
18 units or more per acre in highly urbanized communities, to accommodate housing affordable to lower-income households. Areas for such housing should be identified in community comprehensive plans. Communities should also 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.

Data analyzed for the plan indicate that 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-rate (non-subsidized) rents. Households with incomes between 80 and 135 percent of the Region's median income (\$43,104 to \$72,737) would likely be able to afford market-rate multi-family rents or modest single-family housing. Households with incomes more than 135 percent of the median income would be able to afford a variety of market-rate housing. Housing is considered “affordable” if a household spends no more than 30 percent of its income on housing costs, in accordance with a standard established by the U.S. Department of Housing and Urban Development. For renters, housing costs include monthly rent and water, sewer, heating oil, gas, and electric utilities paid by the renter. For homeowners, housing costs include monthly mortgage payments, property taxes, homeowner and private mortgage insurance, and water, sewer, heating oil, gas, and electric utilities.

SUBSIDIZED AND TAX CREDIT HOUSING

Housing subsidized by the government 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's median income (less than \$26,940). This is particularly true of housing for families 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's 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. The preliminary plan recommends additional Federal funding for housing vouchers; that State law be changed to recognize housing vouchers as a lawful source of income to help provide housing for lower-income households; and that a regional Housing Trust Fund for Southeastern Wisconsin be established to assist in the acquisition of land and development of affordable housing.



Housing trust funds typically provide “gap” financing, or funds to fill part or all of the gap remaining between the actual cost of developing housing and the amount raised after all other funding sources have been secured. The regional fund 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.

FAIR HOUSING/OPPORTUNITY

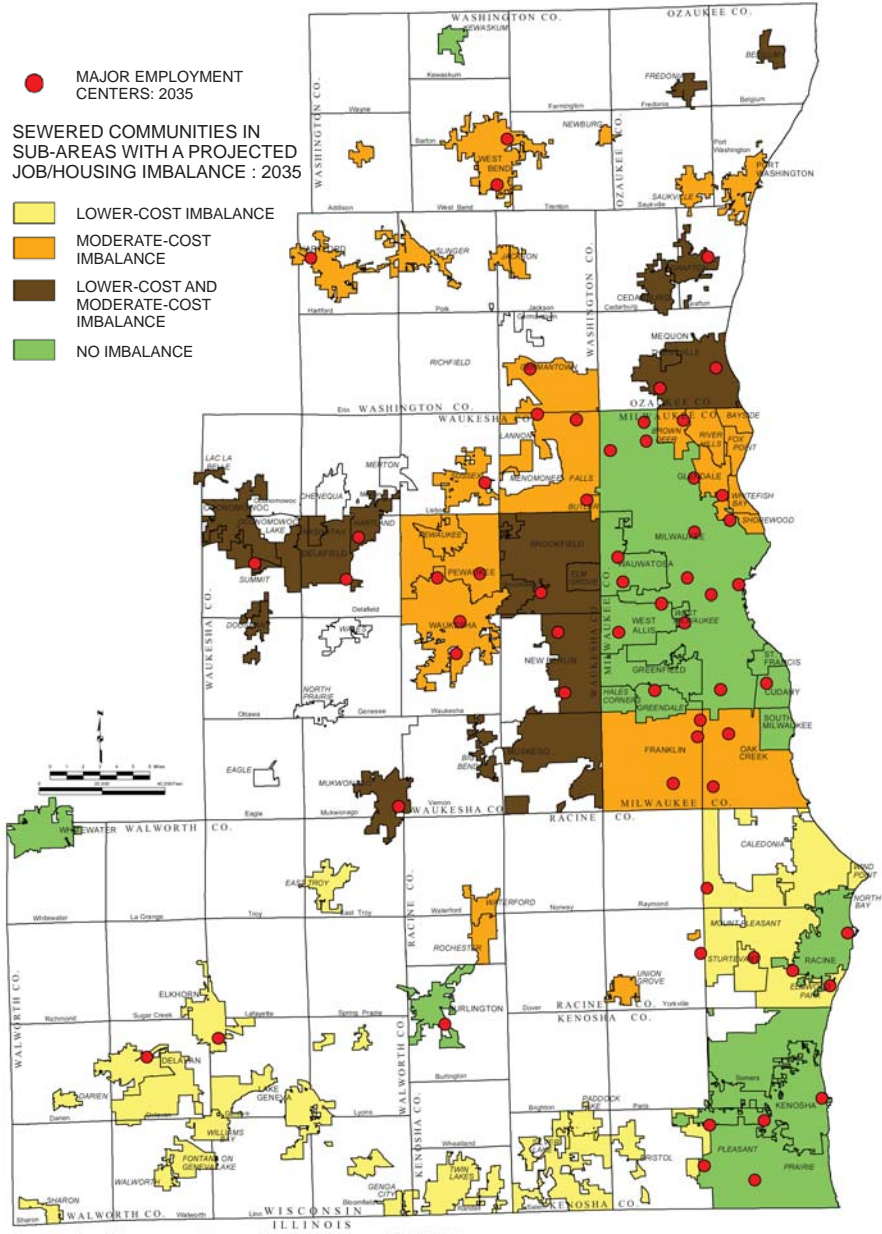
The concentration of minority and low-income populations in the Region's central cities (Kenosha, Milwaukee, and Racine) has been a continuing challenge with several negative effects, including decreased access to jobs in outlying areas for central city residents in need of employment. A significantly higher percentage of minority households have low incomes compared to non-minority households, which limits housing choices. Providing additional lower- and/or moderate-cost housing in sewer-served communities throughout the Region, as recommended in the preliminary housing plan, would increase housing opportunities for minority and low-income populations near major employment centers outside central cities. It would also provide opportunities for minority and low-income households to live in areas with better schools and safer neighborhoods.

The preliminary plan also recommends that programs be established in the Region to help reduce the concentration of minorities in high-poverty central city neighborhoods by providing assistance to low-income families moving to less impoverished areas. Such assistance could include help in finding suitable housing, work, enrolling children in school, and other services. The plan also recommends that a regional voucher program should be established to streamline the process for households receiving vouchers to move to housing outside the jurisdiction that issued the voucher. Establishment of a regional voucher system would require modifications to the Federal voucher program by the U.S. Department of Housing and Urban Development to remove financial disincentives for regional administration.

JOB/HOUSING BALANCE

Several communities outside the central cities of Kenosha, Milwaukee, and Racine currently accommodate or have adopted comprehensive plans that would accommodate a significant number of jobs in industries with relatively low and/or moderate wages, based on a general analysis conducted as part of the housing plan. Many of these communities have not designated enough areas for the development of lower-cost housing (multi-family housing) and/or moderate-cost housing (smaller single-family homes on lots of 10,000 square feet or less) to provide affordable housing for workers with low- or moderate-wage jobs. The preliminary plan recommends that sewered communities in sub-regional analysis areas (sub-areas) identified as having an imbalance between job wages and housing costs should conduct a more detailed analysis based on specific conditions in their community as part of their comprehensive plan updates. If the local government's analysis confirms an existing or future job/housing imbalance, then it should 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 local businesses and industries.

PROJECTED JOB/HOUSING IMBALANCES IN SEWERED COMMUNITIES IN THE SOUTHEASTERN WISCONSIN REGION: 2035



ACCESSIBLE HOUSING

It is estimated that 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 newer multi-family housing 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 indicates a significant need for additional accessible housing. Housing affordability is also a concern to persons with disabilities, whose annual average income is about half the income of a person without a disability. Preliminary plan recommendations call for the development of additional multi-family housing to help provide housing that would be both accessible and more affordable to persons with disabilities.



SOCIO-ECONOMIC IMPACT ANALYSIS

SEWRPC has contracted with the UW-Milwaukee Center for Economic Development to conduct a socio-economic impact analysis of the preliminary recommendations of the regional housing plan. The analysis is a result of a recommendation made by the SEWRPC Environmental Justice Task Force to help identify potential benefits and adverse impacts of regional plans on minority and low-income populations and persons with disabilities. The analysis will help assess whether such populations may be expected to receive a proportionate share of any plan benefits and/or a disproportionate share of any negative impacts. The findings of the analysis will be considered by SEWRPC prior to any formal action on the regional housing plan. The findings of the socio-economic impact analysis will be presented during the public meetings listed on page 1. Information about the analysis is available on the UWM website at <http://www4.uwm.edu/ced/sewrpc/index.cfm>, or by contacting SEWRPC at (262) 547-6721.

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