



Attachment 1

Overview of Regional Housing Plan Status



Environmental Justice Task Force

November 4, 2010



Work to Date (2009-2010)

- Chapter I: Introduction
- Chapter II: Housing Objectives, Principles, and Standards
- Chapter III: Plans and Programs Related to Housing in the Region
- Chapter IV: Existing Housing
 - Part 1: Population and Household Distribution
 - Part 2: Inventory of Existing Housing Stock (underway)
 - Part 3: Housing Foreclosure Activity in the Region (to be completed)



Work to Date (2009-2010)

- Chapter V: New Housing Development
 - Part 1: Community Policies and Regulations Affecting the Provision of Housing (underway)
 - Part 2: Housing Development Costs Analysis
 - Part 3: Cost of Community Services Analysis (to be completed)
- Chapter VI: Housing Discrimination and Fair Housing Practices
- Two Newsletters and Summary Brochures completed
- Series of Public Meetings Held in Summer 2009



Regional Housing Plan – Why?

- The housing problem in Southeastern Wisconsin:
 - An imbalance between jobs and affordable housing
 - Sustaining the supply of subsidized housing stock
 - A need for accessible housing
 - Housing discrimination
 - Concentration of low-income and minority populations in the Region's central cities
 - Need for sustainable, or environmentally responsible, residential development practices
 - National economic recession and housing crisis



A Housing Vision and Objectives for Southeastern Wisconsin: 2035

- *“Provide financially sustainable housing opportunities for persons of all income levels, age groups, and special needs throughout the Southeastern Wisconsin Region”*
 - Provide decent, safe, sanitary, and financially sustainable housing for all current residents of the Region, and the Region’s anticipated future population
 - 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
 - Maintain and expand the stock of subsidized housing in the Region to meet the anticipated need for such housing

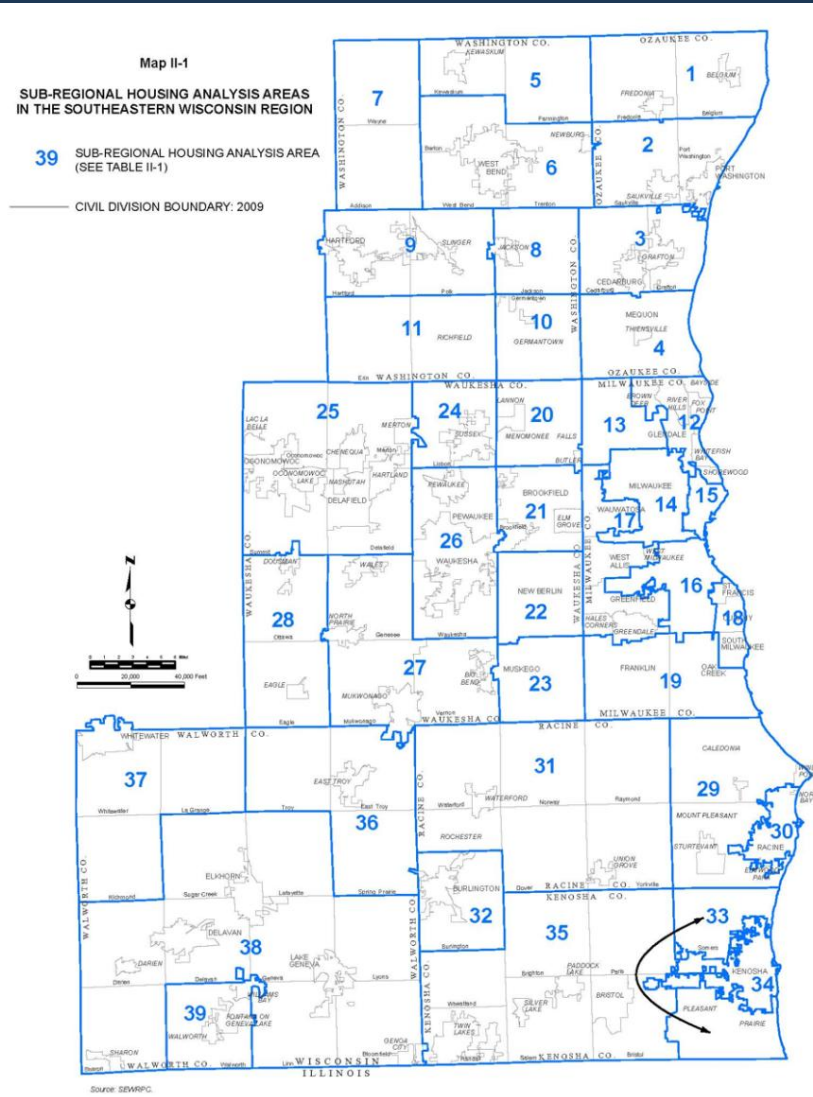


A Housing Vision and Objectives for Southeastern Wisconsin: 2035

- Provide accessible housing choices throughout the Region, including near major employment centers
- Eliminate housing discrimination in the Region
- Reduce economic and racial segregation in the Region
- Encourage the use of environmentally responsible residential development practices throughout the Region
- Encourage neighborhood design principles that provide housing in a physical environment that is healthy, safe, convenient, and attractive



Determination of Sub-Regional Housing Analysis Areas

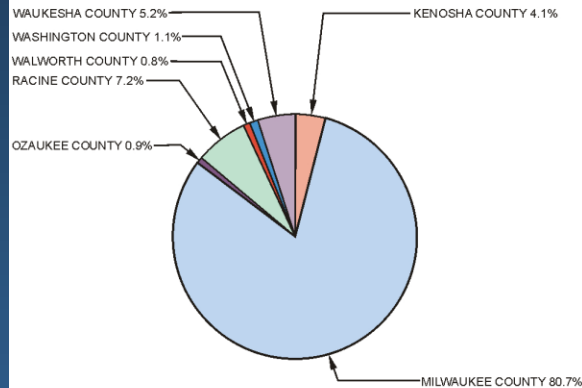




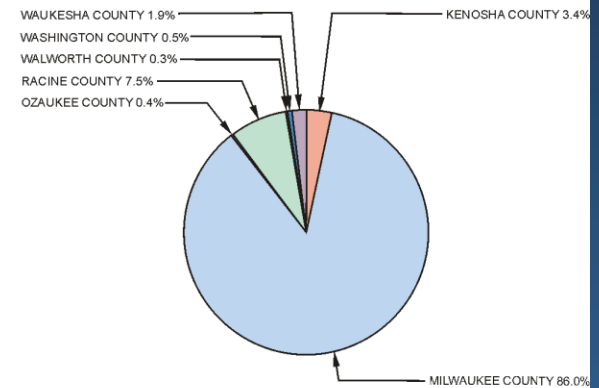
Population and Household Distribution

TOTAL POPULATION OF THE REGION AND PROPORTION OF THE REGION'S MINORITY AND AFRICAN AMERICAN POPULATIONS BY COUNTY: 2008

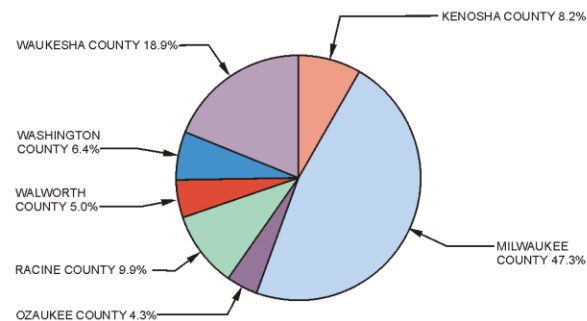
MINORITY POPULATION



AFRICAN AMERICAN POPULATION



TOTAL POPULATION



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



Population and Household Distribution

- A 2002 U.S. Census Bureau study found that the Milwaukee Metropolitan Area is the most segregated large metropolitan area in the Country for African Americans
- The 2002 study also found that the Milwaukee Metropolitan Area is the twelfth most segregated large metropolitan area for Hispanics



Existing Housing Stock

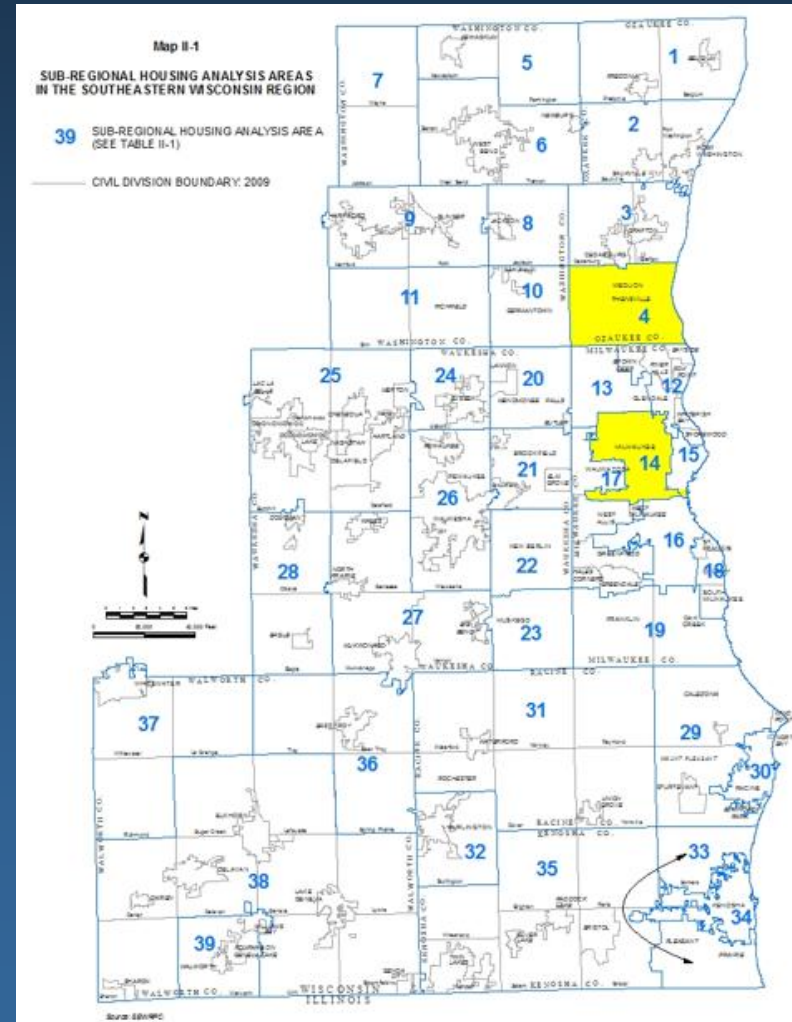
- Existing housing stock has been inventoried by sub-regional housing analysis area to help determine the number and type of housing units that will best suit the current and anticipated future needs of residents throughout the Region:
 - Total housing units
 - Vacancy rate
 - Value of owner occupied housing units
 - Monthly cost of occupying housing units by tenure
 - Structure type
 - Year built and condition of existing housing stock
- Inventory compiled using 2000 Census data and will be updated using 2005-2009 ACS (available near the end of 2010)



Existing Housing Stock



- The median value for owner-occupied housing units in the Region in 2000 was \$130,700
- Sub-area 4, in Ozaukee County, had the highest median value (\$237,700)
- Sub-area 14, in Milwaukee County, had the lowest median value (\$66,200)

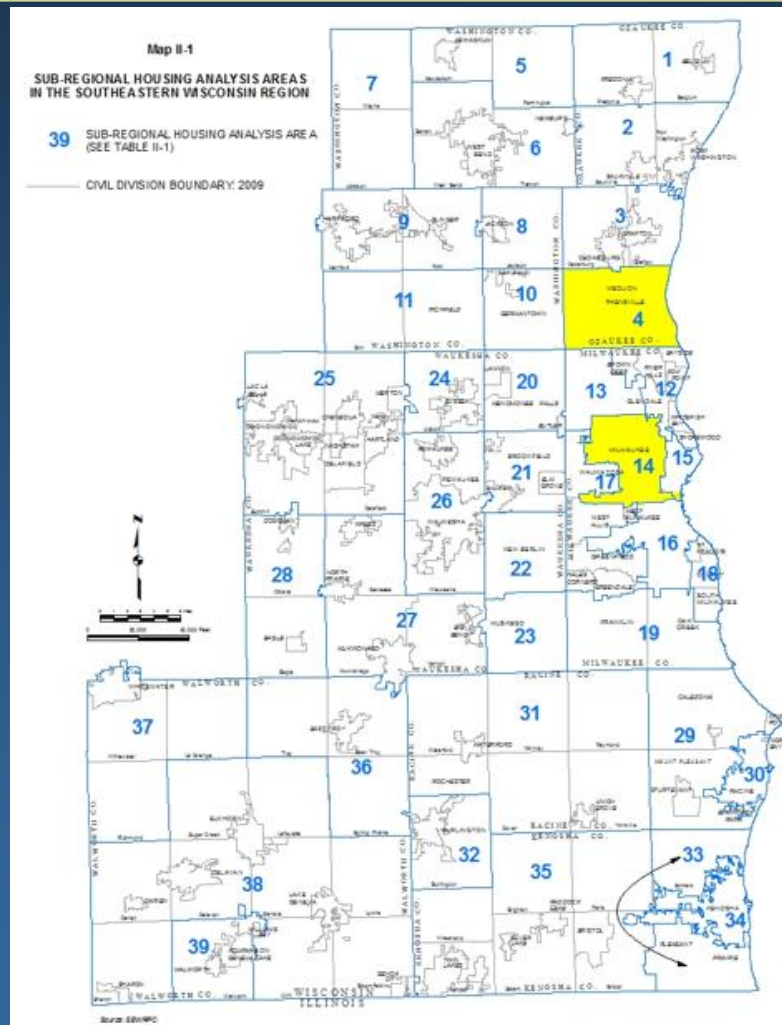




Existing Housing Stock



- The median monthly cost for owner-occupied housing units with a mortgage in the Region in 2000 was \$1,123
- Sub-area 4, in Ozaukee County, had the highest median monthly cost (\$1,784)
- Sub-area 14, in Milwaukee County, had the lowest median monthly cost (\$805)



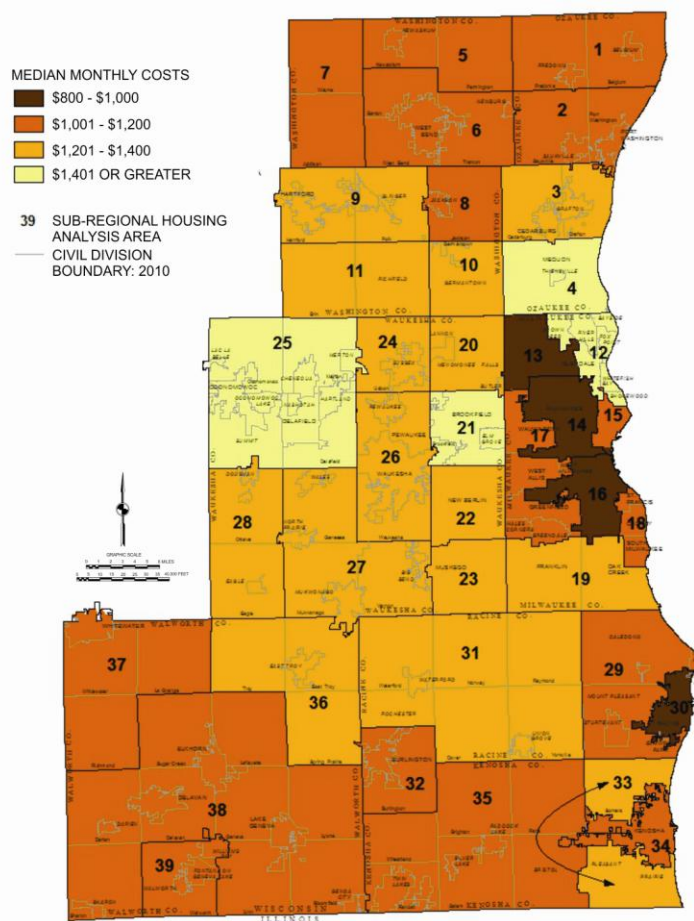


Existing Housing Stock



Map 1

MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITH A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2000



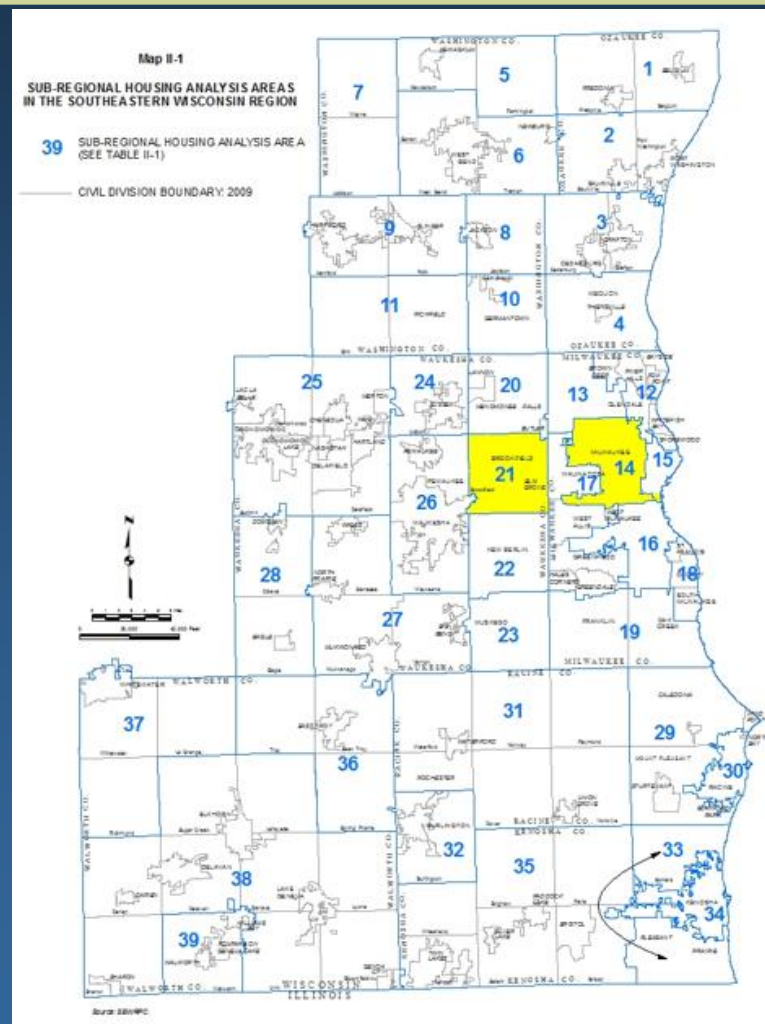
Source: U.S. Bureau of the Census and SEWRPC.



Existing Housing Stock



- The median gross rent for rental housing in the Region in 2000 was \$596
- Sub-area 21, in Waukesha County, had the highest median gross rent (\$961)
- Sub-area 14, in Milwaukee County, had the lowest median gross rent (\$498)



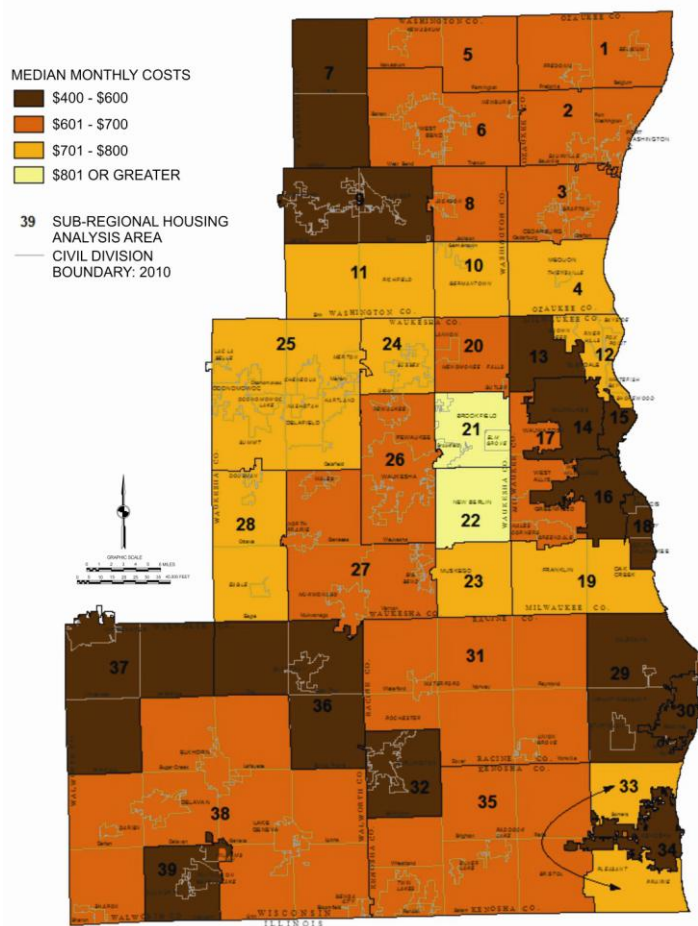


Existing Housing Stock



Map 2

MONTHLY GROSS RENT FOR RENTER-OCCUPIED HOUSING IN THE SOUTHEASTERN WISCONSIN REGION: 2000



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



Existing Housing Stock



Map 4

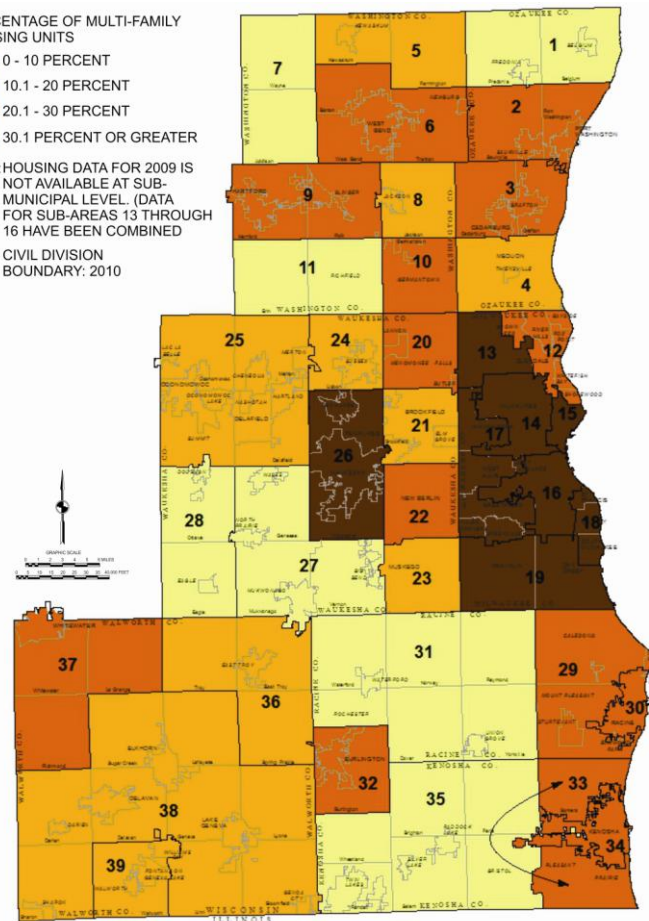
MULTI-FAMILY HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: 2009

PERCENTAGE OF MULTI-FAMILY
HOUSING UNITS

- 0 - 10 PERCENT
- 10.1 - 20 PERCENT
- 20.1 - 30 PERCENT
- 30.1 PERCENT OR GREATER

NOTE: HOUSING DATA FOR 2009 IS
NOT AVAILABLE AT SUB-
MUNICIPAL LEVEL. (DATA
FOR SUB-AREAS 13 THROUGH
16 HAVE BEEN COMBINED)

— CIVIL DIVISION
BOUNDARY: 2010



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



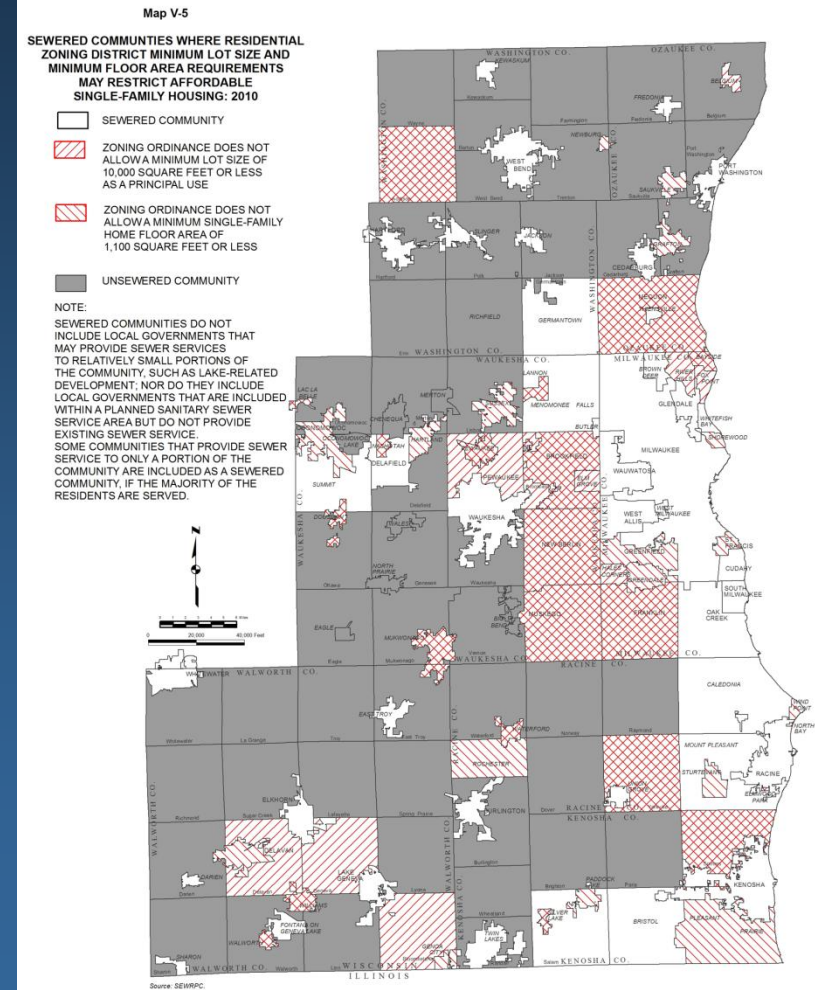
Community Policies and Regulations Affecting the Provision of Housing

- The housing characteristics of the Region are influenced by community policies, plans, and regulations that affect housing
- Zoning regulations were analyzed to determine residential densities, housing structure types, housing unit sizes, and lot sizes allowed in each community
- An analysis of future land use maps in community comprehensive plans is underway to determine if areas have been identified in local plans for residential development at densities that would be appropriate for the development of affordable housing



Community Policies and Regulations Affecting the Provision of Housing

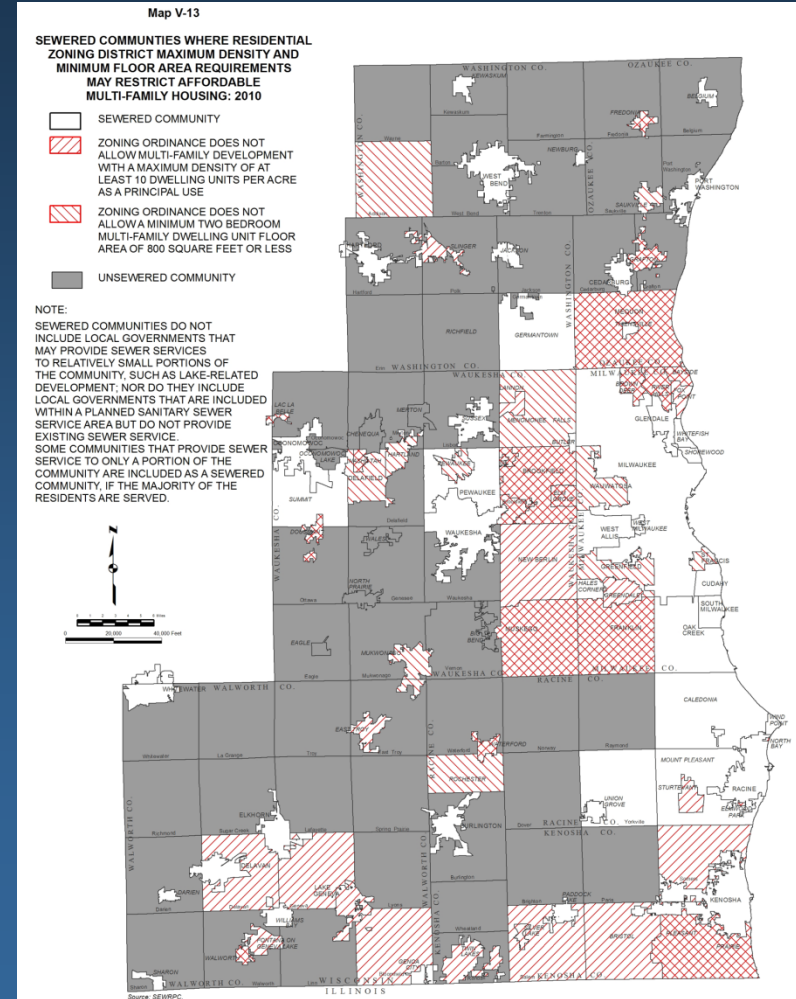
- Housing development cost analysis for new single-family housing
 - Lot size of 10,000 sq. ft. or less
 - Home size of 1,100 sq. ft. or less
 - About 45 percent the sewered communities in the Region meet these thresholds





Community Policies and Regulations Affecting the Provision of Housing

- Housing development cost analysis for new multi-family housing
 - Density of at least 10 units per acre in outlying areas and perhaps 18 or more in existing high density areas
 - Two Bedroom unit size of 800 sq. ft. or less
 - About 45 percent of the sewered communities in the Region meet these thresholds





Housing Discrimination / Fair Housing

- Federally protected classes include:
 - Race
 - Color
 - Sex
 - National Origin/Ancestry
 - Religion
 - Disability
 - Familial Status
- State protected classes include:
 - Federally Protected Classes
 - Age
 - Marital Status
 - Lawful Source of Income
 - Sexual Orientation
 - Victims of Domestic Abuse or Stalking



Housing Discrimination / Fair Housing

- Unlawful housing practices under the Federal Fair Housing Act and Wisconsin Open Housing law generally include:
 - Refusing to rent, sell, insure, construct, or finance housing based on a protected class
 - Printing, publishing, or displaying advertising or notices that indicate a preference affecting a protected class
- Fair lending laws prohibit lenders from discriminating in credit transactions on the basis of inclusion in any Federal or State protected class, including race



Housing Discrimination / Fair Housing

- Complaints regarding possible housing discrimination can be reported to the U.S. Department of Housing and Urban Development (HUD), the Equal Rights Division (ERD) of the Wisconsin Department of Workforce Development, and organizations such as the Metropolitan Milwaukee Fair Housing Council (MMFHC)
 - HUD received 485 complaints between 2000 and 2010:
 - 47 percent involved race and 40 percent involved disability
 - About 30 percent of complaints were closed because of a determination of no cause for action and about 27 percent were successfully settled
 - The ERD received an additional 225 complaints, mostly involving State protected classes
 - The MMFHC received 1,182 complaints. 34 percent involved race, 24 percent involved disability, and 16 percent involved familial status



Housing Discrimination / Fair Housing

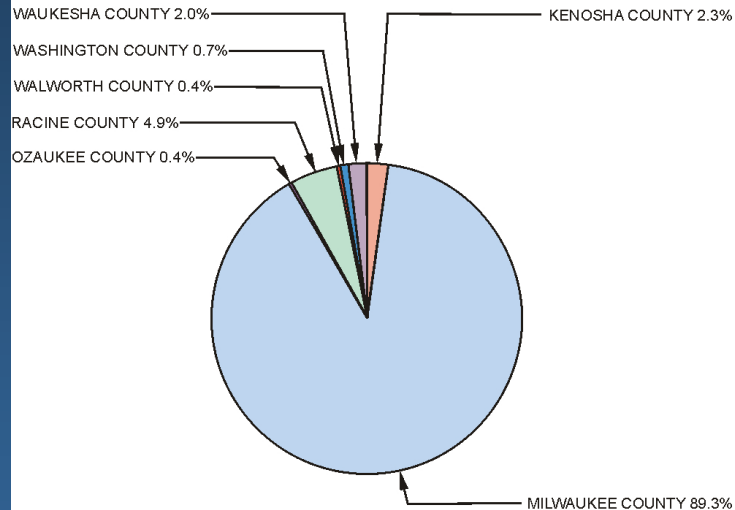
- Minority populations in the Region tend to have higher mortgage loan denial rates
- Home mortgage loans to minority populations tend to be concentrated in Milwaukee County



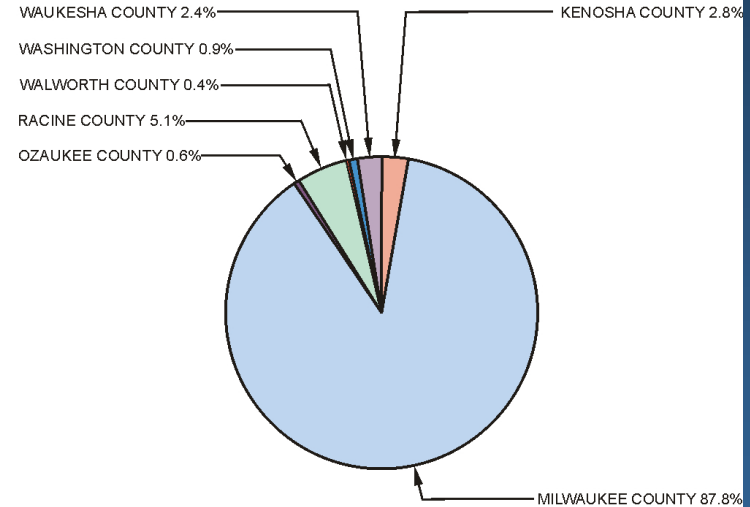
Housing Discrimination / Fair Housing

HOME LOAN APPLICATIONS AND APPROVALS BY PERSONS OF BLACK/NONHISPANIC ORIGIN IN SOUTHEASTERN WISCONSIN COUNTIES: 2005

HOME LOAN APPLICATIONS



HOME LOAN APPROVALS



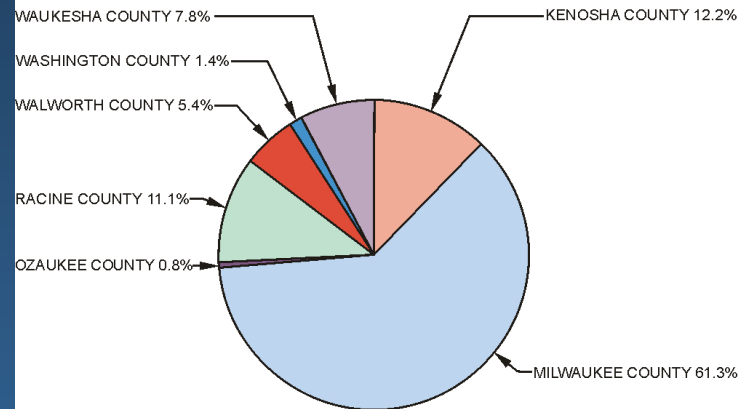
Source: HMDA Loan/Applications Register 2005, Nonprofit Center of Milwaukee, and SEWRPC.



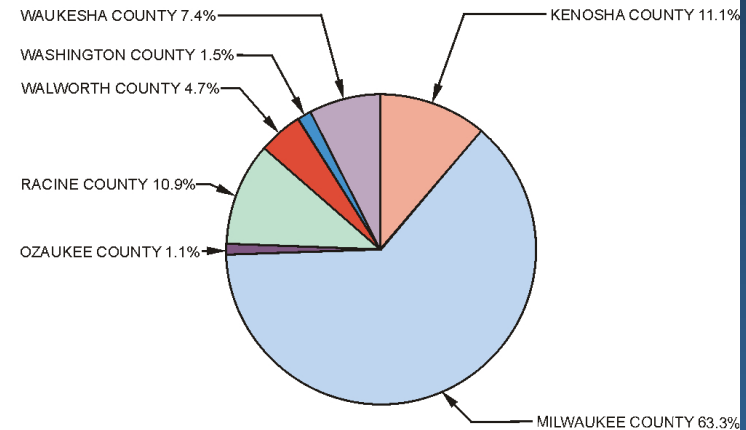
Housing Discrimination / Fair Housing

HOME LOAN APPLICATIONS AND APPROVALS BY PERSONS OF HISPANIC ORIGIN IN SOUTHEASTERN WISCONSIN COUNTIES: 2005

HOME LOAN APPLICATIONS



HOME LOAN APPROVALS



Source: HMDA Loan/Applications Register 2005, Nonprofit Center of Milwaukee, and SEWRPC.



Housing Discrimination / Fair Housing

- Communities that receive funding through HUD's Housing and Community Development Program are required by the Federal Fair Housing Act to affirmatively further fair housing (AFFH), the spirit of which is to identify and implement actions that may reverse the effects of housing discrimination
- An analysis of impediments to fair housing must be prepared by entitlement jurisdictions. Entitlement jurisdictions include:
 - Cities of Kenosha, Milwaukee, and Racine
 - Milwaukee County Home Consortium (includes the Cities of Wauwatosa and West Allis)
 - Waukesha County Home Consortium (Includes Jefferson, Ozaukee, Washington, and Waukesha Counties)
 - State of Wisconsin for non-entitlement communities



Housing Discrimination / Fair Housing

- AFFH concerns expressed by housing advocacy groups include:
 - Entitlement jurisdiction Als may not meet AFFH requirements, but communities continue to receive funding under the HUD Housing and Community Development Program
 - Federal law is unclear regarding the AFFH responsibilities of individual communities within entitlement jurisdictions (all communities in the Region are within an entitlement jurisdiction)



Housing Discrimination / Fair Housing

- Findings related to land use controls and AFFH that could be addressed by entitlement jurisdiction in future AIs include:
 - Local government home size, lot size, residential structure type, and density requirements
 - Distribution of housing receiving government assistance
 - Policies regarding group housing
 - Occupancy requirements
- Preceding findings will be considered in the preparation of plan recommendations



Still to Come (2011-2012).....

- Chapter IV: Part 3: Housing Foreclosure Activity in the Region
- Chapter V, Part 3: Cost of Community Services Analysis
- Chapter VII: Demographic and Economic Characteristics
- Chapter VIII: Job/Housing Balance
- Chapter IX: Accessible Housing
- Chapter X: Subsidized Housing
- Chapter XI: Best Housing Practices
- Chapter XII: Recommended Housing Plan for the Region
 - Part 1: Plan Determinants (Overall Housing Need)
 - Part 2: Recommended Plan
 - Part 3: Implementation
 - Part 4: Socio-Economic Impact Analysis
- Chapter XIII: Summary