (stone or brick) exteriors or minimum home sizes of 1,200 square feet or more in single-family and two-family residential zoning districts. Subdivision ordinances could be reviewed to determine if street widths could be reduced to provide savings in street construction and maintenance costs while still providing appropriate traffic-carrying capacity.

Figure 1 summarizes the potential need for various types of housing based on the analysis of household income and housing costs. The regional housing plan recommends that local governments with sanitary sewer service review their comprehensive plans and zoning ordinances, and change the plans and ordinances if necessary, to address the need for additional affordable housing for lower- and moderate-income households. 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, and live-work units. Specifically, the plan recommends that community plans and ordinances allow for the development of multi-family housing at a density of at least 10 housing units (apartments) per acre, and allow two-bedroom apartments to be 800 square feet or smaller, to provide market-rate (nonsubsidized) housing for households with incomes between 50 and 80 percent of the Region median income ($26,940 to $43,104).

Figure 1

The regional housing plan recommends that local governments with sanitary sewer service review their comprehensive plans and zoning ordinances, and change the plans and ordinances if necessary, to address the need for additional affordable housing for lower- and moderate-income households. 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, and live-work units. Specifically, the plan recommends that community plans and ordinances allow for the development of multi-family housing at a density of at least 10 housing units (apartments) per acre, and allow two-bedroom apartments to be 800 square feet or smaller, to provide market-rate (nonsubsidized) housing for households with incomes between 50 and 80 percent of the Region median income ($26,940 to $43,104).

Better Meet the Need for Accessible Housing

The regional housing plan recommends that local governments establish programs and ordinances to stabilize and improve established neighborhoods with the intent of providing help to landlords in making needed repairs to apartments that would be affordable to low- and moderate-income tenants. The plan also recommends that communities allow the development of multi-family housing at a density of at least 10 housing units (apartments) per acre, and allow two-bedroom apartments to be 800 square feet or smaller, to provide market-rate (nonsubsidized) housing for households with incomes between 50 and 80 percent of the Region median income ($26,940 to $43,104).

It is estimated there are up to 61,640 multi-family housing units in the Region constructed since 1991 that may be accessible to persons with disabilities, due to Federal and State fair housing laws. These laws require all apartments in new multi-family buildings and elevators and handicap-level apartments in buildings without elevators to be accessible to persons in wheelchairs by providing features such as zero-step entrances and wider doorways and halls. In 2010, about 169,000 households in the Region reported a member with a disability, which shows a need for additional accessible housing. Housing affordability is also a concern to persons with disabilities, whose median annual earnings are about half that of a person without a disability.

The plan recommends that calls for the development of more multi-family housing would help persons with disabilities obtain housing that would be both accessible and more affordable. Development of more multi-family housing outside the central cities of Kenosha, Racine, and Milwaukee would also increase the availability of accessible housing near job centers in outlying areas.

Better Meet the Need for Accessible Housing for Persons with Disabilities

An adequate number of accessible housing units should be available throughout the Region to provide persons with disabilities increased housing choices and access to employment opportunities. Accessible housing will become increasingly important as the number of elderly residents in the Region continues to increase due to the aging of the baby-boom generation, because the incidence of disabilities increases as a person ages.

Affordable housing. The proposed 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 Region.

Better Meet the Need for Accessible Housing for Persons with Disabilities

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The Commission contracted with UW-Milwaukee to conduct a socio-economic impact analysis of the preliminary plan recommendations to evaluate the potential impacts of the plan on environmental justice populations, specifically, minority and low-income populations and persons with disabilities. The analysis concluded that none of the plan recommendations would be expected to have negative impacts on environmental justice populations. Of the 47 pre-negative recommendations, 44 recommendations would be expected to have a significantly positive or positive impact on environmental justice populations, and three preliminary recommendations would have no impacts. A significantly positive impact finding means that environmental justice populations are likely to receive a greater proportion of benefits from the reclamation than the regional population as a whole. A positive impact finding means that environmental justice populations are likely to receive benefits from the recommendation in proportion to the regional population as a whole.

Inventories and Analyses

A number of inventories and analyses were conducted as part of the planning process to gain an understanding of the existing housing situation, the trends of change in that situation, and the factors influencing those trends. Inventories and analyses were conducted relating to new housing development, housing discrimination, the balance between jobs and housing, the availability of housing accessible to persons with disabilities, and the existing subsidized housing stock. These analyses were then used to develop the recommended housing plan for the Region.

Sub-regional housing analysis areas (sub-areas) were identified early in the planning process to assist in data collection and analysis. The factors used in determining sub-area boundaries included 2010 municipal boundaries and census tracts, existing and potential sanitary sewer and public water supply service areas, existing and potential areas served by transit, travel patterns centered on major commercial and industrial land use concentrations, and natural and manmade barriers such as environmental corridors and major transportation corridors.

PLAN VISION AND OBJECTIVES

Early steps in the planning process included defining the regional housing problem and developing objectives and standards to address the housing problem. The housing objectives are: (a) ensure housing affordability, subsidized and tax credit housing, accessible housing for persons with disabilities, fair housing, job housing balance, and development practices. The Advisory Committee also developed a vision statement for the future development of housing in the Region, which provided a framework for preparation of the plan.

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

MAJOR PLAN FINDINGS AND RECOMMENDATIONS

Provide Housing Affordable to all Residents of the Region

Safe and decent housing should be available to all residents of the Region. Housing fulfills a basic human need for shelter and protection from the elements, and safe and decent housing can provide a sense of mental well-being and security that contributes to a healthy society. The private housing market provides ample options for households with higher incomes. The regional housing plan therefore focuses on housing for lower- and moderate-income households. An analysis of median annual household incomes and housing costs in the Region determined that:

- Households subsidized by the government, tax credit housing, or housing developed by nonprofit 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's median income. About 277,000, or 24 percent of Region households, fall within this income category.
- Households with incomes between 50 and 80 percent of the Region's median income ($26,940 to $43,104 per year) would likely be able to afford higher-density multi-family housing at market (non-subsidized) rents. About 127,000, or 16 percent of Region households, fall within this income category.
- Households with incomes more than 135 percent of the Region's median income (more than $72,737 per year) would be able to afford a variety of market-rate housing. Just over a third, or about 277,000 of Region households, fall within this income category.

The plan recommends that cities and counties that receive funding directly from HUD (referred to as entitlement jurisdictions) and pass some of their funding on to other local governments or nonprofit agencies explicitly require the sub-grantees to certify that they will affirmatively further fair housing as a condition of receiving the pass-through funds.

In addition to the economic need for subsidized housing, the plan also recommends:

- Suburban areas with more than 25 percent of households with 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.
- Areas with concentrations of minority residents are concentrated in the central portions of the Cities of Milwaukee, Racine, and Kenosha, as shown on Map 5.
Promote More Economical Development and the Preservation of Farmland

Multi-family housing and higher-density single-family housing, as recommended in the housing plan, can provide more affordable housing and at the same time provide opportunities for a more compact urban development pattern. Compact development allows housing to be located closer to jobs and services, such as shopping and schools, which minimizes vehicle travel and provides increased opportunities for walking and bicycling. Compact development also minimizes the cost of providing new roads and extending public sewer and water to serve new development and can be served more efficiently and economically by public transit. More compact urban development also helps to preserve farmland by minimizing the amount of land consumed by residential subdivisions and other urban development.

The Commission also provided many opportunities for members of the public to participate in the planning process, including three series of public meetings at key points during the planning process. At least one meeting was held in each County, with three in Milwaukee County, during each series of meetings. Additional outreach was undertaken throughout the planning process through newsletters and shorter English and Spanish language brochures and bulletins; the SEWRPC website; and presentations to local government officials, housing advocacy groups, and at various conferences and other events. SEWRPC staff also had ongoing contact with groups across the Region representing the interests of minority and low-income populations and persons with disabilities, which provided numerous opportunities for input during preparation of the plan.

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Commissioner, Southeastern Wisconsin Regional Planning Commission
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Special acknowledgment is due Mr. George E. Melcher, retired Director of the Kenosha County Planning and Development Department, and Mr. Michael Hoelt, retired City Planner for the City of Waukesha, who served on the Advisory Committee during much of the planning process.

Implementation of the regional housing plan will depend on the actions of Federal, State, County, and local governments and nonprofit organizations to carry out the recommendations of the plan. The key recommendation, which is to accommodate the development of additional higher-density single- and multi-family housing in communities with sanitary sewer service, is directed to cities, villages, and towns with sanitary sewer service. The plan includes many other recommendations directed to local and county units of government, Federal and State agencies, and nonprofit organizations. SEWRPC will provide copies of the adopted plan to the governmental units and agencies concerned. SEWRPC will also conduct education and outreach efforts to encourage endorsement and implementation of the plan, and will conduct an ongoing data collection effort to monitor progress in plan implementation. A full reevaluation and update of the housing plan is expected to occur every 10 to 12 years, following adoption of updated regional land use and transportation system plans.
EXECUTIVE SUMMARY

On March 13, 2013, the Southeastern Wisconsin Regional Planning Commission adopted a new Regional Housing Plan. The plan has a design year of 2035 and represents a major element of the evolving comprehensive plan for the Southeastern Wisconsin Region. This newsletter provides a summary of the planning process and the major findings and recommendations of the new Regional Housing Plan.

The report documenting the new housing plan is being provided to each County and local government in the Region and to all concerned local, areawide, State, and Federal agencies. The Commission is requesting that each of the concerned agencies and units of government review the regional housing plan, and consider endorsement and integration of the recommendations of the plan into their planning, regulatory, and other activities related to the development and redevelopment of housing and land use, particularly community comprehensive plans and zoning ordinances.

The focus of the housing plan is to encourage the provision of an adequate supply of affordable housing for all current residents and the anticipated future population of the Region through the plan design year 2035. Implementing the plan recommendations will benefit current and future residents of the Region by helping to:

- Provide housing affordable to all residents of the Region, with a focus on housing affordable to the existing and projected workforce;
- Reinforce the need for improved and expanded public transit in Southeastern Wisconsin;
- Provide enough subsidized and tax credit housing to meet the needs of very low-income households, and help address the problem of dilapidated, substandard, and unsafe housing in the Region;
- Better meet the existing and future need for accessible housing for persons with disabilities;
- Reduce the concentration of minorities in the Region's central cities; and
- Promote more economical development and the preservation of farmland.

PLANNING PROCESS

SEWRPC is the areawide public planning agency for the Southeastern Wisconsin Region, which includes Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington, and Waukesha Counties. The Commission's planning under State law is advisory, and addresses land use and infrastructure, including transportation, water quality, water supply, parks and open space, and floodplain management. The Commission exists to help the seven counties and 147 cities, villages, and towns in the Region consider issues and problems that may require the cooperation of multiple county and local governments for sound resolution.

Preparation of the regional housing plan was undertaken in response to requests from local governments and concerns that some areas of the Region do not offer enough housing options to meet housing needs. A 29-member Committee appointed by the Regional Planning Commission provided oversight and input throughout the preparation of the plan. The Advisory Committee included representatives from local, county, and State governments; housing advocacy organizations; home builders and realtors; and research and policy institutions. Members of the Advisory Committee are listed on page 2.