

A REGIONAL HOUSING PLAN FOR SOUTHEASTERN WISCONSIN: 2035

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Special acknowledgment is due Ms. Lynn G. Heis, Secretary, Ms. Jean C. Peters, Principal Planning Draftsman, and Mr. Richard J. Wazny, Printshop Supervisor, for their contributions to the production and publication of this report.

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

SOUTHEASTERN WISCONSIN REGIONAL PLANNING COMMISSION

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SUBJECT: Certification of Adoption of the Year 2035 Regional Housing Plan for Southeastern Wisconsin

TO: The Legislative Bodies of All the County and Local Units of Government within the Southeastern Wisconsin Region, Consisting of the Counties of Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington, and Waukesha

This is to certify that at a regular meeting of the Southeastern Wisconsin Regional Planning Commission held at the Civil War Museum, Kenosha, Wisconsin, on the 13th day of March 2013, the Commission, by unanimous vote of all Commissioners present, being 15 ayes and 0 nays, and by appropriate resolution, a copy of which is made a part hereof and is incorporated by reference to the same force and effect as if it had been specifically set forth herein in detail, did adopt a design year 2035 regional housing plan for Southeastern Wisconsin as part of the master plan for the physical development of the Southeastern Wisconsin Region. Said plan is documented in SEWRPC Planning Report No. 54, *A Regional Housing Plan for Southeastern Wisconsin: 2035*, published in March 2013, which is attached hereto and made a part hereof. Such action taken by the Commission is hereby recorded on and is a part of said plan, which plan is hereby transmitted to all concerned units and agencies of government in the Southeastern Wisconsin Region for consideration, endorsement, and implementation.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal and cause the Seal of the Southeastern Wisconsin Regional Planning Commission to be hereto affixed.

Dated at the City of Pewaukee, Wisconsin, this 14th day of March 2013.

David L. Stroik, Chairman
Southeastern Wisconsin
Regional Planning Commission

ATTEST:

Kenneth R. Yunker, Deputy Secretary

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RESOLUTION NO. 2013-04

RESOLUTION OF THE SOUTHEASTERN WISCONSIN REGIONAL PLANNING COMMISSION ADOPTING A DESIGN YEAR 2035 REGIONAL HOUSING PLAN FOR SOUTHEASTERN WISCONSIN, THE PLAN BEING A PART OF THE MASTER PLAN FOR THE PHYSICAL DEVELOPMENT OF THE REGION CONSISTING OF THE COUNTIES OF KENOSHA, MILWAUKEE, OZAUKEE, RACINE, WALWORTH, WASHINGTON, AND WAUKESHA IN THE STATE OF WISCONSIN

WHEREAS, under the guidance of the Regional Housing Plan Advisory Committee, the Commission staff has completed all planning studies necessary for the preparation of the design year 2035 regional housing plan, including the preparation of SEWRPC Planning Report No. 54, *A Regional Housing Plan for Southeastern Wisconsin: 2035*, which report contains recommendations, programs, and descriptive and explanatory matter intended by the Commission to help provide decent and affordable housing for all residents of the Region and to constitute an integral part of the master plan for the physical development of the Region; and

WHEREAS, the proposed design year 2035 regional housing plan was subject to three series of public meetings held in each county in the Region, including public hearings held in Milwaukee County in conjunction with the second series of public meetings in November 2011 and with the third series of public meetings in December 2012; and

WHEREAS, the Regional Housing Plan Advisory Committee unanimously approved the regional housing plan at its meeting held on January 23, 2013; and

WHEREAS, under the provisions of Section 66.0309(9) of the Wisconsin Statutes, the Regional Planning Commission is authorized and empowered, as the work of making the whole master plan progresses, to adopt a resolution approving the design year 2035 regional housing plan for Southeastern Wisconsin as a part of the master plan.

NOW THEREFORE, BE IT HEREBY RESOLVED:

FIRST: That the design year 2035 regional housing plan, being a part of the master (comprehensive) plan for the physical development of the Region and set forth in SEWRPC Planning Report No. 54, *A Regional Housing Plan for Southeastern Wisconsin*, published in March 2013, shall be and the same hereby is in all respects ratified, approved, and officially adopted.

SECOND: That the said SEWRPC Planning Report No. 54, together with all maps, charts, programs, and descriptive and explanatory matter contained therein, are hereby made a matter of public record, and the originals and true copies thereof shall be kept at all times at the offices of the Southeastern Wisconsin Regional Planning Commission, presently located in the City of Pewaukee, Waukesha County, and State of Wisconsin, or at any subsequent office that the Commission may occupy, for examination and study by whomsoever may desire to examine same.

THIRD: That a true, correct, and exact copy of this resolution and the aforereferenced planning report shall be forthwith distributed to each of the local legislative bodies of the governmental units within the Region entitled thereto and to such other bodies, agencies, or individuals as the law may require or as the Commission or its Executive Committee or its Executive Director in their discretion shall determine and direct.

RESOLUTION NO. 2013-04

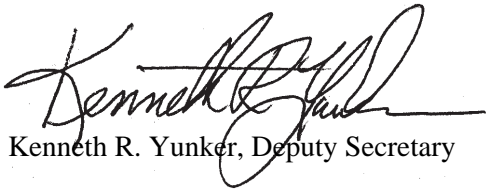
FOURTH: That the design year 2035 regional housing plan for Southeastern Wisconsin, following the adoption of this resolution, shall become an element of the master plan for the entire Region, which master plan shall be made for the general purpose of guiding and accomplishing a coordinated, adjusted, and harmonious development of the entire Region and which will, in accordance with existing and future needs, best promote public health, safety, morals, order, convenience, prosperity, or the general welfare, as well as efficiency and economy in the process of development; and that the purpose and effect of the adoption of the master plan shall be solely to aid the Regional Planning Commission, the local governments and local government officials in the Region, the State government and State government officials, and the Federal government and Federal government officials in the performance of their functions and duties.

The foregoing resolution, upon motion duly made and seconded, was regularly adopted at the meeting of the Southeastern Wisconsin Regional Planning Commission held on the 13th day of March 2013, the vote being: Ayes 15; Nays 0.

A handwritten signature in black ink, appearing to read "David L. Stroik". The signature is fluid and cursive, with a large initial "D" and "S".

David L. Stroik, Chairman

ATTEST:

A handwritten signature in black ink, appearing to read "Kenneth R. Yunker". The signature is cursive and somewhat stylized, with a large initial "K".
Kenneth R. Yunker, Deputy Secretary

PLANNING REPORT
NUMBER 54

A REGIONAL HOUSING PLAN FOR SOUTHEASTERN WISCONSIN: 2035

Prepared by the

Southeastern Wisconsin Regional Planning Commission
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March 2013

Inside Region \$30.00
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March 13, 2013

STATEMENT OF THE CHAIRMAN

Special thanks to the Commissioners, staff, Advisory Committee, Environmental Justice Task Force, and the concerned citizens who came out to help create this Regional Housing Plan. The plan includes a wealth of insightful information that can be applied by community leaders in both the private and public sectors to address housing issues.

Implementation of the plan recommendations presented in this report will:

- Help provide decent and affordable housing for all residents of the Region;
- Support economic development in the Region by providing housing affordable to the existing and projected future workforce of the Region;
- Help provide enough subsidized housing to meet the needs of very low income households, and also help address the problem of dilapidated, substandard, and unsafe housing in the Region;
- Help provide enough accessible housing to meet the needs of persons with disabilities;
- Help increase diversity in all communities in the Region; and,
- Promote more compact urban development that is more efficient and economical to provide with public services.

Please do not be intimidated by the size of the report. It would be wonderful if you could read it cover to cover, but it can be equally rewarding to focus on the information gathered and recommendations presented for your neighborhood, community, or special area of interest.

I am confident that successful communities of the future will be well-planned, efficient, and diverse. This regional housing plan is another important element of the evolving comprehensive plan for the development of our Region. The Commission recommends that all concerned local, areawide, State, and Federal units of government and agencies endorse and use the plan as an advisory guide when making housing and related land use development decisions.

Respectfully submitted,

David L. Stroik,
Chairman

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Chapter I

INTRODUCTION

The Southeastern Wisconsin Regional Planning Commission (SEWRPC) is the areawide planning agency for the seven-county Southeastern Wisconsin Region. It is charged by State law with “the function and duty of making and adopting a master plan for the physical development of the Region.” In carrying out its designated responsibilities, the Commission has proceeded with the preparation of a comprehensive, or master, plan for the Region. The Region’s comprehensive plan is based upon, and coordinated by, a regional land use plan, which serves as the foundation for all other Commission plans. The current regional land use plan, with a design year of 2035, was adopted by the Regional Planning Commission in June 2006. The Region’s comprehensive plan also includes the following elements: transportation, water supply, water quality management, parks and open space, natural areas, and telecommunications.

This report documents a regional housing plan that provides an additional element of the regional comprehensive plan and further refines recommendations set forth in the regional land use plan. The regional housing plan: 1) compiles detailed data affecting the provision of housing in the Region, 2) identifies housing needs in the Region, and 3) presents a housing plan to effectively meet the current and probable future housing needs of persons of all income levels and age groups and persons with disabilities within the Region. The design year of this plan, 2035, is the same as that of the regional land use plan in effect at the time this plan was prepared.

THE REGION

The Southeastern Wisconsin Region consists of Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington, and Waukesha Counties. The Region has a total area of 2,689 square miles, or about 5 percent of the total area of the State. Although the Region accounts for a relatively small portion of the State, it contains about 36 percent of the total population of the State, about 36 percent of all jobs in the State, and about 37 percent of the total wealth in the State as measured by equalized property value. The Region contains 147 cities, villages, and towns in addition to the seven counties it serves, all of which participate in the work of the Commission.

PAST HOUSING PLANNING EFFORTS

In 1968 the Commission was requested by the City of Milwaukee to “give serious and prompt consideration to establishing the initiation and execution of a housing inventory as its next major planning program.” The Commission determined that a housing study would contribute to the Commission’s function of areawide research and would:

- Facilitate the collection and analysis of a wide range of basic planning data for the Region as a whole that was not available to date

- Assist local, State, and Federal governmental agencies and interested advocacy groups in dealing with housing and housing-related problems in the Region
- Be of value to private investors who deal extensively with housing and housing-related issues on a day-to-day basis throughout the Region
- Contribute to the proper coordination of housing development with other aspects of comprehensive regional development
- Contribute to implementation of the Commission's adopted regional land use plan

The Commission responded to the City's request by creating a Technical Advisory Committee on Regional Housing Studies. The Advisory Committee included representatives from the mortgage banking community, private land development firms, home building industry, realtors and real estate appraisers, public and private housing agencies, the university community, and faith-based groups and citizen organizations concerned with housing problems.

The initial duty of the Advisory Committee was to develop a prospectus for a regional housing study. The purpose of the prospectus was to document the need for such a study and prepare a recommended work program. The prospectus was used as the basis to obtain funding for the study. The seven counties in the Region and the U.S. Department of Housing and Urban Development (HUD) subsequently endorsed the prospectus and agreed to provide financing for the study. HUD provided two-thirds of the needed funds, and the seven counties together provided the remaining one-third.

The primary objective of the initial regional housing study was to assist in achieving the provision of decent, safe, and sanitary housing in a suitable environment for every resident in the Region. To this end, the study was intended to produce an additional key element of a comprehensive plan for the physical development of the Region in the form of a regional housing plan. The plan was designed to be amenable to cooperative adoption and joint implementation by all levels and agencies of government concerned with housing in the Region. The plan needed to be capable of functioning as a practical guide for making both public and private development decisions related to housing in the Region on a day-to-day basis. The plan recommended a spatial distribution of low- and moderate-income housing to various urban and rural communities in the Region and was designed to promote the development of a full range of housing costs, types, and styles in the best possible living environment by directing the development of housing to well-served locations. Plan recommendations were divided into two basic elements, a housing allocation strategy for a recommended geographic distribution of subsidized housing and a series of housing plan recommendations for non-subsidized housing.

The initial housing plan recommended a geographic distribution of publicly subsidized housing intended to abate the physical housing need identified by the plan. The strategy allocated 17,840 subsidized housing units to 49 housing analysis areas according to three parameters that were equally weighted: the existing need in the area for publicly assisted housing, the area's suitability for receiving such housing, and the area's past performance providing such housing. The largest percentages of subsidized housing units were allocated to the urban centers of the Region under this allocation strategy. About 36 percent of the units were assigned to the Cities of Kenosha, Milwaukee, and Racine. Recommendations regarding priority households for receiving subsidized housing funds and the role of local, State, and Federal government agencies in the dispersal of these funds were set forth in the plan to facilitate creation of the subsidized housing units.

The plan also set forth recommendations for non-subsidized housing designed to abate economic, institutional, and social constraints to the provision of housing in the Region. Recommendations focusing on economic constraints were related to the cost of construction and the costs of occupying a home (rent or mortgage, taxes, utilities, and maintenance). Recommendations related to institutional constraints to housing focused on the property tax structure and local land use controls, such as zoning and subdivision ordinances, which could limit or prohibit certain types of housing. Recommendations related to social constraints to housing focused on local,

State, and Federal government programs to process complaints of housing discrimination and programs to abate community opposition to housing developed for low- and moderate-income households.

The study was prepared and documented in SEWRPC Planning Report No. 20, *A Regional Housing Plan for Southeastern Wisconsin*, which was published in 1975. SEWRPC also undertook a regional housing program between 1969 and 1981. The housing program resulted in preparation of the regional housing plan and an ongoing housing outreach program. SEWRPC was not able to undertake the work necessary to revise and extend the regional housing plan or continue the housing outreach program because of the elimination of Federal housing planning funds administered by HUD in the early 1980's. SEWRPC managers discussed using a portion of its funding provided for the land use and transportation planning program for housing planning activities with Federal and State transportation program managers, with no success, over the next two decades.

In response to several recent requests, SEWRPC explored once again with Federal and State transportation program managers the feasibility of conducting housing planning work under the umbrella of SEWRPC's responsibility as the Federally-recognized metropolitan planning organization for transportation planning. In a reversal from historic positions, an agreement was reached that housing planning activities would be eligible for inclusion in the land use and transportation work program of the Commission. As a result, SEWRPC undertook the planning work, documented in this report, to identify housing needs in the Region and develop a plan to effectively meet current and probable future housing needs.

SCOPE OF THE YEAR 2035 REGIONAL HOUSING PLAN

This new regional housing plan addresses housing needs in a manner considered to be appropriate from an areawide planning perspective in response to recent requests and encouragement from local governments in the Region and the housing advocacy community. The focus of the plan is providing a variety of housing options throughout the Region, including affordable housing for residents of all income levels and age groups and persons with disabilities. Several major work efforts have been undertaken during preparation of the plan to this end. Generally, the first phase of the planning effort focused on defining the housing problem in the Region; articulating a regional housing vision; defining affordable housing; developing objectives, principles, and standards; and determining sub-regional housing analysis areas. The sub-regional analysis areas, also referred to as "sub-areas," were based on clusters of existing and future housing and job locations, and were used for data collection and analyses. The second phase focused on conducting inventories and analyses. The third phase of the planning effort focused on preparing a recommended housing plan based on existing and projected housing needs in the Region and the housing analysis areas.

Housing Objectives, Principles, and Standards

A definition of the housing problem in the Region is presented in Chapter II. The definition of the problem provided the framework for data collection and analysis activities undertaken during the planning process. A housing vision that states the desired future for housing in the Region is also presented in Chapter II. The vision was developed through a review of the objectives, principles, and standards articulated in the first regional housing plan and through consideration of the housing problems identified as part of this new regional housing plan. Objectives are the long-range goals of the housing plan. The principles are the underlying tenets supporting the objectives. The standards are the criteria used to determine if plan objectives will be met through implementation of plan recommendations. Updated housing objectives, principles, and standards prepared as part of this planning effort are set forth in Chapter II.

Inventories and Analyses

Reliable housing and planning data, collected on a uniform, areawide basis, are essential to the preparation of an accurate and useful Region-wide housing plan. Analyses of the information provided by the inventories are required to gain an understanding of the existing situation, the trends of change in that situation, and the factors influencing these trends. Particularly important among the analytical relationships established are those that link residents, of all income levels, age groups, and disability-related needs, to a variety of affordable housing options. The second phase in the planning process was to conduct a number of inventories and analyses related to new

housing development, housing discrimination, the balance between jobs and housing, the availability of housing accessible to persons with disabilities and the elderly, and the existing subsidized housing stock. These analyses were then used to develop the recommended housing plan for the Region.

New Housing Development

Inventories and analyses related to the development of new housing in the Region were conducted, with a focus on market-based housing provided by the private sector, typically without assistance from government programs that require the provision of subsidized housing units. Market based housing is still the main source of affordable housing in the Region, even though no subsidies are attached to such housing. The following analyses were conducted:

- The density and housing stock characteristics of the Region and its sub-areas are heavily influenced by community policies and regulations that impact housing. Zoning and subdivision ordinances were reviewed to identify community policies regarding residential densities, housing structure types, and housing unit sizes.
- An analysis was undertaken regarding housing development costs, based on land, building, site improvement, and regulatory costs. Recommendations for new single- and multi-family residential densities and home sizes that would be affordable to moderate- and low-income households were developed. Those recommendations were compared to zoning ordinance requirements to identify those communities where affordable housing could be accommodated under current regulations. Community comprehensive plans were also analyzed to determine areas identified for new housing at densities that would accommodate affordable housing.
- An analysis of the cost of providing community services to various residential development types was also conducted. The analysis addresses a common perception that higher density multi-family housing carries a substantially higher community cost burden than lower density single-family development.

Housing Discrimination Analyses

Federal and State housing laws make housing discrimination illegal against any individual in a protected class.¹ These laws also address a wide range of unlawful housing acts ranging from refusing to rent, sell, insure, construct, or finance housing to printing, publishing, or displaying advertisements or notices that indicate a preference affecting a protected class. Analyses relating to housing discrimination include the following:

- Based on available data from several sources, the extent of reported housing discrimination activities in the Region has been ascertained. This information is intended to inform and educate local officials and members of the public about the amount of illegal housing discrimination activity and to reinforce the intent of housing discrimination laws. Information considered during the analysis included: demographic data, mortgage and rehabilitation lending practices by race and ethnic group, availability of accessible housing stock for persons with disabilities, the results of fair housing testing, occupancy requirements that limit housing for families with children or group homes such as community based residential facilities, and geographic patterns related to Federal government housing vouchers and tax credit housing developments.

¹*Protected classes under Federal law include race, color, sex, national origin/ancestry, religion, disability/handicap, and familial status. Additional protected classes under the Wisconsin Open Housing Law include age, marital status, family status, lawful source of income, sexual orientation, and victims of domestic abuse or stalking. "Family status" protection under Wisconsin law includes minor children living with adults, as well as single person households and households comprised of minor and adult children; therefore, multi-generational households (parents living with adult children) and adult siblings living together are also protected. "Familial status" under Federal law applies only to minor children living with an adult.*

- An analysis was undertaken regarding the extent to which local land use controls may operate to discriminate against various sub-groups of the Region's population. The analysis is based, in part, on an inventory of local land use regulations in the Region such as zoning and subdivision regulations, and housing structure type mix policies. Land use controls and enforcement policies were analyzed to determine if they have a disparate impact on the availability of housing within various communities in the Region. The analysis included a review of which communities in the Region have taken actions to implement the recommendations set forth in the 1975 regional housing plan and which communities have not. Legal requirements regarding the furthering of fair housing practices for communities receiving various Federal funds, such as Community Development Block Grant (CDBG) funds, were also reviewed as part of the analysis.

Jobs/Housing Balance Analyses

Regional and sub-regional economic and housing stock inventory data were used, along with an analysis of future land uses included in the comprehensive plans adopted by cities, villages, and towns with sanitary sewer service, to conduct these analyses. The job/housing balance analyses include the following aspects relative to this topic:

- Employment data were compiled for each sub-area. The data include an analysis of the types of jobs and their typical wages in each sub-area.
- An analysis of existing and projected housing costs in relation to job wages for various job categories was conducted, based on the comprehensive plans adopted by communities with sanitary sewer service. The analysis includes a comparison of anticipated housing costs, based on planned housing densities, to job wages for each sub-area to determine the relationship between affordable housing supply and current and projected demand. The availability of public transportation was included as part of the analysis.
- An analysis was undertaken to determine the extent to which a lack of affordable housing in a given sub-area may impact economic development efforts. Conversely, the need for additional economic development and workforce education in sub-areas that have affordable housing but lack employment opportunities has been documented.

Accessible Housing Analyses

An analysis was undertaken to compare the number and location of accessible dwelling units and the housing needs of persons with disabilities. Federal and State accessibility requirements for new multi-family housing were also reviewed and documented. Construction practices intended to increase the number of new accessible housing units, such as universal design and visitability, were also analyzed.

Subsidized and Tax Credit Housing Stock Analyses

Inventory data, including the number and distribution of existing subsidized housing units of various types, were used, in part, to conduct these analyses. The analyses include the following aspects relative to this topic:

- An analysis regarding the historical perspective of past decisions and actions regarding the location, type, and amount of subsidized housing units in the Region and sub-areas. Conclusions have been drawn regarding the impacts of those decisions and what lessons have been learned from the location of various types of subsidized units.
- An analysis was conducted and documented regarding problems with extending the life of existing subsidized housing, including the phasing out of project-based assistance and the cost of maintaining or replacing aging subsidized housing stock.

Review of Best Housing Practices

Best housing practices in the Region, State of Wisconsin, and the Nation were reviewed and documented. The review focuses on fair-share programs, housing trust funds, land use control practices, community development

Figure 1

SEWRPC ENVIRONMENTAL JUSTICE TASK FORCE: 2012

Adelene Greene, Chair.....	Commissioner, Southeastern Wisconsin Regional Planning Commission; Director of Workforce Development, Kenosha County
Yolanda Adams.....	President and CEO, Urban League of Racine and Kenosha
Ella Dunbar	Program Services Manager, Social Development Commission, Milwaukee
Ness Flores	Attorney, Flores & Reyes Law Offices
Nancy Holmlund.....	President, WISDOM Interfaith Coalition
Darryl Johnson	Executive Director, Riverworks Development Corporation
Jedd Lapid.....	Regional Chief Development Officer, American Red Cross of Eastern Wisconsin
N. Lynnette McNeely	Legal Redress Chair, Waukesha County NAACP
Brian Peters	Housing Policy Advocate, IndependenceFirst
Guadalupe “Wally” Rendon	Member Education/Outreach Representative, Racine Educator’s Credit Union; former Racine Police Officer
Jackie Schellinger	Indian Community School
Theresa Schuerman.....	Walworth County Bilingual Migrant Worker Outreach
Willie Wade	Alderman, City of Milwaukee

Source: SEWRPC.

programs, “green” or “sustainable” building practices, urban design and neighborhood safety, non-profit organization practices, and case studies of successful efforts to promote affordable housing in the Region. Housing programs that have not been successful are also described.

Housing Recommendations

Housing recommendations focus on addressing all aspects of the regional housing problem. The recommendations are intended primarily for local, county, and State officials to address activities aimed at: 1) improving the provision of affordable market-rate housing; 2) eliminating housing discrimination; 3) providing a balance between job wages and housing costs in each sub-area; 4) providing an adequate number of units accessible to persons with disabilities; 5) strengthening the Region’s stock of subsidized and tax credit housing; and 6) encouraging good housing and neighborhood design. A system for monitoring implementation of the plan was also developed. A set of recommendations was prepared by the Advisory Committee for public review and eventual adoption by the Regional Planning Commission.

Socio-Economic Impact Analysis

A socio-economic impact analysis of the preliminary regional housing plan recommendations was conducted to assess the social and economic impacts of the preliminary plan on the Region’s minority and low-income populations. Data collection and analyses, such as the job/housing balance analyses, contributing to the socio-economic impact analysis were conducted throughout the planning process. The findings of the socio-economic impact analysis were considered by the Regional Housing Plan Advisory Committee before its approval of this regional housing plan.

ORGANIZATIONAL STRUCTURE

The 29-member Regional Housing Plan Advisory Committee, identified on the inside front cover of this report, had the primary responsibility for guiding the preparation of the regional housing plan. The committee consists of members appointed by the Regional Planning Commission from groups representing housing advocacy organizations; local, county, and State government agencies; builders and realtors; and research and policy organizations and institutions. In addition, the Commission’s Environmental Justice Task Force (EJTF), the roster of which is set forth in Figure 1, monitored the work of the Advisory Committee to ensure that Federal environmental justice and related requirements were met as preparation of the housing plan progressed. To this

end, the EJTF was given an opportunity to review all materials produced during preparation of the plan. All comments, suggestions, and recommendations made by the EJTF were reported to the Advisory Committee for their consideration.

The housing plan developed and approved by the Regional Housing Plan Advisory Committee was forwarded to the Regional Planning Commission for consideration. The plan was adopted by the Commission as an element of the comprehensive plan for the Region.

PUBLIC INVOLVEMENT

The Commission provided a wide range of opportunities for members of the general public to become engaged in the preparation of the regional housing plan. Several public participation methods were used to achieve this goal. They included newsletters, news releases, the SEWRPC website, public informational meetings and hearings, meetings with interested groups, Advisory Committee meetings, and Environmental Justice Task Force meetings.

A series of newsletters was issued to a wide audience during the planning process, including elected officials, technical and appointed planning and housing officials, minority and low-income groups, advocacy groups, print and broadcast media, and residents of the Region who indicated an interest in housing issues. The newsletters provided updates on plan progress and information regarding public meetings. A portion of the SEWRPC website, at www.sewrpc.org/SEWRPC/Housing.htm, was also dedicated to the regional housing plan and provided:

- Background information about the plan.
- Notification of Advisory Committee meetings.
- Advisory Committee meeting materials such as agendas, minutes, and presentations.
- Summary materials, including newsletters.
- Draft chapters of the plan report.
- Contact information.
- A means to submit comments regarding the regional housing plan.
- A record of public comments regarding the regional housing plan.

Public informational meetings were also held during the planning process, which coincided with the release of newsletters and covered the same topics. News releases, advertisements, direct mailings, and the website were used to publicize the meetings. Commission staff also provided briefings and presentations regarding the regional housing plan to interested groups, including government agencies and housing advocacy groups, upon request. The Commission actively conducted outreach to provide information to, and receive comments from, low-income and minority groups and organizations. A list of organizations is maintained by SEWRPC for the purpose of facilitating such outreach and was consulted during efforts to publicize regional housing plan public meetings.

SCHEME OF PRESENTATION

The findings and recommendations of the year 2035 regional housing plan are documented in this report. Following this introductory chapter, objectives, principles, and standards are presented in Chapter II. Chapter III includes a review of existing plans and programs that impact housing in the Region. Chapters IV through X present inventory data and analyses regarding existing housing, new housing development, housing discrimination and fair housing practices, demographic and economic characteristics, job/housing balance, accessible housing, and subsidized housing. Chapter XI includes a review of best housing practices. Housing recommendations that address each aspect of the identified regional housing problem and constitute the regional housing plan are presented in Chapter XII. Chapter XIII provides an overall summary of the plan.

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Chapter II

OBJECTIVES, PRINCIPLES, AND STANDARDS

INTRODUCTION

The purpose of this chapter is to define housing problems in the Southeastern Wisconsin Region and a desired future vision to address those problems. Objectives, along with supporting principles and related standards, were developed to use as a basis for preparing this year 2035 regional housing plan and to help achieve the future housing vision for the Region. A definition for the term “affordable housing” was developed and sub-regional housing analysis areas were identified to facilitate the data collection and analysis necessary to develop this plan. The above information is documented in this chapter.

DEFINITION OF HOUSING PROBLEMS

The first step in the housing planning process for Southeastern Wisconsin was to define housing problems in the Region. Housing problems must be clearly defined to guide preparation of housing objectives, principles, and standards; the data collection and analysis activities necessary to identify housing needs in the Region; and preparation of recommendations to address those needs. The housing problem is complex in nature because housing involves a basic human necessity and can increase or decrease access to a variety of opportunities for residents of the Region.

The following components of the regional housing problem were identified through input received from concerned public officials, housing advocates, homebuilders, and public review of the regional housing plan scope of work:¹

- An imbalance between jobs and housing in sub-areas of the Region and the Region as a whole, particularly an adequate supply of affordable, or “workforce,” housing near employment centers;
- Challenges faced in sustaining the present supply of subsidized housing stock in the Region;
- A need for accessible housing stock to accommodate persons with disabilities;
- Housing discrimination;

¹The scope of work was presented to the public through a series of 10 public informational meetings and distribution of the first regional housing plan newsletter. Feedback from the public informational meetings is compiled in the Summary of Regional Housing Plan Public Informational Meetings (May 18 to June 22, 2009), which is available on the regional housing plan webpage at www.sewrpc.org/SEWRPC/housing.htm.

- Concentration of low-income and minority populations in the Region's central cities;
- The need to encourage sustainable, or environmentally responsible, residential development practices;
- The national economic recession and related housing crisis beginning in 2007, which has resulted in falling home prices, restrictions on credit for home mortgages, and foreclosures and abandoned homes in many neighborhoods.

These seven components define the housing problem in Southeastern Wisconsin. Each of the seven components are inter-related and are treated as such by the regional housing plan through data collection and analysis activities, plan recommendations, and identification of the units or agencies of government that would need to take action to implement the recommendations. Also, due to the inter-related nature of housing and other factors impacting the quality of life and success of the Region, concerns such as the concentration of unemployment and poverty in the Region's central cities, the relationship between economic development and affordable housing, and the need to provide better public transit links between jobs and affordable housing are addressed by the plan as they relate to the defined housing problem.

DETERMINATION OF SUB-REGIONAL HOUSING ANALYSIS AREAS

Sub-regional housing analysis areas, or sub-areas, have been identified to facilitate the data collection and analyses necessary to develop this plan. The delineation of the sub-areas was related to clusters of existing and anticipated future urban development. The intent was to permit sub-regional analyses of housing characteristics in the Region, such as the availability of affordable housing near major employment centers and the availability of transit linking affordable housing to major employment centers.

The sub-areas, listed on Table 1 and shown on Map 1, generally consist of the planning analysis areas utilized by SEWRPC in conjunction with a variety of planning programs, including the regional land use plan. The factors used in determining the planning analysis areas include current (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, school district boundaries, soil types, and natural and manmade barriers such as environmental corridors and major transportation corridors.

Housing planning has been undertaken by sub-areas because socio-economic characteristics vary throughout the Region. For example, measures such as household incomes and job wages vary in different areas of the Region, which affects the affordable housing need in a given area. Data collection and assessment of various measures of housing need were undertaken for each sub-area to permit an accurate assessment of housing need within each sub-area and the Region as a whole. Some basic housing planning data are also presented for individual counties and local governments for general informational purposes.

DEFINITION OF AFFORDABLE HOUSING

The availability and location of affordable housing in the Region is one of the primary housing concerns addressed by this plan. The term "affordable housing" tends to be used inconsistently. To some, affordable housing is associated with government subsidized housing. To others, affordable housing is associated with "workforce housing," or housing that is within the financial means of the majority of the workforce in a given area. An agreed upon definition was developed for use in the regional housing plan to effectively address the topic of affordable housing.

The U.S. Department of Housing and Urban Development (HUD) defines housing affordability as households paying no more than 30 percent of their gross income for housing costs. The HUD standard for housing

Table 1

**LOCAL GOVERNMENTS BY SUB-REGIONAL HOUSING
ANALYSIS AREA IN THE SOUTHEASTERN WISCONSIN REGION**

Sub-area	Local Government	County ^a
1	Village of Belgium	Ozaukee
	Village of Fredonia	Ozaukee
	Town of Belgium	Ozaukee
	Town of Fredonia	Ozaukee
2	City of Port Washington	Ozaukee
	Village of Saukville	Ozaukee
	Town of Port Washington	Ozaukee
	Town of Saukville	Ozaukee
3	City of Cedarburg	Ozaukee
	Village of Grafton	Ozaukee
	Town of Cedarburg	Ozaukee
	Town of Grafton	Ozaukee
4	City of Mequon	Ozaukee
	Village of Thiensville	Ozaukee
5	Village of Kewaskum	Washington
	Town of Farmington	Washington
	Town of Kewaskum	Washington
6	City of West Bend	Washington
	Village of Newburg	Washington
	Town of Barton	Washington
	Town of Trenton	Washington
	Town of West Bend	Washington
7	Town of Addison	Washington
	Town of Wayne	Washington
8	Village of Jackson	Washington
	Town of Jackson	Washington
9	City of Hartford	Washington
	Village of Slinger	Washington
	Town of Hartford	Washington
	Town of Polk	Washington
10	Village of Germantown	Washington
	Town of Germantown	Washington
11	Village of Richfield	Washington
	Town of Erin	Washington
12	City of Glendale	Milwaukee
	Village of Bayside	Milwaukee
	Village of Brown Deer	Milwaukee
	Village of Fox Point	Milwaukee
	Village of River Hills	Milwaukee
	Village of Shorewood	Milwaukee
	Village of Whitefish Bay	Milwaukee
13	City of Milwaukee Northwest Comprehensive Plan Area	Milwaukee
14	City of Milwaukee Near North Comprehensive Plan Area West Comprehensive Plan Area Fond du Lac/North Comprehensive Plan Area Washington Park Comprehensive Plan Area	Milwaukee

Sub-area	Local Government	County ^a
14 (continued)	Near West Comprehensive Plan Area Menomonee Valley Comprehensive Plan Area	Milwaukee
15	City of Milwaukee Northeast Comprehensive Plan Area Downtown Comprehensive Plan Area Third Ward Comprehensive Plan Area	Milwaukee
16	City of Milwaukee Near South Comprehensive Plan Area Southeast Comprehensive Plan Area Southwest Comprehensive Plan Area	Milwaukee
17	City of Greenfield	Milwaukee
	City of Wauwatosa	Milwaukee
	City of West Allis	Milwaukee
	Village of Greendale	Milwaukee
	Village of Hales Corners	Milwaukee
18	City of Cudahy	Milwaukee
	City of St. Francis	Milwaukee
	City of South Milwaukee	Milwaukee
	City of Franklin	Milwaukee
19	City of Oak Creek	Milwaukee
	City of Franklin	Milwaukee
20	Village of Butler	Waukesha
	Village of Lannon	Waukesha
	Village of Menomonee Falls	Waukesha
21	City of Brookfield	Waukesha
	Village of Elm Grove	Waukesha
	Town of Brookfield	Waukesha
22	City of New Berlin	Waukesha
23	City of Muskego	Waukesha
24	Village of Sussex	Waukesha
	Town of Lisbon	Waukesha
25	City of Delafield	Waukesha
	City of Oconomowoc	Waukesha
	Village of Chenequa	Waukesha
	Village of Hartland	Waukesha
	Village of Lac La Belle	Waukesha
	Village of Merton	Waukesha
	Village of Nashotah	Waukesha
	Village of Oconomowoc Lake	Waukesha
	Village of Summit	Waukesha
	Town of Delafield	Waukesha
	Town of Merton	Waukesha
	Town of Oconomowoc	Waukesha
26	City of Pewaukee	Waukesha
	City of Waukesha	Waukesha
	Village of Pewaukee	Waukesha
	Town of Waukesha	Waukesha
27	Village of Big Bend	Waukesha
	Village of Mukwonago	Waukesha

Table 1 (continued)

Sub-area	Local Government	County ^a
27 (continued)	Village of North Prairie	Waukesha
	Village of Wales	Waukesha
	Town of Genesee	Waukesha
	Town of Mukwonago	Waukesha
	Town of Vernon	Waukesha
28	Village of Dousman	Waukesha
	Village of Eagle	Waukesha
	Town of Eagle	Waukesha
	Town of Ottawa	Waukesha
29	Village of Caledonia	Racine
	Village of Elmwood Park	Racine
	Village of Mt. Pleasant	Racine
	Village of Sturtevant	Racine
	Village of Wind Point	Racine
30	City of Racine ^b	Racine
	Village of North Bay	Racine
31	Village of Rochester	Racine
	Village of Union Grove	Racine
	Village of Waterford	Racine
	Town of Dover	Racine
	Town of Norway	Racine
	Town of Raymond	Racine
	Town of Waterford	Racine
	Town of Yorkville	Racine
32	City of Burlington	Racine
	Town of Burlington	Racine
33	Village of Pleasant Prairie	Kenosha
	Town of Somers	Kenosha
34	City of Kenosha	Kenosha
35	Village of Bristol	Kenosha
	Village of Paddock Lake	Kenosha
	Village of Silver Lake	Kenosha
	Village of Twin Lakes	Kenosha

Sub-area	Local Government	County ^a
35 (continued)	Town of Brighton	Kenosha
	Town of Paris	Kenosha
	Town of Randall	Kenosha
	Town of Salem	Kenosha
	Town of Wheatland	Kenosha
36	Village of East Troy	Walworth
	Town of East Troy	Walworth
	Town of Spring Prairie	Walworth
	Town of Troy	Walworth
37	City of Whitewater	Walworth
	Town of La Grange	Walworth
	Town of Richmond	Walworth
	Town of Whitewater	Walworth
38	City of Delavan	Walworth
	City of Elkhorn	Walworth
	City of Lake Geneva	Walworth
	Village of Darien	Walworth
	Village of Genoa City	Walworth
	Village of Sharon	Walworth
	Town of Bloomfield ^c	Walworth
	Town of Darien	Walworth
	Town of Delavan	Walworth
	Town of Geneva	Walworth
	Town of Lafayette	Walworth
	Town of Linn	Walworth
	Town of Lyons	Walworth
	Town of Sharon	Walworth
	Town of Sugar Creek	Walworth
39	Village of Fontana on Geneva Lake	Walworth
	Village of Walworth	Walworth
	Village of Williams Bay	Walworth
	Town of Walworth	Walworth

^aSub-areas extend into the adjacent county where a local government boundary crosses a county boundary.

^bThe area of the City of Racine containing Johnson Park is included in Sub-Area 29.

^cA portion of the Town of Bloomfield was incorporated as the Village of Bloomfield in December 2011. Data for the Village of Bloomfield are included in sub-area 38 data in this report.

Source: SEWRPC.

affordability is generally accepted and used among members of the housing planning field; however, this definition, or threshold, leaves several questions regarding the definition of affordable housing unanswered, including:

- Does affordable housing include subsidized housing?
- Does affordable housing include market-based rental housing or owner-occupied housing units?
- Does affordable housing include only multi-family housing units or does it include single-family homes?
- Can the HUD affordability threshold be used to define affordable housing?

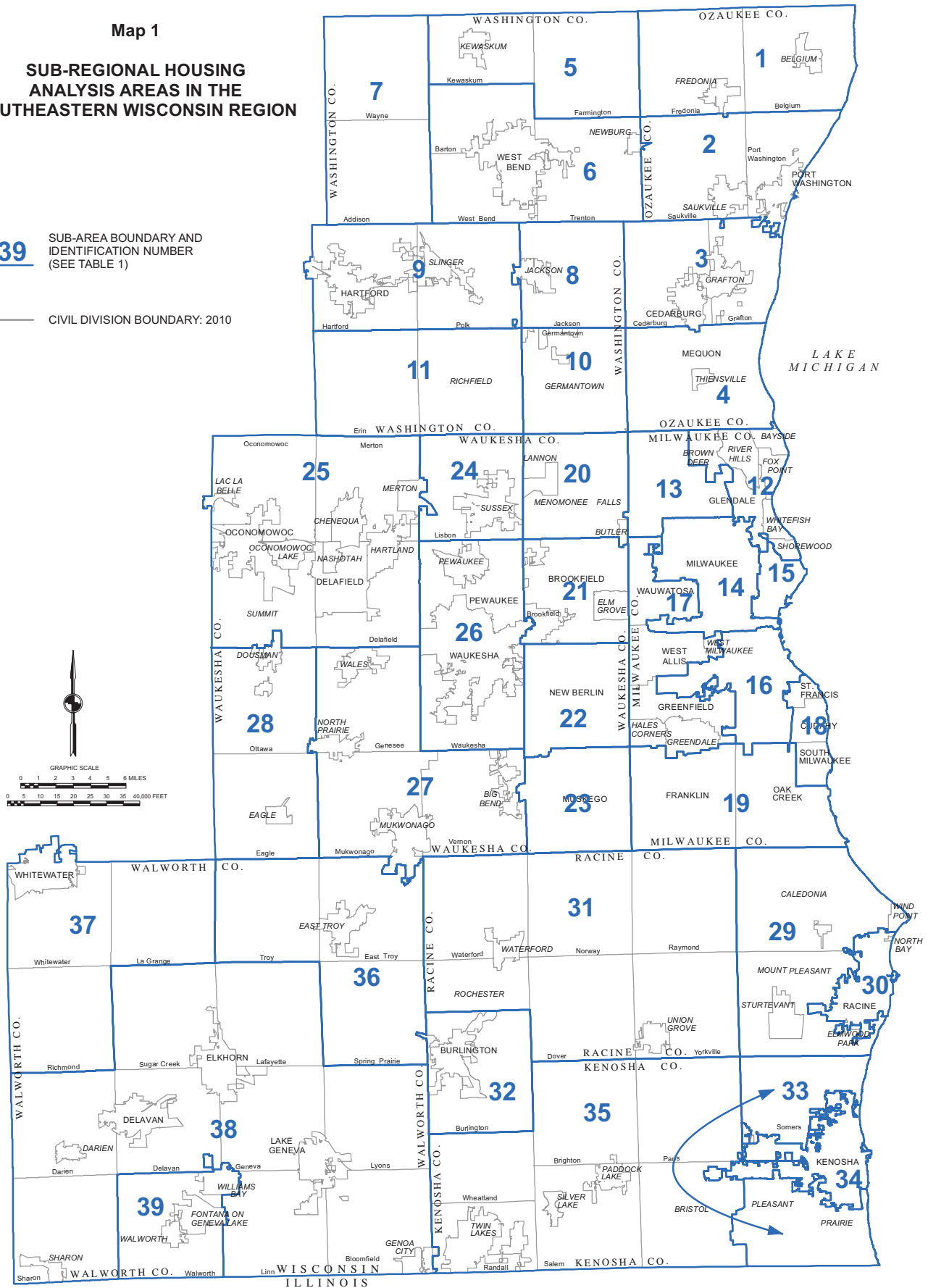
Map 1

**SUB-REGIONAL HOUSING
ANALYSIS AREAS IN THE
SOUTHEASTERN WISCONSIN REGION**

39

SUB-AREA BOUNDARY AND
IDENTIFICATION NUMBER
(SEE TABLE 1)

CIVIL DIVISION BOUNDARY: 2010



Source: SEWRPC.

Subsidized housing generally refers to housing assistance programs such as public housing, project-based assisted housing, or rental assistance vouchers that help provide affordable housing to households in need. The housing program helps a household secure decent, safe, and sanitary housing at the HUD “affordability” threshold. Typically, households pay 30 percent of their income for rent and the remaining balance is provided through the housing assistance program. For the purposes of this report, the term “affordable housing” includes, but is not limited to, “subsidized housing.” The two terms are not used interchangeably in this report.

Affordable housing can refer to both market-based rental housing and owner-occupied housing and can also refer to both multi-family housing units and single-family housing units. Affordable housing should be thought of in terms of general types of housing that tend to be more affordable than other types of housing to a wide range of households. Affordability is closely related to housing structure type because multi-family housing units, two-family housing units, and smaller single family homes on smaller lots tend to be more affordable to a wide range of households than larger single family homes on large lots. Condominiums are also typically more affordable than larger single family homes on large lots.

For the purposes of this report, affordable housing is defined using the HUD affordability threshold of a housing unit costing no more than 30 percent of gross household income. This threshold was used to determine the types of housing affordable to low- and moderate-income households, and the current and anticipated availability of housing types by sub-area for all households in the Region.

A REGIONAL HOUSING VISION FOR SOUTHEASTERN WISCONSIN

A housing vision was developed to address identified housing problems. Although the vision is intended to address the regional housing problem, it is general in nature and expresses the desired future for housing in the Region with one concise statement. The objectives, principles, and standards support the vision by addressing each of the seven individual components of the regional housing problem. In this manner, the regional housing vision can be achieved by achieving the plan objectives.

The vision developed to address the regional housing problem and provide a framework for the preparation of the regional housing plan is:

“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 and reflected in the regional housing problem. The issues of opportunity and equity are present in each component of the problem:

- Affordable, or “workforce,” housing near major employment centers and transportation links between areas with affordable housing and employment centers can help provide improved access to employment opportunities.
- Many households in the Region depend on or would benefit from housing assistance. Maintaining the current amount of subsidized housing stock is crucial to the welfare of the Region. It is also important that those in need of housing assistance, such as family households and those households in need of assistance outside the major urban centers of the Region, are not underserved.
- There is a need for accessible and affordable housing choices that meet the needs of persons with disabilities throughout the Region, including near major employment centers.
- Fair housing practices help to ensure that all residents of the Region have equal housing choices throughout the Region, which enhances equal employment opportunities.

- The concentration of low-income and minority populations in the Region's central cities coincides with concentrations of lower quality and lower cost housing.
- The opportunity to use environmentally responsible residential development practices can be discouraged by prohibitive fees and review processes.
- Complete information about home financing, future interest rates, and home maintenance and insurance costs should be made available to prospective buyers to ensure home ownership is financially sustainable over the long-term.

OBJECTIVES, PRINCIPLES, AND STANDARDS

Housing objectives have been developed to support the regional housing vision and address each of the seven components of the regional housing problem. This section of the Chapter presents a set of housing objectives along with supporting principles and related standards recommended by the Regional Housing Plan Advisory Committee as a basis for the preparation and evaluation of the year 2035 regional housing plan. Recommended policies and programs to implement the plan are presented in Chapter XII.

This chapter also includes a review of the regional planning objectives adopted by the Commission and the housing objectives, principles, and standards set forth in the 1975 regional housing plan, which were taken into account when preparing the objectives, principles, and standards for this year 2035 housing plan.

Basic Concepts and Definitions

The terms "objective," "principle," and "standard," and related planning terms "plan," "policy," and "program" are subject to a wide range of interpretations. A clear definition and understanding of the interrelationship between the foregoing terms and the basic concepts which they represent is essential to the planning process. These terms have been defined as follows under the regional planning program and for the purposes of the regional housing plan:

1. Objective: a goal or end toward the attainment of which plans and policies are directed.
2. Principle: a fundamental, primary, or generally accepted tenet used to support objectives and prepare standards and plans.
3. Standard: a criterion used as a basis of comparison to determine the adequacy of plan proposals to attain objectives.
4. Plan: a design which seeks to achieve agreed-upon objectives.
5. Policy: a rule or course of action used to ensure plan implementation.
6. Program: a coordinated series of policies and actions to carry out a plan.

Regional Planning Objectives

The regional land use plan serves as the foundation for all other Commission plans, including the regional housing plan. The year 2035 regional land use plan sets forth a set of objectives that have been reviewed, evaluated, and updated periodically since the first regional land use planning study was undertaken by the Commission in the mid-1960s. The land use objectives have been accepted as a sound basis for planning activities in the Region and were reviewed during preparation of the regional housing plan to ensure consistency between the two plans.

The Commission has adopted both general and specific land use development objectives as part of the regional land use plan. The general development objectives are considered goals that public policy within the Region

should promote over time. They are general in nature, but provide the broad framework within which regional planning can take place and the more specific goals for the various functional elements of the Region, including housing, can be stated and pursued. The following general development objectives were used to prepare the year 2035 regional land use plan and adopted by the Commission as a component of that plan:

1. Economic growth at a rate consistent with regional resources, including land, labor, and capital, and primary dependence on free enterprise in order to provide needed employment opportunities for the expanding labor force of the Region.
2. A wide range of employment opportunities through a broad, diversified economic base.
3. Preservation and protection of desirable existing residential, commercial, industrial, and agricultural development in order to maintain desirable social and economic values; renewal of obsolete and deteriorating areas in the rural as well as in the urban areas of the Region; and prevention of slums and blight.
4. A broad range of choice among housing designs, sizes, types, and costs, recognizing changing trends in age-group composition, income, and family living habits.
5. An adequate, flexible, and balanced level of community services and facilities.
6. An efficient and equitable allocation of fiscal resources within the public sector of the economy.
7. An attractive and healthful physical and social environment with ample opportunities for high-quality education, cultural activities, and outdoor recreation.
8. Protection, sound use, and enhancement of the natural resource base.
9. Development of communities having distinctive individual character, based on physical conditions, historical factors, and local desires.
10. Balancing of public interests and objectives with private property interests.

A secondary set of more specific objectives that is directly relatable to physical development plans was prepared as part of the regional land use plan within the framework established by the general development objectives. They are primarily concerned with spatial allocation and distribution of land uses in the Region, land use compatibility, resource protection, and accessibility. The specific development objectives are intended for use in local government planning processes to promote properly designed neighborhoods and good design at individual development sites in urban areas and minimal impacts on the natural resource base, scenic value, and overall character of rural areas in the Region. The specific development objectives adopted as a component of the regional land use plan include:

1. A balanced allocation of space to the various land use categories which meets the social, physical, and economic needs of the regional population.
2. A spatial distribution of the various land uses which will result in a convenient and compatible arrangement of land uses.
3. A spatial distribution of the various land uses which maintains biodiversity and which will result in the preservation and wise use of the natural resources of the Region.
4. A spatial distribution of the various land uses which is properly related to the supporting transportation, utility, and public facility systems in order to assure the economical provision of transportation, utility, and public facility services.

5. The development and preservation of residential areas within a physical environment that is healthy, safe, convenient, and attractive.
6. The preservation, development, and redevelopment of a variety of suitable industrial and commercial sites both in terms of physical characteristics and location.
7. The conservation, renewal, and full use of existing urban areas of the Region.
8. The preservation of productive agricultural lands.
9. The preservation and provision of open space to enhance the total quality of the regional environment, maximize essential natural resource availability, give form and structure to urban development, and provide opportunities for a full range of outdoor recreational activities.

Not all of the general and specific development objectives are directly related to the provision of housing; however, they are applicable to the elements of the regional housing problem and support the regional housing vision by promoting:

- A broad range of choice among housing designs, sizes, types, and costs throughout the Region.
- A wide range of employment opportunities.
- A spatial distribution of the various land uses in the Region, including residential, commercial, and industrial, that is properly related to the supporting transportation, utility, and public facility systems.
- The conservation, renewal, and full use of existing urban areas in the Region.
- The preservation of the natural resource base, including open spaces and productive agricultural land, and opportunities for a full range of outdoor recreational activities.

Historical Development of Regional Housing Objectives

The first regional housing plan, adopted in 1975, sets forth housing objectives, principles, and standards intended to provide the scope required for a comprehensive approach to regional housing problems and the depth to enable the quantification of existing and probable future housing needs. The purpose and overall intent of these objectives are largely still applicable to the current housing problem, and were taken into consideration during preparation of the new regional housing objectives. The housing objectives adopted as part of the 1975 plan include:

1. The provision of decent, safe, and sanitary housing for all residents of the Region.
2. The provision of an adequate stock of decent, safe, and sanitary housing to meet the Region's total housing requirement and, as components of that requirement, the effective market demand and true housing need.
3. The maintenance, preservation, and, where necessary, rehabilitation of the existing stock of housing.
4. The relocation of persons to be displaced by publicly related development programs to housing which is not only decent, safe, and sanitary but is of at least equal quality, and, if necessary, the public provision of the replacement housing.
5. The provision of housing which is designed to be functionally suitable for the occupants residing therein.
6. The provision of adequate locational choice of housing.

7. The provision of aesthetically pleasing housing properly sited and designed to maintain or improve the overall character and appearance of the neighborhood in which it is located.
8. The provision of housing within a suitable physical environment and so sited and designed to comprise an integral part of the neighborhood and the community in which it is located.
9. The efficient and economical satisfaction of housing need, meeting all other objectives at the lowest possible cost.

The 1975 plan recognized that the concept of housing includes more than just the necessity of shelter and the individual housing unit or structure. The objectives were designed to address the need for shelter and also address the environment in which housing is located; the surrounding neighborhood; and the relevant social and economic functions provided by the community and the Region. These include employment opportunities and needed public and private services, including retail services, health care, recreation facilities, and opportunities for spiritual and cultural enrichment.

The 1975 plan also included principles and standards that complemented each of the objectives. The housing principles and standards were similarly defined in the 1975 plan as in this plan. The standards were intended to provide minimum standards for the provision of housing units and neighborhood facilities for the Region.

Year 2035 Regional Housing Plan Objectives

The objectives adopted as part of the year 2035 regional housing plan address the provision of affordable and accessible housing throughout the Region, particularly with regard to proximity to major employment centers. Local government and State and Federal agency implementation of the plan recommendations set forth in Chapter XII, *Recommended Housing Plan for the Region*, will be necessary to achieve the objectives. Although the objectives are general in nature, they are intended to guide the design of the plan and related to the plan in a measurable way for future plan evaluation. The following housing objectives were reviewed and approved by the Regional Housing Plan Advisory Committee prior to adoption by the Commission. No ranking is implied by the order in which these objectives are listed:

1. Provide decent, safe, sanitary, and financially sustainable housing for all current residents of the Region, and the Region's anticipated future population.
2. 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.
3. Maintain and expand the stock of subsidized housing in the Region to meet the anticipated need for such housing.
4. Provide accessible housing choices throughout the Region, including near major employment centers.
5. Eliminate housing discrimination in the Region.
6. Reduce economic and racial segregation in the Region.
7. Encourage the use of environmentally responsible residential development practices throughout the Region.
8. Encourage neighborhood design principles that provide housing in a physical environment that is healthy, safe, convenient, and attractive.

Principles and Standards

One or more principles and accompanying standards complement each of the housing objectives set forth in this Chapter. Each standard is directly related to its accompanying principle and objective, and serves to facilitate application of the objective in plan design and evaluation. The principles are fundamentally accepted housing planning tenets that serve to support objectives and provide further detail, explanation, and justification of the related objectives. The principles and standards related to the eight housing objectives are presented in Table 2.

Overriding Considerations

The following considerations must be recognized in utilizing planning objectives and standards in plan design and evaluation:

1. The formulation of objectives and standards was continuous throughout the planning process. Extensive public participation and data collection and analysis efforts were undertaken during the planning process. As these efforts were undertaken, new information came to light that either validated the preliminary plan objectives and standards or required preliminary objectives and standards to be revised, removed, or added.
2. Objectives, principles, and standards may need to be updated as the plan is re-evaluated over the plan design period as various codes, publications, and other research sources cited in the standards are modified over time.
3. A socio-economic impact analysis was performed on the preliminary regional housing plan to determine if preliminary plan recommendations would have any disproportionate impacts on the Region's low-income and minority populations. Plan objectives were reviewed and revised accordingly based on the findings of the socio-economic impact analysis.
4. The regional housing plan is advisory in nature and the attainment of plan objectives will be dependent, in large part, on county and local government acceptance and implementation of plan recommendations.

Table 2

HOUSING OBJECTIVES, PRINCIPLES, AND STANDARDS

OBJECTIVE NO. 1

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

PRINCIPLE

Housing fulfills the basic human need for shelter and protection against the elements. The provision of decent, safe, and sanitary housing satisfies certain physiological and psychological needs, enhances physical health, and provides a sense of satisfaction and physical well-being necessary for a productive, healthy, and happy society. Adequately sized housing that contains the necessary total floor area to provide decent living, sleeping, cooking, and dining accommodations; sufficient storage area; and adequate space for privacy allows for households to carry out basic functions and assists in the normal growth and maturation of all household members. Decent, safe, and sanitary housing provides a sense of mental well being to residents that can help to maintain stability and order within the Region.

STANDARDS

1. A minimum of 165 square feet per person and at least one bedroom per every two persons should be provided within a dwelling unit.^a
2. Single-family and two-family housing should be constructed to meet the construction; energy conservation; heating, ventilating, and air conditioning; electrical; and plumbing standards set forth in Chapters SPS 320 through 325 of the Wisconsin Administrative Code.
3. Multi-family housing should be constructed to meet the standards set forth in Chapters SPS 361 through 366 of the Wisconsin Administrative Code.
4. Manufactured home communities should be designed to meet the standards set forth in Chapter SPS 326 of the Wisconsin Administrative Code.

PRINCIPLE

Increases in the total number of households in the Region as a result of new household formations and net in-migration of additional households as well as changing size and demographic composition of existing households require a corresponding increase in the supply of housing units in the Region.

STANDARDS

1. The supply of vacant and available housing units should be sufficient to maintain and facilitate adequate consumer choice in housing within the Region. Rental vacancy rates at the county and sub-regional housing analysis area levels should be maintained at a minimum of 4 percent and a maximum of 6 percent. Homeowner vacancy rates at the county and sub-regional housing analysis area levels should be maintained at a minimum of 1 percent and a maximum of 2 percent.
2. The supply of sound housing units should be provided through the private housing sector to the maximum extent possible with continued assistance, incentives, and cooperation from Federal, State, and local levels of government to the extent necessary to meet the current and anticipated future housing needs of the Region.

PRINCIPLE

Decent, safe, and sanitary housing is a basic human necessity and should be available to all persons in the Region regardless of income level.

STANDARD

Households should not have to pay more than 30 percent of their gross income on housing costs in order to secure decent, safe, and sanitary housing.^b

PRINCIPLE

Housing is remarkably durable, and with adequate maintenance, most dwellings will deteriorate very slowly with age. Continual preventative maintenance of basically sound housing units and rehabilitation of deteriorating housing units is important to the maintenance of an adequate supply of decent, safe, and sanitary housing.

Table 2 (continued)

STANDARDS

1. Sound housing units with minor defects that do not impair the livability of the housing unit or accelerate the physical deterioration of the structure, such as peeling paint, loose gutters or downspouts, or cracked windows, should be repaired and maintained.
2. Sound housing units with major defects that may impair the livability of the housing unit or accelerate the physical deterioration of the structure, such as large areas of exposed unpainted or unprotected wood, cracks in walls, or missing roofing or siding materials, should be repaired or rehabilitated and maintained to eliminate or minimize future deterioration.
3. Housing units that have deteriorated to the point of becoming a health or safety hazard to the occupants and are not economically feasible to rehabilitate should be removed and replaced by decent, safe, and sanitary housing.
4. First-time homebuyers programs, including information to assist with household budgeting, and programs to assist with home repairs and maintenance should be widely available.

PRINCIPLE

The average household size in the Region is projected to decrease over the plan design period and the average age of the Region's population is projected to increase over the plan design period. These projections should be considered and addressed when providing for the housing need of the Region.

STANDARDS

1. An adequate number of housing choices in the Region of a size suitable for smaller households should be available as a result of the projected decrease in average household size. This may result in increased demand for multi-family housing units and smaller single-family homes on smaller lots.
2. An adequate number of housing choices to address the projected increase in the number and percentage of elderly persons in the Region should be provided throughout the Region near public transit and support services, such as shopping and health care centers. The increase in elderly residents may result in an increased demand for supportive housing such as independent senior living communities, residential care apartment complexes (RCAC), assisted living communities, and nursing homes, as well as an increased demand for multi-family housing units and smaller single-family homes on smaller lots.

OBJECTIVE NO. 2

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 employment (job) centers^c and areas with affordable housing.

PRINCIPLE

Affordable housing near major employment centers throughout the Region can help to provide employment opportunities to all residents of the Region.

STANDARDS

1. A full range of housing by type, style, and cost should be provided within each sub-regional housing analysis area to meet the needs of those persons employed within the sub-area.^d
2. An adequate number of affordable housing units as defined in the Definition of Affordable Housing section of this Chapter should be provided in each sub-regional housing analysis area to meet the housing need of each sub-area.
3. Affordable housing needs should be provided through market-based housing to the maximum extent possible. This may result in a need for an increased supply of multi-family housing units and smaller single-family homes on smaller lots in some sub-areas of the Region as identified in Chapter VIII, "*Job/Housing Balance*." This may also result in the need for repair and increased maintenance of existing housing units with minor and major defects.
4. Public transit services should be improved as recommended in the SEWRPC year 2035 regional transportation system plan, in particular to improve connections of affordable housing in and near central cities to employment opportunities outside such areas.

Table 2 (continued)

5. Increased employment opportunities should be provided in and near central cities, near existing affordable housing, through the redevelopment and infilling of underutilized urban land as recommended in the SEWRPC year 2035 regional land use plan.

OBJECTIVE NO. 3

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

PRINCIPLE

Many households in the Region depend on or would benefit from housing assistance. Assistance should be available to all household types in need, including family and elderly households and households with persons with disabilities.

STANDARDS

1. Decent, safe, and sanitary housing should be provided for households in need that are not served through market-based housing.
2. The maximum amount of Federal housing assistance available should be sought within each County in the Region.
3. Financial assistance programs, such as housing trust funds, should be used by private and public agencies and units of government to supplement programs that provide affordable housing, such as the Low Income Housing Tax Credit (LIHTC) program.
4. Support appropriate private, non-profit, and faith-based organization efforts to provide affordable housing and emergency shelter.
5. Housing authorities should ensure that existing project based public housing units are maintained in compliance with HUD public housing maintenance standards.
6. Emergency shelter or transitional housing should be available for those individuals or households in need.

PRINCIPLE

Households receiving housing assistance should not be geographically concentrated. The concentration of households receiving housing assistance, in turn, promotes areas of concentrated poverty. Concentrated poverty is thought to have a negative impact on private-sector investment, prices for goods and services, employment networks, educational opportunities, crime, health, ability to accumulate wealth, and cost and quality of local government services within a community.^e Housing assistance should be available to households in suitable locations throughout the Region to help alleviate concentrated poverty and provide a supportive environment.

STANDARDS

1. Households receiving housing assistance should not be concentrated in central city areas of the Region.
2. Housing assistance should be available in all areas of the Region that have convenient access to employment opportunities, shopping facilities, educational facilities, outdoor recreational facilities, and other supportive services such as health care and child care facilities.
3. Emergency shelter and transitional housing facilities should not be limited to central city areas of the Region.

OBJECTIVE NO. 4

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

PRINCIPLE

An adequate number of accessible housing units should be available throughout the Region to provide persons with disabilities and special needs with equitable housing choice and access to employment opportunities. Accessible housing may become increasingly important as the number and percentage of elderly residents in the Region continues to increase.

Table 2 (continued)

STANDARDS

1. Accessible housing units should be provided regionwide through market-based housing to the maximum extent possible. Construction practices such as universal design and visitability should be used. Examples of housing design features for persons with disabilities are set forth in Table 157 in Chapter IX, *"Accessible Housing."*
2. All multi-family buildings first occupied after March 13, 1991, must be accessible to persons with disabilities per requirements of the Federal Fair Housing Act.

PRINCIPLE

Special needs that are not necessarily physical disabilities should be addressed in the provision of accessible housing units.

STANDARD

Supportive living facilities, such as community based residential facilities (CBRF) and adult family homes, for persons with special needs should be provided throughout the Region near public transit and other supportive services such as major health care centers. Specialty care for needs that are not necessarily physical disabilities such as mental illness, developmental disability, dementia/Alzheimer's, and alcohol/drug dependency should be provided.

OBJECTIVE NO. 5

Eliminate housing discrimination in the Region.

PRINCIPLE

Federal and State housing laws make housing discrimination illegal against any individual in a protected class. Protected classes under Federal law include race, color, sex, national origin/ancestry, religion, disability/handicap, and familial status. Additional protected classes under the Wisconsin Open Housing Law include age, marital status, family status, lawful source of income, sexual orientation, and victims of abuse or stalking. Housing discrimination must be addressed to ensure all households within the Region have an equal opportunity to reside within any area of the Region.

STANDARDS

1. Unlawful housing acts, including refusing to rent, sell, insure, construct, or finance housing and the printing, publishing, or displaying of advertisements or notices that indicate a preference affecting a protected class should be eliminated in the Region.
2. Local governments in the Region receiving Federal funds, such as community development block grant (CDBG) and HOME funds, should "affirmatively further fair housing" by identifying impediments to fair housing in the community and actions to overcome the impediments.^f

OBJECTIVE NO. 6

Reduce economic and racial segregation in the Region.

PRINCIPLE

The Region's low-income and minority populations currently reside largely in the Region's central cities, and as well in specific portions of those central cities. This may contribute to low-income and minority populations experiencing a disproportionate amount of housing problems, unemployment, and under employment. A goal of the housing plan should be to reduce the concentrations of poverty and minority populations.

STANDARDS^g

1. The concentration of minority populations in the Region should be reduced. The percentage of minority residents^h in each sub-area should be within 50 percent of the regionwide percentage of minority residents.
2. The concentration of low-income populations in the Region should be reduced. The percentage of low-income householdsⁱ in each sub-area should be within 25 percent of the regionwide percentage of low-income households.

OBJECTIVE NO. 7

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

Table 2 (continued)

PRINCIPLE

Environmentally responsible design helps to protect natural resources and minimize the use of nonrenewable resources, to protect the natural environment for current and future generations.

STANDARDS

1. "Green" or environmentally responsible development and construction practices should be used to the maximum extent possible in new residential development and re-development projects.^j
2. The use of green development and construction practices should not be discouraged by prohibitive fees, review processes, or land use controls.
3. Residential development should meet the objectives and standards related to natural resource protection set forth in the year 2035 regional land use plan, including those related to primary environmental corridors, secondary environmental corridors, and isolated natural resource areas;^k other environmentally sensitive lands located outside of environmental corridors and isolated natural resource areas such as wetlands, woodlands, prairies, natural areas and critical species habitat sites,^l 100-year recurrence interval floodplains, soils with severe limitations to urban land uses, areas with the highest potential for groundwater contamination, important groundwater recharge areas,^m and productive agricultural land.ⁿ

OBJECTIVE NO. 8

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

PRINCIPLE

Residential development in the form of planned neighborhoods can provide a desirable living environment, can provide efficiency in the provision of neighborhood services and facilities, and can foster safety and convenience.

STANDARDS

1. Urban density housing^o should be located within neighborhoods or other planning units that are served with centralized public sanitary sewerage and water supply facilities and contain, within a reasonable walking distance, necessary supporting local service uses, such as park, commercial, and elementary school facilities.
2. Higher urban density housing^p should be located in areas serviceable by existing or planned public transit facilities.
3. To the extent practicable, efforts directed at the conservation and renewal of existing residential areas, including areas with numerous foreclosed and/or vacant homes, should be undertaken on a neighborhood basis and should seek to preserve the physical design and cultural features that contribute to the promotion of neighborhood identity within the larger urban complex.

PRINCIPLE

Residential development in mixed-use settings can provide a desirable environment for a variety of household types seeking the benefits of proximity to places of employment as well as civic, cultural, commercial, and other urban amenities. Examples of mixed use settings include dwellings above the ground floor of commercial uses and residential structures intermixed with, or located adjacent to, compatible commercial, institutional, or civic uses.

STANDARDS

1. Opportunities should be provided for residential dwellings in urban areas within a variety of mixed-use settings.
2. Residential uses should be integrated into, or located near, major employment centers.

Footnotes to Table 2

^aThe square footage per person and bedrooms per person recommendations set forth in this standard are based on findings from a document released by the HUD Office of Policy Development and Research in September 2007 entitled, "Measuring Overcrowding in Housing."

^bThe percentage is based on the HUD definition of housing affordability. Housing costs for rental housing units include contract rent and utilities. Housing costs for owner-occupied housing units include mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

^cA major employment center is defined by the SEWRPC year 2035 regional land use plan as a concentrated area of commercial and/or industrial land having a minimum of 3,500 total employees or 2,000 retail employees. Major employment centers are further classified according to the following employment levels, recognizing that a major employment center may meet more than one of the indicated thresholds:

- Major Industrial Center: A major employment center that accommodates at least 3,500 industrial employees.
- Major Office Center: A major employment center that accommodates at least 3,500 office employees.
- Major Retail Center: A major employment center that accommodates at least 2,000 retail employees.
- General-Purpose Major Center: A center that qualifies as a major employment center having total employment of at least 3,500, but does not meet any of the above individual thresholds for an industrial, office, or retail center.

Major industrial, office, and retail centers generally encompass a mix of uses. A major industrial center may accommodate offices, service operations, and research facilities in addition to manufacturing, wholesaling, and distribution facilities. A major retail center may accommodate office and service uses in addition to retail operations. The mix of uses extends to residential uses, which should be integrated into, or provided in close proximity to, major employment centers, as those centers are developed or re-developed.

^dThe housing need of each sub-regional housing analysis area is determined by the wage rates and number of workers in the employment types located in each area. This analysis is set forth in Chapter VIII, "Job/Housing Balance".

^eThe Enduring Challenge of Concentrated Poverty in America: Case Studies from Communities Across the U.S., *The Community Affairs Offices of the Federal Reserve System and the Metropolitan Policy Program at the Brookings Institution*, 2008.

^fPresidential Executive Order 12892 requires Federal agencies to affirmatively further fair housing (AFFH) in their programs and activities. Section Five of the Order sets forth administrative enforcement procedures for any state or local public agency applying for or participating in programs or activities related to housing and urban development. See Chapter VI for more information about AFFH requirements.

^gThe regionwide percentage of minority residents is 29 percent based on the 2010 Census, and the regionwide percentage of low-income households is 40 percent, based on the 2005-2009 American Community Survey. See Table 99 in Chapter VII, Demographic and Economic Characteristics, for the percentage of minority residents by sub-area. See Table 108 in Chapter VII for the percentage of low-income households by sub-area.

^hMinority residents are those residents who indicated a racial group other than "white alone" in the 2010 Census.

ⁱLow-income households are those households that had an annual household income of 80 percent or below the regionwide median annual household income in 2005-2009.

^jGreen development and construction concepts integrate techniques that contribute to sustainability and help reduce carbon footprint. Green development concepts may include, but are not limited to, arranging land uses and site features (i.e. lots, buildings, and infrastructure) to include or be in close proximity to services, employment centers, and alternative transportation systems such as public transit, sidewalks, and bike paths and to protect natural features including productive farmland. Transit oriented development (TOD), traditional neighborhood development (TND), the re-use or re-development of underutilized urban areas or contaminated sites, conservation subdivisions, and areas with high residential density and/or mixed use development, are types of development that promote the green development concept.

Green construction concepts include, but are not limited to:

- Providing opportunities to make use of renewable energy sources, such as south-oriented buildings to capture passive solar radiation or to orient buildings to capture wind for natural air ventilation;
- Utilizing sun, wind, and/or earth for natural lighting, ventilation, heating, cooling, and other purposes (i.e. solar panels, wind turbines, and geothermal systems);

Footnotes to Table 2 (continued)

- *Installing eco-friendly stormwater quality and quantity control mechanisms such as bioswales, bioinfiltration trenches or basins, rain gardens and barrels or cisterns, rooftop and wall or “vertical” gardens, and landscaping for cooling, wind protection, and landscaping that conserves water through drought-tolerant plants (i.e. mostly native plants) and ornate hardscapes or mulch versus traditional mowed turf/grass;*
- *Incorporating local, reused, recycled, recyclable, or eco-friendly construction materials and energy efficient appliances;*
- *Including other energy and water conservation and efficiency measures into site and building designs;*
- *Using permeable pavement; however, the use of permeable pavement should generally be avoided if chlorides (salt) are directly applied for deicing and anti-icing or if the area of permeable pavement will receive runoff from paved areas to which chlorides are applied.*

^k*Environmental corridors are elongated areas in the landscape that contain concentrations of natural resource features (lakes, rivers, streams, and their associated shorelands and floodplains; wetlands; woodlands; prairies; wildlife habitat areas; wet, poorly drained, and organic soils; and rugged terrain and high-relief topography) and natural resource-related features (existing park and open space sites; potential park and open space sites; historic sites; scenic areas and vistas; and natural areas and critical species habitat sites). Primary environmental corridors include a variety of these features and are at least 400 acres in size, two miles long, and 200 feet in width. Secondary environmental corridors also contain a variety of these features and are at least 100 acres in size and one mile in length. Isolated natural resource areas are smaller concentrations of natural resource features that are physically separated from the environmental corridors by intensive urban or agricultural uses and are at least five acres in size.*

^l*Natural areas are tracts of land or water so little modified by human activity, or which have sufficiently recovered from the effects of such activity, that they contain intact native plant and animal communities believed to be representative of the pre-European-settlement landscape. Critical species habitat sites consist of areas, located outside natural areas, which support endangered, threatened, or rare plant or animal species. Most of the identified natural areas and critical species habitat sites are located within the environmental corridors and isolated natural resource areas of the Region.*

^m*The regional water supply plan identifies important groundwater recharge areas and provides recommendations for their protection.*

ⁿ*The year 2035 regional land use plan recommends that each County identify productive agricultural lands through an update to the County Farmland Protection Plan.*

^o*Urban density housing includes the Urban High-Density Residential (7.0 or more dwelling units per net residential acre), Urban Medium-Density Residential (2.3 – 6.9 dwelling units per net residential acre), and Urban Low-Density (0.7 – 2.2 dwelling units per net residential acre) land use categories set forth in the year 2035 regional land use plan.*

^p*Higher urban density housing includes the Urban High-Density Residential and Urban Medium-Density Residential land use categories set forth in the year 2035 regional land use plan.*

Source: SEWRPC.

Chapter III

PLANS AND PROGRAMS RELATED TO HOUSING IN THE REGION

INTRODUCTION

This plan presents housing recommendations concerning the role of Federal, State, and local government agencies and the private sector in meeting the current and future housing needs of the Region. Government plans and programs that affect housing in the Region have been inventoried to understand and assess government's potential to help meet the housing needs of the Region's current and future residents, often in concert with the private sector. Local government consolidated plans and county and local government comprehensive plans are inventoried and reviewed in this Chapter. Regionwide plans prepared by SEWRPC, including the land use plan and transportation system plan, and past housing planning efforts, including the first regional housing plan adopted by the Commission in 1975, are also summarized in this Chapter.

Additionally, government sponsored housing programs have been inventoried. These programs are typically funded by the Federal government and administered by a number of local and State government and non-profit agencies. The full array of government sponsored programs and funding availability is almost continually changing, therefore, this section focuses on those programs that have the potential for increasing the availability of lower-cost housing, accessible housing, and support for housing rehabilitation.

PART 1: PLANS RELATED TO HOUSING

Local governments engage in planning activities that have a direct impact on the number, location, and type of housing units provided in the Region. Two of the chief local planning activities that affect the provision of housing include consolidated plans and county and local government comprehensive plans. These plans can have a direct impact on supportive housing programs and funding available within a local or county government and on ordinances controlling the location, type, and size of residential development, such as zoning and land division ordinances. Local planning activities often refine regionwide planning documents such as the regional land use plan and transportation system plan; therefore, it is necessary to consider how those plans impact the provision of housing in the Region. It is also necessary to review past regional housing planning efforts to determine the effectiveness of past recommendations and housing programs in providing those in need with affordable and accessible housing to help guide the current housing planning process.

Consolidated Plans

A consolidated plan is a document prepared by a state, county, or local government describing the housing needs of low- and moderate-income residents, impediments to affordable housing in the community, impediments to fair housing in the community, needs of the homeless within the community, and non-housing community

development needs of low- and moderate-income residents. The plan outlines strategies to meet housing needs in the community and lists the resources available to implement the strategies. The plan must be prepared every five years and is reviewed by HUD for completeness. A consolidated plan is required in order for a community or county to receive HUD Community Planning and Development funds, including Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds.

The State of Wisconsin and entitlement jurisdictions are required to prepare consolidated plans.¹ The State secures and disperses Federal and State housing program funding to non-entitlement jurisdictions in the Region and entitlement jurisdictions secure HUD funds for housing programs within their respective jurisdictions. Entitlement jurisdictions in the Region include the Cities of Kenosha, Milwaukee, Racine, Waukesha,² Wauwatosa, and West Allis, and Milwaukee³ and Waukesha Counties. The Waukesha County Home Consortium, which includes Ozaukee, Washington, and Waukesha Counties within the Region and Jefferson County outside the Region, works with Waukesha County to prepare a plan to secure HOME funds. Table 3 sets forth the housing strategies/activities and resources identified by each of the consolidated plans prepared within the Region. In addition, the State and each of the entitlement jurisdictions are required to submit an annual action plan to request funds from HUD, including CDBG, HOME, Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) funds. The annual action plan is intended to address how communities plan to use HUD resources for the program year.

The preparation of the action plan also provides an opportunity for public input regarding HUD resources and results in a document that provides HUD with an understanding of needs within individual communities.

HUD also requires annual reports on program year accomplishments, outcomes, and performance through the Consolidated Annual Performance and Evaluation Report (CAPER). All entitlement jurisdictions must complete a CAPER that provides a description of how the jurisdiction's plan has provided new or improved availability of decent housing, a suitable living environment, and economic opportunity for low- and moderate-income households in the community. The CAPER must include a comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain if progress was made towards meeting the various program area objectives outlined in the consolidated plan. Annual action plans and CAPERs are available from the entitlement community or county. The State annual action plan and CAPER are available from the Wisconsin Department of Commerce.⁴

Continuum of Care 10 Year Plans to End Homelessness

The McKinney-Vento Homeless Assistance Act of 1987 authorizes HUD to use ESG funds and other programs to fund transitional and permanent supportive housing. From 1988 through 1993, individual agencies applied for HUD homeless assistance funds through national competitions. This competition was changed in 1994 with the intent of stimulating more community-wide planning and coordination programs to assist homeless persons. HUD began requiring communities to coordinate submittal of a consolidated application rather than allowing applications from individual homeless service providers. The new structure created an incentive to seek

¹*Entitlement jurisdictions include principal cities of Metropolitan Statistical Areas (MSAs), other metropolitan cities with populations of at least 50,000, and urban counties of at least 200,000 (excluding the population of entitlement cities).*

²*The City of Waukesha merged its entitlement status with Waukesha County in 1993. Waukesha County receives and administers CDBG funds independently from the Waukesha County HOME Consortium.*

³*Milwaukee County administers HOME funds for the Cities of Wauwatosa and West Allis.*

⁴*As of July 2011, housing-related functions formerly carried out by the Wisconsin Department of Commerce were transferred to the Wisconsin Department of Administration.*

Table 3

**HOUSING STRATEGIES AND RESOURCES IDENTIFIED
IN CONSOLIDATED PLANS WITHIN THE SOUTHEASTERN WISCONSIN REGION: 2010-2014**

Plan	Strategy/Activity	Resource/Funding Source	Eligible Applicants/Target Population
State of Wisconsin 2010 – 2014 Consolidated Plan	Housing rehabilitation; accessibility modifications; down-payment and closing cost assistance; new housing site development and certain acquisition costs; small-scale public facilities improvements; special project initiatives for making affordable housing units newly available to low- and moderate-income households; emergency community development or housing needs necessitated by a disaster; loans to businesses in order to create or retain jobs; awards to businesses for training needs, capital investment, or new technologies; support a system of entrepreneurial and microenterprise development; support small businesses; assist in financing of public infrastructure and buildings that serve primarily low- and moderate-income persons; assist in financing infrastructure that directly supports business expansion, increased employment opportunities, and adding to municipality's tax base; blight elimination and downtown preservation and revitalization; and planning grants	Community Development Block Grant Small Cities Program (CDBG)	Local units of government and local units of government for loans to businesses
	Housing rehabilitation, accessibility modifications, rental housing development, home buyer assistance, home buyer lease-purchase assistance, tenant-based rental assistance, and special projects	HOME Investment Partnerships (HOME)	Local units of government, for-profit organizations, non-profit organizations, and housing authorities
	Renovation, rehabilitation, and conversion of buildings for use as emergency shelters or transitional housing for homeless households; provision of essential services; payment of maintenance and operations; and homeless prevention	Emergency Shelter Grants (ESG)	Local units of government, non-profit organizations, and housing authorities
	Housing assistance – such as support services, rent and utility assistance, security deposits and housing counseling – aimed at preventing homelessness	Housing Opportunities for People with AIDS (HOPWA)	Non-profit organizations
	Assist homeowners with foreclosure prevention, homebuyers with closing costs and other financial assistance	State Housing Funds – Housing Cost Reduction Initiative (HCRI)	Housing authorities, for-profit organizations, and non-profit organizations
	Support homeless and emergency shelter programs' operations	State Homeless Assistance and Homeless Prevention Funds: State Shelter Subsidy Grants (SSSG)	Local units of government, an Indian tribal government, for-profit organizations, and non-profit organizations
	Leasing costs for facility based and non-facility based programs, operating costs of housing, supportive services costs	State Homeless Assistance and Homeless Prevention Funds: Transitional Housing (TH) Grants	Local units of government, for-profit organizations, and non-profit organizations
	Homelessness prevention activities including rent and utility assistance, and mortgage foreclosure prevention	State Homeless Assistance and Homeless Prevention Funds: Homeless Prevention Program (HPP) and Critical Assistance (CA) Grants	Local units of government, for-profit organizations, and non-profit organizations
	Supplement homeless program funds	State Homeless Assistance and Homeless Prevention Funds: Interest Bearing Real Estate Trust Accounts (IBRETA)	Local units of government, for-profit organizations, and non-profit organizations
City of Kenosha 2010 – 2014 Consolidated Plan	Housing Objectives <ul style="list-style-type: none"> • Make small repairs to existing income-eligible owner-occupied housing to address emergency-type needs • Bring existing owner-occupied housing into code and accessibility compliance • Assist income-eligible households into homeownership 	CDBG and HOME entitlement funds and other potential grant sources	Low-income homeowners, low- and moderate-income first-time homebuyers
	Public Housing Strategy <ul style="list-style-type: none"> • Provide homeownership and rental housing counseling to eligible families; identify and market the program to Section 8 Housing Choice Voucher (HCV) families and market the program to local lenders and underwriters for participation • Develop applications for family unification for families in jeopardy of separating due to a lack of adequate and appropriate housing 	HUD programs including Section 8 vouchers and Neighborhood Stabilization Program (NSP); mixed finance opportunities through WHEDA	Low income households, low-income homeowners, and low- and moderate-income first-time homebuyers

Table 3 (continued)

Plan	Strategy/Activity	Resource/Funding Source	Eligible Applicants/Target Population
City of Kenosha 2010 – 2014 Consolidated Plan (continued)	Lead-Based Paint Hazard Reduction <ul style="list-style-type: none"> Compliance with HUD Lead-Based Paint Regulations Perform lead hazard control activities for 100 housing units which house 320 low-income children under the age of six years old over the next three years Increase the pool of qualified lead abatement contractors Provide a comprehensive outreach service and a full continuum of services for children Conduct marketing, education, and training sessions for landlords and residents in the target areas 	CDBG	Pre-1978 rental housing units with children under the age of six that are under contract through the Kenosha Housing Authority's (KHA) Section 8 Voucher Program
	Barriers to Affordable Housing <ul style="list-style-type: none"> The City of Kenosha has reviewed City regulations regarding housing to determine whether these act as barriers to affordable housing and determined the following: <ul style="list-style-type: none"> The City's building code and minimum housing code do not create a barrier for affordable housing The City's building permit fees and charges are at a median, as compared to surrounding communities The City's zoning and land use codes allow compatible development throughout the City and are flexible enough to encourage redevelopment in established areas Citywide assessing appears to ensure an equitable treatment of residential property and provides an incentive to those who maintain and improve their properties Current public policies relating to housing, and in particular, affordable housing, do not appear to be excessive, exclusionary, or discriminatory nor do they duplicate any other policies 	City of Kenosha	City of Kenosha
	Fair Housing <ul style="list-style-type: none"> KHA presentations to landlord groups regarding fair housing issues KHA staff attends landlord meetings where questions regarding fair housing are asked, answer calls from landlords regarding fair housing issues 	Kenosha Housing Authority	Individuals in a Federal or State protected class
	Homeless Objectives <ul style="list-style-type: none"> Develop or improve rental housing for special needs and homeless population Reduce incidents of homelessness Increase or improve the quality of physical facilities available for services benefitting income-eligible households 	CDBG and HOME entitlement funds and other potential grant sources	Homeless and chronically homeless individuals and families
	Special Needs Objectives <ul style="list-style-type: none"> Develop or improve rental housing for special needs and homeless population Increase or improve the quality of physical facilities available for services benefitting income-eligible households 	CDBG and HOME entitlement funds and other potential grant sources	Special needs population (elderly and persons with disabilities)
City of Milwaukee 2010 – 2014 Five Year Consolidated Plan and Strategy	Housing Strategy <ul style="list-style-type: none"> Acquisition of existing owner units – acquire/rehab/sell Production of new owner units Housing targeted code enforcement Rehabilitation of existing rental units Owner occupied rehab programs Fresh Start Youth Housing Apprentice Program Minor home repair Housing accessibility program Graffiti abatement Lead prevention and abatement Homeownership assistance program Fire prevention (FOCUS) Code enforcement - tenant assistance program and landlord/tenant compliance Code enforcement – receivership of nuisance properties 	CDBG and HOME entitlement funds and collaboration with lenders, businesses, WHEDA, and community development financial institutions	Low-income households

Table 3 (continued)

Plan	Strategy/Activity	Resource/Funding Source	Eligible Applicants/Target Population
City of Milwaukee 2010 – 2014 Five Year Consolidated Plan and Strategy (continued)	Public Housing Strategy <ul style="list-style-type: none"> Maximize the number of affordable housing units available to the Housing Authority within its current resources Increase the number of affordable housing units Target available assistance to families at or below 30 percent of the City of Milwaukee's area median income (AMI) Target available assistance to families at or below 50 percent of the City of Milwaukee's AMI Target available assistance to the elderly Target available assistance to families with disabilities Increase awareness of Housing Authority resources among families of races and ethnicities with disproportionate needs Conduct activities to affirmatively further fair housing Expand the supply of assisted housing Improve the quality of assisted housing Increase assisted housing choices Provide an improved living environment Promote self-sufficiency and asset development of assisted households Ensure equal opportunity and affirmatively further fair housing 	<p>HUD programs including Section 8 vouchers; mixed finance opportunities through WHEDA, Hope VI, Low Income Housing Tax Credits (LIHTC), and the City of Milwaukee Housing Trust Fund; the Housing Authority Capital fund; and the City of Milwaukee Continuum of Care program</p>	<p>Low-income households, elderly households, and households with persons with disabilities</p>
	Lead-Based Paint Strategy <ul style="list-style-type: none"> Compliance with the Lead Safe Housing Rule. Produce 5,000 lead safe housing units within high risk target areas Provide partial grant subsidies to assure the remediation of lead-based paint hazards at high risk window components for housing units previously scheduled for condemnation and undergoing intensive rehabilitation Provide Section 8 landlords and Milwaukee residents that purchase foreclosed properties partial subsidies for lead hazard control The Health Department and Department of Neighborhood Services (DNS) will work with community-based organizations on code compliance to assure lead-safe housing Include Childhood Lead Poisoning Prevention Program (CLPP) in landlord training classes CLPP will provide lead hazard control for properties with asthmatic children The Health Department will provide risk assessments for properties in the Neighborhood Service Program (NSP) Involve community members in neighborhood based strategies Increase lead testing of children covered by Medicaid Diversify and increase funding to make homes lead-safe before a child is poisoned 	CDBG	<p>Low- and moderate-income households with children and housing units in high risk target areas</p>
	Fair Housing <ul style="list-style-type: none"> MMFHC's counseling and investigative services MMFHC's education and outreach program MMFHC's fair housing training services MMFHC's community economic development program Representation of victims of predatory mortgage lending practices, mortgage foreclosure rescue scams, and practices of auto title lenders (Legal Aid Society) Enforce requirements of TITLE II of the Americans with Disabilities Act (ADA), Section 504 of the Rehabilitation Act of 1973, and the Section 8 Rent Assistance Program 	Subcontract with the Metropolitan Milwaukee Fair Housing Council (MMFHC) and the Legal Aid Society of Milwaukee	<p>Individuals in a Federal or State protected class</p>
	Non-Housing Community Development Strategy <ul style="list-style-type: none"> Major Economic Development Programs <ul style="list-style-type: none"> Land Bank Program Industrial Revenue Program Federal and State tax credits New Market, Job Creation, and Technology Zone tax credits Environmental assessment and brownfield assistance Job Opportunity Bond Fund Capital Access Program 	CDBG, City of Milwaukee funded programs, U.S. Environmental Protection Agency, Wisconsin Department of Commerce, Wisconsin Department of Natural Resources, Regional Economic Partnership, Milwaukee 7	<p>Low- and moderate-income households; households with at-risk youths; environmentally contaminated sites; Milwaukee Police Districts 2,3,4,5, and 6; Milwaukee Main Street Districts, Target Investment Neighborhoods (TIN)</p>

Table 3 (continued)

Plan	Strategy/Activity	Resource/Funding Source	Eligible Applicants/Target Population
City of Milwaukee 2010 – 2014 Five Year Consolidated Plan and Strategy (continued)	<p>Non-Housing Community Development Strategy (continued)</p> <ul style="list-style-type: none"> - Mentor Access Program - Customized Labor Training Grants - Tax Increment Financing (TIF) - Business planning assistance - Business Development Marketing Program - Emerging Business Enterprise Program - Revolving loan funds • Neighborhood Economic Development Programs <ul style="list-style-type: none"> - Neighborhood commercial revitalization - Business Improvement Districts - Milwaukee Main Street Districts - Business façade grants - Neighborhood Capital Improvements Partnership Program - Retail Investment Fund - Small Business Predevelopment Fund - Development Zones - Other special incentives • Anti-Poverty <ul style="list-style-type: none"> - Economic development activities to help create livable wage jobs and reduce unemployment - Programs that provide skilled trade and high-tech training - Social service programs that teach sufficiency and independence - Driver's License and Employability Program - English proficiency programs - Health services programs - Expand affordable home ownership/rental housing opportunities - Neighborhood improvement initiatives - Community partnerships with non-profit, resident, and youth organizations • Youth Issues <ul style="list-style-type: none"> - Provide job-readiness and vocational training - City of Milwaukee Summer Youth Internship Program - Invest in programs to improve educational attainment - Prevention and intervention programs for at-risk youths - Neighborhood-based youth outreach programs - Programs targeted at dealing with the aftermath of violence - Programs that respond to social issues facing youth such as teen pregnancy, truancy, and crime and violence • Public Safety and Quality of Life <ul style="list-style-type: none"> - Support the Milwaukee Police Department (MPD) data-driven crime prevention strategy - Continue monthly crime prevention and information meetings in Milwaukee Police Districts 2, 3, 4, 5, and 6 - Continue the Community Prosecution Program in Districts 2 and 5 - Launch, guide, and preserve community block watches - Engage a wide variety of residents and community organizations in activities that promote communication and neighborhood pride such as neighborhood clean-ups and graffiti abatement - Initiate community forums • Environmental Issues- <ul style="list-style-type: none"> - Inspect properties for conditions that may pose hazards to nearby residents - Coordinate and review approximately 1,000 CDBG Planning Reviews - Prepare an estimated 12 CDBG Environmental Impact Assessments annually - Assist local HUD staff in conducting environmental reviews - Screen tax-delinquent properties for possible foreclosure and environmental liability 	CDBG, City of Milwaukee funded programs, U.S. Environmental Protection Agency, Wisconsin Department of Commerce, Wisconsin Department of Natural Resources, Regional Economic Partnership, Milwaukee 7	Low- and moderate-income households; households with at-risk youths; environmentally contaminated sites; Milwaukee Police Districts 2,3,4,5, and 6; Milwaukee Main Street Districts, Target Investment Neighborhoods (TIN)

Table 3 (continued)

Plan	Strategy/Activity	Resource/Funding Source	Eligible Applicants/Target Population
City of Milwaukee 2010 – 2014 Five Year Consolidated Plan and Strategy (continued)	Homeless Strategy <ul style="list-style-type: none"> Homelessness prevention including community awareness; stabilization of at-risk populations through discharge coordination, landlord/tenant mediation, and short-term rent assistance; and central access to homeless services and information Outreach and assessment activities including street outreach and health care assistance Emergency shelters and services including 720 shelter beds (289 for families and 431 for individuals) Transitional housing including 742 beds (416 for families and 326 for individuals) Transition to permanent housing including 845 permanent supportive housing units (214 for families and 631 for individuals) Help for extremely low- and low-income individuals including landlord/tenant mediation, legal services, prevention of homelessness related to foreclosure of rental units, development of discharge coordination policy, and redesign and implementation of a central intake, referral, and diversion system Chronic homeless prevention including outreach to chronically homeless individuals, permanent supportive housing, and income generation 	CDBG (including Emergency Shelter Grants and the HUD Supportive Housing Program), the Milwaukee Continuum of Care (a coalition comprised of over 100 organizations including the Cities of Milwaukee, Wauwatosa, and West Allis and Milwaukee County), U.S. Social Security Administration, the Homeless Prevention Fund of the American Recovery and Reinvestment Act, and non-profit organizations	Homeless and chronically homeless individuals and families, extremely low- and low-income households, individuals with physical and mental disabilities including individuals with alcohol/drug dependency, and veterans
	Non-Homeless Special Needs Strategy <ul style="list-style-type: none"> Support the construction and rehabilitation of housing units for persons with disabilities In all housing rehabilitation activities, to the extent possible, address any unmet needs of persons with disabilities before, during, and after rehabilitation of relevant units Support the Housing Accessibility Program to construct handicapped accessible ramps and other accessibility modifications for persons with physical and other disabilities Support programs that assist the elderly in remaining in their homes and accessing other supportive services such as transportation and social services Maximize the use of public housing developments for the elderly Provide housing and supportive services to persons with HIV/AIDS 	CDBG and HOME Funds and a recommendation for increased HUD Section 8 Vouchers	Subpopulations that are not homeless but require housing or supportive services, including but not limited to the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, public housing residents, and Neighborhood Revitalization Strategy Areas 1 and 2
	Housing Opportunities for Persons with AIDS (HOPWA) <ul style="list-style-type: none"> Provide persons living with HIV disease with stable and affordable housing Provide outreach, intake, assessment, counseling, advocacy, emergency shelter, short-term tenant based rent assistance and support short- or long-term housing opportunities Seek additional funding to expand housing options Provide utility assistance and transitional housing assistance Integrate supportive and housing services 	HUD HOPWA Funds	Persons living with HIV/AIDS
	Community Housing Development Organizations (CHDOs) <ul style="list-style-type: none"> Reserve 15 percent of HOME funds for housing activities performed by certified CHDOs (HUD requirement) 	HOME	CHDOs
City of Racine 2010-2014 Consolidated Plan	Lead-Based Paint Strategy <ul style="list-style-type: none"> Continue to partner with Kenosha County to administer the Kenosha/Racine Lead Free Communities Partnership Program Continue to distribute educational materials and host presentations to alert the public to the dangers of lead poisoning Elimination of lead-based paint hazards through screening and remediation 	CDBG	Low- and moderate-income households with children and households with children found to have high blood-lead levels
	Homeless Strategy <ul style="list-style-type: none"> Identify and track homeless individuals and families Increase funding for treatment of individuals with alcohol or drug abuse or serious mental illness Increase the number of employed persons and wages paid Reduce the number of persons who are unsheltered or in emergency shelters by establishing a permanent shelter site with improved access to supportive services and transitional housing 	ESG, HUD Supportive Housing Program, and Racine Homeless Assistance Leadership Organization, Inc. (HALO)	Homeless and chronically homeless individuals and families, extremely low- and low-income households, individuals with physical and mental disabilities, and individuals with alcohol/drug dependency

Table 3 (continued)

Plan	Strategy/Activity	Resource/Funding Source	Eligible Applicants/Target Population
City of Racine 2010-2014 Consolidated Plan (continued)	Homeless Strategy (continued) <ul style="list-style-type: none"> Implement a countywide discharge policy from publicly funded institutions Develop and implement a system with centralized intake Increase the availability of permanent housing for those living in transitional housing Develop prevention initiatives for those who are at imminent risk of homelessness 	ESG, HUD Supportive Housing Program, and Racine Homeless Assistance Leadership Organization, Inc. (HALO)	Homeless and chronically homeless individuals and families, extremely low- and low-income households, individuals with physical and mental disabilities, and individuals with alcohol/drug dependency
	Non-housing Community Development Activities <ul style="list-style-type: none"> Development of neighborhood facilities, including park and recreational facilities Street and sidewalk improvements Clean-up of contaminated sites Provision of youth services Crime awareness activities Code enforcement Commercial/industrial infrastructure development Employment training Economic development technical assistance and micro-enterprise assistance Fair Housing activities 	CDBG and HOME	Low- and moderate-income households
	Anti-poverty Strategy <ul style="list-style-type: none"> Property acquisition and disposition for commercial/industrial redevelopment Technical assistance to minority and women-owned businesses Low-interest loans Job skills training Literacy education Compensatory education 	CDBG	Low- and moderate-income households and households and individuals experiencing poverty
	Services for non-homeless people with special needs	Variety of Federal, State, County, non-profit (including the United Way) funding sources and donations	Elderly, persons with disabilities, persons with HIV/AIDS, and persons with alcohol and other drug additions
	Property management and rehabilitation	CDBG and HOME	Low- and moderate-income households
	Closing cost assistance	Wisconsin Department of Commerce – Housing Cost Reduction Initiative	Low- and moderate-income households
	City Housing Loan Program <ul style="list-style-type: none"> Home improvement loans Forgivable home improvement loans Building code enforcement grants Weatherization loans Lead abatement grants (in cooperation with the City of Racine Health Department) 	CDBG and HOME	Low- and moderate-income households
	Programs and activities that are administered through third-party contracts <ul style="list-style-type: none"> Neighborhood watch group work camps Housing Resources, Inc. homebuyer and foreclosure counseling Racine Housing & Neighborhood Partnership new home construction (one site) Neighborhood Housing Service of Southeast Wisconsin new construction and substantial property rehabilitation (multiple sites) Neighborhood Housing Services of Southeast Wisconsin Healthy Neighborhood Plan Racine Housing & Neighborhood Partnership and Neighborhood Housing Services of Southeast Wisconsin administration Homeless prevention through the Woman's Resource Center, Nehemiah Place, SAFE Haven, Homeless Assistance Leadership Organization (HALO), Project New Life, and Bethany Apartments Racine Mutual Housing Association loans, grants, and operating funds 	CDBG, HOME, and ESG	Low- and moderate-income households and homeless and chronically homeless individuals and families

Table 3 (continued)

Plan	Strategy/Activity	Resource/Funding Source	Eligible Applicants/Target Population
City of Racine 2010-2014 Consolidated Plan (continued)	<p>Programs and activities that are administered through third-party contracts (continued)</p> <ul style="list-style-type: none"> Habitat for Humanity new construction and rehabilitation (multiple sites) Salvation Army tenant-based rent assistance Traditional Living Services tenant-based rent assistance M. Cornelius rental rehabilitation (one site) Project New Life substantial rehabilitation (one site) Homeless Prevention and Rapid Rehousing activities including rent assistance, security and utility deposits, moving cost assistance, motel vouchers, housing placement services, and legal/credit services 	CDBG, HOME, and ESG	Low- and moderate-income households and homeless and chronically homeless individuals and families
City of Wauwatosa ^a Consolidated Plan 2010 – 2014	<p>Barriers to Affordable Housing and Fair Housing Strategy</p> <ul style="list-style-type: none"> Partner with Milwaukee County through membership in the Milwaukee County HOME Consortium to offer loans through the Home Repair Loan, Rental Assistance, and First-Time Homebuyers programs Conduct outreach and promote Milwaukee County HOME Consortium programs in the City Work with private developers interested in constructing affordable housing in the City, supporting financial incentives when appropriate MMFHC's counseling and investigative services MMFHC's education and outreach program MMFHC's fair housing training services MMFHC's community economic development program Work with Milwaukee County to maintain the Milwaukee County HOME Consortium's Analysis of Impediments to Fair Housing Continue to uphold and enforce zoning ordinances that maintain small-size residential lots and allow for high-density, multi-family developments <p>Lead-Based Paint Strategy</p> <ul style="list-style-type: none"> Conduct investigations and follow-up inspections to verify lead hazards Write clean-up orders and determine compliance <p>Non-Housing Community Development Needs and Anti-Poverty Strategy</p> <ul style="list-style-type: none"> Manage funds effectively Support services that serve low-income senior citizens Support services that serve residents with disabilities Support services that provide basic needs relief to low-income residents Assist businesses in the community that create jobs for low- and moderate-income individuals Address slum/blight to encourage reinvestment Promote job creation Improve the quality of sanitary and storm sewer infrastructure in low- and moderate-income areas Improve facilities serving people with disabilities Improve other public facilities as applicable/eligible (parks, streets, amenities, etc) <p>Homeless Needs Strategy</p> <ul style="list-style-type: none"> Support homeless programs through the consortium with Milwaukee County Give referrals to agencies in the surrounding area that provide shelter and services for the homeless <p>Non-Homeless and Persons with Special Needs Strategy</p> <ul style="list-style-type: none"> Provide financial support to the Senior Center, Interfaith, and PEP Program's efforts to assist elderly people to remain in their homes and maintain a higher quality of life Provide financial support to Elena's House, which provides transitional living for extremely low-income individuals living with HIV/AIDS who might otherwise be homeless Support MMFHC's efforts to guarantee equal access to housing opportunities to all people Support subsidized housing facilities, such as Greek Orthodox Manor, for low-income elderly and persons with disabilities 	<p>CDBG, participation in the Milwaukee County HOME Consortium to use HOME funds, and Metropolitan Milwaukee Fair Housing Council (MMFHC)</p> <p>CDBG</p> <p>CDBG</p> <p>CDBG, the Milwaukee Continuum of Care, and non-profit organizations</p> <p>CDBG, participation in the Milwaukee County HOME Consortium to use HOME funds, and public-private partnerships</p>	<p>Low- and moderate-income households, elderly, and individuals in a Federal or State protected class</p> <p>Low- and moderate-income households with children</p> <p>Low- and moderate-income households, elderly, and persons with disabilities</p> <p>Homeless and chronically homeless individuals and families, extremely low- and low-income households, individuals with physical and mental disabilities including individuals with alcohol/drug dependency, and veterans</p> <p>Low- and moderate-income households, elderly, and persons with disabilities</p>

Table 3 (continued)

Plan	Strategy/Activity	Resource/Funding Source	Eligible Applicants/Target Population
City of West Allis ^a Consolidated Plan 2010 – 2014	Housing Needs Strategy <ul style="list-style-type: none"> Administer the Section 8 Voucher program (currently the City has an allotment of 457 vouchers) Partner with private developers, using HOME funds, to construct housing units affordable to very low-income households, including individuals suffering from chronic mental illness Support construction of low-income housing for the elderly through tax increment financing and WHEDA tax credits Partner with Milwaukee County through membership in the County HOME consortium to offer loans through the HOME Home Buyers Program, HOME Homeowners Rehabilitation Program, and the HOME Rental Assistance Program Market the first-time homebuyer program Explore the Section 8 Homeownership Program during the next five years Continue to work with Milwaukee County to coordinate housing efforts to de-concentrate Section 8 participants by moving them from high poverty areas to low poverty areas Explore other initiatives to renovate blighted properties into affordable housing Partner with private developer using HUD funding and flexible zoning, such as PUD, to construct affordable elderly housing units 	CDBG, participation in the Milwaukee County HOME consortium to use HOME funds, WHEDA, and public-private partnerships	Low- and moderate-income households, elderly, first time homeowners, owner-occupied and rental properties in need of rehabilitation, persons experiencing chronic mental illness, blighted properties
	Lead-Based Paint Strategy <ul style="list-style-type: none"> Initiate a State-local program to remediate lead paint hazards using a combination of grants and low-interest loans to fund the work Maintain a listing of Lead Certified contractors for homeowners Continue to require lead testing and assist with funding to address lead paint hazards through the City's housing rehabilitation program Continue to educate City staff about lead-based paint hazards through attendance at Lead Assessment Conferences Consider the formation of a consortium of metro communities to address lead paint and to apply for a Federal grant for lead abatement 	CDBG, HOME, and Wisconsin Department of Health and Social Services	Homes with lead-based paint hazards and participants in the City housing rehabilitation program
	Barriers to Affordable Housing and Fair Housing Strategy <ul style="list-style-type: none"> Work with Milwaukee County and the City of Wauwatosa to maintain the Milwaukee County HOME Consortium's Analysis of Impediments to Fair Housing Support construction of low-income housing for the elderly through tax increment financing and WHEDA tax credits Partner with Milwaukee County through membership in the County HOME consortium to offer loans through the HOME Home Buyers Program, HOME Homeowners Rehabilitation Program, and the HOME Rental Rehabilitation Program Partner with private developer using HUD funding and flexible zoning, such as PUD, to construct affordable elderly housing units Provide Landlord training sessions sponsored by the Police Department Crime Prevention Officer Program in which a segment is devoted to fair housing laws Conduct a review of the procedures relative to the City's Fair Housing Ordinance Conduct briefings to Section 8 Voucher program participants that outline fair housing law and individual rights Advertise in a wide range of media, including Spanish publications, during Section 8 Voucher program open enrollment Market the first-time homebuyer program Monitor activities set forth in this plan under the standards adopted for performance reports required for participation in HUD programs 	CDBG, Milwaukee County HOME consortium, WHEDA, HOME, City of West Allis Police Department, and Milwaukee Metropolitan Fair Housing Council	Low- and moderate-income households, elderly, and individuals in a Federal or State protected class
	Non-Housing Community Development Needs and Anti-Poverty Strategy <ul style="list-style-type: none"> Manage funds effectively Support currently funded programs that serve the elderly and low-income families Support public service activities that preserve quality neighborhoods from the influence of crime 	CDBG	Low- and moderate-income households, elderly, and persons with disabilities

Table 3 (continued)

[illegible]

Table 3 (continued)

Plan	Strategy/Activity	Resource/Funding Source	Eligible Applicants/Target Population
Milwaukee County ^a Consolidated Housing and Community Development Plan 2010 – 2014 (continued)	Non-Homeless and Persons with Special Needs Strategy <ul style="list-style-type: none"> Develop, through new construction, rehabilitation, or expansion, one new senior center facility Assist, through renovation, expansion, or construction, with 10 facilities serving youth Provide health and recreational services to over 30,000 senior citizens Assist 50 activities that will provide services, accessibility services and programs to persons with disabilities Provide recreational, educational, and health services to 20,000 youth 	CDBG, HOME, and public-private partnerships	Low- and moderate-income households, households with at-risk youths, elderly, and persons with disabilities
Waukesha County ^b Five Year Strategic Plan 2010-2014	<p>Housing Needs Strategy</p> <ul style="list-style-type: none"> Rehabilitate/develop residential units to be code compliant and affordable to workforce Provide down payment and closing cost assistance Reserve 15 percent of HOME funds for housing activities performed by certified CHDOs (HUD requirement) Work to develop at least one new CHDO to develop housing units using HOME funds <p>Barriers to Affordable Housing and Fair Housing Strategy</p> <ul style="list-style-type: none"> Update the Waukesha County HOME Consortium's Analysis of Impediments to Fair Housing Continue to review and implement the recommendations of the Smart Growth Plans that were adopted in February 2009 Work with SEWRPC on the Regional Housing Plan Review and revise uses of CDBG and HOME funds to better address the need for additional affordable housing Continue gathering and analyzing data pertaining to affordable and fair housing Encourage municipalities to use Tax Incremental Financing for the redevelopment of properties to address higher density residential issues Continue alliances and collaboration with housing advocacy groups including the Waukesha Housing Action Coalition, SOPHIA, Waukesha Continuum of Care, and others to help provide additional information and education to both the public and policy makers regarding the benefits of affordable housing Work with municipalities to study the feasibility of an affordable housing trust fund Examine regulatory codes to identify the extent to which they permit or exclude relatively lower-cost housing, and make appropriate changes to facilitate the provision of such housing Support and encourage adoption and implementation of the recommendations of the Comprehensive Development Plan Research, study, promote, and educate the use of energy efficient homes and green housing development design concepts Continue to contract with the Metropolitan Milwaukee Fair Housing Council for dissemination and education of appropriate populations on the Fair Housing Laws of the State of Wisconsin (<i>Wisconsin Statute</i> 106.50) and all Federal fair housing laws relevant to the CDBG and HOME programs Continue to assist and encourage development of affordable housing by providing data, analysis, advice, and guidance to potential developers <p>Lead-Based Paint Strategy</p> <ul style="list-style-type: none"> Continue to implement the County's comprehensive lead-based paint compliance plan to ensure compliance with lead-based paint requirements and State certified contractors to undertake all work <p>Homeless Needs Strategy</p> <ul style="list-style-type: none"> Use Homeless Prevention and Re-housing Funds and Emergency Shelter Grants funds distributed to local agencies Continue to provide support and assistance for homeless shelters Continue participation in the Waukesha Housing Action Coalition and Housing Trust Fund Coalition to pursue permanent affordable housing for the homeless Work with Hebron House and other providers to determine disposition of recommendations from 2009 consultant study 	<p>CDBG, HOME, and public-private partnerships</p> <p>CDBG, Waukesha County HOME consortium, WHEDA, HOME, and Milwaukee Metropolitan Fair Housing Council</p> <p>CDBG and HOME</p> <p>CDBG, ESG, the Waukesha Housing Action Coalition and Housing Trust Fund Coalition, and non-profit organizations</p>	<p>Low- and moderate-income households, elderly, first time homeowners, owner-occupied and rental properties in need of rehabilitation, persons experiencing chronic mental illness, blighted properties</p> <p>Low- and moderate-income households, elderly, and individuals in a Federal or State protected class</p> <p>Low- and moderate-income households with children</p> <p>Homeless and chronically homeless individuals and families, extremely low- and low-income households, individuals with physical and mental disabilities including individuals with alcohol/drug dependency, and veterans</p>

Table 3 (continued)

Plan	Strategy/Activity	Resource/Funding Source	Eligible Applicants/Target Population
Waukesha County ^b Five Year Strategic Plan 2010-2014	Homeless Needs Strategy <ul style="list-style-type: none"> Provide financial assistance to Hebron House for Phase II of the Homeless Study Begin 10-Year Plan planning process to be based upon the Balance of State of Wisconsin Continuum of Care 10-Year Plan to End Homelessness 	CDBG, ESG, the Waukesha Housing Action Coalition and Housing Trust Fund Coalition, and non-profit organizations	Homeless and chronically homeless individuals and families, extremely low- and low-income households, individuals with physical and mental disabilities including individuals with alcohol/drug dependency, and veterans
	Non-Homeless and Persons with Special Needs Strategy <ul style="list-style-type: none"> Continue to partner with the Mental Health Association to administer and operate the 211 Information and Referral System Provide support for a number of agencies providing case management for special needs groups Provide an outpatient program through the Waukesha County Department of Health and Human Services (DHSS) for individuals with a mental illness Provide support and local transit services for senior citizens Provide assistance to at-risk families and youth through legal services, child care, family self-sufficiency, job training, meals, medical assistance, literacy, and recreation programs 	CDBG, HOME, and public-private partnerships	Low- and moderate-income households, households with at-risk youths, elderly, and persons with disabilities
	Non-Housing Community Development Needs and Anti-Poverty Strategy <ul style="list-style-type: none"> Manage funds effectively Improve, rehabilitate, or renovate existing non-profit facilities Support currently funded programs that serve the elderly and low-income families Provide assistance to businesses to create and/or retain jobs for low- and moderate-income persons Continue to participate in discussions with other municipalities, jurisdictions, and authorities regarding transportation issues and proposals Continue to participate in local and regional job and employment agencies, organizations, and coalitions Encourage and assist the development and/or acquisition/rehabilitation of workforce housing units in the outlying HOME Consortium areas Improve targeted neighborhoods through a variety of initiatives including park and infrastructure improvements 	CDBG	Low- and moderate-income households, elderly, and persons with disabilities

^a Includes Milwaukee County HOME Consortium initiatives. The Milwaukee County HOME Consortium includes Milwaukee County, the City of Wauwatosa, and the City of West Allis.

^b Includes Waukesha County HOME Consortium initiatives. The Waukesha County HOME Consortium includes Jefferson, Ozaukee, Washington, and Waukesha Counties.

Source: HUD Entitlement Jurisdictions and SEWRPC.

combined funding for homeless assistance through a “Continuum of Care” approach, which can take the form of voluntary cooperation between independent providers or a public-private model that includes a board and at least one government agency playing a lead role. There are three continuums of care (CoC) serving the Southeastern Wisconsin Region, including the Milwaukee CoC, Racine CoC, and the Balance of the State of Wisconsin CoC. Each follows the public-private model and each has engaged in a planning process to create 10 year plans to end homelessness in their respective jurisdictions. Table 4 sets forth the strategies and activities to abate homelessness proposed by each of the plans.

Regional Land Use Plan

The regional land use plan sets forth the fundamental concepts that are recommended to guide the development of the seven county Southeastern Wisconsin Region. A regional land use plan⁵ for the year 2035 was adopted by the

⁵ Documented in SEWRPC Planning Report No. 48, A Regional Land Use Plan For Southeastern Wisconsin: 2035, June 2006.

Table 4

**STRATEGIES AND RESOURCES IDENTIFIED IN CONTINUUM OF CARE (CoC)
10 YEAR PLANS TO END HOMELESSNESS WITHIN THE SOUTHEASTERN WISCONSIN REGION**

Plan	Strategy/Activity	Potential Funding Sources	Responsible Parties
Balance of the State of Wisconsin CoC	Guidance and Technical Assistance <ul style="list-style-type: none"> Provide training on best practices and other pertinent information to all local Continua of Care within its jurisdiction at quarterly meetings Develop a 10-Year Plan Committee that will meet quarterly to review progress on the plan 	Not specified	Balance of State CoC Advisory Board and Balance of State 10-Year Plan Committee
	Local 10-Year Plans <ul style="list-style-type: none"> Utilize the plan provided by the State or the Balance of the State CoC as a guide to produce a local 10-Year Plan 	Not specified	Local Continua of Care
	Community Representation <ul style="list-style-type: none"> 75 percent of local continua will have representation of diverse groups reflecting community populations through MOU's meeting attendance, and membership lists Unrepresented groups will be invited to continuum of care meetings Conduct outreach activities with statewide or regional groups to garner diverse representation 	Not specified	Local Continua of Care and Balance of State CoC Membership Committee
	Shared Data <ul style="list-style-type: none"> Establish Data Standards for Point In Time for rural and urban area and Housing Inventories The Balance of State CoC will update and all information will be presented on a quarterly basis 	Not specified	Balance of State CoC Data Committee
	Services for Homeless or At-Risk <ul style="list-style-type: none"> Increase level of case management/supportive services provided on a local and state level to include the following areas: access to mainstream resources, healthcare, dental care, mental health care, treatment for AODA, nutrition, transportation, financial literacy, and support services Provide education and advocacy to local and state legislators and officials on issues and services affecting households experiencing homelessness or at risk of homelessness Increase accessibility to financial assistance for households in an emergency Maintain and develop new SOAR projects within the State Establish designation of Wisconsin as a SOAR state Shorten length of time between application and approval of SSI/SSDI benefits by advocating for institutional change and improving agencies' knowledge of application process Increase number of households approved for SSI/SSDI benefits Develop the capacity of the Balance of the State CoC to maximize the potential of securing additional housing resources 	Not specified	Balance of State CoC, Local Continua of Care, Existing SOAR Project Coordinators, and State of Wisconsin PATH Coordinators

Table 4 (continued)

Plan	Strategy/Activity	Potential Funding Sources	Responsible Parties
Balance of the State of Wisconsin CoC (continued)	<p>Services for Homeless or At-Risk (continued)</p> <ul style="list-style-type: none"> Increase level of case Place homeless individuals and families in permanent housing as quickly as possible, providing intensive home-based case management and stabilizing support services Monitor the local Housing First, Supportive Housing, and Rapid Re-housing programs; evaluate the successes and challenges; and make appropriate changes to the model Explore the expansion of the local projects to serve additional individuals and families with children Research avenues to disseminate resource information to community agencies <p>Affordable Housing</p> <ul style="list-style-type: none"> Advocate with non-profits and private developers to maintain unit affordability after the mandatory period of affordability has expired Advocate with local for profit investors to collaborate with local non-profits to develop affordable housing units 	<p>Not specified</p> <p>Not specified</p>	<p>Balance of State CoC, Local Continua of Care, Existing SOAR Project Coordinators, and State of Wisconsin PATH Coordinators</p> <p>Balance of State CoC and Local Continua of Care</p>
Milwaukee CoC	<p>Prevention and Emergency Services</p> <ul style="list-style-type: none"> Create a <i>Cross-System Discharge Planning Strategy</i> to prevent persons residing temporarily in local institutions from becoming homeless immediately upon release Launch annual <i>Project Homeless Connect</i> event that creates ready service access for people who are homeless Implement a Rapid Re-Housing Program for homeless individuals and families that utilizes short term rent assistance to reduce the length of shelter stays and provides a quick leg up out of the emergency shelter system Create <i>2-1-1 @ IMPACT Homeless Helpline</i> and explore the feasibility of establishing a <i>Mobile Team</i> to link people who are homeless and at-risk with local resources to prevent and resolve homelessness Develop <i>Best Practice Guidelines on Housing First and Rapid Shelter Exit</i> to be used as an educational tool and catalyst of systems change for all shelter providers, homeless service agencies, and landlords with a role in homeless housing in Milwaukee 	<p>U.S. Department of Justice Partnership Initiative, Joint Federal Agencies – The Serious and Violent Offenders Reentry Initiative, in-kind support from Community Advocates, local health care systems, and private foundation to support planning and development</p> <p>Greater Milwaukee Foundation; Milwaukee business district associations; local corporate philanthropy; in-kind providers of services including doctors, nurses, and lawyers; in-kind donations of food, clothing, and hygiene products</p> <p>HUD Homeless Prevention and Rapid Re-Housing Program (HPRP); TANF assistance; City of Milwaukee and Milwaukee County Emergency Shelter funding; State of Wisconsin Emergency Shelter Grant, Transitional Housing Program, and Homeless Prevention Program funding; local HUD HOME funds</p> <p>HUD Homeless Prevention and Rapid Re-Housing Program (HPRP), United Way, Community Development Block Grant (CDBG), Milwaukee business improvement districts and associations, Emergency Shelter Grant (ESG), and Veterans Assistance</p> <p>United Way, City of Milwaukee, Milwaukee County, and private foundations</p>	<p>Milwaukee CoC; Community Advocates; Milwaukee County Jail and House of Correction; Wisconsin Department of Corrections; health care systems, and mental health and substance abuse treatment facilities; non-profit agencies serving youth in foster care, ex-offenders, persons with mental illness and substance abuse; and individuals with serious/chronic health issues</p> <p>United Way and Milwaukee CoC</p> <p>City of Milwaukee HPRP lead agency and grantees, and Milwaukee CoC</p> <p>Milwaukee 10 Year Plan Implementation Team, Cathedral Center Coordinated Intake Project, and Milwaukee 2-1-1 @ IMPACT</p> <p>Milwaukee CoC, including the Shelter Task Force; Corporation for Supportive Housing; Abt Associates; TAC Inc.; local supportive housing providers and developers; local mental health and disability advocacy and support organizations</p>

Table 4 (continued)

Plan	Strategy/Activity	Potential Funding Sources	Responsible Parties
Milwaukee CoC (continued)	<p>Economic Support and Employment</p> <ul style="list-style-type: none"> Integrate a <i>Job Fair</i> into the City's new <i>Project Homeless Connect</i> – an annual public event that creates ready service access for people who are homeless and were previously homeless Develop a <i>Work-linked Supportive Housing</i> program for people who are homeless Create a centralized <i>Employment Opportunity Center</i> to be shared by a city-wide and countywide umbrella group of all supportive housing providers serving formerly homeless residents Open <i>New Pathways for Homeless Job Seekers</i> by carrying out a community planning process, similar to successful projects carried out elsewhere, that will proactively engage existing workforce development programs to better serve homeless people 	<p>Greater Milwaukee Foundation; Milwaukee business district associations; local corporate philanthropy; in-kind providers of services including doctors, nurses, and lawyers; and in-kind donations of food, clothing, and hygiene products</p> <p>HUD Homeless Prevention and Rapid Re-Housing Program (HPRP); HUD HEARTH Act funds; Wisconsin Department of Children and Families; U.S. DOL – Homeless Veterans Reintegration Program; State and local economic development programs; Food Stamp Employment and Training Program – via local Food Stamp Program; Workforce Investment Act – Title I and Title II – via the Workforce Investment Board; The Temporary Assistance to Needy Families Program – Emergency Contingency Fund; Ticket to Work Program – via the Wisconsin Department of Vocational Rehabilitation; The Carl Perkins Vocational and Technical Act – via community colleges; and Senior Community Employment Program</p> <p>Business improvement districts and associations; employment and training supportive services including the Milwaukee Area Workforce Investment Board, Milwaukee Area Technical College, Wisconsin Department of Workforce Development (DWD) and Division of Vocational Rehabilitation, and associated employment and training organizations; Community Advocate Public Policy Institute; U.S. DOL – Homeless Veterans Reintegration Program; State and local economic development programs; Food Stamp Employment and Training Program – via local Food Stamp Program; Workforce Investment Act – Title I and Title II – via the Workforce Investment Board and the One Stop Career Centers; The Temporary Assistance to Needy Families Program – Emergency Contingency Fund and Emergency Assistance Programs; Ticket to Work Program – via the Division of Vocational Rehabilitation; and The Carl Perkins Vocational and Technical Act – via community colleges</p> <p>Employment and training supportive services including the Milwaukee Area Workforce Investment Board, Milwaukee Area Technical College, Wisconsin DWD and Division of Vocational Rehabilitation, and associated employment and training organizations; HUD HEARTH Program – SHP Employment-related Supportive Services funds; U.S. DOL – Homeless Veterans Reintegration Program; State and local economic development programs; Food Stamp Employment and Training Program – via local Food Stamp Program; Workforce Investment Act – Title I and Title II – via the Workforce Investment Board and the One Stop Career Centers; and The Temporary Assistance to Needy Families Program – Emergency Contingency Fund and Emergency Assistance Programs</p>	<p>Milwaukee CoC and Milwaukee Area Workforce Investment Board</p> <p>Milwaukee 10 Year Plan Implementation Team, Milwaukee Area Workforce Investment Board, and U.S. Department of Veterans Affairs</p> <p>Milwaukee CoC, Milwaukee Area Workforce Investment Board, and Milwaukee Area Technical College and associated training programs</p> <p>Milwaukee CoC nonprofit project sponsors, Milwaukee Area Workforce Investment Board, Milwaukee Area Technical College, and Ticket to Work (Social Security Administration)</p>

Table 4 (continued)

Plan	Strategy/Activity	Potential Funding Sources	Responsible Parties
Milwaukee CoC (continued)	Economic Support and Employment (continued)		
	<ul style="list-style-type: none"> Open <i>New Pathways for Homeless Job Seekers</i> by carrying out a community planning process, similar to successful projects carried out elsewhere, that will proactively engage existing workforce development programs to better serve homeless people 	Employment and training supportive services including the Milwaukee Area Workforce Investment Board, Milwaukee Area Technical College, Wisconsin DWD and Division of Vocational Rehabilitation, and associated employment and training organizations; HUD HEARTH Program – SHP Employment-related Supportive Services funds; U.S. DOL – Homeless Veterans Reintegration Program; State and local economic development programs; Food Stamp Employment and Training Program – via local Food Stamp Program; Workforce Investment Act – Title I and Title II – via the Workforce Investment Board and the One Stop Career Centers; and The Temporary Assistance to Needy Families Program – Emergency Contingency Fund and Emergency Assistance Programs	Milwaukee CoC nonprofit project sponsors, Milwaukee Area Workforce Investment Board, Milwaukee Area Technical College, and Ticket to Work (Social Security Administration)
	<ul style="list-style-type: none"> Carry out a feasibility study of the options for developing a <i>Job Creating Social Enterprise</i> to employ people who are/were homeless 	Local small business development grants, local and State business incubator start-up grants, and private bank business loans	Milwaukee CoC, non-profits with an interest in exploring social enterprise opportunities, and university/college departments of business administration
	Mental Health, Substance Abuse, and Supportive Services		
	<ul style="list-style-type: none"> Make new advances to an existing <i>Advocacy Campaign to secure service funding in permanent supportive housing statewide</i> 	Wisconsin Department of Public Revenue, Wisconsin Department of Commerce, and Wisconsin Department of Mental Health	Milwaukee CoC, Commission on Supportive Housing, lobbyists and advocacy organizations representing people with disabilities, and Wisconsin Coalition to End Homelessness
	<ul style="list-style-type: none"> Expand the existing Social Security Opportunity Advocacy and Recovery (SOAR) program which assists people who are homeless with disabilities to access the public benefits of SSI, SSDI, and Medicaid 	HUD Homeless Prevention and Rapid Re-Housing Fund, SAMHSA funding for SOAR trainings in Wisconsin, private foundations such as Healthier Wisconsin Partnership Program, private hospitals in Milwaukee and Federally Qualified Health Centers (FQHC), and Milwaukee County Family Care – Disability Benefits Center	10 Year Plan Implementation Team, Milwaukee County Behavioral Health Division, and Wisconsin Statewide Working Group for SSI Access
	<ul style="list-style-type: none"> Develop <i>Standards of Care</i> for all Permanent Supportive Housing in Milwaukee to ensure that all formerly homeless persons who reside in service enriched housing benefit from national evidence-based best practices that are guided by the most enlightened and widely accepted national principles 	Milwaukee CoC and private foundations	Milwaukee CoC; Commission on Supportive Housing; Milwaukee Mental Health Task Force; and National intermediaries: Corporation for Supportive Housing, Abt Associates, TAC Inc.
	<ul style="list-style-type: none"> Create a <i>Voice for the Homeless Plan</i> to ensure representation from constituents of the homeless service and housing arena in Milwaukee in all planning initiatives sponsored by the City and County that impact homeless resources and populations 	No funding required	Milwaukee CoC and homeless consumer representation entities
	<ul style="list-style-type: none"> Develop new Homeless Peer Support Capacity to be made up of formerly homeless people 	National and local entities providing funding for current peer support activities, private foundations, and non-profit organizations	Milwaukee CoC; Guest House Resident Manager Training Program; Our Space Peer Support Specialist Training Program; and advocacy organizations representing veterans, persons with disabilities, child welfare etc.
	Permanent Housing		
	<ul style="list-style-type: none"> Implement a <i>Milwaukee Campaign to House the Homeless</i> by creating 1,260 new units of Permanent Supportive Housing (PSH) via new construction and rehabilitation projects 	Samaritan Housing Initiative Project bonus (calculated per HUD's rule at 15 percent of the CoC's preliminary pro rata share)	Milwaukee CoC, 10 Year Plan Implementation Team and Milwaukee CoC sub-grantee to become project sponsor

Table 4 (continued)

Plan	Strategy/Activity	Potential Funding Sources	Responsible Parties
Milwaukee CoC (continued)	Permanent Housing (continued) <ul style="list-style-type: none"> Implement a <i>Milwaukee Campaign to House the Homeless</i> by leveraging Low Income Housing Tax Credits Implement a <i>Milwaukee Campaign to House the Homeless</i> by leveraging the City of Milwaukee's Community Development Block Grant (CDBG) and HOME funds Implement a <i>Milwaukee Campaign to House the Homeless</i> by leveraging Housing Trust Funds Develop a <i>Supportive Housing Community Siting Plan</i> for Milwaukee that will assist in combating problematic use of zoning regulations to oppose development of permanent supportive housing for populations with disabilities, including people who are homeless Create a Housing Access Partnership for Milwaukee for reducing housing barriers commonly experienced by people who are homeless when applying to existing publicly assisted housing Continually explore new opportunities that become available over the next 10 years to create additional homeless housing that can fill unmet needs in Milwaukee Build links with the <i>Wisconsin Affordable Housing Locator (Wisconsin Front Door Housing)</i> to coordinate it with the <i>Milwaukee Campaign to House the Chronically Homeless</i> Involve the Milwaukee philanthropic community representatives in all phases of the effort to increase permanent housing for homeless people 	Low Income Housing Tax Credits CDBG and HOME City of Milwaukee's Housing Trust Fund and Milwaukee County's Special Needs Housing Trust Fund Community Advocates Public Policy Institute, Fair Housing Agency, ^a and Milwaukee CoC Fair Housing Agency, ^a Milwaukee CoC, and private foundations National Housing Trust Fund, Section 811 Program, Section 8 voucher program, and Neighborhood Stabilization Program I and II Wisconsin Front Door Housing Locator ^b Wisconsin Front Door Housing Locator ^b	Local developers and potential developers of permanent supportive housing, Milwaukee area social service providers, and Wisconsin's Affordable Housing Locator Milwaukee CoC and City of Milwaukee Milwaukee CoC, City of Milwaukee, and Milwaukee County City of Milwaukee, Milwaukee County, and Community Advocates Public Policy Institute City of Milwaukee, Milwaukee County, and Community Advocates Public Policy Institute Milwaukee CoC, Milwaukee Housing Authority, City of Milwaukee, Milwaukee County, and local; and non-profit developers of affordable and permanent supportive housing 10 Year Plan Implementation Team; Wisconsin Front Door Housing Locator ^b Milwaukee CoC; Milwaukee area private foundations; Milwaukee area corporate foundations
Racine CoC ^c	Permanent Housing <ul style="list-style-type: none"> Create new permanent housing beds for chronically homeless persons Identify foreclosed properties that have been abandoned that may be suitable for development Increase the percentage of participants remaining in CoC funded permanent housing for at least six months Implement a monthly case management training program Implement the Rent Smart program to inform people of their rights and responsibilities as a renter Increase money management and credit counseling services Transitional Housing <ul style="list-style-type: none"> Continue to provide intensive support services such as mental health and substance abuse counseling, employment and vocational assistance, access to medical care, and access to legal assistance 	Not specified Not specified Not specified Not specified Not specified Not specified	Racine CoC and Homeless Assistance Leadership Organization (HALO) Racine CoC and City of Racine Racine CoC Racine CoC Case Management Workshop Sub-committee Racine CoC Racine CoC Supportive Services and Evaluation Committees Racine CoC Supportive Services Committee

Table 4 (continued)

Plan	Strategy/Activity	Potential Funding Sources	Responsible Parties
Racine CoC ^c (continued)	Transitional Housing (continued)		
	<ul style="list-style-type: none"> Increase the number of individuals receiving SSI and SSDI benefits through the Social Security Opportunity Advocacy and Recovery (SOAR) program 	Not specified	Racine CoC Supportive Services Committee
	Economic Support and Employment		
	<ul style="list-style-type: none"> Increase participation in literacy and skills enhancement programs and computer skills programs 	Not specified	Racine CoC Supportive Services Committee and Racine County Department of Workforce Development
	<ul style="list-style-type: none"> Implement job development networks with local employers 	Not specified	Racine CoC Supportive Services Committee and Racine County Department of Workforce Development
	<ul style="list-style-type: none"> Increase emphasis on overcoming barriers to employment such as child care and transportation issues 	Not specified	Racine CoC Supportive Services Committee and Racine County Department of Workforce Development
	Prevention		
	<ul style="list-style-type: none"> Provide case manager training for identifying at-risk population and issues that may result in eviction 	Not specified	Racine CoC Prevention and Outreach and Supportive Services Committees
	<ul style="list-style-type: none"> Improve access to affordable permanent housing by working with CHDO's and the City of Racine 	Not specified	Racine CoC Prevention and Outreach and Supportive Services Committees, City of Racine, and local CHDO's

^aSpecific fair housing agency not identified.

^bWisconsin Front Door Housing Locator was hosted by the former Wisconsin Department of Commerce with support from HUD and WHEDA. The program has been discontinued.

^cInformation is from the Racine Continuum of Care's Exhibit I for the 2011 Continuum of Care Supportive Housing Program grant application, which contains a condensed 10-year plan that addresses objectives set by HUD.

Source: Balance of the State of Wisconsin, Milwaukee and Racine CoCs, and SEWRPC.

Regional Planning Commission on June 21, 2006, and the land use development pattern set forth in the plan serves as a foundation for the regional housing plan and other plans prepared by SEWRPC. Similar to the regional housing plan, implementation of the regional land use plan depends on the actions of local, county, State, and Federal agencies and local units of government in conjunction with the private sector. The adopted regional land use plan map is shown on Map 2. The key recommendations of the plan include:

- **Urban Development**













The regional land use plan recommends a centralized regional settlement pattern within defined urban service areas. New urban development is encouraged to occur largely as infill in, and redevelopment of, existing urban centers and in urban growth areas emanating outward from existing urban centers. The plan also recommends that existing developed areas be conserved and enhanced; that new urban development occur at densities that can be efficiently and effectively supported by public sanitary sewerage, water supply, public transit, and other services; and that urban development occur only in those areas that are covered by soils suitable for such development and are not subject to hazards such as flooding or erosion.

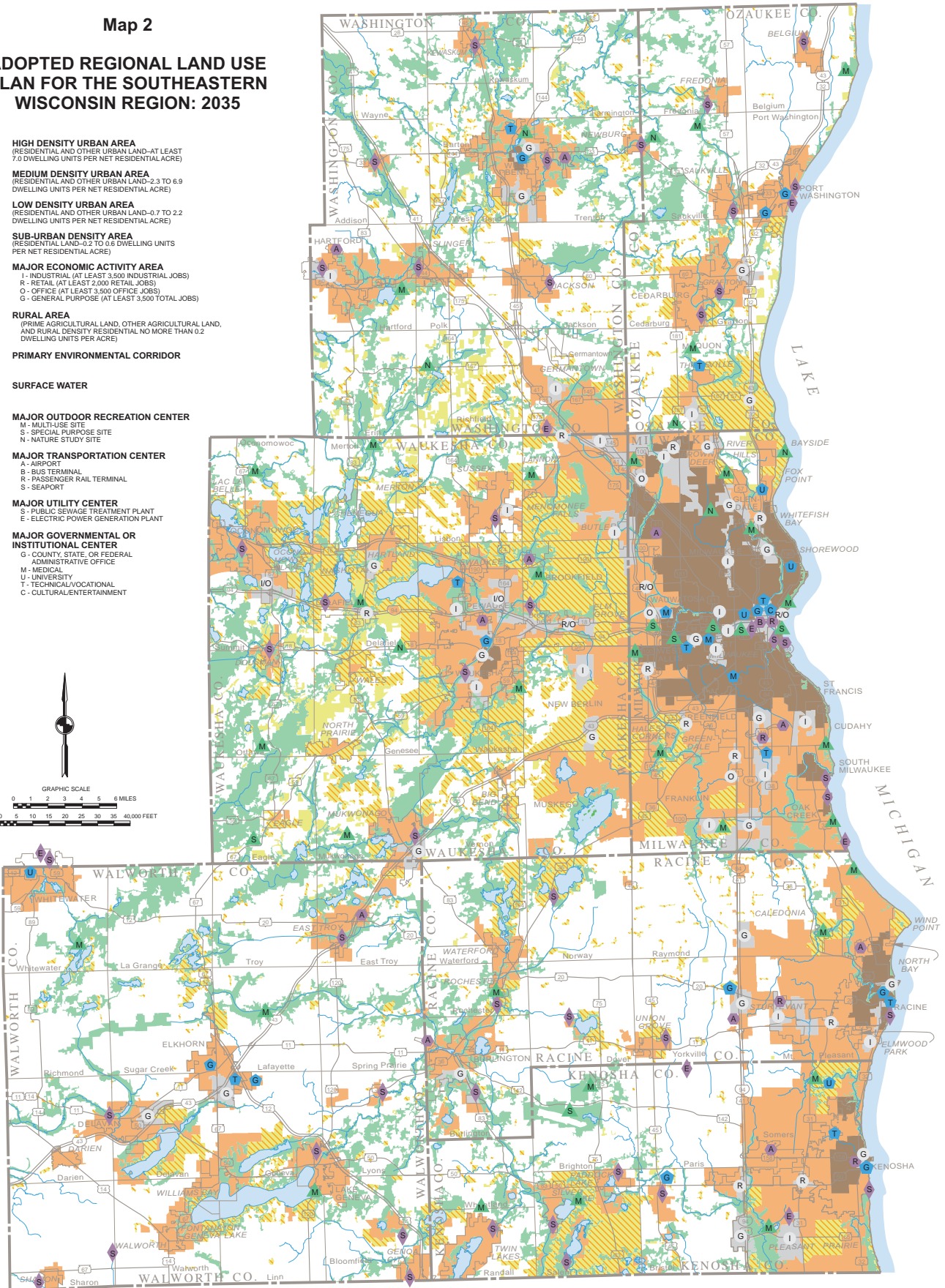
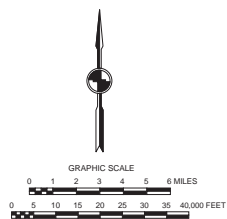
- **Environmental Corridors**

The regional land use plan recommends that primary environmental corridors be preserved, with limited exceptions. The plan includes guidelines for essential facilities and other limited development that can be accommodated within environmental corridors while maintaining the basic integrity of the corridors, as shown on Table 5. Limited development on the fringes of upland environmental corridors may also be accommodated under specified conditions. The regional plan further recommends the preservation, to the extent practicable, of the remaining secondary environmental corridors and isolated natural resource areas, as determined through county and local government planning efforts.

Map 2

ADOPTED REGIONAL LAND USE PLAN FOR THE SOUTHEASTERN WISCONSIN REGION: 2035

-  **HIGH DENSITY URBAN AREA**
(RESIDENTIAL AND OTHER URBAN LAND-AT LEAST
7.0 DWELLING UNITS PER NET RESIDENTIAL ACRE)
-  **MEDIUM DENSITY URBAN AREA**
(RESIDENTIAL AND OTHER URBAN LAND-2.3 TO 6.9
DWELLING UNITS PER NET RESIDENTIAL ACRE)
-  **LOW DENSITY URBAN AREA**
(RESIDENTIAL AND OTHER URBAN LAND-0.7 TO 2.2
DWELLING UNITS PER NET RESIDENTIAL ACRE)
-  **SUB-URBAN DENSITY AREA**
(RESIDENTIAL LAND-0.2 TO 0.6 DWELLING UNITS
PER NET RESIDENTIAL ACRE)
-  **MAJOR ECONOMIC ACTIVITY AREA**
I - INDUSTRIAL (AT LEAST 3,500 INDUSTRIAL JOBS)
R - RETAIL (AT LEAST 2,000 RETAIL JOBS)
O - OFFICE (AT LEAST 3,500 OFFICE JOBS)
G - GENERAL PURPOSE (AT LEAST 3,500 TOTAL JOBS)
-  **RURAL AREA**
(PRIME AGRICULTURAL LAND, OTHER AGRICULTURAL LAND,
AND RURAL DENSITY RESIDENTIAL NO MORE THAN 0.2
DWELLING UNITS PER ACRE)
-  **PRIMARY ENVIRONMENTAL CORRIDOR**
-  **SURFACE WATER**
-  **MAJOR OUTDOOR RECREATION CENTER**
M - MULTI-USE SITE
S - SPECIAL PURPOSE SITE
N - NATURE STUDY SITE
-  **MAJOR TRANSPORTATION CENTER**
A - AIRPORT
B - BUS TERMINAL
R - PASSENGER RAIL TERMINAL
S - SEAPORT
-  **MAJOR UTILITY CENTER**
S - PUBLIC SEWAGE TREATMENT PLANT
E - ELECTRIC POWER GENERATION PLANT
-  **MAJOR GOVERNMENTAL OR
INSTITUTIONAL CENTER**
G - COUNTY, STATE, OR FEDERAL
ADMINISTRATIVE OFFICE
M - MEDICAL
U - UNIVERSITY
T - TECHNICAL/VOCATIONAL
C - CULTURAL/ENTERTAINMENT



Source: SEWRPC.

Table 5

GUIDELINES FOR DEVELOPMENT CONSIDERED COMPATIBLE WITH ENVIRONMENTAL CORRIDORS AND ISOLATED NATURAL RESOURCE AREAS

Component Natural Resource and Related Features within Environmental Corridors ^a	Permitted Development																
	Transportation and Utility Facilities (see General Development Guidelines below)				Recreational Facilities (see General Development Guidelines below)											Rural Density Residential Development (see General Development Guidelines below)	Other Development (See General Development Guidelines below)
	Streets and Highways	Utility Lines and Related Facilities	Engineered Stormwater Management Facilities	Engineered Flood Control Facilities ^b	Trails ^c	Picnic Areas	Family Camping ^d	Swimming Beaches	Boat Access	Ski Hills	Golf	Playfields	Hard-Surface Courts	Parking	Buildings		
Lakes, Rivers, and Streams	- ^e	- ^{f,g}	--	- ^h	- ⁱ	--	--	X	X	--	--	--	--	--	--	--	--
Shoreland ^j	X	X	X	X	X	X	--	X	X	--	X	--	--	X	X	--	--
Floodplain ^k	- ^j	X	X	X	X	X	--	X	X	--	X	X	--	X	X	--	--
Wetland ^m	- ^j	X	--	--	X ⁿ	--	--	--	X	--	- ^o	--	--	--	--	--	--
Wet Soils	X	X	X	X	X	--	--	X	X	--	X	--	--	X	--	--	--
Woodland	X	X	X ^p	--	X	X	X	--	X	X	X	X	X	X	X ^q	X	X
Wildlife Habitat	X	X	X	--	X	X	X	--	X	X	X	X	X	X	X	X	X
Steep Slope.....	X	X	--	--	- ^r	--	--	--	--	X ^s	X	--	--	--	--	--	--
Prairie	--	- ^g	--	--	- ^r	--	--	--	--	--	--	--	--	--	--	--	--
Park	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	--	--
Historic Site	--	- ^g	--	--	- ^r	--	--	--	--	--	--	--	--	X	--	--	--
Scenic Viewpoint.....	X	X	--	--	X	X	X	--	X	X	X	--	--	X	X	X	X
Natural Area or Critical Species Habitat Site.....	--	--	--	--	- ^q	--	--	--	--	--	--	--	--	--	--	--	--

NOTE: An "X" indicates that facility development is permitted within the specified natural resource feature. In those portions of the environmental corridors having more than one of the listed natural resource features, the natural resource feature with the most restrictive development limitation should take precedence.

APPLICABILITY

These guidelines indicate the types of development that can be accommodated within primary and secondary environmental corridors and isolated natural resource areas while maintaining the basic integrity of those areas. Throughout this table, the term "environmental corridors" refers to primary and secondary environmental corridors and isolated natural resource areas.

Under the regional plan:

- As regionally significant resource areas, primary environmental corridors should be preserved in essentially natural, open use—in accordance with the guidelines in this table.
- Secondary environmental corridors and isolated natural resource areas warrant consideration for preservation in essentially natural open use, as determined in county and local plans and in a manner consistent with State and Federal regulations. County and local units of government may choose to apply the guidelines in this table to secondary environmental corridors and isolated natural resource areas.

GENERAL DEVELOPMENT GUIDELINES

- Transportation and Utility Facilities:** All transportation and utility facilities proposed to be located within the important natural resources should be evaluated on a case-by-case basis to consider alternative locations for such facilities. If it is determined that such facilities should be located within natural resources, development activities should be sensitive to, and minimize disturbance of, these resources, and, to the extent possible following construction, such resources should be restored to preconstruction conditions.

The above table presents development guidelines for major transportation and utility facilities. These guidelines may be extended to other similar facilities not specifically listed in the table.

- Recreational Facilities:** In general, no more than 20 percent of the total environmental corridor area should be developed for recreational facilities. Furthermore, no more than 20 percent of the environmental corridor area consisting of upland wildlife habitat and woodlands should be developed for recreational facilities. It is recognized, however, that in certain cases these percentages may be exceeded in efforts to accommodate needed public recreational and game and fish management facilities within appropriate natural settings. In all cases however, the proposed recreational development should not threaten the integrity of the remaining corridor lands nor destroy particularly significant resource elements in that corridor. Each such proposal should be reviewed on a site-by-site basis.

The above table presents development guidelines for major recreational facilities. These guidelines may be extended to other similar facilities not specifically listed in the table.

- Rural Density Residential Development:** Rural density residential development may be accommodated in upland environmental corridors, provided that buildings are kept off steep slopes. The maximum number of housing units accommodated at a proposed development site within the environmental corridor should be limited to the number determined by dividing the total corridor acreage within the site, less the acreage covered by surface water and wetlands, by five. The permitted housing units may be in single-family or multi-family structures. When rural residential development is accommodated, conservation subdivision designs are strongly encouraged.

Table 5 (continued)

- **Other Development:** In lieu of recreational or rural density residential development, up to 10 percent of the upland corridor area in a parcel may be disturbed in order to accommodate urban residential, commercial, or other urban development under the following conditions: 1) the area to be disturbed is compact rather than scattered in nature; 2) the disturbance area is located on the edge of a corridor or on marginal resources within a corridor; 3) the development does not threaten the integrity of the remaining corridor; 4) the development does not result in significant adverse water quality impacts; and 5) development of the remaining corridor lands is prohibited by a conservation easement or deed restriction. Each such proposal must be reviewed on a site-by-site basis.

Under this arrangement, while the developed area would no longer be part of the environmental corridor, the entirety of the remaining corridor would be permanently preserved from disturbance. From a resource protection point of view, preserving a minimum of 90 percent of the environmental corridor in this manner may be preferable to accommodating scattered homesites and attendant access roads at an overall density of one dwelling unit per five acres throughout the upland corridor areas.

- **Pre-Existing Lots:** Single-family development on existing lots of record should be permitted as provided for under county or local zoning at the time of adoption of the land use plan.
- All permitted development presumes that sound land and water management practices are utilized.

FOOTNOTES

^aThe natural resource and related features are defined as follows:

Lakes, Rivers, and Streams: Includes all lakes greater than five acres in area and all perennial and intermittent streams as shown on U. S. Geological Survey quadrangle maps.

Shoreland: Includes a band 50 feet in depth along both sides of intermittent streams; a band 75 feet in depth along both sides of perennial streams; a band 75 feet in depth around lakes; and a band 200 feet in depth along the Lake Michigan shoreline.

Floodplain: Includes areas, excluding stream channels and lake beds, subject to inundation by the 100-year recurrence interval flood event.

Wetlands: Includes areas that are inundated or saturated by surface water or groundwater at a frequency, and with a duration sufficient to support, and under normal circumstances do support, a prevalence of vegetation typically adapted for life in saturated soil conditions.

Wet Soils: Includes areas covered by wet, poorly drained, and organic soils.

Woodlands: Includes areas one acre or more in size having 17 or more deciduous trees per acre with at least a 50 percent canopy cover as well as coniferous tree plantations and reforestation projects; excludes lowland woodlands, such as tamarack swamps, which are classified as wetlands.

Wildlife Habitat: Includes areas devoted to natural open uses of a size and with a vegetative cover capable of supporting a balanced diversity of wildlife.

Steep Slope: Includes areas with land slopes of 12 percent or greater.

Prairies: Includes open, generally treeless areas which are dominated by native grasses; also includes savannas.

Park: Includes public and nonpublic park and open space sites.

Historic Site: Includes sites listed on the National Register of Historic Places. Most historic sites located within environmental corridors are archaeological features such as American Indian settlements and effigy mounds and cultural features such as small, old cemeteries. On a limited basis, small historic buildings may also be encompassed within delineated corridors.

Scenic Viewpoint: Includes vantage points from which a diversity of natural features such as surface waters, wetlands, woodlands, and agricultural lands can be observed.

Natural Area and Critical Species Habitat Sites: Includes natural areas and critical species habitat sites as identified in the regional natural areas and critical species habitat protection and management plan.

^bIncludes such improvements as stream channel modifications and such facilities as dams.

^cIncludes trails for such activities as hiking, bicycling, cross-country skiing, nature study, and horseback riding, and excludes all motorized trail activities. It should be recognized that trails for motorized activities such as snowmobiling that are located outside the environmental corridors may of necessity have to cross environmental corridor lands. Proposals for such crossings should be evaluated on a case-by-case basis, and if it is determined that they are necessary, such trail crossings should be designed to ensure minimum disturbance of the natural resources.

^dIncludes areas intended to accommodate camping in tents, trailers, or recreational vehicles which remain at the site for short periods of time, typically ranging from an overnight stay to a two-week stay.

^eCertain transportation facilities such as bridges may be constructed over such resources.

^fUtility facilities such as sanitary sewers may be located in or under such resources.

^gElectric power transmission lines and similar lines may be suspended over such resources.

^hCertain flood control facilities such as dams and channel modifications may need to be provided in such resources to reduce or eliminate flood damage to existing development.

ⁱBridges for trail facilities may be constructed over such resources.

^jConsistent with Chapter NR 115 of the Wisconsin Administrative Code.

^kConsistent with Chapter NR 116 of the Wisconsin Administrative Code.

^lStreets and highways may cross such resources. Where this occurs, there should be no net loss of flood storage capacity or wetlands. Guidelines for mitigation of impacts on wetlands by Wisconsin Department of Transportation facility projects are set forth in Chapter Trans 400 of the Wisconsin Administrative Code.

^mAny development affecting wetlands must adhere to the water quality standards for wetlands established under Chapter NR 103 of the Wisconsin Administrative Code.

ⁿOnly an appropriately designed boardwalk/trail should be permitted.

^oWetlands may be incorporated as part of a golf course, provided there is no disturbance of the wetlands.

^pGenerally excludes detention, retention, and infiltration basins. Such facilities should be permitted only if no reasonable alternative is available.

^qOnly if no alternative is available.

^rOnly appropriately designed and located hiking and cross-country ski trails should be permitted.

^sOnly an appropriately designed, vegetated, and maintained ski hill should be permitted.

Source: SEWRPC 2035 Regional Land Use Plan.

- ***Prime Agricultural Land***

The regional land use plan recommends that prime agricultural land be preserved for long-term agricultural use and not be converted to either urban development or to other forms of rural development. An exception is prime agricultural land located adjacent to existing urban centers and within planned urban growth/sanitary sewer service areas (shown on Map 3), which is proposed to be converted to urban use to provide for orderly growth of those urban centers. The regional land use plan defers to county farmland preservation plans and comprehensive plans to identify prime agricultural land.⁶

- ***Other Agricultural and Rural-Density Residential Lands***

The regional land use plan seeks to maintain the rural character of other land located outside planned urban service areas in addition to preserving prime agricultural lands and environmental corridors. The plan encourages continued agricultural and other open space uses in such areas. The plan seeks to limit development in such areas primarily to rural-density residential development, with an overall density of no more than one dwelling unit per five acres. Where rural residential development is accommodated, the plan encourages the use of conservation design, with homes grouped together on relatively small lots surrounded by permanently preserved agricultural, recreational, or natural resource areas such as woodlands, wetlands, or prairies sufficient to maintain the maximum recommended density of no more than one home per five acres.

Urban Development Activity

Urban development consists of high, medium, and low density residential land uses and commercial; industrial; transportation, communication, and utility; governmental and institutional; and recreational land uses. Existing and proposed future urban development and other land uses by county and the Region under the regional land use plan are shown on Table 6.⁷ The regional land use plan recommends that urban development occur primarily in urban centers as infill development and redevelopment and within defined urban growth areas adjoining these centers. An analysis was completed of the incremental urban development that took place in the Region between 1990 and 2000 to determine the degree of attainment of this recommendation. The analysis classifies whether the location of this urban development is consistent or inconsistent with the regional land use plan, as shown on Map 4. About 70 square miles of incremental urban development took place in the Region between 1990 and 2000. About 49 square miles, or 70 percent, were located in accordance with the regional land use plan. The identified growth areas consist of areas converted from agricultural or open space uses to intensive urban uses and do not include rural residential development (residential development at a density of one home per five or more acres) or redevelopment in existing urban areas.

The regional land use plan identifies three urban residential density ranges: high density, with at least 7.0 dwelling units per net acre; medium density, with 2.3 to 6.9 dwelling units per net acre; and low density, with 0.7 to 2.2 dwelling units per net acre. They represent overall densities that can be achieved within developing and redeveloping areas through various combinations of lot sizes and structure types over entire neighborhoods. The density ranges have been broadly defined to provide flexibility to county and local units of government so they can prepare comprehensive plans and administer land use regulations within the framework provided by the regional land use plan. The regional plan recommends that each community determine specific density within the broader range appropriate for the community through its comprehensive planning process. The State comprehensive planning law requires communities to assess their housing needs through the housing element of the comprehensive plan, which should be reflected in the residential densities shown on the comprehensive plan land use plan map.

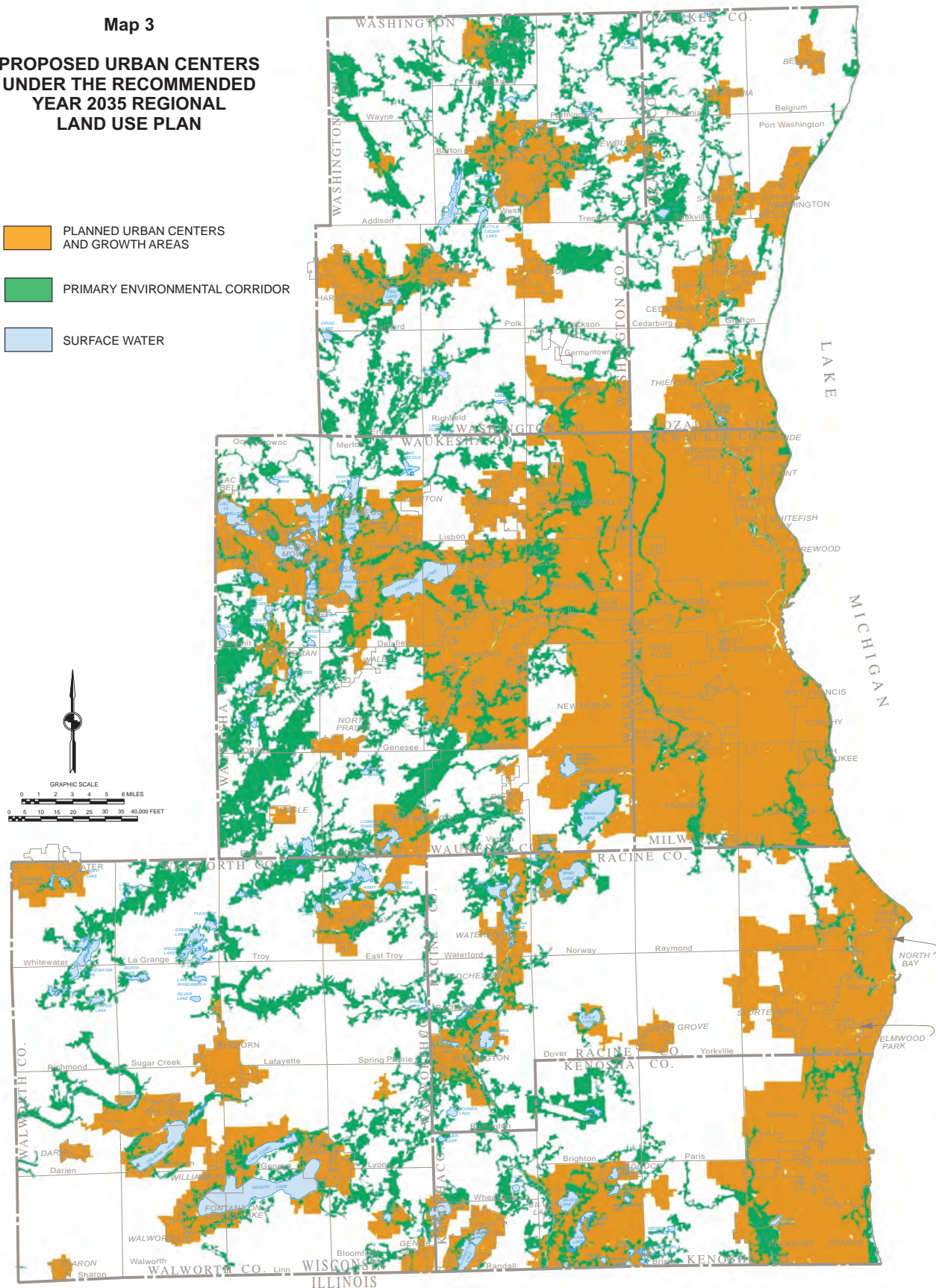
⁶County Farmland Preservation Plans were updated between 2010 and 2013 due to changes to the Wisconsin Farmland Preservation Program approved by the Wisconsin Legislature in 2009.

⁷Future development proposed by the regional land use plan may differ from that recommended in county and local government comprehensive plans (see Maps 6 through 12).

Map 3

**PROPOSED URBAN CENTERS
UNDER THE RECOMMENDED
YEAR 2035 REGIONAL
LAND USE PLAN**

- PLANNED URBAN CENTERS AND GROWTH AREAS
- PRIMARY ENVIRONMENTAL CORRIDOR
- SURFACE WATER



Source: SEWRPC.

Table 6

EXISTING AND PROPOSED LAND USE IN THE REGION BY COUNTY: 2000 AND 2035 REGIONAL LAND USE PLAN

Land Use Category	Kenosha County (square miles)			Milwaukee County (square miles)			Ozaukee County (square miles)			Racine County (square miles)		
	2000	Increment	2035	2000	Increment	2035	2000	Increment	2035	2000	Increment	2035
Urban												
Residential												
High Density ^a	2.8	0.6	3.4	37.0	2.8	39.8	0.1	--	0.1	3.9	0.2	4.1
Medium Density ^b	12.5	8.6	21.1	28.2	8.8	37.0	7.4	3.5	10.9	14.5	4.8	19.3
Low Density ^c	12.3	1.8	14.1	12.2	-1.1	11.1	18.2	0.9	19.1	18.1	1.8	19.9
Subtotal	27.6	11.0	38.6	77.4	10.5	87.9	25.7	4.4	30.1	36.5	6.8	43.3
Commercial.....	2.3	1.5	3.8	11.2	2.9	14.1	1.5	0.9	2.4	3.0	1.3	4.3
Industrial.....	2.2	0.8	3.0	11.9	-0.3	11.6	1.7	0.5	2.2	3.8	0.8	4.6
Transportation, Communication, and Utilities.....	17.9	3.3	21.2	52.0	2.4	54.4	15.1	1.3	16.4	20.8	2.0	22.8
Governmental and Institutional ^d	2.6	0.5	3.1	12.8	0.2	13.0	2.0	0.1	2.1	3.6	0.3	3.9
Recreational ^e	5.3	0.9	6.2	12.1	1.2	13.3	3.8	0.4	4.2	4.7	0.7	5.4
Unused Urban.....	5.5	-2.8	2.7	16.7	-6.9	9.8	3.3	-1.5	1.8	6.1	-2.2	3.9
Urban Subtotal	63.4	15.2	78.6	194.1	10.0	204.1	53.1	6.1	59.2	78.5	9.7	88.2
Nonurban												
Sub-urban Density Residential ^f	0.9	0.2	1.1	1.9	0.1	2.0	2.8	1.2	4.0	0.2	0.2	0.4
Rural Density Residential ^g	--	0.4	0.4	--	--	--	--	0.4	0.4	--	0.5	0.5
Agricultural.....	148.0	-16.2	131.8	20.2	-8.6	11.6	127.0	-7.7	119.3	195.5	-10.8	184.7
Other Open Land ^h	66.1	0.4	66.5	26.5	-1.5	25.0	52.6	--	52.6	66.4	0.4	66.8
Nonurban Subtotal	215.0	-15.2	199.8	48.6	-10.0	38.6	182.4	-6.1	176.3	262.1	-9.7	252.4
Total	278.4	--	278.4	242.7	--	242.7	235.5	--	235.5	340.6	--	340.6

Land Use Category	Walworth County (square miles)			Washington County (square miles)			Waukesha County (square miles)			Region (square miles)		
	2000	Increment	2035	2000	Increment	2035	2000	Increment	2035	2000	Increment	2035
Urban												
Residential												
High Density ^a	--	--	--	0.7	--	0.7	1.6	0.1	1.7	46.0	3.8	49.8
Medium Density ^b	10.2	7.6	17.8	8.5	7.0	15.5	27.8	12.2	40.0	109.0	52.8	161.8
Low Density ^c	20.1	1.1	21.2	24.6	-0.7	23.9	72.5	8.1	80.6	178.0	12.0	190.0
Subtotal	30.3	8.7	39.0	33.8	6.3	40.1	101.9	20.4	122.3	333.0	68.6	401.6
Commercial.....	2.0	1.1	3.1	2.0	1.5	3.5	8.4	3.5	11.9	30.3	12.8	43.1
Industrial.....	2.2	0.9	3.1	2.4	0.8	3.2	8.6	1.8	10.4	32.9	5.3	38.2
Transportation, Communication, and Utilities.....	23.8	2.5	26.3	24.4	2.7	27.1	46.9	5.2	52.1	200.9	19.5	220.4
Governmental and Institutional ^d	2.7	0.3	3.0	2.3	0.3	2.6	7.6	0.6	8.2	33.7	2.2	35.9
Recreational ^e	6.7	0.8	7.5	4.8	1.0	5.8	12.9	2.9	15.8	50.4	7.7	58.1
Unused Urban.....	3.7	-2.0	1.7	3.3	-1.8	1.5	12.2	-6.2	6.0	50.9	-23.4	27.5
Urban Subtotal	71.4	12.3	83.7	73.0	10.8	83.8	198.5	28.2	226.7	732.1	92.7	824.8
Nonurban												
Sub-urban Density Residential ^f	1.4	0.1	1.5	6.2	4.2	10.4	15.7	3.1	18.8	29.1	9.0	38.1
Rural Density Residential ^g	--	1.0	1.0	--	1.5	1.5	--	2.1	2.1	--	5.9	5.9
Agricultural.....	371.3	-13.1	358.2	221.6	-15.8	205.8	175.9	-31.6	144.3	1,259.4	-103.9	1,155.5
Other Open Land ^h	132.4	-0.3	132.1	134.8	-0.7	134.1	190.4	-1.8	188.6	669.3	-3.7	665.6
Nonurban Subtotal	505.1	-12.3	492.8	362.6	-10.8	351.8	382.0	-28.2	353.8	1,957.8	-92.7	1,865.1
Total	576.5	--	576.5	435.6	--	435.6	580.5	--	580.5	2,689.9	--	2,689.9

Note: Offstreet parking area is included with the associated land use.

^a 7.0 or more dwelling units per net residential acre.

^b 2.3-6.9 dwelling units per net residential acre.

^c 0.7-2.2 dwelling units per net residential acre.

^d Increment consists, for the most part, of the increase at public sites.

^e Includes only that land that is intensively used for recreational purposes. Increment consists, for the most part, of the increase at public sites.

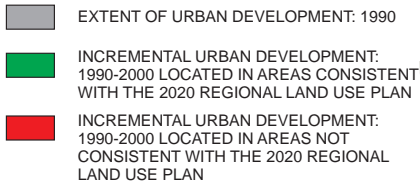
^f 0.2-0.6 dwelling unit per net residential acre.

^g No more than 0.2 dwelling unit per acre. Only the planned incremental rural residential area is indicated on this table; the area associated with existing (2000) rural residential development is included in the urban and sub-urban residential land categories. The planned incremental rural residential area assumes that there would be one acre of developed homesite area per dwelling, the remainder of the required area being retained in open space use.

^h Includes woodlands, water, wetlands, landfill sites, quarries, and unused rural lands.

Source: SEWRPC.

Map 4



Source: SEWRPC.

Table 7

ACTUAL AND PLANNED RESIDENTIAL LAND USE IN THE REGION: 1990-2000

Density Category	Actual Residential Land				Planned Residential Land		
	1990 (Square Miles)	2000 (Square Miles)	Change: 1990-2000		2000 (Square Miles)	Change: 1990-2000	
			Square Miles	Percent		Square Miles	Percent
Urban							
High-Density.....	44.4	45.9	1.5	3.4	47.4	3.0	6.8
Medium-Density	90.2	109.0	18.8	20.8	115.9	25.7	28.5
Low-Density.....	150.4	178.0	27.6	18.4	156.4	6.0	4.0
Subtotal	285.0	332.9	47.9	16.8	319.7	34.7	12.2
Sub-urban.....	15.4	29.1	13.7	89.0	17.4	2.0	13.0
Total	300.4	362.0	61.6	20.5	337.1	36.7	12.2

NOTE: As part of the regional land use inventory for the year 2000, the delineation of existing land use was referenced to real property boundary information not available for prior inventories. This change increases the precision of the land use inventory and makes it more usable to public agencies and private interests throughout the Region. As a result of the change, however, year 2000 land use inventory data are not strictly comparable with data from the 1990 and prior inventories. At the county and regional level, the most significant effect of the change is to increase the transportation, communication, and utilities category – the result of the use of actual street and highway rights-of-way as part of the 2000 land use inventory, as opposed to the use of narrower estimated rights-of-way in prior inventories. This treatment of streets and highways generally diminishes the areas of adjacent land uses traversed by those streets and highways in the 2000 land use inventory relative to prior inventories. Changes in total area may be due to this procedural change or to actual changes in the Lake Michigan shoreline.

Source: SEWRPC.

The regional land use plan recommends that additional urban residential development and redevelopment in the Region be commensurate with the anticipated growth in population and households through the year 2035 (see Chapter VII for projected population and household levels). The plan recommends that much of the needed urban residential land be developed at the medium and high densities. Residential development at medium or high densities facilitates the development of neighborhoods with schools, parks, and other neighborhood facilities; and serves to moderate the amount of land needed to be converted to urban use in order to accommodate growth in population and households.

The regional land use plan also identifies a sub-urban density residential land use category, defined as between 0.2 and 0.6 dwelling units per net acre, which is equivalent to 1.5 to 4.9 acres per dwelling unit. This density range is neither truly urban nor rural in character. The 2035 plan recognizes commitments made to such development through subdivision plats and certified survey maps, but does not recommend any additional sub-urban development beyond what is committed.

Table 7 compares the actual increase in residential land use by density category between 1990 and 2000 and the increase anticipated under the 2020 regional land use plan to demonstrate the extent to which communities have accepted and implemented the regional land use plan in the past. About 35 square miles of land were planned to be converted to urban (high, medium, and low density) residential use between 1990 and 2000 under the 2020 regional land use plan. The Commission land use inventory indicates that about 48 square miles of land were converted to urban residential use during this time period, which is about 13 square miles more than planned. Less new medium density residential development and more new low density residential development occurred than was recommended in the 2020 regional plan. The plan envisioned an increase of about 26 square miles in medium density residential development and the actual increase was 19 square miles. The plan also envisioned about six square miles in low density residential development and the actual increase was about 28 square miles. In addition, about 14 square miles of land were converted to sub-urban density residential development, while only two square miles were committed to sub-urban development at the time the 2020 plan was prepared.

The regional land use plan also sets forth recommendations for the amount and location of commercial and industrial land in the Region to accommodate the Region's anticipated employment needs. The 2035 regional land use plan envisions a range of neighborhood, community, and regional commercial centers, including mixed use areas with a residential component and areas devoted more exclusively to commercial uses. In addition, the plan envisions community level and regional industrial centers and a continuation of the trend of mixing industrial and commercial (especially service) activities within the same area.

The largest commercial and industrial areas, in terms of employment, envisioned by the 2035 regional land use plan are referred to as major economic activity centers (referred to as major employment centers in the housing plan). They are defined as areas containing a concentration of commercial and/or industrial land having at least 3,500 total jobs or 2,000 retail jobs. They are further classified based on their employment levels, as follows:

- Industrial center – at least 3,500 industrial jobs;
- Office center – at least 3,500 office jobs;
- Retail center – at least 2,000 retail jobs; and
- General purpose center – at least 3,500 jobs, but not meeting the employment threshold for designation as a major industrial, office, or retail center.

The designation of a site as a major industrial, office, or retail center is intended to indicate the predominant type of activity; however, many such sites accommodate a mix of uses. A major industrial center may accommodate offices, service operations, and research facilities in addition to manufacturing, wholesaling, and distribution facilities; a major retail center may accommodate office and service uses in addition to retail operations; and some sites may meet more than one of the major employment center thresholds. The 2035 regional land use plan envisions a total of 60 major employment centers in the Region in 2035. This includes 45 centers that met the threshold in 2000 and 15 additional areas that are envisioned to reach major center status by 2035. With the exception of one site, each of the 15 additional sites was either developed, under development, or being redeveloped in 2005.

Map 5 shows major economic activity centers envisioned in the 2035 regional land use plan and whether those centers were recommended in the year 2000 land use plan, to demonstrate the extent to which communities have accepted and implemented the regional land use plan in the past. Of the 60 major centers identified in the 2035 regional land use plan, 28 were not recommended in the year 2000 regional land use plan. These centers are located almost exclusively in the outlying areas of the Region. The relationship between jobs in these areas with affordable or “workforce” housing is analyzed in Chapter VIII.

Comprehensive Plans

In 1999, the Wisconsin Legislature enacted legislation that greatly expanded the scope and significance of comprehensive plans within the State. The comprehensive planning legislation, often referred to as the State's “Smart Growth” law, provides a new framework for the development, adoption, and implementation of comprehensive plans by county, city, village, and town units of government. The law is set forth in Section 66.1001 of the *Wisconsin Statutes*. There was no requirement in the law that county or local plans be prepared within the context of the regional plan.

Technically, the law does not require the adoption of county and local government comprehensive plans; however, it does require that county and local government zoning ordinances, shoreland and floodplain zoning ordinances, subdivision ordinances, and official mapping ordinances be consistent with comprehensive plans beginning on January 1, 2010.⁸ Comprehensive plans will have a great deal of influence over the type and size of housing allowed in a community because of the consistency requirement.

⁸*Milwaukee County is not expected to prepare a comprehensive plan because the County has no general zoning, shoreland zoning, or subdivision ordinances, and counties do not have statutory authority to adopt official maps.*

Map 5

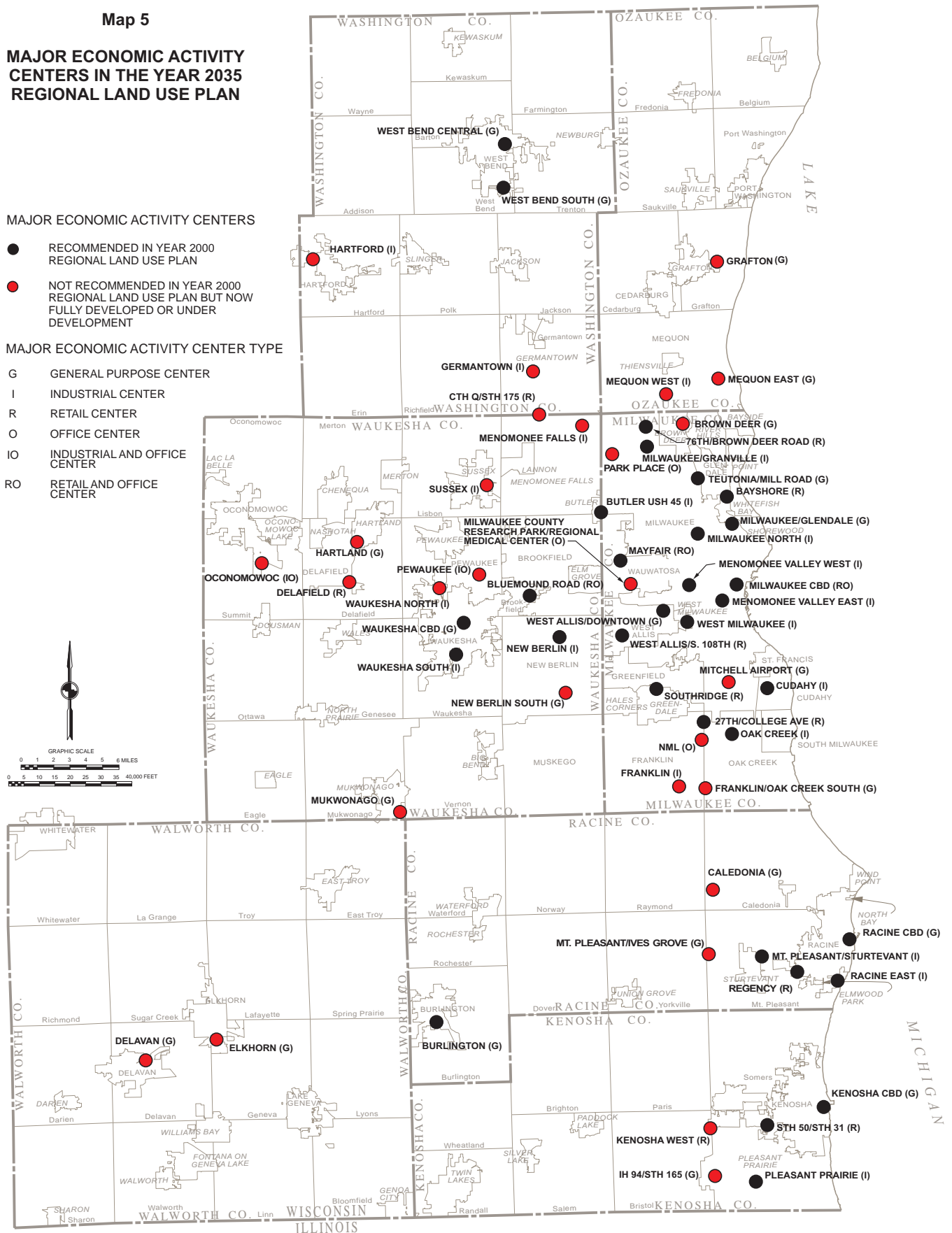
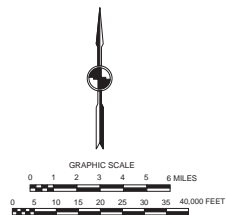
MAJOR ECONOMIC ACTIVITY CENTERS IN THE YEAR 2035 REGIONAL LAND USE PLAN

MAJOR ECONOMIC ACTIVITY CENTERS

- RECOMMENDED IN YEAR 2000
REGIONAL LAND USE PLAN
- NOT RECOMMENDED IN YEAR 2000
REGIONAL LAND USE PLAN BUT NOW
FULLY DEVELOPED OR UNDER
DEVELOPMENT

MAJOR ECONOMIC ACTIVITY CENTER TYPE

- G GENERAL PURPOSE CENTER
- I INDUSTRIAL CENTER
- R RETAIL CENTER
- O OFFICE CENTER
- IO INDUSTRIAL AND OFFICE
CENTER
- RO RETAIL AND OFFICE
CENTER



Source: SEWRPC.

Additionally, comprehensive plans must include a housing element as one of nine plan elements required by the *Statutes*. The nine required elements include: issues and opportunities; housing; transportation; utilities and community facilities; agricultural, natural, and cultural resources; economic development; intergovernmental cooperation; land use; and implementation.

Land Use Plan Maps

The consistency requirement of the comprehensive planning law most directly impacts the land use element and planned land use map of a comprehensive plan. Zoning ordinances control the type and size of housing structures and lot sizes allowed in a community, both of which have a direct impact on the affordability and suitability of housing for a community's residents and those who may desire to live in a community. Zoning actions must be consistent with the land uses designated on the land use plan map that is required as part of the land use element of a comprehensive plan. Ideally, the land use plan map should be designed to accommodate the projected population, household, and employment growth of a community. For example, the land use plan map should not include a large amount of commercial or industrial land use unless it includes land for a variety of housing types and sizes needed to house the potential workforce.

Maps 6, 7, 8, 10, and 11 show the land use plan maps⁹ adopted by the Kenosha, Ozaukee, Racine, Washington, and Waukesha County Boards as part of the County comprehensive plan. Map 9 shows the land use plan map adopted by the Walworth County Board for unincorporated areas (towns) within the County as part of the Walworth County comprehensive plan, and a compilation of the land use plan maps adopted by Village Boards and Common Councils as part of city and village comprehensive plans. A compilation of the land use plan maps adopted as part of each city and village comprehensive plan in Milwaukee County is shown on Map 12. Communities with a substantial amount of existing or planned commercial and industrial land uses that could potentially accommodate large numbers of jobs are further examined in Chapters V and VIII to determine if there is adequate workforce housing.

Housing Elements

The Housing Element of a comprehensive plan is required to include a compilation of goals, objectives, policies, and programs designed to provide an adequate housing supply that meets existing and projected housing demand. Section 66.1001(2)(b) of the *Statutes* requires the housing element to assess the age, structural condition, value, and occupancy characteristics of existing housing stock in the county or local government. In addition, specific policies and programs must be identified that:

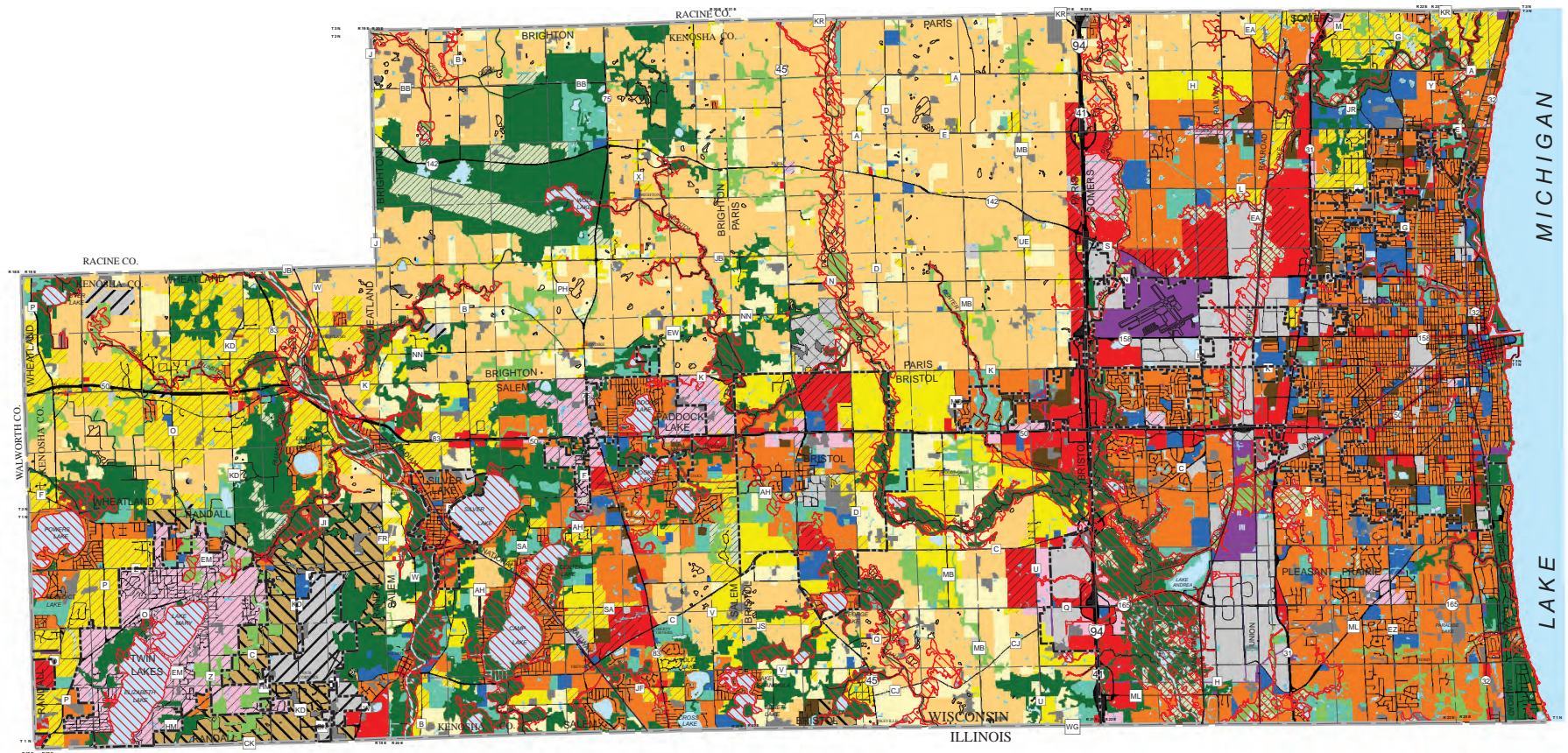
- Promote the development of housing for residents of the county or local government and provide a range of housing choices that meet the needs of persons of all income levels and age groups and persons with special needs;
- Promote the availability of land for the development or redevelopment of affordable housing;
- Maintain or rehabilitate existing housing stock.

The housing goals and objectives set forth in each county comprehensive plan in the Region and the comprehensive plans for the three entitlement jurisdictions in Milwaukee County are listed in Table 8 to

⁹*Town land use plan maps are included on the county land use plan maps, including in areas where city or village extraterritorial planning areas extend into a town, except in areas where a boundary agreement exists between a town and neighboring city or village. In those cases, the future land use agreed to as part of the boundary agreement is shown on the county land use plan map. Cities and villages generally plan beyond their boundaries. Planned residential densities in city and village extraterritorial planning areas are generally greater than that of the town plans; therefore, if land is annexed by a city or village, the residential density will likely be greater than the density shown on the county plan map.*

Map 6

LAND USE PLAN MAP FOR KENOSHA COUNTY: 2035

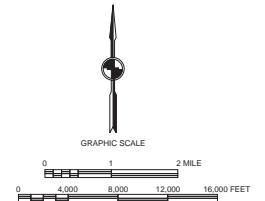


- FARMLAND PROTECTION
- GENERAL AGRICULTURAL AND OPEN LAND
- RURAL-DENSITY RESIDENTIAL
- AGRICULTURAL AND RURAL-DENSITY RESIDENTIAL
- SUBURBAN-DENSITY RESIDENTIAL
- MEDIUM-DENSITY RESIDENTIAL
- HIGH-DENSITY RESIDENTIAL
- MIXED USE
- COMMERCIAL
- OFFICE/PROFESSIONAL SERVICES
- INDUSTRIAL
- BUSINESS/INDUSTRIAL PARK

- GOVERNMENTAL AND INSTITUTIONAL
- PARK AND RECREATIONAL
- STREET AND HIGHWAY RIGHT-OF-WAY
- OTHER TRANSPORTATION, COMMUNICATION, AND UTILITY
- EXTRACTIVE
- LANDFILL
- PRIMARY ENVIRONMENTAL CORRIDOR
- SECONDARY ENVIRONMENTAL CORRIDOR
- ISOLATED NATURAL RESOURCE AREA
- OTHER CONSERVANCY LAND TO BE PRESERVED
- NONFARMED WETLAND OUTSIDE ENVIRONMENTAL CORRIDOR, ISOLATED NATURAL RESOURCE AREA, AND OTHER CONSERVANCY LAND TO BE PRESERVED

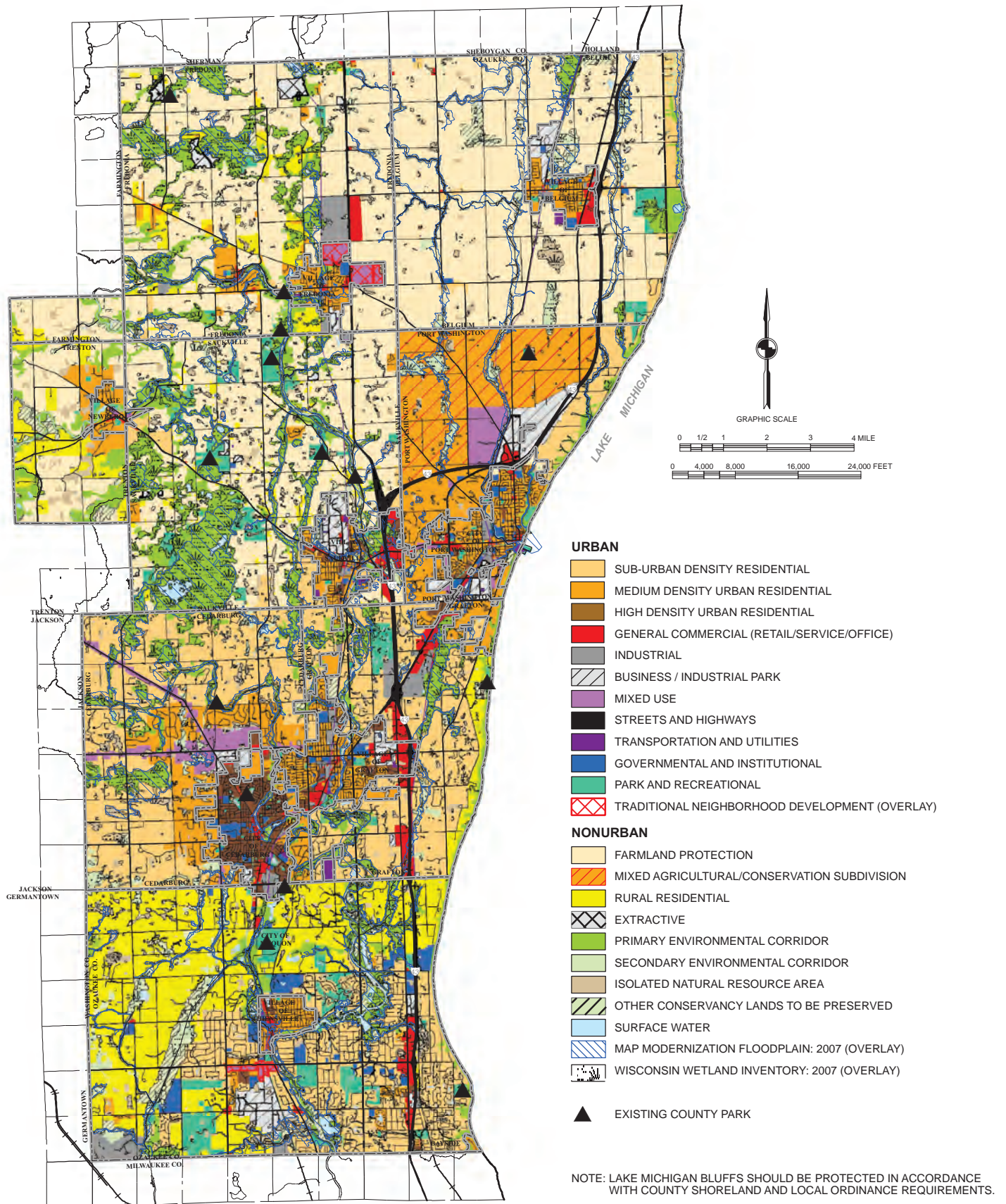
- SURFACE WATER
- FARMED WETLAND (OVERLAY)
- 100-YEAR FLOODPLAIN (OVERLAY)

NOTE: THIS MAP WAS ADOPTED BY THE KENOSHA COUNTY BOARD ON APRIL 20, 2010, AS PART OF THE MULTI-JURISDICTIONAL COMPREHENSIVE PLAN FOR KENOSHA COUNTY. LAND USE PLAN MAPS ADOPTED BY CITIES, TOWNS, AND VILLAGES MAY DIFFER FROM THIS MAP.



Map 7

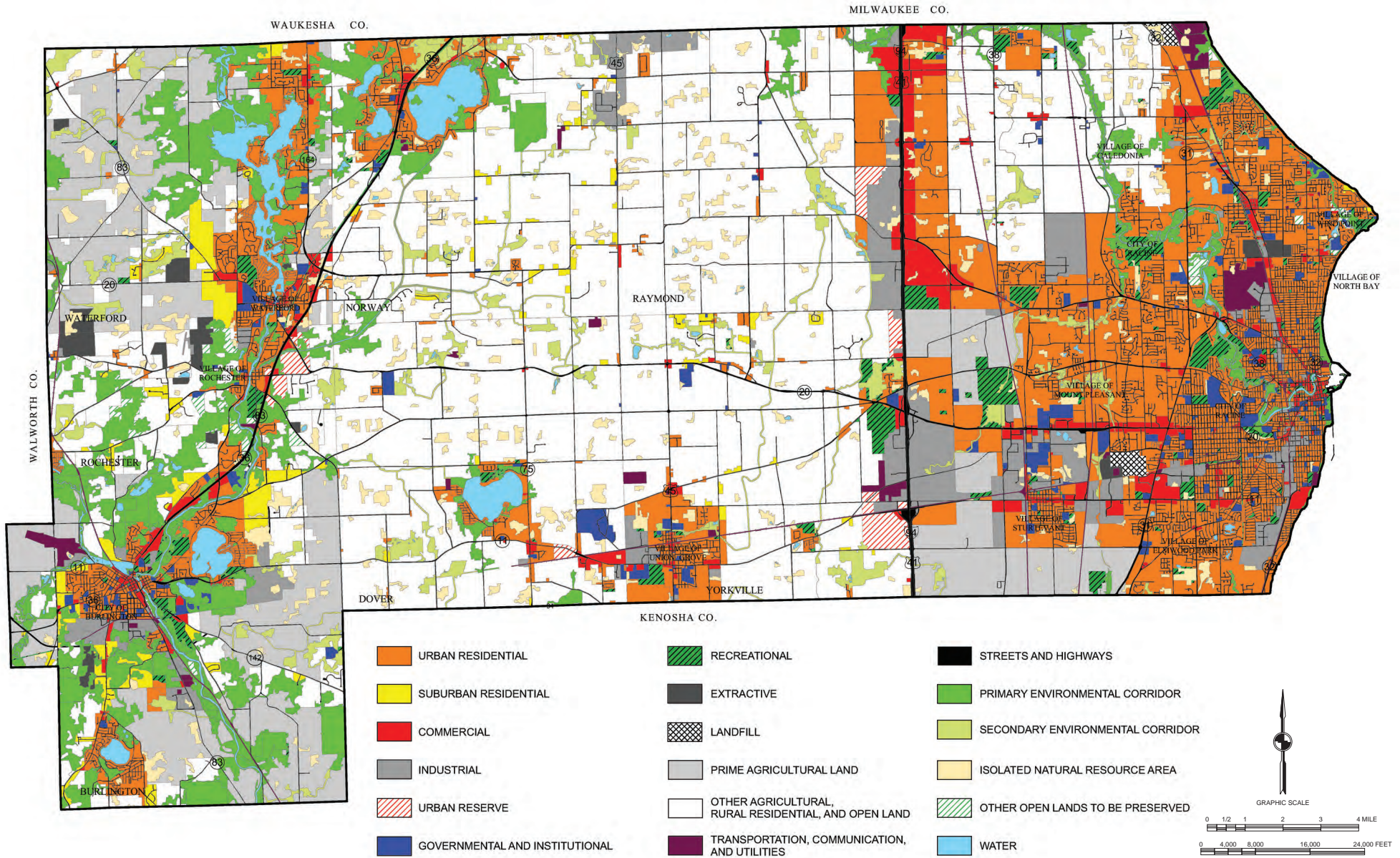
LAND USE PLAN MAP FOR THE OZAUKEE COUNTY PLANNING AREA: 2035



Note: This map was adopted by the Ozaukee County Board on May 6, 2009, as part of the Multi-Jurisdictional Comprehensive Plan for Ozaukee County. Land use plan maps adopted by cities, towns, and villages may differ from this map.

Map 8

LAND USE PLAN MAP FOR THE RACINE COUNTY PLANNING AREA: 2035

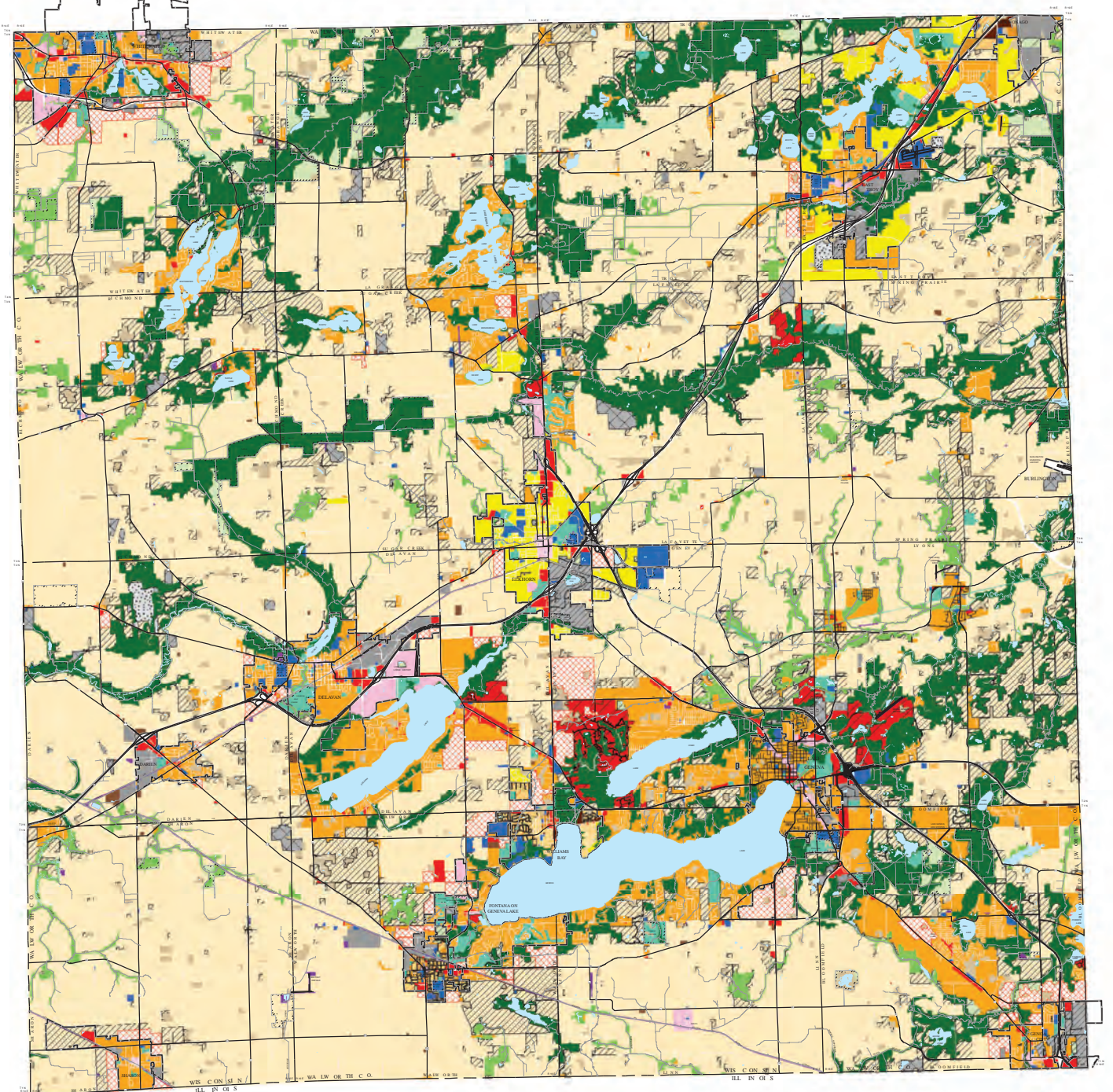


Note: This map was adopted by the Racine County Board on October 13, 2009, as part of the Multi-Jurisdictional Comprehensive Plan for Racine County. Land use plan maps adopted by cities, towns, and villages may differ from this map.

Source: SEWRPC.

Map 9

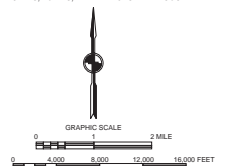
LAND USE PLAN MAP FOR WALWORTH COUNTY: 2035



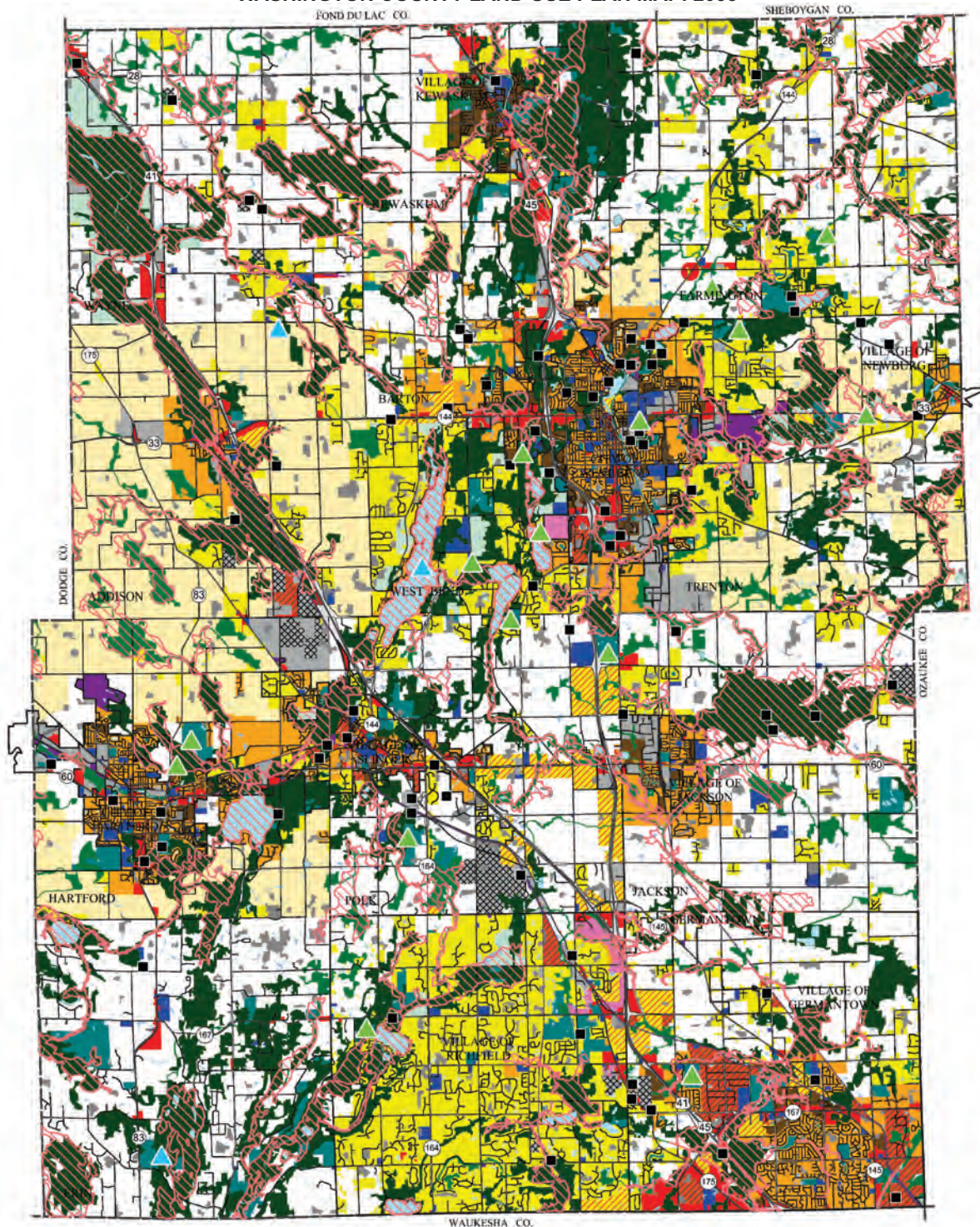
- | | | |
|-----------------------------------------------------------------|--------------------------------------------------------------------------------------------|-------------------------------------------------|
| URBAN DENSITY RESIDENTIAL
(LESS THAN 5.0 ACRES PER DWELLING) | TRANSPORTATION, COMMUNICATIONS, AND UTILITIES | SECONDARY ENVIRONMENTAL CORRIDOR |
| RURAL DENSITY RESIDENTIAL
(AT LEAST 5.0 ACRES PER DWELLING) | STREETS AND HIGHWAYS | ISOLATED NATURAL RESOURCE AREA |
| COMMERCIAL | AGRICULTURAL RELATED MANUFACTURING,
WAREHOUSING, AND MARKETING | DNR/DOT LAND OUTSIDE
ENVIRONMENTAL CORRIDORS |
| COMMERCIAL/RECREATIONAL | URBAN RESERVE | OTHER OPEN LAND TO BE PRESERVED |
| MIXED USE | EXTRACTIVE | SURFACE WATER |
| INDUSTRIAL | SANITARY LANDFILL | |
| BUSINESS /INDUSTRIAL PARK | PRIME AGRICULTURAL
(MINIMUM PARCEL SIZE: 35 ACRES) | |
| GOVERNMENTAL AND INSTITUTIONAL | OTHER AGRICULTURAL, RURAL RESIDENTIAL,
AND OTHER OPEN LAND (5 TO 34 ACRES PER DWELLING) | |
| RECREATIONAL | PRIMARY ENVIRONMENTAL CORRIDOR | |

NOTE: THIS MAP IS A COMPILATION OF THE LAND USE PLAN MAP FOR UNINCORPORATED AREAS ADOPTED BY THE WALWORTH COUNTY BOARD AS PART OF THE MULTI-JURISDICTIONAL COMPREHENSIVE PLAN FOR WALWORTH COUNTY, AND THE LAND USE PLAN MAPS ADOPTED BY VILLAGE BOARDS AND COMMON COUNCILS AS PART OF VILLAGE AND CITY COMPREHENSIVE PLANS. CITY AND VILLAGE LAND USE PLAN MAPS ARE SHOWN ONLY FOR THOSE AREAS WITHIN EXISTING CORPORATE BOUNDARIES. PLANNED LAND USES IN THE VILLAGE OF WALWORTH ARE BASED ON THE VILLAGE MASTER PLAN ADOPTED IN 2001. THE VILLAGE HAD NOT ADOPTED A COMPREHENSIVE PLAN UNDER SECTION 66.1001 OF THE WISCONSIN STATUTES AS OF OCTOBER 31, 2010. THIS IS NOT THE LAND USE PLAN MAP ADOPTED BY THE COUNTY BOARD OR BY CITIES, TOWNS, AND VILLAGES IN THE COUNTY.

Source: Walworth County, Local Governments, and SEWRPC.



WASHINGTON COUNTY LAND USE PLAN MAP: 2035

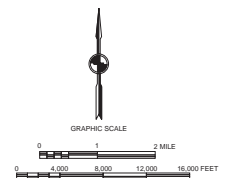


- FARMLAND PROTECTION
- AGRICULTURAL AND RURAL RESIDENTIAL
- SUBURBAN DENSITY RESIDENTIAL
- MEDIUM DENSITY URBAN RESIDENTIAL
- HIGH DENSITY URBAN RESIDENTIAL
- MIXED USE
- GENERAL COMMERCIAL
- OFFICE / PROFESSIONAL SERVICES
- BUSINESS / INDUSTRIAL
- INDUSTRIAL

- GOVERNMENTAL AND INSTITUTIONAL
- PARK AND RECREATION
- TRANSPORTATION AND UTILITIES (EXCEPT FOR STREETS AND HIGHWAYS)
- EXTRACTIVE
- FORMER LANDFILL IDENTIFIED ON LOCAL GOVERNMENT LAND USE PLAN MAP
- PRIMARY ENVIRONMENTAL CORRIDOR
- SECONDARY ENVIRONMENTAL CORRIDOR
- ISOLATED NATURAL RESOURCE AREA
- WETLANDS OUTSIDE OF ENVIRONMENTAL CORRIDORS AND ISOLATED NATURAL RESOURCE AREAS

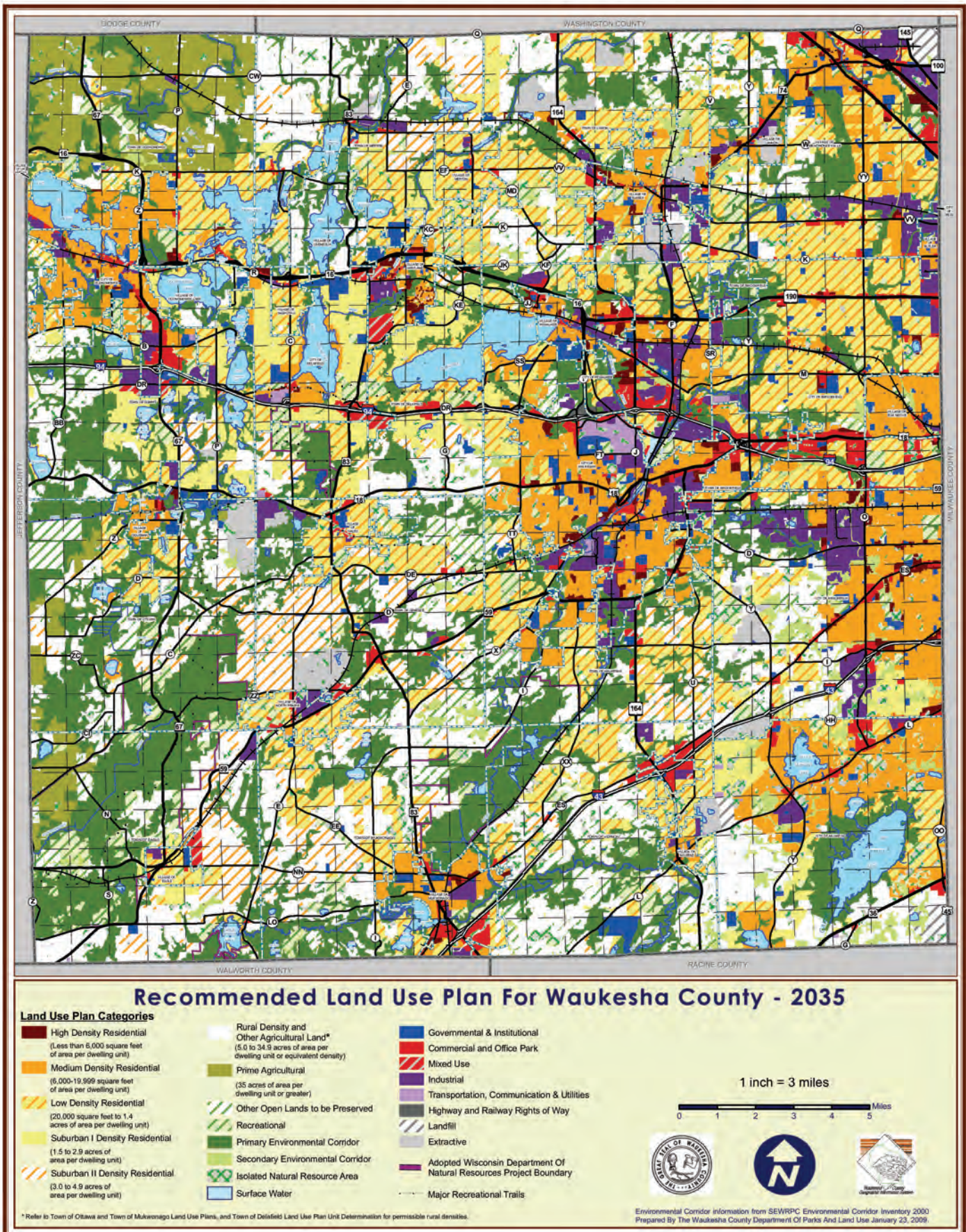
- FORMER LANDFILL IDENTIFIED IN WISCONSIN DEPARTMENT OF NATURAL RESOURCES REGISTRY
- EXISTING COUNTY PARK AND OUTDOOR RECREATION SITES
- PROPOSED COUNTY PARK
- STREET AND HIGHWAY RIGHT-OF-WAY
- OTHER CONSERVANCY LANDS TO BE PRESERVED
- SURFACE WATER
- 100 - YEAR FLOODPLAIN (FROM 1981 FLOOD INSURANCE STUDY)

NOTE: THIS MAP WAS ADOPTED BY THE WASHINGTON COUNTY BOARD ON APRIL 15, 2008, AS PART OF THE MULTI-JURISDICTIONAL COMPREHENSIVE PLAN FOR WASHINGTON COUNTY. LAND USE MAPS ADOPTED BY CITIES, TOWNS, AND VILLAGES MAY DIFFER FROM THIS MAP.



Source: Local Governments, Washington County, and SEWRPC.

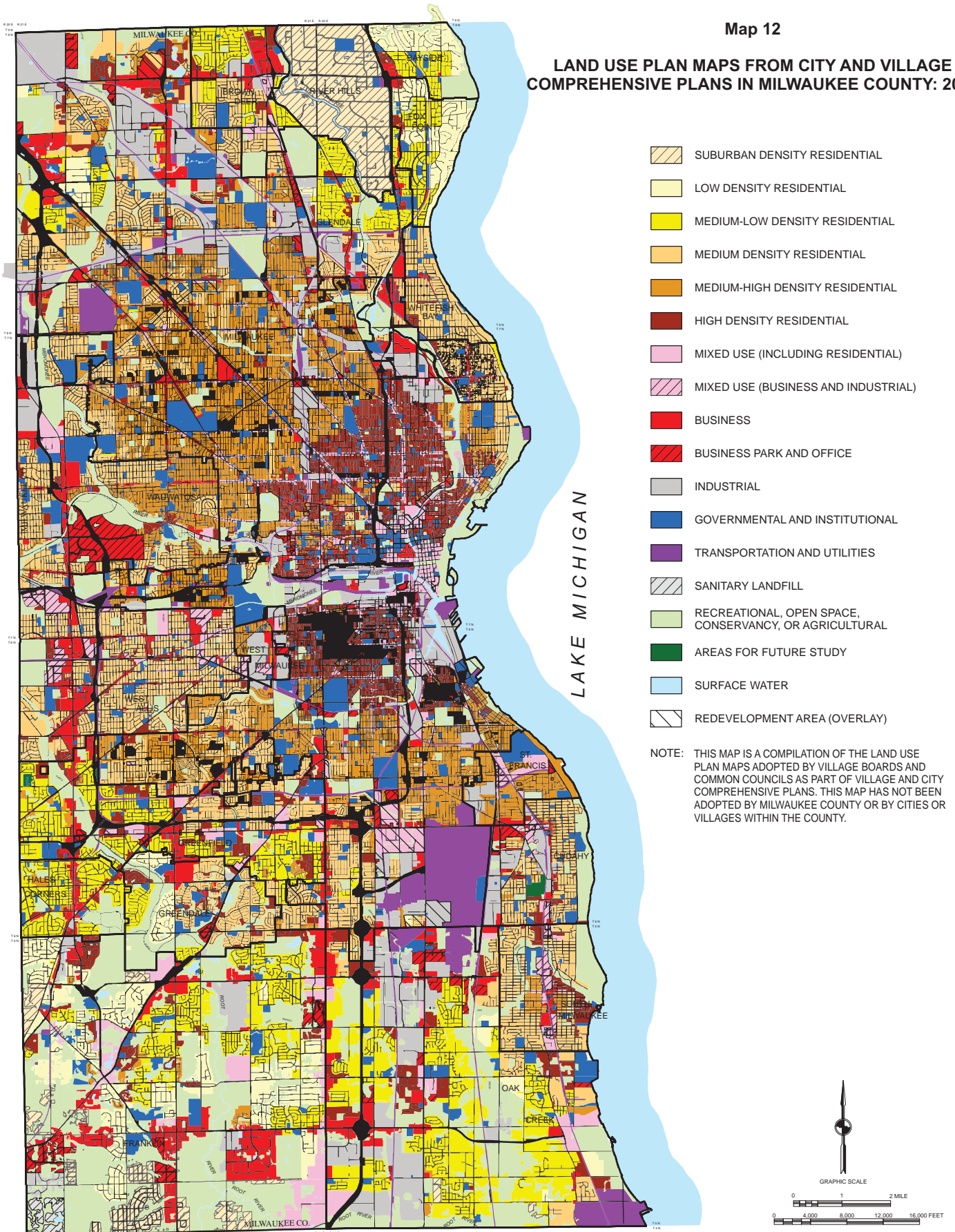
LAND USE PLAN MAP FOR WAUKESHA COUNTY: 2035



Note: This map was adopted by the Waukesha County Board on February 24, 2009, as part of the Waukesha County Comprehensive Development Plan. Land use plan maps adopted by cities, towns, and villages may differ from this map.

Map 12

**LAND USE PLAN MAPS FROM CITY AND VILLAGE
COMPREHENSIVE PLANS IN MILWAUKEE COUNTY: 2035**



Source: Local Governments and SEWRPC.

Table 8

**COMPREHENSIVE PLAN HOUSING ELEMENT
GOALS AND OBJECTIVES FOR COUNTIES IN THE SOUTHEASTERN WISCONSIN REGION: 2010**

Kenosha County (Plan Adopted April 20, 2010)

Overall Housing Goal and Objectives

Goal:

- Promote a range of affordable housing choices for all income levels, age groups, and physical abilities in Kenosha County.

Objectives:

- Promote flexible choices for Kenosha County's aging population.
- Encourage flexibility in zoning to accommodate a variety of housing options.
- Promote affordable housing choices for people who work in Kenosha County.
- Promote affordable housing choices for Kenosha County's aging, disabled, and young family populations.
- Promote universal design (designed for all physical abilities) in housing and subdivision construction to accommodate all population groups.

Housing Supply Issue and Recommendations

Goals:

- Promote the provision of an adequate number of housing to the current housing stock to meet housing demand through 2035.
- Promote adequate housing choices for consumers through 2035.
- Allocate sufficient land for housing development and to accommodate current and future populations.
- Encourage the development of "life-cycle" housing.^a

Objectives:

- Accommodate an additional 34,324 housing units in Kenosha County by 2035 in areas identified for residential use on Map 6 (Kenosha County Land Use Plan Map: 2035).
- Promote a countywide owner-occupied housing unit vacancy rate between 1.5 and 2 percent.
- Promote a countywide renter-occupied housing unit vacancy rate between 5 and 6 percent.

Housing Quality Issue and Recommendations

Goals:

- Promote safe and decent housing for all Kenosha County residents.
- Encourage energy-efficient housing for all Kenosha County residents.

Objectives:

- Encourage well-constructed and maintained housing with adequate services.
- Encourage energy-efficient housing and housing in a suitable physical environment.

Housing Cost Issue and Recommendations

Goals:

- Promote a range of affordable housing choices for all income levels in the County.
- Promote conservation of the existing housing stock as one source of affordable housing.

Objectives:

- Promote reducing the percentage of households in the County with a high housing cost burden by encouraging more affordable housing^b options.
- Promote affordable housing choices for young families and the elderly in Kenosha County.
- Promote affordable housing choices for people who work in Kenosha County.
- Encourage the rehabilitation of existing homes to serve as one source of affordable housing.

Aging and Disabled Population Issue and Recommendations

Goals:

- Promote a range of affordable housing choices for Kenosha County's aging and disabled population.
- Promote housing options that allow elderly and disabled persons to remain in their homes.

Table 8 (continued)

Objectives:

- Promote affordable housing for Kenosha County's aging and disabled populations.
- Encourage maintaining and enhancing the number and variety of housing units for elderly and disabled residents.
- Increase awareness of the housing needs and preferences of elderly and disabled residents.
- Encourage housing that provides the elderly and disabled population with housing options that promote aging in place.
- Support efforts by appropriate government and profit and non-profit organizations, including churches, to provide needed assistance for elderly and disabled residents who wish to stay in their own homes.
- Continue to provide assistance programs for home maintenance and in-home healthcare services.
- Encourage increasing the availability of options to adapt homes to the needs of disabled and elderly people.
- Promote the use of design that allows access and livability for disabled and elderly people in new construction.

Household Size Issue and Recommendation

Goal:

- Promote a range of housing choices for households of all sizes in Kenosha County.

Objective:

- Promote a varying number of housing unit and lot sizes to meet the needs of Kenosha County residents.

Housing Distribution Issue and Recommendation

Goal:

- Promote the distribution of a variety of housing structure types and sizes including single-, two-, and multi-family homes across Kenosha County for all income and age groups.

Objective:

- Promote an adequate number of affordable housing choices within local governments based on local high housing cost burden data as set forth in Appendices C through K of the Kenosha County Comprehensive Plan.

Fair Housing Issue and Recommendation

Goal:

- Promote fair housing practices in Kenosha County.

Objective:

- Discourage housing discrimination based on protected classes and unlawful acts set forth in Federal and State laws.

Ozaukee County (Plan Adopted April 2, 2008)

General Housing Issue

Goal:

- Promote a range of affordable housing choices for all income levels and age groups in the County.

Objectives:

- Promote housing choices for Ozaukee County's aging population.
- Promote affordable housing choices for Ozaukee County's disabled population.
- Promote affordable housing choices for young families in Ozaukee County.
- Promote affordable housing choices for people who work in Ozaukee County.
- Promote affordable housing choices for residents who experience a loss of income due to unforeseen circumstances, such as job loss or health issues.

Housing Supply Issue

Goals:

- Promote the addition of an adequate amount of housing units to the current housing stock to meet housing demand through 2035.
- Promote adequate housing choice for consumers through 2035.

Table 8 (continued)

Objectives:

- Accommodate an additional 9,300 housing units in the planning area by 2035 in the areas identified for residential use on Map 7 (Ozaukee County Planned Land Use Map: 2035).
- Promote a countywide owner-occupied housing unit vacancy rate between 1.5 and 2 percent through 2035.
- Promote a countywide renter-occupied housing unit vacancy rate between 5 and 6 percent through 2035.

Housing Cost / Workforce Housing Issue

Goal:

- Promote a range of affordable housing choices for all income levels in the County.

Objectives:

- Reduce the percentage of households in the County with a high housing cost burden by providing more affordable housing options.
- Promote affordable housing choices for young families in Ozaukee County.
- Promote affordable housing choices for people who work in Ozaukee County.
- About 33 percent of housing units in 2035 should be affordable to extremely low, very low, low, and moderate income households.^b

Aging and Persons with Disabilities Population Issue

Goal:

- Promote a range of housing choices for Ozaukee County's aging population and persons with disabilities.

Objectives:

- Maintain and enhance the number and variety of senior oriented housing units.
- Increase awareness of the housing needs and preferences of Ozaukee County residents age 65 and older.

Goal:

- Promote housing options that allow the elderly and persons with disabilities to remain in their homes.

Objectives:

- Provide the elderly and persons with disabilities with more housing options that will align Ozaukee County with the State policy promoting aging in place.
- Increase the availability of options to adapt homes to the needs of persons with disabilities and elderly people.
- Increase the use of design that allows access and livability for persons with disabilities and elderly people in new construction.
- Increase the availability of affordable housing for persons with disabilities in Ozaukee County.

Household Size Issue

Goal:

- Promote a range of housing choices for households of all sizes in Ozaukee County.

Objective:

- Promote a varying number of housing unit sizes to meet the needs of Ozaukee County residents.

Housing Preference Issue

Goal:

- Promote a range of housing choices that meet the housing preferences of Ozaukee County residents.

Objectives:

- Promote a variety of housing unit sizes.
- Promote a variety of residential lot sizes.
- Promote a variety of housing structure types including single-family, two-family, and multi-family and a variety of ownership options (conventional home ownership, condominiums, and rental units).

Table 8 (continued)

Housing Distribution Issue

Goal:

- Promote the distribution of a variety of housing structure types and sizes including single-family, two-family, and multi-family homes across Ozaukee County for all income and age groups.

Objectives:

- Promote an adequate number of single-family, two-family, and multi-family housing units in each sewer service area in the County.
- Promote an adequate number of affordable housing choices within local governments based on local high cost burden data as set forth in Appendix U (of the Ozaukee County comprehensive plan).

Fair Housing Issue

Goal:

- Promote fair housing practices in Ozaukee County.

Objective:

- Discourage housing discrimination based on protected classes and unlawful acts set forth in Federal and State laws.

Racine County (Plan Adopted October 13, 2009)

Goals:

- Provide opportunities for an adequate housing supply that will meet the needs of all residents and a broad range of choice among housing designs, sizes, types, and costs, recognizing the changing trends in age-group composition, income, and household types.
- Promote the coordination between land use and housing design that supports a range of transportation choices.
- Provide adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial, industrial, and institutional uses.
- Encourage a public participation process that provides equity and fairness to landowners and other stakeholders, balanced with responsible land use.
- Promote redevelopment and infill in areas with existing infrastructure and services, enhancing existing residential, commercial, and industrial uses.

Objectives:

- Provision of additional housing, including an appropriate mix of housing types and styles, sufficient to accommodate the projected increase in population, matching housing types to changing household characteristics and needs.
- Provision of housing opportunities to accommodate financial capabilities and persons with special needs.
- Provision of housing that maintains and enhances the character of existing urban and rural environments.
- Provision of additional housing in areas recommended for such use in the land use plan element.
- Provision of housing at densities that are properly related to the availability of sanitary sewer service, water supply, and basic urban services and facilities.
- Provision of housing opportunities for workers in proximity to their place of work.
- Maintenance and rehabilitation, as appropriate, of the existing housing stock.

Walworth County (Plan Adopted November 10, 2009)

Goal:

- The housing goal is to provide housing that meets the needs of the County's current and future population.

Objectives:

- Matching housing to changing household characteristics and needs.
- Provision of housing opportunities for those with special needs: low income households, persons with disabilities, the homeless, and the elderly.
- Provision of housing opportunities for workers close to their place of work.
- Restricting housing density to levels that are appropriate for available sanitary sewer service, water supply, and basic urban facilities.
- Maintaining and enhancing the character of existing urban and rural environments.

Table 8 (continued)

Washington County (Plan Adopted April 15, 2008)

General Housing Issue

Goal:

- Promote a range of safe and affordable housing choices for all income levels and age groups in the County.

Objectives:

- Promote affordable housing choices for Washington County's aging, disabled, and young family population.
- Promote affordable housing choices for people who work in Washington County.
- Promote universal design (designed for all physical abilities) in housing and subdivision construction to accommodate all population groups.
- Promote affordable and sustainable housing across an individual's lifespan.
- Encourage flexibility in zoning to accommodate a variety of housing options.

Housing Supply and Quality Issue

Goals:

- Promote the addition of an adequate number of housing units to the current housing stock to meet housing demand through 2035.
- Allocate sufficient land for housing development and to accommodate current and future populations.
- Promote adequate housing choices.
- Encourage the development of "life-cycle" housing.^a

Objective:

- Accommodate an additional 19,006 housing units^c in the County by 2035 in the areas identified for residential use on Map 10 (Washington County Planned Land Use Map: 2035).

Goal:

- Provide safe and decent housing for all County residents.

Objectives:

- Provide well-constructed and maintained housing with adequate services.
- Provide housing within a suitable physical environment.

Housing Cost / Workforce Housing Issue

Goal:

- Promote a range of affordable housing choices for persons of all income levels.

Objectives:

- Reduce the percentage of households in the County with a high housing cost burden by providing more affordable housing options.
- Promote affordable housing choices for young families in Washington County.
- Promote affordable housing choices for people who work in Washington County.

Goal:

- Promote the conservation of the existing housing stock as one source of affordable housing.

Objective:

- Encourage the rehabilitation of existing homes to serve as one source of affordable housing.

Elderly and Persons with Disabilities Issue

Goal:

- Promote a range of housing choices for Washington County's aging and disabled population.

Objectives:

- Promote affordable housing for Washington County's aging and disabled population.
- Maintain and enhance the number and variety of housing units for the elderly and persons with disabilities.
- Increase awareness of housing needs and preferences of the elderly and persons with disabilities.

Table 8 (continued)

Goal:

- Promote housing options that allow the elderly and persons with disabilities to remain in their homes.

Objectives:

- Support efforts by appropriate government and profit and non-profit organizations, including churches, to provide needed assistance for the elderly and persons with disabilities who wish to stay in their own homes.
- Continue to provide assistance programs for home maintenance and in-home health care services.
- Provide the elderly and persons with disabilities population with housing options in accordance with the State policy promoting aging in place.
- Increase the availability of options to adapt homes to the needs of persons with disabilities and the elderly.
- Increase the use of design that allows access and livability for persons with disabilities and the elderly in new construction.

Housing Preference Issue

Goal:

- Support a range of housing types to meet the housing needs and preferences of Washington County residents.

Objectives:

- Promote a variety of housing units to accommodate households of all sizes.
- Promote a variety of residential lot sizes.
- Promote a variety of housing structure types including single-family, two-family, and multi-family and a variety of ownership options (conventional home ownership, condominiums, and rental units).
- Allow home businesses that do not significantly affect the home site or surrounding character.
- Encourage more cluster development or conservation subdivision housing development with open space.

Housing Distribution Issue

Goal:

- Promote the distribution of a variety of housing structure types and sizes including single-family, two-family, and multi-family, homes across Washington County for all income and age groups.

Objectives:

- Promote an adequate number of single-family, two-family, and multi-family housing units in each sewer service area in the County.
- Adequate choice in type, size, cost, and location of housing units will assure equal housing opportunity.
- Promote an adequate number of affordable housing choices within local governments based on high housing cost burden data set forth in Appendix M.

Fair Housing Issue

Goal:

- Promote fair housing practices in Washington County.

Objective:

- Discourage housing discrimination based on protected classes and unlawful acts set forth in Federal and State laws.

Waukesha County (from the Trends, Issues, Opportunities, and Planning Standards Chapter) (Plan Adopted February 24, 2009)

Housing Objective No. 1:

- The provision of an adequate stock of decent, safe, and sanitary housing to meet the county's total housing requirement and, as components of that requirement, the effective market demand and true housing need.

Principle:

- Increases in the total number of households within the County as a result of new household formations and net in-migration of additional households as well as changing size and composition of existing households require a concomitant increase in housing units. New centers of employment, which accommodate industrial, retail, service, governmental, or other uses may also prompt the need for additional employee housing.

Table 8 (continued)

Standards:

- The supply of vacant and available housing units should be sufficient to maintain and facilitate ready housing consumer turnover. Rental and homeowner vacancy rates at the County level and, if possible, within local municipalities should be maintained at a minimum of 4 percent and a maximum of 6 percent for rental units and a minimum of 1 percent and a maximum of 2 percent for homeowner units over a full range of housing types, sizes, and costs.
- The supply of sound units should be provided through the working of the private housing sector to the maximum extent possible, with continued assistance, incentives, and cooperation by various Federal, State, and local governmental agencies rendered as necessary.
- A sufficient supply of new housing should be made available within reasonable proximity to new employment centers. To meet this standard, additional housing at a rate of 75 housing units per 100 new jobs should be provided within a six-mile one-way travel distance of such employment centers.

Housing Objective No. 2

- The provision of adequate locational choice of housing.

Principle:

- The Southeastern Wisconsin Region provides a wide variety of employment, educational, cultural, and recreational facilities. Adequate choice in the size, cost, and location of housing units will facilitate the opportunity for all households to utilize and enjoy these facilities. Geographic distribution and price level variety of housing units can also assist in reducing economic and racial imbalances and equalize fiscal disparities and service differences among communities in the Region.

Standard:

- Communities that seek to attract jobs, as reflected in the accommodation of new commercial and industrial development, should ensure that a broad range of housing styles, types, and price ranges are provided so as to provide opportunities to minimize geographic imbalances between job and residence locations. In so doing, a community should examine both its range of housing stock and its range of jobs, with a view toward ensuring that the price range of the existing and planned housing stock compares favorably with the income range of workers in those jobs.

City of Milwaukee (Plan Adopted March 2, 2010)

Policies:

- Improve the quality, diversity, and affordability of housing stock within the City.
 - Promote preservation and improvement of existing housing stock.
 - Seek additional resources for the maintenance and rehabilitation of housing.
 - Support programs and standards that allow residents to age in place and remain in homes through different life stages.
 - Assist in the creation of partnerships with developers and lenders to implement programs to upgrade the housing stock.
 - Utilize a variety of code enforcement and incentives to improve housing based on the needs of the individual neighborhoods.
 - Provide incentives and programs to preserve historic and architecturally significant housing.
 - Aggressively market Milwaukee for infill and new housing development for residents of all income levels.
 - Identify and promote opportunities to integrate new housing, mixed use, and a variety of housing options into existing neighborhoods.
 - Promote development of new market rate housing throughout the City.
 - Assemble, prepare, and market sites for new residential development.
 - Work with community partners to market and promote housing development and redevelopment opportunities.
 - Continue to develop long and short range plans for the productive reuse or disposition of City-owned vacant lots.
 - Adopt best practices models of residential construction to encourage the building of energy-efficient new residential infill development.
 - Consider changes in zoning to allow for zero lot line development or detached single-family housing on small lots with minimal setbacks and yards.
 - Concentrate housing development to encourage additional neighborhood investment.
 - Coordinate with surrounding municipalities to increase the affordable housing supply in all areas of the region to complement jobs, infrastructure, and services.
 - Support and encourage housing diversity to accommodate a variety of housing needs.
 - Guide policy and development to assure a mix of housing options to meet the needs of all residents, regardless of age or ability.
 - Continue to promote fair housing practices.
 - Consider affordable housing as a component of higher end market rate housing in upper-income neighborhoods to avoid economic segregation.
 - Increase the regional supply of supportive housing with features and services for people with special needs.
 - Work with nonprofit organizations to generate awareness of City programs intended to help homeless persons and those at risk of becoming homeless to find suitable housing.

Table 8 (continued)

- Provide and maintain high quality public housing and community service programs.
 - Continue to integrate a variety of housing types and price points with public housing and the surrounding community.
 - Maximize and manage Federal and State funds to ensure quality, safe, and affordable public housing.
 - Adapt public housing for a broad range of uses such as assisted living for seniors and provide services for aging in place.
 - Help public housing residents acquire the skills needed to increase income and self-sufficiency by integrating critical services within public housing.
 - Continue to expand the use of sustainable practices in public housing such as green roofs, community gardens, solar power, geothermal heating and cooling, etc.
- Promote programs to increase home ownership and responsible rental property ownership.
 - Work with partners in the housing delivery and support system (lenders, community development corporations, counseling agencies, and employers) to create a citywide marketing plan to promote city living and home ownership.
 - Work with lenders, owners, and tenants to develop additional funding sources for maintenance and rehabilitation of aging properties.
 - Support home buyer education to ensure successful and stable home ownership.
 - Continue the Landlord Training Program offered through Milwaukee's Department of Neighborhood Services.
- Improve the energy efficiency and sustainability of new and existing housing.
 - Promote and support weatherization programs and incentivize the use of alternative energy sources.
 - Promote products that improve indoor air quality, conserve water, and reduce waste.
 - Promote sustainable best practices in new and rehabilitation housing projects.
- Provide a rich mix and balance of housing types, workplaces, shops, schools, recreation areas, and places of worship within neighborhoods.
- Support viable neighborhood centers, public places, and local retail development.
 - Enhance public destinations and gathering places for residents and visitors.
 - Increase sense of security and safety in neighborhoods, particularly in and near commercial and industrial areas.
 - Create and enhance retail destinations that utilize existing commercial land and infrastructure.
 - Enhance the marketability of viable commercial nodes to promote economic stability and growth.
 - Continue to support Business Improvement Districts, Main Street Programs, and other neighborhood improvement programs.
- Ensure access and proximity to jobs.
 - Maintain and expand existing neighborhood job centers and workforce training programs and support creation of new centers and programs.
 - Provide incentives for employers to locate their businesses near the City's available workforce.
 - Encourage employer assisted housing initiatives to encourage people to live near their workplaces.
- Promote public transit options for citizens.
 - Expand public transit routes and public transit options such as rapid transit lines, streetcars, and commuter rail that can connect housing to jobs and services across the region.
 - Promote the inclusion of transportation options so renters and buyers can easily compare the real cost of housing choices.
 - Provide zoning incentives for Transit Oriented Development where feasible.
- Coordinate resources to support and enhance neighborhood development, reinvestment, and stabilization efforts.
- Establish or enhance partnerships which help improve neighborhoods and build capacity.
 - Create a resource inventory and assessment that identifies physical and economic assets, boundaries, and potential partnerships such as neighborhood associations, faith-based organizations, etc.
 - Continue to involve the neighborhood in decision making by identifying and addressing nuisances.
 - Promote neighborhoods to private developers.
 - Facilitate access to capital and credit for development activities that promote the long-term economic and social viability of the community.
 - Focus on high impact residential, commercial, civic, and infrastructure projects that represent a significant and visible investment in the neighborhood and have potential to leverage additional investments.
 - Promote neighborhoods and target projects with strong neighborhood and/or private sector partners and forge additional partnerships among lenders, philanthropies, private businesses, universities, and neighborhood groups.
 - Work within neighborhoods to build capacity and strengthen the ability of community development corporations and nonprofit organizations to perform effectively as vehicles for neighborhood renewal.
 - Continue to encourage formation of community organizations, neighborhood associations, block clubs, etc.
- Improve the physical environment of neighborhoods.
 - Support efforts to provide clean, safe, and well-maintained residential and commercial areas.
 - Strive to create a strong neighborhood identity and emphasize high-quality design and landscape.
 - Provide needed capital improvements such as commercial streetscape, alley and street resurfacing, tree planting and landscaping, curb and gutter replacement, and new street lighting, while taking advantage of opportunities to increase multi-modal transit such as walking, biking, and public transit.
 - Manage vacant land assets and promote opportunities to develop vacant lots for productive neighborhood use such as agriculture, recreation, stormwater management, etc.

Table 8 (continued)

- Preserve and enhance the social environment and health of neighborhoods.
- Take action to make neighborhoods safer.
 - Continue neighborhood policing and community block watch efforts.
 - Assure public works projects include design elements that improve safety, such as street lighting, street and sidewalk repairs, bike lanes, and other improvements.
 - Expand initiatives such as Safe and Sound that provide safe after school options for children or Safe Routes to School for school children's commute.
- Promote wellness and sustainable practices within neighborhoods.
 - Support and expand healthy transportation choices within neighborhoods such as walking, biking, car sharing, expansion of public transit, and use of alternative fuel vehicles.
 - Promote healthy food choices and provide options such as green markets, community gardens, and urban agriculture.
 - Continue to use the City website and other available resources to promote wellness, energy efficiency, and sustainability.
 - Support access to green space and recreational activities.
 - Expand efforts to reduce neighborhood environmental hazards such as brownfields and uses incompatible with healthy neighborhood goals.

City of Wauwatosa (Plan Adopted December 16, 2008)

Goal:

- Provide a variety of housing types at a range of densities, designs, and costs to accommodate a wide range of lifestyles and life stages.

Objectives:

- Encourage the development of a broader range of housing types, densities, and costs throughout the City, while preserving the integrity and overall composition of existing neighborhoods.
- Encourage a variety of high-quality work-force housing options.
- Preserve the integrity and composition of existing neighborhoods.
- Promote the long-term maintenance of the existing housing stock.
- Promote vibrant, safe, and attractive residential neighborhoods.
- Incorporate high quality multi-family housing on mixed use infill and redevelopment sites.

City of West Allis (Plan Adopted February 15, 2011)

Goal: Maintain a variety of housing types at a range of densities, styles, and costs to accommodate the needs and desires of existing and future residents.

- Objective 1: Support "Aging in Place"
Continue to be a community where residents can age without leaving the city. Provide adequate types of housing to serve young professionals, families, and senior citizens.
 - Recommendation 1.1: Maintain housing options for all income levels and age groups within the City's housing portfolio.
 - Recommendation 1.2: Maintain zoning districts that allow for a variety of housing types.
 - Recommendation 1.3: Encourage high-quality, maintenance-free housing options – such as condos, rowhomes, or town houses – to provide choices for young professionals, empty nesters, etc.
 - Recommendation 1.4: Support unique housing options, such as live-work developments and cooperative housing.
 - Recommendation 1.5: Encourage young families to move into high-quality apartments in West Allis.
 - Recommendation 1.6: Renovate existing single family homes to make them more family-friendly and modern.
 - Recommendation 1.7: Identify underutilized land to build new single family housing stock.
 - Recommendation 1.8: Promote the availability of land for the development or redevelopment of housing stock that accommodates larger households.
- Objective 2: Increase Homeownership
 - Recommendation 2.1: Increase the percentage of owner occupied units within the City.
 - Recommendation 2.2: Promote affordable home buying opportunities to young families.
- Objective 3: Promote High-Quality Senior Housing Options
Promote development of an adequate supply of high-quality senior housing options. Direct such developments to areas that are close to services that seniors typically require, including public transit.
 - Recommendation 3.1: Maintain City-owned senior housing to preserve and enhance affordable, quality housing options.
- Objective 4: Locate Higher Density Multi-Family Near a Mix of Uses
Plan for higher density multi-family housing in parts of West Allis where streets and sidewalks can accommodate traffic, and where there is access to parks, shopping, community facilities, and existing or planned public transportation routes.
 - Recommendation 4.1: Incorporate high quality multi-family housing on mixed use infill and redevelopment sites.

Table 8 (continued)

Goal: Preserve and enhance the unique character of the different West Allis neighborhoods, including the distinct identities of the City's districts and corridors, while directing growth and development.

- Objective 1: Protect the historic integrity of residential properties in West Allis
Protect the historic integrity of residential properties in West Allis by establishing design guidelines for the various architectural styles throughout the City, including both historic styles and modern design that is balanced with the context of existing architectural styles. Utilize the design guidelines when reviewing applications for additions and residential renovation.
 - Recommendation 1.1: Establish design guidelines for residential properties.
 - Recommendation 1.2: Utilize the design guidelines when reviewing applications for additions and residential renovation.
- Objective 2: Explore Various Property Maintenance Programs
Explore various property maintenance programs in order to protect and enhance the City's housing stock and property values. Programs to consider include, but are not limited to: time-of-sale inspections, enhanced property code enforcement.
 - Recommendation 2.1: Explore possible funding options to minimize the financial impact of property maintenance programs.
- Objective 3: Encourage Compatible Residential Infill and Rehabilitation Projects
Encourage residential infill and rehabilitation that respects the integrity and composition of the City's existing development patterns, including site layout, building materials, building character and scale, open space, and integrated connectivity.

Goal: Support sustainable site design and building practices for construction and rehabilitation opportunities in all neighborhoods.

- Objective 1: Encourage "Green" Residential Development
Encourage "green" practices for the construction and rehabilitation of housing within the City, including practices that promote energy conservation, the use of sustainable materials, improved air quality, and storm water management.
- Objective 2: Promote Energy Independent Community Status
Promote the City's status as an Energy Independent Community with property owners in West Allis.

Goal: Work with regional, state, and federal agencies to provide housing programs and assistance to property owners.

- Objective 1: Coordinate with Agencies to Encourage Housing Rehabilitation Programs
Coordinate with HUD, WHEDA, the Wisconsin Department of Commerce, the Wisconsin Partnership for Housing Development, and Milwaukee County to encourage the use of financial assistance programs for housing rehabilitation.

^a "Life-cycle" housing includes a range of housing options that meet people's preferences and circumstances at all of life's stages (unmarried working adult, families with children, and elderly households, for example).

^b HUD defines affordable housing as households "paying no more than 30 percent of their income for housing." Household income category thresholds are based on the County median annual household income. Extremely low income households earn less than 30 percent of the County median annual household income, very low income households earn between 30 and 50 percent of the median income, low income households earn between 51 and 80 percent of the median income, and moderate income households earn between 81 and 95 percent of the median income.

^c The 2035 regional land use plan prepared by SEWRPC projects the number of households in Washington County will increase from about 43,843 in 2000 to about 62,849 in 2035, for an increase of about 19,006 households (a 43 percent increase).

Source: County and Local Comprehensive Plans and SEWRPC.

provide a general understanding of attitudes towards housing development in the Region. Generally, each of the housing elements include goals and objectives that express a need for affordable, "workforce," housing and housing that matches the needs of changing demographic characteristics, including the aging of the population and the trend of decreasing household size.

Each of the counties, with the exception of Milwaukee County, prepared a comprehensive plan through a multi-jurisdictional planning process; although not all of the local governments within the counties participated in the multi-jurisdictional planning process, with the exception of Racine County. Map 13 shows cities, villages, and towns in the Region that participated in a multi-jurisdictional planning process with a county and/or another local government, and those that prepared independent comprehensive plans. Cities, villages, and towns that participated in a county multi-jurisdictional planning process had input into the county housing goals and objectives and are more likely to have incorporated those goals and objectives into the local comprehensive plan. In Racine and Walworth Counties, all of the participating communities adopted the multi-jurisdictional plan as the city, town, or village comprehensive plan; and several participating communities in Kenosha and Waukesha Counties adopted the multi-jurisdictional plan as the local comprehensive plan.

COMPREHENSIVE PLANS IN SOUTHEASTERN WISCONSIN: 2011



Regional Transportation System Plan

The year 2035 regional transportation system plan¹⁰ was designed to serve, and to be consistent with, the year 2035 regional land use plan. Future needs for public transit, street and highway, and other transportation improvements considered in the regional transportation planning process were derived from the projected travel based on the regional land use plan. In addition, consistency between the regional transportation and land use plans was evaluated prior to adoption of the plans by comparing accessibility provided under the transportation plan and location of improvements proposed under the transportation plan to the location of land use development and redevelopment proposed under the land use plan.

The regional transportation plan includes public transit, bicycle and pedestrian facilities, transportation systems management, travel demand management, and arterial street and highway elements. All elements of the plan are considered to be of equal priority, and each element needs to be fully implemented to meet existing and forecast transportation needs and to provide a comprehensive, multi-modal, balanced, high quality transportation system in Southeastern Wisconsin. The focus of this review is on the public transit element of the plan, which is the most relevant plan element linking major employment centers with areas of high unemployment.

The public transit element of the 2035 regional transportation system plan envisions significant improvement and expansion of public transit that would improve linkages between affordable housing and employment centers in the Region, including development of a rapid transit and express transit system, improvement of existing local bus service, and the integration of local bus service with the proposed rapid and express transit services. Map 14 displays the public transit element of the year 2035 regional transportation system plan and Map 15 displays the potential rapid transit commuter rail and express transit bus guideway/light rail lines under the year 2035 plan. Service under the recommended regional transit system would double from the levels existing in 2005, measured in terms of revenue transit vehicle-miles of service provided, from about 69,000 vehicle miles of service on an average weekday in the year 2005 to 138,000 vehicle-miles of service in 2035 (see Table 9). The service improvements and expansion proposed include expansion of service areas and hours, and significant improvements in the frequency of transit service provided, particularly on major local routes, as shown on Table 10.

The proposed expansion of public transportation is linked to housing issues and is essential to the Region for several reasons:

- Public transit is essential in the Region to meet the travel needs of persons unable to use personal automobile transportation. Approximately 80,000 households, or 11 percent of the Region's households, did not have a personal vehicle available and were dependent on public transit for travel in the year 2000. The accessibility of this portion of the Region's population to jobs, health care, shopping, and education is almost entirely dependent on the extent to which public transit is available, and is reasonably fast, convenient, and affordable.
- Public transit supports and encourages higher development density and infill land use development and redevelopment that results in efficiencies for the overall transportation system and other public infrastructure and services. Public transit also reduces air pollution and energy consumption.
- Public transit permits choice in transportation, enhancing the Region's quality of life and economy. A portion of the Region's population and businesses would prefer to have public transit alternatives available. High quality public transit helps provide a high quality of life and contributes to the maintenance and enhancement of the Region's economy; however, to attract travel to public transit, service must be available throughout the day and evening at convenient service frequencies, and at competitive and attractive travel speeds.

¹⁰*Documented in SEWRPC Planning Report No. 49, A Regional Transportation System Plan for Southeastern Wisconsin: 2035, June 2006.*

Map 14

**PUBLIC TRANSIT ELEMENT OF
THE RECOMMENDED REGIONAL
TRANSPORTATION SYSTEM
PLAN: YEAR 2035**

RAPID/EXPRESS ROUTE

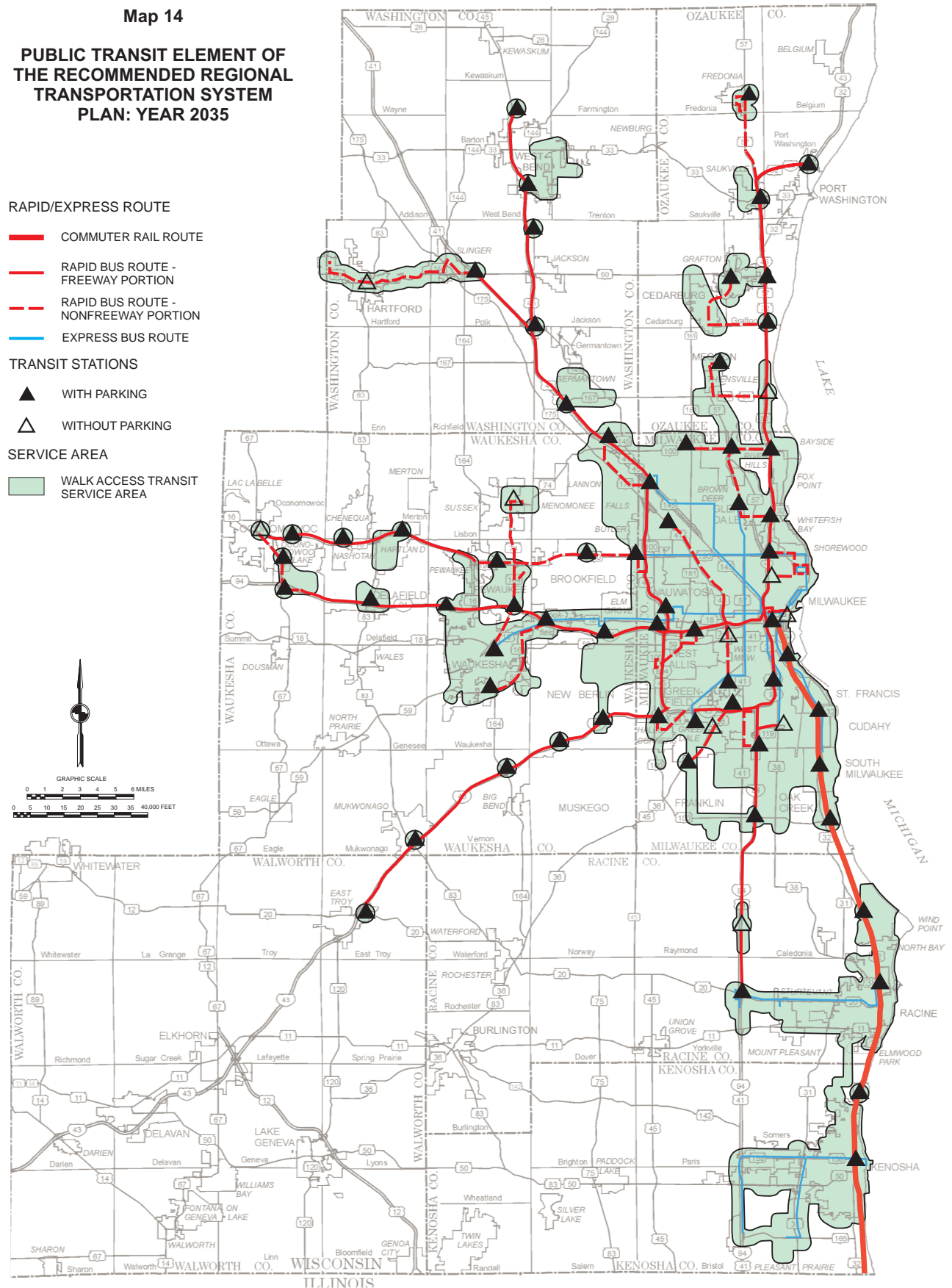
- COMMUTER RAIL ROUTE
- RAPID BUS ROUTE - FREEWAY PORTION
- - - RAPID BUS ROUTE - NONFREEWAY PORTION
- EXPRESS BUS ROUTE

TRANSIT STATIONS

- ▲ WITH PARKING
- △ WITHOUT PARKING

SERVICE AREA

- WALK ACCESS TRANSIT SERVICE AREA



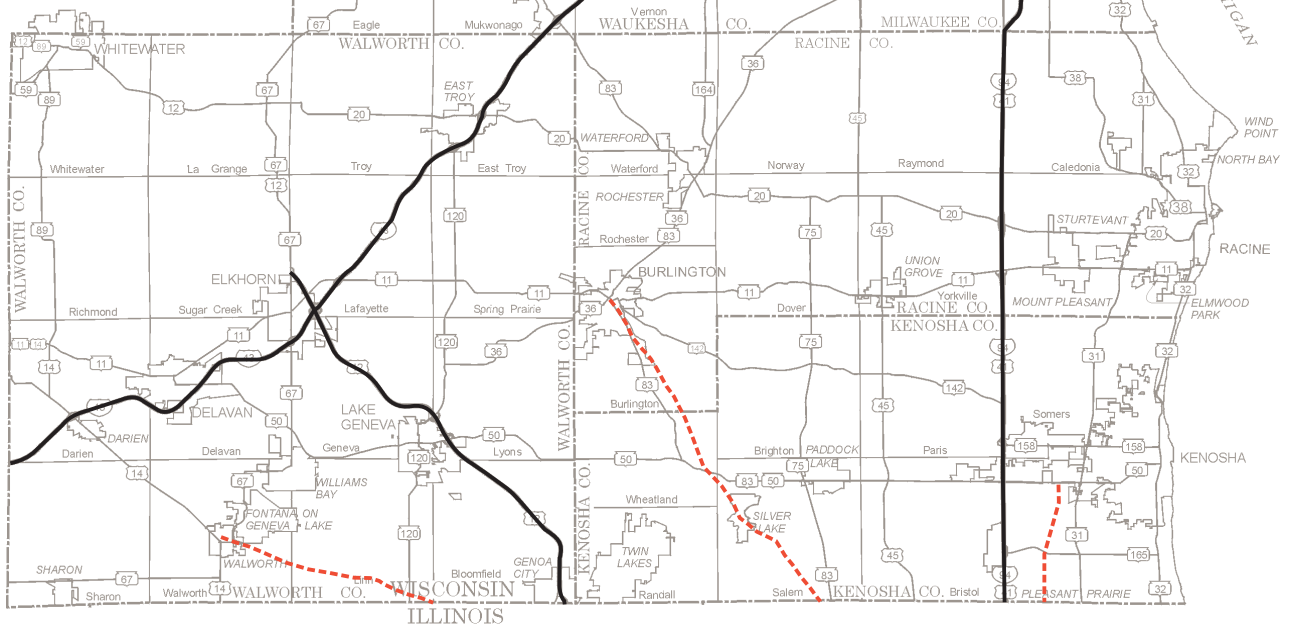
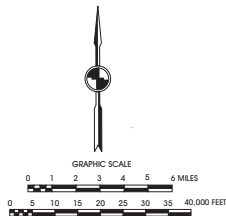
Source: SEWRPC.

Map 15

**POTENTIAL RAPID TRANSIT
COMMUTER RAIL AND EXPRESS
TRANSIT BUS GUIDEWAY/LIGHT
RAIL LINES UNDER THE
RECOMMENDED YEAR 2035
REGIONAL TRANSPORTATION PLAN**

- POTENTIAL ELECTRIC BUS GUIDEWAY FACILITY—CORRIDOR STUDY UNDERWAY
- POTENTIAL BUS GUIDEWAY/LIGHT RAIL FACILITY—TO BE CONSIDERED IN CORRIDOR STUDIES
- POTENTIAL COMMUTER RAIL—TO BE CONSIDERED IN CORRIDOR STUDIES
- FREEWAY

NOTE: BUS GUIDEWAY/LIGHT RAIL FACILITY ALIGNMENTS SHOWN ON MAP ARE CONCEPTUAL. CORRIDOR STUDIES WOULD BE CONDUCTED TO DETERMINE WHETHER TO IMPLEMENT GUIDEWAYS AND TO SELECT A PREFERRED ALIGNMENT. UPON COMPLETION OF EACH CORRIDOR STUDY, THE TRANSIT OPERATOR CONCERNED—LOCAL GOVERNMENT OR REGIONAL TRANSIT AUTHORITY—WOULD DETERMINE WHETHER TO IMPLEMENT EXCLUSIVE FIXED GUIDEWAY TRANSIT—COMMUTER RAIL OR LIGHT RAIL/BUS GUIDEWAY—AND TO PROCEED TO PRELIMINARY ENGINEERING. AT THE REQUEST OF THE TRANSIT SPONSOR AND OPERATOR, THE COMMISSION WOULD THEN FORMALLY AMEND THE REGIONAL PLAN TO INCLUDE THE FIXED GUIDEWAY.



^aCorridor feasibility studies have been completed for the Chicago-based commuter rail extensions to the Village of Walworth in Walworth County and the City of Burlington in Racine County. The conclusion of the Walworth extension study was that it was potentially feasible and cost-effective, but should be deferred and considered again when a Metra extension from its current terminus in Fox Lake, Illinois is considered to Richmond, Illinois near the Wisconsin-Illinois Stateline. The conclusion of the Burlington extension study was that it was not feasible or cost-effective at that time, but could be considered again in the future.

Table 9

**EXISTING AND RECOMMENDED TRANSIT SERVICE VEHICLE MILES UNDER THE
PUBLIC TRANSIT ELEMENT OF THE ADOPTED YEAR 2035 REGIONAL TRANSPORTATION SYSTEM PLAN**

Average Weekday Transit Service Characteristics	Existing 2005 ^a	Recommended Plan 2035	Planned Increment	
			Number	Percent Change
Revenue Vehicle-Miles				
Rapid	7,900 ^b	24,000	16,100	203.8
Express	--	17,000	17,000	--
Local	61,100	97,000	13,900	58.8
Total	69,000	138,000	69,000	100.0
Revenue Vehicle-Hours				
Rapid	350 ^b	1,100	750	214.3
Express	--	1,100	1,100	--
Local	4,750	8,900	4,150	87.4
Total	5,100	11,100	6,000	117.6

^a Estimate.

^b Includes the existing commuter bus route operated in the Kenosha-Milwaukee-Racine corridor. While portions of this route operate with express stop spacing, the long trips served by, and average operating speeds of, this route are typical of those for rapid service.

Source: SEWRPC.

The proposed expansion of public transit in Southeastern Wisconsin would represent a near doubling of transit service in the Region by the year 2035. This would entail about a 2.5 percent annual increase in transit service to the year 2035, as shown in Figure 2, which is less than the level of annual increase that occurred between 1995 and 2000. Significant implementation of the year 2020 plan occurred between 1997 and 2000 as transit service expanded by over 25 percent; however, transit service has been significantly reduced since 2001 due to State and local budget problems.

Implementation of proposed transit expansion is dependent upon continued State funding of public transit. The State has historically funded 40 to 45 percent of transit operating costs, and has increased funding to address inflation in the cost of providing public transit, and to provide for transit improvements and expansion. State funding to the Milwaukee County Transit System (MCTS) increased by 29 percent from 1995 to 2000 and by 70 percent for all other transit systems in the Region. State funding increased by only 5 percent between 2000 and 2005 for the MCTS and by 12 percent for all other transit systems. In comparison, local funding of public transit increased by 30 percent for MCTS and by 62 percent for all other transit systems in the Region between 1995 and 2000, and by 20 percent for MCTS and 73 percent for all other transit systems in the Region between 2000 and 2005. The 2003-2005 State budget provided no funding increase for public transit and the 2005-2007 budget provided only a 2 percent annual increase. An annual increase of 4 to 5 percent is needed to address rising costs, including inflation and real increases in fuel costs, and to support system improvement and expansion.

Implementation of the proposed expansion of public transit in the Region is also dependent on attaining dedicated local funding. The local share of funding for public transit in the Region is provided through county or municipal budgets, and represents about 15 percent of the total operating costs and 20 percent of the total capital costs of public transit. The local funding share is largely provided by property taxes and public transit must annually compete with mandated services and projects. Counties and municipalities have found it increasingly difficult to provide funding for transit needs and to respond to shortages in Federal and State funding due to property tax funding constraints. Most public transit systems nationwide have dedicated local funding, typically a sales tax of 0.25 to 1.0 percent. A sales tax provides funding that should increase with inflation and area growth; thereby addressing funding needs attendant to inflation in the costs of providing public transit and to transit system expansion.

Table 10

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

Service Type	Existing Year 2005		Recommended Plan	
	Service Hours	Service Headways	Service Hours	Service Headways
Rapid Transit Service				
Milwaukee County	<u>Weekdays only</u> 6:00 a.m.-8:30 a.m. 3:30 p.m.-6:00 p.m. (Peak direction service only)	15-30 minutes	<u>Daily</u> 6:00 a.m.-10:00 p.m. (both directions)	10-30 minutes weekday peak period 30-60 minutes off-peak period and weekends
Waukesha County Waukesha	<u>Weekdays Only</u> 5:30 a.m.-8:30 p.m.	15-30 minutes peak period 60-90 minutes off-peak periods	<u>Daily</u> 6:00 a.m.-10:00 p.m. (both directions)	20-30 minutes weekday peak periods
Oconomowoc, Mukwonago, Menomonee Falls	<u>Weekdays Only</u> Peak period and peak direction only service	30-40 minutes		60 minutes off-peak periods and weekends
Washington County	<u>Weekdays Only</u> Peak period and peak direction only service	30-40 minutes	<u>Daily</u> 6:00 a.m.-10:00 p.m. (both directions)	20-30 minutes weekday peak periods 60 minutes off-peak periods and weekends
Ozaukee County	<u>Weekdays Only</u> 5:00 a.m.-11:00 p.m.	30-40 minutes peak periods 60 minutes off-peak periods	<u>Daily</u> 6:00 a.m.-10:00 p.m. (both directions)	20-30 minutes weekday peak periods 60 minutes off-peak periods and weekends
Kenosha-Racine- Milwaukee County	<u>Weekdays Only</u> 5:00 a.m.-10:00 p.m.	40 minutes peak periods 120 minutes off-peak periods	<u>Daily</u> 6:00 a.m.-10:00 p.m. (both directions)	20-30 minutes weekday peak periods 60 minutes off-peak periods and weekends
	<u>Weekends</u> 8:00 a.m.-10:00 p.m.	<u>Headways</u> 60-120 minutes		
Express Transit Service	None	- -	<u>Weekdays</u> 5:00 a.m.-1:00 a.m. <u>Weekends</u> 5:00 a.m.-1:00 a.m.	5-15 minutes peak periods 10-20 minutes off-peak periods 10-20 minutes
Local Transit Service				
Central Milwaukee County	<u>Weekdays</u> 5:00 a.m.-1:00 a.m. <u>Weekends</u> 5:00 a.m.-1:00 a.m.	5-20 minutes peak periods 10-30 minutes midday 15-30 minutes evening	<u>Weekdays</u> 5:00 a.m.-1:00 a.m. <u>Weekends</u> 5:00 a.m.-1:00 a.m.	5-10 minutes peak periods 10-15 minutes midday 10-20 minutes evening
Outlying Milwaukee County	<u>Weekdays</u> 5:00 a.m.-1:00 a.m.	15-60 minutes 15-60 minutes peak periods 20-60 minutes off-peak periods	<u>Weekdays</u> 5:00 a.m.-1:00 a.m.	10-20 minutes 10-30 minutes peak periods 20-60 minutes off-peak periods
Kenosha Area	<u>Weekends</u> 5:00 a.m.-1:00 a.m. <u>Weekdays</u> 6:00 a.m.-7:30 p.m.	20-60 minutes 30-40 minutes peak periods 40-60 minutes off-peak periods	<u>Weekends</u> 5:00 a.m.-1:00 a.m. <u>Daily</u> 6:00 a.m.-10:00 p.m.	20-60 minutes <u>Weekdays</u> 15-30 minutes peak periods 30 minutes midday 60 minutes evening <u>Weekends</u> 30-60 minutes Saturday 60 minutes Sunday

Table 10 (continued)

Service Type	Existing Year 2005		Recommended Plan	
	Service Hours	Service Headways	Service Hours	Service Headways
Local Transit Service (continued)				
Racine Area	<u>Weekdays</u> 5:30 a.m.-12:00 a.m.	<u>Weekdays</u> 30-60 minutes peak periods 60 minutes off-peak periods	<u>Daily</u> 6:00 a.m.-10:00 p.m.	<u>Weekdays</u> 15-30 minutes peak periods 30 minutes midday 60 minutes evening
	<u>Saturdays</u> 5:30 a.m.-10:00 p.m.	<u>Weekends</u> 60 minutes	<u>Daily</u> 6:00 a.m.-10:00 p.m.	<u>Weekends</u> 30-60 minutes Saturday 60 minutes Sunday
Waukesha Area	<u>Sundays</u> 9:30 a.m.-7:00 p.m.			
	<u>Weekdays</u> 5:30 a.m.-10:00 p.m.	<u>Weekdays</u> 35-70 minutes peak periods 30-60 minutes off-peak periods	<u>Daily</u> 6:00 a.m.-10:00 p.m.	<u>Weekdays</u> 20 minutes peak period 30 minutes midday 60 minutes evening
	<u>Saturdays</u> 8:00 a.m.-10:00 p.m.	<u>Weekends</u> 30-60 minutes		<u>Weekends</u> 30-60 minutes Saturday 30-60 minutes Sunday
	<u>Sundays</u> 9:00 a.m.-7:00 p.m.			

Source: SEWRPC.

A number of the proposed transit services extend across city and county boundaries. A regional transit authority could assist in the implementation of these proposed services.

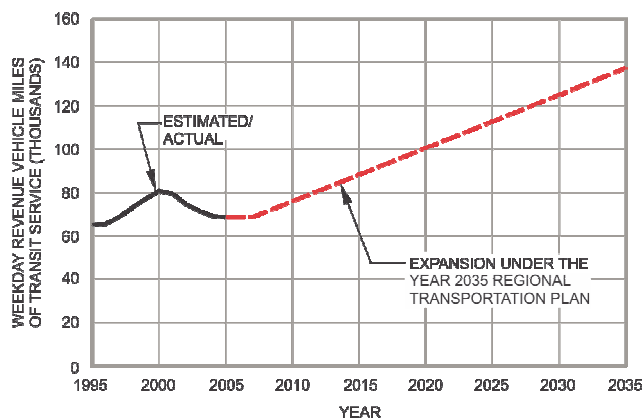
The regional transportation plan recommends that State funding of 40 to 45 percent of transit operating costs continue with attendant annual increases in State funding of approximately 4 percent; that local dedicated funding be obtained to replace property tax funding and be sufficient to address cost inflation and system improvement and expansion over the plan design period; and that a permanent regional transit authority be created by the State Legislature and Governor.

1975 Regional Housing Plan for Southeastern Wisconsin

The first regional housing plan adopted by the Commission in the mid-1970s includes a housing allocation strategy and plan recommendations designed to abate the regional housing problem, as defined at that time, and to achieve the housing allocation strategy. The following summary of the 1975 plan is intended to provide background information on plan recommendations, and to identify past recommendations that may be appropriate to carry forward into this new plan. Information on implementation of plan recommendations by SEWRPC, housing agencies, and units of government within the Region is also provided.

Figure 2

HISTORIC AND PLANNED VEHICLE-MILES OF PUBLIC TRANSIT SERVICE ON AN AVERAGE WEEKDAY IN THE SOUTHEASTERN WISCONSIN REGION: 1995-2035



Source: SEWRPC.

Alternative Regional Housing Allocation Strategies

The regional housing plan identified 96,100 households within the Region in housing need; however, all but 17,840 households were found to be in economic need only.¹¹ The plan recommended that economic need be relieved through various measures that would reduce the gap between housing costs and the ability to pay for housing and would not necessitate a change in residence to reduce the economic burden. Only those households with physical housing problems that necessitated a change in residence were considered in the housing allocation strategies. The publicly assisted housing allocation strategies were intended to identify local government responsibility for the resolution of physical housing problems in the Region and provide the framework to resolve physical housing problems. A wide range of housing recommendations was set forth by the regional housing plan in conjunction with the adopted publicly assisted housing allocation strategy to resolve the regional housing problem.

Three alternative publicly assisted housing allocation strategies were prepared, including an existing need strategy, a dispersal strategy, and a composite factor strategy. Each of the strategies represented a different geographical distribution within which the physical housing need could be reduced or eliminated.

The existing need strategy was intended to resolve physical housing need where it existed by assigning an allocation of publicly assisted low- and moderate-income housing units with a direct relationship to a housing analysis sub-area's share of the total regional housing need. The publicly assisted housing allocation necessary to eliminate physical housing need in the Region would have been concentrated in the Region's central cities under the existing need strategy because of the higher incidences of housing units in poor physical condition within the central cities. Implementation of this strategy would have further encouraged the concentration of low-income households within the Region's central cities.

The dispersal strategy directly contrasted the existing need strategy. Under this strategy, more low- and moderate-income housing would have been provided in areas of the Region with a lower incidence of physical housing need, generally in the outlying areas of the Region, to contribute to the integration of households of different socio-economic backgrounds.

The composite factor housing allocation strategy was an attempt to locate future publicly assisted housing in the most suitable areas, based on consideration of housing need in the sub-area, the general fiscal and physical ability of the area to absorb publicly assisted housing, and the past performance of the area in providing housing for low- and moderate-income households. The composite strategy resulted in an intermediate distribution of publicly assisted housing units, allocating more units to the outlying areas of the Region than the existing need strategy and more units to the central cities than the dispersal strategy. Table 11 sets forth the relative weighting of the variables taken into consideration under the composite factor strategy and Map 16 shows the distribution of publicly assisted housing units under each of the allocation strategies.

Each of the allocation strategies was evaluated against the regional housing plan objectives (see Chapter II) to determine which strategy would best resolve the physical housing problems in the Region. Through this evaluation process it was determined that the composite factor allocation strategy would be most effective in resolving the Region's physical housing problem and was adopted as part of the 1975 regional housing plan. This strategy allowed for distribution of publicly assisted housing units in both the outlying areas of the Region, which had more developable land and fiscal capacity to absorb the units; and the central cities of the Region, which had greater opportunities for redevelopment of poor quality housing units, and services such as public transit.

Regional Housing Plan Recommendations

The 1975 plan conducted an analysis of the housing needs in Southeastern Wisconsin and an analysis of constraints to fulfilling those needs. The plan then set forth a series of recommendations intended to significantly

¹¹*These households were experiencing a high housing cost burden, but were not occupying substandard housing or experiencing overcrowding.*

Table 11

**RELATIVE WEIGHTING OF INDICATORS UNDER THE COMPOSITE
FACTOR HOUSING ALLOCATION STRATEGY IN THE 1975 REGIONAL HOUSING PLAN**

Indicators	Allocation	
	Units	Percent of Total
Existing Need	5,946	33.32
Area Suitability		
Fiscal	1,486	8.32
Property tax rate	496	2.78
Property tax base	495	2.77
Personal Income	495	2.77
Land availability	1,487	8.34
Employment opportunities	1,487	8.34
Provision of transit service	1,487	8.34
Subtotal	5,947	33.34
Past Performance		
Previous efforts in provision of subsidized housing	2,974	16.67
Existing stock of low-cost housing	2,973	16.67
Subtotal	5,947	33.34
Total	17,840	100.00

Source: SEWRPC Planning Report No. 20, A Regional Housing Plan for Southeastern Wisconsin, February 1975.

reduce or eliminate the level of unmet housing need in the Region based on the analyses. These recommendations, in concert with the composite factor housing allocation strategy, comprised the overall regional housing plan for the abatement of regionwide housing problems. Plan recommendations included those that would not require public subsidies, and those that would require a public subsidy to households in need.

Nonsubsidy Recommendations

It was recognized in the first regional housing plan that housing problems are the result of constraints within the housing market that limit the availability of housing to certain segments of the population. The plan also states that the reduction and elimination of regionwide housing problems depends to some extent on a lessening of the impact of these constraints on the availability of housing. Housing constraints identified in the plan are generally economic in nature, relating specifically to the cost of housing relative to a household's ability to pay for housing. The plan also identified institutional and social constraints that precluded certain segments of the population from acquiring adequate housing. The nonsubsidy recommendations were grouped according to whether they addressed constraints that were primarily economic, institutional, or social in nature. Table 12 sets forth the nonsubsidy recommendations.

Subsidy Recommendations

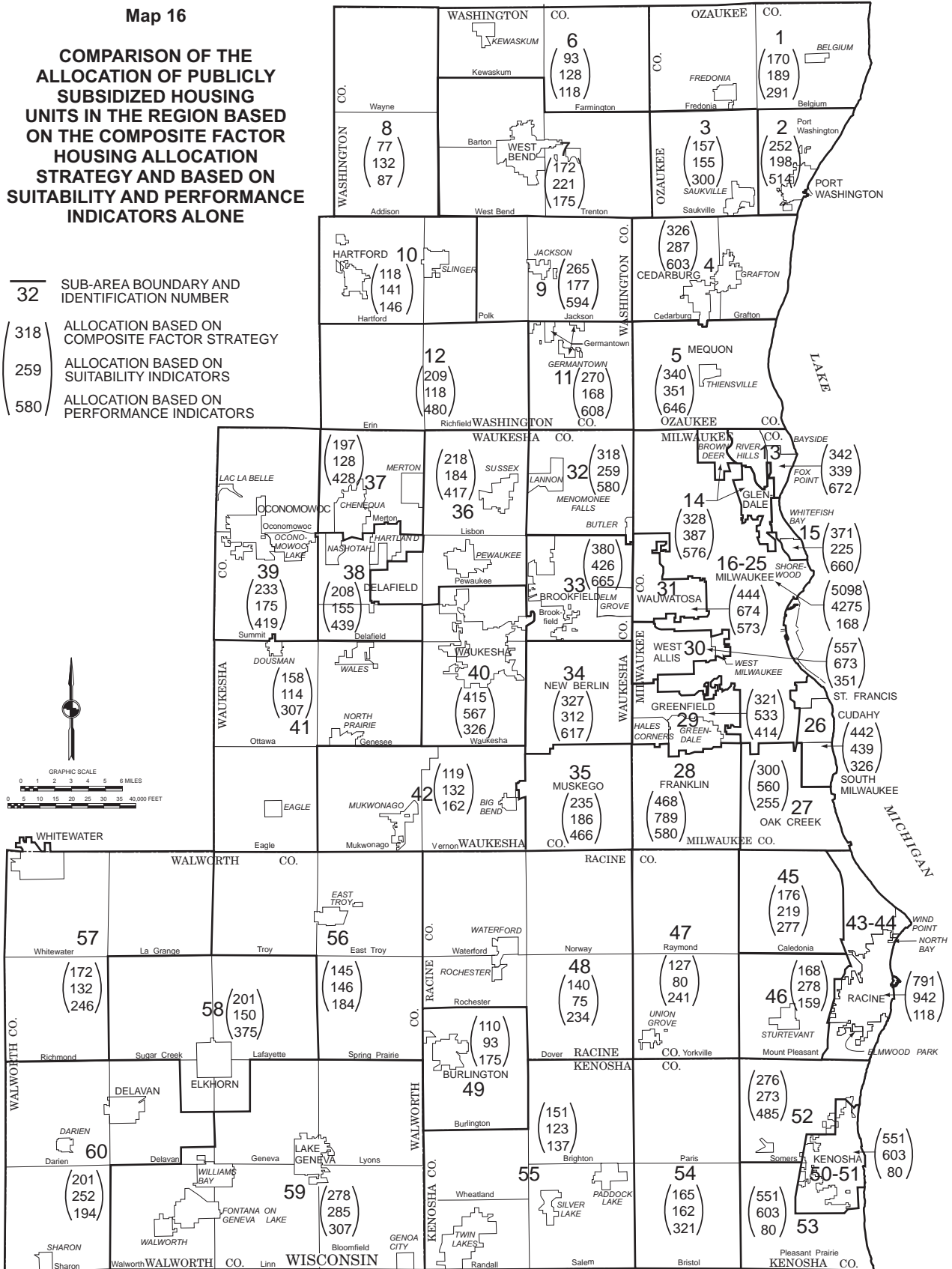
The nonsubsidy housing recommendations set forth in the 1975 regional housing plan were efforts to abate the regional housing problem without relying on public assistance, thereby reducing the housing need at the lowest possible cost; however, the plan recognized that the nonsubsidy recommendations could not eliminate the entire housing need in the Region. It was recognized that in some cases the housing need of households experiencing economic constraints to housing could only be effectively reduced through the provision of public financial assistance. The plan set forth a series of recommendations intended to effectively use Federal, State, and local subsidy resources to reduce the housing need in the Region.

The plan prioritized the type of households that should receive public housing assistance and the types of public housing assistance that should be available in the various sub-areas of the Region, in an effort to maximize the effectiveness of limited housing subsidy funds. The analysis of housing need conducted under the 1975 housing study indicated that certain combinations of housing problems and household characteristics impose a greater

Map 16

**COMPARISON OF THE
ALLOCATION OF PUBLICLY
SUBSIDIZED HOUSING
UNITS IN THE REGION BASED
ON THE COMPOSITE FACTOR
HOUSING ALLOCATION
STRATEGY AND BASED ON
SUITABILITY AND PERFORMANCE
INDICATORS ALONE**

- 32 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER
- 318 ALLOCATION BASED ON COMPOSITE FACTOR STRATEGY
- 259 ALLOCATION BASED ON SUITABILITY INDICATORS
- 580 ALLOCATION BASED ON PERFORMANCE INDICATORS



Source: SEWRPC.

Table 12

NONSUBSIDY HOUSING RECOMMENDATIONS FROM THE 1975 REGIONAL HOUSING PLAN

Recommendations for the Abatement of Economic Constraints

Reduce housing production costs through cooperation among all elements of the housing supply mechanism, including builders and developers, construction trade unions, financiers, and real estate brokers, to cooperate in efforts to lower housing costs by seeking out and incorporating within the overall housing delivery system innovations in residential construction, financing, and marketing that reduce one or more of the component costs of producing and occupying housing, while at the same time maintaining adequate standards of housing quality.

Recommendations for the Abatement of Institutional Constraints: Property Tax Structure

Change the school tax from a property tax to some other form of tax to not only substantially decrease the cost of occupying housing, but also largely eliminate the detrimental effects of low- and moderate-income family housing on the local cost-revenue situation. Further, the State should carefully investigate alternative means of financing public elementary and secondary schools so that the importance of the property tax as a source of educational funding can be reduced.

Local units of government in the Region having substantial concentrations of substandard housing should encourage rehabilitation of such housing by exempting physical improvements that would serve to improve substandard structures within locally designated conservation areas from local property tax as authorized under Section 70.11 (24) of the *Wisconsin Statutes*.

Recommendations for the Abatement of Institutional Constraints: Land Use Controls and Building Codes

All urban communities within the Region should incorporate provisions for a full range of residential structure types, including single family, two-family, and multi-family, within their zoning ordinances.

All urban communities within the Region should incorporate provisions for a full range of housing sizes within their zoning ordinances. Such zoning ordinances should include and apply to developable land, and should include one or more residential districts specifying minimum floor area requirements that approximate the standards for decent housing set forth in the plan objectives, principles, and standards.^a

All urban communities within the Region should incorporate provisions for a full range of lot sizes within their zoning ordinances. In this regard, zoning ordinances should include one or more residential districts specifying minimum lot sizes of 7,200 square feet or less for single family detached housing units and 8,000 square feet or less for two-family structures.

Local units of government in the Region should incorporate provisions within their zoning ordinances for planned unit developments (PUD) as a conditional use within residential zoning districts, similar to the provisions suggested in SEWRPC Planning Guide No. 3, *Zoning Guide*, April 1964.

All local units of government in the Region should adopt the Wisconsin Uniform Building Code regulating the construction of one- and two-family residential structures.

The State should enact a uniform building code regulating the manufacture and installation of factory built housing in Wisconsin.

All local units of government in the Region should adopt land development regulations similar to those contained in SEWRPC Planning Guide No. 1, *Land Development Guide*, November 1963.

Local units of government within the Region should investigate changes with respect to the present system of financing site improvement costs, and adopt changes that would result in a saving to the prospective housing consumer and which are consistent with the overall growth policy of the community.

Recommendations for the Abatement of Social Constraints: Housing Discrimination

Federal, State, and local fair housing laws that prohibit housing discrimination on the basis of race, creed, and national origin should be expanded to prohibit the discrimination in the sale, rental, or financing of housing on the basis of sex, marital status, source of income, and family size.

Agencies charged with the administration of fair housing laws should establish or expand public informational programs to make minority group members more aware of the existing legal mechanisms with which discrimination in housing can be countered.

A means should be developed for the periodic assessment of the procedures utilized by agencies charged with the administration and enforcement of open housing laws to ensure that all complaints of housing discrimination are fairly and expeditiously processed.

Recommendations for the Abatement of Social Constraints: Community Opposition

The developers of low-income housing should locate and construct such housing in a manner that physically integrates the units into the neighborhood to the maximum extent possible. In some cases this may mean the use of certain exterior materials or design techniques for a particular housing unit. In others it may mean the use of development design techniques such as clustering, land use buffering, or planned unit development.

The State should establish a housing appeals board to review applications for the construction or modification of low- and moderate-income that are rejected at the local level. In its review, the appeals board should consider the following: any existing need for, or shortage of, low- and moderate-income housing in the area; employment opportunities within the area; transportation facilities; the availability of necessary public services and facilities; and the fiscal capability of the area to absorb such housing in terms of levels of personal income and property values. The appeals board should be empowered to issue a permit allowing the construction of low- and moderate-income housing in those instances where good cause for the original rejection cannot be shown. Any determination of the board would be subject to court appeal.

^aRecommended minimum floor area requirements for housing in the Region:

- Zero bedrooms in unit = 250 minimum square feet of improved floor area;
- One bedroom in unit = 550 minimum square feet of improved floor area;
- Two bedrooms in unit = 700 minimum square feet of improved floor area;
- Three bedrooms in unit = 980 minimum square feet of improved floor area;
- Four bedrooms in unit = 1,230 minimum square feet of improved floor area;
- Five bedrooms in unit = 1,330 minimum square feet of improved floor area.

Source: SEWRPC Planning Report No. 20, A Regional Housing Plan for Southeastern Wisconsin, February 1975.

hardship than others. The plan recommended that subsidy programs be administered in such a manner as to simultaneously relieve the most severe housing problems and to assist those households that experienced the greatest difficulty securing adequate shelter. Agencies administering housing subsidy programs were advised to give priority to households in the following descending order in determining applicant eligibility:

1. Occupants of housing that is substandard and overcrowded, giving priority to household types as follows: large low-income, small low-income, large moderate-income, and small moderate-income.
2. Occupants of housing that is substandard but not overcrowded, giving priority to household types as indicated above.
3. Occupants of housing that is overcrowded but not substandard, giving priority to household types as indicated above.
4. Households in economic need only, giving priority to household types as indicated above.

The plan also recommended refining the composite factor allocation strategy by distributing subsidized housing to priority sub-areas of the Region, which were identified as those areas most suitable as locations for immediate use of available subsidy funds. The areas were designed within the context of the major categories of housing subsidy programs that were used in the Region, which include programs that directly facilitated new residential construction, programs that directly facilitated the rehabilitation of the existing stock of substandard housing, and programs that utilized the existing stock of standard housing as alternative housing for households in need (assistance linked to households instead of housing units). Table 13 describes the subsidy recommendations set forth in the 1975 regional housing plan.

Implementation Status of the 1975 Regional Housing Plan

The implementation status of the recommendations set forth in the 1975 plan varies. Several of the nonsubsidy recommendations have been implemented; however, not in a uniform manner across the Southeastern Wisconsin Region. The plan set forth several recommendations for local governments regarding land use controls and building codes. The plan recommends urban communities allow for a variety of housing structure types and sizes and lot sizes, including one or more zoning districts specifying minimum lot sizes of 7,200 square feet or less for single-family detached housing units and 8,000 square feet for two-family units. Table 52 in Chapter V identifies communities that have not achieved these recommendations. In addition, Table 53 identifies communities that have adopted provisions within their zoning ordinances for Planned Unit Developments (PUDs) as recommended by the 1975 plan.

The 1975 plan also recommends that all local governments adopt land development regulations similar to those included in SEWRPC Planning Guide No. 1, *Land Development Guide*, November 1963, which was updated by a second edition, published in July 2001. Appendix D identifies local governments that have adopted a land division or subdivision ordinance and whether that ordinance is similar to the SEWRPC planning guide. While recommendations regarding land use controls have not been uniformly implemented across the Region, all local governments in the Region have adopted the State Uniform Dwelling Code as recommended by the 1975 plan.

Federal and State fair housing laws have been expanded to prohibit housing discrimination in the sale, rental, or financing of housing on the basis of sex, marital status, source of income, and family size as recommended by the 1975 plan. Additionally, the Metropolitan Milwaukee Fair Housing Council was created in 1977. This agency works with many communities in the Region to fulfill the 1975 plan recommendations to expand public informational programs aimed at increasing awareness of fair housing rights and discrimination laws among minority and low-income residents and development of a means to assess 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. These matters are further examined in Chapter VI.

Other nonsubsidy housing recommendations set forth in the 1975 plan are directed towards abatement of economic constraints on housing, institutional constraints involving tax structure, and social constraints regarding community opposition to certain types of housing. The plan recommends that housing cost constraints be reduced

Table 13

SUBSIDY HOUSING RECOMMENDATIONS FROM THE 1975 REGIONAL HOUSING PLAN

Priority Areas for Programs Involving Rehabilitation of Substandard Housing

In general, rehabilitation efforts yield the greatest benefit when undertaken in the large central cities of the Region where concentrations of poor housing currently exist. There, rehabilitation activities not only add an equivalent number of units to the stock of decent, safe, and sanitary housing, but also serve to arrest the cycle of neighborhood deterioration. More than 200 units of substandard housing occur in housing analysis areas that are contained in or are part of the Cities of Kenosha, Milwaukee, Racine, and Waukesha. It is accordingly recommended that when screening applications for subsidy funds for the rehabilitation of housing, the administering agencies concerned give first priority to applications involving the restoration of substandard housing in the Cities of Kenosha, Milwaukee, Racine, and Waukesha.

Relatively large quantities of substandard housing – between 100 and 200 units – exist in certain suburban and outlying rural-urban fringe areas of the Region, including analysis areas 26, 27, 30, 39, 41, 46, 53, 55, 56, and 58 through 60 (see Map 17 for the location of these analysis areas). Unlike the urban centers of the Region, the substandard units in these areas tend to consist of isolated dwellings. Therefore, it is recommended that in the process of screening applications for subsidy funds for the rehabilitation of housing, the administering agencies concerned give second priority to applications involving the rehabilitation of substandard housing in rural areas of the Region where substantial amounts of such housing occur (the analysis areas listed above).

Priority Areas for Programs Involving New Housing Construction

The determination of priority areas with respect to new subsidized housing construction was based on two measures of area suitability, namely, employment opportunities and developable land. Sites for the construction of low- and moderate-income housing should be located within reasonable travel time from employment centers for the prospective inhabitants. In this regard, a housing analysis area was considered a priority area with respect to new subsidized construction only if it generated 4,000 jobs or more. It is recommended that in screening applications for subsidy funds for the construction of new housing, the administering agencies concerned give priority to housing proposed to be located in areas that have both sufficient employment opportunities and sufficient amounts of developable land to support the new residential development (see Map 18 for the location of these analysis areas).

Recommendations to Facilitate Utilization of Housing Subsidy Programs at the Local Level

Seven county housing agencies could be used to implement the regional housing plan to avoid needless duplication of effort that might arise if each community in the Region formed its own housing agency, hired its own staff, and undertook its own housing program, possibly in isolation from other communities in the county, and could, in addition, greatly reduce the problems of interagency coordination. It is recommended that a county housing agency, either a county housing authority, department, or division, be established in the six counties of the Region that do not have such an agency at the present time. Municipal housing authorities that do not currently own and operate public housing units should be disbanded upon formation of the county housing agency; however, in the absence of a county housing authority, local authorities can still perform an important function in the analysis of housing need and the administration of housing programs.

The county housing agency, assisted by and with the full cooperation of all planning agencies within the county, should perform the following local housing analyses at the neighborhood unit level, utilizing the data assembled in the regional housing study as the point of departure:

1. Survey the condition of the existing housing stock, quantifying the number of occupied and vacant units in standard and substandard condition and identifying those units suitable for rehabilitation.
2. Determine the number of households in housing need by specific household categories of elderly, large family, or handicapped.
3. Determine the number of households displaced or to be displaced by public improvement projects.
4. Within the context of the Commission's composite factor strategy, specify annual goals for the number of households to be assisted through the provision of new, rehabilitated, or existing housing units.
5. Identify the location of proposed new housing construction or rehabilitation for households in housing need by neighborhood unit.

The county housing agency should develop good working relationships with local landlords, real estate broker associations, builders, and developers, as well as with community and neighborhood organizations that have an interest in providing housing for lower-income families, explaining fully the findings of the local need analysis and the provisions of the various subsidy programs that are available for the abatement of the existing need.

In certain situations, subsidy programs may be implemented through the private sector, for example, by private builders and developers working directly with the funding agency. In other situations, the county housing agency may play a more active role, either as an intermediary between the private sector and the funding agency, or it may construct, own, and operate the subsidized housing itself. In this regard, it is recommended that the county housing agency take those actions necessary to ensure the full use of housing subsidy programs in an effort to meet the recommended regional allocation strategy in a manner that is consistent with the local analysis of housing need.

Local units of government should investigate the possibility of utilizing local revenues as a source of public subsidy funds to reduce the cost of housing to households in the need category. Such subsidies, though marginal in nature, may allow very low income households to secure adequate housing when utilized in conjunction with subsidies provided under State or Federal housing programs.

Role of the Southeastern Wisconsin Regional Planning Commission

The Commission should establish a monitoring system with respect to the provision of subsidized housing in Southeastern Wisconsin. Such a system should be capable of:

1. Determining whether subsidized housing units are being provided in accordance with the composite factor strategy.
2. Determining whether housing subsidy programs are addressing the most severe housing problems.
3. Determining whether housing subsidy programs are being utilized to assist those households that experience the greatest difficulty in securing adequate housing.

Table 13 (continued)

<p><u>Role of the Southeastern Wisconsin Regional Planning Commission (continued)</u></p> <p>The Commission should provide for the collection, analysis, and dissemination of housing-related information on a continuing uniform, timely, and areawide basis, including information concerning the following: levels of residential construction and demolition activity; land, development, construction, and financing costs; property tax rates; and government activity in the field of housing.</p> <p>The Commission should undertake a major reevaluation of the magnitude and characteristics of the housing need at regular intervals to determine the extent of housing problems in the Region, the effectiveness of efforts undertaken for the abatement of those problems, and the need for modification or adjustment of the recommended regional housing plan. A major reevaluation of the regional housing situation should be conducted approximately every fifth year after the publication of this report.</p> <p><u>Recommendations to State Agencies</u></p> <p>The Wisconsin Department of Local Affairs and Development should continue to provide technical and financial assistance to county housing authorities and local units of government in support of efforts to analyze and resolve local housing problems.</p> <p>The Wisconsin Housing Finance Authority should provide long-term low-interest mortgages to developers to enable the construction of housing units at below market rent.</p> <p>The Wisconsin Housing Finance Authority, where possible, should work in concert with existing Federal housing subsidy programs, and through greater interest reductions, allow larger subsidies and thereby provide housing units to lower-income households.</p> <p><u>Recommendations to Federal Agencies</u></p> <p>Housing subsidy programs administered by the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Agriculture, Farmers Home Administration, which provide new, existing, or rehabilitated housing units to households in housing need, should be sufficiently funded to facilitate a significant reduction in the existing housing need in the shortest possible time.</p> <p>A moratorium with respect to the funding of housing subsidy programs effective January 5, 1973, virtually ended the provision of subsidized housing units under Section 235 – Homeownership and Section 236 – Rental, Rent Supplement, and Public Housing programs in the Southeastern Wisconsin Region. Although such housing subsidy programs met with great difficulties and proved unworkable in many areas of the United States, these programs were, with few exceptions, successful in the Region, and provided many households in housing need with decent, safe, and sanitary housing units. It is recommended, therefore, that authorized funds for the Section 235 – Homeownership and Section 236 – Rental, Rent Supplement, and Public Housing programs be released by the Federal government for use in the Southeastern Wisconsin Region.</p> <p>The agencies administering housing subsidy programs, in addition to income eligibility records and household demographic data, should also collect and keep records concerning the previous address and the condition of the housing unit, substandard or overcrowded, at the previous address. With such information, it will be possible to quantify the households in need that are being subsidized in accordance with the recommendations of the regional housing plan.</p> <p>The Federal Housing Administration, through HUD, and the Veterans Administration, through the U.S. Department of Veterans Benefits, respectively insure and guarantee lenders against loss on mortgage loans made to eligible households. While such programs do not provide a direct subsidy to households, they do assist buyers with low down payments to obtain financing, and thereby facilitate the provision of housing to moderate income households. It is, therefore, recommended that these agencies continue to administer such programs, incorporating, where applicable, appropriate recommendations of the regional housing plan.</p>

Source: SEWRPC Planning Report No. 20, A Regional Housing Plan for Southeastern Wisconsin, February 1975.




through cooperation among all elements of the housing supply mechanism. This recommendation is not as quantifiable as the recommendations regarding local government land use controls and building codes referenced above; therefore, it is difficult to determine if there is greater cooperation in the housing supply chain today than in the mid-1970s. Current housing development costs and costs of community services to various types of housing are analyzed in Chapter V. The plan also recommends that institutional constraints to housing be reduced by changing the property tax structure in the State, particularly funding schools through a tax other than property taxes to lower the cost of housing. While programs such as State revenue sharing to help fund public schools are in place, generally, this recommendation has not been implemented.

Plan recommendations regarding community opposition to low cost housing focused on physically integrating low cost units into neighborhoods to the maximum extent possible and establishing a State housing appeals board to review applications for low cost housing that were denied at the local government level. The State board recommendation was not implemented; however, progress has been made in the development of publicly assisted and low cost housing that is more appealing to its neighbors. The trend of large, concentrated publicly assisted housing developments has been reduced by HUD through the use of the Section 8 housing choice voucher program. In addition, recent housing construction in the Region and the nation using financing mechanisms such as low income housing tax credits (LIHTC) have incorporated amenities such as ground floor retail, stylish architecture, and mid-rise “human scale” construction to help developments blend into existing neighborhoods. Examples are shown in Figure 16 in Chapter V.

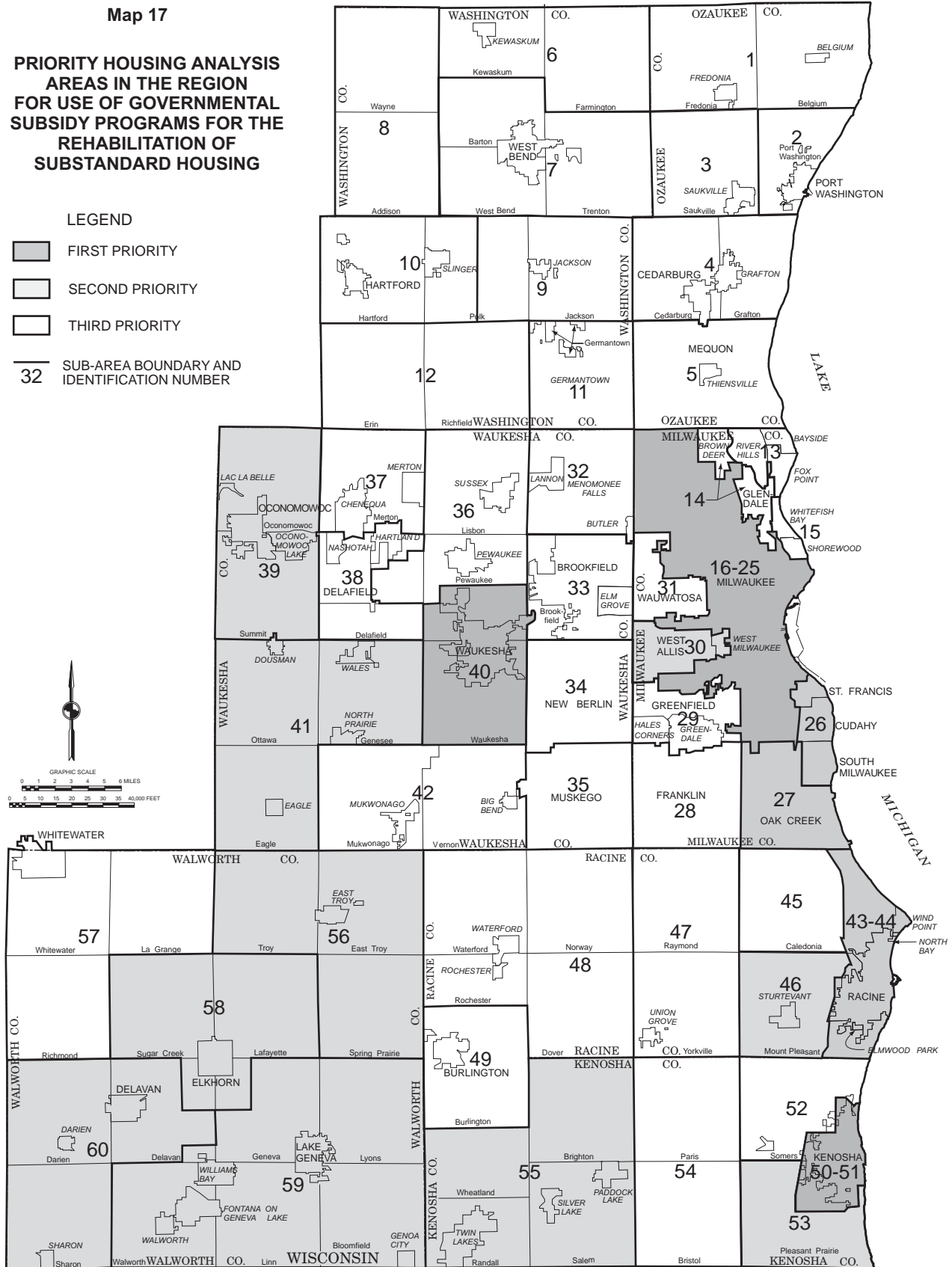
Map 17

**PRIORITY HOUSING ANALYSIS
AREAS IN THE REGION
FOR USE OF GOVERNMENTAL
SUBSIDY PROGRAMS FOR THE
REHABILITATION OF
SUBSTANDARD HOUSING**

LEGEND

-  FIRST PRIORITY
-  SECOND PRIORITY
-  THIRD PRIORITY

 32 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER





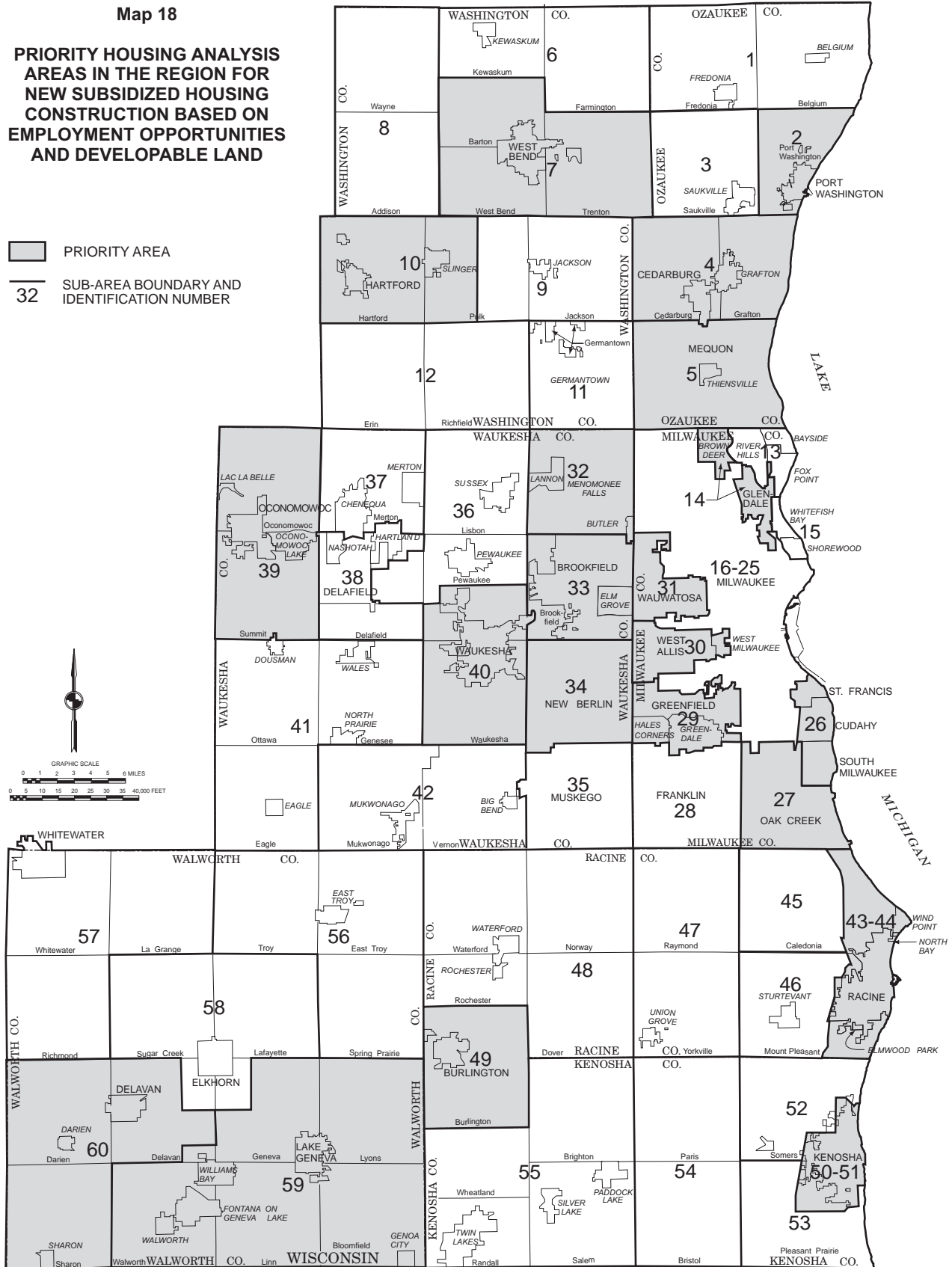
ILLINOIS

Source: SEWRPC.

Map 18

**PRIORITY HOUSING ANALYSIS
AREAS IN THE REGION FOR
NEW SUBSIDIZED HOUSING
CONSTRUCTION BASED ON
EMPLOYMENT OPPORTUNITIES
AND DEVELOPABLE LAND**

 PRIORITY AREA
 SUB-AREA BOUNDARY AND
IDENTIFICATION NUMBER



ILLINOIS

Source: SEWRPC.

Subsidy recommendations set forth in the 1975 regional housing plan involve priority areas for programs involving the rehabilitation and new construction of publicly assisted housing units and utilization of subsidy programs at the local, regional, State, and Federal level. Chapter X includes a current inventory of subsidized housing in the Region. The number of subsidized housing units and vouchers currently in service is compared on Table 14 to the number of subsidized housing units recommended to be added to the inventory of existing stock in the Region in the early 1970's through the composite allocation strategy set forth on Map 16. The number of units and vouchers currently in service in the Region is greater than the number recommended in the 1975 plan; however, that number was based on the existing housing need in 1975. It was determined that the additional subsidized housing units would meet the current and future housing need if other nonsubsidy and subsidy recommendations were fully implemented.

The main recommendation for utilization of subsidized programs at the local level in the 1975 plan is for county governments to form County housing agencies or departments. Local government housing agencies or departments would then have been dissolved to reduce the duplication of housing program administration efforts at the local and county levels. Housing agencies or departments currently exist in Kenosha, Milwaukee, Racine, Walworth, and Waukesha Counties.

The main recommendation for the role of SEWRPC in the 1975 plan is to establish a monitoring system with respect to the provision of subsidized housing in the Region, collect and analyze housing information on a uniform basis, and reevaluate the regional housing plan at regular intervals to determine the extent of housing problems in the Region and the effectiveness of efforts to abate those problems. The Commission began what was envisioned at the time as an ongoing regional housing planning work effort after the completion of the 1975 plan to implement the recommendations of the plan. The continuing housing planning effort was carried out through 1981. At that point, the Commission lost its ability to access Federal funds to support housing planning efforts. The Commission attempted to reach an agreement with Federal and State transportation planning agencies throughout the 1980s and 1990s to regain access to Federal funds for housing planning; however, those attempts were not successful. Following several suggestions that the Commission renew housing planning activities after the adoption of the most recent regional land use and transportation system plans in 2006, the Commission reached an agreement with Federal and State transportation agencies that housing planning activities could be funded through inclusion in the Commission's land use and transportation work program.

The main recommendation to State agencies in the 1975 plan is to continue to provide technical and financial assistance to county housing authorities, local governments, and developers to enable the construction of housing units at below-market rents. The Wisconsin Department of Commerce (Department of Administration beginning in July 2011) works with Federal agencies to provide low cost housing and emergency shelter assistance, generally in areas of the State that are not entitlement jurisdictions, also referred to as the "Balance of the State."

The main recommendation to Federal agencies in the 1975 plan is to sufficiently fund subsidy programs to significantly reduce existing housing need. A moratorium on various HUD subsidy programs, including Section 235 Homeownership and 236 Rent Supplement and Public Housing programs, was in effect during the preparation of the 1975 report. Subsequently, HUD implemented the housing choice voucher program and the USDA initiated the Rural Development Program to promote housing in rural areas. The 1975 plan also recommended that the FHA, through HUD, and the Veterans Administration continue to insure and guarantee lenders against loss on mortgage loans made to eligible households, which has continued.

PART 2: HOUSING PROGRAMS

Government sponsored housing programs have been inventoried to help assess government's potential to help the private sector meet housing needs within the Region. The full array of government sponsored programs and funding availability is continually changing, therefore, this section focuses on those programs that have the potential for increasing the availability of lower-cost housing and rehabilitation in the Region. Many of the programs available in the Region are administered through local and statewide nonprofit organizations, such as

Table 14

**LEGACY HOUSING PLAN SUBSIDIZED HOUSING UNIT
RECOMMENDATION AND UNITS AND VOUCHERS IN SERVICE IN THE REGION: 2011**

County	Legacy Plan			Total Units ^c (2011)
	Existing Units ^a (1973)	Additional Units ^b	Total Units	
Kenosha.....	1,001	1,694	2,695	3,115
Milwaukee.....	11,824	8,671	20,495	30,264
Ozaukee	31	1,245	1,276	961
Racine.....	1,769	1,512	3,281	4,130
Walworth.....	171	997	1,168	1,666
Washington.....	461	1,204	1,665	1,605
Waukesha.....	615	2,808	3,423	3,935
Region	15,888 ^d	18,131	34,019 ^d	45,676

^aIncludes Section 235, Section 236, Section 502, Section 221(d)(3) and Section 221(d)(3) BMIR, and public housing units.

^bNumber based on the Composite Factor Allocation Strategy.

^cThe 2011 total includes data from 2011 and 2008 as follows: Section 8 Housing Choice Vouchers and public housing units (2011), other HUD assisted units (2008), Low Income Tax Credit Housing Units (2011), and USDA Rural Development Units (2011).

^dThe location of 16 Section 502 units could not be determined.

Source: U.S. Department of Housing and Urban Development (HUD), Wisconsin Housing and Economic Development Authority (WHEDA), U.S. Department of Agriculture Rural Development, and SEWRPC.

community housing development organizations (CHDO), which receive funding from the Federal government. Several entities are involved in administering and funding housing programs, including the U.S. Department of Housing and Urban Development (HUD), the Wisconsin Housing and Economic Development Authority (WHEDA), and the Wisconsin Department of Commerce (Department of Administration beginning in July 2011). This section also summarizes Federal programs intended to address the national economic recession that began in 2007 and the related housing crisis that has resulted in falling home prices, restrictions on credit for home mortgages, and foreclosures and abandoned homes in many neighborhoods.

Housing Program Administrators

The following is a brief overview of the main Federal, State, and local housing program administrators operating in the Region. A description of the key government-sponsored housing programs administered by the Federal, State, and local agencies is presented in Table 15. An overview of additional housing programs administered by local governments in the Region that are funded through HUD Community Development Block Grant (CDBG) and Home Investment Partnership Act (HOME) funds is provided in Tables 3 and 4, which are presented earlier in this Chapter.

U.S. Department of Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development (HUD) is the Federal agency responsible for national policy and programs that address housing needs, improve and develop communities, and enforce fair housing laws. HUD provides funding for programs relative to these matters; a few examples include the CDBG Program, the HOME Program, and the Section 8 Low-Income Rental Assistance Program. As previously noted, entitlement jurisdictions must prepare and submit consolidated plans that describe housing and other community needs of low- and moderate-income households and outline strategies to meet those needs to receive CDBG or HOME funding. HUD programs are typically administered through partnerships with state and local government agencies and non-profit and for-profit organizations.

Table 15

HOUSING PROGRAMS AVAILABLE IN THE SOUTHEASTERN WISCONSIN REGION: 2009

Sponsor	Program Name	Description ^a
U.S. Department of Housing and Urban Development (HUD)	Section 8: Housing Choice Voucher Program	Vouchers are provided to eligible households who are either very low-income families, elderly, or have disability related needs so they may obtain housing in the private market. Applicants that obtain housing with a voucher pay no more than 30 percent of their adjusted family income for the unit.
	Section 8: Project-Based Assistance	HUD provides rental subsidies to project owners on behalf of tenants who are either very low- or low-income families, elderly, or have disability related needs. Tenants pay no more than 30 percent of the family's monthly adjusted income for rent. Though funding is no longer available for new Section 8 projects, property owners that are already receiving funding may continue to participate in the program through the renewal of their contracts. If property owners choose not to renew their contracts, tenants living in these properties will be provided with Section 8 tenant-based vouchers.
	Section 202: Supportive Housing for the Elderly	HUD provides interest-free capital advances to eligible nonprofit organizations to finance the construction, rehabilitation, or acquisition of structures to provide housing for very-low income elderly persons. Rental subsidies are provided through project rental assistance contracts to cover the difference between the project operating cost and the tenant's contribution towards rent. Tenants pay no more than 30 percent of their monthly adjusted income for rent.
	Section 811: Supportive Housing for Persons with Disabilities	HUD provides interest-free capital advances to eligible nonprofit organizations to finance the construction, rehabilitation, or acquisition of rental housing for very-low income persons with disabilities. Rental subsidies are provided through project rental assistance contracts to cover the difference between the project operating cost and the tenant's contribution towards rent. Tenants pay no more than 30 percent of their monthly adjusted income for rent.
	Community Development Block Grant Program	The HUD Community Development Block Grant (CDBG) program is administered in Wisconsin by entitlement communities and the Wisconsin Department of Commerce ^b for non-entitlement communities. The housing component of this program provides grants to general purpose local units of government for housing programs which principally support low- and moderate-income households, with an emphasis on housing rehabilitation efforts. Entitlement communities and counties in the Region are listed under the consolidated plans section of this Chapter.
	HOME Investment Partnerships Program	<p>The HOME program is a Federal block grant to State and eligible local governments designed exclusively to create affordable housing for low-income households. It is also intended to reinforce several important principles of community development, including:</p> <ul style="list-style-type: none"> • HOME's flexibility empowers communities to design and implement strategies tailored to their own needs • HOME's emphasis on consolidated planning expands and strengthens partnerships among all levels of government and the private sector in the development of affordable housing • HOME's technical assistance activities and set-aside for qualified community-based nonprofit groups builds capacity with these partners • HOME's requirement that participating jurisdictions (PJs) match 25 cents to the dollar in program funds mobilizes community resources in support of affordable housing <p>Funds are awarded annually as formula grants to eligible jurisdictions. HUD establishes a trust fund for each grantee, providing a line of credit to draw upon as needed. The program's flexibility allows jurisdictions to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or assistance with rents and security deposits. Several components of the HOME program are administered in the Region by WHEDA, HOME consortiums, and local governments. HOME entitlement communities, counties, and consortiums in the Region are listed under the consolidated plans section of this Chapter.</p>
	American Dream Down Payment Initiative (ADDI)	The ADDI was signed into law in 2003 and is administered as part of the HOME Investment Partnerships Program. The program is available in participating jurisdictions that have a population of at least 150,000 residents or receive an allocation of at least \$50,000 under the ADDI formula. The ADDI offers 0 percent interest loans to buyers to use for either completion of home repairs immediately after closing or occupancy or as a form of down payment assistance. A buyer may be eligible for up to a \$5,000 deferred 0 percent interest loan to be used for down payment or closing costs, or a buyer may be eligible for up to a \$10,000 deferred 0 percent interest loan for home repairs only. The ADDI loan is deferred at 0 percent APR, which means there is no interest and the loan is not due until sale or transfer of the mortgaged property.

Table 15 (continued)

Sponsor	Program Name	Description ^a
U.S. Department of Housing and Urban Development (HUD) (continued)	Emergency Shelter Grants (ESG) Housing Opportunities for People with AIDS (HOPWA)	ESG funds can be used to increase the capacity of existing shelters and transitional housing programs, to modify existing shelters and transitional housing in order to improve accessibility, and to develop additional shelter and housing in areas where shelters do not exist. The HOPWA program was authorized under the AIDS Housing Opportunity Act and the Housing Community Development Act of 1992. The programs provides Federal housing assistance and services to people with AIDS or AIDS-related diseases and their families. HOPWA funds may be used to assist all forms of housing designed to prevent homelessness including emergency housing, shared housing arrangements, apartments, single-room occupancy (SRO) dwellings, and community residences. Public housing agencies and non-profit organizations may be eligible.
Federal Housing Administration (FHA)	FHA Mortgage Insurance Section 203(k) Rehabilitation Mortgage Insurance Property Improvement Loan Insurance (Title I)	The FHA provides mortgage insurance on loans made by FHA-approved lenders throughout the United States and its territories. It insures mortgages on single-family homes as well as multi-family homes and manufactured homes. The mortgage insurance provides lenders with protection against losses as a result of a default, reducing the risk to the lender. FHA insured loans require very little cash investment to close the loan allowing for more flexibility in calculating household income and payment ratios. Loans are insured to finance the rehabilitation or purchase and rehabilitation of one- to four-family properties that are at least one year old. Borrowers can get a single mortgage loan, at a long-term fixed (or adjustable) rate, to finance acquisition and rehabilitation of the property. Loans made by private lenders are insured for up to 20 years to finance the light or moderate rehabilitation of either single- or multi-family properties. Properties may consist of single-family and multi-family homes, manufactured homes, nonresidential structures, and the preservation of historic homes.
Department of Veteran Affairs (VA)	Home Loan Program	Offers guaranteed loans with no money down and no private mortgage insurance payments to veterans, active duty military personnel, and certain members of the reserves and National Guard. Applicants must meet income and credit requirements for the loans, which are generally administered by lenders approved by the Department of Veteran Affairs.
U.S. Department of Agriculture (USDA)	Section 502: Single-Family Housing Direct Loans Section 502: Single-Family Housing Guaranteed Loans Section 502: Mutual Self Help Housing Loans Sections 514/516: Farm Labor Housing Loans and Grants Section 515: Rural Rental Housing Loans	USDA provides direct loans to very low- and low-income households to obtain homeownership. Funding may be used to build, repair, renovate, or relocate homes, or to purchase and prepare sites (including the provision of sewage and water facilities). Subsidies are provided to reduce monthly housing payments—borrowers pay the higher of either 24 percent of the borrower's adjusted annual income, or principal and interest calculated at 1 percent on the loan plus taxes and insurance. If the occupants move from the property, the lesser of the payment assistance or half of the equity must be paid back to USDA. There is no required down payment. USDA guarantees loans to low- and moderate-income households by commercial lenders to build, repair, renovate or relocate a home, or to purchase and prepare sites (including providing water and sewage facilities). Applicants must be without adequate housing but be able to afford the mortgage payments. Loans are provided at fixed rates with terms of 30 years. No down payment is required. Loans are provided to help very low- and low-income households construct their own homes. Families perform a significant amount of the construction labor on their homes under qualified supervision. Savings from the reduction in labor costs allow otherwise ineligible families to own their own homes. There is no required down payment and subsidies are provided to reduce monthly housing payments—borrowers pay the higher of either 24 percent of the borrower's adjusted annual income, or principal and interest calculated at 1 percent on the loan plus taxes and insurance. If the occupants move from the property, the lesser of the payment assistance or half of the equity must be paid back to USDA. Nonprofit or public agencies which sponsor mutual self-help housing often use administrative funds from the Section 523 Self-Help Technical Assistance Grant Program. Section 514 loans and Section 516 grants provide low cost financing for the development of affordable rental housing for year round and migrant "domestic farm laborers" and their households. Funds may be used to build, buy, improve, or repair farm labor housing and provide related facilities, such as on-site child care centers. Loans are for 33 years and generally at a 1 percent interest rate; grants may cover up to 90 percent of the development cost (the balance is typically covered by a Section 514 loan). Section 521 rental assistance subsidies may be used to limit tenants' payments to 30 percent of their income. Direct mortgage loans are made to provide affordable multi-family rental housing for very low-, low-, and moderate-income families; elderly persons; and persons with disabilities. Loans may be made available at an effective interest rate of 1 percent. Section 521 rental assistance subsidies may be used to limit tenants' payments to 30 percent of their income.

Table 15 (continued)

Sponsor	Program Name	Description ^a
U.S. Department of Agriculture (USDA) (continued)	<p>Section 521: Rural Rental Assistance Payments</p> <p>Sections 523/524: Rural Housing Site Loans</p> <p>Section 538: Rural Rental Housing Guaranteed Loans</p>	<p>Provides rent subsidies to elderly, disabled, very low- and low-income residents of multi-family housing to ensure that they pay no more than 30 percent of their income for housing. Projects that are eligible to use rental assistance include Section 515 Rural Rental Housing and Section 514 Farm Labor Housing.</p> <p>Loans are made to provide housing sites for low- and moderate-income families. Nonprofit organizations may obtain loans to buy and develop building sites, including the construction of access roads, streets, and utilities. Section 523 loans are limited to private or public nonprofit organizations that provide sites for self-help housing only.</p> <p>Loans are guaranteed for the construction, acquisition, or rehabilitation of rural multi-family housing whose occupants are very low-, low-, or moderate-income households; elderly, or persons with disabilities with income not more than 115 percent of the area median income. The terms of the guaranteed loans may be up to 40 years and the rates must be fixed.</p>
Wisconsin Department of Commerce, Division of Housing and Community Development (DHCD) ^b	<p>HUD programs</p> <p>HOME Homebuyer and Rehabilitation HHR Program</p> <p>HOME Rental Program</p> <p>HOME Tenant Based Rental Assistance (TBRA) Program</p> <p>Housing Cost Reduction Initiative (HCRI) Homebuyer Program</p> <p>State Shelter Subsidy Grant Program (SSSG)</p> <p>Transitional Housing Grant (THP)</p> <p>Homeless Prevention Program (HPP)</p> <p>Interest Bearing Real Estate Trust Account (IBERTA)</p>	<p>The DHCD administers several HUD programs in areas of the Region and State that are not entitlement communities, or the Balance of the State (See Table 3).</p> <p>The DHCD uses HOME funds for several eligible home buyer activities as allowed by the HOME Homebuyer Guidance Program and rehabilitation activities as allowed by the HOME Homeowner Rehabilitation Program. Eligible home buyer activities include: acquisition, rehabilitation, new construction, and lease purchase. Eligible property types include: single family housing, condominiums, cooperative housing units, or manufactured homes. Applicants to the program must be low-income homebuyers who plan to occupy the property as a primary residence. Eligible rehabilitation activities include the rehabilitation or reconstruction of homes to meet HOME property standards. Eligible property types include: single family housing, condominiums, cooperative housing units, and manufactured homes. Applicants to the program must be low-income homeowners planning to use the rehabilitated home as a primary residence.</p> <p>The DHCD uses HOME funds for several eligible rental activities as allowed by the HOME Rental Program. Eligible activities include the acquisition, rehabilitation, or new construction of affordable rental housing. Eligible property types include one or more buildings on a single site or multiple sites that are under common ownership, management, and financing. Only low income tenants are eligible to live in HOME-assisted rental housing units.</p> <p>The TBRA program is a rental subsidy that can provide help to individual households for housing costs such as rent, utility costs, security deposits, and utility deposits. Eligible activities include rental assistance programs, self-sufficiency programs, homebuyer programs, targeted population programs, anti-displacement assistance programs, and security deposit programs. Only low income households are eligible for program assistance.</p> <p>The HCRI program provides down payment, closing cost, and gap financing assistance to low income households for affordable housing. Households must have incomes at or below 80 percent of the county median income, adjusted for family size. Eligible units include single-family units that will be the household's primary residence.</p> <p>The SSSG program provides grants to eligible public agencies, community action agencies, and private non-profit organizations to expand emergency shelter housing programs or increase voucher programs. The SSSG program can provide up to 50 percent of an emergency shelter or voucher program's annual operating budget.</p> <p>THP funds support the development or expansion of transitional housing for the homeless including the development of housing and support services, to enable participants to live as independently as possible.</p> <p>HPP funds are used for emergency rental assistance or rental assistance for up to one year for individuals and families who are homeless or who are at risk of being homeless.</p> <p>The State requires real estate brokers to establish interest-bearing real estate trust accounts for the deposit of all down payments, earnest money, or other trust funds received by the broker related to the conveyance of real estate. Each year the interest from the trust accounts is transferred to the State's IBERTA account. The funds are used to help existing emergency shelters and transitional homeless shelter programs, and to help organizations that provide services to homeless individuals or families. The IBERTA funds generally supplement programs such as the SSSG program.</p>
Entitlement Communities	HUD programs	Entitlement communities administer several HUD programs within their jurisdictions (See Table 3).

Table 15 (continued)

Sponsor	Program Name	Description ^a
Wisconsin Housing and Economic Development Authority (WHEDA)	Low Income Housing Tax Credit (LIHTC) Program	Provides developers of affordable housing with a tax credit that is used to offset a portion of their Federal tax liability. At a minimum, 20 percent of units must be occupied by households whose incomes are at or below 50 percent of the county median income (CMI) or at least 40 percent of units must be occupied by households whose incomes are at or below 60 percent of the CMI. Units designated as low-income have a maximum rent limit that is based on the CMI. Developers are expected to maintain the elected proportion of low-income units for at least 30 years.
	Home Ownership Mortgage Loan (HOME) Program	The program offers 15 to 30 year mortgage loans at below market, fixed interest rates to low- and moderate-income families and individuals who are first time homebuyers. WHEDA administers the HOME Loan Program, which is funded by the sale of tax-exempt and taxable bonds.
	HOME Plus Loan Program	Provides financing of up to \$10,000 for down payment and closing costs, and a line of credit for future repairs. To be eligible for a HOME Plus Loan, borrowers must be applying for their first mortgage with a WHEDA HOME Loan.
Milwaukee County HOME Consortium ^c	HOME Homebuyer Program	Milwaukee County and the Cities of West Allis and Wauwatosa have proposed to use HOME funds for several eligible home buyer activities as allowed by the HOME Homebuyer Guidance Program. The proposed activities are listed in Table 3. Eligible activities include: acquisition, rehabilitation, new construction, and lease purchase. Eligible property types include: single family housing, condominiums, cooperative housing units, or manufactured homes. Applicants to the program must be low-income homebuyers who plan to occupy the property as a primary residence.
	HOME Homeowner Rehabilitation Program	Milwaukee County and the Cities of West Allis and Wauwatosa have proposed to use HOME funds for several eligible homeowner rehabilitation activities as allowed by the HOME Homeowner Rehabilitation Program. The proposed activities are listed in Table 3. Eligible activities include the rehabilitation or reconstruction of homes to meet HOME property standards. Eligible property types include: single family housing, condominiums, cooperative housing units, and manufactured homes. Applicants to the program must be low-income homeowners planning to use the rehabilitated home as a primary residence.
	HOME Rental Program	Milwaukee County and the Cities of West Allis and Wauwatosa have proposed to use HOME funds for several eligible rental activities as allowed by the HOME Rental Program. The proposed activities are listed in Table 3. Eligible activities include the acquisition, rehabilitation, or new construction of affordable rental housing. Eligible property types include one or more buildings on a single site or multiple sites that are under common ownership, management, and financing. Only low income tenants are eligible to live in HOME-assisted rental housing units.
The Waukesha County HOME Consortium ^d	Home Buyer Counseling	The Slinger Housing Authority provides home buyer counseling to the Waukesha County HOME Consortium Counties of Ozaukee and Washington. The Authority provides a complete package of supportive counseling services to enable participants to achieve home ownership. This assistance is provided throughout the home buying process with credit awareness, acquiring budget management skills, learning about mortgage products and guidelines, the selection of property, and the post-purchase responsibilities of home ownership. The Authority provides monthly educational home buying seminars and provides ongoing one-on-one counseling with clients, as needed. The program meets the home buyer counseling requirements of the Waukesha County HOME Consortium Down Payment Assistance Program.
	C-CAP Down Payment Assistance (DPA) Grant	<p>The purpose of the C-CAP DPA Grant Program is to assist homebuyers with the upfront costs of purchasing a home through a down payment assistance (DPA) grant. The Waukesha County HOME Consortium provides funding to C-CAP, which administers the grant program. The grant itself is offered through private lenders partnering with C-CAP. The DPA grant can help pay up to \$3,000 in customary closing costs and fees related to buying a home and/or a portion of a down payment. The C-CAP DPA grant is forgiven over the course of five years. A portion of the grant must be repaid if the home is sold within a five year period as long as the borrower continues to occupy the home.</p> <ul style="list-style-type: none"> • Buyer household income cannot exceed 80 percent of the HUD estimated median family income by size for the Milwaukee Metropolitan Statistical Area. The 2009 HUD estimated median income and 80 percent of the median income are listed on Table 16 • Eligible costs financed by the grant include the down payment, all closing costs, prepaid items, home inspection, and home buyer counseling • Eligible units include owner-occupied single-family homes, condominiums, and certain manufactured homes
	American Dream Down Payment Initiative (ADDI) C-CAP Loan	The ADDI program is described in greater detail in the HUD section of this table. In the Waukesha County HOME Consortium service area the ADDI loan may also be combined with the C-CAP Down Payment Assistance grant. Eligibility criteria are identical to those outlined in the C-CAP DPA grant program. This program is also administered by C-CAP and with funds provided through the Waukesha County HOME Consortium.

Table 15 (continued)

Sponsor	Program Name	Description ^a
Local Government Housing Authorities ^e	Capital Fund (offered through the HUD Office of Public and Indian Housing)	<p>The Capital Fund provides funds to housing authorities to modernize public housing developments. Components of the Capital Fund include:</p> <ul style="list-style-type: none"> • Demolition/Disposition: This program provides funds to remove old and run down public housing • Family Self-Sufficiency (FSS): FSS is a program that encourages communities to develop local strategies to help families receiving housing assistance obtain employment that will lead to economic independence and self-sufficiency • Homeownership: A public housing authority may sell all or a portion of a public housing development to eligible residents or resident organizations for the purposes of homeownership provided that a homeownership plan has been provided by the public housing authority to HUD for approval • HOPE VI: The HOPE VI program was created in 1993 to allow for the revitalization of the Nation's most distressed public housing developments by providing flexible grants to address the housing and social service needs of residents. The Choice Neighborhood Initiative was established in 2010 as a successor to the Hope VI program. • Housing Choice Vouchers: See the Section 8: Housing Choice Voucher Program description in the HUD section of this table • Moderate Rehabilitation: The program provides project-based rental assistance for low-income families. The program was repealed in 1991 and no new projects are authorized for development. Assistance is limited to properties previously rehabilitated pursuant to a housing assistance payments contract between an owner and a public housing agency • Moving to Work Demonstration (MTW): MTW is a demonstration program that allows housing authorities to design and test ways to give incentives to families to become economically self-sufficient, achieve programmatic efficiencies, reduce costs, and increase housing choice for low-income households
	Operating Fund (offered through the HUD Office of Public and Indian Housing)	The Operating Fund provides housing authorities subsidies to assist in funding the operating and maintenance expenses of their own dwellings in accordance with Section 9 of the U.S. Housing Act of 1937, as amended. The subsidies are used to help maintain services and provide minimum operating reserves.
IndependenceFirst (Private)	WisLoan	Provides loans for a wide variety of residential modifications to improve accessibility for persons with disabilities, including ramps and home accessibility modifications for non-rental units. Individuals applying for a loan must be a Wisconsin resident, at least 18 years old (parents and other relatives can apply on behalf of persons with disabilities under age 18), and have a disability. Applicants can request any amount needed for the modifications, but the loan amount is dependent on ability to repay the loan and availability of loan funds. The loan is administered by IndependenceFirst with oversight by the Wisconsin Department of Health and Family Services. The IndependenceFirst office located in Milwaukee serves Milwaukee, Ozaukee, Washington, and Waukesha Counties.

Note: For most programs, "very-low income" families are defined as those whose annual incomes are at or below 50 percent of the median for the area, adjusted for family size. "Low-income" families are defined as those whose annual incomes are between 50 percent and 80 percent of the median income for the area, adjusted for family size. "Moderate-income" families are defined as those whose annual incomes do not exceed 115 percent of the area median income; however, for HUD's CDBG programs, low to moderate income families are defined as those earning 80 percent or less of the area median income, and for the USDA's Section 515 Rural Rental Housing Loan program, moderate-income families must have incomes not exceeding \$5,500 above the low-income limit.

^aThis table provides a general description of the various housing programs. Details can be found at the websites of the administering agencies.

^bAdministration of Federal Community Development Block Grant (CDBG) programs for housing at the State level was transferred from the Wisconsin Department of Commerce to the Wisconsin Department of Administration in July 2011.

^cThe Milwaukee County HOME Consortium includes Milwaukee County and the Cities of Wauwatosa and West Allis.

^dThe Waukesha County HOME Consortium is a four-county governmental body, which includes Washington, Ozaukee, Waukesha, and Jefferson Counties, whose purpose is to advance housing opportunities and programs for households that earn 80 percent or less of the area's median income. Median incomes based on family size are developed annually by HUD (see Table 16). The area served by the consortium receives an annual funding allocation from HUD.

^eLocal government housing authorities in the Region are listed in Table 17.

Source: Housing program administrators and SEWRPC.

The Federal Housing Administration (FHA)

The FHA was established by Congress in 1934 and became part of HUD's Office of Housing in 1965. The FHA insures mortgage loans for single- and multi-family homes from FHA-approved lenders throughout the Nation and is the largest insurer of mortgages in the world. FHA mortgage insurance provides approved lenders with protection against losses as the result of a default on a loan. The lender bears less risk because the FHA will pay a claim to the lender in the event of a homeowner default. This allows FHA insured loans to be made with less cash investment than other loans, which increases homeownership accessibility to lower-income households.

U.S. Department of Agriculture (USDA) Rural Development

The USDA administers the Federal government's primary program addressing the need for affordable housing in rural areas of the Country, including rural areas of the Southeastern Wisconsin Region. USDA Rural Development provides loans and grants to develop rural community facilities and affordable housing opportunities for low- and moderate-income households in cities, villages, and towns with a population under 20,000 that are not in an urbanized area. Map 19 shows areas of the Region where USDA Rural Development programs are available.

Wisconsin Department of Commerce, Division of Housing and Community Development (DHCD)

The DHCD manages numerous Federal and State housing programs that provide assistance to the elderly, persons with disabilities, low- and moderate-income households, and the homeless throughout much of the State, including areas of the Region that are not HUD entitlement jurisdictions or counties. The DHCD manages and administers all HUD funding for non-entitlement jurisdictions that do not get direct funding from HUD and provides technical assistance to non-profit organizations that administer housing programs at the local level. DHCD Housing activities and strategies and Federal funding sources for the 2010-2014 State of Wisconsin consolidated plan are set forth in Table 3. DHCD functions were transferred to the Wisconsin Department of Administration in July 2011.

Entitlement Jurisdictions

Entitlement jurisdictions, listed under the consolidated plans section of this Chapter, apply for numerous Federal housing programs through the consolidated planning process. Entitlement community housing activities and strategies and their Federal funding sources for the 2010-2014 consolidated plan reporting period are set forth in Table 3.

Wisconsin Housing and Economic Development Authority (WHEDA)

WHEDA was created by the Wisconsin Legislature in 1972 as a nonprofit "public benefit corporation" to help meet the housing needs of lower-income households in the State. This purpose has expanded to include providing housing facilities to meet the needs of persons with disabilities and elderly households. The programs are financed through the sale of tax-exempt bonds and receive no State tax support. These programs involve the administration of several Federally funded grants and low income housing tax credits.

Milwaukee County Home Consortium

Milwaukee County administers HOME funds for the County and the Cities of Wauwatosa and West Allis. Housing activities and strategies utilizing HOME funds for the 2010-2014 consolidated plan reporting period for Milwaukee County and the Cities of Wauwatosa and West Allis are set forth in Table 3. Both Cities independently administer CDBG funding.

The Waukesha County HOME Consortium

The Waukesha County HOME Consortium is a four-county governmental body, which includes Ozaukee, Washington, Waukesha, and Jefferson Counties, whose primary purpose is to advance homeownership opportunities and programs for households earning 80 percent or less of the area's median family income. Income levels are shown in Table 16. HOME Consortium housing programs using HOME funds are set forth in Table 3.

 AREAS NOT ELIGIBLE FOR USDA RURAL DEVELOPMENT PROGRAM



Table 16

**HUD ESTIMATED MEDIAN FAMILY INCOME BY FAMILY SIZE FOR
THE MILWAUKEE-WAUKESHA-WEST ALLIS METROPOLITAN STATISTICAL
AREA (MSA), KENOSHA COUNTY, RACINE COUNTY, AND WALWORTH COUNTY: 2009**

Family Size	Median Income	80 Percent of Median Income	50 Percent of Median Income	30 Percent of Median Income
Milwaukee-Waukesha-West Allis MSA^a				
One Person.....	\$49,500	\$39,600	\$24,750	\$14,850
Two Person.....	\$56,563	\$45,250	\$28,300	\$16,950
Three Person.....	\$63,625	\$50,900	\$31,800	\$19,100
Four Person.....	\$70,700	\$56,550	\$35,350	\$21,200
Five Person.....	\$76,313	\$61,050	\$38,200	\$22,900
Six Person.....	\$82,000	\$65,600	\$41,000	\$24,600
Seven Person.....	\$87,625	\$70,100	\$43,850	\$26,300
Eight Person.....	\$93,313	\$74,650	\$46,650	\$28,000
Chicago-Naperville-Joliet MSA (Kenosha County)				
One Person.....	\$49,625	\$39,700	\$24,800	\$14,900
Two Person.....	\$56,688	\$45,350	\$28,350	\$17,000
Three Person.....	\$63,813	\$51,050	\$31,900	\$19,150
Four Person.....	\$70,900	\$56,700	\$35,450	\$21,250
Five Person.....	\$76,563	\$61,250	\$38,300	\$22,950
Six Person.....	\$82,188	\$65,750	\$41,100	\$24,650
Seven Person.....	\$87,875	\$70,300	\$43,950	\$26,350
Eight Person.....	\$93,563	\$74,850	\$46,800	\$28,050
Racine County				
One Person.....	\$47,500	\$38,000	\$23,750	\$14,250
Two Person.....	\$54,313	\$43,450	\$27,150	\$16,300
Three Person.....	\$61,063	\$48,850	\$30,550	\$18,300
Four Person.....	\$67,900	\$54,300	\$33,950	\$20,350
Five Person.....	\$73,313	\$58,650	\$36,650	\$22,000
Six Person.....	\$78,750	\$63,000	\$39,400	\$23,600
Seven Person.....	\$84,188	\$67,350	\$42,100	\$25,250
Eight Person.....	\$89,625	\$71,700	\$44,800	\$26,850
Walworth County				
One Person.....	\$48,625	\$38,900	\$24,350	\$14,600
Two Person.....	\$55,625	\$44,500	\$27,800	\$16,700
Three Person.....	\$62,563	\$50,050	\$31,300	\$18,750
Four Person.....	\$69,500	\$55,600	\$34,750	\$20,850
Five Person.....	\$75,063	\$60,050	\$37,550	\$22,500
Six Person.....	\$80,625	\$64,500	\$40,300	\$24,200
Seven Person.....	\$86,188	\$68,950	\$43,100	\$25,850
Eight Person.....	\$91,750	\$73,400	\$45,850	\$27,500

^aIncludes Milwaukee, Ozaukee, Washington, and Waukesha Counties.

Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

Local Government Housing Authorities

Public housing was established by HUD to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. HUD administers Federal aid to local government housing authorities that manage housing for low-income households. HUD also provides technical and professional assistance in planning, developing, and managing the housing. There are about 15,200 households living in public housing units or receiving public housing assistance in the Region. Most of the public housing units and public assistance programs are managed by 13 local government housing authorities, which are listed in Table 17. The number and type of public housing units and other housing subsidies, such as Section 8 rental vouchers, are inventoried in Chapter X.

Table 17

LOCAL GOVERNMENT HOUSING AUTHORITIES IN THE SOUTHEASTERN WISCONSIN REGION: 2010

Housing Authority	Contact Information	Program Type
Hartford Community Development Authority	109 N. Main Street, Hartford, WI 53027 Phone: (262) 673-8217	Section 8 Voucher
Slinger Housing Authority	205 Slinger Road, Slinger, WI 53086 Phone: (262) 644-8255	Low-Rent Public Housing
West Bend Housing Authority	475 Meadowbrook Drive, West Bend, WI 53090 Phone: (262) 338-0771	Section 8 Voucher and Low-Rent Public Housing
Walworth County Housing Authority	27 S. Broad Street, Elkhorn, WI 53121 Phone: (262) 723-6123	Section 8 Voucher and Low-Rent Public Housing
Kenosha Housing Authority	625 52nd Street, Kenosha, WI 53140 Phone: (262) 653-4120	Section 8 Voucher
Kenosha County Housing Authority	19600 75th Street, P.O. Box 580, Bristol, WI 53104 Phone: (262) 857-1843	- ^a
South Milwaukee Housing Authority	2906 6th Avenue, South Milwaukee, WI 53172 Phone: (414) 762-4114	Low-Rent Public Housing
New Berlin Housing Authority	600 Arcadian Avenue, Waukesha, WI 53186 Phone: (877) 404-6818	Section 8 Voucher
Waukesha Housing Authority	600 Arcadian Avenue, Waukesha, WI 53186 Phone: (877) 404-6818	Section 8 Voucher and Low-Rent Public Housing
Waukesha County Housing Authority	600 Arcadian Avenue, Waukesha, WI 53186 Phone: (877) 404-6818	Section 8 Voucher
Housing Authority of the City of Milwaukee	809 N. Broadway, Milwaukee, WI 53202 Phone: (414) 286-5678	Section 8 Voucher and Low-Rent Public Housing
Milwaukee County Housing Authority	2711 W. Wells Street, Milwaukee, WI 53208 Phone: (414) 278-4906	Section 8 Voucher
West Allis Housing Authority	7525 W. Greenfield Avenue, West Allis, WI 53214 Phone: (414) 302-8430	Section 8 Voucher
Racine County Housing Authority	837 S. Main Street, Racine, WI 53403 Phone: (262) 636-3405	Section 8 Voucher and Low-Rent Public Housing

^aThe Kenosha County Housing Authority does not administer a Section 8 Voucher or Low-Rent Public Housing Program.

Source: U.S. Department of Housing and Urban Development and SEWRPC.

The local housing authority has several ongoing functions, including: assuring compliance with leases; setting other charges such as security deposits, excess utility consumption, and damages to the unit; performing examinations of each family's income at least once every 12 months; transferring families from one unit to another to correct over- or under-crowding, repair or renovate units, or because of a transfer request; terminate leases when necessary; and maintain developments in a decent, safe, and sanitary condition. Housing authorities may also provide other services such as homeownership opportunities for qualified families, employment training programs, and support programs for the elderly. Programs administered by housing authorities in the Region are briefly described in Table 15.

Public housing is limited to low-income families and individuals. The local housing authority must determine eligibility based on annual gross income; whether a household qualifies as elderly, a person with a disability, or a family; and U.S. citizenship or eligible immigration status. The housing authority also requires references and may deny admission to any applicant whose habits may be expected to have a detrimental effect on other tenants or a development's environment. Housing authority income limits are developed by HUD, which sets low-income limits at 80 percent of median annual family income by family size for the metropolitan area or county in

which the housing authority is located. The very low-income limit is set at 50 percent of the median annual income. Table 16 lists those limits as of 2009 for the Milwaukee-Waukesha-West Allis Metropolitan Statistical Area, which includes Ozaukee, Milwaukee, Washington, and Waukesha Counties, and Kenosha, Racine, and Walworth Counties.

A family's rent, which is referred to as Total Tenant Payment (TTP), is based on a family's anticipated gross annual income less deductions. Deductions from a family's gross annual income can include \$480 for each dependent, \$400 for an elderly family or person with a disability, and some medical deductions for families headed by an elderly person or a person with a disability. A family's gross income includes anticipated income from all sources received by the family head and spouse, and each additional member of the family 18 years of age or older. The formula used in determining the TTP is the highest of the following: 30 percent of the monthly adjusted income (income minus deductions), 10 percent of monthly income, or a minimum of \$25 to \$50, as determined by the individual housing authority.

Public housing authorities are required to submit a PHA Plan to HUD, which is a comprehensive guide to the authority's policies, programs, operations, and strategies for meeting local housing needs and goals. There are two parts to PHA plans, the five year plan and the annual plan. Plans are completed and submitted to HUD using the HUD PHA plan template and must be made available to the public. PHA plans include the following components:

- Housing needs
- Statement of financial resources
- PHA policies governing eligibility, selection, and admissions
- Rent determination policies
- Operating and management
- PHA grievance procedures
- Capital improvement needs
- Demolition and disposition
- Designation of public housing
- Conversion of public housing
- Homeownership
- Community service and self-sufficiency
- PHA safety and crime prevention
- Pet policy
- Civil rights certifications
- Fiscal audit
- PHA asset management
- Fund tables
- Certifications
- Attachments
- Supporting documentation
- Five-year plan

Housing Trust Funds

Housing trust funds can be established by local, county, or state governments to support the preservation and production of affordable housing through a dedicated source of public financing. As of 2009, about 600 local government, county, and state housing trust funds had been established across the Country. They have combined to dedicate about \$1.6 billion annually towards addressing affordable housing needs. Locally, housing trust funds have been established by the City of Milwaukee and Milwaukee County. Additional information about housing trust funds, including those established by the City of Milwaukee and Milwaukee County, is provided in Chapter XI.

Neighborhood Stabilization Program (NSP)

The NSP was established for the purpose of stabilizing communities that have suffered from foreclosures and abandonment through the purchase and redevelopment of foreclosed and abandoned homes and residential properties. The NSP is a component of the Community Development Block Grant (CDBG) program. The CDBG regulatory structure, including HOME affordability requirements, is used to implement the NSP program. NSP grantees are allowed to develop their own programs and priorities; however, at least 25 percent of the funds appropriated for the purchase and redevelopment of abandoned or foreclosed homes or residential properties must be used to house individuals or families whose income does not exceed 50 percent of the area median income. In addition, all activities funded by NSP must benefit low- and moderate-income persons whose income does not exceed 120 percent of the area median income. Eligible uses for NSP funds include, but are not limited to:

- Establish financing mechanisms for purchase and redevelopment of foreclosed homes and residential properties
- Purchase and rehabilitate homes and residential properties that have been abandoned or foreclosed
- Establish land banks for foreclosed homes
- Demolish blighted structures
- Redevelop demolished or vacant properties

NSP funds can also be used to help homebuyers purchase homes; however, the homebuyer must contact an NSP grantee directly for application details. Homebuyer program requirements may differ from one grantee (state or city) to another. Grantees in the Southeastern Wisconsin Region include the State of Wisconsin and the City of Milwaukee.

NSP1

NSP1, which refers to NSP funds authorized under Division B, Title III of the Housing and Economic Recovery Act (HERA) of 2008, provides grants to states and selected local governments on a formula basis designed to stabilize communities most impacted by foreclosures. Under NSP1, HUD allocated \$3.92 billion to 55 states and territories and 254 local governments, including \$38,779,123 to the State of Wisconsin and \$9,197,465 to the City of Milwaukee. Grantees were selected on the basis of statutory objectives and a greatest need formula developed by HUD. Each of the 50 states and Puerto Rico received a minimum award of \$19,600,000. Other grantees received district awards based on greatest need factors with a minimum award of about \$2,000,000. Greatest need factors include a high rate of foreclosures, subprime mortgages, and abandoned homes. The City of Milwaukee was classified as having a high abandonment risk by HUD. Grantees have 18 months from the date HUD signed their grant agreements to obligate the funds and four years to expend allocations. Grantees are expected to have contracts signed or, at a minimum, make written offers for properties within 18 months.

NSP2

NSP2, which refers to NSP funds authorized under the American Recovery and Reinvestment Act (ARRA) of 2009, provided \$1.93 billion in grants to states, local governments, and nonprofits or a consortium of nonprofits on a competitive basis to assist in the redevelopment of abandoned and foreclosed homes. Program objectives and eligible uses did not change from those of NSP1; however, the allocation process and program requirements

did change. The minimum grant award is \$5,000,000 to redevelop a minimum of 100 abandoned or foreclosed housing units. The grant must be spent within three years, with 50 percent spent in two years. The allocation of funds was based on six factors, including:

- The need or extent of the abandonment or foreclosure problem in the target area
- Demonstrated capacity of the applicant and its staff to meet program objectives
- Soundness of the applicant's proposed use of funds
- Ability of applicant to leverage the funds and the amount of abandoned or foreclosed housing units that will be acquired, rehabilitated, or demolished
- Energy efficiency and sustainable development practices
- Consistency of proposed activities with comprehensive, regional, or multi-jurisdictional plans and amount of economic opportunity created.

NSP-TA

NSP-TA, which refers to NSP funds authorized under ARRA, provided \$50,000,000 to national and local technical assistance providers to support NSP grantees. Eligible applicants include states, local governments, non-profit entities, for-profit entities, and a consortium of organizations (one organization must be designated as lead applicant for a consortium). Awards are based on the applicant's experience in undertaking eligible technical assistance activities, the ability to manage and expend the requested level of funds within a three year period, and leveraging resources by using existing materials and limiting duplicative efforts. Minimum awards are \$750,000 for national applicants and \$500,000 for local applicants. Eligible national technical assistance activities include the development of written products, on-line materials, and training courses, as well as the delivery of direct technical assistance services. Local TA applicants are limited to the development of needs assistance and the delivery of direct technical assistance services. Eligible activities must also address HUD technical assistance priorities, including:

- Designing and implementing NSP activities
- Building capacity to address abandonment and foreclosure problems
- Developing strategies to serve low-income households
- Adopting green development principles
- Improving performance and reporting techniques on NSP activities
- Developing and delivering Disaster Recovery Grant Reporting system training.

City of Milwaukee NSP1 Amendment to the 2008 Annual Action Plan

The City of Milwaukee was awarded \$9,200,000 in NSP1 funding through the Housing and Recovery Act of 2008 to address the issue of abandoned and foreclosed properties in the City. The City used the funds in a coordinated effort to approach the issue of foreclosures by addressing abandoned and foreclosed properties as well as assisting homeowners in danger of foreclosure, and establishing a framework to address the root causes of foreclosures with the goal of preventing similar problems in the future.

The 2008 Action Plan Amendment recognized that foreclosures were on the rise in the City. Foreclosure filings increased by 35 percent in the first nine months of 2008 over the same time period in 2007. The plan notes that as of 2008 there were 1,619 bank owned properties and 138 City owned foreclosed properties in the City, with an additional 4,000 open foreclosure filings likely to result in vacant and abandoned properties. The plan also recognized that many of the foreclosures resulted from a disproportionate amount of subprime lending activity, include refinancing loans, and other predatory lending practices in low-income and minority communities in the City prior to 2008. These practices have resulted in long-time homeowners losing their homes, which has been a destabilizing force in City neighborhoods, and has also led to an increase in tenant evictions related to foreclosures.

Table 18

**ACTIVITIES PROPOSED IN THE CITY OF MILWAUKEE NEIGHBORHOOD
STABILIZATION PROGRAM AMENDMENT TO THE 2008 ANNUAL ACTION PLAN**

Activity	Description
Homebuyer Assistance	The activity will provide second mortgage financing to owner occupant purchasers of foreclosed homes. Families earning less than 120 percent of the average median income (AMI) will be eligible for a second mortgage for up to 20 percent of the purchase price of a foreclosed home. The financing is intended to serve as an incentive to purchase vacant and abandoned homes for owner occupancy by effectively eliminating the need for private mortgage insurance to increase affordability for low-income homeowners.
Rental Rehabilitation	The activity will provide resources for the rehabilitation of vacant foreclosed properties by private landlords for the purpose of providing affordable rental opportunities. ^a The activity will generally assist neighborhood landlords with a good Department of Neighborhood Services record in developing a small number of properties within targeted areas. Properties purchased under the program must have a discount of at least 15 percent from the current appraised value.
Rental Development of Affordable Housing – Large Projects	The activity will complement the Rental Rehabilitation activity to create high quality affordable rental housing for low-income families, but will involve the large scale acquisition of housing units through bulk purchase of abandoned and foreclosed properties for this purpose (single transactions of 25 to 100 units). Properties purchased under the program must have an average discount of 15 percent from the current appraised value. The City will identify a pool of neighborhoods for program implementation using the targeting criteria developed for the NSP.
Buy in Your Neighborhood (BIYN)	The activity will provide financial assistance to homeowners to buy a foreclosed property within three blocks of their home with the intent of renting the property. The concept is that a property owned by a neighborhood resident is likely to be well managed and maintained because the owner has a vested interest in the neighborhood. The BIYN activity offers second mortgages of up to 20 percent of the purchase price, making it easier to purchase abandoned or foreclosed properties for use as rental properties. The minimum affordability structure outlined under the Rental Rehabilitation activity applies to this activity.
Acquisition, Rehab, and Resale Program	The activity will involve the purchase and redevelopment of vacant foreclosed properties by private developers or by a City affiliated entity such as the Redevelopment Authority or Housing Authority for resale as affordable homeownership opportunities. Properties purchased under the program must have an average discount of 5 to 15 percent under the appraised value.
Demolition	NSP funds will be used to demolish approximately 75 structures representing the properties most severely blighted and detrimental to neighborhood stability. The cost of these demolitions will be placed as a lien on the property. The City estimates that 50 percent of the cost may be recouped and reused for similar NSP activities. The activity may include a “deconstruction” component in an effort to promote economic opportunities and workforce development skills as well as reduce landfill waste. The homes would be hand dismantled and sorted, creating the potential to divert 85 percent of the materials from a landfill. The City would partner with local job training programs to create employment for Milwaukee residents.
Vacant Land Initiative	The activity will involve the reuse of vacant land resulting from the demolition of abandoned, foreclosed, and blighted structures. Gap financing will be provided for the development of affordable housing on the site for individuals or families earning 120 percent or less of the AMI. Resources will be provided to redevelop sites that are not suitable for affordable housing development to be redeveloped for uses that benefit residents and neighborhoods within the City. The minimum affordability structure outlined under the Rental Rehabilitation activity applies to this activity.
Land Bank	The activity will be targeted to neighborhoods of greatest need and the primary interim and long term use of properties will be for high quality affordable housing to benefit families earning 120 percent or less of the AMI. The City will create an LLC that will be controlled by its housing and/or redevelopment authority, which will acquire significant blocks of property for use as affordable housing. This activity will be used to: <ul style="list-style-type: none"> • Acquire nuisance properties where swift action is necessary because the property is having a significant negative impact on the neighborhood. • Make necessary improvements to problem/nuisance properties the City doesn't own and cannot obtain cooperation from the owner to address. A lien will be placed on the property for the full cost of these services. • Bulk purchase of properties at a significantly discounted rate if the purchase is consistent with the redevelopment strategy for the neighborhood.

^aThe period of affordability must be five years if the amount of assistance is \$15,000 or less, 10 years if the amount of assistance is \$15,001 to \$40,000, and 15 years if the amount of assistance is greater than \$40,000.

Source: City of Milwaukee and SEWRPC.

The use of NSP1 funding was designed to utilize a number of different strategies to address the issues identified. Plan activities include homeownership promotion, affordable housing promotion, blight elimination, and improvement of City neighborhoods and include roles for City government, residents, non-profits, developers, lenders, and the real estate community. Table 18 describes the activities proposed in the amendment. The

amendment also recognizes other initiatives already underway that complement the Neighborhood Stabilization Program efforts. The Strategies to Overcome Predatory Practices (STOPP) was introduced by the Metropolitan Milwaukee Fair Housing Council in 2002 to raise awareness of predatory and subprime lending activity and to provide consumer education, and the Milwaukee Foreclosure Partnership Initiative (MFPI) was launched in 2008 as a coordinated effort between lenders, real estate professionals, government representatives, and community stakeholders to address abandonment, foreclosure prevention, and foreclosure intervention.

City of Milwaukee Proposed Plan for Federal Funding for the Neighborhood Stabilization Program 2 (NSP2)

The City of Milwaukee was awarded \$25,000,000 in NSP2 funding in January 2010, which was made available under the American Reinvestment and Recovery Act (ARRA) of 2009. The funding was awarded to help address abandoned properties and foreclosures in the area approximately bounded by Mill Road, 51st Street, Richards Street, and Lincoln Avenue. The activities included in the NSP2 grant application are the same as those undertaken with NSP1 funding, with the addition of a Leveraged Loan Fund activity (see Table 18 for a summary of activities). The Leveraged Loan Fund activity would be used to leverage other financing programs offered by third party capital providers to provide financing for the purchase and/or rehabilitation of foreclosed properties. This activity would complement the other activities included in the City's application for NSP2 funding. The Milwaukee chapter of Habitat for Humanity was awarded \$11,000,000 in NSP2 funds.

Additional NSP funding (NSP3) was awarded to the City of Milwaukee in September 2010 to continue to address foreclosures in the City. Information about the NSP3 program is included in Part 3 of Chapter IV.

State of Wisconsin NSP1 Amendment to the 2008 Annual Action Plan

The State of Wisconsin was awarded \$38,779,123 in NSP1 funding through the Housing and Recovery Act of 2008 to address the issue of abandoned and foreclosed properties in the State. The Department of Commerce proposed to allocate NSP funds through the WHEDA Foreclosed Home Purchase Program, CDBG entitlement jurisdictions that did not receive a direct allocation from HUD, Statewide regional allocations, and incentive allocations. The distribution of funds for CDBG entitlement jurisdictions, Statewide regional allocations, and incentive allocations was based on a request for proposal (RFP) process. The applications received by the Department of Commerce were rated based on several criteria including targeting areas of greatest need, prior experience and capacity of the applicant to perform the approved activities, evidence of application coordination and partnerships between entities submitting the application, ability to leverage other resources, relations to area revitalization, coordination with comprehensive plans, ability to meet or exceed requirements for benefiting very low-income households, and ability to achieve the creation of long term affordable housing. Table 19 describes the approved activities set forth in the amendment.

Additional Programs Authorized Under the American Recovery and Reinvestment Act (ARRA) of 2009

The ARRA includes \$13.61 billion for projects and programs administered by HUD. Nearly 75 percent of the funding was allocated to State and local government recipients in February 2009. The remaining 25 percent of the funds will be awarded on a competitive basis. ARRA investments in HUD programs are intended to generate jobs, modernize homes to increase energy efficiency, and help communities most impacted by the economic downturn. Table 20 describes the programs.

Federal Interagency Partnership on Sustainable Communities

The U.S. Department of Transportation (USDOT) and U.S. Environmental Protection Agency (EPA) have announced a partnership with HUD to coordinate Federal transportation, environmental protection, and housing investments. This effort will work to identify strategies that:

- Provide more transportation choices by developing safe, reliable, and economical transportation options intended to decrease household transportation costs; reduce the Nation's dependence on foreign oil, improve air quality, and reduce greenhouse gas emissions; and promote public health.
- Promote equitable and affordable housing by expanding location-efficient and energy-efficient housing choices for people of all ages, incomes, races, and ethnicities to increase mobility and lower the combined cost of housing and transportation.

Table 19

**APPROVED ACTIVITIES PROPOSED IN THE STATE OF WISCONSIN
NEIGHBORHOOD STABILIZATION PROGRAM AMENDMENT TO THE 2008 ANNUAL ACTION PLAN^a**

Activity	Description
Foreclosed Home Purchase Program	WHEDA is establishing this program, which is designed to assist in the purchase and rehabilitation of foreclosed or abandoned single-family homes by qualified homebuyers who will own and occupy the homes. WHEDA will use funds to provide a housing cost reduction to households earning less than 120 percent of the area median income (AMI), with at least 30 percent of the funds benefiting households that earn 50 percent or less of the AMI. All borrowers must complete a minimum of eight hours of pre-purchase homebuyer education. The program is proposed to be available in parts of the State determined to have the greatest need, which includes the Cities of Kenosha, Milwaukee, and Racine in Southeastern Wisconsin.
Acquisition, Rehab, and Resale of Foreclosed or Abandoned Homes	The Department of Commerce anticipates that about one third of the funds awarded through the RFP process will be directed towards this activity, primarily for expanding affordable homeownership opportunities. The Department anticipates that about 20 percent of the funds will benefit households earning 50 percent or less of the AMI. Properties acquired under this program must have a purchase discount of at least 1 percent under the appraised value. Each homebuyer must complete a minimum of eight hours of homebuyer education.
Acquisition, Rehab, and Rental of Foreclosed or Abandoned Homes	The Department of Commerce anticipates that about one third of the funds awarded through the RFP process will be directed towards this activity, primarily for expanding affordable housing opportunities. The Department anticipates that about 70 percent of the funds will benefit households earning 50 percent or less of the AMI. Properties acquired under this program must have a purchase discount of at least 1 percent under the appraised value.
Landbanking	The Department of Commerce will attempt to establish local land banks to address foreclosed homes in targeted neighborhoods in the State with a large number of households earning less than 120 percent of the AMI. The land banks will acquire and/or dispose of foreclosed properties by holding and maintaining the home in its portfolio for future redevelopment, demolishing the home if it is blighted and maintain the property in its portfolio, selling a cleared site to a developer for redevelopment, or rehabilitate the home and either sell it to an eligible homebuyer or to a local partner as rental property. The location of land banks will be determined through the RFP process and identification of areas of greatest need.
Demolition of Blighted Structures	Priority for demolition of blighted structures will be given to tax reverted properties owned by local governments or properties under control of a land bank. Privately owned properties will also be considered for the program. Eligible activities under the program include deconstruction and demolition; clearance, removal, and disposal of materials; and site restoration including grading, seeding, and curb replacement. The RFP and identification of areas of greatest need process will be used.
Redevelopment	This program will involve the reuse of vacant properties, including vacant structures and properties with demolished structures. Commercial, single-family, and multi-family vacant structures will be included in the program. Properties may be redeveloped for public facility, rental, or homeownership uses. Gap financing will be provided for new construction or conversion to housing that is affordable to families earning less than 120 percent of the AMI. Proposals will be evaluated based on economic feasibility, the amount of the gap in project financing, the timeline for completion, and evidence of additional committed funding sources necessary to undertake the project. The RFP and identification of areas of greatest need process will be used.

^aActivities require a period of affordability of five years if the amount of assistance is \$15,000 or less, 10 years if the amount of assistance is \$15,001 to \$40,000, 15 years if the amount of assistance is greater than \$40,000, and 20 years if new construction is involved.

Source: Wisconsin Department of Commerce and SEWRPC.

- Enhance economic competitiveness through reliable and timely access to employment centers, educational opportunities, and services and other basic needs of workers as well as expanded business access to markets.
- Support existing communities by targeting Federal funding through strategies such as transit oriented development (TOD), mixed use development, and redevelopment of underutilized land to increase community revitalization, improve the efficiency of public works investments, and preserve rural landscapes.
- Coordinate Federal policies and leverage investment to remove barriers to collaboration and increase the accountability and effectiveness of all levels of government to plan for future growth, including smart energy choices such as locally generated renewable energy.

Table 20

**ADDITIONAL HOUSING PROGRAMS AUTHORIZED UNDER THE
AMERICAN RECOVERY AND REINVESTMENT ACT (ARRA) OF 2009**

Activity	Description
Green Retrofit Program for Multi-Family Housing	Grants and loans were made available through HUD's Office of Affordable Housing Preservation (OAHP) for eligible property owners to make energy and green retrofit investments in their property(s), to ensure the maintenance and preservation of the property, the continued operation and maintenance of energy efficiency technologies, and the timely expenditure of funds. Physical and financial analyses of the properties were conducted to determine the size of each grant and loan. Incentives were made available to participating owners. The terms of grants or loans include continued affordability agreements. Grants and loan funds must be spent by the receiving property owner within two years. Applications have been submitted for four properties within the Region in addition to two statewide applications.
Public Housing Capital Fund (Competitive)	Funds were awarded on a competitive basis for priority investments, including investments that leverage private sector funding or financing for renovations and energy conservation. Public housing authorities must give priority to capital projects that can award contracts based on bids within 120 days from the date the funds are made available to the public housing authority. Housing authorities should prioritize capital projects that are already underway or in the planning process. These funds should be used to supplement expenditures from other Federal, State, or local sources or funds independently generated by the grantee. Housing authorities should obligate 100 percent of the funds within one year of the date on which they became available, should expend 60 percent of the funds within two years, and should expend 100 percent of the funds within three years. Capital funds cannot be used for operations or rent assistance.
Community Development Block Grants	The ARRA provided for additional CDBG-R funds to enable local governments to undertake a wide range of activities intended to create suitable living environments, provide decent affordable housing, and create economic opportunities for persons of low and moderate income. The recipients must give priority to projects that can award contracts on bids within 120 days of the grant agreement. Allocations were made on a formula basis to all of the entitlement communities in the Region that received CDBG funds in 2008.
Homelessness Prevention and Rapid Re-Housing Program	The program provides financial assistance and services to prevent individuals and families from becoming homeless and help those who are experiencing homelessness to be quickly re-housed and stabilized. The funds provide for a variety of short-term or medium-term assistance and housing relocation and stabilization services, including: mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management. At least 60 percent of the funds must be spent by the grantee within two years and all of the funds must be spent within three years. Grantees in the Region include the State of Wisconsin; Milwaukee County; and the Cities of Milwaukee, Racine, and West Allis.
Public Housing Capital Fund (Formula)	The program provides funds for the modernization and development of public housing. The funds cannot be used for operations or rental assistance. Priority should be given to projects that can award contracts based on bids within 120 days from the date the funds were made available. Consideration should be given to the rehabilitation of vacant rental units and capital projects that are already underway or are in the planning process. The funds are a supplement to other Federal, State, and local sources or funds independently generated by the grantee. Housing authorities should obligate 100 percent of the funds within one year of the date on which they became available, should expend 60 percent of the funds within two years, and should expend 100 percent of the funds within three years. Grantees in the Region include the Milwaukee, Racine County, Slinger, South Milwaukee, Waukesha, and West Bend Housing Authorities.
Tax Credit Assistance Program (TCAP)	The TCAP program provides grant funding for capital investment in Low Income Housing Tax Credit (LIHTC) projects via a formula based allocation to state housing credit agencies. The housing credit agencies in each state should distribute these funds competitively and according to their qualified allocation plan. Projects awarded low income housing tax credits in fiscal years 2007, 2008, and 2009 are eligible for funding, but housing credit agencies must give priority to projects that are expected to be completed by February 2012. Housing credit agencies must commit 75 percent of the funds by February 2010, expend 75 percent of the funds by February 2011, and expend 100 percent of the funds by February 2012. The 52 state housing credit agencies (including those in the District of Columbia and Puerto Rico) are the only eligible applicants. WHEDA is the housing credit agency in Wisconsin.
Lead Hazard Reduction/Healthy Homes	Grantees in the Region include the City of Milwaukee, Kenosha County, and the State of Wisconsin. The program has four components, including: <ul style="list-style-type: none"> • The Lead-Based Hazard Control Grant Program, which assists States, Native American Tribes, counties, and local governments in undertaking comprehensive programs to identify and control lead-based hazards in eligible privately owned rental or owner-occupied housing. • The Lead Hazard Reduction Demonstration Grant Program, which assists urban jurisdictions with the greatest lead-based paint hazard control needs undertaking programs for the identification and control of lead-based paint hazards in eligible privately owned rental and owner-occupied housing units. • The Healthy Homes Demonstration Grant Program, which develops, demonstrates, and promotes cost effective preventative measures to correct multiple residential safety and health hazards that may cause serious diseases and injuries in children and other sensitive subgroups such as the elderly, with a particular focus on low-income households. The program is committed to supporting HUD's goal of strengthening communities by addressing housing conditions that threaten health. • The Healthy Homes Technical Studies Grant Program, which works to gain knowledge to improve the efficiency and cost-effectiveness of methods of evaluation and control of lead-based paint and other housing-related health and safety hazards. This supports HUD's goal to strengthen communities and the associated policy priority to improve communities by improving the environmental health and safety of families living in public and privately owned housing.
Project-Based Rental Assistance	Program funds were used to fund contract renewals under the Section 8 Program for project based subsidies (the subsidy is committed to the assisted units of a particular property for a contractually determined period). There were 124 contracts funded in the State of Wisconsin.

Source: U.S. Department of Housing and Urban Development and SEWRPC.

- Enhance the unique characteristics of urban, rural, and suburban neighborhoods and communities by investing in healthy, safe, and walkable neighborhood improvements.

Specific actions that will be undertaken through the partnership have not been announced; however, the three Federal agencies are working to identify areas of potential coordination, barriers in Federal policy to creating sustainable communities, and opportunities to support the partnership in existing and future programs. The following areas for partnership between the agencies were identified:

- Enhance integrated planning and investment: The partnership will seek to integrate housing, transportation, water infrastructure, and land use planning and investment. The Federal agencies are proposing to make planning grants available in metropolitan areas and create mechanisms to ensure local governments participate in the metropolitan planning process.
- Provide a vision for sustainable growth: This effort is intended to help communities develop a vision for sustainable growth and apply Federal transportation, water infrastructure, housing, and other investments in an integrated approach that reduces dependence on foreign oil, reduces greenhouse gas emissions, protects air and water quality, and improves quality of life. Coordinating planning efforts in housing, transportation, and air and water quality is intended to make more effective use of Federal housing and transportation funds.
- Redefine housing affordability and make it transparent: The partnership is proposing to develop Federal housing affordability measures that include housing and transportation costs and other expenses that are affected by housing location choices. Federal definitions of housing affordability do not recognize rising transportation costs, now approaching the cost of housing for many households, on homeowners and renters who live in areas isolated from work opportunities and transportation choices. The partnership proposes to redefine affordability to reflect transportation costs, improve the consideration of utility costs, and provide consumers with enhanced information to help make informed housing decisions.
- Redevelop underutilized sites: The partnership is proposing to achieve critical environmental justice goals and other environmental goals by targeting development to locations that already have infrastructure and offer public transportation choices. Environmental justice is a particular concern in areas where disinvestment and past uses, such as industrial uses, caused pollution and a legacy of contaminated or abandoned sites (brownfield redevelopment is addressed in Chapter XI).
- Develop livability measures and tools: The partnership is proposing to research, evaluate, and recommend measures that indicate the livability of neighborhoods, communities, and metropolitan areas. These measures could be adopted in subsequent integrated planning efforts to benchmark existing conditions, measure progress toward achieving community visions, and increase accountability at all levels of the planning process. The Federal agencies will help communities attain livability goals by developing and providing analytical tools to evaluate progress as well as State and local government technical assistance programs to remove barriers to coordinated housing, transportation, and environmental protection investments. The partnership will develop incentives to encourage local governments to implement, use, and publicize the livability measures.
- Align HUD, USDOT, and EPA programs: The Federal agencies are proposing to assure that their programs maximize the benefits of their combined community investments for livability, affordability, environmental excellence, and the promotion of green jobs of the future. HUD and USDOT will work together to identify opportunities to coordinate their programs and encourage location efficiency in housing and transportation choices. HUD, USDOT, and EPA will also share information and review processes to facilitate better-informed decisions and coordinate investments.
- Undertake joint research, data collection, and outreach: The Federal agencies propose to engage in joint research, data collection, and outreach efforts with stakeholders to develop information platforms and analytic tools. These could be used to track housing and transportation options and expenditures, establish standardized and efficient performance measures, and identify best practices.

SUMMARY

This Chapter includes an inventory and review of the plans and programs related to housing in the Region. The plans reviewed include local government consolidated plans, which are intended to identify how HUD Community Development Funds will be used by local, county, and State governments to address issues such as affordable housing, homelessness, and fair housing, and 10 year plans to end homelessness prepared by the three continuums of care (CoC) in the Region. Regionwide plans with recommendations that relate to housing and the links between affordable housing and job opportunities are also reviewed. These include the SEWRPC 2035 regional land use and transportation system plans. The 1975 Regional Housing Plan for Southeastern Wisconsin was reviewed to identify past housing recommendations that may be appropriate to carry forward into the new plan.

The programs related to housing reviewed in this Chapter include those government programs that have the potential for increasing the availability of lower-cost housing and rehabilitation in the Region. Federal, State, and local housing administrators and their housing program activities, resources, and eligible applicants and target populations are identified and the role and responsibilities of local government housing authorities in the Region are reviewed. Housing programs authorized under the Housing and Economic Recovery Act of 2008 and the American Recovery and Reinvestment Act (ARRA) of 2009 to address abandoned and foreclosed properties are also reviewed. In addition, activities proposed by the Federal Interagency Partnership on Sustainable Communities between HUD, USDOT, and EPA are summarized in this Chapter.

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Chapter IV

EXISTING HOUSING

INTRODUCTION

This Chapter includes several inventories and analyses related to existing housing in the Region. Part 1 presents information regarding population and household distribution in the Region, including the concentration of minority populations.¹ An inventory of the housing stock in the Region by sub-regional housing analysis area is provided in Part 2. Part 3 documents housing foreclosure activity in the Region related to the economic recession that began in late 2007. Information from this Chapter was used with the demographic and employment information inventoried in Chapter VII to identify areas of the Region that do not have an adequate affordable housing supply to meet the current or anticipated future housing need of the Region's workforce (documented in Chapter VIII) or housing for persons with disabilities (documented in Chapter IX). Information on overall housing need is included in Part 1 of Chapter XII.

PART 1: POPULATION AND HOUSEHOLD DISTRIBUTION

Population Distribution

Information regarding population and household distribution in the Region is presented to provide a historical context for housing development trends. Table 21 sets forth the population in the Region by County between 1950 and 2000. The total population of the Region grew from 1,240,618 persons in 1950 to 1,931,200 persons in 2000, which is about a 56 percent increase. Although Milwaukee County is the most populous county in the Region, the number of County residents decreased between 1970 and 2000, while the number of residents grew in each of the other six counties. There has been an increase in the proportion of the Region's population outside Milwaukee County, especially in Waukesha County, and a decline in the proportion of the Region's population in Milwaukee County between 1950 and 2000, as illustrated by Figure 3. The proportion of the Region's population living in Milwaukee County decreased from 70 percent in 1950 to 49 percent in 2000; while the proportion living in Waukesha County increased from 7 percent in 1950 to 19 percent in 2000.

Population change can be attributed to natural increase and net migration. Natural increase is the balance between births and deaths and net migration is the balance between migration to and from an area. Most of the population growth in the Region between 1950 and 2000 can be attributed to natural increase. As shown in Table 22 and Figure 4, the Region experienced a positive net migration in the 1950s and a negative net migration in each decade between 1960 and 1990, with a slight positive net migration between 1990 and 2000.

¹Updated information from the 2010 Census on population levels and distribution, including the distribution of minority groups, is presented in Chapter VII.

Table 21

POPULATION IN THE REGION BY COUNTY: 1950-2000

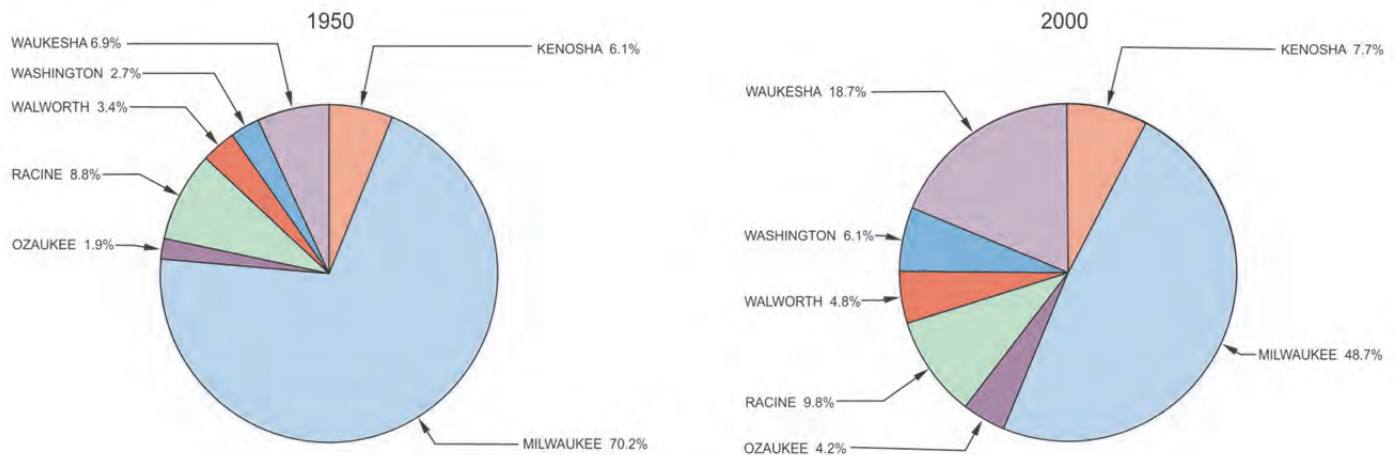
County	Total Population											
	1950		1960		1970		1980		1990		2000	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Kenosha.....	75,238	6.1	100,615	6.4	117,917	6.7	123,137	7.0	128,181	7.1	149,577	7.7
Milwaukee.....	871,047	70.2	1,036,041	65.8	1,054,249	60.1	964,988	54.7	959,275	53.0	940,164	48.7
Ozaukee	23,361	1.9	38,441	2.5	54,461	3.1	66,981	3.8	72,831	4.0	82,317	4.2
Racine.....	109,585	8.8	141,781	9.0	170,838	9.7	173,132	9.8	175,034	9.7	188,831	9.8
Walworth.....	41,584	3.4	52,368	3.3	63,444	3.6	71,507	4.0	75,000	4.1	92,013	4.8
Washington.....	33,902	2.7	46,119	2.9	63,839	3.6	84,848	4.8	95,328	5.3	117,496	6.1
Waukesha.....	85,901	6.9	158,249	10.1	231,335	13.2	280,203	15.9	304,715	16.8	360,767	18.7
Region	1,240,618	100.0	1,573,614	100.0	1,756,083	100.0	1,764,796	100.0	1,810,364	100.0	1,931,165	100.0

County	Population Change									
	1950-1960		1960-1970		1970-1980		1980-1990		1990-2000	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha.....	25,377	33.7	17,302	17.2	5,220	4.4	5,044	4.1	21,396	16.7
Milwaukee.....	164,994	18.9	18,208	1.8	-89,261	-8.5	-5,713	-0.6	-19,111	-2.0
Ozaukee	15,080	64.6	16,020	41.7	12,520	23.0	5,850	8.7	9,486	13.0
Racine.....	32,196	29.4	29,057	20.5	2,294	1.3	1,902	1.1	13,797	7.9
Walworth.....	10,784	25.9	11,076	21.2	8,063	12.7	3,493	4.9	17,013	22.7
Washington.....	12,217	36.0	17,720	38.4	21,009	32.9	10,480	12.4	22,168	23.3
Waukesha.....	72,348	84.2	73,086	46.2	48,868	21.1	24,512	8.7	56,052	18.4
Region	332,996	26.8	182,469	11.6	8,713	0.5	45,568	2.6	120,801	6.7

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

Figure 3

COMPARISON OF POPULATION DISTRIBUTION IN THE REGION BY COUNTY: 1950 AND 2000



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

Table 22

**LEVELS OF POPULATION CHANGE, NATURAL INCREASE,
AND NET MIGRATION FOR THE REGION BY COUNTY: 1950-2000**

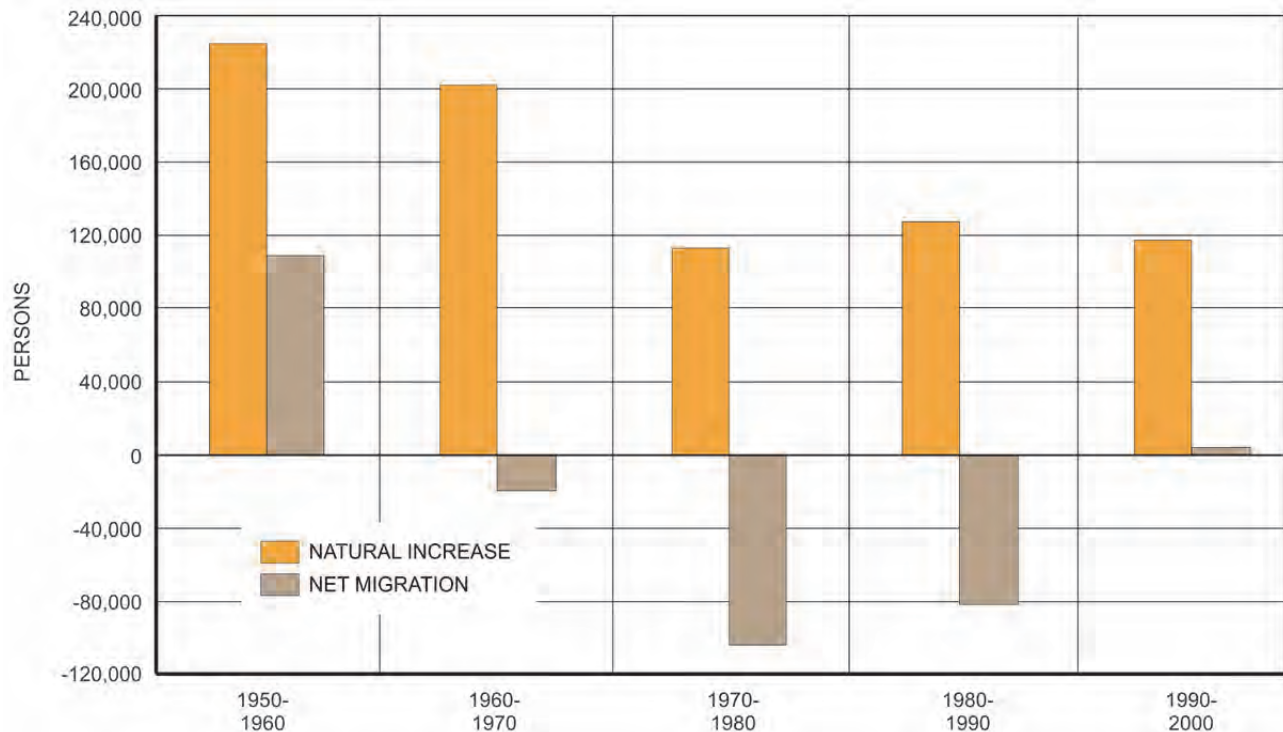
County	1950-1960			1960-1970			1970-1980		
	Population Change	Natural Increase	Net Migration	Population Change	Natural Increase	Net Migration	Population Change	Natural Increase	Net Migration
Kenosha.....	25,377	13,931	11,446	17,302	15,125	2,177	5,220	7,746	-2,526
Milwaukee.....	164,994	150,141	14,853	18,208	122,192	-103,984	-89,261	60,105	-149,366
Ozaukee.....	15,080	5,926	9,154	16,020	6,090	9,930	12,520	4,798	7,722
Racine.....	32,196	21,473	10,723	29,057	20,441	8,616	2,294	12,842	-10,548
Walworth.....	10,784	5,733	5,051	11,076	4,685	6,391	8,063	2,451	5,612
Washington.....	12,217	7,501	4,716	17,720	8,122	9,598	21,009	7,163	13,846
Waukesha.....	72,348	19,746	52,602	73,086	25,699	47,387	48,868	18,011	30,857
Region	332,996	224,451	108,545	182,469	202,354	-19,885	8,713	113,116	-104,403

County	1980-1990			1990-2000		
	Population Change	Natural Increase	Net Migration	Population Change	Natural Increase	Net Migration
Kenosha.....	5,044	8,177	-3,133	21,396	9,365	12,031
Milwaukee.....	-5,713	69,529	-75,242	-19,111	64,145	-83,256
Ozaukee.....	5,850	5,141	709	9,486	3,916	5,570
Racine.....	1,902	13,720	-11,818	13,797	11,127	2,670
Walworth.....	3,493	2,939	554	17,013	2,592	14,421
Washington.....	10,480	7,756	2,724	22,168	7,159	15,009
Waukesha.....	24,512	20,068	4,444	56,052	18,582	37,470
Region	45,568	127,330	-81,762	120,801	116,886	3,915

Source: U.S. Bureau of the Census; Wisconsin Department of Health and Family Services; and SEWRPC.

Figure 4

COMPONENTS OF POPULATION CHANGE IN THE REGION: 1950-2000



Source: U.S. Bureau of the Census; Wisconsin Department of Health and Family Services; and SEWRPC.

Household Distribution

In addition to population data, household data is important to housing planning because a household is the unit of consumption for housing units and directly relates to the demand for housing in the Region. A household includes all persons who occupy a housing unit. A housing unit is defined by the Census as a house, apartment, mobile home, group of rooms, or single room occupied or intended for occupancy as separate living quarters.

Table 23 sets forth the number of households in the Region by County between 1950 and 2000. The number of households more than doubled, from 354,544 households in 1950 to 749,039 in 2000. Although the number of households increased in all seven counties between 1950 and 2000, the trend in the Region's household distribution was similar to that of the Region's population between 1950 and 2000. The proportion of households in Milwaukee County decreased between 1950 and 2000, while the proportion in each of the other counties increased, as illustrated in Figure 5.

The rate of growth in households has exceeded the rate of growth in population between 1950 and 2000, due to a declining average household size in the Region (and Nation). The average household size in the Region decreased from 3.36 persons to 2.52 persons between 1950 and 2000, as shown by Table 24. The decline in household size is related to changing household types. The number of single-person and other nonfamily households increased at a much faster rate than family households, which tend to be larger, between 1970 and 2000. Although some counties experienced an increase in household size between 1950 and 1970, the household size decreased in all counties between 1970 and 2000; and decreased in Milwaukee County in each decade from 1950 to 2000. Milwaukee County had the smallest average household size in the Region in 2000 with 2.43 persons per household.

Distribution of Minority Populations

Data from the 1970 decennial Census, which is set forth in the Legacy Regional Housing Plan, the year 2000 U.S. Census, and the 2008 American Community Survey (ACS) show that a large proportion of the Region's minority population resides in Milwaukee County. The racial composition of the Region by county in 1970 and 2008 is shown on Table 25. In 1970, about 60 percent of the Region's population resided in Milwaukee County, including about 58 percent of the Region's White population, about 89 percent of the Region's African American population, and about 88 percent of the Region's total minority population. In 2008, about 47 percent of the Region's population resided in Milwaukee County, including about 40 percent of the Region's White population, about 86 percent of the Region's African American population, and about 81 percent of the Region's total minority population.

The proportion of the Region's minority population has decreased in Milwaukee County and increased in the other counties of the Region, but only slightly, while the proportion of the overall population of the Region has decreased in Milwaukee County and increased in the outlying counties. Figure 6 shows the proportion of the Region's total and minority populations and the proportion of the Region's African American and White populations by County in 1970 and 2008. The 2008 ACS data shows that persons of Hispanic origin² are also somewhat concentrated in Milwaukee County; however, not to the extent of African Americans. About 64 percent of persons of Hispanic origin in the Region resided in Milwaukee County in 2008.

Concentrations of racial and ethnic groups in the Region in the year 2000 are shown on Maps 20 through 24.³ Map 25 shows concentrations of all minority populations in the Region in 2000. Map 26 shows the Region's population by race and ethnicity, including persons of White-Non Hispanic origin. Similar to the 2008 ACS data, these maps show that African Americans have experienced the greatest degree of population concentration among

²Comparable data regarding persons of Hispanic origin are not available from the 1970 Census or the Legacy Housing Plan.

³Maps of population distribution by race and ethnicity in 2010 are included in Chapter VII.

Table 23

HOUSEHOLDS IN THE REGION BY COUNTY: 1950-2000

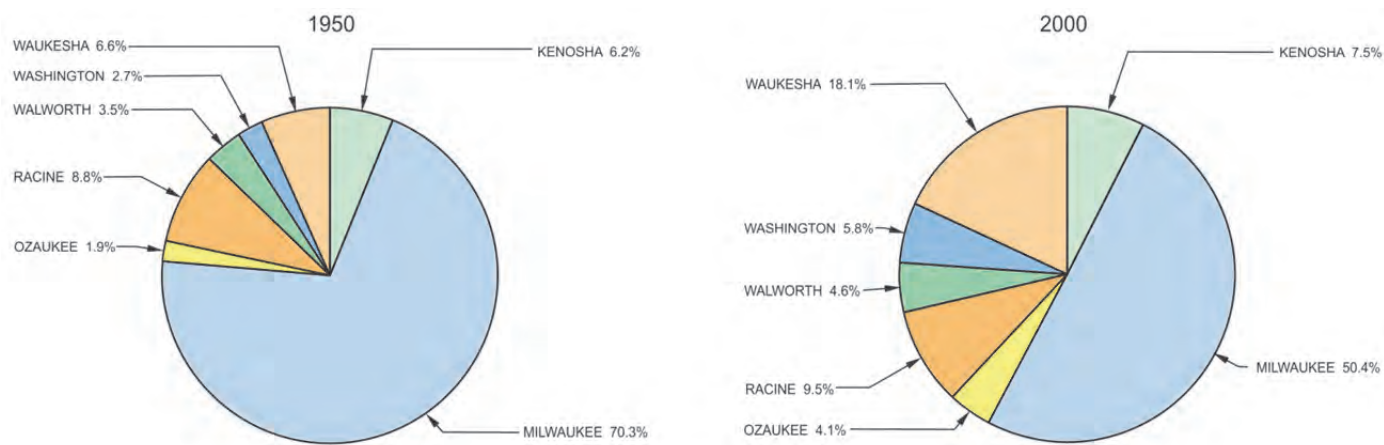
County	Total Households											
	1950		1960		1970		1980		1990		2000	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Kenosha.....	21,958	6.2	29,545	6.4	35,468	6.6	43,064	6.9	47,029	6.9	56,057	7.5
Milwaukee.....	249,232	70.3	314,875	67.6	338,605	63.1	363,653	57.9	373,048	55.2	377,729	50.4
Ozaukee	6,591	1.9	10,417	2.2	14,753	2.8	21,763	3.5	25,707	3.8	30,857	4.1
Racine.....	31,399	8.8	40,736	8.7	49,796	9.3	59,418	9.5	63,736	9.4	70,819	9.5
Walworth.....	12,369	3.5	15,414	3.3	18,544	3.5	24,789	3.9	27,620	4.1	34,505	4.6
Washington.....	9,396	2.7	12,532	2.7	17,385	3.2	26,716	4.2	32,977	4.9	43,843	5.8
Waukesha.....	23,599	6.6	42,394	9.1	61,935	11.5	88,552	14.1	105,990	15.7	135,229	18.1
Region	354,544	100.0	465,913	100.0	536,486	100.0	627,955	100.0	676,107	100.0	749,039	100.0

County	Household Change									
	1950-1960		1960-1970		1970-1980		1980-1990		1990-2000	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha.....	7,587	34.6	5,923	20.0	7,596	21.4	3,965	9.2	9,028	19.2
Milwaukee.....	65,643	26.3	23,730	7.5	25,048	7.4	9,395	2.6	4,681	1.3
Ozaukee	3,826	58.0	4,336	41.6	7,010	47.5	3,944	18.1	5,150	20.0
Racine.....	9,337	29.7	9,060	22.2	9,622	19.3	4,318	7.3	7,083	11.1
Walworth.....	3,045	24.6	3,130	20.3	6,245	33.7	2,831	11.4	6,885	24.9
Washington.....	3,136	33.4	4,853	38.7	9,331	53.7	6,261	23.4	10,866	32.9
Waukesha.....	18,795	79.6	19,541	46.1	26,617	43.0	17,438	19.7	29,239	27.6
Region	111,369	31.4	70,573	15.1	91,469	17.0	48,152	7.7	72,932	10.8

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

Figure 5

COMPARISON OF HOUSEHOLD DISTRIBUTION IN THE REGION BY COUNTY: 1950 AND 2000



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

Table 24

AVERAGE HOUSEHOLD SIZE IN THE REGION BY COUNTY: 1950-2000

County	Average Persons per Household					
	1950	1960	1970	1980	1990	2000
Kenosha.....	3.36	3.36	3.26	2.80	2.67	2.60
Milwaukee.....	3.34	3.21	3.04	2.59	2.50	2.43
Ozaukee	3.51	3.65	3.66	3.04	2.79	2.61
Racine.....	3.37	3.39	3.35	2.86	2.70	2.59
Walworth.....	3.25	3.28	3.16	2.74	2.60	2.57
Washington.....	3.55	3.64	3.63	3.14	2.86	2.65
Waukesha.....	3.51	3.66	3.66	3.11	2.83	2.63
Region	3.36	3.30	3.20	2.75	2.62	2.52

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

minority groups in the Region. Map 27 shows concentrations of families in poverty in the Region in 2000. Areas with concentrations of families experiencing poverty tend to overlap with areas that have a high concentration of minority populations. Racial composition and other demographic information that may relate to concentrations of families in poverty, such as educational attainment and employment characteristics, are presented by sub-regional housing analysis area in Chapter VII.

Chapter VI provides a summary of some of the historical practices that led to segregated housing patterns. Although past Federal and State housing practices have likely contributed to the concentrations of low cost housing and lower-income and minority populations in the Region's central cities, current laws prohibit housing discrimination on the basis of race, ethnicity, and other personal or family characteristics. Use of the term "segregated" in this report does not imply that such segregation is the result of public or private laws or policies that mandate that racial or ethnic minority groups reside in separate areas, but rather reflects the existing physical separation and concentration of minority residents in certain portions of the Region.

After the release of Census 2000 data, the U.S. Census Bureau studied racial and ethnic residential segregation patterns in the U.S. between 1980 and 2000. The study is documented in a report titled *Racial and Ethnic Residential Segregation in the United States: 1980-2000*, which was issued in August 2002. The study is based on data from the 1980, 1990, and 2000 decennial Censuses. The study used persons of White/Non Hispanic origin as a reference against which the segregation of other racial and ethnic groups were measured by census tract in primary metropolitan statistical areas (PMSA) throughout the Country. Residential segregation in each applicable PMSA was measured using five dimensions of segregation, including:

- Evenness: involves the differential distribution of minority group members
- Exposure: measures potential contact
- Concentration: refers to the relative amount of physical space occupied by a minority group
- Centralization: indicates the degree to which a minority group is located near the center of an urban area
- Clustering: measures the degree to which minority group members live disproportionately in contiguous areas

The four minority groups included in the study were American Indians and Alaska Natives; Asians, Native Hawaiians, and Other Pacific Islanders; African Americans; and Hispanics. The study results for the Milwaukee

Table 25

RACIAL COMPOSITION OF THE POPULATION IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 1970 AND 2008

1970

County	White		Non-White								Total	
			African American		American Indian		Other		Subtotal			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha.....	115,623	7.1	1,930	1.6	143	3.1	221	3.8	2,294	1.8	117,917	6.7
Milwaukee.....	939,989	57.8	106,033	88.9	3,717	80.6	4,324	73.3	114,074	87.9	1,054,063	60.0
Ozaukee	54,197	3.3	92	0.1	61	1.3	71	1.2	224	0.2	54,421	3.1
Racine.....	159,511	9.8	10,572	8.9	343	7.4	412	7.0	11,327	8.7	170,838	9.8
Walworth.....	62,879	3.9	287	0.2	56	1.2	222	3.8	565	0.4	63,444	3.6
Washington.....	63,652	3.9	45	- - ^a	62	1.3	80	1.4	187	0.1	63,839	3.6
Waukesha.....	230,205	14.2	362	0.3	235	5.1	563	9.5	1,160	0.9	231,365	13.2
Region	1,626,056	100.0	119,321	100.0	4,617	100.0	5,893	100.0	129,831	100.0	1,755,887	100.0

2008

County	White		Non-White								Total	
			African American		American Indian		Other		Subtotal			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha.....	149,088	9.1	9,723	3.4	738	6.1	4,916	6.5	15,377	4.1	164,465	8.2
Milwaukee.....	652,132	39.8	245,238	86.0	8,384	68.7	47,574	62.6	301,196	80.7	953,328	47.3
Ozaukee	82,428	5.0	1,250	0.4	219	1.8	1,977	2.6	3,446	0.9	85,874	4.3
Racine.....	172,800	10.5	21,148	7.5	966	7.9	4,596	6.1	26,710	7.2	199,510	9.9
Walworth.....	97,754	6.0	964	0.3	318	2.6	1,713	2.3	2,995	0.8	100,749	5.0
Washington.....	125,313	7.6	1,550	0.5	385	3.2	2,229	2.9	4,164	1.1	129,477	6.4
Waukesha.....	361,192	22.0	5,307	1.9	1,188	9.7	12,942	17.0	19,437	5.2	380,629	18.9
Region	1,640,707	100.0	285,180	100.0	12,198	100.0	75,947	100.0	373,325	100.0	2,014,032	100.0

CHANGE FROM 1970 to 2008

County	White		Non-White								Total	
			African American		American Indian		Other		Subtotal			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha.....	33,465	28.9	7,793	403.8	595	416.1	4,695	2,124.4	13,083	570.3	46,548	39.5
Milwaukee.....	-287,857	-30.6	139,205	131.3	4,667	125.6	43,250	1,000.2	187,122	164.0	-100,735	-9.6
Ozaukee	28,231	52.1	1,158	1,258.7	158	259.0	1,906	2,684.5	3,222	1,438.4	31,453	57.8
Racine.....	13,289	8.3	10,576	100.0	623	181.6	4,184	1,015.5	15,383	135.8	28,672	16.8
Walworth.....	34,875	55.5	677	235.9	262	467.9	1,491	671.6	2,430	430.1	37,305	58.8
Washington.....	61,661	96.9	1,505	3,344.4	323	520.1	2,149	2,686.3	3,977	2,126.7	65,638	102.8
Waukesha.....	130,987	56.9	4,945	1,366.0	953	405.5	12,379	2,198.8	18,277	1,575.6	149,264	64.5
Region	14,651	0.9	165,859	139.0	7,581	164.2	70,054	1,188.8	243,494	187.6	258,145	14.7

NOTE: Persons of Hispanic origin can be reported as any race or combination of races. This table does not include a separate enumeration for persons of Hispanic origin to maintain consistency with racial composition data reported in the Legacy (1975) Regional Housing Plan. Persons of Hispanic origin are enumerated on Table 99 in Chapter VII, based on information from the 2010 Census.

^aAfrican Americans comprised less than 0.05 percent of the Washington County population in 1970.

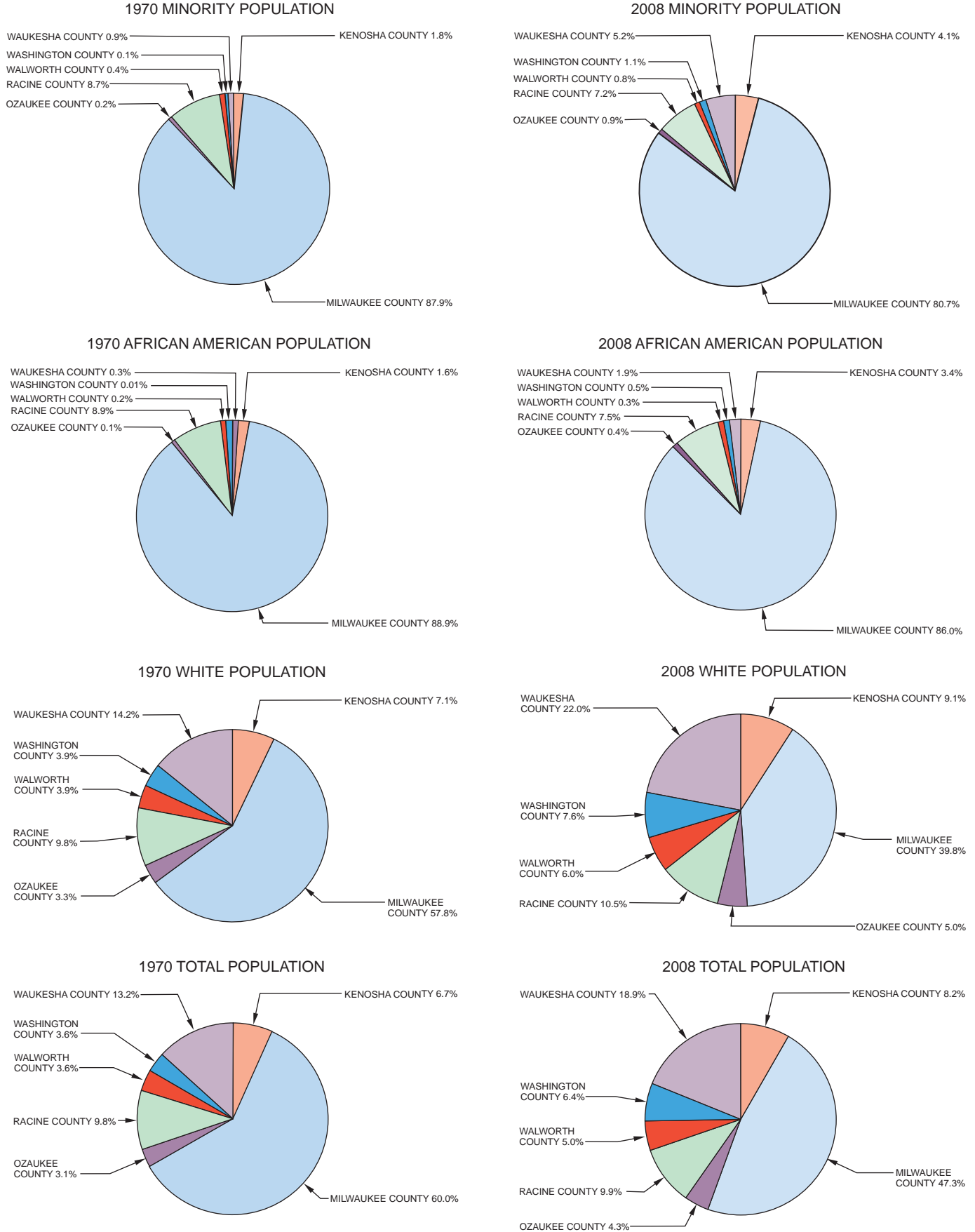
^bIncludes American Indian and Alaska Native.

^cIncludes Asian, Native Hawaiian, Other Pacific Islanders, and persons of two or more races.

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

Figure 6

RACIAL COMPOSITION OF THE REGION BY COUNTY: 1970 AND 2008



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

Map 20

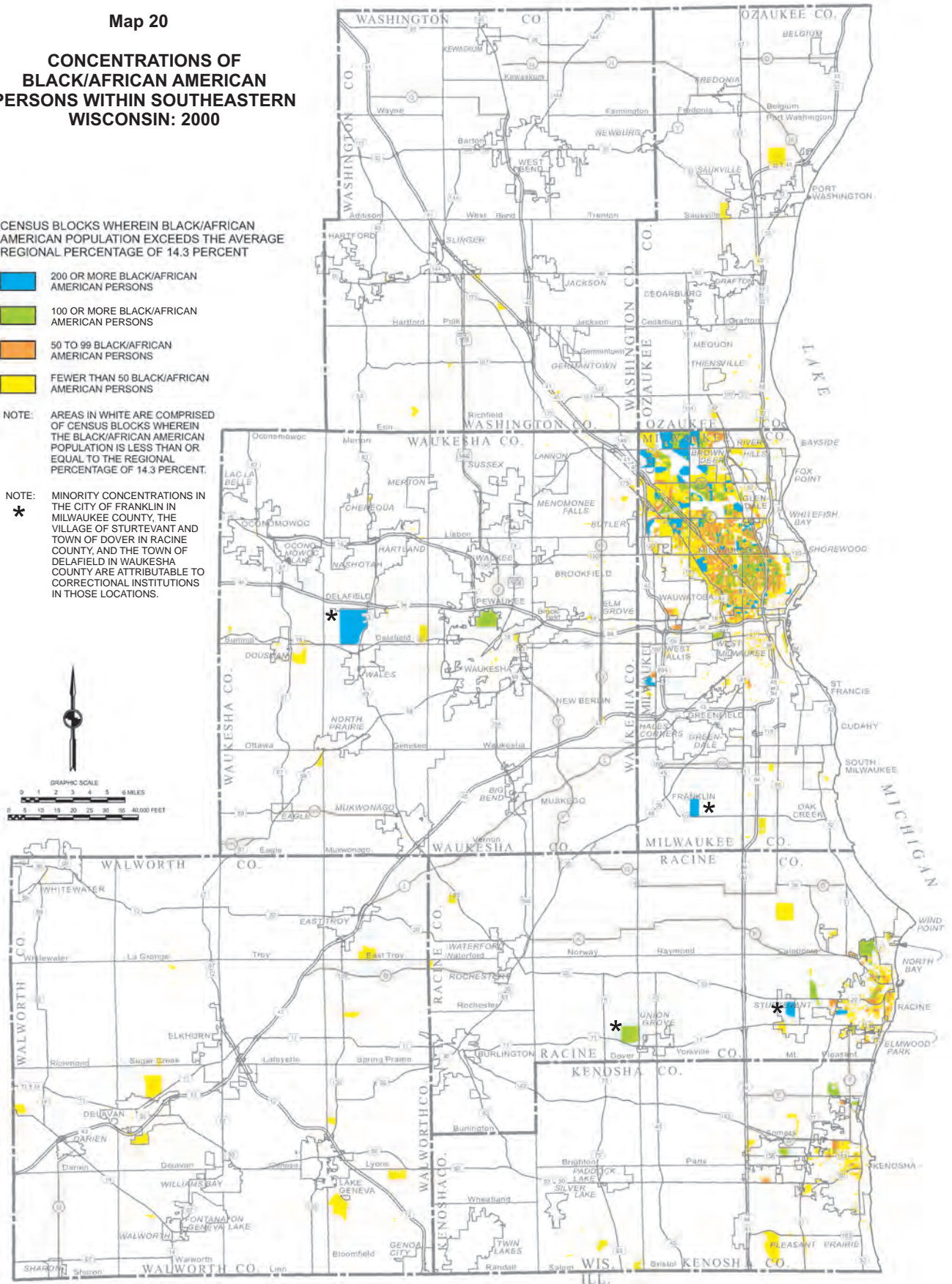
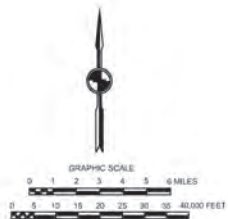
**CONCENTRATIONS OF
BLACK/AFRICAN AMERICAN
PERSONS WITHIN SOUTHEASTERN
WISCONSIN: 2000**

CENSUS BLOCKS WHEREIN BLACK/AFRICAN AMERICAN POPULATION EXCEEDS THE AVERAGE REGIONAL PERCENTAGE OF 14.3 PERCENT

- 200 OR MORE BLACK/AFRICAN AMERICAN PERSONS
- 100 OR MORE BLACK/AFRICAN AMERICAN PERSONS
- 50 TO 99 BLACK/AFRICAN AMERICAN PERSONS
- FEWER THAN 50 BLACK/AFRICAN AMERICAN PERSONS

NOTE: AREAS IN WHITE ARE COMPRISED OF CENSUS BLOCKS WHEREIN THE BLACK/AFRICAN AMERICAN POPULATION IS LESS THAN OR EQUAL TO THE REGIONAL PERCENTAGE OF 14.3 PERCENT.

NOTE: * MINORITY CONCENTRATIONS IN THE CITY OF FRANKLIN IN MILWAUKEE COUNTY, THE VILLAGE OF STURTEVANT AND TOWN OF DOVER IN RACINE COUNTY, AND THE TOWN OF DELAFIELD IN WAUKESHA COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.



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

Map 21

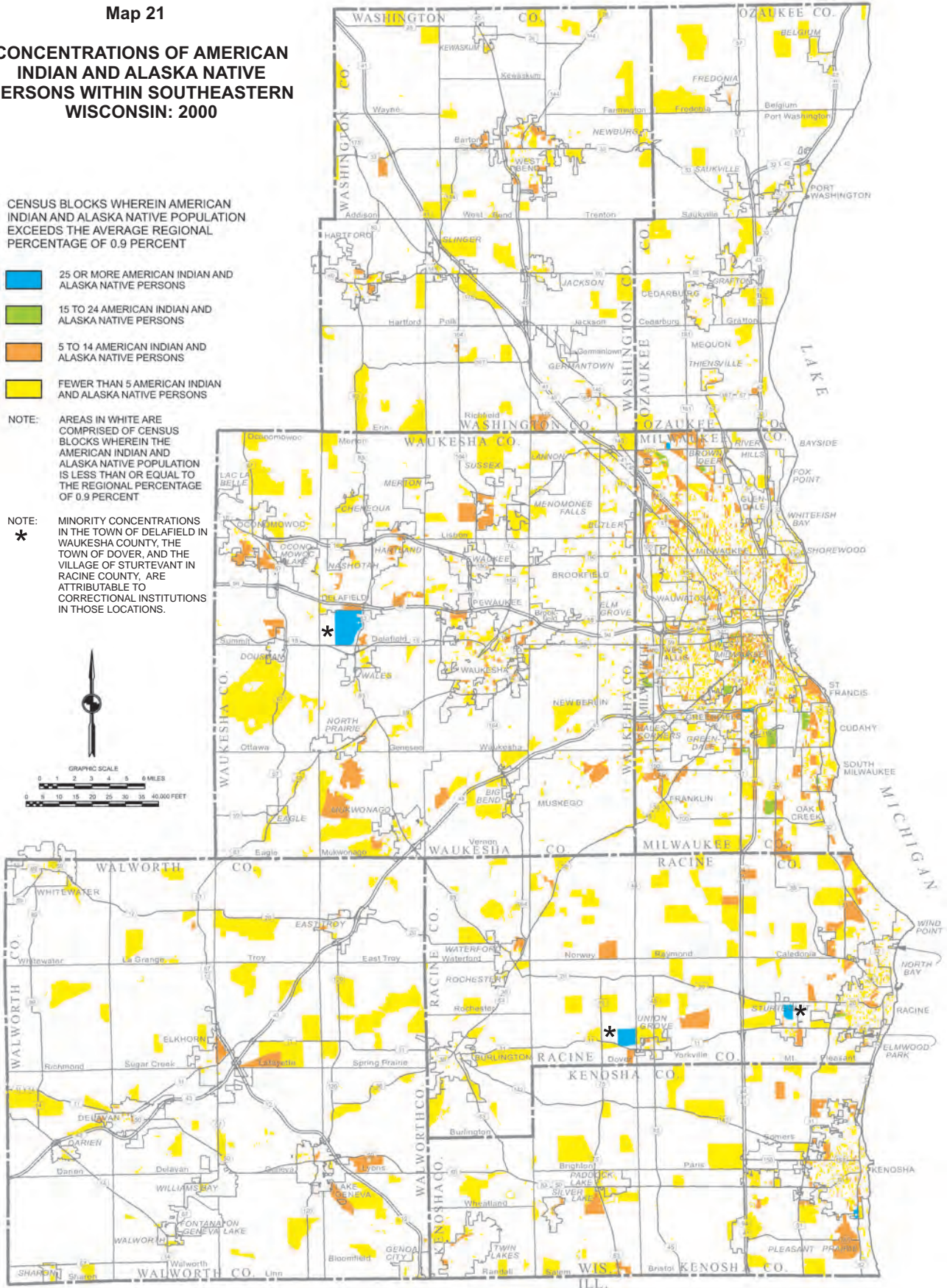
CONCENTRATIONS OF AMERICAN INDIAN AND ALASKA NATIVE PERSONS WITHIN SOUTHEASTERN WISCONSIN: 2000

CENSUS BLOCKS WHEREIN AMERICAN INDIAN AND ALASKA NATIVE POPULATION EXCEEDS THE AVERAGE REGIONAL PERCENTAGE OF 0.9 PERCENT

- 25 OR MORE AMERICAN INDIAN AND ALASKA NATIVE PERSONS
- 15 TO 24 AMERICAN INDIAN AND ALASKA NATIVE PERSONS
- 5 TO 14 AMERICAN INDIAN AND ALASKA NATIVE PERSONS
- FEWER THAN 5 AMERICAN INDIAN AND ALASKA NATIVE PERSONS

NOTE: AREAS IN WHITE ARE COMPRISED OF CENSUS BLOCKS WHEREIN THE AMERICAN INDIAN AND ALASKA NATIVE POPULATION IS LESS THAN OR EQUAL TO THE REGIONAL PERCENTAGE OF 0.9 PERCENT

NOTE: * MINORITY CONCENTRATIONS IN THE TOWN OF DELAFIELD IN WAUKESHA COUNTY, THE TOWN OF DOVER, AND THE VILLAGE OF STURTEVANT IN RACINE COUNTY, ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.



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

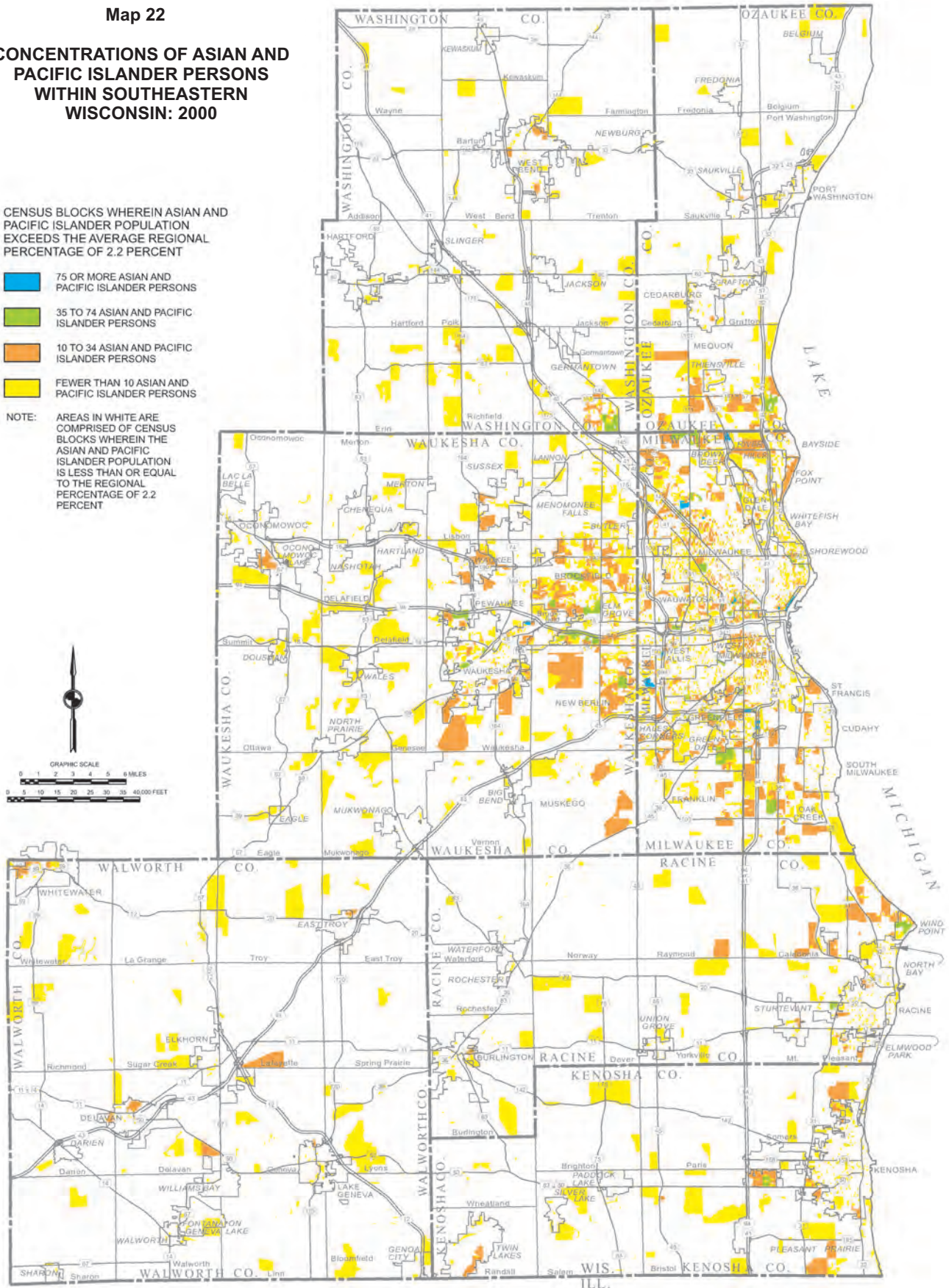
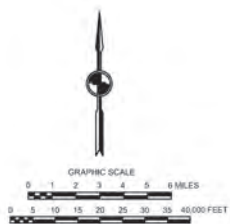
Map 22

**CONCENTRATIONS OF ASIAN AND
PACIFIC ISLANDER PERSONS
WITHIN SOUTHEASTERN
WISCONSIN: 2000**

CENSUS BLOCKS WHEREIN ASIAN AND
PACIFIC ISLANDER POPULATION
EXCEEDS THE AVERAGE REGIONAL
PERCENTAGE OF 2.2 PERCENT

- 75 OR MORE ASIAN AND
PACIFIC ISLANDER PERSONS
- 35 TO 74 ASIAN AND PACIFIC
ISLANDER PERSONS
- 10 TO 34 ASIAN AND PACIFIC
ISLANDER PERSONS
- FEWER THAN 10 ASIAN AND
PACIFIC ISLANDER PERSONS

NOTE: AREAS IN WHITE ARE
COMPRISED OF CENSUS
BLOCKS WHEREIN THE
ASIAN AND PACIFIC
ISLANDER POPULATION
IS LESS THAN OR EQUAL
TO THE REGIONAL
PERCENTAGE OF 2.2
PERCENT



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

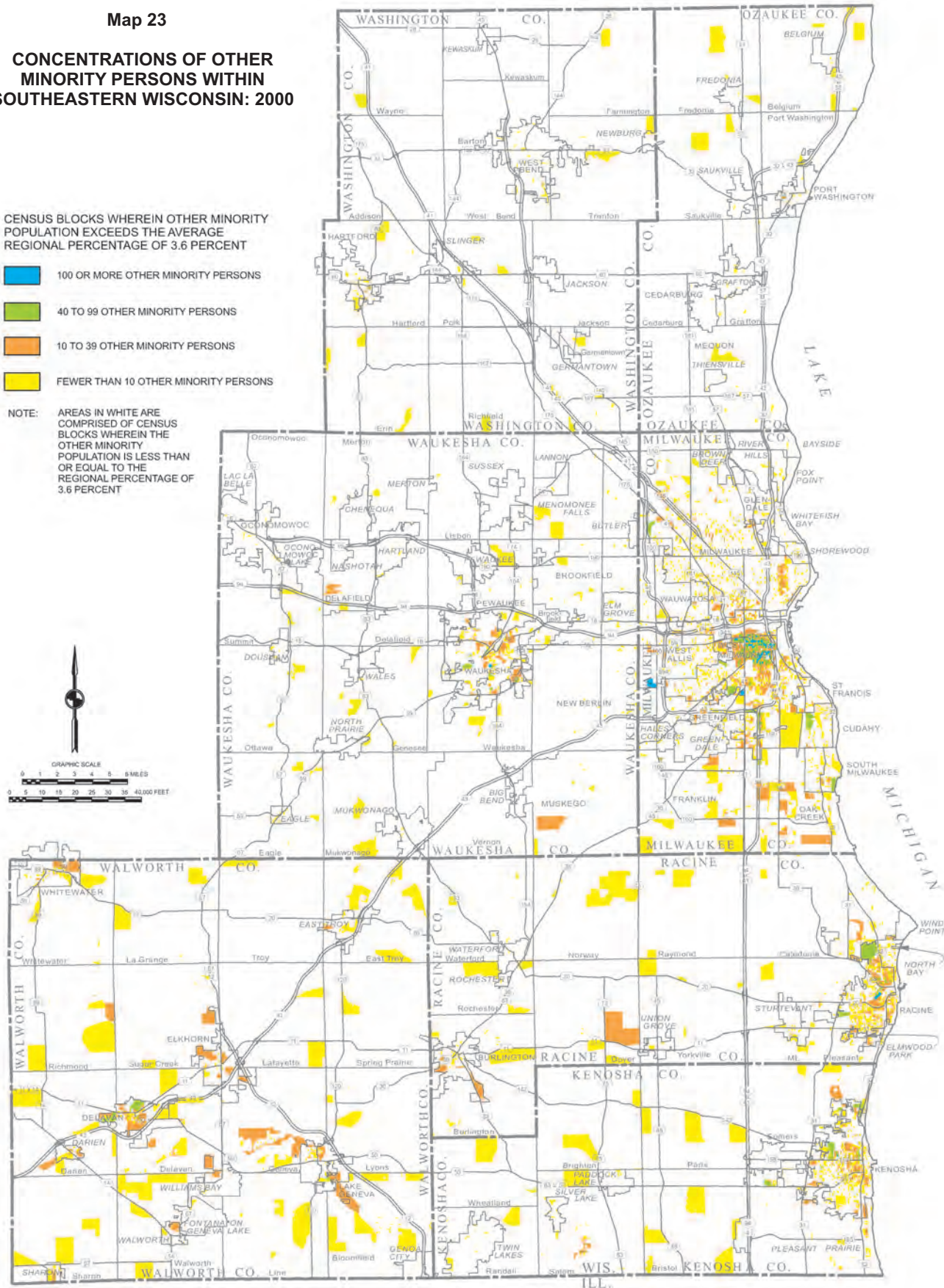
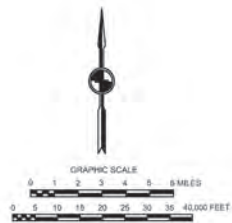
Map 23

**CONCENTRATIONS OF OTHER
MINORITY PERSONS WITHIN
SOUTHEASTERN WISCONSIN: 2000**

CENSUS BLOCKS WHEREIN OTHER MINORITY
POPULATION EXCEEDS THE AVERAGE
REGIONAL PERCENTAGE OF 3.6 PERCENT

- 100 OR MORE OTHER MINORITY PERSONS
- 40 TO 99 OTHER MINORITY PERSONS
- 10 TO 39 OTHER MINORITY PERSONS
- FEWER THAN 10 OTHER MINORITY PERSONS

NOTE: AREAS IN WHITE ARE
COMPRISED OF CENSUS
BLOCKS WHEREIN THE
OTHER MINORITY
POPULATION IS LESS THAN
OR EQUAL TO THE
REGIONAL PERCENTAGE OF
3.6 PERCENT

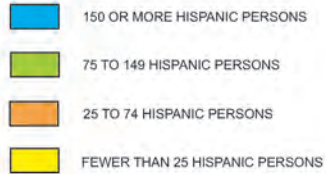


Source: U.S. Bureau of the Census and SEWRPC.

Map 24

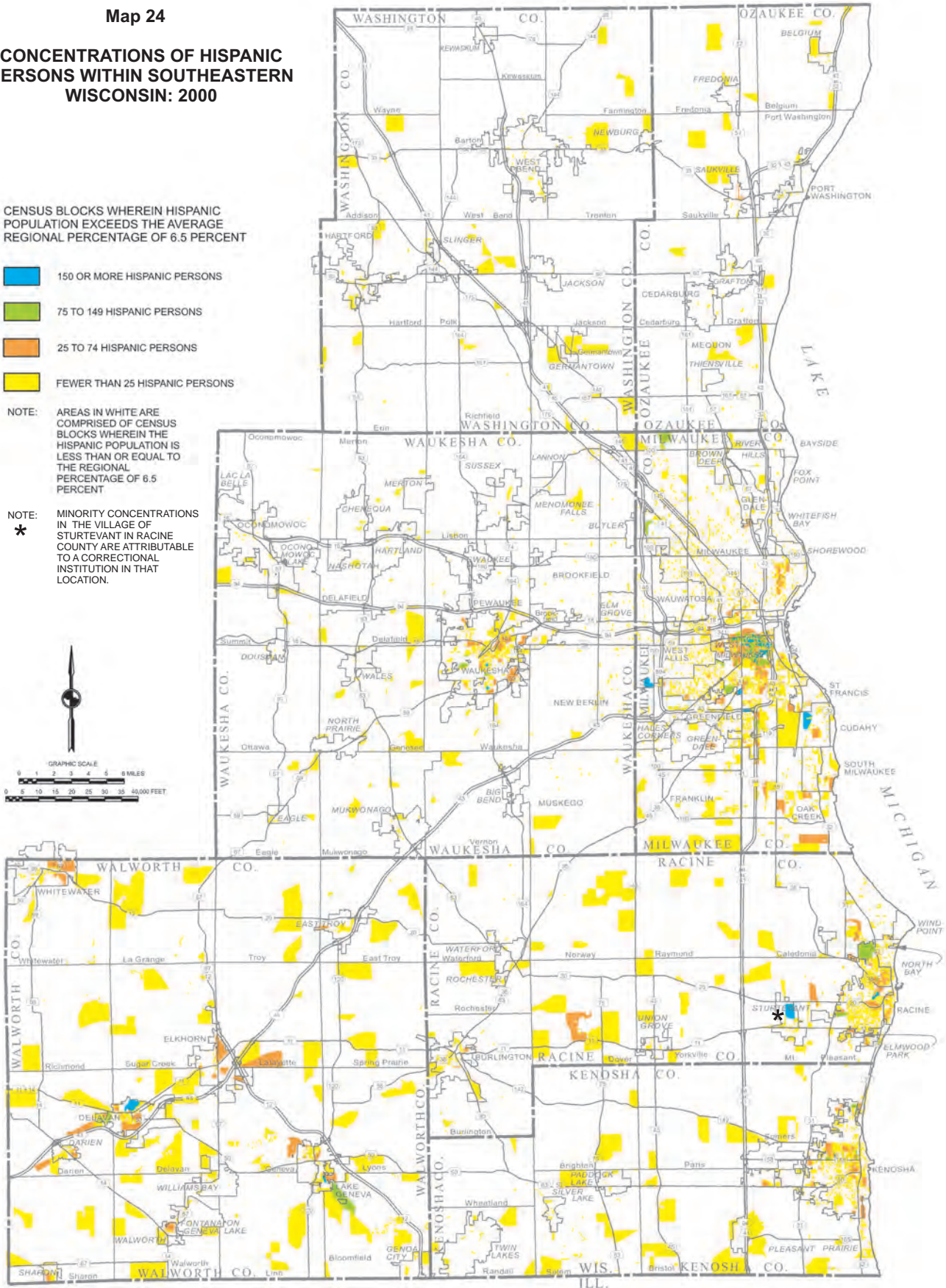
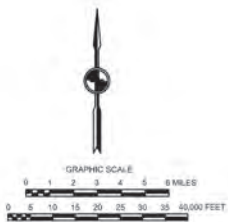
CONCENTRATIONS OF HISPANIC PERSONS WITHIN SOUTHEASTERN WISCONSIN: 2000

CENSUS BLOCKS WHEREIN HISPANIC POPULATION EXCEEDS THE AVERAGE REGIONAL PERCENTAGE OF 6.5 PERCENT



NOTE: AREAS IN WHITE ARE COMPRISED OF CENSUS BLOCKS WHEREIN THE HISPANIC POPULATION IS LESS THAN OR EQUAL TO THE REGIONAL PERCENTAGE OF 6.5 PERCENT

NOTE: * MINORITY CONCENTRATIONS IN THE VILLAGE OF STURTEVANT IN RACINE COUNTY ARE ATTRIBUTABLE TO A CORRECTIONAL INSTITUTION IN THAT LOCATION.



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

Map 25

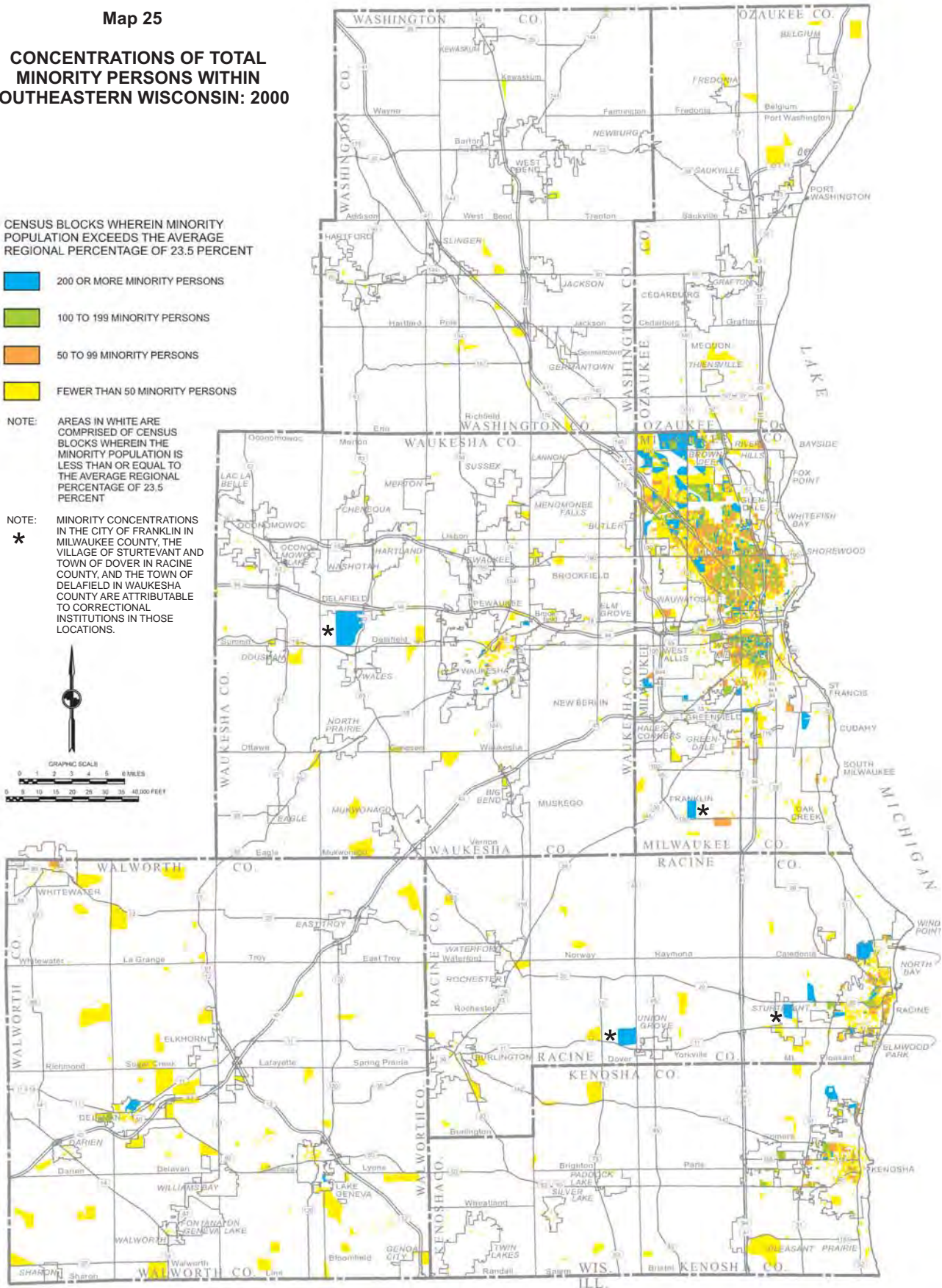
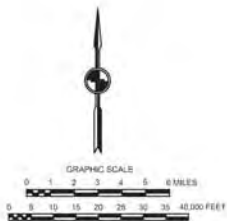
**CONCENTRATIONS OF TOTAL
MINORITY PERSONS WITHIN
SOUTHEASTERN WISCONSIN: 2000**

CENSUS BLOCKS WHEREIN MINORITY
POPULATION EXCEEDS THE AVERAGE
REGIONAL PERCENTAGE OF 23.5 PERCENT

- 200 OR MORE MINORITY PERSONS
- 100 TO 199 MINORITY PERSONS
- 50 TO 99 MINORITY PERSONS
- FEWER THAN 50 MINORITY PERSONS

NOTE: AREAS IN WHITE ARE
COMPRISED OF CENSUS
BLOCKS WHEREIN THE
MINORITY POPULATION IS
LESS THAN OR EQUAL TO
THE AVERAGE REGIONAL
PERCENTAGE OF 23.5
PERCENT

NOTE: MINORITY CONCENTRATIONS
IN THE CITY OF FRANKLIN IN
MILWAUKEE COUNTY, THE
VILLAGE OF STURTEVANT AND
TOWN OF DOVER IN RACINE
COUNTY, AND THE TOWN OF
DELAFIELD IN WAUKESHA
COUNTY ARE ATTRIBUTABLE
TO CORRECTIONAL
INSTITUTIONS IN THOSE
LOCATIONS.



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

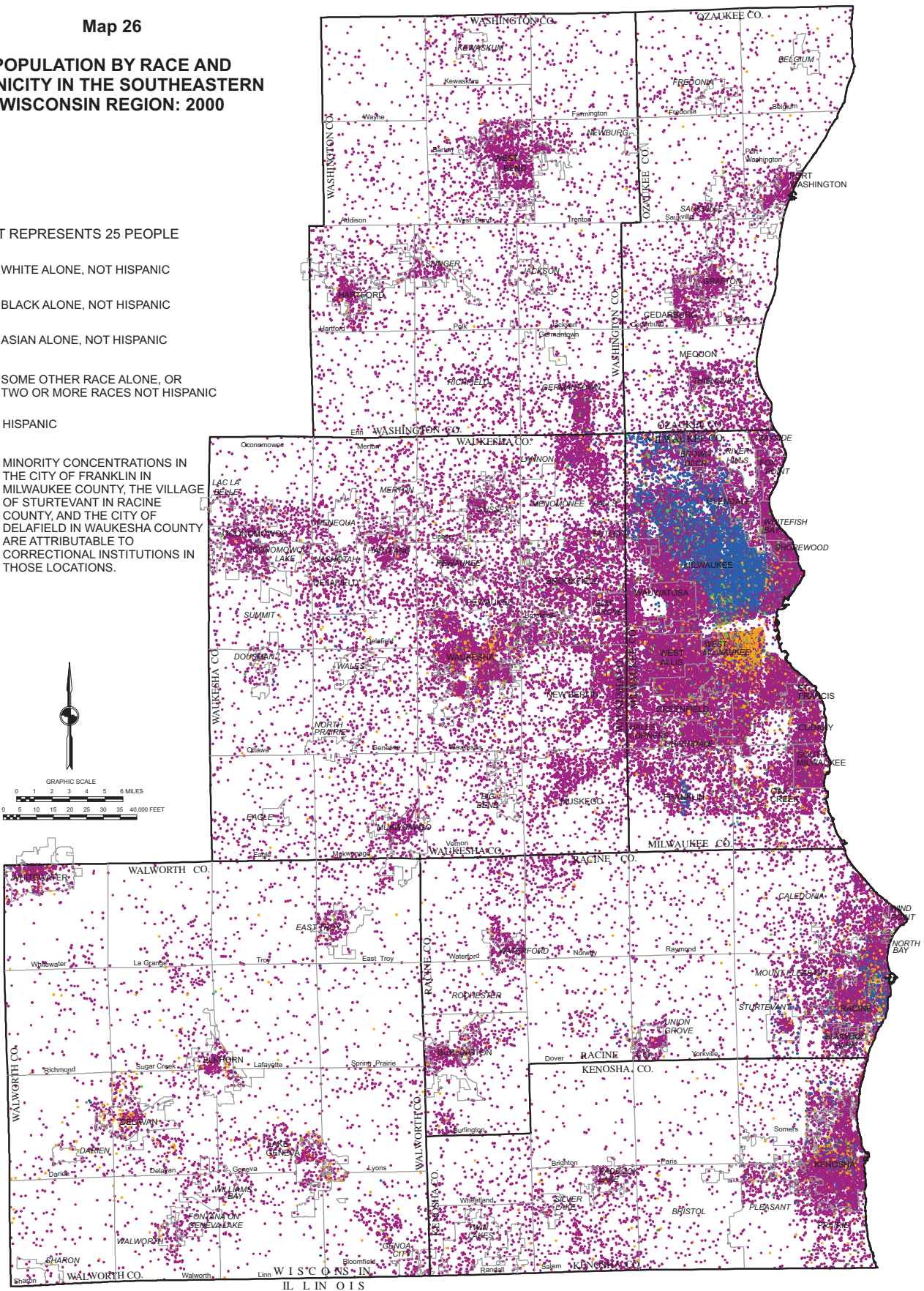
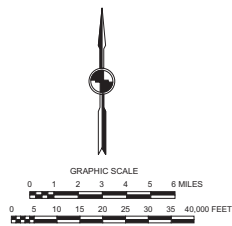
Map 26

**POPULATION BY RACE AND
ETHNICITY IN THE SOUTHEASTERN
WISCONSIN REGION: 2000**

1 DOT REPRESENTS 25 PEOPLE

- WHITE ALONE, NOT HISPANIC
- BLACK ALONE, NOT HISPANIC
- ASIAN ALONE, NOT HISPANIC
- SOME OTHER RACE ALONE, OR TWO OR MORE RACES NOT HISPANIC
- HISPANIC

NOTE: MINORITY CONCENTRATIONS IN THE CITY OF FRANKLIN IN MILWAUKEE COUNTY, THE VILLAGE OF STURTEVANT IN RACINE COUNTY, AND THE CITY OF DELAFIELD IN WAUKESHA COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.



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

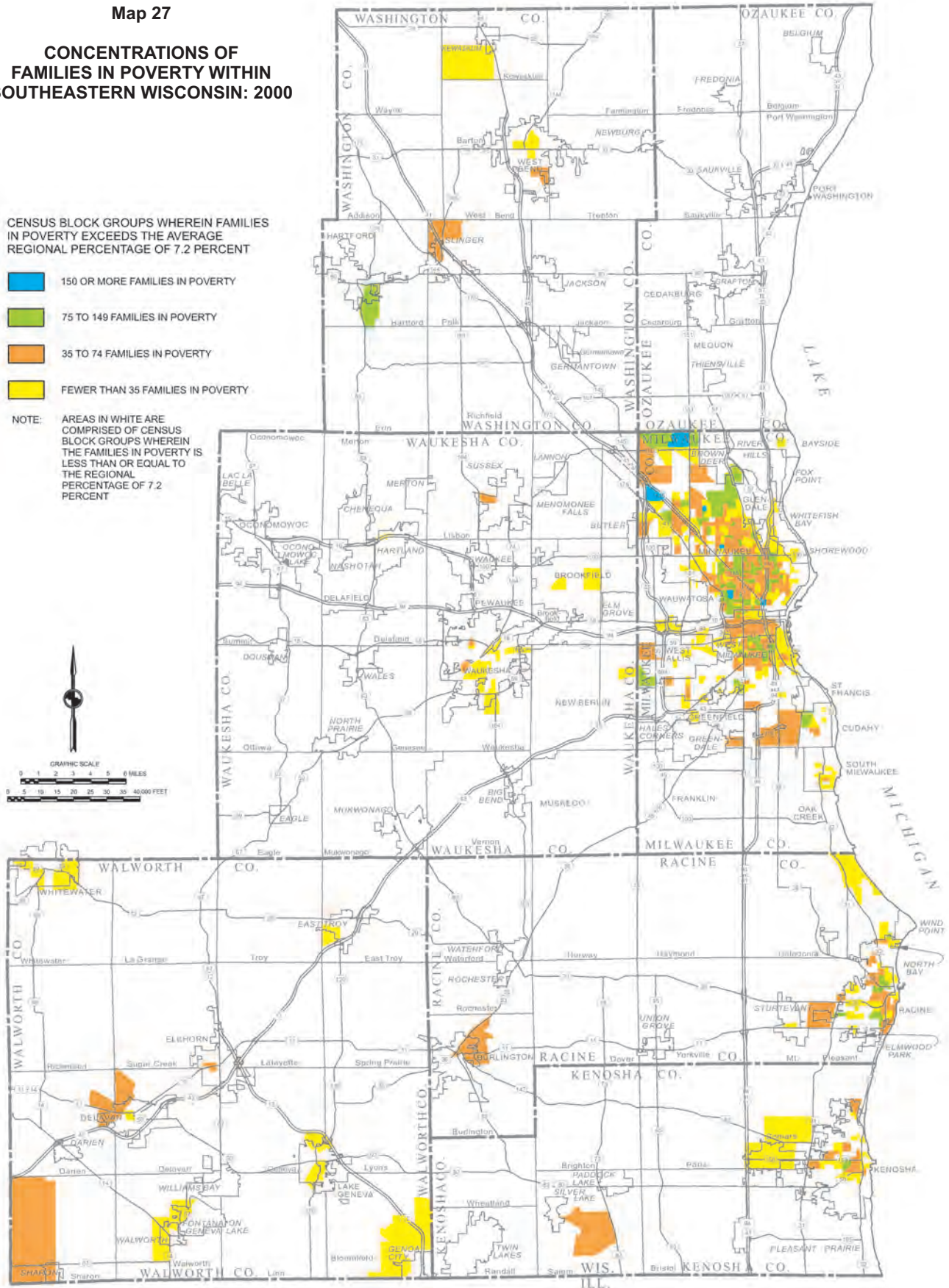
Map 27

**CONCENTRATIONS OF
FAMILIES IN POVERTY WITHIN
SOUTHEASTERN WISCONSIN: 2000**

CENSUS BLOCK GROUPS WHEREIN FAMILIES
IN POVERTY EXCEEDS THE AVERAGE
REGIONAL PERCENTAGE OF 7.2 PERCENT

- 150 OR MORE FAMILIES IN POVERTY
- 75 TO 149 FAMILIES IN POVERTY
- 35 TO 74 FAMILIES IN POVERTY
- FEWER THAN 35 FAMILIES IN POVERTY

NOTE: AREAS IN WHITE ARE
COMPRISED OF CENSUS
BLOCK GROUPS WHEREIN
THE FAMILIES IN POVERTY IS
LESS THAN OR EQUAL TO
THE REGIONAL
PERCENTAGE OF 7.2
PERCENT



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

PMSA regarding American Indians and Alaska Natives and Asians, Native Hawaiians, and Other Pacific Islanders were not specified because of the relatively small population compared to other PMSAs. Study results regarding residential segregation of African Americans and Hispanics for Large Metropolitan Areas in the Country were set forth in the study.⁴ The study shows that in 2000 the Milwaukee-Waukesha PMSA was the most segregated Large Metropolitan Area for African Americans in the Country when all five dimensions of segregation are averaged together. In addition, the study found that the Milwaukee area was the most segregated for African Americans in 1990 and was in the top six most segregated metropolitan areas for African Americans in 1980. Although Milwaukee's rank regarding residential segregation for African Americans among the Nation's Large Metropolitan Areas increased between 1980 and 2000, the degree to which this residential segregation occurs within the metropolitan area decreased slightly. There was a greater decrease in the degree of residential segregation of African Americans nationally over the same time period, which explains the Milwaukee area increase in rank among Large Metropolitan Areas. The study also found that the Milwaukee area was the twelfth most segregated Large Metropolitan Area for Hispanics in 2000.

An analysis of 2005-2009 ACS data by the Brookings Institute shows that the situation in the Milwaukee area has not improved relative to other Large Metropolitan Areas. The Milwaukee area remains the most segregated Large Metropolitan Area for African Americans and has become the seventh most segregated Large Metropolitan Area for Hispanics. The analysis used dissimilarity indices to measure the segregation of particular racial and ethnic minority groups. The dissimilarity indices measure the degree to which a minority group is distributed differently than whites across census tracts. The values range from 0, which would be complete integration, to 100, which would be complete segregation. The value indicates the percentage of the particular minority group that need to move to be distributed exactly like whites. Additional information regarding racial and ethnic composition in the Region by sub-area is presented in Chapter VII.

Land Use

The Commission relies on an urban growth analysis and a land use inventory to monitor trends in urban growth and development density in the Region. The urban growth analysis delineates the outer limits of concentrations of urban development and shows the urbanization of the Region since 1850. The urban growth analysis provides a basis for calculating urban population and household density trends in the Region.

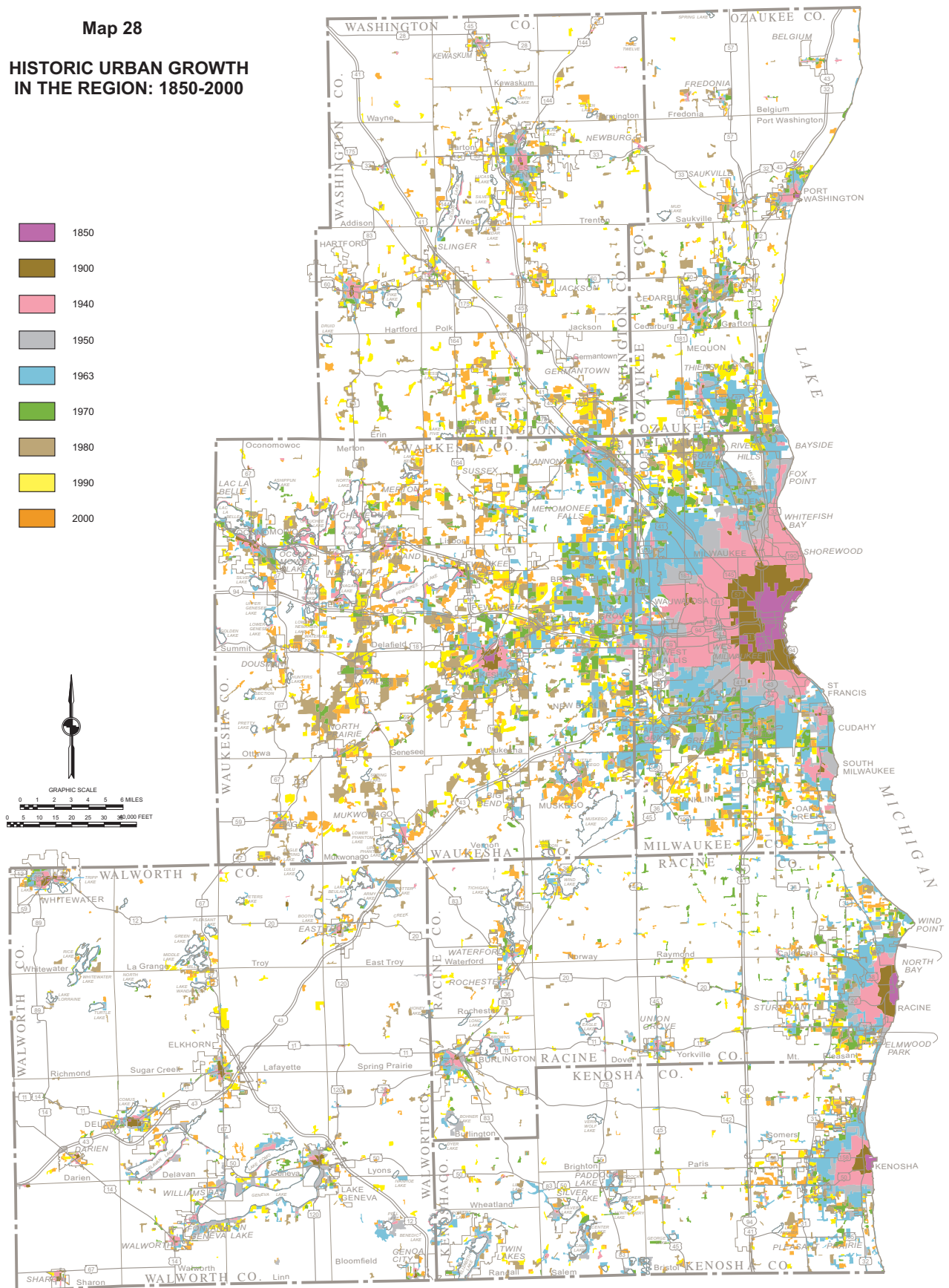
Urban Growth Analysis

The urban growth analysis shows the historical pattern of urban settlement, growth, and development of the Region since 1850 for selected points in time. Areas identified as urban under this time series analysis include portions of the Region where residential structures or other buildings have been constructed in relatively compact groups indicating a concentration of residential, commercial, industrial, governmental, institutional, or other urban land use. Urban growth for the years prior to 1940 was identified using a variety of sources, including the records of local historical societies, land subdivision plat records, farm plat maps, U.S. Geological Survey maps, and Wisconsin Geological and Natural History Survey records. Urban growth for the years 1940, 1950, 1963, 1970, 1980, 1990, and 2000 was identified using aerial photographs.

The urban growth analysis, which has been completed through the year 2000, is presented on Map 28. Urban portions of the Region were concentrated primarily in the larger urban centers located in and around the Cities of Kenosha, Milwaukee, Racine, Waukesha, and West Bend, with some additional development in several smaller settlements scattered throughout the Region in 1850. Urban development in the Region occurred in a pattern resembling concentric rings around existing urban centers over the 100-year period from 1850 to 1950, resulting in a relatively compact regional development pattern. There was significant change in the pattern and rate of urban development in the Region after 1950. Substantial amounts of development continued to occur adjacent to established urban centers; however, considerable development started to occur in isolated enclaves in outlying areas of the Region. This trend continued through the year 2000.

⁴*Large Metropolitan Areas are PMSAs with a population of 1,000,000 or greater.*

Map 28
HISTORIC URBAN GROWTH
IN THE REGION: 1850-2000



Source: SEWRPC.

Table 26

**URBAN POPULATION DENSITY AND URBAN
HOUSEHOLD DENSITY IN THE REGION: 1940-2000**

Year	Urban Area ^a (square miles)	Urban Population		Urban Households	
		Persons ^b	Density (persons per urban square mile)	Households ^c	Density (households per urban square mile)
1940	93	991,535	10,662	272,077	2,926
1950	146	1,179,084	8,076	338,572	2,319
1963	282	1,634,200	5,795	470,856	1,670
1970	338	1,728,666	5,114	529,404	1,566
1980	444	1,749,238	3,940	623,441	1,404
1990	509	1,800,751	3,538	672,896	1,322
2000	579	1,923,674	3,322	746,500	1,289

^aBased on the Regional Planning Commission urban growth analysis.

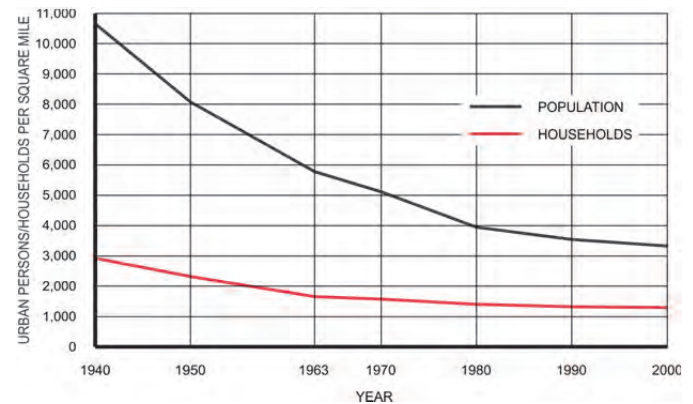
^bTotal population, excluding rural farm population, as reported in the U.S. Census; 1963 is Commission estimate.

^cTotal households, excluding rural farm households, as reported in the U.S. Census; 1963 is Commission estimate.

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

Figure 7

**URBAN POPULATION AND HOUSEHOLD
DENSITY IN THE REGION: 1940-2000**



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

The urban growth analysis, in conjunction with each U.S. decennial census, provides a basis for calculating urban population and household density changes in the Region over time. Table 26 relates the urban area identified by the urban growth analysis with urban population and households between 1940 and 2000. The urban population is the total population of the Region excluding the rural farm population, and urban households are all households in the Region excluding rural farm households.

The population density of the urban portion of the Region has decreased significantly between 1940 and 2000. The population density decreased from 10,700 persons per square mile in 1940 to about 5,100 persons per square mile in 1970, 3,900 persons per square mile in 1980, 3,500 persons per square mile in 1990, and 3,300 persons per square mile in 2000. The following three factors have contributed to this decrease in urban density in the Region:

- The trend toward lower density residential development;
- An increase in the rate of job growth compared to population growth, and the resulting increase in commercial and industrial land use;
- A 25 percent decrease in average household size, which is the unit of consumption for housing units, between 1950 and 2000.

The decline in urban density when calculated for households is not as significant as when calculated for population. The urban household density decreased by 23 percent between 1963 and 2000, compared to the 43 percent decrease in urban population density, as shown on Table 26 and Figure 7.

Land Use Regulation Impacts on Population Density Trends

The Legacy (1975) Regional Housing Plan examined the patterns of density allowed by community zoning ordinances as well as minimum lot size and structure type and size requirements. Information from the 1975 plan was compared to zoning ordinance data inventoried and mapped as part of the year 2035 regional land use plan to help determine the impact of land use regulations on population density. Overall, the amount of land zoned for higher density residential use decreased between 1971 and 2000. The amount of land zoned for high density residential development (residential lots or equivalent densities of less than 6,000 square feet per housing unit)

decreased by about 1 percent, from 64,770 acres to 63,936 acres. Land zoned for medium density residential development (residential lots or equivalent densities ranging from 6,000 to 19,999 square feet per housing unit) decreased by about 24 percent, from 141,786 acres in 1971 to 107,328 acres in 2000.

These decreases may be related to the trend towards lower density residential development and decreased population density; however, the legacy housing plan concluded that the Region was “over zoned” for residential use in 1971. The amount of developable land for modest-sized housing⁵ exceeded the demand for housing. There were 6,540 acres of developable land zoned to accommodate modest-sized efficiency, one-, or two-bedroom housing units in 1971, which would have accommodated 52,902 such units. There were 11,175 acres of developable land zoned to accommodate modest-sized three- or four-bedroom housing units in 1971, which would have accommodated 78,802 units, for a total of about 131,700 additional units. There was a forecast increase of 69,000 households for the Region between 1970 and 1980. Additional information regarding community zoning regulations and comprehensive plan recommendations for future housing development is presented in Chapter V.

The legacy housing plan further concluded that land zoned and available for development of modest-sized housing units in the Region was not evenly distributed throughout the Region. It was found that community zoning ordinance minimum lot size requirements did not create a significant constraint to the provision of modest-size housing; however, structure type and size requirements posed a significant constraint to low- and moderate-income households seeking efficiency, one-bedroom, and two-bedroom housing units in certain portions of the Region, most notably communities in Ozaukee and Washington Counties. This finding relates to the housing problem identified in Chapter II, which identifies an imbalance between jobs and housing in sub-areas of the Region and the Region as a whole, particularly with respect to an adequate supply of affordable, or “workforce,” housing near employment centers located in some sub-areas. Analyses were undertaken as part of the current plan to determine if there are sub-areas of the Region with an inadequate supply of affordable housing. Recommendations are presented in Chapter XII.

Land Use Inventory

The Commission land use inventory is intended to serve as a relatively precise record of land use for the Region at selected points in time. The land use classification system used in the inventory consists of nine major categories, including a residential category, and 66 sub-categories, including single-family residential, two-family residential, multi-family residential, and mobile homes. This makes the land use inventory suitable for land use planning and to support other Commission efforts, including housing and transportation planning. Aerial photographs serve as the primary basis for identifying existing land use, which are augmented by field surveys as needed. The most recent regionwide land use inventory was compiled using aerial photography taken in the spring of 2000. The results of the 2000 inventory, including the single-family residential, two-family residential, multi-family residential, and mobile home sub-categories are shown on Table 27 and Map 29.

Areas considered urban under the land use inventory include those identified as residential; commercial; industrial; transportation, communication, and utility; governmental and institutional; intensive recreational; and unused urban land. Urban land uses encompassed 761 square miles, or about 28 percent of the Region in 2000. Residential land use was the largest urban land use category, encompassing 362 square miles, or about 48 percent of urban land and about 14 percent of the total area of the Region. Single-family residential land uses encompassed 329 square miles, which was about 91 percent of all residential land. Multi-family residential land

⁵*Developable land zoned to accommodate modest-sized housing included all developable residentially zoned land in 1971 for which applicable minimum lot size zoning regulations did not exceed 10,000 square feet per dwelling unit, and minimum structure size zoning regulations did not exceed 300 square feet for an efficiency unit, 500 square feet for a one-bedroom unit, 840 square feet for a two-bedroom unit, 1,180 square feet for a three-bedroom unit, and 1,480 square feet for a four-bedroom unit.*

uses encompassed 18 square miles, or 5 percent of residential land, and two-family residential uses encompassed 13 square miles, or about 4 percent of residential land. The remainder of residential land use in the Region consisted of mobile homes. Nonurban lands generally consisted of agricultural land and natural areas including surface water, wetlands, and woodlands.

Land use inventories conducted by the Commission between 1963 and 2000 are summarized in Table 28 for the Region as a whole and in Appendix A for each County in the Region. Residential sub-category acreages for each County are summarized in Table 29. The increase in urban land in the outlying portions of the Region since 1963, particularly residential, commercial, and industrial land uses, coincides with the decline in urban population and household densities over the same time period. Residential land uses increased from 115,170 acres to 231,737 acres, or by about 101 percent, in the Region between 1963 and 2000, including increases of:

- 8,464 acres, or about 87 percent, in Kenosha County
- 10,501 acres, or about 26 percent, in Milwaukee County
- 11,256 acres, or about 161 percent, in Ozaukee County
- 11,074 acres, or about 90 percent, in Racine County
- 9,667 acres, or about 91 percent, in Walworth County
- 18,532 acres, or about 263 percent, in Washington County
- 47,073 acres, or about 167 percent, in Waukesha County

About 90 percent of the increase in the total area developed for residential uses is due to single-family development; however, the proportion of single-family residential land uses in the Region remained relatively constant between 1963 and 2000. The proportion of multi-family residential land uses also remained relatively constant over the same time period. The amount of land area developed for commercial and industrial land uses increased from 16,041 acres in 1963 to 40,450 acres in 2000, or by about 152 percent, including increases of:

- 1,531 acres, or about 114 percent, in Kenosha County
- 6,054 acres, or about 70 percent, in Milwaukee County
- 1,425 acres, or about 225 percent, in Ozaukee County
- 2,839 acres, or about 187 percent, in Racine County
- 1,632 acres, or about 158 percent, in Walworth County
- 2,172 acres, or about 316 percent, in Washington County
- 8,755 acres, or about 413 percent, in Waukesha County

Map 30 compares residential, commercial, and industrial land uses in the Region in 1963 and 2000.

PART 2: INVENTORY OF EXISTING HOUSING STOCK

The characteristics of the existing housing stock in the Region have 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.⁶ The existing housing stock inventory was compiled using 2000⁷

⁶*Housing analysis areas are shown on Map 1 in Chapter II.*

⁷*Data from Summary File 1 and Summary File 3 were used from the 2000 Census. In some cases, data reported by the Census differs between the two files.*

Table 27

LAND USE IN THE SOUTHEASTERN WISCONSIN REGION: 2000

Land Use Category ^a	Square Miles	Percent of Urban/Nonurban	Percent of Total
Urban			
Residential			
Single-Family	329.2	43.2	12.2
Two-Family	13.4	1.8	0.5
Multi-Family	18.0	2.4	0.7
Mobile Homes	1.5	0.2	0.1
Subtotal Residential	362.1	47.6	13.5
Commercial	30.3	4.0	1.1
Industrial	32.9	4.3	1.2
Transportation, Communication, and Utilities	200.9	26.4	7.5
Governmental and Institutional	33.7	4.4	1.2
Recreational	50.4	6.6	1.9
Unused Urban Land	50.9	6.7	1.9
Subtotal Urban	761.2	100.0	28.3
Nonurban			
Natural Resource Areas			
Surface Water	77.4	4.0	2.9
Wetlands	275.7	14.3	10.2
Woodlands	182.7	9.5	6.8
Subtotal Natural Resource Areas	535.8	27.8	19.9
Agricultural	1,259.4	65.3	46.8
Unused Rural and Other Open Land	133.5	6.9	5.0
Subtotal Nonurban	1,928.7	100.0	71.7
Total	2,689.9	--	100.0

^aOff-street parking is included with the associated land use.

Source: SEWRPC.

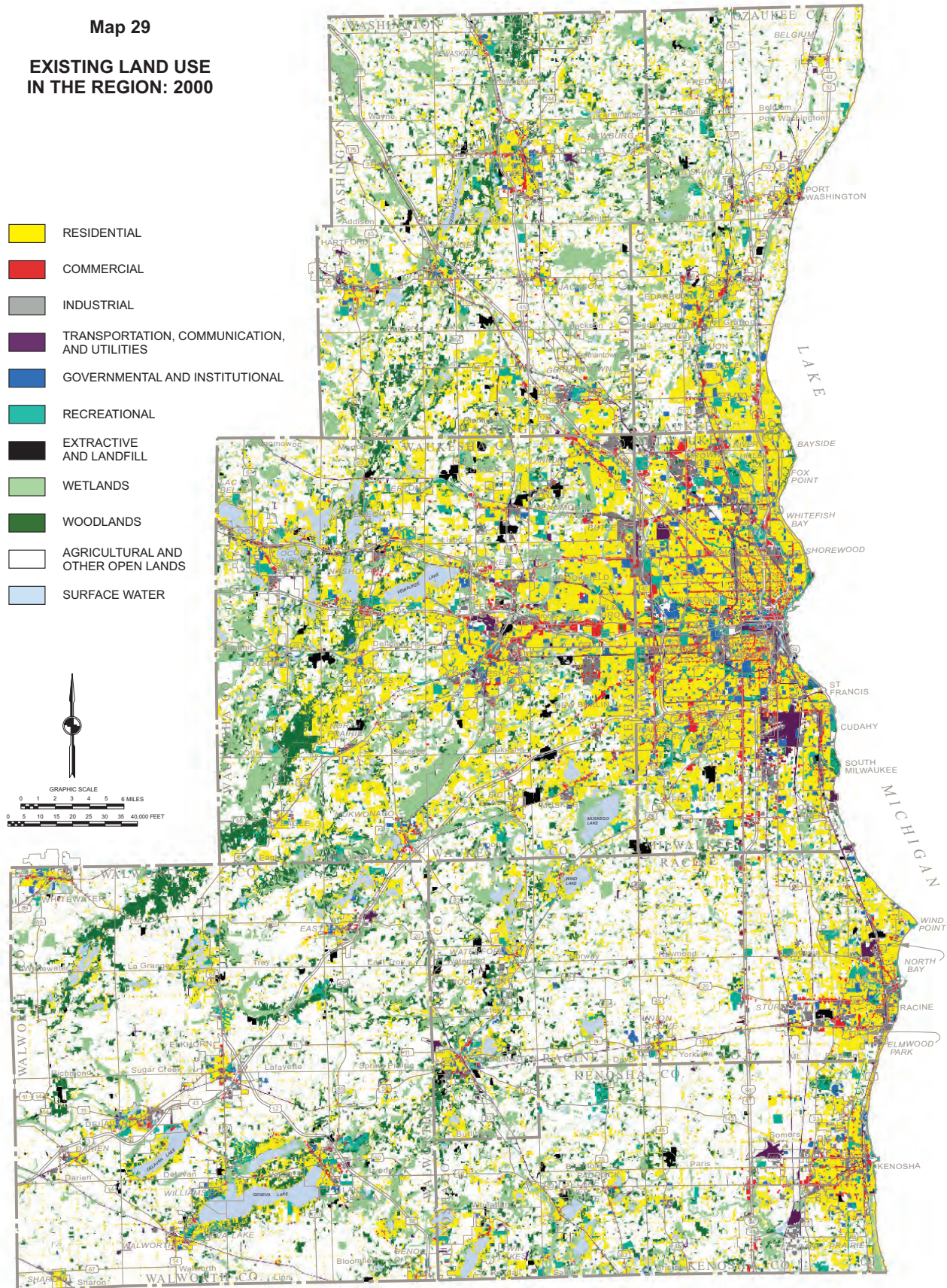
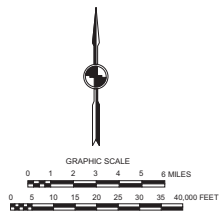
and 2010 U.S. Census data. Where updated data were not available from the 2010 Census, data provided by the American Community Survey (ACS) collected between 2005 and 2009 were used. U.S. Census data represent resident responses to the Census survey questionnaires and may differ from actual values due to sampling error, or the difference between a sample estimate and a complete count; and non-sampling error, including non-responses, respondent or enumerator error, or processing error. The Census Bureau attempts to control the sources of such errors during the data collection and processing operations.

The existing housing stock inventory includes:

- Total housing units
- Vacancy rate
- Value of owner-occupied housing units
- Monthly cost of occupying housing units by tenure
- Number of bedrooms
- Structure type
- Year built and condition of existing housing stock

Map 29

**EXISTING LAND USE
IN THE REGION: 2000**



Source: SEWRPC.

Table 28

LAND USE IN THE SOUTHEASTERN WISCONSIN REGION: 1963-2000

Land Use Category ^a	Land Use in Square Miles				
	1963	1970	1980	1990	2000
Urban					
Residential					
Single-Family	166.2	194.9	247.5	274.0	329.2
Two-Family	9.8	9.9	10.8	12.3	13.4
Multi-Family.....	3.6	5.3	9.9	13.0	18.0
Mobile Homes	0.4	0.7	0.9	1.1	1.5
Subtotal Residential	180.0	210.8	269.1	300.4	362.1
Commercial	11.5	14.8	19.3	24.7	30.3
Industrial.....	13.5	17.3	22.0	26.1	32.9
Transportation, Communication, and Utilities	134.9	150.0	166.1	171.8	200.9
Governmental and Institutional	21.8	27.2	30.0	30.8	33.7
Recreational	26.0	33.1	39.3	42.3	50.4
Unused Urban Land	54.5	51.0	45.0	40.5	50.9
Subtotal Urban	442.2	504.2	590.8	636.6	761.2
Nonurban					
Natural Resource Areas					
Surface Water	71.6	74.0	76.2	76.9	77.4
Wetlands	274.3	270.3	266.6	268.7	275.7
Woodlands	186.8	184.3	181.9	185.9	182.7
Subtotal Natural Resource Areas	532.7	528.6	524.7	531.5	535.8
Agricultural	1,637.1	1,564.7	1,475.4	1,395.4	1,259.4
Unused Rural and Other Open Land	77.2	91.6	98.4	126.0	133.5
Subtotal Nonurban	2,247.0	2,184.9	2,098.5	2,052.9	1,928.7
Total	2,689.2	2,689.1	2,689.3	2,689.5	2,689.9

NOTE: As part of the regional land use inventory for the year 2000, the delineation of existing land use was referenced to real property boundary information not available for prior inventories. This change increases the precision of the land use inventory and makes it more useable to public agencies and private interests throughout the Region. As a result of the change, however, year 2000 land use inventory data are not strictly comparable with data from the 1990 and prior inventories. At the county and regional level, the most significant effect of the change is to increase the transportation, communication, and utilities category, due to the use of actual street and highway rights-of-way as part of the 2000 land use inventory, as opposed to the use of narrower estimated rights-of-way in prior inventories. This treatment of streets and highways generally diminishes the area of adjacent land uses traversed by those streets and highways in the 2000 land use inventory relative to prior inventories. Changes in total area may be due to this procedural change. Changes in the Lake Michigan shoreline may also affect land use acreages.

^aOff-street parking is included with the associated land use.

Source: SEWRPC Regional Land Use Inventories.

Total Housing Units

The number and tenure (owner- or renter-occupied) of existing housing units in each sub-regional housing analysis area is a necessary baseline inventory item in forecasting the number of additional housing units required to meet the anticipated future housing demand. Tables 30 and 31 set forth the number of housing units in each sub-area by tenure in 2000 and 2010, respectively. There were 796,734 total housing units in the Region in 2000. About 94 percent of units were occupied and about 6 percent were vacant. About 63 percent of occupied housing units were owner-occupied and about 37 percent were renter-occupied. The number of housing units in the Region increased by about 10 percent, to 873,474 units, between 2000 and 2010. About 8 percent of units were vacant in 2010. About 65 percent of the occupied housing units were owner-occupied and about 35 percent were renter-occupied. Map 31 shows the percentage of owner- and renter-occupied housing units in each sub-area in 2010. Sub-area 11 (Erin-Richfield) had the highest percentage of owner-occupied housing units, at 93 percent, and sub-area 15 (eastern portion of the City of Milwaukee) had the highest percentage of renter-occupied units, at 62 percent. Information regarding demographic characteristics of homeowners and renters is included in Chapter VII.

Table 29

RESIDENTIAL LAND USE IN THE SOUTHEASTERN WISCONSIN REGION: 1963-2000

Location and Type of Residential Land Use	Area Developed with Residential Land Use									
	1963		1970		1980		1990		2000	
	Square Miles	Percent of Total	Square Miles	Percent of Total	Square Miles	Percent of Total	Square Miles	Percent of Total	Square Miles	Percent of Total
Kenosha County										
Single-Family	14.6	96.0	16.4	95.3	20.1	94.0	22.1	93.6	26.3	92.9
Two-Family.....	0.4	2.6	0.4	2.3	0.5	2.3	0.5	2.1	0.5	1.8
Multi-Family.....	0.1	0.7	0.2	1.2	0.5	2.3	0.7	3.0	1.1	3.9
Mobile Homes	0.1	0.7	0.2	1.2	0.3	1.4	0.3	1.3	0.4	1.4
Total	15.2	100.0	17.2	100.0	21.4	100.0	23.6	100.0	28.3	100.0
Milwaukee County										
Single-Family	52.0	82.5	55.5	82.3	59.5	81.0	60.6	79.3	62.3	78.5
Two-Family.....	7.9	12.5	7.8	11.6	7.9	10.7	8.5	11.2	8.5	10.7
Multi-Family.....	3.0	4.8	4.0	5.9	6.0	8.2	7.2	9.4	8.4	10.6
Mobile Homes	0.1	0.2	0.1	0.2	0.1	0.1	0.1	0.1	0.2	0.2
Total	63.0	100.0	67.4	100.0	73.5	100.0	76.4	100.0	79.4	100.0
Ozaukee County										
Single-Family	10.7	98.2	14.0	97.9	19.0	96.0	21.6	95.2	27.0	94.4
Two-Family.....	0.2	1.8	0.2	1.4	0.3	1.5	0.5	2.2	0.7	2.4
Multi-Family.....	-- ^a	-- ^b	0.1	0.7	0.5	2.5	0.6	2.6	0.9	3.2
Mobile Homes	-- ^a	-- ^b	-- ^a	-- ^b	-- ^a	-- ^b	-- ^a	-- ^b	-- ^a	-- ^b
Total	10.9	100.0	14.3	100.0	19.8	100.0	22.7	100.0	28.6	100.0
Racine County										
Single-Family	18.4	95.3	22.2	94.9	26.7	94.0	28.5	93.1	34.0	92.9
Two-Family.....	0.8	4.2	0.8	3.4	0.9	3.2	1.0	3.3	1.1	3.0
Multi-Family.....	0.1	0.5	0.3	1.3	0.7	2.5	1.0	3.3	1.3	3.6
Mobile Homes	-- ^a	-- ^b	0.1	0.4	0.1	0.3	0.1	0.3	0.2	0.5
Total	19.3	10.0	23.4	100.0	28.4	100.0	30.6	100.0	36.6	36.6
Walworth County										
Single-Family	16.4	98.8	18.1	98.5	22.6	96.6	24.6	95.7	29.9	94.4
Two-Family.....	-- ^a	-- ^b	0.1	0.5	0.1	0.4	0.2	0.8	0.3	0.9
Multi-Family.....	0.1	0.6	0.1	0.5	0.5	2.1	0.6	2.3	1.2	3.8
Mobile Homes	0.1	0.6	0.1	0.5	0.2	0.9	0.3	1.2	0.3	0.9
Total	16.6	100.0	18.4	100.0	23.4	100.0	25.7	100.0	31.7	100.0
Washington County										
Single-Family	10.7	97.3	14.3	97.2	22.5	96.2	27.4	95.2	37.8	94.5
Two-Family.....	0.2	1.8	0.2	1.4	0.4	1.7	0.5	1.7	0.8	2.0
Multi-Family.....	0.1	0.9	0.1	0.7	0.4	1.7	0.7	2.4	1.2	3.0
Mobile Homes	-- ^a	-- ^b	0.1	0.7	0.1	0.4	0.2	0.7	0.2	0.5
Total	11.0	100.0	14.7	100.0	23.4	100.0	28.8	100.0	40.0	100.0
Waukesha County										
Single-Family	43.4	98.9	54.4	98.2	77.1	97.4	89.2	96.3	111.9	95.2
Two-Family.....	0.3	0.7	0.4	0.7	0.7	0.9	1.1	1.2	1.5	1.3
Multi-Family.....	0.2	0.4	0.5	0.9	1.3	1.6	2.2	2.4	3.9	3.3
Mobile Homes	-- ^a	-- ^b	0.1	0.2	0.1	0.1	0.1	0.1	0.2	0.2
Total	43.9	100.0	55.4	100.0	79.2	100.0	92.6	100.0	117.5	100.0
Region										
Single-Family	166.2	92.5	194.9	92.5	247.5	92.0	274.0	91.2	329.2	90.9
Two-Family.....	9.8	4.7	9.9	4.7	10.8	4.0	12.3	4.1	13.4	3.7
Multi-Family.....	3.6	2.5	5.3	2.5	9.9	3.7	13.0	4.3	18.0	5.0
Mobile Homes	0.3	0.3	0.7	0.3	0.9	0.3	1.1	0.4	1.5	0.4
Total	180.0	100.0	210.8	100.0	269.1	100.0	300.4	100.0	362.1	100.0

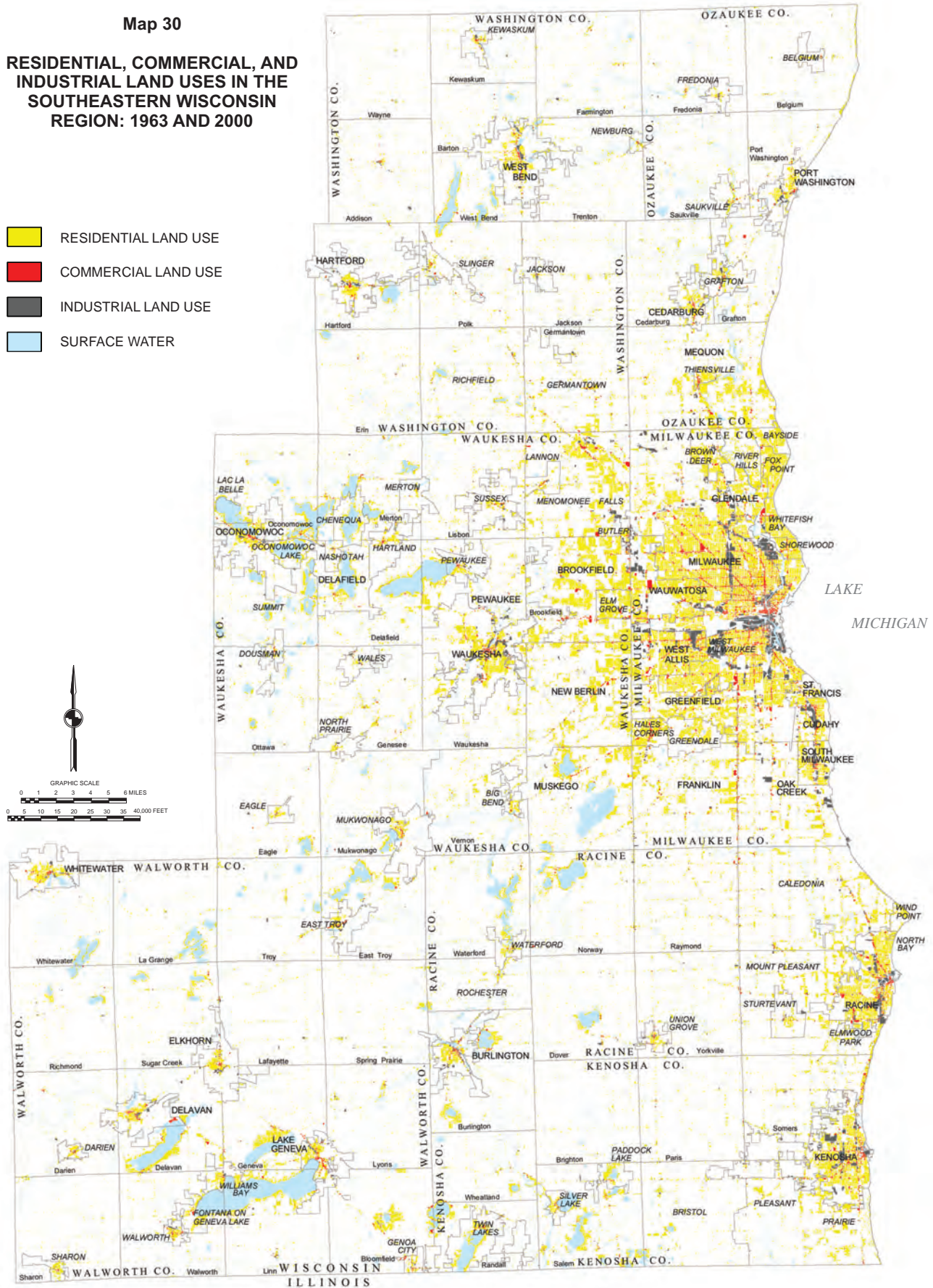
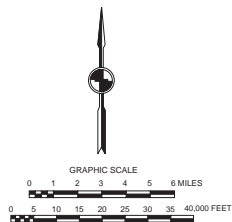
^aLess than 0.1 square miles.^bLess than 0.05 percent.

Source: SEWRPC Regional Land Use Inventories.

Map 30

**RESIDENTIAL, COMMERCIAL, AND
INDUSTRIAL LAND USES IN THE
SOUTHEASTERN WISCONSIN
REGION: 1963 AND 2000**

- RESIDENTIAL LAND USE
- COMMERCIAL LAND USE
- INDUSTRIAL LAND USE
- SURFACE WATER



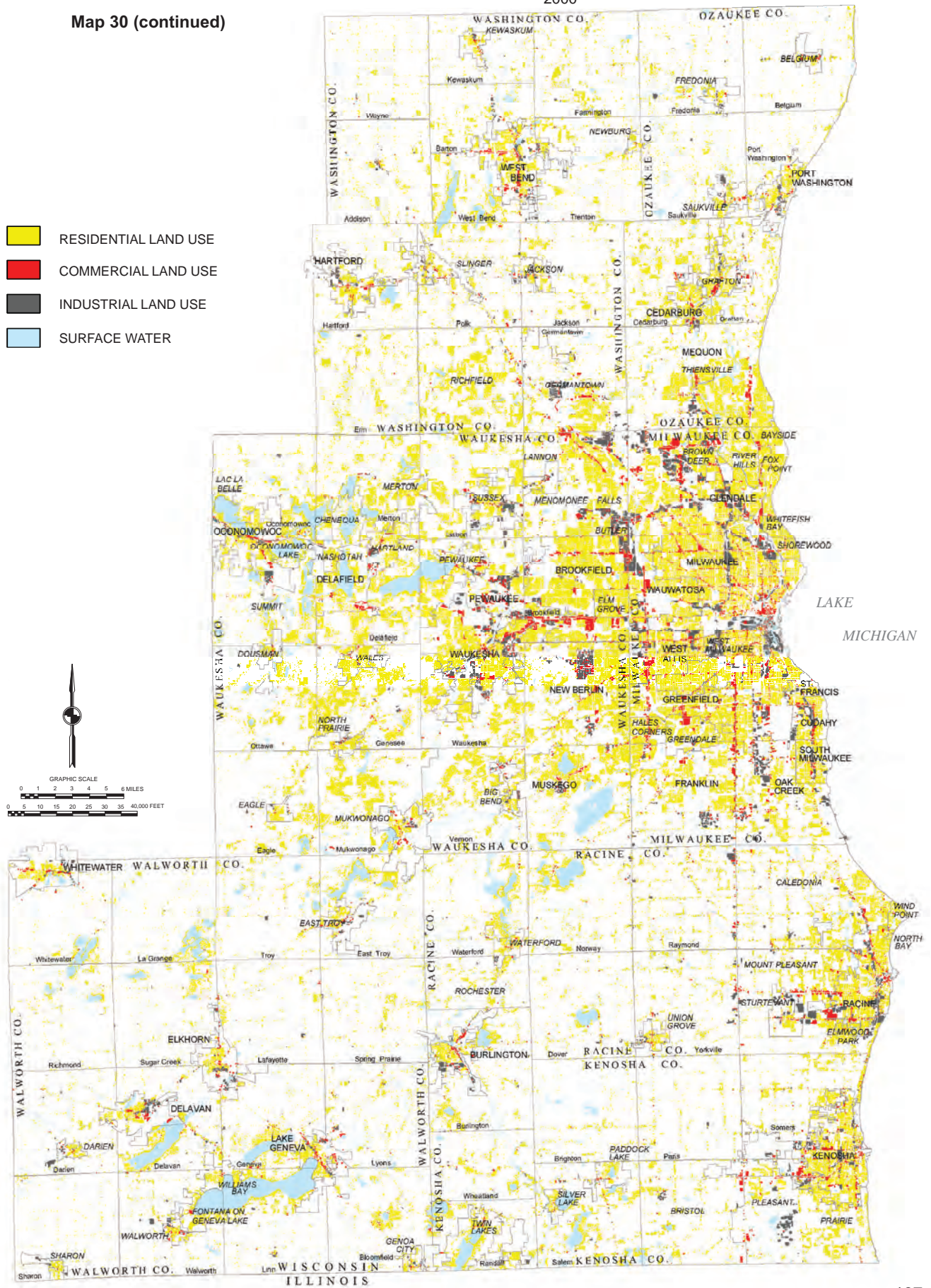
Map 30 (continued)

Table 30

HOUSING UNITS BY TENURE IN THE SOUTHEASTERN WISCONSIN REGION: 2000

Sub-area/County	Owner-Occupied		Renter-Occupied		Vacant		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	1,976	73.0	581	21.4	151	5.6	2,708	100.0
2	4,521	62.7	2,391	33.1	301	4.2	7,213	100.0
3	8,799	71.5	3,146	25.6	352	2.9	12,297	100.0
4	8,195	84.2	1,169	12.0	368	3.8	9,732	100.0
Ozaukee County	23,491	73.5	7,287	22.8	1,172	3.7	31,950	100.0
5	2,117	74.3	605	21.2	129	4.5	2,851	100.0
6	10,966	65.3	4,834	28.8	990	5.9	16,790	100.0
7	1,484	83.5	247	13.9	47	2.6	1,778	100.0
8	2,456	75.8	694	21.4	91	2.8	3,241	100.0
9	6,189	69.5	2,398	26.9	319	3.6	8,906	100.0
10	5,470	76.3	1,523	21.2	176	2.5	7,169	100.0
11	4,650	90.9	251	4.9	217	4.2	5,118	100.0
Washington County	33,332	72.7	10,552	23.0	1,969	4.3	45,853	100.0
12	20,083	69.4	8,003	27.7	833	2.9	28,919	100.0
13	13,828	44.6	15,325	49.4	1,858	6.0	31,011	100.0
14	44,173	42.8	50,726	49.2	8,204	8.0	103,103	100.0
15	7,710	20.8	26,499	71.6	2,793	7.6	37,002	100.0
16	39,524	50.6	34,403	44.0	4,182	5.4	78,109	100.0
17	46,124	59.5	28,895	37.2	2,548	3.3	77,567	100.0
18	12,187	56.5	8,445	39.1	956	4.4	21,588	100.0
19	15,160	66.4	6,681	29.3	992	4.3	22,833	100.0
Milwaukee County	198,789	49.7	178,977	44.7	22,366	5.6	400,132	100.0
20	10,755	74.1	3,430	23.6	327	2.3	14,512	100.0
21	16,441	83.8	2,656	13.5	530	2.7	19,627	100.0
22	11,778	78.9	2,717	18.2	426	2.9	14,921	100.0
23	6,228	80.9	1,305	17.0	166	2.1	7,699	100.0
24	5,283	78.7	1,245	18.6	184	2.7	6,712	100.0
25	16,704	71.8	5,142	22.1	1,430	6.1	23,276	100.0
26	23,450	61.2	13,292	34.7	1,581	4.1	38,323	100.0
27	9,674	84.2	1,538	13.4	281	2.4	11,493	100.0
28	3,060	81.7	531	14.2	155	4.1	3,746	100.0
Waukesha County	103,373	73.7	31,856	22.7	5,080	3.6	140,309	100.0
29	16,354	77.5	4,061	19.3	674	3.2	21,089	100.0
30	19,062	56.9	12,478	37.2	1,969	5.9	33,509	100.0
31	10,291	77.1	2,381	17.8	675	5.1	13,347	100.0
32	4,297	63.4	1,895	28.0	581	8.6	6,773	100.0
Racine County	50,004	66.9	20,815	27.9	3,899	5.2	74,718	100.0
33	7,165	74.6	2,053	21.4	384	4.0	9,602	100.0
34	21,388	59.4	13,023	36.2	1,593	4.4	36,004	100.0
35	10,163	70.7	2,265	15.7	1,955	13.6	14,383	100.0
Kenosha County	38,716	64.5	17,341	28.9	3,932	6.6	59,989	100.0
36	3,620	75.1	720	15.0	478	9.9	4,818	100.0
37	3,202	43.5	2,759	37.5	1,400	19.0	7,361	100.0
38	14,664	55.6	6,421	24.3	5,294	20.1	26,379	100.0
39	2,362	45.2	774	14.8	2,089	40.0	5,225	100.0
Walworth County	23,848	54.5	10,674	24.4	9,261	21.1	43,783	100.0
Region	471,553	59.2	277,502	34.8	47,679	6.0	796,734	100.0

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

Table 31

HOUSING UNITS BY TENURE IN THE SOUTHEASTERN WISCONSIN REGION: 2010

Sub-area/County ^a	Owner-Occupied		Renter-Occupied		Vacant		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	2,454	75.4	551	16.9	252	7.7	3,257	100.0
2	5,341	64.7	2,451	29.7	467	5.6	8,259	100.0
3	9,830	70.8	3,391	24.4	658	4.8	13,879	100.0
4	8,569	79.4	1,561	14.5	659	6.1	10,789	100.0
Ozaukee County	26,194	72.4	7,954	22.0	2,036	5.6	36,184	100.0
5	2,862	78.1	582	15.9	221	6.0	3,665	100.0
6	12,750	66.6	5,043	26.4	1,343	7.0	19,136	100.0
7	1,819	84.9	260	12.1	65	3.0	2,144	100.0
8	3,561	77.7	787	17.2	236	5.1	4,584	100.0
9	7,975	71.2	2,579	23.0	650	5.8	11,204	100.0
10	6,210	75.9	1,647	20.1	327	4.0	8,184	100.0
11	5,303	91.1	272	4.7	248	4.2	5,823	100.0
Washington County	40,480	74.0	11,170	20.4	3,090	5.6	54,740	100.0
12	19,717	66.6	8,282	28.0	1,594	5.4	29,593	100.0
13	13,333	42.0	15,771	49.7	2,652	8.3	31,756	100.0
14	39,793	38.8	50,765	49.5	11,943	11.7	102,501	100.0
15	8,644	21.3	27,228	67.2	4,658	11.5	40,530	100.0
16	38,526	47.7	36,161	44.8	6,095	7.5	80,782	100.0
17	45,274	56.2	30,830	38.2	4,503	5.6	80,607	100.0
18	12,472	53.7	9,124	39.3	1,616	7.0	23,212	100.0
19	19,110	65.7	8,596	29.5	1,404	4.8	29,110	100.0
Milwaukee County	196,869	47.1	186,757	44.7	34,465	8.2	418,091	100.0
20	12,092	72.9	3,849	23.2	643	3.9	16,584	100.0
21	16,642	79.8	3,094	14.9	1,111	5.3	20,847	100.0
22	12,603	74.9	3,689	21.9	537	3.2	16,829	100.0
23	7,573	80.3	1,495	15.9	363	3.8	9,431	100.0
24	6,368	79.6	1,385	17.3	248	3.1	8,001	100.0
25	20,295	73.1	5,216	18.8	2,235	8.1	27,746	100.0
26	26,575	61.6	14,346	33.2	2,231	5.2	43,152	100.0
27	11,562	84.0	1,707	12.4	503	3.6	13,772	100.0
28	3,585	79.0	621	13.7	330	7.3	4,536	100.0
Waukesha County	117,295	72.9	35,402	22.0	8,201	5.1	160,898	100.0
29	19,083	76.0	4,713	18.8	1,306	5.2	25,102	100.0
30	17,359	51.1	13,262	39.0	3,363	9.9	33,984	100.0
31	11,830	76.0	2,658	17.1	1,077	6.9	15,565	100.0
32	4,580	61.0	2,166	28.8	767	10.2	7,513	100.0
Racine County	52,852	64.3	22,799	27.8	6,513	7.9	82,164	100.0
33	8,717	74.6	2,222	19.0	746	6.4	11,685	100.0
34	22,157	54.5	15,219	37.5	3,267	8.0	40,643	100.0
35	11,706	69.0	2,627	15.5	2,625	15.5	16,958	100.0
Kenosha County	42,580	61.4	20,068	29.0	6,638	9.6	69,286	100.0
36	4,050	71.7	950	16.8	646	11.5	5,646	100.0
37	3,678	41.8	3,417	38.9	1,699	19.3	8,794	100.0
38	17,295	54.9	7,325	23.3	6,852	21.8	31,472	100.0
39	2,502	40.4	1,003	16.2	2,694	43.4	6,199	100.0
Walworth County	27,525	52.8	12,695	24.4	11,891	22.8	52,111	100.0
Region	503,795	57.7	296,845	34.0	72,834	8.3	873,474	100.0

^aCounty and Region totals include portions of sub-areas that cross County and Region boundaries.

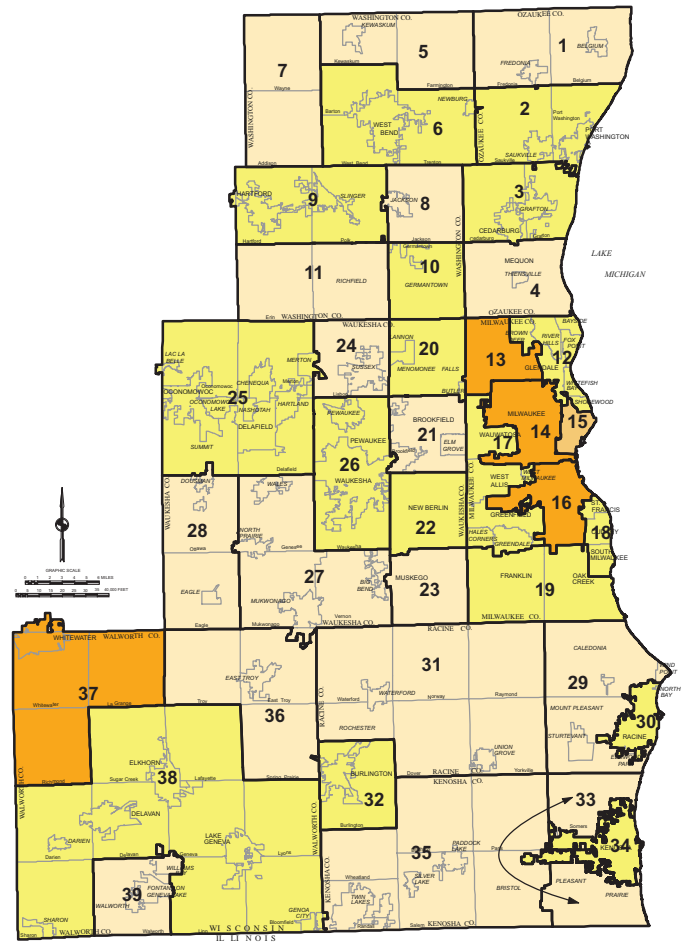
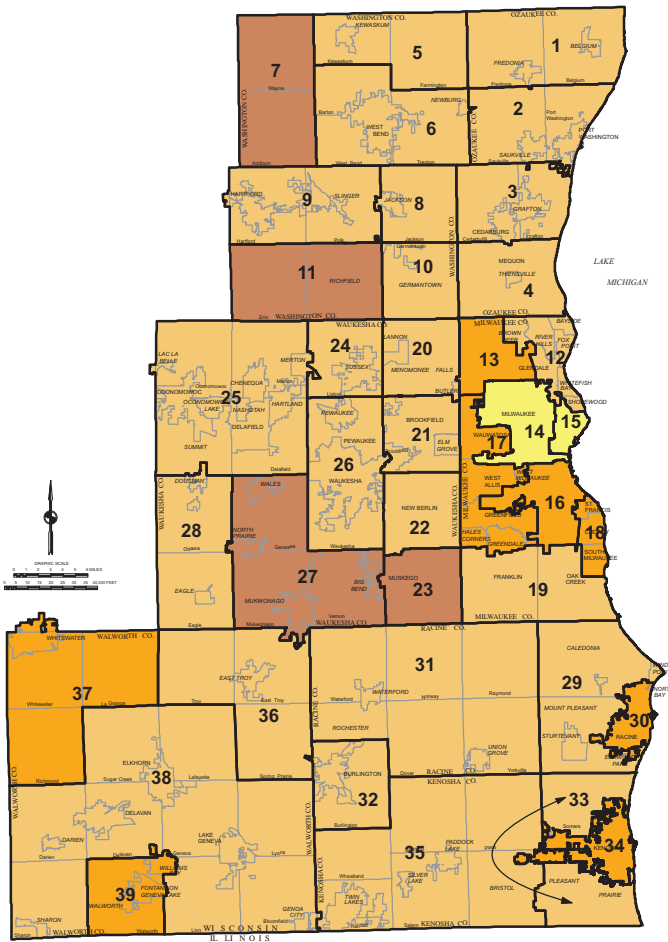
Source: U.S. Bureau of the Census and SEWRPC.

Map 31

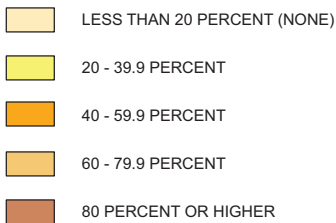
PERCENT OF OWNER- AND RENTER-OCCUPIED HOUSING UNITS
IN THE SOUTHEASTERN WISCONSIN REGION: 2010

OWNER-OCCUPIED UNITS

RENTER-OCCUPIED UNITS



PERCENTAGE OF OWNER-OCCUPIED UNITS

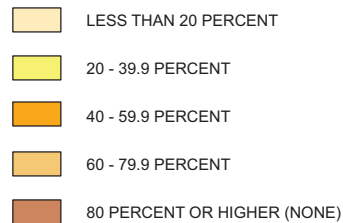


(SEE TABLE 31)

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

CIVIL DIVISION BOUNDARY: 2010

PERCENTAGE OF RENTER-OCCUPIED UNITS



(SEE TABLE 31)

NOTE: PERCENTAGES DO NOT INCLUDE VACANT HOUSING UNITS WITHIN EACH CATEGORY.

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

Vacancy

Another key housing supply inventory item is the vacancy rate of various housing types. Some vacancies are necessary for a healthy housing market. The standard historically used by the U.S. Department of Housing and Urban Development (HUD) recommended that an area have a minimum overall vacancy rate of 3 percent to ensure adequate housing choices, and further recommended that an area have a homeowner housing unit vacancy rate of between 1 and 2 percent and a rental housing unit vacancy rate of between 4 and 6 percent to ensure adequate housing choices. Vacant housing units can fall into several categories including those for rent; for sale only; rented or sold, but not occupied; for seasonal, recreational, or occasional use; for migrant workers; and other vacant units. Vacant units for seasonal, recreational, or occasional use and for migrant workers are typically not available for sale or rent by the general public.

Vacancies by category in 2000 and 2010 are shown on Tables 32 and 33, respectively, for each sub-area. As illustrated on Map 32, the vacancy rate increased in all sub-areas of the Region between 2000 and 2010. The overall vacancy rate in the Region in 2000 was 6 percent; with a homeowner vacancy rate of about 1 percent and a rental vacancy rate of about 5.5 percent. Both vacancy rates were within the ranges recommended by HUD. Vacancy rates increased to 2.1 percent for homeowner units and to 7.9 percent for rental units in 2010, which are higher than HUD standards. The higher vacancy rates are likely attributable to the increase in the rate of foreclosures and associated vacant homes, and the need for families to vacate homes and apartments to live with friends or relatives due to the loss of jobs and income during the economic recession.

Walworth County has the highest countywide overall vacancy rate in the Region at 23 percent and sub-area 39, located in Walworth County, has the highest sub-area overall vacancy rate in the Region at 44 percent. These high vacancy rates can be explained by the large number of vacant housing units in the “seasonal, recreational, and occasional use” category located in Walworth County. The overall vacancy rates of areas with a large percentage of these types of housing units are skewed upward because people are counted at their usual (year-round) residence.

Value of Owner-Occupied Housing Units

Owner-occupied housing values for each sub-area of the Region in 2000 and estimated values from the 2005-2009 ACS are set forth in Tables 34 and 35, respectively. The median value of owner-occupied housing units increased significantly in each sub-area since 2000 according to the ACS data; however, this data does not fully account for the housing and economic downturn that began in 2007. The median value of owner-occupied housing units in the Region increased by 49 percent, to \$194,683. The highest percentage, 28 percent, of owner-occupied homes in the Region are valued between \$200,000 and \$299,999. The next highest percentages of homes are valued between \$150,000 and \$199,999, and between \$100,000 and \$149,999. Sub-area 4 has the highest percentage of homes valued above \$300,000 and sub-area 14 has the highest percentage of homes valued below \$100,000.

Information regarding the average sale price and number of sales of existing homes for each county in the Region between 2000 and 2009 is set forth in Table 36. The data generally pertain to single family homes, but also include housing units in two-, three-, and four-unit residential structures. There was a significant increase in the average sale price in each county between 2000 and 2007. Sale prices were lower in 2008 than in 2007 in six of the seven counties, with Ozaukee County being the exception. Sale prices decreased in all seven counties between 2008 and 2009, reflecting the economic recession. The average sales price in the Region increased by 53 percent between 2000 and 2007, but by only 21 percent between 2000 and 2009, with a decrease of 8 percent between 2007 and 2008 and a decrease of 14 percent between 2008 and 2009. Ozaukee County had the highest average sale price between 2000 and 2009 and Milwaukee County had the lowest average sale price over the same period. The number of home sales peaked in all seven counties in 2005. Between 2000 and 2009, the number of home sales in the Region decreased by 13 percent.

Table 32

HOUSING VACANCIES IN THE SOUTHEASTERN WISCONSIN REGION: 2000

Sub-area/County	For Rent	For Sale Only	Rented or Sold, Not Occupied ^a	For Seasonal, Recreational, or Occasional Use ^b	For Migrant Workers	Other Vacant ^c	Total Vacant Units	Total Units	Total Vacancy Rate (percent)
1	25	28	3	76	--	19	151	2,708	5.6
2	162	49	18	37	--	35	301	7,213	4.2
3	143	57	57	41	--	54	352	12,297	2.9
4	113	54	41	101	--	59	368	9,732	3.8
Ozaukee County	443	188	119	255	--	167	1,172	31,950	3.7
5	24	16	22	51	--	16	129	2,851	4.5
6	307	170	61	358	--	94	990	16,790	5.9
7	21	6	9	5	--	6	47	1,778	2.6
8	25	16	18	8	--	24	91	3,241	2.8
9	72	56	41	89	--	61	319	8,906	3.6
10	69	28	29	23	--	27	176	7,169	2.5
11	7	24	12	119	--	55	217	5,118	4.2
Washington County	525	316	192	653	--	283	1,969	45,853	4.3
12	335	146	70	148	1	133	833	28,919	2.9
13	1,177	222	118	49	--	292	1,858	31,011	6.0
14	3,701	607	654	128	6	3,108	8,204	103,103	8.0
15	1,582	95	188	186	--	742	2,793	37,002	7.5
16	1,592	434	292	123	--	1,741	4,182	78,109	5.4
17	1,230	376	210	167	2	563	2,548	77,567	3.3
18	476	112	64	47	1	256	956	21,588	4.4
19	565	155	94	42	-	136	992	22,833	4.3
Milwaukee County	10,658	2,147	1,690	890	10	6,971	22,366	400,132	5.6
20	96	90	55	37	--	49	327	14,512	2.3
21	127	124	84	129	--	66	530	19,627	2.7
22	136	129	62	32	--	67	426	14,921	2.9
23	39	27	19	49	--	32	166	7,699	2.2
24	95	32	20	22	1	14	184	6,712	2.7
25	183	198	112	762	--	175	1,430	23,276	6.1
26	847	168	174	169	4	219	1,581	38,323	4.1
27	90	57	35	47	--	52	281	11,493	2.4
28	20	19	9	92	--	15	155	3,746	4.1
Waukesha County	1,633	844	570	1,339	5	689	5,080	140,309	3.6
29	219	158	56	85	1	155	674	21,089	3.2
30	970	200	149	74	--	576	1,969	33,509	5.9
31	92	89	35	381	5	73	675	13,347	5.1
32	111	59	29	356	1	25	581	6,773	8.6
Racine County	1,392	506	269	896	7	829	3,899	74,718	5.2
33	134	53	21	96	2	78	384	9,602	4.0
34	671	273	112	93	--	444	1,593	36,004	4.4
35	133	143	66	1,462	2	149	1,955	14,383	13.6
Kenosha County	938	469	199	1,651	4	671	3,932	59,989	6.6
36	25	44	21	367	--	21	478	4,818	9.9
37	76	30	112	1,153	--	29	1,400	7,361	19.0
38	443	302	190	4,064	--	295	5,294	26,379	20.1
39	49	53	25	1,874	2	86	2,089	5,225	40.0
Walworth County	593	429	348	7,458	2	431	9,261	43,783	21.2
Region	16,182	4,899	3,387	13,142	28	10,041	47,679	796,734	6.0

^aThe unit is classified "rented or sold, not occupied" if any money towards rent has been paid or the unit has recently been sold but the occupant has not yet moved in.

^bA housing unit temporarily occupied at the time of enumeration by people with a usual residence elsewhere is classified as vacant and counted in the "for seasonal, recreational, or occasional use" category.

^cIf a vacant unit does not fall into any of the other categories it is classified as an "other vacant unit." An example would be a unit held for occupancy by a caretaker. A unit in the foreclosure process may also fall into this category.

^dThe total vacancy rate for Walworth County would be about 5.0 percent if housing units in the "for seasonal, recreational, or occasional use" were removed.

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

Table 33

HOUSING VACANCIES IN THE SOUTHEASTERN WISCONSIN REGION: 2010

Sub-area/County	For Rent	For Sale Only	Rented or Sold, Not Occupied ^a	For Seasonal, Recreational, or Occasional Use ^b	For Migrant Workers	Other Vacant ^c	Total Vacant Units	Total Units	Total Vacancy Rate (percent)
1	56	47	9	114	--	26	252	3,257	7.7
2	192	79	19	89	--	88	467	8,259	5.7
3	247	143	51	92	--	125	658	13,879	4.7
4	134	219	51	180	--	75	659	10,789	6.1
Ozaukee County	629	488	130	475	--	314	2,036	36,184	5.6
5	59	56	11	59	--	36	221	3,665	6.0
6	348	304	54	431	--	206	1,343	19,136	7.0
7	6	14	2	9	--	34	65	2,144	3.0
8	79	91	10	19	--	37	236	4,584	5.1
9	208	191	29	98	--	124	650	11,204	5.8
10	154	64	19	46	1	43	327	8,184	4.0
11	15	36	9	124	--	64	248	5,823	4.3
Washington County	869	756	134	786	1	544	3,090	54,740	5.6
12	646	332	107	226	1	282	1,594	29,593	5.4
13	1,505	362	147	43	--	595	2,652	31,756	8.4
14	4,986	1,217	434	137	2	5,167	11,943	102,501	11.7
15	2,508	517	183	376	--	1,074	4,658	40,530	11.5
16	2,812	862	287	180	--	1,954	6,095	80,782	7.5
17	2,327	701	243	236	3	993	4,503	80,607	5.6
18	838	276	84	74	--	344	1,616	23,212	7.0
19	599	307	127	140	--	231	1,404	29,110	4.8
Milwaukee County	16,221	4,574	1,612	1,412	6	10,640	34,465	418,091	8.2
20	294	132	48	86	--	83	643	16,584	3.9
21	320	275	79	302	--	135	1,111	20,847	5.3
22	206	135	31	75	--	90	537	16,829	3.2
23	110	87	18	72	--	76	363	9,431	3.8
24	102	60	20	25	1	40	248	8,001	3.1
25	383	390	77	1,180	--	205	2,235	27,746	8.1
26	1,051	471	114	291	--	304	2,231	43,152	5.2
27	121	119	40	132	--	91	503	13,772	3.7
28	56	59	11	167	2	35	330	4,536	7.3
Waukesha County	2,643	1,728	438	2,330	3	1,059	8,201	160,898	5.1
29	410	365	59	203	1	268	1,306	25,102	5.2
30	1,619	616	137	149	2	840	3,363	33,984	9.9
31	142	186	29	493	3	224	1,077	15,565	6.9
32	163	104	25	397	--	78	767	7,513	10.2
Racine County	2,334	1,271	250	1,242	6	1,410	6,513	82,164	7.9
33	227	181	41	165	--	132	746	11,685	6.4
34	1,356	576	227	259	--	849	3,267	40,643	8.0
35	198	270	56	1,839	--	262	2,625	16,958	15.5
Kenosha County	1,781	1,027	324	2,263	--	1,243	6,638	69,286	9.6
36	86	64	20	426	--	50	646	5,646	11.4
37	255	108	24	1,227	5	80	1,699	8,794	19.3
38	737	683	122	4,832	2	476	6,852	31,472	21.8
39	87	96	16	2,430	1	64	2,694	6,199	43.5
Walworth County	1,165	951	182	8,915	8	670	11,891	52,111	22.8
Region	25,642	10,795	3,070	17,423	24	15,880	72,834	873,474	8.3

^aThe unit is classified "rented or sold, not occupied" if any money towards rent has been paid or the unit has recently been sold but the occupant has not yet moved in.

^bA housing unit temporarily occupied at the time of enumeration by people with a usual residence elsewhere is classified as vacant and counted in the "for seasonal, recreational, or occasional use" category.

^cIf a vacant unit does not fall into any of the other categories it is classified as an "other vacant unit." An example would be a unit held for occupancy by a caretaker. A unit in the foreclosure process may also fall into this category.

^dThe total vacancy rate for Walworth County would be about 5.0 percent if housing units in the "for seasonal, recreational, or occasional use" were removed.

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

Map 32

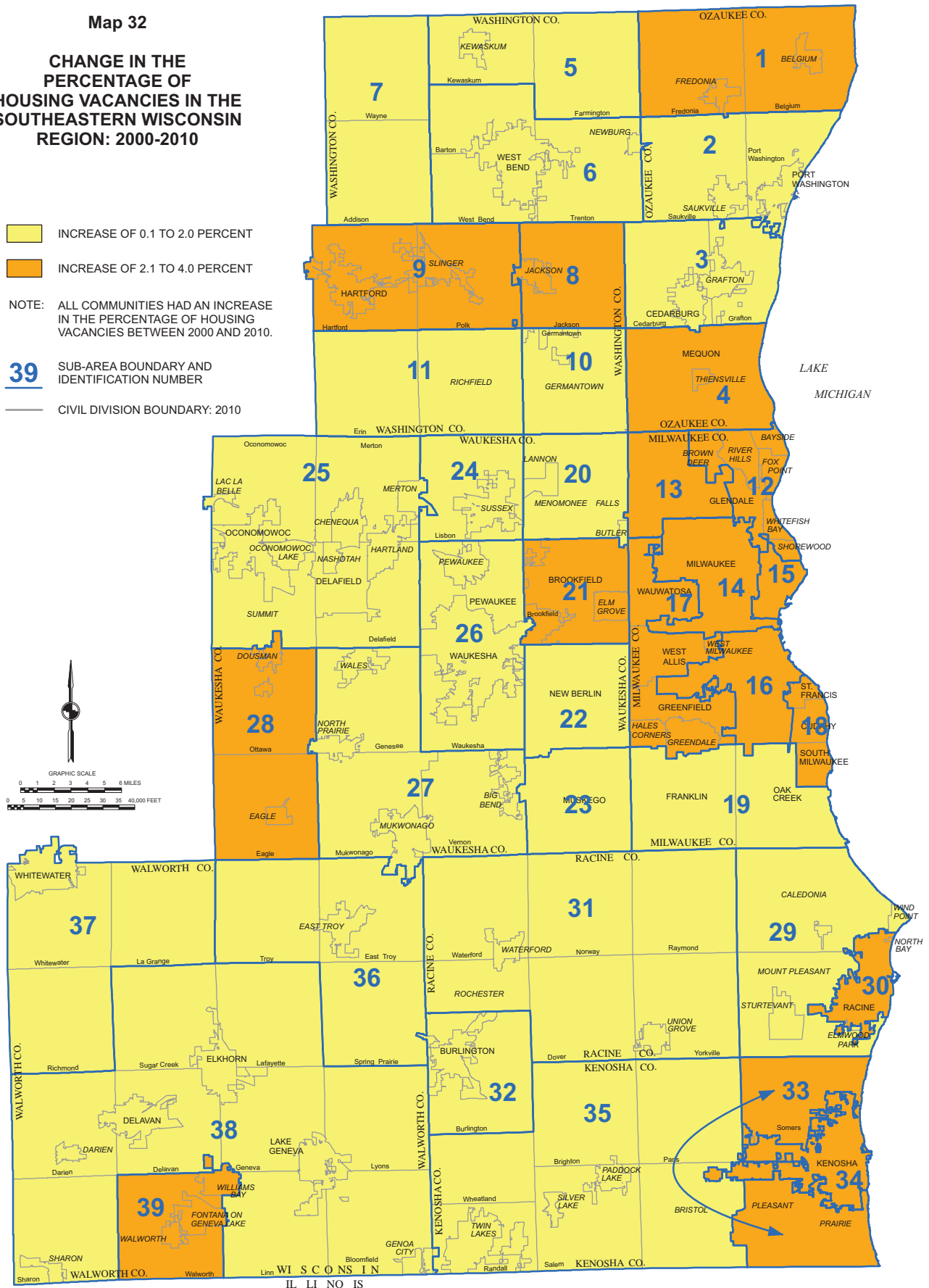
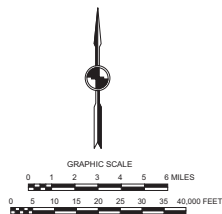
**CHANGE IN THE
PERCENTAGE OF
HOUSING VACANCIES IN THE
SOUTHEASTERN WISCONSIN
REGION: 2000-2010**

- INCREASE OF 0.1 TO 2.0 PERCENT
- INCREASE OF 2.1 TO 4.0 PERCENT

NOTE: ALL COMMUNITIES HAD AN INCREASE IN THE PERCENTAGE OF HOUSING VACANCIES BETWEEN 2000 AND 2010.

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

— CIVIL DIVISION BOUNDARY: 2010



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

Table 34

VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: 2000^a

Sub-area/County	Less than \$50,000		\$50,000 to \$99,999		\$100,000 to \$149,999		\$150,000 to \$199,999		\$200,000 to \$299,999		\$300,000 to \$499,999		\$500,000 or More		Total		Median Value
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
1	6	0.4	172	11.2	735	47.8	398	25.9	154	10.0	56	3.7	16	1.0	1,537	100.0	142,000
2	15	0.4	368	9.5	2,005	51.5	992	25.5	368	9.5	132	3.4	7	0.2	3,887	100.0	140,000
3	24	0.3	204	2.6	2,429	31.1	2,510	32.1	1,858	23.8	691	8.8	104	1.3	7,820	100.0	172,700
4	22	0.3	173	2.4	794	10.8	1,680	22.9	2,195	30.0	1,732	23.6	731	10.0	7,327	100.0	237,700
Ozaukee County	67	0.3	917	4.5	5,963	29.0	5,580	27.1	4,575	22.2	2,611	12.7	858	4.2	20,571	100.0	177,100
5	2	0.1	172	10.3	724	43.5	490	29.4	244	14.7	29	1.8	4	0.2	1,665	100.0	145,600
6	24	0.3	690	7.4	4,761	51.2	2,264	24.4	1,036	11.1	345	3.7	172	1.9	9,292	100.0	141,800
7	3	0.3	78	7.2	452	42.0	378	35.2	141	13.1	21	2.0	2	0.2	1,075	100.0	150,500
8	17	1.0	94	5.4	662	38.1	691	39.8	248	14.3	25	1.4	--	--	1,737	100.0	155,400
9	15	0.3	575	11.3	2,005	39.5	1,408	27.8	815	16.1	229	4.5	27	0.5	5,074	100.0	148,700
10	--	--	443	9.6	1,113	24.3	1,801	39.3	1,144	24.9	72	1.6	12	0.3	4,585	100.0	169,500
11	8	0.2	117	2.9	823	20.3	1,316	32.4	1,360	33.5	387	9.5	51	1.2	4,062	100.0	190,900
Washington County	69	0.3	2,169	7.9	10,540	38.3	8,348	30.4	4,988	18.1	1,108	4.0	268	1.0	27,490	100.0	155,000
12	143	0.8	1,472	8.3	5,523	31.0	4,529	25.4	3,429	19.3	1,778	10.0	921	5.2	17,795	100.0	167,200
13	1,427	12.3	7,158	61.9	2,443	21.1	379	3.3	145	1.3	--	--	6	0.1	11,558	100.0	81,700
14	9,655	27.9	20,292	58.7	3,821	11.0	517	1.5	210	0.6	36	0.1	55	0.2	34,586	100.0	66,200
15	1,235	28.1	973	22.2	659	5.0	477	10.9	541	12.3	317	7.2	190	4.3	4,392	100.0	98,900
16	3,342	10.5	15,987	50.3	10,655	33.5	1,440	4.5	267	0.9	28	0.1	53	0.2	31,772	100.0	92,600
17	286	0.7	10,692	26.6	18,425	45.8	7,469	18.6	2,831	7.0	445	1.1	62	0.2	40,210	100.0	122,100
18	58	0.5	4,314	41.4	5,014	48.1	818	7.8	204	2.0	17	0.2	--	--	10,425	100.0	106,000
19	57	0.4	904	6.7	6,145	45.6	4,667	34.7	1,423	10.6	189	1.4	80	0.6	13,465	100.0	147,400
Milwaukee County	16,203	9.9	61,792	37.6	52,685	32.1	20,296	12.4	9,050	5.5	2,810	1.7	1,367	0.8	164,203	100.0	103,300
20	38	0.4	541	5.5	4,418	44.9	2,779	28.3	1,580	16.1	432	4.4	45	0.4	9,833	100.0	149,300
21	54	0.3	228	1.5	2,737	17.7	5,359	34.7	4,248	27.5	2,247	14.5	583	3.8	15,456	100.0	193,600
22	13	0.1	370	3.4	3,567	32.7	4,467	40.9	1,898	17.4	574	5.2	31	0.3	10,920	100.0	162,100
23	26	0.4	278	4.7	1,699	29.0	2,179	37.2	1,426	24.3	217	3.7	41	0.7	5,866	100.0	166,700
24	8	0.2	82	1.8	1,113	23.9	1,999	42.9	1,278	27.5	160	3.4	15	0.3	4,655	100.0	176,400
25	92	0.6	598	3.9	3,364	22.1	3,426	22.5	3,903	25.6	2,451	16.1	1,402	9.2	15,236	100.0	203,200
26	118	0.6	1,968	9.7	7,485	36.7	6,326	31.0	3,579	17.5	807	4.0	112	0.5	20,395	100.0	154,500
27	34	0.4	452	5.0	2,206	24.6	3,324	37.1	2,424	27.0	453	5.1	69	0.8	8,962	100.0	174,100
28	15	0.5	143	5.2	835	30.2	844	30.5	753	27.2	145	5.3	29	1.1	2,764	100.0	171,800
Waukesha County	398	0.4	4,660	5.0	27,424	29.1	30,703	32.6	21,089	22.4	7,486	8.0	2,327	2.5	94,087	100.0	170,400
29	175	1.2	3,252	22.6	5,599	38.9	3,377	23.4	1,635	11.4	273	1.9	90	0.6	14,401	100.0	133,800
30	1,391	8.2	11,726	68.7	3,113	18.2	518	3.0	190	1.1	94	0.6	40	0.2	17,072	100.0	83,700
31	58	0.7	1,109	13.5	2,735	33.2	2,672	32.4	1,293	15.7	343	4.2	28	0.3	8,238	100.0	153,600
32	44	1.2	809	21.7	1,619	43.5	711	19.1	448	12.0	70	1.9	22	0.6	3,723	100.0	128,700
Racine County	1,668	3.8	16,896	38.9	13,066	30.1	7,278	16.8	3,566	8.2	780	1.8	180	0.4	43,434	100.0	111,000
33	65	1.1	775	13.3	1,779	30.4	1,680	28.7	1,216	20.8	300	5.1	35	0.6	5,850	100.0	157,600
34	327	1.7	7,461	39.9	747	41.4	2,368	12.7	729	3.9	55	0.3	26	0.1	18,713	100.0	108,000
35	93	1.1	1,814	21.4	3,034	35.7	2,132	25.1	1,014	11.9	341	4.0	66	0.8	8,494	100.0	138,000
Kenosha County	485	1.5	10,050	30.4	12,560	38.0	6,180	18.7	2,959	8.9	696	2.1	127	0.4	33,057	100.0	120,900
36	45	1.6	422	14.8	995	34.8	662	23.2	469	16.4	202	7.1	62	2.1	2,857	100.0	148,600
37	40	1.4	626	22.3	995	35.5	640	22.8	373	13.3	104	3.7	29	1.0	2,807	100.0	135,400
38	185	1.5	3,835	31.9	4,377	36.4	1,987	16.5	1,062	8.8	390	3.2	203	1.7	12,039	100.0	119,200
39	18	0.9	340	16.2	724	34.6	453	21.6	375	17.9	133	6.4	50	2.4	2,093	100.0	147,300
Walworth County	288	1.5	5,223	26.4	7,091	35.8	3,742	18.9	2,279	11.5	829	4.2	344	1.7	19,796	100.0	128,400
Region	19,178	4.8	101,707	25.3	129,329	32.1	82,127	20.4	48,506	12.0	16,320	4.0	5,471	1.4	402,638	100.0	130,700

^aThe data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, housing on 10 or more acres, and housing units in multi-unit buildings.

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

Table 35

VALUE FOR SPECIFIED OWNER-OCCUPIED HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009^a

Sub-area/County	Less than \$50,000		\$50,000 to \$99,999		\$100,000 to \$149,999		\$150,000 to \$199,999		\$200,000 to \$299,999		\$300,000 to \$499,999		\$500,000 or More		Total		Median Value
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
1	24	1.0	48	2.0	307	12.6	715	29.2	814	33.3	337	13.8	200	8.2	2,445	100.0	211,660
2	93	4.7	163	3.2	773	15.0	1,692	32.9	1,563	30.4	668	13.0	193	3.8	5,145	100.0	195,785
3	84	0.9	166	1.7	294	3.0	2,118	21.6	3,804	38.7	2,488	25.3	867	8.8	9,821	100.0	243,710
4	35	0.4	43	0.5	320	3.6	823	9.1	2,427	27.0	2,951	32.8	2,403	26.7	9,002	100.0	342,650
Ozaukee County	236	0.9	420	1.6	1,694	6.4	5,348	20.3	8,608	32.6	6,444	24.4	3,663	13.9	26,413	100.0	249,400
5	69	2.4	-	-	270	9.4	669	23.3	1,225	42.7	521	18.2	113	3.9	2,867	100.0	225,029
6	180	1.4	430	3.4	1,914	15.0	4,323	33.8	3,368	26.3	1,829	14.3	746	5.8	12,790	100.0	194,527
7	24	1.4	38	2.2	163	9.3	396	22.7	612	35.0	364	20.8	150	8.6	1,747	100.0	236,700
8	281	8.9	63	2.0	131	4.2	666	21.1	1,386	44.0	450	14.3	175	5.6	3,152	100.0	224,383
9	239	3.0	79	1.0	1,078	13.6	2,241	28.3	2,712	34.2	1,260	15.9	316	4.0	7,925	100.0	208,367
10	107	1.8	335	5.5	619	10.2	597	9.8	2,626	43.2	1,587	26.1	214	3.5	6,085	100.0	245,512
11	73	1.4	8	0.2	161	3.1	420	8.0	1,982	37.5	1,852	35.0	789	14.9	5,285	100.0	299,907
Washington County	973	2.4	953	2.4	4,336	10.9	9,312	23.4	13,911	34.9	7,863	19.7	2,503	6.3	39,851	100.0	224,200
12	275	1.4	506	2.7	1,640	8.6	3,288	17.3	5,921	31.1	4,662	24.5	2,751	14.5	19,043	100.0	257,490
13	659	4.5	3,414	23.3	5,736	39.1	3,324	22.7	1,210	8.3	241	1.6	75	0.5	14,659	100.0	128,654
14	2,504	5.6	13,083	29.0	15,351	34.0	9,809	21.7	3,533	7.8	547	1.2	293	0.7	45,120	100.0	121,357
15	274	2.8	1,497	15.2	1,243	12.6	1,800	18.2	2,426	24.6	1,691	17.1	937	9.5	9,868	100.0	204,073
16	1,265	3.0	5,206	12.3	14,710	34.8	14,675	34.7	5,386	12.8	833	2.0	167	0.4	42,242	100.0	149,824
17	1,153	2.6	1,664	3.8	7,674	17.4	15,476	35.1	13,941	31.7	3,695	8.4	451	1.0	44,054	100.0	186,482
18	217	1.7	625	4.9	4,102	32.1	5,218	40.8	2,269	17.8	315	2.5	36	0.3	12,782	100.0	160,525
19	372	2.1	238	1.3	1,743	9.6	4,478	24.7	8,093	44.6	2,819	15.5	392	2.2	18,135	100.0	222,043
Milwaukee County	6,719	3.3	26,233	12.7	52,199	25.4	58,068	28.2	42,779	20.8	14,803	7.2	5,102	2.5	205,903	100.0	162,900
20	135	1.2	215	1.9	611	5.3	3,016	26.3	4,690	40.9	2,289	20.0	520	4.5	11,476	100.0	226,893
21	188	1.1	71	0.4	477	2.9	1,590	9.5	6,380	38.2	5,798	34.8	2,183	13.1	16,687	100.0	293,484
22	126	1.0	127	1.0	550	4.4	2,296	18.2	6,162	48.8	2,835	22.5	534	4.2	12,630	100.0	239,556
23	148	2.1	53	0.7	401	5.6	776	10.8	3,077	43.0	2,245	31.4	461	6.4	7,161	100.0	263,287
24	240	4.0	79	1.3	172	2.8	624	10.3	2,718	44.7	1,890	31.1	353	5.8	6,076	100.0	267,257
25	150	0.7	152	0.8	831	4.1	2,425	12.0	5,647	27.9	6,045	29.9	4,961	24.6	20,211	100.0	323,512
26	311	1.2	548	2.1	2,427	9.2	6,970	26.3	9,976	37.7	5,244	19.8	987	3.7	26,463	100.0	223,622
27	70	0.6	54	0.5	254	2.3	1,459	13.3	4,485	44.1	3,527	32.1	776	7.1	10,985	100.0	273,566
28	30	0.9	16	0.5	167	4.7	360	10.2	1,040	29.5	1,579	44.8	333	9.5	3,525	100.0	313,665
Waukesha County	1,398	1.2	1,315	1.1	5,890	5.1	19,516	17.0	44,535	38.7	31,452	27.3	11,108	9.6	115,214	100.0	256,400
29	216	1.2	815	4.5	3,432	18.7	5,093	27.8	6,141	33.5	2,091	11.4	546	3.0	18,334	100.0	196,014
30	657	3.5	3,549	18.8	9,504	50.2	3,510	18.6	1,110	5.9	433	2.3	162	0.9	18,925	100.0	127,794
31	277	2.5	371	3.3	861	7.6	2,147	19.1	4,111	36.5	2,675	23.7	824	7.3	11,266	100.0	242,515
32	120	2.6	137	3.0	687	14.9	1,681	36.5	1,306	28.4	428	9.3	244	5.3	4,603	100.0	190,809
Racine County	1,270	2.4	4,872	9.2	14,484	27.3	12,431	23.4	12,668	23.8	5,627	10.6	1,776	3.3	53,128	100.0	171,700
33	606	7.4	265	3.2	853	10.4	1,418	17.4	2,567	31.4	2,107	25.8	356	4.4	8,172	100.0	227,732
34	534	2.5	1,269	5.9	7,009	32.5	6,852	31.7	4,528	21.0	1,201	5.6	201	0.9	21,594	100.0	161,690
35	465	4.0	344	3.0	1,525	13.2	2,986	25.9	3,429	29.7	1,842	16.0	960	8.3	11,551	100.0	210,637
Kenosha County	1,605	3.9	1,878	4.6	9,387	22.7	11,256	27.2	10,524	25.5	5,150	12.5	1,517	3.7	41,317	100.0	180,700
36	240	5.6	208	4.9	391	9.2	954	22.4	1,475	34.6	632	14.8	364	8.5	4,264	100.0	216,266
37	70	2.0	147	4.1	719	20.2	918	25.8	914	25.7	484	13.6	308	8.7	3,560	100.0	195,677
38	486	2.8	992	5.7	3,961	22.8	4,935	28.4	3,835	22.1	1,932	11.1	1,233	7.1	17,374	100.0	181,272
39	9	0.4	54	2.1	298	11.5	458	17.7	664	25.7	725	28.0	379	14.7	2,587	100.0	272,773
Walworth County	805	2.9	1,401	5.0	5,369	19.3	7,265	26.2	6,888	24.8	3,773	13.6	2,284	8.2	27,785	100.0	192,900
Region	13,006	2.6	37,072	7.3	93,359	18.3	123,196	24.2	139,913	27.5	75,112	14.7	27,953	5.5	509,611	100.0	194,683

^aThe data for specified owner-occupied housing units excludes mobile homes, houses with a business or medical office on the property, housing on 10 or more acres, and housing units in multi-unit buildings.

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

Table 36

**AVERAGE SALE PRICES AND NUMBER OF SALES OF
EXISTING HOMES IN SOUTHEASTERN WISCONSIN: 2000-2009**

Year	Kenosha County		Milwaukee County		Ozaukee County		Racine County	
	Average Selling Price	Number of Sales Reported	Average Selling Price	Number of Sales Reported	Average Selling Price	Number of Sales Reported	Average Selling Price	Number of Sales Reported
2000	\$131,359	2,005	\$117,011	9,443	\$234,048	1,098	\$125,600	2,264
2001	\$140,657	2,126	\$125,591	9,899	\$238,522	1,138	\$133,052	2,344
2002	\$151,137	2,370	\$133,488	10,681	\$270,483	1,226	\$139,556	2,517
2003	\$164,632	2,524	\$145,094	11,381	\$266,119	1,277	\$150,884	2,454
2004	\$179,359	2,695	\$157,214	12,099	\$296,380	1,329	\$167,128	2,821
2005	\$196,755	2,720	\$176,837	12,662	\$292,968	1,396	\$184,724	2,949
2006	\$199,097	2,410	\$183,907	11,719	\$311,149	1,203	\$183,171	2,552
2007	\$200,836	2,110	\$192,844	9,580	\$310,535	1,127	\$183,651	2,249
2008	\$189,965	1,641	\$169,737	8,145	\$315,871	849	\$174,744	1,829
2009	\$163,870	1,463	\$137,324	8,943	\$286,088	828	\$152,221	1,796
Average (2000- 2009)	\$172,668	2,206	\$154,753	10,455	\$281,761	1,147	\$160,146	2,378

Year	Walworth County		Washington County		Waukesha County		Region	
	Average Selling Price	Number of Sales Reported	Average Selling Price	Number of Sales Reported	Average Selling Price	Number of Sales Reported	Average Selling Price	Number of Sales Reported
2000	\$178,590	1,435	\$163,751	1,335	\$210,340	4,435	\$150,688	22,015
2001	\$196,223	1,418	\$167,528	1,477	\$220,083	4,812	\$159,830	23,214
2002	\$202,353	1,691	\$180,344	1,593	\$239,463	4,979	\$171,154	25,057
2003	\$211,141	1,835	\$198,671	1,636	\$256,244	5,065	\$182,917	26,172
2004	\$240,346	1,981	\$215,812	1,832	\$282,084	5,167	\$199,824	27,924
2005	\$265,287	1,943	\$225,212	1,960	\$299,023	5,624	\$217,631	29,254
2006	\$292,814	1,651	\$228,926	1,821	\$304,541	5,328	\$224,843	26,684
2007	\$301,027	1,426	\$231,052	1,730	\$301,688	4,794	\$230,687	23,016
2008	\$283,650	969	\$218,492	1,307	\$283,833	3,818	\$211,560	18,558
2009	\$231,511	936	\$197,624	1,310	\$268,145	3,773	\$181,920	19,049
Average (2000- 2009)	\$239,449	1,529	\$204,749	1,600	\$267,508	4,780	\$194,033	24,094

NOTE: The residential selling price data pertain primarily to single-family houses, but also include selling prices for some two-to-four unit structures.

Source: Greater Milwaukee Association of Realtors, Multiple Listing Service and SEWRPC.

Monthly Housing Costs

Monthly housing costs for owner-occupied and rental housing units were inventoried by sub-area to help identify areas that may lack an adequate supply of affordable housing. Table 37 sets forth monthly housing costs⁸ for specified owner-occupied housing units with a mortgage for each sub-area of the Region in 2000 and Table 38 sets forth the same information from the 2005-2009 ACS. A comparison of monthly housing cost for homeowners with a mortgage for 2000 and for 2005-2009 by sub-area is shown on Map 33.

⁸Selected monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

Table 37

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

Sub-area/County	Less than \$700		\$700 to \$999		\$1,000 to \$1,499		\$1,500 to \$1,999		\$2,000 or More		Total		Median Cost
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
1	113	10.4	226	20.8	503	46.3	189	17.4	56	5.1	1,087	100.0	1,173
2	169	6.0	654	23.2	1,312	46.6	499	17.7	184	6.5	2,818	100.0	1,196
3	357	6.2	914	15.7	2,197	37.8	1,438	24.7	907	15.6	5,813	100.0	1,375
4	134	2.6	422	8.0	1,303	24.8	1,355	25.8	2,041	38.8	5,255	100.0	1,784
Ozaukee County	773	5.2	2,216	14.8	5,315	35.5	3,481	23.2	3,188	21.3	14,973	100.0	1,420
5	105	8.3	352	27.8	547	43.3	196	15.5	65	5.1	1,265	100.0	1,141
6	494	7.4	1,437	21.6	3,179	47.9	1,184	17.8	350	5.3	6,644	100.0	1,198
7	51	6.7	152	20.0	380	50.0	143	18.8	34	4.5	760	100.0	1,192
8	121	8.6	253	17.9	774	54.9	130	9.2	133	9.4	1,411	100.0	1,177
9	226	6.1	747	20.0	1,787	48.0	714	19.2	251	6.7	3,725	100.0	1,274
10	163	4.4	494	13.4	1,593	43.2	1,015	27.6	420	11.4	3,685	100.0	1,369
11	193	6.5	477	16.0	1,192	39.9	791	26.5	333	11.1	2,986	100.0	1,334
Washington County	1,353	6.6	3,912	19.1	9,452	46.2	4,173	20.4	1,586	7.7	20,476	100.0	1,248
12	553	4.6	1,726	14.3	4,410	36.6	2,679	22.2	2,685	22.3	12,053	100.0	1,424
13	2,086	23.6	3,406	38.6	2,704	30.6	460	5.2	174	2.0	8,830	100.0	896
14	8,523	34.9	9,926	40.7	5,012	20.5	769	3.2	166	0.7	24,396	100.0	805
15	795	25.8	704	22.9	668	21.7	335	10.9	576	18.7	3,078	100.0	1,024
16	4,598	23.0	7,865	39.2	6,116	30.5	1,243	6.2	225	1.1	20,047	100.0	911
17	2,284	8.6	7,071	26.8	12,164	46.0	3,606	13.6	1,315	5.0	26,440	100.0	1,135
18	718	11.0	2,459	37.5	2,668	40.7	619	9.4	90	1.4	6,554	100.0	1,016
19	386	3.7	1,614	15.3	4,578	43.5	2,883	27.4	1,058	10.1	10,519	100.0	1,363
Milwaukee County	19,943	17.8	34,771	31.1	38,320	34.2	12,594	11.3	6,289	5.6	111,917	100.0	1,013
20	349	5.0	1,144	16.5	2,990	43.3	1,594	23.1	837	12.1	6,914	100.0	1,316
21	501	4.7	1,026	9.7	3,539	33.4	2,520	23.8	3,008	28.4	10,594	100.0	1,546
22	391	5.1	1,035	13.5	3,150	40.9	2,057	26.7	1,061	13.8	7,694	100.0	1,385
23	188	4.0	719	15.4	2,096	45.0	1,205	25.8	456	9.8	4,664	100.0	1,341
24	243	6.4	495	13.1	1,551	41.1	1,145	30.3	342	9.1	3,776	100.0	1,387
25	652	5.5	1,511	12.8	4,042	34.3	2,981	25.3	2,607	22.1	11,793	100.0	1,462
26	1,083	6.7	3,272	20.4	6,396	39.8	3,742	23.3	1,568	9.8	16,061	100.0	1,273
27	467	6.4	1,100	15.0	3,564	48.5	1,698	23.1	517	7.0	7,346	100.0	1,299
28	174	7.6	472	20.8	951	41.9	452	19.9	222	9.8	2,271	100.0	1,235
Waukesha County	4,048	5.7	10,774	15.1	28,279	39.8	17,394	24.5	10,618	14.9	71,113	100.0	1,366
29	1,307	12.5	2,416	23.0	4,389	41.9	1,632	15.6	739	7.0	10,483	100.0	1,160
30	2,564	22.2	4,894	42.4	3,311	28.7	559	4.8	217	1.9	11,545	100.0	894
31	509	8.1	1,283	20.3	2,785	44.0	1,251	19.8	494	7.8	6,322	100.0	1,227
32	372	13.8	679	25.1	1,126	41.7	380	14.1	144	5.3	2,701	100.0	1,114
Racine County	4,752	15.3	9,272	29.9	11,611	37.4	3,822	12.3	1,594	5.1	31,051	100.0	1,054
33	319	7.1	865	19.2	1,864	41.3	916	20.3	545	12.1	4,509	100.0	1,271
34	1,634	12.5	4,401	33.6	5,066	38.6	1,545	11.8	460	3.5	13,106	100.0	1,040
35	566	8.7	1,636	25.2	2,720	41.9	1,064	16.4	504	7.8	6,490	100.0	1,164
Kenosha County	2,519	10.5	6,902	28.6	9,650	40.0	3,525	14.6	1,509	6.3	24,105	100.0	1,113
36	260	12.1	403	18.8	911	42.6	352	16.5	215	10.0	2,141	100.0	1,206
37	204	11.2	438	24.1	799	44.0	260	14.3	115	6.4	1,816	100.0	1,147
38	1,013	11.9	2,415	28.2	3,565	41.7	1,019	11.9	540	6.3	8,552	100.0	1,095
39	166	12.1	330	24.0	479	34.9	234	17.0	165	12.0	1,374	100.0	1,182
Walworth County	1,643	11.8	3,586	25.8	5,754	41.5	1,865	13.4	1,035	7.5	13,883	100.0	1,125
Region	35,031	12.2	71,433	24.8	108,381	37.7	46,854	16.3	25,819	9.0	287,518	100.0	1,151

NOTE: Monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

^aThe data for specified owner-occupied housing units exclude mobile homes, houses with a business or medical office on the property, housing on 10 or more acres, and housing units in multi-unit buildings.

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

Table 38

**MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITH
A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009^a**

Sub-area/County	Less than \$700		\$700 to \$999		\$1,000 to \$1,499		\$1,500 to \$1,999		\$2,000 or More		Total		Median Cost
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
1	53	2.8	130	6.9	655	35.0	609	32.5	426	22.8	1,873	100.0	1,581
2	156	4.1	303	8.0	1,260	33.4	1,108	29.3	952	25.2	3,779	100.0	1,577
3	143	2.1	311	4.6	1,638	24.3	2,027	30.1	2,617	38.9	6,736	100.0	1,814
4	55	0.9	228	3.7	841	13.9	1,343	22.1	3,602	59.4	6,069	100.0	2,238
Ozaukee County	407	2.2	972	5.3	4,394	23.8	5,087	27.6	7,597	41.1	18,457	100.0	1,823
5	46	2.3	151	7.4	581	28.4	800	39.1	467	22.8	2,045	100.0	1,653
6	293	3.4	769	8.8	2,950	33.9	2,605	29.9	2,089	24.0	8,706	100.0	1,565
7	14	1.2	113	9.7	296	25.4	347	29.8	395	33.9	1,165	100.0	1,729
8	53	2.2	137	5.8	654	27.4	819	34.3	724	30.3	2,387	100.0	1,713
9	175	3.0	583	10.0	1,618	27.6	1,987	33.9	1,496	25.5	5,859	100.0	1,639
10	70	1.5	228	4.9	1,438	30.7	1,358	29.0	1,585	33.9	4,679	100.0	1,722
11	43	1.1	263	6.9	781	20.4	955	24.9	1,793	46.7	3,835	100.0	1,934
Washington County	694	2.4	2,244	7.8	8,318	29.0	8,871	31.0	8,549	29.8	28,676	100.0	1,664
12	383	3.0	599	4.6	2,146	16.6	3,740	29.0	6,030	46.8	12,898	100.0	1,943
13	706	6.3	2,089	18.6	5,046	44.9	2,276	20.2	1,121	10.0	11,238	100.0	1,274
14	2,247	6.7	6,261	18.8	15,135	45.3	7,295	21.8	2,454	7.4	33,392	100.0	1,238
15	317	4.3	743	10.1	1,950	26.5	1,694	23.0	2,664	36.1	7,368	100.0	1,699
16	1,576	5.3	4,226	14.3	12,481	42.2	8,646	29.2	2,670	9.0	29,599	100.0	1,354
17	1,120	3.8	2,426	8.1	10,232	34.4	10,322	34.7	5,651	19.0	29,751	100.0	1,553
18	562	6.5	1,041	12.0	3,805	43.9	2,359	27.2	902	10.4	8,669	100.0	1,387
19	290	2.1	791	5.9	3,576	26.5	4,650	34.5	4,184	31.0	13,491	100.0	1,724
Milwaukee County	7,201	4.9	18,176	12.4	54,371	37.1	40,982	28.0	25,676	17.6	146,406	100.0	1,441
20	208	2.6	437	5.6	2,019	25.6	2,410	30.6	2,803	35.6	7,877	100.0	1,764
21	207	2.0	543	5.1	2,059	19.3	2,861	26.8	4,995	46.8	10,665	100.0	1,940
22	195	2.2	560	6.4	1,943	22.1	2,955	33.6	3,132	35.7	8,785	100.0	1,786
23	229	4.3	224	4.2	986	18.4	1,653	30.8	2,271	42.3	5,363	100.0	1,875
24	68	1.5	219	4.9	881	19.8	1,451	32.6	1,832	41.2	4,451	100.0	1,864
25	215	1.4	783	5.1	2,931	19.0	3,666	23.8	7,828	50.7	15,423	100.0	2,021
26	444	2.2	1,428	7.1	5,856	29.0	6,775	33.5	5,709	28.2	20,212	100.0	1,675
27	170	2.0	385	4.4	2,300	26.4	2,699	31.0	3,152	36.2	8,706	100.0	1,777
28	45	1.6	99	3.4	868	30.2	751	26.1	1,114	38.7	2,877	100.0	1,783
Waukesha County	1,781	2.1	4,678	5.6	19,843	23.5	25,221	29.9	32,836	38.9	84,359	100.0	1,810
29	443	3.3	1,340	10.1	4,499	34.0	3,839	29.0	3,130	23.6	13,251	100.0	1,545
30	957	7.0	2,567	18.9	6,649	48.8	2,399	17.6	1,042	7.7	13,614	100.0	1,226
31	217	2.6	557	6.8	1,987	24.1	2,586	31.3	2,901	35.2	8,248	100.0	1,763
32	79	2.5	289	9.0	943	29.3	1,250	38.9	653	20.3	3,214	100.0	1,618
Racine County	1,696	4.4	4,753	12.4	14,078	36.7	10,074	26.3	7,726	20.2	38,327	100.0	1,452
33	129	2.1	465	7.8	1,606	26.9	1,600	26.8	2,175	36.4	5,975	100.0	1,746
34	691	4.4	1,539	9.8	6,084	38.8	4,581	29.2	2,790	17.8	15,685	100.0	1,463
35	362	4.1	688	7.7	2,440	27.4	2,887	32.4	2,528	28.4	8,905	100.0	1,666
Kenosha County	1,182	3.9	2,692	8.8	10,130	33.1	9,068	29.7	7,493	24.5	30,565	100.0	1,562
36	109	3.6	255	8.4	765	25.3	1,000	33.1	897	29.6	3,026	100.0	1,692
37	105	4.1	167	6.6	971	38.4	652	25.8	636	25.1	2,531	100.0	1,517
38	311	2.5	1,502	12.0	4,359	34.7	3,793	30.2	2,585	20.6	12,550	100.0	1,514
39	42	2.5	152	9.0	546	32.3	509	30.1	440	26.1	1,689	100.0	1,602
Walworth County	567	2.9	2,076	10.5	6,641	33.5	5,954	30.1	4,558	23.0	19,796	100.0	1,544
Region	13,528	3.7	35,591	9.7	117,775	32.1	105,257	28.7	94,435	25.8	366,586	100.0	1,578

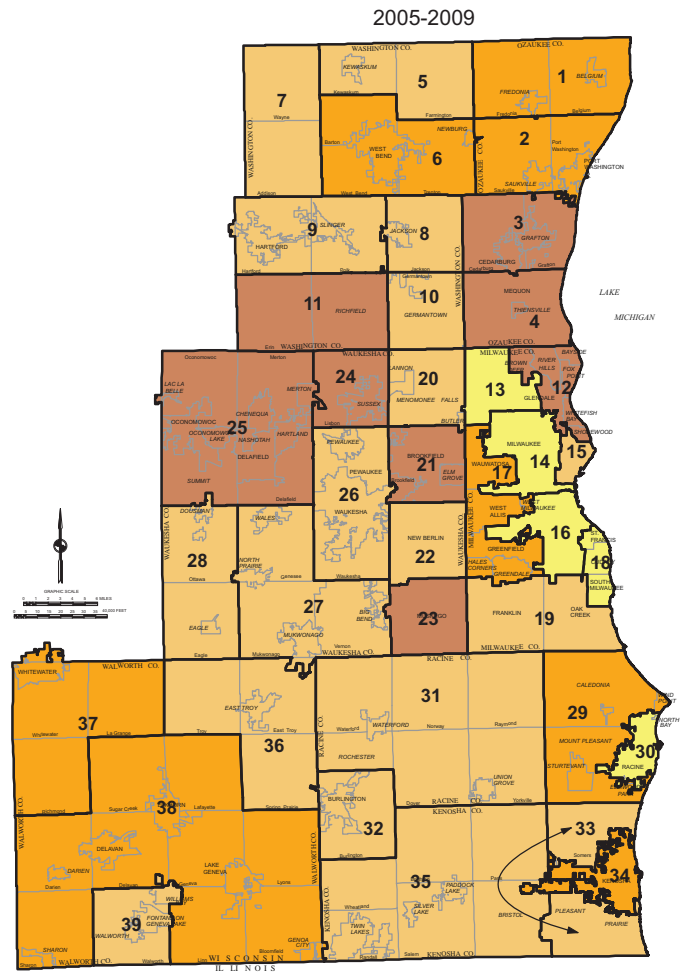
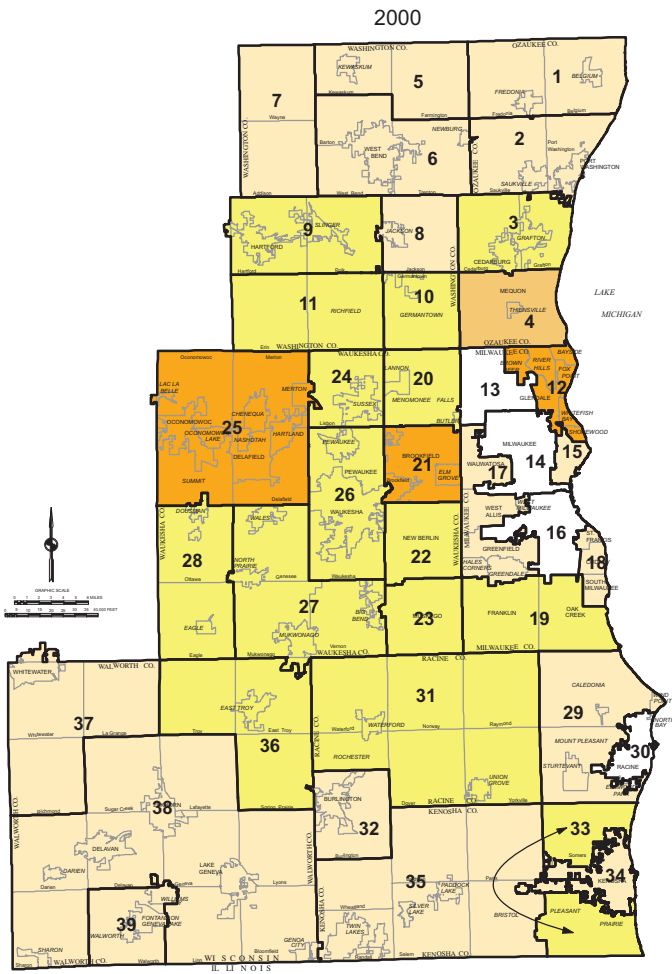
NOTE: Monthly owner costs are the sum of mortgage payments or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

^aThe data for specified owner-occupied housing units exclude mobile homes, houses with a business or medical office on the property, housing on 10 or more acres, and housing units in multi-unit buildings.

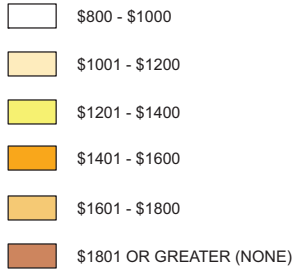
Source: U.S. Bureau of the Census and SEWRPC.

Map 33

MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITH A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2000 AND 2005-2009



MEDIAN MONTHLY COST



(SEE TABLE 37)

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

— CIVIL DIVISION BOUNDARY: 2010

MEDIAN MONTHLY COST



(SEE TABLE 38)

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

The median monthly housing cost for homeowners with a mortgage in the Region was \$1,123 in 2000. The median monthly cost for homeowners with a mortgage in the Region has increased to \$1,578, according to ACS data. ACS data also shows:

- About 32 percent of homeowners in the Region with a mortgage spend between \$1,000 and \$1,499 on monthly housing costs;
- About 29 percent spend between \$1,500 and \$1,999 and about 26 percent spend over \$2,000;
- About 10 percent spend between \$700 and \$999 and about 4 percent spend under \$700;
- Sub-area 4 has the highest monthly housing cost for homeowners with a mortgage and sub-area 30 has the lowest. In 2000, sub-area 4 had the highest monthly housing cost and sub-area 14 had the lowest.

Table 39 sets forth monthly housing costs for specified owner-occupied housing units without a mortgage for each sub-area of the Region in 2000 and Table 40 sets forth the same information from the 2005-2009 ACS. A comparison of monthly housing cost for homeowners without a mortgage for 2000 and for 2005-2009 by sub-area is shown on Map 34. The median monthly housing cost for homeowners without a mortgage in the Region was \$388 in 2000. The median monthly cost for homeowners without a mortgage in the Region has increased to \$578 according to ACS data. ACS data also shows:

- About 40 percent of homeowners in the Region without a mortgage spend between \$500 and \$699 on monthly housing costs;
- About 20 percent spend between \$400 and \$499 and about 26 percent spend over \$700;
- About 10 percent spend between \$300 and \$399 and about 4 percent spend under \$300;
- Sub-area 12 has the highest monthly housing cost for homeowners without a mortgage and sub-area 30 has the lowest. In 2000, sub-area 4 had the highest monthly housing cost and sub-area 14 had the lowest.

Table 41 sets forth monthly housing costs for rental units, or gross rent, for each sub-area of the Region in 2000 and Table 42 sets forth the same information from the 2005-2009 ACS. A comparison of monthly housing cost for renters for 2000 and 2005-2009 by sub-area is shown on Map 35. Contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels are included in the calculation of monthly gross rent. These costs are included in the monthly cost calculation if the renter pays them or they are paid for the renter by another party, such as the property owner. The median monthly housing cost for rental housing in the Region was \$578 in 2000. The median monthly cost for rental housing in the Region has increased to \$769 according to ACS data. ACS data also shows:

- About 35 percent of renters in the Region spend between \$500 and \$749 on monthly housing costs and about 30 percent spend between \$705 and \$999;
- About 17 percent spend between \$1,000 and \$1,499 and about 3 percent spend over \$1,500;
- About 9 percent spend between \$300 and \$499 and about 4 percent spend under \$300;
- Sub-area 21 has the highest monthly housing cost for renters and sub-area 7 has the lowest. In 2000, sub-area 21 had the highest monthly housing cost and sub-area 14 had the lowest.

Number of Bedrooms

The number of bedrooms in a housing unit is an important consideration in providing housing that is best suited for current and future housing needs. Standard No. 1 under Objective No. 1 in Chapter II, which states that a minimum of one bedroom for every two persons should be provided within a dwelling unit, should be taken into consideration to avoid overcrowding. Conversely, too many large housing units within a sub-area may not be well suited for meeting the space needs and cost constraints of smaller households that may wish to live within the sub-area. Table 209 in Chapter XII compares information on the number of households with four or more people to the number of owner- and renter-occupied housing units with three or more bedrooms in each sub-area in 2010.

Table 39

**MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITHOUT
A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2000^a**

Sub-area/County	Less than \$300		\$300 to \$399		\$400 to \$499		\$500 to \$699		\$700 or More		Total		Median Cost
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
1	126	28.0	211	46.9	65	14.4	35	7.8	13	2.9	450	100.0	341
2	110	10.3	523	48.9	274	25.6	141	13.2	21	2.0	1,069	100.0	383
3	190	9.5	705	35.1	565	28.2	454	22.6	93	4.6	2,007	100.0	419
4	39	1.9	272	13.1	477	23.0	656	31.7	628	30.3	2,072	100.0	565
Ozaukee County	465	8.3	1,711	30.5	1,381	24.7	1,286	23.0	755	13.5	5,598	100.0	445
5	104	26.0	200	50.0	61	15.2	31	7.8	4	1.0	400	100.0	345
6	436	16.5	1,230	46.4	595	22.5	265	10.0	122	4.6	2,648	100.0	374
7	77	24.4	154	48.9	62	19.7	20	6.4	2	0.6	315	100.0	344
8	92	28.2	132	40.5	57	17.5	37	11.3	8	2.5	326	100.0	360
9	142	10.5	572	42.4	457	33.9	145	10.8	33	2.4	1,349	100.0	393
10	39	4.3	263	29.2	365	40.6	219	24.3	14	1.6	900	100.0	441
11	121	11.2	357	33.2	337	31.3	173	16.1	88	8.2	1,076	100.0	418
Washington County	1,011	14.4	2,908	41.4	1,934	27.6	890	12.7	271	3.9	7,014	100.0	387
12	140	2.4	986	17.2	1,326	23.1	1,796	31.3	1,494	26.0	5,742	100.0	537
13	1,021	37.4	1,153	42.3	349	12.8	149	5.5	56	2.0	2,728	100.0	326
14	5,584	54.8	3,343	32.8	900	8.9	299	2.9	64	0.6	10,190	100.0	291
15	511	38.9	314	23.9	147	11.2	137	10.4	205	15.6	1,314	100.0	333
16	3,142	26.8	5,646	48.2	2,057	17.5	724	6.2	156	1.3	11,725	100.0	346
17	845	6.1	4,807	34.9	4,379	31.8	3,104	22.6	635	4.6	13,770	100.0	428
18	497	12.8	1,830	47.3	1,089	28.1	425	11.0	30	0.8	3,871	100.0	381
19	60	2.0	494	16.8	1,218	41.4	941	31.9	233	7.9	2,946	100.0	475
Milwaukee County	11,800	22.6	18,573	35.5	11,465	21.9	7,575	14.5	2,873	5.5	52,286	100.0	377
20	145	5.0	1,020	34.9	1,106	37.9	549	18.8	99	3.4	2,919	100.0	427
21	132	2.7	977	20.1	1,523	31.3	1,340	27.6	890	18.3	4,862	100.0	487
22	110	3.4	568	17.6	1,349	41.8	936	29.0	263	8.2	3,226	100.0	469
23	34	2.8	310	25.8	457	38.0	320	26.6	81	6.8	1,202	100.0	456
24	53	6.0	327	37.2	293	33.3	167	19.0	39	4.5	879	100.0	420
25	350	10.2	922	26.8	837	24.3	623	18.1	711	20.6	3,443	100.0	454
26	467	10.8	1,692	39.0	1,123	25.9	879	20.3	173	4.0	4,334	100.0	401
27	259	16.0	788	48.8	377	23.3	162	10.0	30	1.9	1,616	100.0	373
28	111	22.5	215	43.6	126	25.6	30	6.1	11	2.2	493	100.0	363
Waukesha County	1,661	7.2	6,819	29.7	7,191	31.3	5,006	21.8	2,297	10.0	22,974	100.0	442
29	793	20.3	1,639	41.8	753	19.2	579	14.8	154	3.9	3,918	100.0	375
30	1,919	34.7	2,392	43.3	851	15.4	244	4.4	121	2.2	5,527	100.0	331
31	302	15.8	867	45.2	397	20.7	308	16.1	42	2.2	1,916	100.0	375
32	141	13.8	364	35.6	203	19.9	266	26.0	48	4.7	1,022	100.0	403
Racine County	3,155	25.5	5,262	42.5	2,204	17.8	1,397	11.3	365	2.9	12,383	100.0	357
33	271	20.2	439	32.7	359	26.8	208	15.5	64	4.8	1,341	100.0	393
34	1,333	23.8	2,470	44.0	1,231	22.0	420	7.5	153	2.7	5,607	100.0	356
35	406	20.3	782	39.0	425	21.2	315	15.7	76	3.8	2,004	100.0	378
Kenosha County	2,010	22.5	3,691	41.2	2,015	22.5	943	10.5	293	3.3	8,952	100.0	366
36	174	24.3	244	34.1	150	20.9	87	12.2	61	8.5	716	100.0	369
37	274	27.7	377	38.0	207	20.9	110	11.1	23	2.3	991	100.0	360
38	1,010	29.0	1,401	40.2	591	16.9	350	10.0	135	3.9	3,487	100.0	346
39	107	14.9	260	36.1	168	23.4	125	17.4	59	8.2	719	100.0	397
Walworth County	1,565	26.5	2,282	38.6	1,116	18.9	672	11.3	278	4.7	5,913	100.0	356
Region	21,667	18.8	41,246	35.8	27,306	23.7	17,769	15.5	7,132	6.2	115,120	100.0	388

NOTE: Monthly owner costs are the sum of real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

^aThe data for specified owner-occupied housing units exclude mobile homes, houses with a business or medical office on the property, housing on 10 or more acres, and housing units in multi-unit buildings.

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

Table 40

**MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITHOUT
A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009^a**

Sub-area/County	Less than \$300		\$300 to \$399		\$400 to \$499		\$500 to \$699		\$700 or More		Total		Median Cost
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
1	40	7.0	93	16.3	136	23.8	209	36.5	94	16.4	572	100.0	511
2	79	5.8	194	14.2	350	25.6	490	35.9	253	18.5	1,366	100.0	522
3	37	1.2	177	5.7	636	20.6	1,254	40.7	981	31.8	3,085	100.0	605
4	91	3.1	88	3.0	202	6.9	933	31.8	1,619	55.2	2,933	100.0	709
Ozaukee County	247	3.1	552	6.9	1,324	16.7	2,886	36.3	2,947	37.0	7,956	100.0	626
5	49	6.0	81	9.8	193	23.5	337	41.0	162	19.7	822	100.0	541
6	238	5.8	662	16.2	1,215	29.8	1,283	31.4	686	16.8	4,084	100.0	494
7	10	1.7	82	14.1	238	40.9	179	30.8	73	12.5	582	100.0	484
8	14	1.8	140	18.3	133	17.4	355	46.4	123	16.1	765	100.0	556
9	31	1.5	326	15.8	475	23.0	772	37.4	462	22.3	2,066	100.0	554
10	34	2.4	149	10.6	232	16.5	622	44.2	369	26.3	1,406	100.0	591
11	47	3.2	135	9.3	348	24.0	427	29.5	493	34.0	1,450	100.0	605
Washington County	423	3.8	1,575	14.1	2,834	25.3	3,975	35.6	2,368	21.2	11,175	100.0	538
12	72	1.2	223	3.6	381	6.2	1,906	31.0	3,563	58.0	6,145	100.0	714
13	271	7.9	454	13.3	978	28.6	1,296	37.9	422	12.3	3,421	100.0	501
14	837	7.1	1,949	16.6	3,346	28.5	3,854	32.9	1,742	14.9	11,728	100.0	492
15	180	7.2	228	9.1	343	13.7	557	22.3	1,192	47.7	2,500	100.0	666
16	697	5.5	1,393	11.0	2,797	22.1	5,791	45.8	1,965	15.6	12,643	100.0	541
17	674	4.7	787	5.5	2,611	18.3	6,206	43.4	4,025	28.1	14,303	100.0	584
18	164	4.0	369	9.0	1,046	25.4	1,846	44.9	688	16.7	4,113	100.0	543
19	67	1.4	106	2.3	517	11.1	2,572	55.4	1,382	29.8	4,644	100.0	617
Milwaukee County	2,962	5.0	5,509	9.2	12,019	20.2	24,028	40.4	14,979	25.2	59,497	100.0	564
20	70	1.9	265	7.4	656	18.2	1,769	49.2	839	23.3	3,599	100.0	583
21	82	1.4	142	2.4	515	8.5	2,118	35.2	3,165	52.5	6,022	100.0	705
22	41	1.1	189	4.9	602	15.7	1,931	50.2	1,082	28.1	3,845	100.0	613
23	70	3.9	42	2.4	189	10.5	932	51.8	565	31.4	1,798	100.0	631
24	124	7.6	106	6.5	332	20.4	674	41.5	389	24.0	1,625	100.0	568
25	106	2.2	354	7.4	772	16.1	1,529	31.9	2,027	42.4	4,788	100.0	651
26	116	1.9	568	9.1	1,472	23.5	2,761	44.2	1,334	21.3	6,251	100.0	559
27	84	3.7	372	16.3	537	23.6	908	39.8	378	16.6	2,279	100.0	526
28	9	1.4	107	16.5	154	23.8	264	40.7	114	17.6	648	100.0	534
Waukesha County	702	2.3	2,145	6.9	5,229	16.9	12,886	41.8	9,893	32.1	30,855	100.0	607
29	228	4.5	559	11.0	1,357	26.7	2,043	40.2	896	17.6	5,083	100.0	534
30	334	6.3	1,052	19.8	1,570	29.6	1,685	31.7	670	12.6	5,311	100.0	481
31	94	3.1	284	9.4	542	18.0	1,282	42.5	816	27.0	3,018	100.0	581
32	26	1.9	170	12.2	227	16.3	555	40.0	411	29.6	1,389	100.0	574
Racine County	682	4.6	2,065	13.9	3,696	25.0	5,565	37.6	2,793	18.9	14,801	100.0	529
33	126	5.8	145	6.6	405	18.4	776	35.3	745	33.9	2,197	100.0	581
34	191	3.2	762	12.9	1,666	28.2	2,467	41.8	823	13.9	5,909	100.0	523
35	162	6.1	347	13.1	483	18.3	886	33.5	768	29.0	2,646	100.0	567
Kenosha County	479	4.5	1,254	11.7	2,554	23.7	4,129	38.4	2,336	21.7	10,752	100.0	544
36	67	5.4	180	14.5	147	11.9	536	43.3	308	24.9	1,238	100.0	589
37	75	7.3	84	8.2	195	18.9	458	44.5	217	21.1	1,029	100.0	558
38	262	5.4	801	16.6	1,030	21.4	1,685	34.9	1,046	21.7	4,824	100.0	530
39	50	5.5	51	5.7	149	16.6	300	33.4	348	38.8	898	100.0	601
Walworth County	454	5.7	1,116	14.0	1,521	19.0	2,979	37.3	1,919	24.0	7,989	100.0	551
Region	5,949	4.2	14,216	9.9	29,177	20.4	56,448	39.5	37,235	26.0	143,025	100.0	578

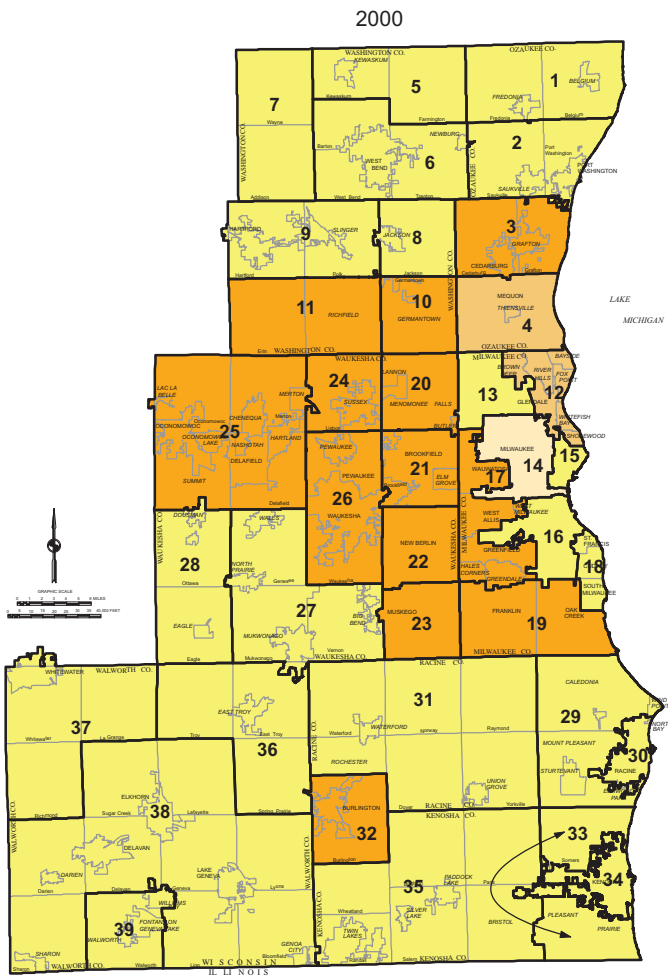
NOTE: Monthly owner costs are the sum of real estate taxes; fire, hazard, and flood insurance on the property; and utilities.

^aThe data for specified owner-occupied housing units exclude mobile homes, houses with a business or medical office on the property, housing on 10 or more acres, and housing units in multi-unit buildings.

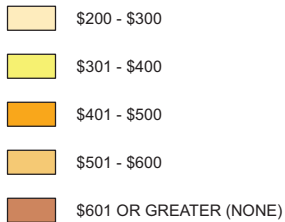
Source: U.S. Bureau of the Census and SEWRPC.

Map 34

MONTHLY OWNER COSTS FOR SPECIFIED HOUSING UNITS WITHOUT A MORTGAGE IN THE SOUTHEASTERN WISCONSIN REGION: 2000 AND 2005-2009



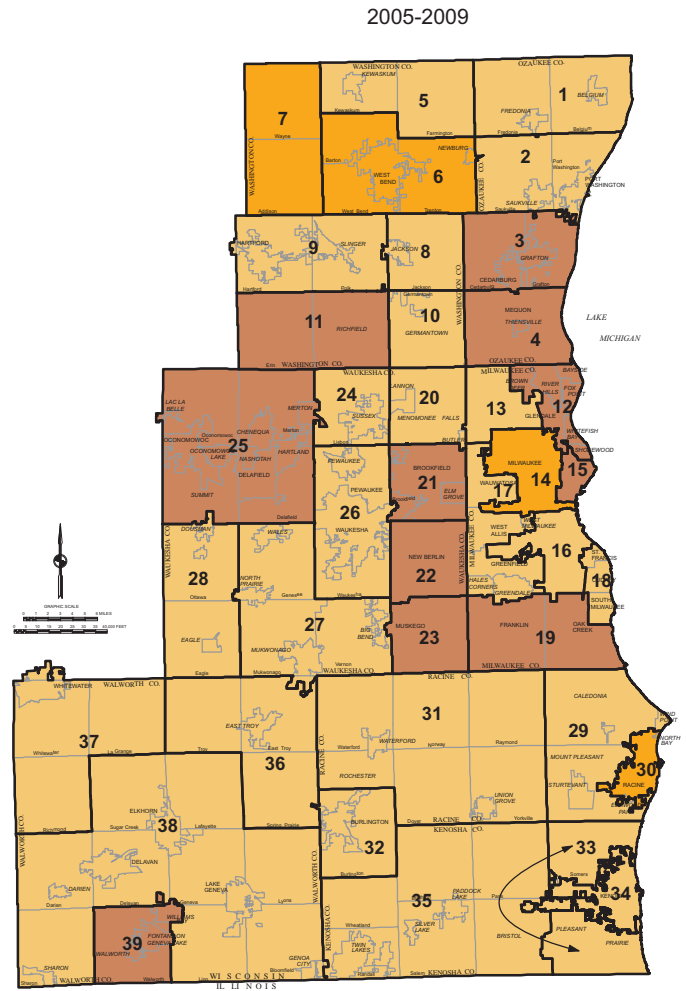
MEDIAN MONTHLY COST



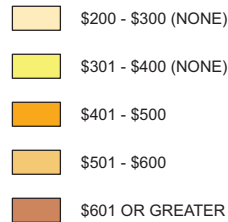
(SEE TABLE 39)

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

— CIVIL DIVISION BOUNDARY: 2010



MEDIAN MONTHLY COST



(SEE TABLE 40)

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

Table 41

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

Sub-area/County	Less than \$300		\$300 to \$499		\$500 to \$749		\$750 to \$999		\$1,000 to \$1,499		\$1,500 or More		No Cash Rent		Total		Median Rent
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
1	11	1.9	85	15.1	277	49.1	136	24.1	23	4.1	--	--	32	5.7	564	100.0	627
2	145	6.2	267	11.4	1,423	60.5	389	16.5	62	2.6	9	0.4	57	2.4	2,352	100.0	610
3	149	4.8	395	12.6	1,603	51.3	790	25.3	133	4.2	--	--	55	1.8	3,125	100.0	638
4	68	6.0	65	5.8	424	37.6	170	15.1	259	22.9	47	4.2	95	8.4	1,128	100.0	736
Ozaukee County	373	5.2	812	11.3	3,727	52.0	1,485	20.7	477	6.7	56	0.8	239	3.3	7,169	100.0	736
5	23	4.0	95	16.6	283	49.4	128	22.3	14	2.5	7	1.2	23	4.0	573	100.0	624
6	292	6.1	817	17.1	2,761	58.0	679	14.3	118	2.5	--	--	97	2.0	4,764	100.0	602
7	6	2.8	19	8.9	151	70.6	17	7.9	--	--	--	--	21	9.8	214	100.0	570
8	23	3.4	117	17.2	295	43.3	173	25.4	38	5.6	--	--	35	5.1	681	100.0	683
9	186	7.8	561	23.4	1,081	45.2	384	16.0	75	3.1	--	--	108	4.5	2,395	100.0	576
10	47	3.1	90	6.0	704	46.8	508	33.7	121	8.0	9	0.6	27	1.8	1,506	100.0	709
11	3	1.4	9	4.3	59	28.0	56	26.5	34	16.1	--	--	50	23.7	211	100.0	771
Washington County	580	5.6	1,708	16.5	5,334	51.6	1,945	18.8	400	3.9	16	0.1	361	3.5	10,344	100.0	620
12	570	7.1	732	9.2	2,989	37.4	2,409	30.2	918	11.5	151	1.9	218	2.7	7,987	100.0	715
13	1,423	9.3	2,594	17.0	7,592	49.7	2,612	17.1	745	4.9	191	1.2	123	0.8	15,280	100.0	598
14	6,137	12.1	18,934	37.4	20,882	41.2	2,940	5.8	723	1.4	41	0.1	1,018	2.0	50,675	100.0	498
15	2,693	10.2	7,877	29.8	9,775	36.9	3,284	12.4	1,880	7.1	565	2.1	395	1.5	26,469	100.0	545
16	2,747	8.0	11,825	34.4	15,464	45.1	2,869	8.4	415	1.2	140	0.4	865	2.5	34,325	100.0	525
17	1,698	5.9	5,055	17.5	13,789	47.7	5,399	18.7	1,717	5.9	573	2.0	667	2.3	28,898	100.0	624
18	724	8.6	2,587	30.7	4,044	47.9	801	9.5	67	0.8	15	0.2	194	2.3	8,432	100.0	539
19	446	6.8	339	5.2	3,045	46.2	2,120	32.2	482	7.3	29	0.4	127	1.9	6,588	100.0	712
Milwaukee County	16,438	9.2	49,943	27.9	77,580	43.4	22,434	12.6	6,947	3.9	1,705	1.0	3,607	2.0	178,654	100.0	555
20	217	6.4	337	9.9	1,475	43.3	805	23.7	274	8.1	181	5.3	114	3.3	3,403	100.0	685
21	46	1.8	151	5.8	303	11.6	885	33.8	937	35.8	182	6.9	112	4.3	2,616	100.0	961
22	63	2.4	95	3.5	735	27.5	1,131	42.2	459	17.1	112	4.2	82	3.1	2,677	100.0	830
23	30	2.4	26	2.0	365	28.7	582	45.8	168	13.2	50	3.9	51	4.0	1,272	100.0	785
24	89	7.4	72	6.0	566	46.8	354	29.3	73	6.0	9	0.7	46	3.8	1,209	100.0	712
25	280	5.5	391	7.7	2,104	41.3	1,536	30.2	441	8.7	138	2.7	198	3.9	5,088	100.0	715
26	801	6.0	1,763	13.3	5,517	41.6	3,482	26.3	1,285	9.7	126	1.0	273	2.1	13,247	100.0	686
27	--	--	116	7.9	905	61.9	296	20.3	72	4.9	8	0.5	65	4.5	1,462	100.0	671
28	8	1.7	38	8.0	142	30.0	212	44.7	52	11.0	4	0.8	18	3.8	474	100.0	781
Waukesha County	1,534	4.9	2,989	9.5	12,112	38.5	9,283	29.5	3,761	12.0	810	2.6	959	3.0	31,448	100.0	726
29	265	6.7	601	15.1	2,201	55.4	605	15.2	124	3.1	16	0.4	162	4.1	3,974	100.0	590
30	1,225	9.8	4,152	33.2	5,546	44.3	946	7.6	168	1.3	22	0.2	448	3.6	12,507	100.0	520
31	82	3.7	351	15.8	1,031	46.4	388	17.5	216	9.7	3	0.1	152	6.8	2,223	100.0	641
32	163	8.7	376	20.1	946	50.7	289	15.5	32	1.7	--	--	62	3.3	1,868	100.0	562
Racine County	1,735	8.4	5,480	26.7	9,724	47.3	2,228	10.8	540	2.6	41	0.2	824	4.0	20,572	100.0	548
33	--	--	332	16.9	643	32.8	693	35.3	213	10.9	23	1.2	57	2.9	1,961	100.0	736
34	1,397	10.7	2,864	21.9	6,085	46.7	1,946	14.9	329	2.5	8	0.1	414	3.2	13,043	100.0	571
35	114	5.3	291	13.6	1,083	50.7	383	17.9	134	6.3	9	0.4	123	5.8	2,137	100.0	635
Kenosha County	1,511	8.8	3,487	20.4	7,811	45.6	3,022	17.6	676	3.9	40	0.2	594	3.5	17,141	100.0	589
36	57	8.7	120	18.2	304	46.1	125	19.0	18	2.7	--	--	35	5.3	659	100.0	581
37	477	17.8	801	29.9	840	31.4	412	15.4	47	1.8	13	0.5	85	3.2	2,675	100.0	505
38	454	7.3	1,090	17.5	3,057	48.9	1,142	18.3	208	3.3	34	0.5	262	4.2	6,247	100.0	610
39	33	4.4	147	19.9	367	49.6	124	16.8	23	3.1	--	--	46	6.2	740	100.0	590
Walworth County	1,021	9.9	2,158	20.9	4,568	44.3	1,803	17.5	296	2.9	47	0.4	428	4.1	10,321	100.0	588
Region	23,192	8.4	66,577	24.2	120,856	43.8	42,200	15.3	13,097	4.8	2,715	1.0	7,012	2.5	275,649	100.0	578

NOTE: Monthly gross rent includes contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels.

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

Table 42

MONTHLY GROSS RENT FOR RENTER-OCCUPIED HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009

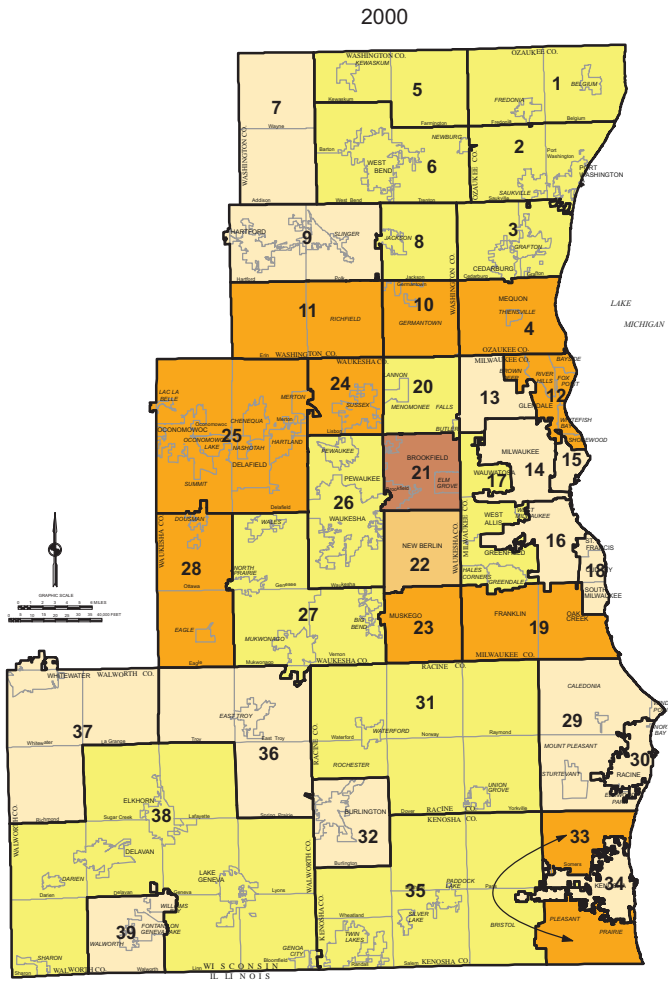
Sub-area/County	Less than \$300		\$300 to \$499		\$500 to \$749		\$750 to \$999		\$1,000 to \$1,499		\$1,500 or More		No Cash Rent		Total		Median Rent
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
1	21	3.9	36	6.6	235	43.0	148	27.1	83	15.2	--	--	23	4.2	546	100.0	711
2	66	2.9	106	4.6	1,144	49.3	548	23.6	372	16.0	5	0.2	78	3.4	2,319	100.0	718
3	82	2.7	62	2.1	1,164	38.9	1,033	34.5	535	17.9	--	--	118	3.9	2,994	100.0	781
4	24	1.9	71	5.6	238	18.6	393	30.7	370	29.0	138	10.8	44	3.4	1,278	100.0	879
Ozaukee County	193	2.7	275	3.8	2,781	39.0	2,122	29.7	1,360	19.1	143	2.0	263	3.7	7,137	100.0	765
5	51	8.8	59	10.2	229	39.8	176	30.6	30	5.2	4	0.7	27	4.7	576	100.0	722
6	117	2.3	314	6.1	2,002	39.2	1,882	36.8	535	10.5	70	1.4	192	3.7	5,112	100.0	753
7	--	--	15	5.2	138	48.1	38	13.3	43	15.0	9	3.1	44	15.3	287	100.0	641
8	27	3.7	69	9.5	234	32.2	304	41.8	59	8.1	16	2.2	18	2.5	727	100.0	776
9	102	4.2	165	6.8	968	39.8	791	32.5	216	8.9	23	0.9	169	6.9	2,434	100.0	723
10	38	2.4	84	5.3	483	30.2	447	28.0	475	29.7	36	2.2	35	2.2	1,598	100.0	809
11	--	--	23	11.9	69	35.8	--	--	35	18.1	--	--	66	34.2	193	100.0	673
Washington County	335	3.1	729	6.7	4,123	37.7	3,638	33.3	1,393	12.8	158	1.4	551	5.0	10,927	100.0	751
12	432	5.7	425	5.6	1,826	24.1	2,343	30.9	2,010	26.6	400	5.3	133	1.8	7,569	100.0	860
13	746	5.0	1,075	7.3	5,330	36.2	4,107	27.9	2,802	19.0	320	2.2	351	2.4	14,731	100.0	752
14	2,633	5.7	5,386	11.7	16,783	36.5	13,468	29.3	5,885	12.8	484	1.1	1,338	2.9	45,977	100.0	715
15	1,576	6.4	2,519	10.3	7,856	32.0	6,052	24.6	4,280	17.4	1,723	7.0	566	2.3	24,572	100.0	752
16	1,371	4.2	3,210	9.8	15,160	46.2	8,999	27.4	2,893	8.8	287	0.9	895	2.7	32,815	100.0	703
17	992	3.5	1,690	6.0	10,013	35.4	9,103	32.2	4,724	16.7	1,119	3.9	654	2.3	28,295	100.0	770
18	436	5.4	806	10.0	3,525	43.5	2,150	26.5	857	10.6	92	1.1	236	2.9	8,102	100.0	686
19	220	3.0	197	2.7	1,583	21.7	3,137	43.0	1,879	25.7	169	2.3	117	1.6	7,302	100.0	863
Milwaukee County	8,406	5.0	15,308	9.0	62,076	36.7	49,359	29.1	25,330	15.0	4,594	2.7	4,290	2.5	169,363	100.0	739
20	89	2.5	232	6.5	899	25.0	1,211	34.1	911	25.6	174	4.9	50	1.4	3,556	100.0	860
21	8	0.3	55	1.8	211	7.0	505	16.6	1,534	50.5	648	21.4	72	2.4	3,033	100.0	1,208
22	30	1.0	51	1.7	364	12.3	1,229	41.4	1,083	36.5	144	4.8	67	2.3	2,968	100.0	965
23	--	--	7	0.5	184	13.7	561	41.8	451	33.6	108	8.1	30	2.3	1,341	100.0	960
24	22	1.8	42	3.4	354	28.1	588	46.7	214	17.0	29	2.3	9	0.7	1,259	100.0	862
25	129	2.8	252	5.5	1,353	29.4	1,378	29.9	1,084	23.5	206	4.5	204	4.4	4,606	100.0	830
26	494	3.6	1,171	8.5	3,929	28.3	4,871	35.1	2,701	19.5	361	2.6	334	2.4	13,861	100.0	796
27	38	2.0	65	3.4	608	32.2	631	33.4	335	17.8	54	2.9	157	8.3	1,888	100.0	794
28	8	1.5	56	10.4	98	18.3	209	38.9	131	24.4	28	5.2	7	1.3	537	100.0	877
Waukesha County	818	2.5	1,932	5.8	7,990	24.2	11,183	33.8	8,444	25.6	1,752	5.3	930	2.8	33,049	100.0	861
29	173	3.8	311	6.9	1,671	37.0	1,269	28.1	719	15.9	32	0.7	343	7.6	4,518	100.0	741
30	560	4.4	2,082	16.3	5,102	39.9	3,256	25.5	1,124	8.8	30	0.2	633	4.9	12,787	100.0	673
31	32	1.2	229	8.9	601	23.4	817	31.7	617	24.0	90	3.5	188	7.3	2,574	100.0	859
32	23	1.2	155	7.9	758	38.5	641	32.6	318	16.1	26	1.3	47	2.4	1,968	100.0	756
Racine County	788	3.6	2,777	12.7	8,132	37.2	5,983	27.4	2,778	12.7	178	0.8	1,211	5.6	21,847	100.0	705
33	--	--	96	3.8	699	27.2	555	21.6	822	32.0	224	8.7	172	6.7	2,568	100.0	929
34	765	5.5	1,185	8.6	4,402	31.9	3,967	28.8	2,538	18.4	408	3.0	529	3.8	13,794	100.0	764
35	37	1.5	178	7.0	650	25.7	724	28.6	577	22.8	150	5.9	214	8.5	2,530	100.0	841
Kenosha County	802	4.3	1,459	7.7	5,751	30.4	5,246	27.8	3,937	20.8	782	4.1	915	4.9	18,892	100.0	789
36	--	--	19	3.9	88	18.0	163	33.3	179	36.6	--	--	40	8.2	489	100.0	946
37	366	11.0	652	19.5	1,004	30.1	703	21.1	462	13.8	69	2.1	79	2.4	3,335	100.0	649
38	322	4.8	366	5.5	2,193	32.8	1,852	27.7	1,384	20.7	178	2.6	398	5.9	6,693	100.0	777
39	10	1.4	61	8.3	331	45.2	171	23.4	91	12.4	16	2.2	52	7.1	732	100.0	730
Walworth County	698	6.2	1,098	9.8	3,616	32.1	2,889	25.7	2,116	18.8	263	2.3	569	5.1	11,249	100.0	746
Region	12,040	4.4	23,578	8.7	94,469	34.7	80,420	29.5	45,358	16.6	7,870	2.9	8,729	3.2	272,464	100.0	769

NOTE: Monthly gross rent includes contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels.

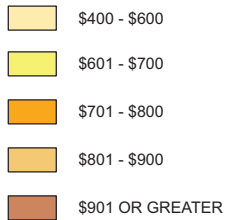
Source: U.S. Bureau of the Census and SEWRPC.

Map 35

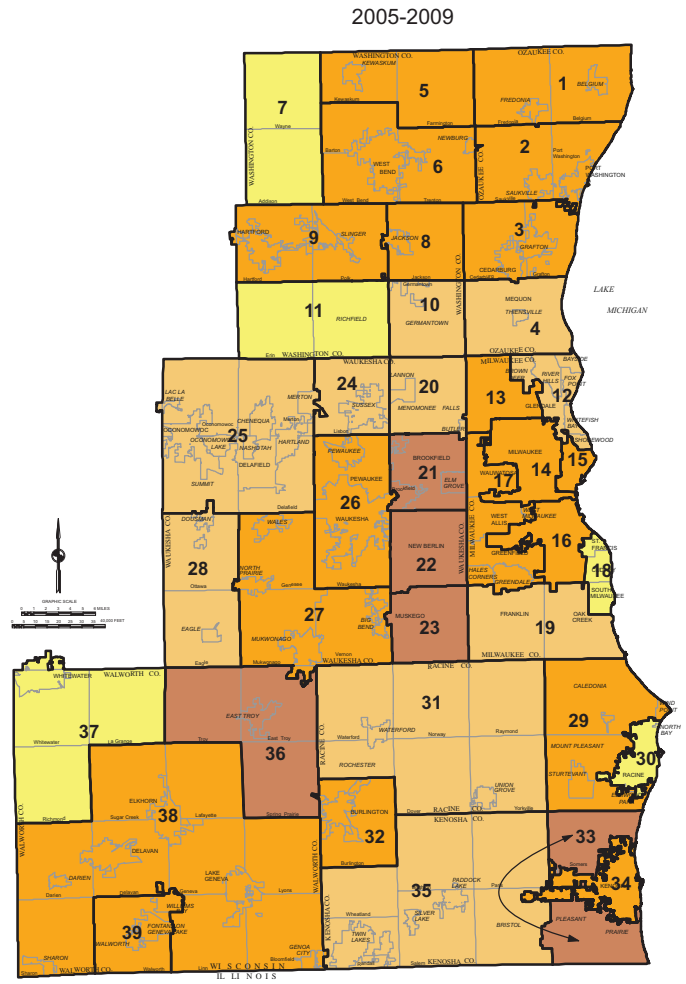
MONTHLY GROSS RENT FOR RENTER-OCCUPIED HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: 2000 AND 2005-2009



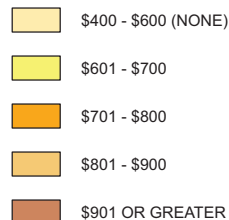
MEDIAN MONTHLY RENT



(SEE TABLE 41)



MEDIAN MONTHLY RENT



(SEE TABLE 42)

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

— CIVIL DIVISION BOUNDARY: 2010

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

Table 43 sets forth the number of housing units by tenure and number of bedrooms in 2000 for each sub-area of the Region. Table 44 sets forth the estimated number of housing units by tenure and number of bedrooms for each sub-area from the 2005-2009 ACS. Three bedroom dwellings comprised about 55 percent of the owner-occupied housing units in the Region in 2000. Four bedroom dwellings and two bedroom dwellings comprised about 20 percent and 19 percent, respectively, of the owner-occupied units. Dwellings with five or more bedrooms and one or no bedrooms comprise about 4 percent and 2 percent, respectively, of the owner-occupied units. ACS data shows that the percentage of owner-occupied housing units by number of bedrooms has remained similar to 2000 levels.

Two bedroom dwellings comprised about 45 percent of the renter-occupied housing units in the Region in 2000. Dwellings with one or no bedroom comprised 34 percent of renter-occupied units. Three bedroom dwellings and four bedroom dwellings comprised about 18 percent and 3 percent, respectively, of the renter-occupied units. Dwellings with five or more bedrooms comprised less than 1 percent of renter-occupied units. ACS data shows that the percentage of renter-occupied housing units by number of bedrooms has also remained similar to 2000 levels.

Structure Type

Structure type, or residential building type, is an important consideration in the provision of affordable market-based housing in a given area. The most affordable market-based housing tends to be multi-family housing such as rental apartments and condominiums, while single-family homes tend to be less affordable (see Part 2 of Chapter V for information on the costs of developing new single- and multi-family housing). Individual communities have a great influence over the type of residential development within the community through land use controls such as the zoning ordinance, which influences residential characteristics that affect affordability, including lot size and density.

Table 45 sets forth the number of housing units by structure type for each sub-area of the Region in 2000. The table also includes the number of building permits issued by structure type in each sub-area between 2000 and 2010. About 62 percent of the housing units in the Region were single-family housing units and about 25 percent were multi-family housing units in 2000. About 12 percent were two-family housing units and the remaining 1 percent were mobile homes or other residential structures. Sub-area 11, in Washington County, had the lowest percentage of multi-family units in 2000.

The total number of residential units in the Region increased from 796,734 to 863,614 between 2000 and 2010.⁹ Single-family housing units increased by about 8 percent, from 496,569 to 534,957 units. Multi-family housing units increased by about 13 percent, from 195,229 to 220,411 housing units, and two-family housing units increased by about 3 percent, from 96,853 to 99,974 housing units. Sub-area 11 had the highest percentage of single-family units in 2010 and sub-areas 13 through 16 and 19, all in Milwaukee County, had the highest percentage of multi-family units. The percentage of single-family units by sub-area in 2000 and 2010 is shown on Map 36. Map 37 shows the percentage of multi-family units by sub-area in 2000 and 2010.

The change in the number of units between 2000 and 2010 includes a number of demolished units. Table 46 provides the number of housing units demolished in each county by structure type between 2000 and 2010. About 52 percent of the demolished units were single-family homes. About 28 percent were units in two-family buildings, about 19 percent were units in multi-family buildings, and about 1 percent were mobile homes or other types of housing units. About 63 percent of the demolished housing units were in Milwaukee County, which has about 48 percent of the Region's housing stock. The higher percentage of demolished units in Milwaukee County in relation to its percentage of total housing stock may be due to efforts by the City of Milwaukee to demolish and

⁹Housing unit data provided by the Wisconsin Department of Administration (DOA) differs somewhat from the data provided by the U.S. Bureau of the Census. Census data includes existing housing units, whereas DOA data is based on the number of building permits issued each year.

Table 43

HOUSING UNITS BY NUMBER OF BEDROOMS IN THE SOUTHEASTERN WISCONSIN REGION: 2000^a

Sub-area/County	Owner-Occupied Housing Units											
	One or No Bedroom		Two Bedrooms		Three Bedrooms		Four Bedrooms		Five or More Bedrooms		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	21	1.1	165	8.4	1,266	64.3	403	20.4	115	5.8	1,970	100.0
2	39	0.9	673	14.9	2,628	58.0	1,001	22.1	185	4.1	4,526	100.0
3	65	0.7	1,050	11.9	4,893	55.6	2,386	27.1	412	4.7	8,806	100.0
4	113	1.4	1,152	14.1	3,614	44.1	2,795	34.1	516	6.3	8,190	100.0
Ozaukee County	238	1.0	3,040	13.0	12,401	52.8	6,585	28.0	1,228	5.2	23,492	100.0
5	25	1.2	252	12.0	1,281	60.8	454	21.5	95	4.5	2,107	100.0
6	199	1.8	1,755	16.0	6,605	60.2	2,111	19.2	301	2.8	10,971	100.0
7	13	0.9	146	9.8	926	62.5	287	19.4	110	7.4	1,482	100.0
8	21	0.9	486	19.8	1,500	61.3	316	12.9	126	5.1	2,449	100.0
9	93	1.5	1,162	18.7	3,532	57.0	1,213	19.6	196	3.2	6,196	100.0
10	99	1.8	898	16.4	3,494	63.9	871	15.9	108	2.0	5,470	100.0
11	58	1.2	361	7.8	2,908	62.6	1,163	25.0	158	3.4	4,648	100.0
Washington County	508	1.5	5,060	15.2	20,246	60.8	6,415	19.2	1,094	3.3	33,323	100.0
12	405	2.0	3,297	16.4	10,437	52.0	4,889	24.3	1,059	5.3	20,087	100.0
13	325	2.3	2,972	21.5	8,523	61.6	1,793	13.0	218	1.6	13,831	100.0
14	1,376	3.1	12,287	27.9	20,617	46.8	7,872	17.8	1,945	4.4	44,097	100.0
15	831	10.8	2,373	30.7	2,106	27.3	1,533	19.8	884	11.4	7,727	100.0
16	1,253	3.2	10,963	27.7	20,219	51.2	5,781	14.6	1,315	3.3	39,531	100.0
17	1,093	2.4	10,046	21.8	25,422	55.1	8,413	18.2	1,150	2.5	46,124	100.0
18	342	2.8	2,375	19.5	7,227	59.3	1,890	15.5	357	2.9	12,191	100.0
19	198	1.3	2,433	16.0	9,844	64.7	2,498	16.4	248	1.6	15,221	100.0
Milwaukee County	5,823	2.9	46,746	23.5	104,395	52.5	34,669	17.5	7,176	3.6	198,809	100.0
20	205	1.9	1,154	10.8	6,940	64.8	2,154	20.1	262	2.4	10,715	100.0
21	80	0.5	1,908	11.6	8,025	48.7	5,513	33.5	942	5.7	16,468	100.0
22	197	1.7	1,374	11.6	7,169	60.8	2,757	23.4	290	2.5	11,787	100.0
23	66	1.1	687	11.0	4,190	67.3	1,165	18.7	121	1.9	6,229	100.0
24	--	--	509	9.6	3,683	69.3	1,050	19.7	73	1.4	5,315	100.0
25	208	1.2	1,960	11.8	9,150	54.9	4,569	27.4	788	4.7	16,675	100.0
26	425	1.8	4,483	19.1	12,818	54.6	5,283	22.5	462	2.0	23,471	100.0
27	83	0.9	670	6.9	5,952	61.4	2,679	27.6	312	3.2	9,696	100.0
28	69	2.2	294	9.5	2,044	65.9	617	19.9	78	2.5	3,102	100.0
Waukesha County	1,333	1.3	13,039	12.6	59,971	58.0	25,787	24.9	3,328	3.2	103,458	100.0
29	224	1.4	2,779	17.0	9,522	58.2	3,457	21.2	367	2.2	16,349	100.0
30	559	2.9	4,552	23.9	10,423	54.6	3,028	15.9	507	2.7	19,069	100.0
31	227	2.2	1,629	15.8	6,190	60.1	1,951	18.9	308	3.0	10,305	100.0
32	83	1.9	743	17.4	2,382	55.7	953	22.3	114	2.7	4,275	100.0
Racine County	1,093	2.2	9,703	19.4	28,517	57.0	9,389	18.8	1,296	2.6	49,998	100.0
33	208	2.9	1,575	22.3	3,550	50.2	1,499	21.2	237	3.4	7,069	100.0
34	570	2.7	5,118	23.8	11,829	55.0	3,416	15.9	555	2.6	21,488	100.0
35	238	2.3	2,213	21.7	5,440	53.5	1,952	19.2	333	3.3	10,176	100.0
Kenosha County	1,016	2.6	8,906	23.0	20,819	53.8	6,867	17.7	1,125	2.9	38,733	100.0
36	64	1.8	593	16.3	1,997	55.1	794	21.9	179	4.9	3,627	100.0
37	75	2.3	515	16.0	1,764	54.8	718	22.3	149	4.6	3,221	100.0
38	570	3.9	3,383	23.1	7,410	50.6	2,658	18.1	632	4.3	14,653	100.0
39	37	1.6	474	20.2	1,224	52.0	500	21.3	116	4.9	2,351	100.0
Walworth County	746	3.1	4,965	20.8	12,395	52.0	4,670	19.6	1,076	4.5	23,852	100.0
Region	10,757	2.3	91,459	19.4	258,744	54.8	94,382	20.0	16,323	3.5	471,665	100.0

Table 43 (continued)

Sub-area/County	Renter-Occupied Housing Units											
	One or No Bedroom		Two Bedrooms		Three Bedrooms		Four Bedrooms		Five or More Bedrooms		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	78	13.3	290	49.4	162	27.6	36	6.1	21	3.6	587	100.0
2	594	24.8	1,226	51.2	493	20.6	62	2.6	19	0.8	2,394	100.0
3	860	27.4	1,647	52.6	593	18.9	28	0.9	6	0.2	3,134	100.0
4	193	16.4	594	50.6	258	22.0	113	9.6	17	1.4	1,175	100.0
Ozaukee County	1,725	23.7	3,757	51.5	1,506	20.6	239	3.3	63	0.9	7,290	100.0
5	89	14.4	330	53.6	133	21.6	53	8.6	11	1.8	616	100.0
6	965	20.0	2,774	57.5	982	20.4	99	2.1	--	--	4,820	100.0
7	23	9.2	128	51.4	51	20.5	38	15.3	9	3.6	249	100.0
8	89	13.0	370	54.2	192	28.1	15	2.2	17	2.5	683	100.0
9	643	26.7	1,137	47.1	530	22.0	83	3.4	20	0.8	2,413	100.0
10	172	11.3	1,024	67.2	312	20.5	15	1.0	--	--	1,523	100.0
11	43	17.3	65	26.1	119	47.8	22	8.8	--	--	249	100.0
Washington County	2,024	19.2	5,828	55.2	2,319	22.0	325	3.1	57	0.5	10,553	100.0
12	3,250	40.6	3,686	46.1	938	11.7	100	1.3	26	0.3	8,000	100.0
13	3,308	21.6	7,722	50.4	4,047	26.4	203	1.3	44	0.3	15,324	100.0
14	15,467	30.5	20,947	41.2	10,893	21.4	2,564	5.1	928	1.8	50,799	100.0
15	13,860	52.3	8,180	30.9	3,385	12.8	756	2.9	297	1.1	26,478	100.0
16	10,407	30.3	15,628	45.4	6,864	20.0	1,094	3.2	398	1.1	34,391	100.0
17	12,034	41.6	13,025	45.1	3,400	11.8	379	1.3	69	0.2	28,907	100.0
18	3,373	40.0	3,634	43.1	1,265	15.0	144	1.7	16	0.2	8,432	100.0
19	2,700	40.7	2,964	44.7	833	12.6	119	1.8	14	0.2	6,630	100.0
Milwaukee County	64,399	36.0	75,786	42.3	31,625	17.7	5,359	3.0	1,792	1.0	178,961	100.0
20	1,466	42.2	1,414	40.7	513	14.8	54	1.6	24	0.7	3,471	100.0
21	632	24.0	1,380	52.5	510	19.4	87	3.3	20	0.8	2,629	100.0
22	823	30.3	1,509	55.5	309	11.4	67	2.4	10	0.4	2,718	100.0
23	310	23.8	695	53.4	270	20.8	26	2.0	--	--	1,301	100.0
24	222	18.2	767	62.8	209	17.1	23	1.9	--	--	1,221	100.0
25	1,197	23.2	2,579	49.9	1,102	21.3	216	4.2	72	1.4	5,166	100.0
26	5,222	39.3	5,863	44.2	1,928	14.5	201	1.5	59	0.5	13,273	100.0
27	359	24.0	775	51.8	268	17.9	90	6.0	5	0.3	1,497	100.0
28	147	29.7	205	41.4	124	25.1	10	2.0	9	1.8	495	100.0
Waukesha County	10,378	32.7	15,187	47.8	5,233	16.5	774	2.4	199	0.6	31,771	100.0
29	923	23.0	2,182	54.4	756	18.8	128	3.2	25	0.6	4,014	100.0
30	4,119	32.9	5,157	41.2	2,647	21.1	446	3.6	154	1.2	12,523	100.0
31	422	17.7	1,155	48.5	658	27.6	105	4.4	43	1.8	2,383	100.0
32	496	26.1	1,014	53.3	357	18.8	34	1.8	--	--	1,901	100.0
Racine County	5,960	28.6	9,508	45.7	4,418	21.2	713	3.4	222	1.1	20,821	100.0
33	634	31.6	1,040	51.8	266	13.2	69	3.4	--	--	2,009	100.0
34	4,565	35.0	6,105	46.7	2,010	15.4	260	2.0	118	0.9	13,058	100.0
35	502	22.2	1,114	49.4	469	20.8	134	5.9	38	1.7	2,257	100.0
Kenosha County	5,701	32.9	8,259	47.7	2,745	15.8	463	2.7	156	0.9	17,324	100.0
36	122	17.1	369	51.9	172	24.2	36	5.1	12	1.7	711	100.0
37	1,017	37.1	1,063	38.8	439	16.0	178	6.5	43	1.6	2,740	100.0
38	1,620	25.2	3,287	51.1	1,102	17.1	357	5.5	73	1.1	6,439	100.0
39	192	24.6	333	42.7	197	25.2	45	5.8	13	1.7	780	100.0
Walworth County	2,951	27.7	5,052	47.3	1,910	17.9	616	5.8	141	1.3	10,670	100.0
Region	93,138	33.6	123,377	44.5	49,756	17.9	8,489	3.1	2,630	0.9	277,390	100.0

^aIncludes occupied housing units only.

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

Table 44

HOUSING UNITS BY NUMBER OF BEDROOMS IN THE SOUTHEASTERN WISCONSIN REGION: 2005-2009^a

Sub-area/County	Owner-Occupied Housing Units											
	One or No Bedroom		Two Bedrooms		Three Bedrooms		Four Bedrooms		Five or More Bedrooms		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	15	0.6	248	10.2	1,521	62.2	551	22.5	110	4.5	2,445	100.0
2	54	1.0	833	16.2	3,184	61.9	965	18.8	109	2.1	5,145	100.0
3	32	0.3	1,234	12.6	5,399	55.0	2,779	28.3	377	3.8	9,821	100.0
4	125	1.4	1,294	14.4	3,801	42.2	3,130	34.8	652	7.2	9,002	100.0
Ozaukee County	226	0.9	3,609	13.7	13,905	52.6	7,425	28.1	1,248	4.7	26,413	100.0
5	48	1.7	346	12.1	1,792	62.5	546	19.0	135	4.7	2,867	100.0
6	184	1.4	2,291	17.9	7,038	55.0	2,999	23.5	278	2.2	12,790	100.0
7	22	1.2	237	13.6	1,036	59.3	295	16.9	157	9.0	1,747	100.0
8	14	0.5	745	23.6	1,756	55.7	565	17.9	72	2.3	3,152	100.0
9	38	0.5	1,445	18.2	4,563	57.6	1,591	20.1	288	3.6	7,925	100.0
10	109	1.8	912	15.0	3,662	60.2	1,272	20.9	130	2.1	6,085	100.0
11	20	0.4	296	5.6	3,633	68.7	1,191	22.5	145	2.8	5,285	100.0
Washington County	435	1.1	6,272	15.8	23,480	58.9	8,459	21.2	1,205	3.0	39,851	100.0
12	366	1.9	3,007	15.8	8,997	47.2	5,361	28.2	1,312	6.9	19,043	100.0
13	296	2.0	3,106	21.2	8,327	56.8	2,412	16.5	518	3.5	14,659	100.0
14	841	1.9	11,703	25.9	21,972	48.7	8,456	18.7	2,148	4.8	45,120	100.0
15	1,052	10.7	3,606	36.5	2,637	26.7	1,607	16.3	966	9.8	9,868	100.0
16	1,055	2.5	10,616	25.1	22,008	52.1	6,722	15.9	1,841	4.4	42,242	100.0
17	879	2.0	9,523	21.6	24,349	55.3	7,994	18.1	1,309	3.0	44,054	100.0
18	187	1.5	3,003	23.5	7,494	58.6	1,810	14.2	288	2.2	12,782	100.0
19	98	0.6	3,468	19.1	10,830	59.7	3,227	17.8	512	2.8	18,135	100.0
Milwaukee County	4,774	2.3	48,032	23.3	106,614	51.8	37,589	18.3	8,894	4.3	205,903	100.0
20	108	0.9	1,561	13.6	6,870	59.9	2,465	21.5	472	4.1	11,476	100.0
21	72	0.4	1,738	10.4	8,109	48.6	5,479	32.9	1,289	7.7	16,687	100.0
22	162	1.3	1,445	11.5	7,431	58.8	3,247	25.7	345	2.7	12,630	100.0
23	74	1.0	778	10.9	4,381	61.2	1,838	25.7	90	1.2	7,161	100.0
24	21	0.4	569	9.4	3,648	60.0	1,562	25.7	276	4.5	6,076	100.0
25	120	0.6	2,282	11.3	10,120	50.1	6,546	32.4	1,143	5.6	20,211	100.0
26	331	1.3	5,041	19.0	14,179	53.6	6,146	23.2	766	2.9	26,463	100.0
27	151	1.4	804	7.3	6,868	62.5	2,830	25.8	332	3.0	10,985	100.0
28	41	1.2	283	8.0	2,223	63.1	871	24.7	107	3.0	3,525	100.0
Waukesha County	1,080	0.9	14,501	12.6	63,829	55.4	30,984	26.9	4,820	4.2	115,214	100.0
29	131	0.7	3,446	18.8	10,384	56.6	3,916	21.4	457	2.5	18,334	100.0
30	387	2.0	4,592	24.3	10,407	55.0	2,834	15.0	705	3.7	18,925	100.0
31	152	1.4	1,788	15.9	6,503	57.7	2,303	20.4	520	4.6	11,266	100.0
32	133	2.9	611	13.3	2,921	63.4	792	17.2	146	3.2	4,603	100.0
Racine County	803	1.5	10,437	19.7	30,215	56.9	9,845	18.5	1,828	3.4	53,128	100.0
33	122	1.5	2,024	24.8	3,845	47.0	1,856	22.7	325	4.0	8,172	100.0
34	447	2.1	4,388	20.3	12,427	57.5	3,512	16.3	820	3.8	21,594	100.0
35	299	2.6	2,052	17.7	6,258	54.2	2,480	21.5	462	4.0	11,551	100.0
Kenosha County	868	2.1	8,464	20.5	22,530	54.5	7,848	19.0	1,607	3.9	41,317	100.0
36	64	1.5	759	17.8	2,451	57.5	812	19.0	178	4.2	4,264	100.0
37	36	1.0	723	20.3	1,695	47.6	925	26.0	181	5.1	3,560	100.0
38	607	3.5	3,839	22.1	9,006	51.8	3,132	18.0	790	4.6	17,374	100.0
39	38	1.5	449	17.4	1,315	50.8	590	22.8	195	7.5	2,587	100.0
Walworth County	745	2.7	5,770	20.8	14,467	52.1	5,459	19.6	1,344	4.8	27,785	100.0
Region	8,931	1.8	97,085	19.0	275,040	54.0	107,609	21.1	20,946	4.1	509,611	100.0

Table 44 (continued)

Sub-area/County	Renter-Occupied Housing Units											
	One or No Bedroom		Two Bedrooms		Three Bedrooms		Four Bedrooms		Five or More Bedrooms		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	78	14.3	311	57.0	81	14.8	52	9.5	24	4.4	546	100.0
2	579	25.0	1,127	48.6	508	21.9	82	3.5	23	1.0	2,319	100.0
3	801	26.8	1,603	53.5	509	17.0	72	2.4	9	0.3	2,994	100.0
4	296	23.2	813	63.6	150	11.7	19	1.5	- -	- -	1,278	100.0
Ozaukee County	1,754	24.6	3,854	54.0	1,248	17.5	225	3.1	56	0.8	7,137	100.0
5	61	10.6	357	62.0	129	22.4	23	4.0	6	1.0	576	100.0
6	1,108	21.7	2,984	58.4	807	15.8	119	2.3	94	1.8	5,112	100.0
7	12	4.2	128	44.6	73	25.4	67	23.4	7	2.4	287	100.0
8	193	26.5	320	44.0	180	24.8	34	4.7	- -	- -	727	100.0
9	586	24.1	1,142	46.9	590	24.2	70	2.9	46	1.9	2,434	100.0
10	171	10.7	1,005	62.9	397	24.8	16	1.0	9	0.6	1,598	100.0
11	28	14.5	39	20.2	60	31.1	57	29.5	9	4.7	193	100.0
Washington County	2,159	19.7	5,975	54.7	2,236	20.5	386	3.5	171	1.6	10,927	100.0
12	2,868	37.9	3,811	50.3	792	10.5	46	0.6	52	0.7	7,569	100.0
13	2,887	19.6	7,166	48.7	4,140	28.1	503	3.4	35	0.2	14,731	100.0
14	12,611	27.4	18,914	41.2	11,072	24.1	2,449	5.3	931	2.0	45,977	100.0
15	12,172	49.5	8,027	32.7	3,448	14.0	697	2.9	228	0.9	24,572	100.0
16	8,329	25.4	15,356	46.8	7,401	22.6	1,259	3.8	470	1.4	32,815	100.0
17	10,936	38.6	13,371	47.3	3,219	11.4	492	1.7	277	1.0	28,295	100.0
18	2,895	35.7	3,389	41.8	1,544	19.1	185	2.3	89	1.1	8,102	100.0
19	2,268	31.1	4,035	55.3	936	12.8	46	0.6	17	0.2	7,302	100.0
Milwaukee County	54,966	32.5	74,069	43.7	32,552	19.2	5,677	3.4	2,099	1.2	169,363	100.0
20	1,445	40.6	1,521	42.8	496	13.9	45	1.3	49	1.4	3,556	100.0
21	493	16.3	1,821	60.0	596	19.7	74	2.4	49	1.6	3,033	100.0
22	1,023	34.5	1,579	53.2	300	10.1	43	1.4	23	0.8	2,968	100.0
23	305	22.8	718	53.5	261	19.5	34	2.5	23	1.7	1,341	100.0
24	288	22.9	756	60.0	206	16.4	9	0.7	- -	- -	1,259	100.0
25	973	21.1	2,402	52.2	1,006	21.8	89	1.9	136	3.0	4,606	100.0
26	5,464	39.4	6,306	45.5	1,763	12.7	224	1.6	104	0.8	13,861	100.0
27	411	23.4	788	41.7	439	23.2	177	9.4	43	2.3	1,888	100.0
28	133	24.8	208	38.7	152	28.3	41	7.6	3	0.6	537	100.0
Waukesha County	10,565	32.0	16,099	48.7	5,219	15.8	736	2.2	430	1.3	33,049	100.0
29	962	21.3	2,620	58.0	804	17.8	56	1.2	76	1.7	4,518	100.0
30	3,893	30.5	5,103	39.9	3,155	24.7	389	3.0	247	1.9	12,787	100.0
31	363	14.1	1,339	52.0	748	29.1	85	3.3	39	1.5	2,574	100.0
32	450	22.9	852	43.3	467	23.7	168	8.5	31	1.6	1,968	100.0
Racine County	5,668	25.9	9,914	45.4	5,174	23.7	698	3.2	393	1.8	21,847	100.0
33	989	38.5	956	37.2	475	18.5	117	4.6	31	1.2	2,568	100.0
34	3,661	26.5	6,770	49.1	2,765	20.0	449	3.3	149	1.1	13,794	100.0
35	546	21.6	983	38.8	770	30.4	186	7.4	45	1.8	2,530	100.0
Kenosha County	5,196	27.5	8,709	46.1	4,010	21.2	752	4.0	225	1.2	18,892	100.0
36	61	12.5	214	43.8	160	32.7	48	9.8	6	1.2	489	100.0
37	1,131	33.9	1,469	44.1	559	16.8	58	1.7	118	3.5	3,335	100.0
38	1,541	23.0	3,298	49.3	1,469	22.0	216	3.2	169	2.5	6,693	100.0
39	251	34.3	301	41.1	102	13.9	68	9.3	10	1.4	732	100.0
Walworth County	2,984	26.5	5,282	46.9	2,290	20.4	390	3.5	303	2.7	11,249	100.0
Region	83,292	30.6	123,902	45.5	52,729	19.4	8,864	3.2	3,677	1.3	272,464	100.0

^aIncludes occupied housing units only.

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

Table 45

TOTAL HOUSING UNITS BY STRUCTURE TYPE IN THE SOUTHEASTERN WISCONSIN REGION: 2000 AND 2010

Sub-area/County	2000 ^a									
	Single-Family		Two-Family		Multi-Family		Mobile Homes and Other ^b		Total ^c	
	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total
1	2,237	82.6	186	6.9	268	9.9	17	0.6	2,708	100.0
2	4,827	66.9	752	10.4	1,621	22.4	20	0.3	7,220	100.0
3	9,029	73.5	700	5.7	2,504	20.4	57	0.4	12,290	100.0
4	8,451	86.8	177	1.8	1,095	11.3	14	0.1	9,737	100.0
Ozaukee County	24,544	76.8	1,815	5.7	5,488	17.2	108	0.3	31,955	100.0
5	2,301	80.7	154	5.4	371	13.0	26	0.9	2,852	100.0
6	11,547	68.8	1,185	7.1	3,983	23.7	67	0.4	16,782	100.0
7	1,536	86.4	151	8.5	76	4.3	15	0.8	1,778	100.0
8	2,282	70.7	154	4.8	446	13.8	347	10.7	3,229	100.0
9	6,224	69.8	665	7.5	1,801	20.2	221	2.5	8,911	100.0
10	5,259	73.3	177	2.5	1,562	21.8	171	2.4	7,169	100.0
11	5,013	97.8	89	1.7	9	0.2	14	0.3	5,125	100.0
Washington County	34,162	74.5	2,575	5.6	8,248	18.0	861	1.9	45,846	100.0
12	19,302	66.8	1,919	6.6	7,646	26.4	48	0.2	28,915	100.0
13	15,242	49.1	2,836	9.1	12,887	41.6	50	0.2	31,015	100.0
14	49,593	48.1	27,938	27.1	25,295	24.5	268	0.3	103,094	100.0
15	7,625	20.6	7,644	20.6	21,716	58.7	39	0.1	37,024	100.0
16	40,507	51.9	19,294	24.7	17,666	22.6	615	0.8	78,082	100.0
17	44,877	57.8	9,353	12.1	22,783	29.4	569	0.7	77,582	100.0
18	11,781	54.6	3,319	15.4	6,351	29.5	118	0.5	21,569	100.0
19	14,955	65.5	553	2.4	6,865	30.0	480	2.1	22,853	100.0
Milwaukee County	203,882	51.0	72,856	18.2	121,209	30.3	2,187	0.5	400,134	100.0
20	10,833	74.6	492	3.4	2,969	20.5	219	1.5	14,513	100.0
21	16,748	85.3	210	1.1	2,654	13.5	20	0.1	19,632	100.0
22	11,913	79.7	193	1.3	2,809	18.8	24	0.2	14,939	100.0
23	6,394	83.1	239	3.1	1,061	13.8	--	--	7,694	100.0
24	5,170	77.0	136	2.0	1,083	16.1	330	4.9	6,719	100.0
25	18,897	81.2	933	4.0	3,382	14.5	57	0.3	23,269	100.0
26	23,452	61.2	2,482	6.5	12,219	31.9	174	0.4	38,327	100.0
27	10,105	88.2	352	3.1	988	8.6	9	0.1	11,454	100.0
28	3,353	89.1	99	2.6	308	8.2	2	0.1	3,762	100.0
Waukesha County	106,865	76.2	5,136	3.6	27,473	19.6	835	0.6	140,309	100.0
29	16,159	76.9	684	3.3	4,085	19.4	94	0.4	21,022	100.0
30	20,908	62.3	5,681	16.9	6,915	20.6	72	0.2	33,576	100.0
31	11,049	82.7	636	4.7	1,174	8.8	507	3.8	13,366	100.0
32	4,862	72.0	468	6.9	1,300	19.3	124	1.8	6,754	100.0
Racine County	52,978	70.9	7,469	10.0	13,474	18.0	797	1.1	74,718	100.0
33	6,805	72.1	170	1.8	1,668	17.7	796	8.4	9,439	100.0
34	22,490	62.2	4,529	12.5	8,581	23.7	562	1.6	36,162	100.0
35	12,213	84.9	349	2.4	1,098	7.6	728	5.1	14,388	100.0
Kenosha County	41,508	69.2	5,048	8.4	11,347	18.9	2,086	3.5	59,989	100.0
36	4,105	85.2	160	3.3	362	7.5	190	4.0	4,817	100.0
37	4,928	67.0	496	6.7	1,861	25.3	76	1.0	7,361	100.0
38	19,411	73.6	1,145	4.3	4,902	18.6	931	3.5	26,389	100.0
39	4,186	80.3	153	2.9	865	16.6	12	0.2	5,216	100.0
Walworth County	32,630	74.5	1,954	4.5	7,990	18.2	1,209	2.8	43,783	100.0
Region	496,569	62.3	96,853	12.2	195,229	24.5	8,083	1.0	796,734	100.0

Table 45 (continued)

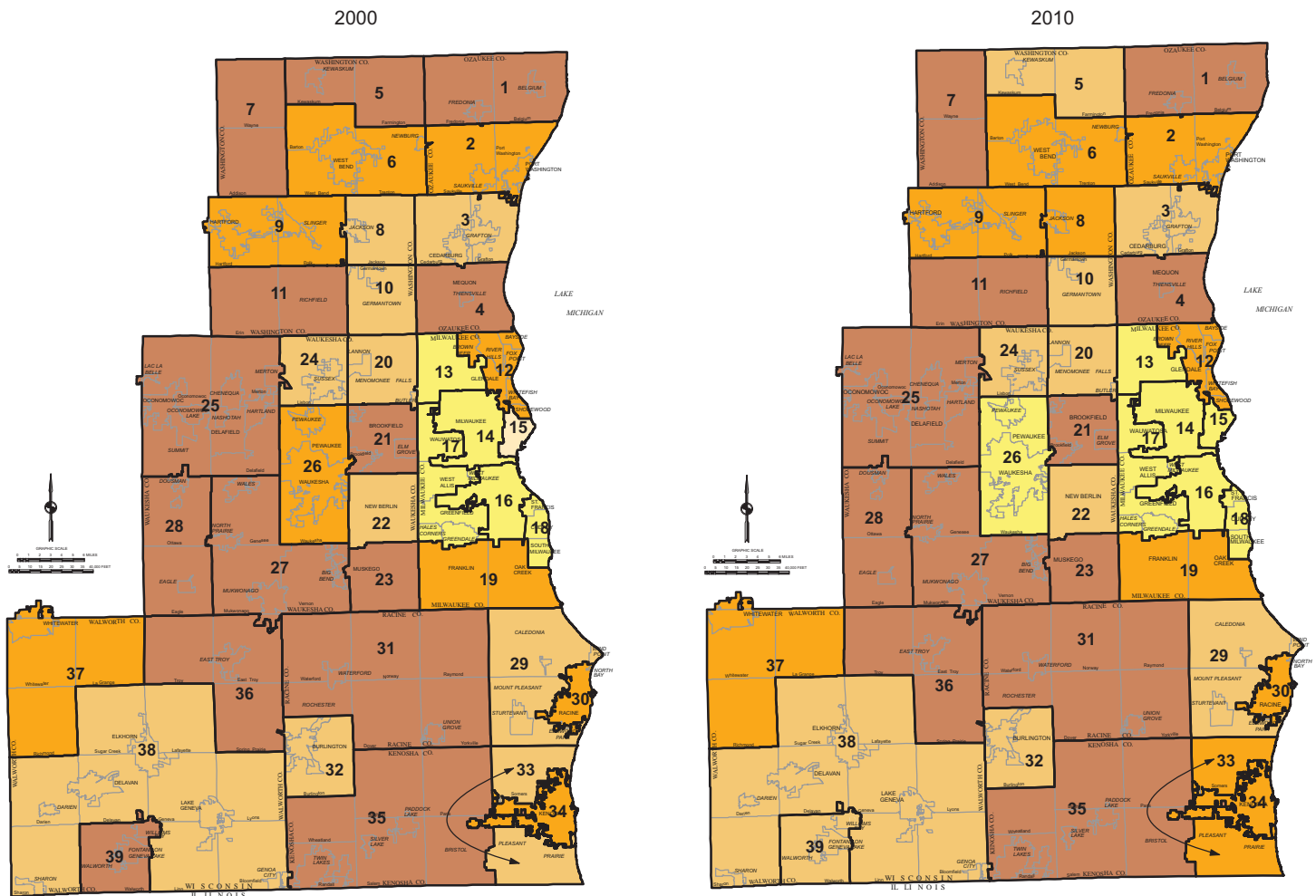
Sub-area/County	2010 ^d									
	Single-Family		Two-Family		Multi-Family		Mobile Homes and Other ^b		Total ^c	
	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total	Housing Units	Percent of Total
1	2,700	82.9	250	7.7	290	8.9	17	0.5	3,257	100.0
2	5,391	65.7	849	10.4	1,946	23.7	19	0.2	8,205	100.0
3	9,965	72.5	876	6.4	2,842	20.7	57	0.4	13,740	100.0
4	8,895	82.3	408	3.8	1,490	13.8	14	0.1	10,807	100.0
Ozaukee County	26,951	74.9	2,383	6.6	6,568	18.2	107	0.3	36,009	100.0
5	2,796	78.4	270	7.6	475	13.3	26	0.7	3,567	100.0
6	12,928	67.9	1,537	8.1	4,511	23.7	68	0.3	19,044	100.0
7	1,810	85.4	149	7.0	146	6.9	15	0.7	2,120	100.0
8	2,944	67.1	344	7.9	743	16.9	354	8.1	4,385	100.0
9	7,687	67.7	1,087	9.6	2,358	20.8	221	1.9	11,353	100.0
10	5,888	71.9	245	3.0	1,887	23.0	171	2.1	8,191	100.0
11	5,797	98.1	89	1.5	9	0.2	14	0.2	5,909	100.0
Washington County	39,850	73.0	3,721	6.8	10,129	18.6	869	1.6	54,569	100.0
12	19,475	66.4	1,910	6.5	7,872	26.9	48	0.2	29,305	100.0
13-16 ^e	113,523	44.6	56,152	22.0	84,177	33.0	972	0.4	254,824	100.0
17	45,141	57.0	9,487	12.0	24,008	30.3	563	0.7	79,199	100.0
18	11,851	52.2	3,404	15.0	7,320	32.3	119	0.5	22,694	100.0
19	17,584	62.4	877	3.1	9,261	32.8	480	1.7	28,202	100.0
Milwaukee County	207,574	50.1	71,830	17.4	132,638	32.0	2,182	0.5	414,224	100.0
20	11,777	72.8	602	3.7	3,582	22.1	218	1.4	16,179	100.0
21	17,061	82.1	227	1.1	3,469	16.7	20	0.1	20,777	100.0
22	12,318	76.6	279	1.7	3,469	21.6	24	0.1	16,090	100.0
23	7,529	84.8	241	2.7	1,109	12.5	--	--	8,879	100.0
24	6,118	78.2	216	2.8	1,160	14.8	330	4.2	7,824	100.0
25	22,566	81.7	1,097	4.0	3,902	14.1	57	0.2	27,622	100.0
26	25,524	59.7	3,121	7.3	13,950	32.6	176	0.4	42,771	100.0
27	11,665	88.2	414	3.1	1,131	8.6	17	0.1	13,227	100.0
28	3,955	90.2	103	2.4	326	7.4	2	--	4,386	100.0
Waukesha County	118,513	75.1	6,300	4.0	32,098	20.4	844	0.5	157,755	100.0
29	18,821	75.5	942	3.8	5,060	20.3	94	0.4	24,917	100.0
30	20,908	61.5	5,685	16.7	7,320	21.6	72	0.2	33,985	100.0
31	12,804	82.9	817	5.3	1,295	8.4	521	3.4	15,437	100.0
32	5,302	71.5	484	6.5	1,513	20.4	120	1.6	7,419	100.0
Racine County	57,835	70.7	7,928	9.7	15,188	18.6	807	1.0	81,758	100.0
33	8,042	69.8	302	2.6	2,310	20.1	859	7.5	11,513	100.0
34	24,612	61.2	4,668	11.6	10,368	25.8	561	1.4	40,209	100.0
35	14,137	85.8	384	2.3	1,210	7.3	756	4.6	16,487	100.0
Kenosha County	46,791	68.6	5,354	7.8	13,888	20.4	2,176	3.2	68,209	100.0
36	4,575	81.3	176	3.1	687	12.2	189	3.4	5,627	100.0
37	5,417	65.6	556	6.7	2,208	26.8	76	0.9	8,257	100.0
38	22,701	72.8	1,510	4.9	5,946	19.1	1,010	3.2	31,167	100.0
39	4,750	78.6	216	3.6	1,061	17.6	12	0.2	6,039	100.0
Walworth County	37,443	73.3	2,458	4.8	9,902	19.4	1,287	2.5	51,090	100.0
Region	534,957	61.9	99,974	11.6	220,411	25.5	8,272	1.0	863,614	100.0

^a2000 data are from the U.S. Census^bIncludes mobile homes and living quarters that do not fit into the other categories, such as boats, railroad cars, campers, and vans.^cTotals are based on all housing units, including occupied and vacant units.^d2010 data includes 2000 Census data plus the number of building permits issued for each type of housing unit from 2000 through January 1, 2010. Building permit data were provided by the Wisconsin Department of Administration.^eHousing data for 2010 not available at sub-municipal level.

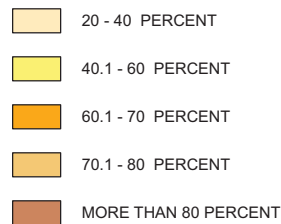
Source: U.S. Bureau of the Census, Wisconsin Department of Administration, and SEWRPC.

Map 36

**SINGLE-FAMILY HOUSING UNITS AS A PERCENTAGE OF ALL HOUSING UNITS
IN THE SOUTHEASTERN WISCONSIN REGION: 2000 AND 2010**



PERCENTAGE OF SINGLE-FAMILY HOUSING UNITS

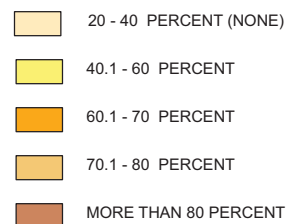


(SEE TABLE 45)

39 SUB-AREA BOUNDARY AND
IDENTIFICATION NUMBER

— CIVIL DIVISION BOUNDARY: 2010

PERCENTAGE OF SINGLE-FAMILY HOUSING UNITS



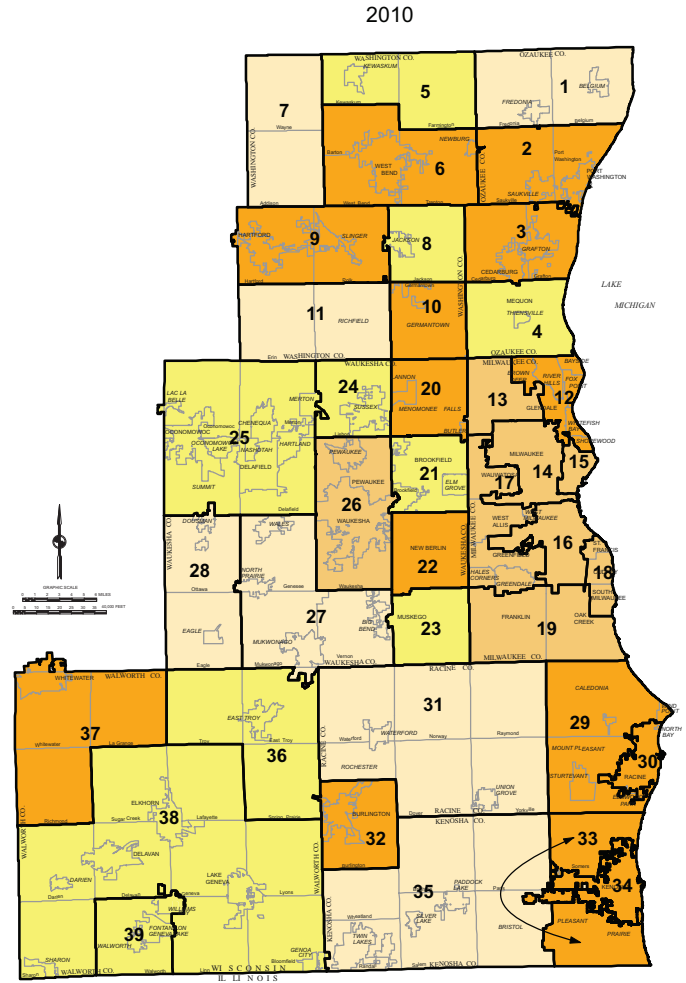
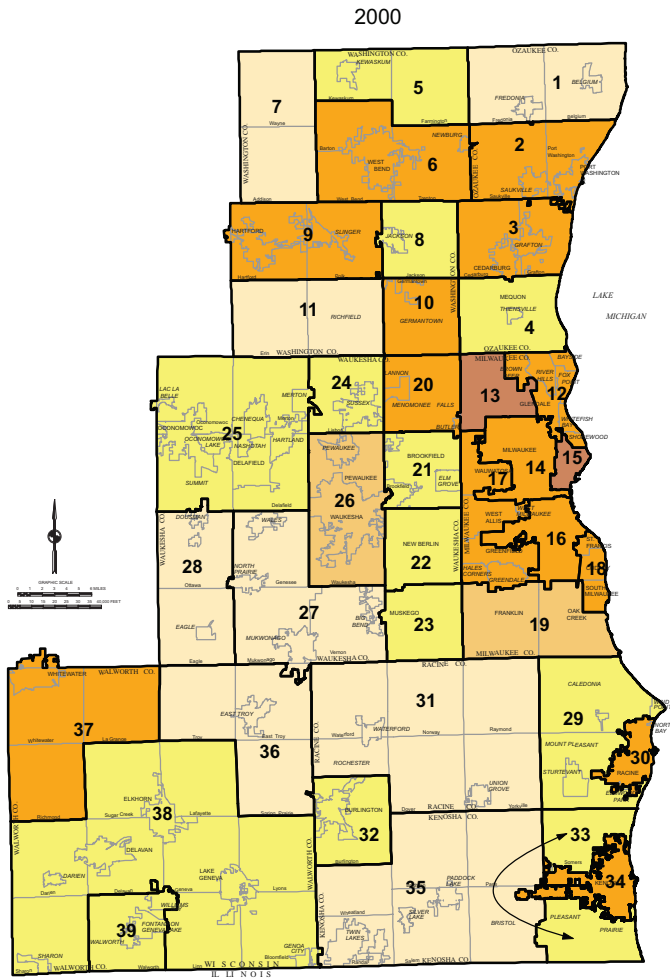
(SEE TABLE 45)

NOTE: HOUSING DATA FOR 2010
NOT AVAILABLE AT SUB-MUNICIPAL LEVEL
(DATA FOR SUB-AREAS 13-16
HAVE BEEN COMBINED)

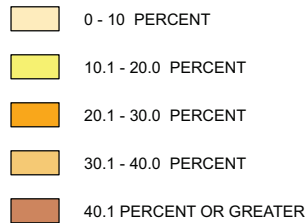
Source: U.S. Bureau of the Census, Wisconsin Department of Administration, and SEWRPC.

Map 37

**MULTI-FAMILY HOUSING UNITS AS A PERCENTAGE OF ALL HOUSING UNITS
IN THE SOUTHEASTERN WISCONSIN REGION: 2000 AND 2010**



PERCENTAGE OF MULTI-FAMILY HOUSING UNITS

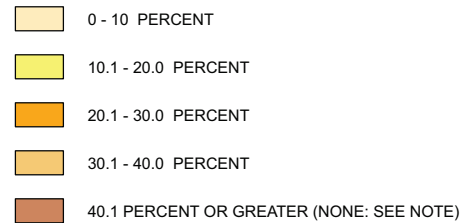


(SEE TABLE 45)

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

— CIVIL DIVISION BOUNDARY: 2010

PERCENTAGE OF MULTI-FAMILY HOUSING UNITS



(SEE TABLE 45)

NOTES: DOES NOT INCLUDE HOUSING UNITS IN TWO-FAMILY BUILDINGS. HOUSING DATA FOR 2010 NOT AVAILABLE AT SUB-MUNICIPAL LEVEL (DATA FOR SUB-AREAS 13-16 HAVE BEEN COMBINED)

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

Table 46

NUMBER OF HOUSING UNITS DEMOLISHED IN THE SOUTHEASTERN WISCONSIN REGION: 2000-2010

County	Structure Type				Total Units Demolished
	Single-Family	Two-Family	Multi-Family	Mobile Homes and Other ^a	
Kenosha	637	61	17	10	725
Milwaukee	1,675	2,333	1,522	14	5,544
Ozaukee	161	13	13	1	188
Racine	465	24	9	4	502
Walworth	464	6	11	11	492
Washington	224	25	7	5	261
Waukesha	942	44	129	7	1,122
Region	4,568	2,506	1,708	52	8,834

^aIncludes mobile homes and living quarters that do not fit into other categories, such as boats, railroad cars, campers, and vans.

Source: Wisconsin Department of Administration and SEWRPC.

redevelop or land-bank areas with a high percentage of foreclosed or other abandoned homes. In addition, housing units owned by the City of Milwaukee Housing Authority have been demolished and redeveloped with newer housing units and/or related uses such as schools and fitness centers in recent years (see Chapter XI for examples of Housing Authority redevelopment projects).

Year Built and Condition

The condition of the existing housing stock is an important consideration, in addition to cost and size, to ensure the provision of housing that meets the needs of residents in the Region. The age of the existing housing stock provides insight into the character and condition of existing housing units in an area. It can be assumed that more housing units will need to be rehabilitated or replaced as the overall housing stock of an area ages. Table 47 sets forth the age of the existing housing stock in each sub-area of the Region. About 25 percent of the Region's housing stock was built between 1940 and 1959 and about 21 percent was built before 1940. Sub-area 15 (Milwaukee County) has the highest percentage of housing units built prior to 1940 and sub-area 8 (Washington County) has the highest percentage of housing units built after 2000.

Additional information regarding the condition of much of the Region's existing housing stock is available from data collected for property assessment purposes. Single-family, two-family, three-family, and four-family residential structures are assigned a condition score used in assessing the value of a property. Multi-family structures with more than four units are not included because they are assessed as commercial properties. The scores typically range from excellent to unsound on a six-point scale and measure the present physical condition of a structure. Excellent/very good or good indicates the structure exhibits above average maintenance and upkeep in relation to its age. Average or fair indicates the structure shows minor signs of deterioration caused by normal wear and an ordinary standard of upkeep and maintenance in relation to its age. Poor/very poor indicates the structure shows signs of deferred maintenance and exhibits a below average standard of upkeep and maintenance in relation to its age. An unsound rating indicates a structure is unfit for use and should be removed from the existing housing stock. Table 48 sets forth housing condition scores by sub-area in the Region. Sub-area 20 (Lannon/Menomonee Falls) has the highest percentage of structures with an excellent/very good score and sub-area 30 (City of Racine) has the highest percentage of structures with a poor/very poor score. Sub-area 27 (northwestern Walworth County) has the highest percentage of unsound housing units, primarily due to the high number of such units in the Town of La Grange. The City of Milwaukee has a high number of unsound housing units, but the percentage of unsound units is similar to other sub-areas in the Region.

Table 47

YEAR BUILT FOR HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: BEFORE 1940 TO 2009

Sub-area/County	2000 through 2009 ^a		1990 through 1999		1980 through 1989		1970 through 1979		1960 through 1969		1940 through 1959		Before 1940		Total ^b	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	537	16.6	674	20.8	193	5.9	427	13.2	264	8.1	462	14.2	688	21.2	3,245	100.0
2	938	11.5	1,429	17.5	788	9.7	1,174	14.4	1,104	13.5	1,272	15.6	1,453	17.8	8,158	100.0
3	1,416	10.4	2,320	16.9	1,496	10.9	3,058	22.3	1,949	14.2	2,028	14.8	1,439	10.5	13,706	100.0
4	1,052	9.8	2,046	19.0	1,584	14.7	2,106	19.5	1,213	11.2	2,050	19.0	738	6.8	10,789	100.0
Ozaukee County	3,943	11.0	6,469	18.0	4,061	11.3	6,765	18.9	4,530	12.6	5,812	16.2	4,318	12.0	35,898	100.0
5	700	19.7	769	21.7	239	6.7	536	15.1	285	8.0	368	10.4	655	18.4	3,552	100.0
6	2,206	11.6	3,865	20.4	2,338	12.3	3,657	19.3	2,001	10.5	2,534	13.3	2,387	12.6	18,988	100.0
7	336	15.9	340	16.1	120	5.7	418	19.8	113	5.3	188	8.9	599	28.3	2,114	100.0
8	1,081	25.1	1,213	28.1	513	11.9	593	13.8	299	6.9	171	4.0	440	10.2	4,310	100.0
9	2,371	21.0	2,598	23.0	1,058	9.4	1,372	12.2	886	7.9	1,089	9.6	1,908	16.9	11,282	100.0
10	1,007	12.3	2,399	29.3	1,357	16.6	1,647	20.2	718	8.8	566	6.9	482	5.9	8,176	100.0
11	762	13.0	1,244	21.1	713	12.1	1,332	22.6	630	10.7	573	9.7	633	10.8	5,887	100.0
Washington County	8,463	15.6	12,428	22.9	6,338	11.6	9,555	17.6	4,932	9.1	5,489	10.1	7,104	13.1	54,309	100.0
12	388	1.3	1,116	3.8	1,963	6.7	4,033	13.8	3,809	13.0	10,521	35.9	7,473	25.5	29,303	100.0
13	NA	--	2,134	6.9	3,507	11.3	8,687	28.0	6,940	22.4	8,329	26.8	1,418	4.6	31,015	100.0
14	NA	--	1,719	1.7	2,501	2.4	6,870	6.7	12,187	11.8	45,707	44.3	34,110	33.1	103,094	100.0
15	NA	--	1,478	4.0	1,489	4.0	3,262	8.8	4,910	13.3	6,931	18.7	18,954	51.2	37,024	100.0
13-16 ^c	5,273	2.1	6,994	2.8	9,710	3.8	24,935	9.8	34,418	13.5	89,416	35.1	83,742	32.9	254,488	100.0
17	1,608	2.1	5,326	6.7	6,001	7.6	10,790	13.6	11,505	14.5	25,661	32.4	18,299	23.1	79,190	100.0
18	1,057	4.7	2,094	9.3	1,313	5.8	2,290	10.1	3,406	15.0	6,975	30.8	5,491	24.3	22,626	100.0
19	5,296	18.8	8,394	29.8	3,983	14.2	4,387	15.6	2,177	7.7	2,859	10.2	1,053	3.7	28,149	100.0
Milwaukee County	13,622	3.3	23,924	5.8	22,970	5.6	46,435	11.2	55,315	13.4	135,432	32.7	116,058	28.0	413,756	100.0
20	1,642	10.2	3,398	21.0	1,167	7.2	1,532	9.5	3,503	21.7	3,942	24.4	971	6.0	16,155	100.0
21	1,134	5.4	3,794	18.3	2,247	10.8	3,053	14.7	4,341	20.9	5,539	26.7	658	3.2	20,766	100.0
22	1,112	6.9	3,697	23.0	1,997	12.5	2,874	17.9	2,620	16.3	3,050	19.0	701	4.4	16,051	100.0
23	1,146	13.0	2,533	28.6	823	9.3	1,526	17.3	838	9.5	1,539	17.4	435	4.9	8,840	100.0
24	1,081	13.9	2,263	29.0	1,025	13.2	1,788	22.9	803	10.3	588	7.5	252	3.2	7,800	100.0
25	4,133	15.1	5,562	20.3	2,843	10.4	4,757	17.3	2,334	8.5	3,646	13.3	4,127	15.1	27,402	100.0
26	4,380	10.3	9,570	22.4	5,127	12.0	8,603	20.1	4,493	10.5	5,405	12.7	5,129	12.0	42,707	100.0
27	1,737	13.2	3,024	22.9	1,583	12.0	3,609	27.4	850	6.4	1,075	8.1	1,313	10.0	13,191	100.0
28	618	14.1	1,284	29.3	373	8.5	733	16.7	242	5.5	541	12.4	589	13.5	4,380	100.0
Waukesha County	16,983	10.8	35,125	22.4	17,185	10.9	28,475	18.1	20,024	12.7	25,325	16.1	14,175	9.0	157,292	100.0
29	3,828	15.4	4,158	16.8	2,465	9.9	4,971	20.0	3,882	15.6	3,849	15.5	1,697	6.8	24,850	100.0
30	408	1.2	1,253	3.7	1,083	3.2	3,223	9.5	4,915	14.5	11,120	32.7	11,982	35.2	33,984	100.0
31	2,037	13.2	3,862	25.1	1,330	8.6	1,708	11.1	1,811	11.8	2,260	14.7	2,395	15.5	15,403	100.0
32	639	8.6	982	13.3	658	8.9	1,087	14.7	1,018	13.8	1,609	21.8	1,400	18.9	7,393	100.0
Racine County	6,912	8.5	10,255	12.6	5,536	6.8	10,989	13.4	11,626	14.2	18,838	23.1	17,474	21.4	81,630	100.0
33	2,048	17.8	2,914	25.4	872	7.6	1,502	13.1	1,325	11.5	1,919	16.7	907	7.9	11,487	100.0
34	3,960	9.9	5,092	12.7	3,020	7.5	4,748	11.8	5,082	12.7	8,442	21.0	9,778	24.4	40,122	100.0
35	2,086	12.7	3,110	18.9	1,454	8.8	2,557	15.5	1,575	9.6	3,393	20.6	2,299	13.9	16,474	100.0
Kenosha County	8,094	11.9	11,116	16.3	5,346	7.9	8,807	12.9	7,982	11.7	13,754	20.2	12,984	19.1	68,083	100.0
36	800	14.3	1,304	23.2	410	7.3	983	17.5	293	5.2	780	13.9	1,047	18.6	5,617	100.0
37	823	10.1	1,243	15.2	692	8.5	1,419	17.3	1,051	12.8	1,423	17.4	1,533	18.7	8,184	100.0
38	4,743	15.2	6,461	20.8	2,062	6.6	4,029	12.9	2,554	8.2	5,062	16.3	6,221	20.0	31,132	100.0
39	784	13.1	943	15.7	970	16.1	803	13.4	382	6.4	1,062	17.7	1,056	17.6	6,000	100.0
Walworth County	7,150	14.0	9,951	19.5	4,134	8.1	7,234	14.2	4,280	8.4	8,327	16.4	9,857	19.4	50,933	100.0
Region	65,167	7.6	109,268	12.7	65,570	7.6	118,260	13.7	108,689	12.6	212,977	24.7	181,970	21.1	861,901	100.0

^a2000 through 2009 units are based on 2000 Census data and building permit data for 2001 through 2009 compiled by the Wisconsin Department of Administration.^bTotals are based on all housing units, including occupied and vacant housing units.^cHousing data since 2000 Census not available at sub-municipal level.

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

Table 48

HOUSING CONDITIONS IN THE SOUTHEASTERN WISCONSIN REGION^a

Sub-area/County	Excellent/Very Good		Good		Average		Fair		Poor/Very Poor		Unsound		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	76	2.7	353	12.6	2,046	73.0	304	10.8	23	0.9	--	--	2,802	100.0
2	199	3.0	978	14.6	4,978	74.1	524	7.8	31	0.5	3	-- ^b	6,713	100.0
3	118	1.7	586	8.2	6,271	87.8	143	2.0	14	0.2	6	0.1	7,138	100.0
4	2,733	29.1	4,626	49.3	1,882	20.1	117	1.3	21	0.2	--	--	9,369	100.0
Ozaukee County	3,126	12.0	6,543	25.1	15,177	58.3	1,088	4.2	89	0.4	9	-- ^b	26,032	100.0
5	53	1.8	437	14.7	2,406	80.8	60	2.0	18	0.6	4	0.1	2,978	100.0
6	456	3.5	5,365	41.5	6,556	50.8	440	3.4	95	0.7	15	0.1	12,927	100.0
7	13	0.7	337	18.0	1,457	78.0	27	1.4	32	1.7	3	0.2	1,869	100.0
8	39	1.3	220	7.1	2,783	89.9	39	1.3	13	0.3	3	0.1	3,097	100.0
9	572	7.0	2,955	35.9	4,573	55.6	96	1.2	28	0.3	1	-- ^b	8,225	100.0
10	36	0.6	2,034	33.7	3,929	65.1	21	0.3	16	0.3	--	--	6,036	100.0
11	112	2.0	467	8.3	4,806	85.8	174	3.1	37	0.7	4	0.1	5,600	100.0
Washington County	1,281	3.1	11,815	29.0	26,510	65.1	857	2.1	239	0.6	30	0.1	40,732	100.0
12	523	3.7	2,930	20.8	9,751	69.4	786	5.6	58	0.4	8	0.1	14,056	100.0
13-16	2,270	1.7	13,870	10.6	101,250	77.2	11,150	8.5	2,303	1.8	249	0.2	131,092	100.0
17	2,296	8.6	8,803	32.9	14,947	55.8	699	2.6	40	0.1	4	-- ^b	26,789	100.0
18	582	6.8	3,203	37.6	4,030	47.3	686	8.0	27	0.3	--	--	8,528	100.0
19	1,556	14.2	869	7.9	8,283	75.4	221	2.0	51	0.5	5	-- ^b	10,985	100.0
Milwaukee County	7,227	3.8	29,675	15.5	138,261	72.2	13,542	7.1	2,479	1.3	266	0.1	191,450	100.0
20	11,744	75.6	1,201	7.7	1,551	10.0	1,040	6.7	5	-- ^b	--	--	15,541	100.0
21	3,619	17.4	4,109	19.8	11,161	53.8	1,792	8.6	84	0.4	2	-- ^b	20,767	100.0
22	636	3.8	9,635	58.2	5,707	34.5	503	3.0	88	0.5	--	--	16,569	100.0
23	3,085	39.1	3,538	44.8	1,090	13.8	145	1.8	35	0.5	1	-- ^b	7,894	100.0
24	29	0.5	455	7.3	5,694	91.6	32	0.5	7	0.1	2	-- ^b	6,219	100.0
25	2,622	11.2	5,594	23.9	14,357	61.5	630	2.7	134	0.6	13	0.1	23,350	100.0
26	733	2.8	5,911	22.6	17,951	68.8	1,338	5.1	173	0.7	4	-- ^b	26,110	100.0
27	228	1.9	2,667	22.7	7,829	66.6	962	8.2	71	0.6	2	-- ^b	11,759	100.0
28	75	1.9	585	14.8	2,801	70.9	389	9.9	95	2.4	4	0.1	3,949	100.0
Waukesha County	22,771	17.2	33,695	25.5	68,141	51.6	6,831	5.2	692	0.5	28	-- ^b	132,158	100.0
29	-- ^c	-- ^c	13,166	61.6	6,763	31.7	1,080	5.1	347	1.6	8	-- ^b	21,364	100.0
30	-- ^c	-- ^c	8,113	33.8	9,667	40.3	4,852	20.2	1,381	5.7	4	-- ^b	24,017	100.0
31	-- ^c	-- ^c	4,967	37.6	7,766	58.7	223	1.7	251	1.9	13	0.1	13,220	100.0
32	-- ^c	-- ^c	1,523	27.7	3,800	69.2	--	--	162	3.0	3	0.1	5,488	100.0
Racine County ^c	-- ^c	-- ^c	27,769	43.3	27,996	43.7	6,155	9.6	2,141	3.4	28	-- ^b	64,089	100.0
33	394	3.9	6,404	64.4	2,681	26.9	384	3.9	78	0.8	6	0.1	9,947	100.0
34	201	0.7	16,363	60.4	8,380	30.9	1,739	6.4	409	1.6	7	-- ^b	27,099	100.0
35	233	1.5	7,649	48.3	6,697	42.3	1,015	6.3	235	1.5	17	0.1	15,846	100.0
Kenosha County	828	1.5	30,416	57.6	17,758	33.6	3,138	5.9	722	1.3	30	0.1	52,892	100.0
36	416	8.7	669	14.1	2,998	63.0	504	10.6	172	3.6	--	--	4,759	100.0
37	231	4.3	1,210	22.6	2,895	54.2	732	13.7	209	3.9	67	1.3	5,344	100.0
38	1,690	8.9	3,590	18.8	11,383	59.7	1,939	10.2	468	2.5	10	0.1	19,080	100.0
39	384	7.7	1,811	36.4	2,443	49.1	315	6.3	23	0.5	1	-- ^b	4,977	100.0
Walworth County	2,721	8.0	7,280	21.3	19,719	57.7	3,490	10.2	872	2.6	78	0.2	34,160	100.0
Region	37,954	7.0	147,193	27.2	313,562	57.9	35,101	6.5	7,234	1.3	469	0.1	541,513	100.0

NOTES: Housing condition data was collected between 2006 and 2010.

Condition information was provided by local governments and assessors and may not include all dwelling units.

Condition data were not available for the following communities: the Cities of Cedarburg, Lake Geneva, Oak Creek, South Milwaukee, and West Allis; the Villages of Fox Point, Greendale, North Prairie, River Hills, and Whitefish Bay; and the Towns of Bloomfield, Lafayette, Walworth, and Whitewater.

^aMulti-family structures with more than four units are not included because they are assessed as commercial properties.

^bLess than 0.05 percent.

^cThe Excellent/Very Good and Good categories are combined in Racine County.

Source: Municipal assessors and SEWRPC.

PART 3: HOUSING FORECLOSURE ACTIVITY IN THE REGION

One of the results of the national economic recession and related housing crisis that began in late 2007 was a significant increase in foreclosures and abandoned homes in the Southeastern Wisconsin Region. This trend was identified as one of the components of the Region's housing problem, documented in Chapter II, because of the negative family and community impacts associated with foreclosures and abandoned homes. There is also a concern that foreclosures are concentrated in central city neighborhoods of the Region, and have a disproportionately adverse impact on the residents of those neighborhoods.

Negative Impacts of Foreclosures and Abandoned Homes

A 2009 study prepared by the Urban Institute titled, *The Impacts of Foreclosures on Families and Communities*, identifies several negative impacts foreclosures can have on individual families and communities. The study identifies the following negative impacts on families:

- Displacement and housing instability
- Financial insecurity and economic hardship
- Personal and family stress, disrupted relationships, and ill health.

Residents of foreclosed properties are usually forced to move. There is a general concern that this forced move is the first step toward an unstable housing situation. The forced move often results in a housing situation that is less preferable than the previous. The credit ratings of homeowners forced to move because of foreclosure are often negatively impacted by the foreclosure, which makes it more difficult for the family to buy or rent new housing. In addition, the financial reserves of the family are typically depleted, which may make a down payment or rental deposit on new housing difficult. Housing instability can be most difficult for groups with a greater sensitivity to volatility and change, including older persons and children. Older persons often rely on established personal and business relationships to help them control their environment as health and independence decline. A lack of a stable home has been found to negatively influence social development of children and frequent school change is related to poor academic performance and educational attainment.

A family's financial losses due to foreclosure are typically substantial. As previously noted, foreclosures damage a homeowner's credit rating, which makes obtaining new housing more difficult, and can also negatively impact the family's ability to secure loans for other purposes, the cost of insurance, and the ability to secure new employment. A renter's financial situation can also be adversely impacted if the home they are renting is subject to foreclosure. If the renter is forced to move, it can lead to increases in housing cost because of limited housing choice and they may not receive monies which are due to them, such as rental deposit money, in a timely manner.

The disruption, displacement, and economic impacts of foreclosure may also result in increased stress and ill health among family members. As noted above, an unstable housing situation can have negative impacts on a child's behavior and financial fears can lead to turmoil between parents. Negative health impacts may be linked to these stresses. In addition, inadequate housing that may result from the financial impacts of foreclosure can also have negative health consequences.

The Urban Institute study identifies the following negative impacts of foreclosures on communities:

- Declining property values and physical deterioration
- Crime, social disorder, and population turnover
- Local government financial stress and deterioration of services.

The study also identifies characteristics of foreclosures that lead to the negative community impacts listed above, including:

- Deferred maintenance by the original owner of the home in an effort to use money for mortgage payments

- A home remaining vacant after foreclosure for a period of time without an occupant to keep it secure and well maintained
- A high concentration of foreclosures in an area, which can lower the sale value of neighboring properties and diminish lender confidence in a neighborhood.

Periods of vacancy can be the most problematic characteristic of a foreclosure property for a community. If the property is located in a neighborhood with lower home sale prices, there may be less incentive for a lender to maintain and secure the property because there is less potential for profit in the eventual sale of the property. A property is more likely to experience physical deterioration because of neglect or vandalism the longer it remains vacant and unsecured. Lenders and potential buyers of other homes in the neighborhood may see foreclosed and abandoned homes as a threat to property values in the neighborhood, further weakening the community's housing market. A vacant or abandoned home is also a threat to the community because it may increase the potential for crime.

Foreclosures can also be costly to the community in terms of government services. Foreclosures are particularly costly to local governments if they result in an abandoned property. The local government may have to maintain a property through lawn maintenance and trash removal. An abandoned property can also result in an increase in police calls. It can become particularly expensive to a local government if fire protection service must be provided to the property.

A special report prepared for the U.S. Senate Joint Economic Committee in 2007 titled, *Sheltering Neighborhoods from the Subprime Foreclosure Storm*, estimated the combined cost of a typical foreclosure to a homeowner, lender, and community at \$79,443. The estimate includes a \$7,200 cost to the homeowner, \$50,000 to the lender, \$19,299 to the local government, and a \$3,016 reduction in neighboring property values.

The Urban Institute study found that the negative impacts of foreclosures can vary by neighborhood. A neighborhood with a strong housing market is less likely to be negatively impacted by a small number of foreclosed properties. The study notes that these neighborhoods have natural self-correction mechanisms. The surrounding property owners are likely to have considerable equity in their properties and are more likely to exert pressure on the owner of the foreclosed property or the local government to maintain and secure the property. The study also notes that the negative impacts of foreclosures, even in neighborhoods with a strong housing market, increase significantly as the density of foreclosures increases because the problems of property maintenance and security become more difficult to correct. The negative trends that a large number of foreclosures may cause can be accelerated in a neighborhood with a weak housing market where property values may already be in decline.

Causes of Foreclosures

In the past, borrowers typically entered the foreclosure process due to an event, such as job loss, illness, or divorce, which significantly changed the borrower's financial situation. A January 2010 HUD report titled, *Report to Congress on the Root Causes of the Foreclosure Crisis*, notes that a sharp increase in the share of seriously delinquent loans and foreclosures occurred in 2006 and 2007 and continued to increase from that point in time. A literature review undertaken for the report attributes the initial increase in foreclosures to an increase in high risk loans such as high cost or subprime loans and "Alt-A" loans,¹⁰ particularly with adjustable rates. The report also notes that as the economic recession became worse during 2008 and 2009, the rate of mortgage foreclosures started to rise among prime fixed-rate loans.

¹⁰The term "Alt-A" refers to loans made to borrowers that require little or no documentation of borrowers' income or assets and entail other features that may expose borrowers to large increases in loan payments over time.

Prior to the increase in usage of high risk mortgage products, foreclosures were closely related to an event that reduced the borrower's income and ability to make mortgage payments. First an event occurs that lowers the borrower's income and then a lack of home equity makes it impossible for the borrower to sell or refinance their home to meet the loan obligation. The report notes that softening housing prices were an important factor in the foreclosure crisis; however, the sharp rise in foreclosures during the crisis is likely due to rapid growth in loans with a high risk of default due to the terms of the loans and to loosening underwriting controls and standards.

The report points to several developments during the 1980s and 1990s that allowed the rapid growth in the use of subprime loans and other exotic mortgage products with a high risk of default during the 2000s. These developments included legislative changes that removed the interest rate ceilings on mortgages and allowed lenders to offer loans with variable interest rates, balloon terms, and negative amortization.¹¹ Another important development was the growth of the asset-backed securities market, which shifted the primary source of mortgage finance from Federally regulated institutions to mortgage banking institutions subject to less Federal oversight than depository institutions and their mortgage banking subsidiaries. It was thought that these securities carried little risk, which caused an increased demand for mortgage backed securities by investors. Lenders may have encouraged borrowers to take on exotic loan products due to the high profits associated with originating the loans and packaging them for sale to investors. The HUD report notes evidence that suggests some borrowers may not have understood the risk involved with the terms of exotic loan products. The report notes that mortgage fraud may have made a significant contribution to the foreclosure crisis and cites evidence of increased mortgage fraud among lenders leading up to the foreclosure crisis.

Another factor that is commonly alleged to have contributed to the foreclosure crisis is the Community Reinvestment Act. The CRA was passed by Congress in 1977 with the goal of encouraging banks to meet the credit needs of the communities in which they have branches, particularly low- and moderate-income households and neighborhoods. Critics of the CRA claim that high risk loans were undertaken by institutions trying to meet CRA requirements, which then contributed to the foreclosure crisis. The HUD report notes that there is a variety of empirical evidence that contradicts the view that CRA requirements had a significant impact on the foreclosure crisis. The report notes that CRA lending requirements have been in place for over three decades while the foreclosure crisis is a recent phenomenon. The report also notes that the foreclosure crisis came after a period of sustained decline in the share of mortgage lending activity subject to CRA requirements.

Research documented in a preliminary staff report prepared by the Federal Crisis Inquiry Commission¹² titled, *The Community Reinvestment Act and the Mortgage Crisis*, shows that much of the home loan activity undertaken immediately prior to the start of the foreclosure crisis was not subject to CRA requirements. About 28 percent of all mortgage loans in 2006 were made by banks subject to the CRA within their CRA assessment areas. About 10 percent of all mortgages were originated by banking institutions and affiliates subject to the CRA within their assessment areas to low- and moderate-income borrowers or in low- and moderate-income neighborhoods. Only 6 percent of all high cost loans were originated by banking institutions and affiliates subject to the CRA within their assessment areas to low- and moderate-income borrowers or in low- and moderate-income neighborhoods.

As noted above, foreclosures among prime mortgage loans also increased as the economic recession worsened over 2008 and 2009; however, most of the literature reviewed as part of the HUD report found a weak association between foreclosure rates and weak economic conditions. The report concludes that a substantial portion of the crisis can be linked to the growth in use of subprime loans and that foreclosures have been much higher among adjustable rate loans among both subprime and prime loans, with much of the problem among prime loans concentrated in the Alt-A segment. Nationwide, subprime loans accounted for 9 percent of the total dollar volume of originations in 2003 and 20 percent in 2006. Alt-A loans accounted for 2 percent of the total dollar volume of originations in 2003 and 13 percent in 2006.

¹¹Negative amortization occurs when the monthly payments do not cover all of the interest cost. The interest that is not covered is added to the unpaid principal balance.

¹²The Federal Crisis Inquiry Commission was created under the Fraud Enforcement and Recovery Act of 2009.

Foreclosure Process in Wisconsin¹³

Foreclosure is the legal process by which a mortgage lender repossesses a property from a borrower because of nonpayment, or default. In Wisconsin, lenders may foreclose on a mortgage or deed of trust in default by using a judicial or non-judicial process. The judicial process of foreclosure involves filing a lawsuit to obtain a court order to foreclose. It is used when there is no power of sale clause in the mortgage or deed of trust. A power of sale clause indicates that the borrower pre-authorizes the sale of a property to pay the balance on a loan in the event of a default. A property is generally auctioned off to the highest bidder after the court declares a foreclosure. No sale can be made for one year from the judgment date unless the lender waives the right to a deficiency, in which case the delay is six months, or two months if the property is abandoned. Sales by consent may occur earlier.

The non-judicial process of foreclosure is used when a mortgage or deed of trust includes a power of sale clause. The sale of the property may be executed by the lender or their trustee. If the mortgage or deed of trust contains a power of sale clause and specifies the time, place, and terms of sale, then the specified procedure must be followed. If the power of sale clause does not include these terms, then the foreclosure is carried out as follows:

- The foreclosure notice must be recorded with the County prior to the time the first notice of foreclosure is published. The notice, which must include the time and place of sale, must be published once a week for six consecutive weeks in a newspaper in the County where the property is located. The notice must be served upon the borrower in the same manner that civil process in a lawsuit is served. The notice must be placed in a conspicuous spot on the premises and served on any occupant if the borrower cannot be located. The notice must specify the names of the borrower and lender, the date the mortgage was recorded, the amount due at the date of the notice, a property description, and the time and place of the sale
- The sale must be held at the time and place stated in the foreclosure notice. The winning bidder must receive a certificate of purchase and the sale can be postponed if necessary
- The borrower has one year to redeem the property by paying the amount of the highest bid at the foreclosure sale, plus interest, unless the foreclosure sale has been confirmed by court order.

The lender can set a minimum price if a property goes to sale at a public auction. The title will revert to the lender if there are no bids at or above the minimum price. A property is termed real estate owned, or REO, when this occurs. Prior to 2009, if the property was rented, the tenants may have been subject to eviction as soon as the title was transferred, even if the rent was up to date. Renters did not have the same legal protections from eviction as they may have had with the former owner.

The lack of legal protection for renters from eviction was recognized by both the Federal and State government. The Federal Protecting Tenants at Foreclosure Act became effective in May 2009. The immediate successor in interest of a foreclosed property must provide tenants with a 90-day notice prior to eviction under this law, which expires on December 31, 2012. State laws were also enacted in 2009 to provide protection to renters of foreclosed properties. Section 704.35 of the *Wisconsin Statutes* requires landlords to provide notice to new tenants if a foreclosure action has begun. Section 846.35 of the *Statutes* allows a tenant to remain in a rental unit for up to two months after the end of the month in which a sheriff's sale of a foreclosed property is confirmed and prohibits information regarding a tenant being evicted because of a foreclosure on the Wisconsin Circuit Court Access website.

¹³*Wisconsin Realtors Association Foreclosure Assistance Resource Center: Public Information Kit.*

Foreclosure Activity

The nationwide foreclosure crisis is generally thought to have begun in late 2006. A nationwide record was set for foreclosure starts as a percentage of all mortgages in the fourth quarter of 2006.¹⁴ Figure 8 shows this trend in Wisconsin. The number of foreclosures statewide increased from 6,407 in 2000 to 11,648 in 2005, or by about 82 percent. The number of foreclosures statewide increased to 28,725 in 2009, which is about a 147 percent increase over the number of foreclosures in 2005. Figure 9 shows a similar trend in foreclosures in the Region. The number of foreclosures in the Region increased from 2,907 in 2000 to 4,403 in 2005, or by about 51 percent. The number of foreclosures in the Region increased to 11,661 in 2009, which is about a 165 percent increase over the number of foreclosures in 2005. Figure 10 shows a comparison of foreclosures in the Region and the State in 2000, 2005, and 2009. The percent of foreclosure cases per total number of housing units has been greater in the Region than the State in each of these years. State trends in foreclosure starts documented in the January 2010 HUD report titled, *Report to Congress on the Root Causes of the Foreclosure Crisis*, show that the trend in foreclosure starts in Wisconsin was similar to that of the Nation between 2005 and 2008. The data also show that States such as Nevada, Florida, Arizona, and California had much greater increases in foreclosure starts than Wisconsin over the same time period.

Table 49 shows foreclosure activity in the Region in 2000, 2005, and 2009 by County. Milwaukee County had the highest total number of foreclosure cases in the Region in 2000, 2005, and 2009; however Kenosha County had the highest percentage of foreclosure cases per total number of housing units in each of those years. In 2000 and 2005 there were 1,719 and 2,461 foreclosure cases in Milwaukee County, respectively, which represented 59 percent and 56 percent of the foreclosure cases in the Region. That number increased to 6,323 in 2009, which was about 54 percent of the foreclosure cases in the Region, and a 268 percent increase over the number of cases in Milwaukee County in 2000. The foreclosure cases as a percentage of total housing units increased in Kenosha County from 0.49 percent in 2000 to 0.72 percent in 2005, and to 1.82 percent in 2009, compared to 0.36 percent, 0.52 percent, and 1.36 percent regionwide. Prior to the housing crisis, a foreclosure rate above 0.5 percent was considered high.

Maps 38, 39, and 40 show foreclosure cases in the Region by census tract in 2000, 2005, and 2009, respectively. Map 41 shows the concentration of foreclosure cases as a percentage of total housing units in each census tract in 2009. Foreclosure cases in 2009 were most concentrated in the Region's central city areas of Milwaukee, Racine, Kenosha, and Waukesha. Foreclosure cases increased regionwide between 2000 and 2009, particularly in areas such as western and southern Kenosha County and parts of Walworth County. A spreadsheet with foreclosure case data for each census tract in the Region is available on the SEWRPC website at www.sewrpc.org/SEWRPC/Housing/CurrentRegionalHousingPlanUpdate.htm.

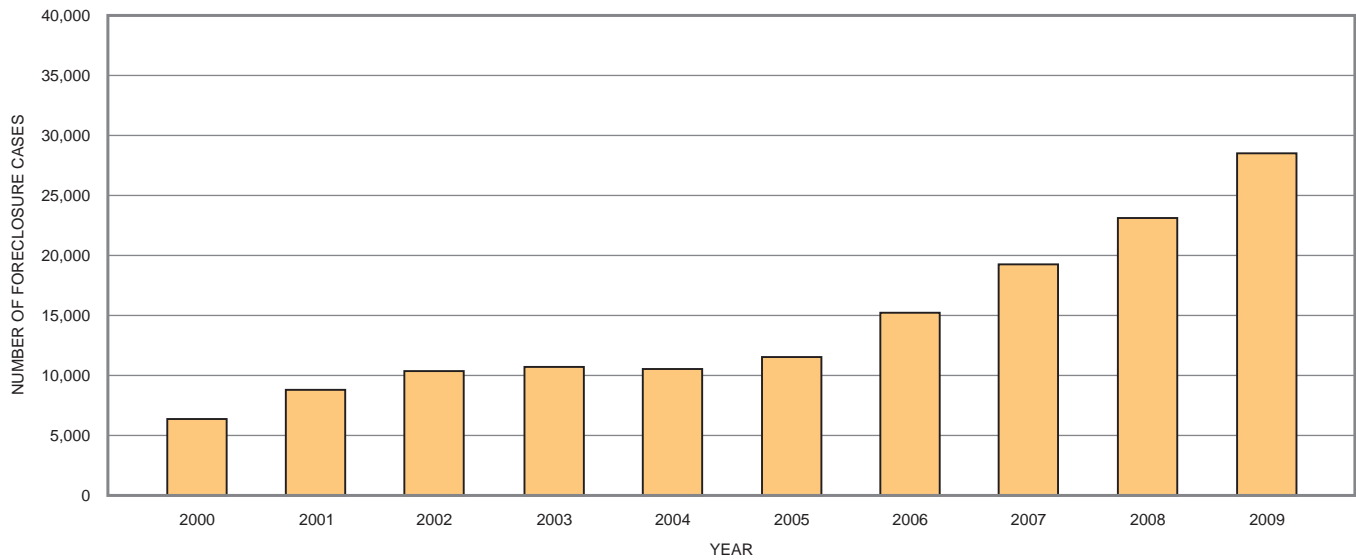
Areas of the Region with high rates of foreclosure activity tend to coincide with areas that have high concentrations of minority and low-income populations, as shown on Maps 42 and 43, respectively. Foreclosure activity also tends to coincide with areas that have higher percentages of high cost loans, and in outlying areas with higher percentages of single-family homes constructed after the year 2000. Map 44 shows the percentage of rented homes among occupied single-family homes in the Region. This map illustrates a correlation between foreclosures and areas with a high percentage of rented single-family homes in the City of Milwaukee, and, to a lesser extent, in the Cities of Kenosha and Racine. This is a concern because renters residing in foreclosed homes often have to move to housing situations that may be less favorable.

Map 45 shows the percentage of high cost loans in each census tract in the Region in 2004 to 2006. Higher percentages of such loans were concentrated in the Cities of Kenosha, Milwaukee, and Racine; in portions of the Cities of Waukesha and West Bend; and in portions of Kenosha and Walworth Counties. Higher percentages of high cost loans appear to be linked to higher concentrations of minority populations in the Cities of Kenosha, Milwaukee, Racine, and Waukesha, based on a comparison of Map 25 and Map 45.

¹⁴*Mortgage Bankers Association, National Delinquency Survey.*

Figure 8

FORECLOSURE ACTIVITY IN THE STATE OF WISCONSIN: 2000-2009

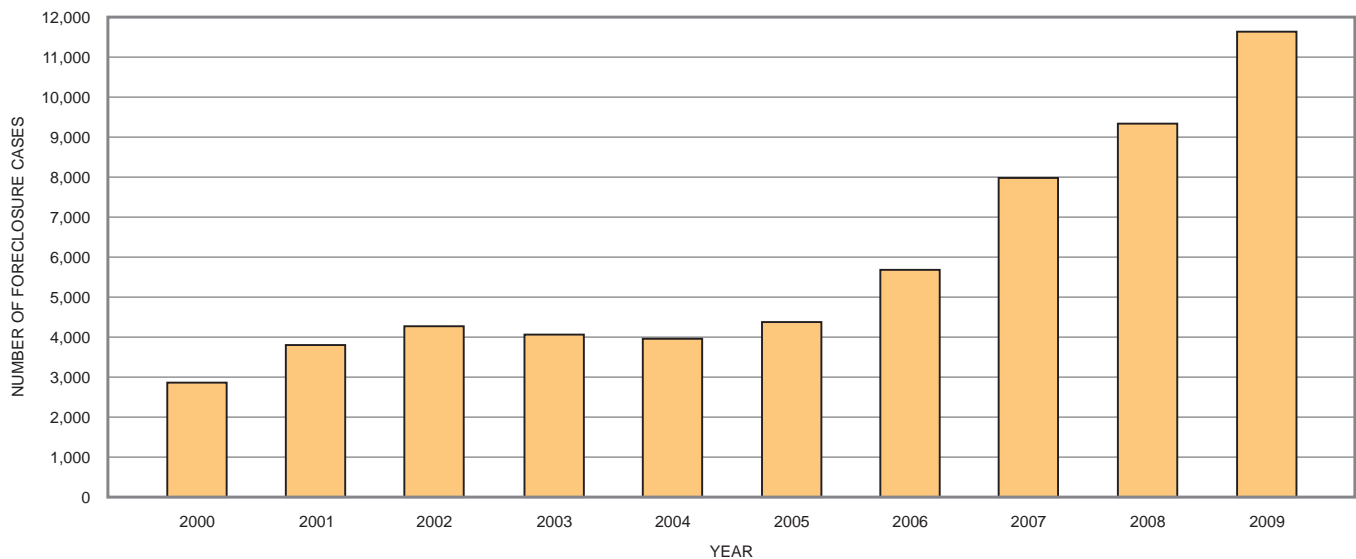


NOTE: 1. The data is based on foreclosure case filings as reported in the Wisconsin Circuit Court Consolidated Court Automation Programs case management system.
2. Some foreclosure actions against a property owner may actually reflect numerous properties (i.e. in the case of a landlord who owns several rental properties); these duplicate properties will not be found in the dataset.

Source: University of Wisconsin-Extension Center for Community and Economic Development and SEWRPC.

Figure 9

FORECLOSURE ACTIVITY IN THE SOUTHEASTERN WISCONSIN REGION: 2000-2009



NOTE: 1. The data is based on foreclosure case filings as reported in the Wisconsin Circuit Court Consolidated Court Automation Programs case management system.
2. Some foreclosure actions against a property owner may actually reflect numerous properties (i.e. the in case of a landlord who owns several rental properties); these duplicate properties will not be found in the dataset.

Source: University of Wisconsin-Extension Center for Community and Economic Development and SEWRPC.

Table 49

FORECLOSURE ACTIVITY IN THE SOUTHEASTERN WISCONSIN REGION: 2000, 2005, AND 2009

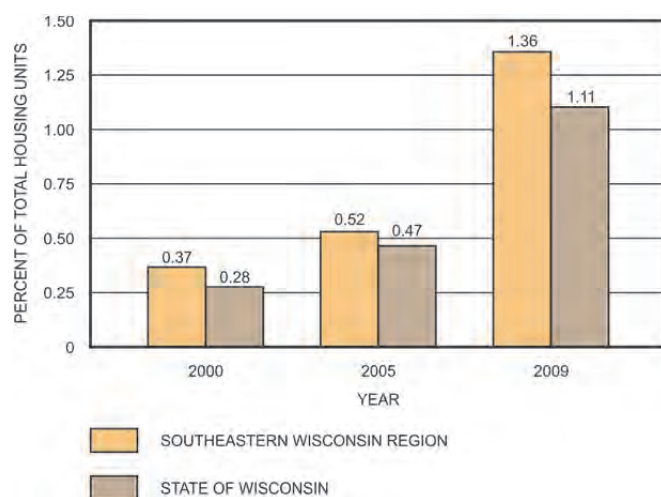
County	Foreclosure Cases (2000)			Foreclosure Cases (2005)			Foreclosure Cases (2009)		
	Number	Percent	Cases as a Percent of Total Housing Units	Number	Percent	Cases as a Percent of Total Housing Units	Number	Percent	Cases as a Percent of Total Housing Units
Kenosha County	294	10.1	0.49	476	10.8	0.72	1,238	10.6	1.82
Milwaukee County	1,719	59.1	0.43	2,461	55.9	0.60	6,323	54.2	1.54
Ozaukee County	64	2.2	0.20	91	2.1	0.26	266	2.3	0.74
Racine County	299	10.3	0.40	509	11.6	0.64	1,221	10.5	1.50
Walworth County	150	5.2	0.34	280	6.4	0.57	726	6.2	1.42
Washington County	108	3.7	0.24	174	3.9	0.34	552	4.7	1.02
Waukesha County	273	9.4	0.19	412	9.3	0.27	1,335	11.5	0.85
Region	2,907	100.0	0.36	4,403	100.0	0.52	11,661	100.0	1.36

NOTE: The data are based on foreclosure case filings as reported in the Wisconsin Circuit Court Consolidated Court Automation Programs case management system. Some foreclosure actions against a property owner may actually reflect numerous properties (i.e. in the case of a landlord who owns several rental properties). These duplicate properties are not in the dataset.

Source: U.S. Bureau of the Census, University of Wisconsin-Extension Center for Community and Economic Development, and SEWRPC.

Figure 10

COMPARISON OF FORECLOSURE CASES IN THE REGION AND THE STATE: 2000-2009



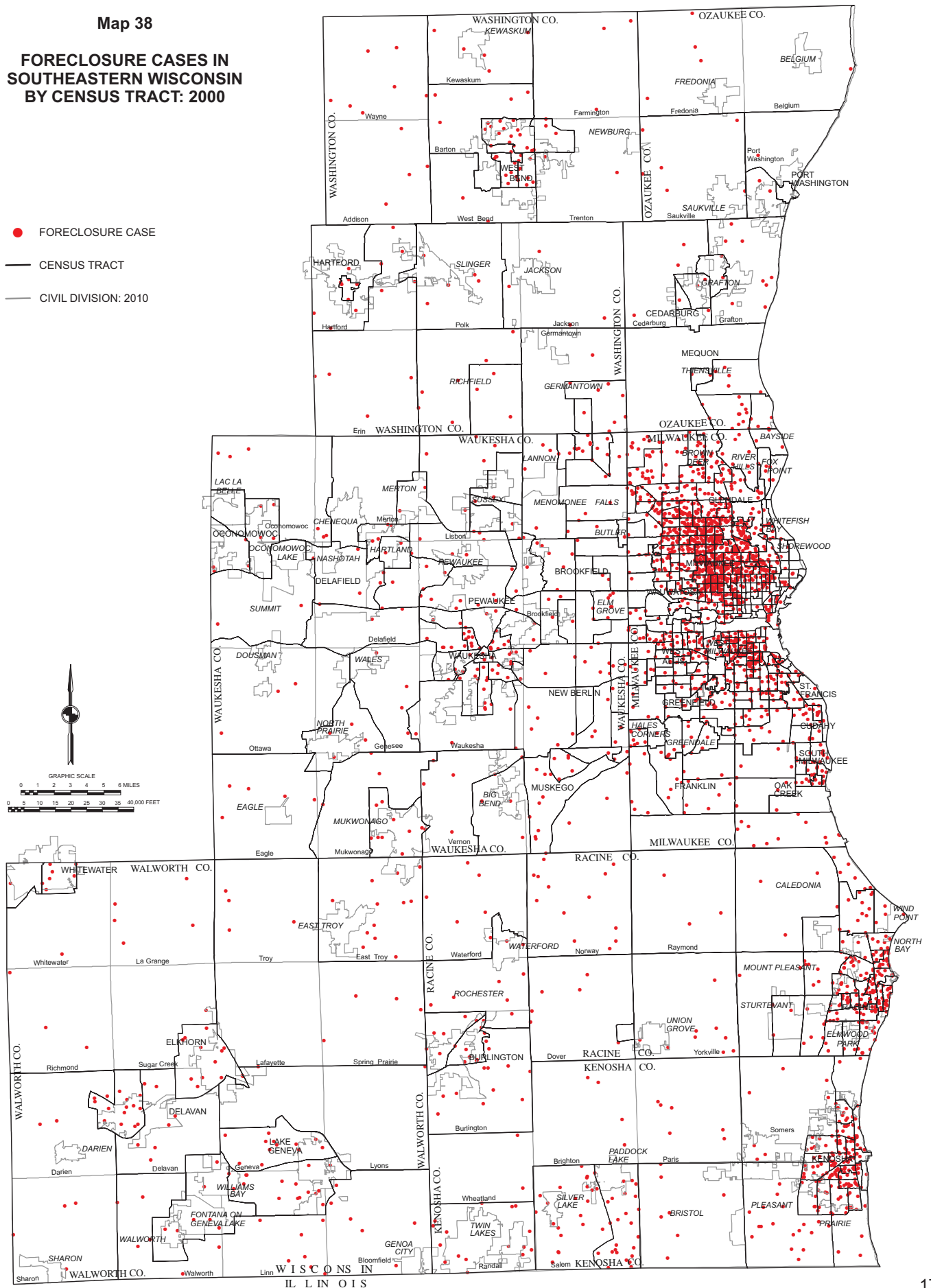
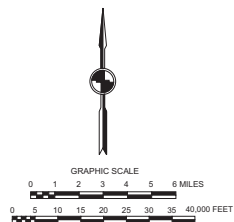
Source: U.S. Bureau of the Census, University of Wisconsin-Extension Center for Community and Economic Development, and SEWRPC.

A comparison of Maps 41, 42, 43, and 45 indicates that areas of the Region with the highest concentrations of minority populations, low-income populations, and high cost loans coincide with areas with a high concentration of foreclosure cases. Census tracts with higher percentages of high cost loans tend to correlate with areas of higher percentages of foreclosures; but not all of the census tracts with higher rates of foreclosures (1.5 percent or more) were areas with higher percentages of high cost loans. Factors such as job losses and a corresponding decrease in income may have also contributed to the increase in foreclosures in the Region. The City of Milwaukee report on foreclosures, described in the following section, states that there were two “waves” of foreclosures in the City; the first in 2006 and 2007, which was primarily caused by homeowners defaulting on high-cost loans, and the second, beginning in 2008, which was primarily due to job losses that affected the ability of homeowners to meet mortgage and/or property tax payments. Job losses and unemployment were identified as key contributing factors to the high rate of foreclosures in the City during 2010.

Map 38

**FORECLOSURE CASES IN
SOUTHEASTERN WISCONSIN
BY CENSUS TRACT: 2000**

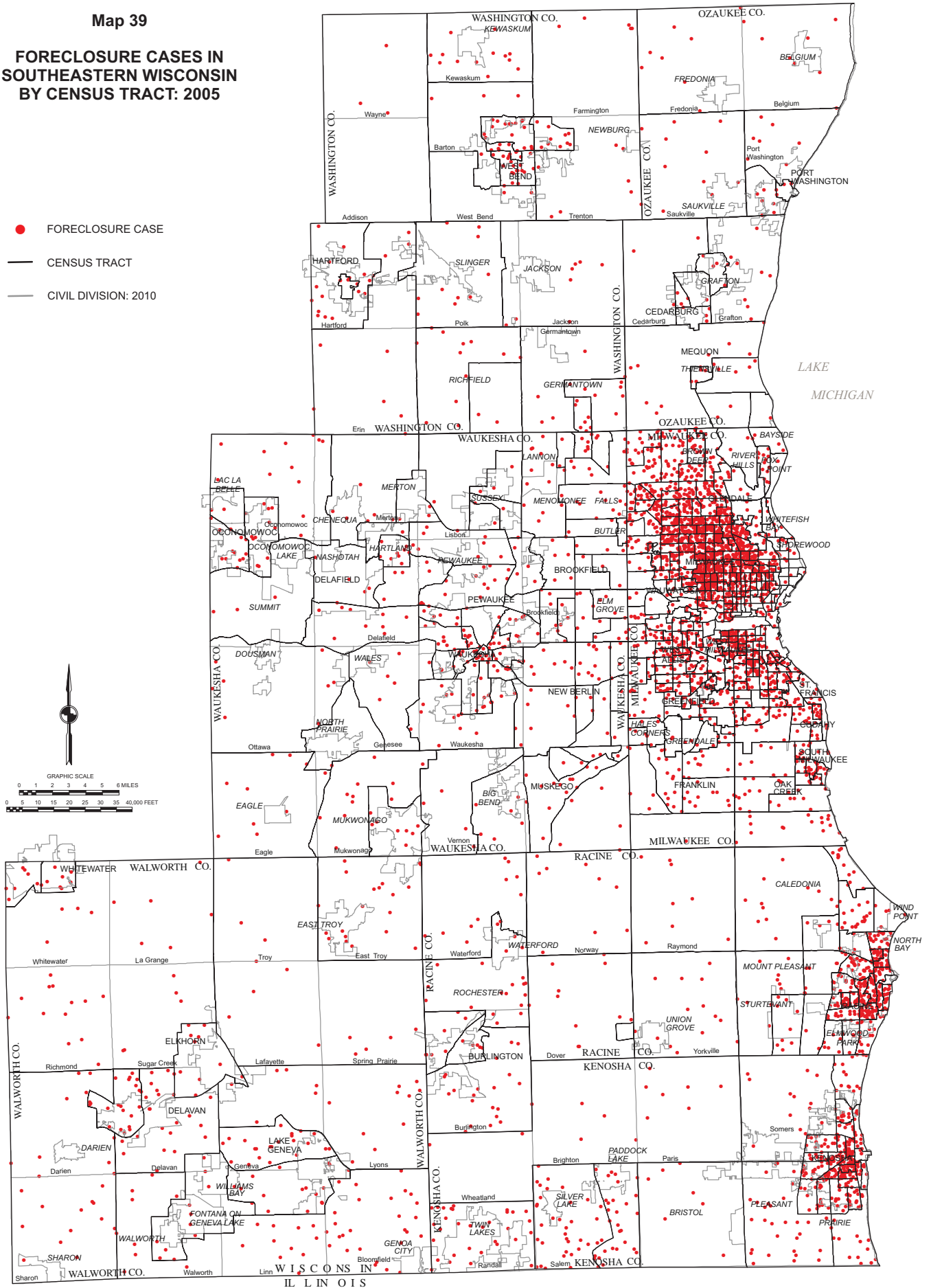
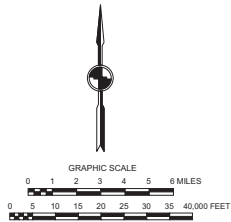
- FORECLOSURE CASE
- CENSUS TRACT
- CIVIL DIVISION: 2010



Map 39

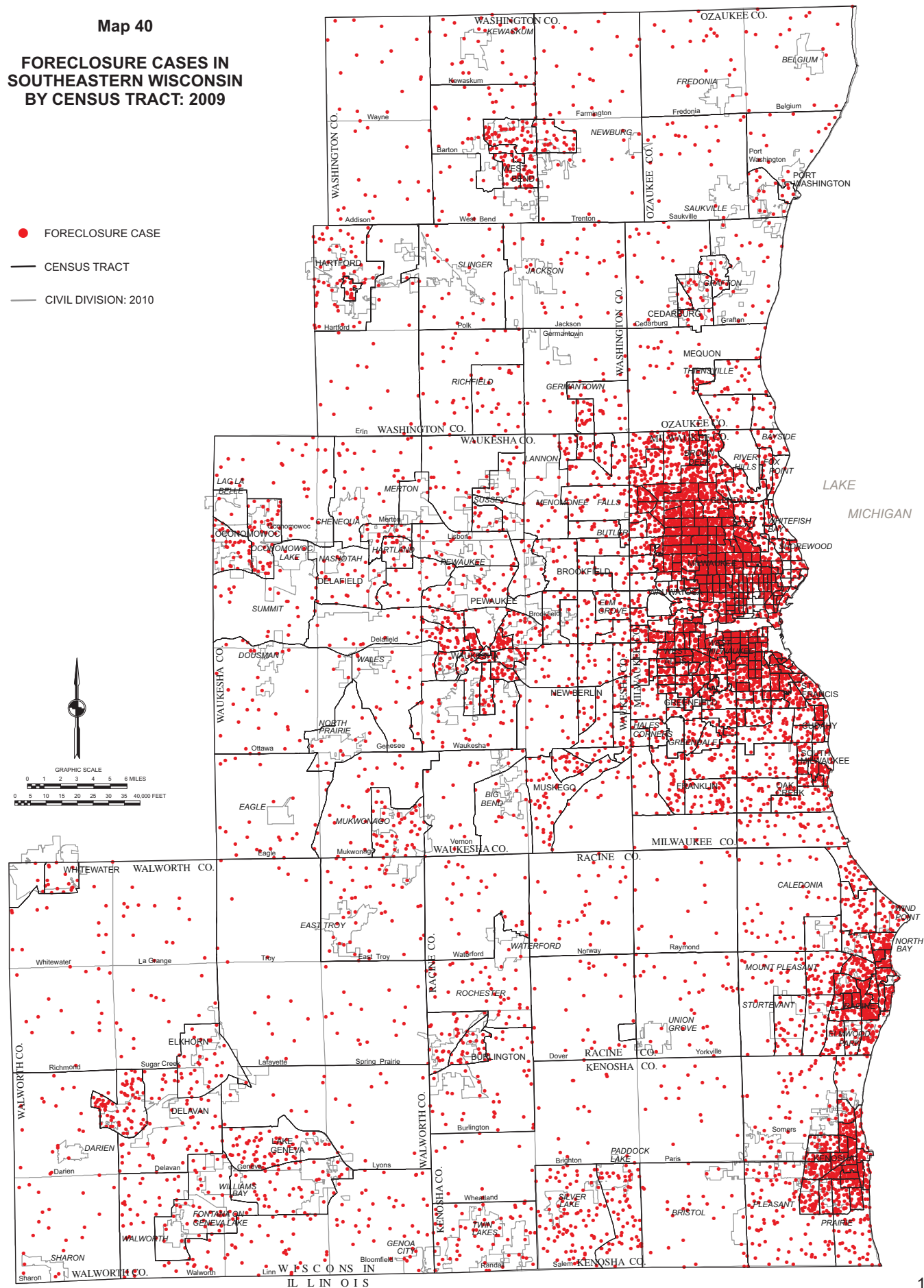
**FORECLOSURE CASES IN
SOUTHEASTERN WISCONSIN
BY CENSUS TRACT: 2005**

- FORECLOSURE CASE
- CENSUS TRACT
- CIVIL DIVISION: 2010



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

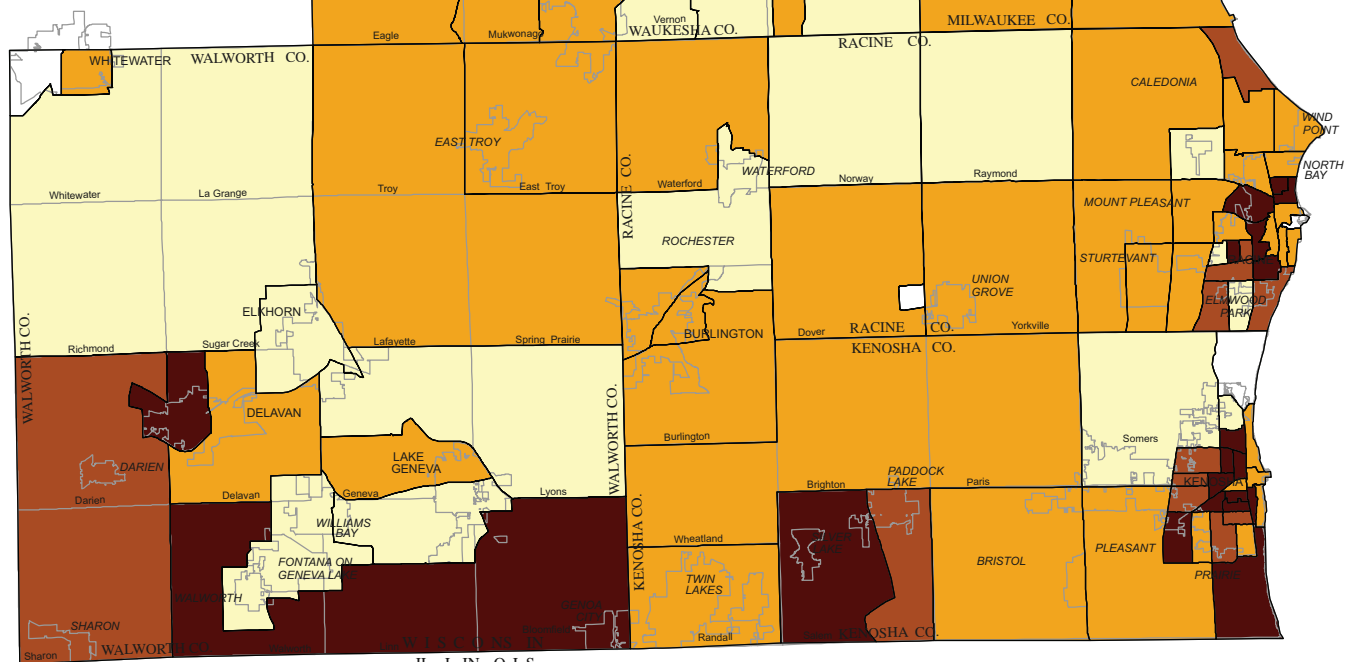
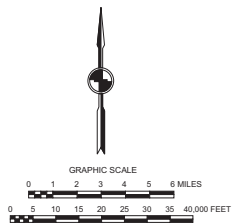
FORECLOSURE CASES IN SOUTHEASTERN WISCONSIN BY CENSUS TRACT: 2009



Map 41

**FORECLOSURE CASES AS A
PERCENT OF TOTAL HOUSING UNITS
IN SOUTHEASTERN WISCONSIN: 2009**

- LESS THAN 0.5 PERCENT
- 0.5 TO 0.99 PERCENT
- 1.0 TO 1.49 PERCENT
- 1.5 TO 1.99 PERCENT
- 2.0 PERCENT OR MORE
- CENSUS TRACT
- CIVIL DIVISION: 2010

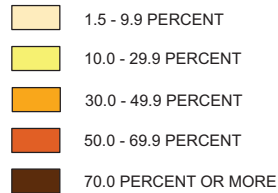


IL L I N O I S

Map 42

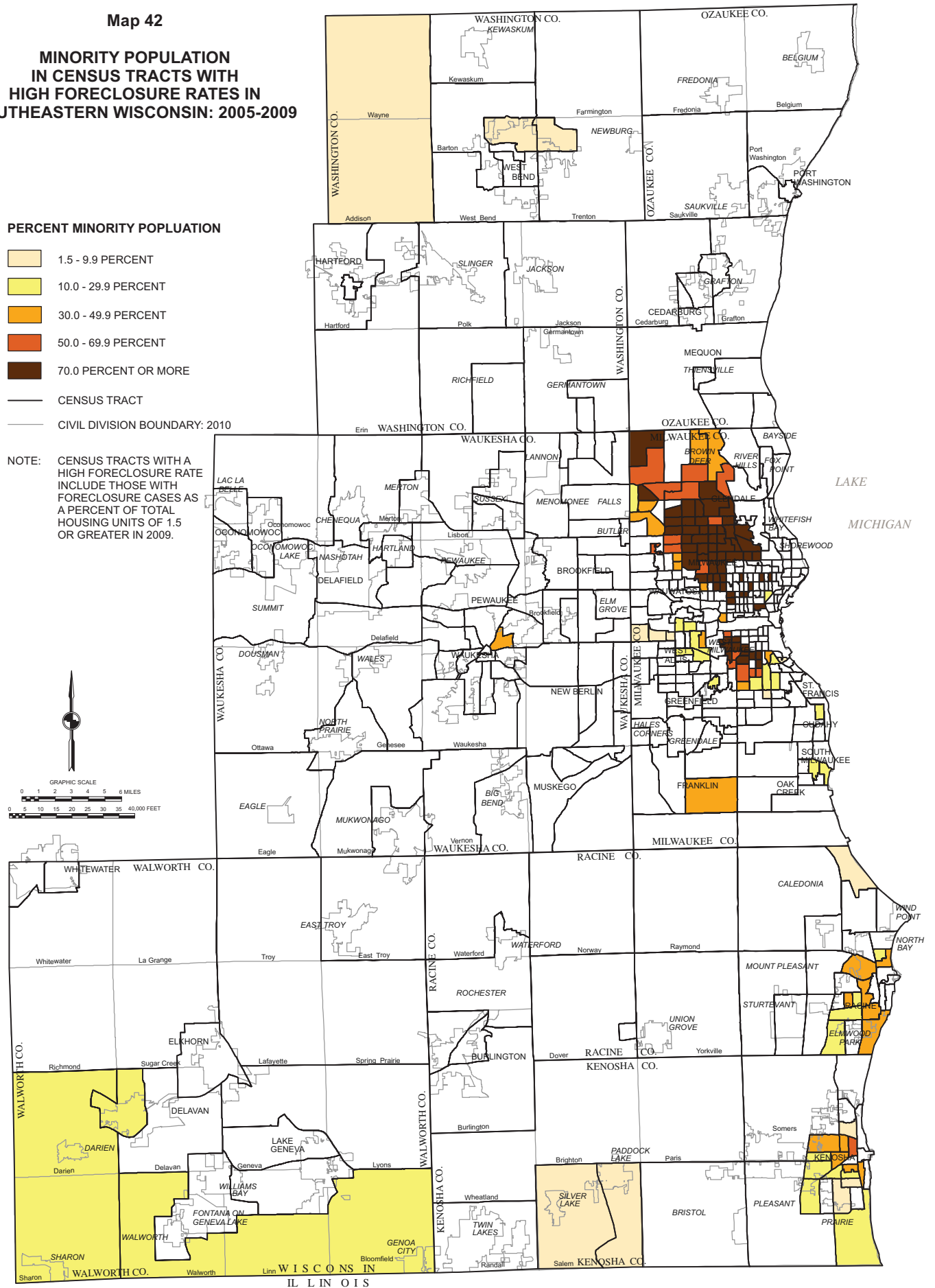
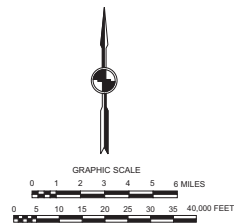
**MINORITY POPULATION
IN CENSUS TRACTS WITH
HIGH FORECLOSURE RATES IN
SOUTHEASTERN WISCONSIN: 2005-2009**

PERCENT MINORITY POPULATION



— CENSUS TRACT
— CIVIL DIVISION BOUNDARY: 2010

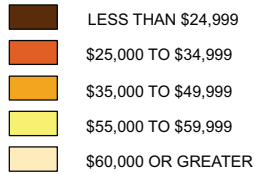
NOTE: CENSUS TRACTS WITH A HIGH FORECLOSURE RATE INCLUDE THOSE WITH FORECLOSURE CASES AS A PERCENT OF TOTAL HOUSING UNITS OF 1.5 OR GREATER IN 2009.



Source: U.S. Bureau of the Census, UW Extension Center for Community and Economic Development, and SEWRPC.

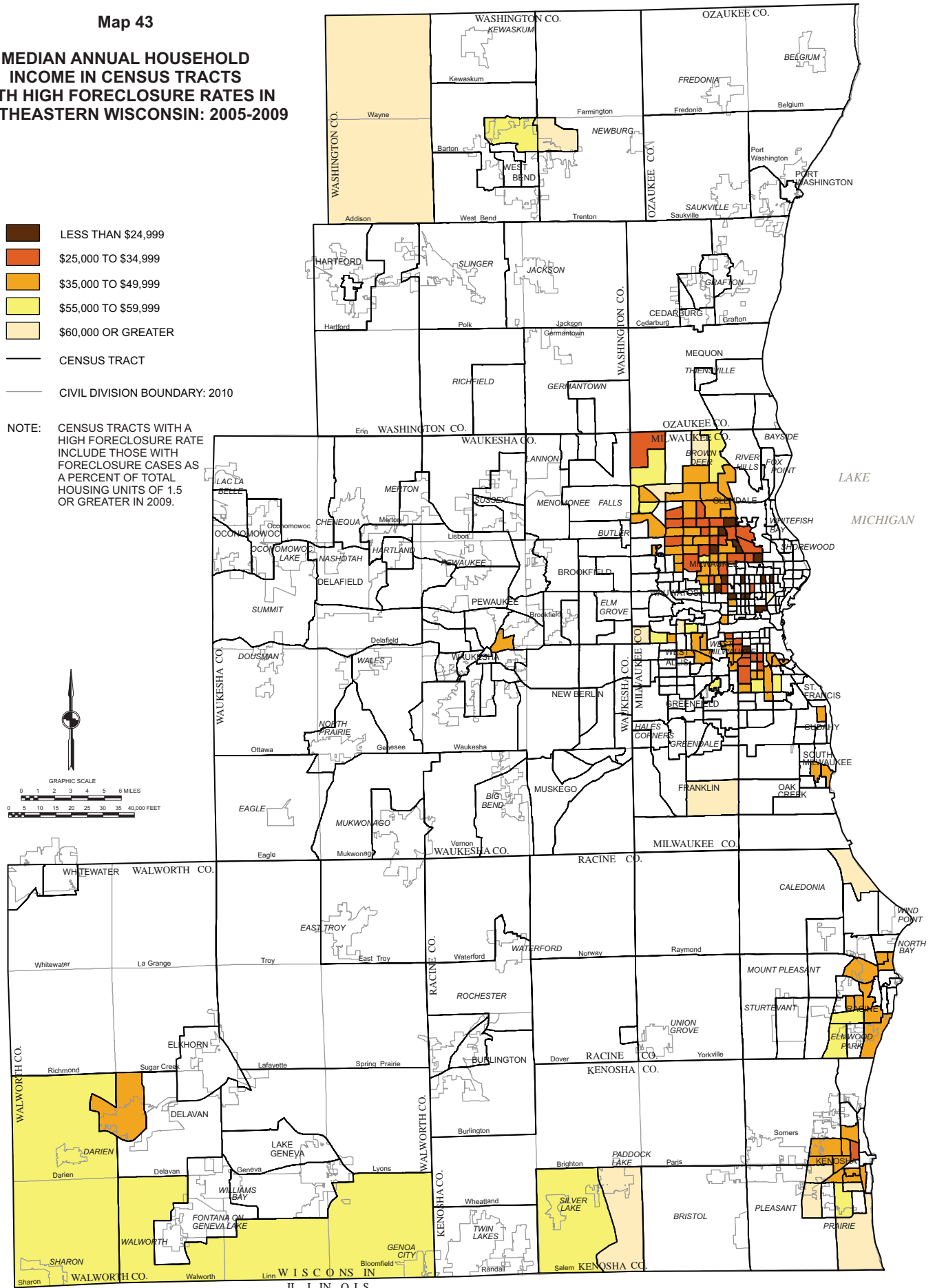
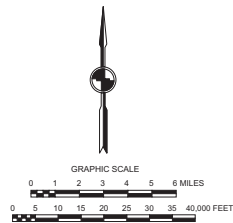
Map 43

**MEDIAN ANNUAL HOUSEHOLD
INCOME IN CENSUS TRACTS
WITH HIGH FORECLOSURE RATES IN
SOUTHEASTERN WISCONSIN: 2005-2009**

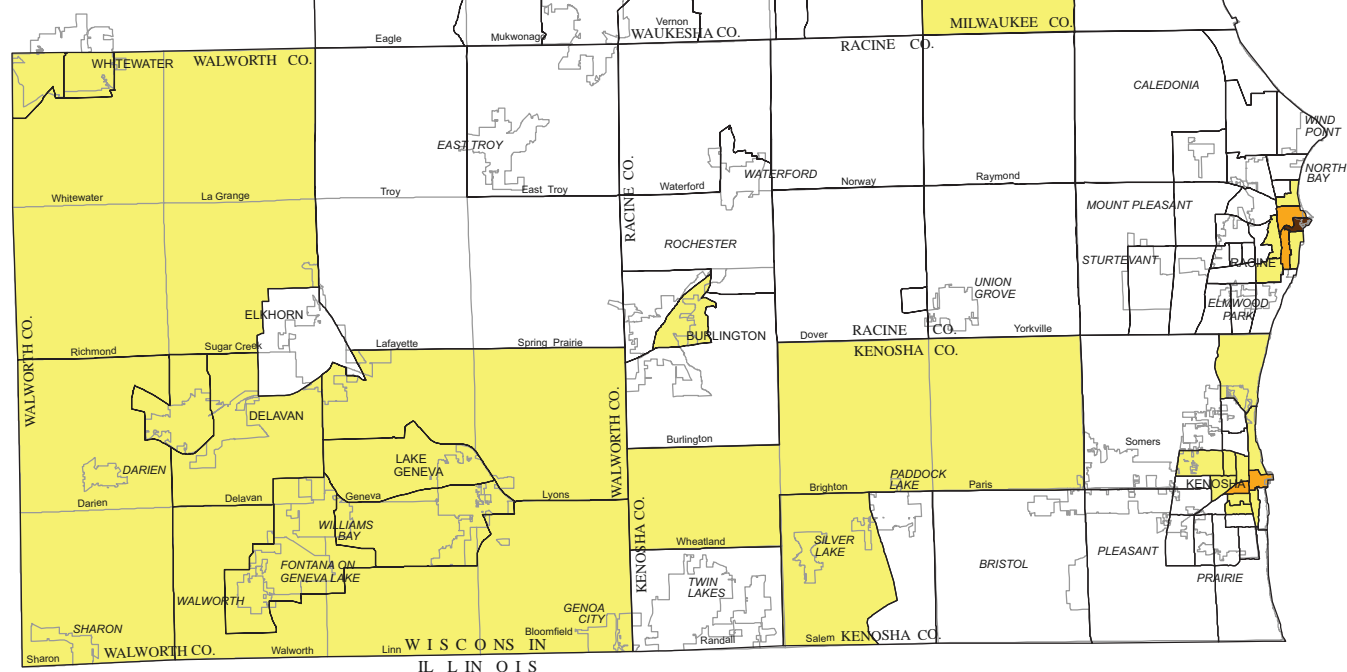
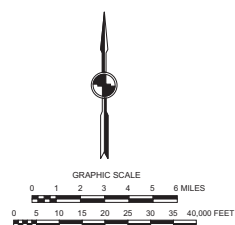
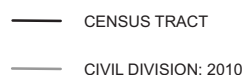


— CENSUS TRACT
— CIVIL DIVISION BOUNDARY: 2010

NOTE: CENSUS TRACTS WITH A HIGH FORECLOSURE RATE INCLUDE THOSE WITH FORECLOSURE CASES AS A PERCENT OF TOTAL HOUSING UNITS OF 1.5 OR GREATER IN 2009.



**PERCENT OF RENTED
SINGLE-FAMILY DETACHED
HOMES IN SOUTHEASTERN
WISCONSIN : 2000**



City of Milwaukee Foreclosure Report

The City of Milwaukee released a Foreclosure Report in early 2011.¹⁵ According to the report, in January 2011 lenders owned about 1,600 foreclosed properties in the City and the City owned about 600 foreclosed properties. Between 60 to 70 percent of home foreclosures involved owner-occupied properties, but less than 35 percent of foreclosed properties were being purchased by owner-occupants. Sale prices for lender-owned properties averaged 50 percent of assessed values, which affects the City's tax base and the value and equity of neighboring properties. Individuals and families, including renters, that formerly lived in foreclosed homes were forced to vacate the homes, and some became homeless as a result.

To help address the foreclosure crises, Mayor Barrett created a Milwaukee Foreclosure Partnership Initiative in 2008. Under the leadership of a 22-member steering committee, three work groups devised recommendations regarding foreclosure prevention, intervention in the foreclosure process, and stabilization of affected neighborhoods. Major recommendations and implementation activities include:

- The formation of the Milwaukee Homeownership Consortium, which established "Take Root Milwaukee." Take Root Milwaukee markets trustworthy homeownership resources to the public by a variety of methods, including a website and door-to-door contact. Take Root Milwaukee also manages a hotline to help delinquent borrowers avoid foreclosure.
- Establishment of a Milwaukee Foreclosure Mediation Program to provide a process for delinquent borrowers to meet with lenders to potentially modify loans. The program is operated by the Marquette University Law School with funding from the University, City, and State.
- The Common Council adopted ordinances to require the registration of vacant and foreclosed properties to facilitate communication regarding maintenance issues. The City Department of Neighborhood Services established a related program to monitor the properties registered, with particular attention given to areas where foreclosures are highly concentrated. The Milwaukee Police Department is contacted if buildings appear to be occupied or used for illegal purposes. Civic associations and block watch groups are also involved with monitoring properties.
- The use of Federal Neighborhood Stabilization Program (NSP) funding for a number of programs to help finance the purchase and renovation of foreclosed homes by individuals or by the City; the demolition of blighted structures; and the redevelopment of vacant or demolished properties. Additional information about the NSP is provided in a later section of this Chapter and in Chapter III. Table 17 in Chapter III summarizes City NSP activities.

Challenges identified in the report include the continuing demand on City resources to monitor, maintain, market, and/or redevelop foreclosed properties. At the time the report was prepared, the City was the largest single owner of foreclosed properties in the City, and therefore responsible for maintenance of the properties. The depressed residential real estate market and competition from bank-owned foreclosures were resulting in diminished sales of City-owned tax foreclosed properties. The City may potentially own, and be responsible for maintaining, a large inventory of properties for a substantial period of time. In addition, low-value foreclosed properties and decreased access to financing have resulted in increased speculation by investors in the real estate market. In some cases, homes purchased by investors are not adequately managed or maintained, which add to the City's enforcement responsibilities.

¹⁵*Documented in the report titled, Foreclosure in Milwaukee: Progress and Challenges, prepared by the City of Milwaukee Departments of City Development and Neighborhood Services, March 2011. The report is posted on the SEWRPC website at <http://www.sewrpc.org/SEWRPC/Housing.htm>.*

The report noted that responsible ownership and disposition of foreclosed and vacant properties is impeded by the lack of access to capital. The foreclosure crisis and current economic conditions have resulted in restricted access to financing, making it difficult to obtain the capital necessary to purchase and renovate foreclosed properties.

In addition to recommendations for changes to City policies and programs, the report includes the following policy recommendations directed to private lenders and the Federal government to help address the foreclosure crisis:

- Significant expansion of efforts by lenders, servicers, and government agencies to achieve successful long-term loan modifications. This could include requiring lenders to institute a policy for mandatory conciliation conferences with delinquent borrowers for owner-occupied properties. Other strategies could include implementation of a mandatory automated system for the Federal Home Affordable Modification Program (HAMP) to ensure consistent application of HAMP guidelines and consideration of all the modification options that are available to homeowners, and expansion of alternatives for homeowners currently facing foreclosure as a result of joblessness.
- Establishing “Best Practices” for the responsible disposition of foreclosed properties by lenders. These should include priorities for sales to owner-occupant purchasers, prohibition of bulk sale transactions and transfers of properties via quit-claim deeds, and preferences for Neighborhood Stabilization Program transactions.
- Closer regulation and scrutiny of the loan modification and property disposition practices of banks and loan servicers. The evaluation of a bank’s performance in meeting the credit needs of their community should include consideration of the lender’s record in providing successful permanent loan modifications for borrowers who are in default.

Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act)

The Dodd-Frank Act was enacted by the U.S. Congress on July 21, 2010. The Act is intended to address many areas of problematic financial practices believed to have caused the national economic recession and related housing crisis. The following are the major features of the Act:

- Establishment of a Financial Stability Oversight Council
- Changes to bank and bank holding company regulations by transferring Office of Thrift Supervision functions to the Office of Comptroller (OCC) and clarifying regulatory functions of the Federal Deposit Insurance Corporation (FDIC) and Board of Governors of Federal Reserve
- Establishment of requirements for investment advisers for hedge funds
- Establishment of a new Federal Insurance Office to monitor the insurance industry
- Restrictions on banks, bank affiliates, and bank holding companies from proprietary trading or investing in a hedge fund or private equity fund
- Increased regulation and transparency of over the counter derivatives markets
- Increased regulations of credit rating agencies
- Establishment of new requirements regarding executive compensation
- Requirements for securitizers to retain economic interest in assets they securitize
- Establishment of a new Consumer Financial Protection Bureau (CFPB) as an independent office in the Federal Reserve Board with broad new authorities, functions, and responsibilities under a wide range of current consumer financial protection laws

- Establishment of new requirements for the mortgage lending industry, including detailed requirements concerning mortgage originator compensation and underwriting, high cost mortgages, servicing, appraisals, counseling, and other matters
- Preserves the enforcement powers of States regarding financial institutions and restricts preemption of State laws by Federal banking regulators.

The Act includes several provisions related to the mortgage lending industry, including the creation of a Consumer Financial Protection Bureau (CFPB) under Title X of the Act. As noted above, the Act established the CFPB as an independent entity housed within the Federal Reserve Board. The CFPB has the authority to develop rules that ensure all consumers have access to consumer products and services and to ensure that markets are fair, transparent, and competitive. It has the authority to examine and enforce consumer protection regulations for all mortgage related businesses such as lenders, servicers, and mortgage bankers; large non-bank financial companies (such as payday lenders and consumer reporting agencies); and banks and credit unions with greater than \$10 billion in assets. Specific CFPB activities include:

- Investigating and responding to consumer complaints
- Conducting financial education programs from the special office of financial literacy
- Researching, monitoring, and publishing information relevant to functioning of consumer financial products and services markets to identify risks to consumers
- Operating two special offices, one for military personnel and one for older Americans
- Supervising and examining entities for compliance with Federal consumer financial law
- Exercising authority, such as issuing rules and orders, to implement Federal consumer financial protection laws.

The CFPB will also assume responsibilities designated under the following Federal legislation:

- Truth in Lending Act (TILA)
- Home Ownership and Equity Protection Act (HOEPA)
- Truth in Savings Act
- Real Estate Settlement Procedures Act (RESPA)
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE)
- Interstate Land Sales Full Disclosure Act
- Telemarketing and Consumer Fraud and Abuse Prevention Act
- Inspector General Act
- Privacy Act
- Alternative Mortgage Transaction Parity Act (AMTPA)
- Electronic Fund Transfer Act (EFTA)
- Equal Credit Opportunity Act (ECOA)
- Expedited Funds Availability Act
- Fair Credit Billing Act

- Fair Debt Collection Practices Act
- Federal Deposit Insurance Act (FDIA)
- Federal Financial Institutions Examination Council Act
- Federal Trade Commission Act
- Gramm-Leach Bliley Act (GLB)
- Omnibus Appropriations Act of 2009
- Right to Financial Privacy Act.

A summary of the Dodd-Frank Act prepared by the U.S. Senate Committee on Banking, Housing, and Urban Affairs notes that the Act contains additional mortgage reform provisions, including:

- Requirement that lenders ensure a borrower's ability to repay: The Act establishes a Federal standard for all home loans where institutions must ensure that borrowers can repay the loans they are sold
- Prohibition of unfair lending practices: The Act prohibits the financial incentives for subprime loans that encouraged lenders to steer borrowers into more costly loans, including bonuses known as "yield spread premiums" that lenders pay to brokers to inflate the cost of loans. It also prohibits pre-payment penalties that trapped many borrowers into unaffordable loans
- Establishment of penalties for irresponsible lending: Lenders and mortgages brokers that do not comply with new standards may be held accountable for as much as three years of interest payments, damages, and attorney's fees. The Act protects borrowers against foreclosure due to violations of these standards
- Expansion of consumer protection for high cost mortgages: The Act expands the protections available under Federal rules on high cost loans and lowers the interest rate, points, and fees that define high cost loans
- Requirement of additional disclosures for consumers on mortgages: Lenders must disclose the maximum a consumer could pay on an adjustable rate mortgage (ARM), with a warning that payments will vary based on interest rate changes
- Housing counseling: The Act establishes an Office of Housing Counseling within HUD to increase homeownership and rental housing counseling.

The Act also contains provisions intended to provide assistance with the foreclosure crisis through emergency mortgage relief. The Act provides \$1 billion for bridge loans to qualified unemployed homeowners with reasonable prospects for reemployment to help cover mortgage payments until they are reemployed. In addition, the Act authorizes a HUD administered program for making grants to provide foreclosure legal assistance to low- and moderate-income homeowners and tenants related to home ownership preservation, foreclosure prevention, and tenancy associated with home foreclosure. An overview of the impacts of credit availability on the housing market, including low- and moderate-income borrowers, is included in Part 1 of Chapter XII.

Appraisal Practices Under Dodd-Frank Act

The Dodd-Frank Act established new requirements for real estate appraisals, which were identified as a factor contributing to the housing crisis. With regard to appraisals, the Dodd-Frank Act prohibits appraiser coercion; requires appraiser independence; requires States to develop minimum requirements for appraisers; and requires appraisers to be paid reasonable and customary fees for their work. These provisions were intended to address concerns that appraisers were inappropriately influenced or pressured by lenders or others with a financial interest in a transaction. Due to uncertainty in how strictly the "arm's length" requirements of the law should be

interpreted prior to the development of implementing regulations and policies, many financial institutions began working with appraisers with whom they had no established relationships in order to avoid any appearance of influencing appraisals. In some cases, this led to the use of appraisers who were unfamiliar with the housing market in a particular area. The unstable housing market further complicated the ability of appraisers to make accurate appraisals.

To address this situation, the National Association of Home Builders (NAHB) worked with the Appraisal Institute, Fannie Mae and Freddie Mac, and Federal regulators to clarify that builders are permitted to communicate with appraisers of new homes to provide information relevant to making an accurate appraisal. Fannie Mae developed additional guidance that requires lenders to use only appraisers who have the appropriate knowledge and experience, including an understanding of the geographic area concerned.

Additional concerns raised by the NAHB,¹⁶ which have not yet been fully resolved, include the use of short sales and foreclosed properties as comparable sales in an area without fully taking into account the deferred maintenance and condition of the distressed property; potential use of the cost approach, rather than comparable sales, to determine the market value of new homes; establishing an appraisal appeals process; and developing methods to appropriately value energy efficiency features and improvements during appraisals.

Foreclosure Assistance Programs

The foreclosure crisis has been recognized as a nationwide problem. Federal programs, such as the neighborhood stabilization program (NSP), have provided funding for State and local governments to address the problem of foreclosures and abandoned homes. A description of major programs established in 2010 to address the foreclosure and abandoned home problem follows. Programs established before 2010 are described in Chapter III.

NSP3

The State of Wisconsin and the City of Milwaukee received funding for programs to address foreclosures and abandoned homes under NSP1, which refers to NSP funds authorized under Division B, Title III of the Housing and Economic Recovery Act (HERA) of 2008. The City of Milwaukee received funding for programs to address foreclosures and abandoned homes under NSP2, which refers to NSP funds authorized under the American Recovery and Reinvestment Act (ARRA) of 2009. The NSP1 and NSP2 funded programs are described in detail in Chapter III. As of September 2010, \$0.95 of every \$1.00 allocated nationwide under NSP1 and NSP2 had been used by communities to buy and renovate foreclosed homes.

A third round of funding under the Neighborhood Stabilization Program (NSP3) was awarded by HUD in September 2010, to provide targeted emergency assistance to State and local governments to acquire, redevelopment, or demolish foreclosed properties. The NSP3 funding, about \$1 billion, was provided under the Dodd-Frank Act. State and local governments can use NSP3 grants to acquire land and property, demolish or rehabilitate abandoned properties, and offer down payment and closing cost assistance to low- and moderate-income homebuyers (household income cannot exceed 120 percent of the area median income). Grantees can also use the funds to establish land banks to assemble and develop vacant land to encourage redevelopment of underused urban land and stabilize neighborhoods. State and local governments must require new homebuyers to receive homeownership counseling to help prevent future foreclosures and abandoned homes. In addition, homeowners must obtain mortgages from lenders who agree to comply with sound lending practices.

HUD used the same distribution formula as used in NSP1 to allocate NSP3 funds to State and local governments. The formula uses the number and percentage of home foreclosures, the number and percentage of

¹⁶Additional information is provided on the National Association of Home Builders (NAHB) website at the following address: <http://www.fhba.com/docs/AppraisalIssuesUpdateFallBoard2011.pdf>.

homes financed by a subprime mortgage related loan, and the number and percentage of homes in delinquency to identify distressed neighborhoods. HUD also uses a model to estimate neighborhood need that accounts for causes of foreclosures and delinquencies, including housing price decline from peak levels, increases in unemployment, rate of high cost and highly leveraged loans, and high vacancy rates. The State of Wisconsin received \$5 million and the City of Milwaukee received about \$2.7 million in NSP3 funding.

A sub-grantee was eligible to apply for State NSP3 funds if it met the following criteria set forth in the State's *Neighborhood Stabilization Program 3 Substantial Amendment to 2010 Annual Action Plan*:

- The sub-grantee must be a current Wisconsin Department of Commerce¹⁷ NSP1 sub-grantee in order to allow rapid deployment of funds by experienced and knowledgeable high-capacity sub-grantees who have shown the ability to successfully comply with NSP1 regulations and guidance
- The sub-grantee must have demonstrated satisfactory performance on NSP1 obligation of their funds per quarter as specified in their contracts. NSP3 requires 50 percent of grant funds to be expended within 24 months of the contract between HUD and the State. Proven capacity and the ability to structure their activities to meet this deadline are essential
- The sub-grantee must sign up for the Federal Housing Administration (FHA) First Look program to allow first access to FHA foreclosures and to take advantage of the discount provided to NSP sub-grantees on these properties
- The sub-grantee should apply to use funds in one or two census tracts to focus funds in census tracts with the highest risk of foreclosures. The highest-risk census tracts are those with a score of 13 or higher on HUD's NSP3 foreclosure need score (see the HUD Foreclosure Need Website at www.hud.gov/nsp) that are either the same or adjacent to the sub-grantee's original NSP1 census tracts. The sub-grantee must request sufficient funds to address the minimum number of units stipulated by the HUD dataset or five, whichever is greater. The sub-grantee must also be able to obligate a minimum of \$750,000 (and a maximum of \$1.25 million) per census tract on eligible NSP3 housing activities. These minimum standards were established to assure NSP3 funds have a robust and durable impact on foreclosures and abandoned homes in high risk areas.

Specific activities eligible for NSP3 funds received by the State and the City of Milwaukee to address foreclosures and abandoned properties are similar to those described in the Neighborhood Stabilization Program section of Chapter III.

First Look Program

The First Look program is a HUD initiative intended to give State and local governments and non-profit organizations participating in the NSP preference in acquiring one- to four-unit residential properties acquired by HUD as a result of a foreclosure action on a FHA-insured mortgage, often referred to as a HUD home. The program will provide NSP grantees an exclusive option to purchase HUD homes in the defined boundaries of NSP designated areas at a discount of 10 percent below the appraised value before they are marketed to other purchasers. The "First Look" period for grantees lasts 14 days after the conveyance of a property to HUD. NSP grantees are encouraged to purchase vacant HUD homes so the homes become rented, rehabilitated, or demolished more quickly than they would on the private market. The First Look program has been expanded through a public-private partnership between HUD and the National Community Stabilization Trust (NCST) to allow NSP grantees access to a greater number of foreclosed and abandoned properties.

¹⁷Housing-related functions carried out by the Wisconsin Department of Commerce were transferred to the Wisconsin Department of Administration in July 2011.

Foreclosure Assistance Programs for Homeowners

The Federal government also offers assistance to individual homeowners to avoid foreclosures through efforts such as the Making Home Affordable programs. Making Home Affordable consists of several elements, including:

- The Home Affordability Program (HAMP), which provides eligible homeowners the opportunity to modify their mortgages to make them more affordable. The program is expected to offer assistance to up to 4,000,000 homeowners by 2012
- The Second Lien Modification Program (2MP), which provides homeowners an opportunity to modify their second mortgages to make them more affordable when their first mortgage is modified under HAMP
- The Home Affordable Refinance Program, which provides homeowners with loans owned or guaranteed by Fannie Mae or Freddie Mac an opportunity to refinance into more affordable monthly payments
- The Home Affordable Foreclosure Alternatives Program, which provides opportunities for homeowners who can no longer afford to stay in their homes to avoid foreclosure by transitioning into more affordable housing through a short sale or deed-in-lieu of foreclosure.

HUD-approved housing counseling agencies have been made available to provide homeowners with information and assistance to avoid foreclosure through the Making Home Affordable programs.¹⁸ Counseling agencies, in partnership with the Federal government, provide free foreclosure prevention services. Services include assessing whether a homeowner is eligible for a loan modification or refinance and assisting with compiling the intake package. These agencies are funded, in part, by HUD and NeighborWorks America.¹⁹

The Federal government has recognized an increase in mortgage loan modification and foreclosure rescue scams during the foreclosure crisis. The U.S. Treasury Department's Financial Crimes Enforcement Network (FinCEN) released a report in May 2010 titled, *Mortgage Loan Fraud, Loan Modification, and Foreclosure Rescue Scams*, which analyzed a sample set of suspicious activity reports (SARs) filed by financial institutions between January 1, 2004, and December 31, 2009. This reporting period was used because it encompassed the run-up in housing markets, the subsequent economic downturn, and the recent government efforts at market support.

The analysis found a large increase in scams between 2004 and 2009, with a particularly large increase in 2009. The analysis also found that the nature of scams changed over the reporting period. Early reports of scams identified subjects purporting to be loan modification or foreclosure rescue specialists. These subjects targeted financially troubled homeowners. The scam involved the homeowner signing a quit claim deed²⁰ and resulted in loss of equity in or title to their property. The subjects then used straw buyers that misrepresented income,

¹⁸A list of HUD-approved foreclosure avoidance counselors located in Wisconsin is available on the HUD website at www.hud.gov/offices/hsg/sfh/hcc/fc/.

¹⁹NeighborWorks America is a partnership of 235 independent, community based nonprofit organizations that provide grants, programmatic support, training, and technical assistance for community development and affordable housing.

²⁰A quit claim deed conveys any interest one may have in a property to another party. It does not warrant that the property is free from any liens, nor does it provide other assurances found in the more common general warranty deed, in which the seller guarantees that he or she owns the property and is conveying it to the buyer with a title that is free and clear, with the exception of any liens, encumbrances, or similar rights described in the title documents.

employment, or occupancy to deceive a new lender into making a new mortgage loan. The scams described in later SARs in the dataset reflect an evolution into “advance fee schemes,” in which a purported loan modification or foreclosure rescue specialist promised to arrange modification of a homeowner’s mortgage for more favorable repayment terms. Following receipt of large advance fees, no service was provided.

The Federal Trade Commission has identified the following red flags for homeowners looking for foreclosure prevention assistance:²¹

- Guarantees to stop the foreclosure process, no matter what the homeowner’s circumstances are
- Instructions not to contact their lender, lawyer, or credit or housing counselor
- Collection of a fee before providing any services
- Accepting payments only by cashier’s check or wire transfer
- Encouragement to lease the home so it can be bought back over time
- Instructions to make a mortgage payment directly to the foreclosure assistance business rather than the lender
- Instructions to transfer the property deed or title
- Offer to buy the house for cash at a fixed price that is not set by the housing market at the time of sale
- Offers to fill out paperwork
- Pressure to sign paperwork that is not thoroughly read and understood.

Findings Related to Housing Foreclosure Activity in the Region

Foreclosures and abandoned homes negatively impact individual families and communities. The foreclosure process often results in families losing their homes and experiencing financial hardship that can lead to increased stress in family relationships. Foreclosures and abandoned homes also impact communities negatively. Abandoned homes can lead to increases in vandalism and other criminal activity in a neighborhood, lower the property values and marketability of neighboring homes, and become a financial burden to the local government. Community problems tend to intensify if foreclosures and abandoned homes become concentrated in a neighborhood. Although the entire Southeastern Wisconsin Region has experienced an increase in foreclosure activity over the last half of the 2000s, central city areas of the Region with high concentrations of low-income and minority populations have experienced the greatest concentrations of foreclosures.

Federal legislation has been enacted to correct the problematic financial practices that led to the economic recession and related housing crisis; and to provide financial assistance to State and local governments, non-profit organizations, and individual homeowners to help prevent foreclosures and home abandonment. Home counseling services are a mandatory part of the foreclosure assistance funding programs available to individuals, which may limit future foreclosures and foreclosure rescue scams. Recommendations related to reducing future foreclosure activity in the Region are set forth in Chapter XII, “*Recommended Housing Plan for the Region.*”

²¹See the Federal Trade Commission website at www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.shtm for more information regarding foreclosure rescue scams.

Chapter V

NEW HOUSING DEVELOPMENT

INTRODUCTION

This Chapter provides information on the development of new, primarily market based, housing. Market based housing is provided by the private sector. It is typically developed without assistance from government programs that require the provision of subsidized housing units. The provision of market based housing is related to the housing problem defined in Chapter II, especially the imbalance between jobs and housing in sub-areas of the Region and the Region as a whole, and particularly with regard to the supply of affordable, or “workforce,” housing near employment centers. Market based housing is the main source of affordable housing in the Region, even though no subsidies are attached to such housing. The affordability of market based housing is closely related to the housing structure type. Multi-family housing units, two-family housing units, and smaller single family homes on smaller lots tend to be more affordable to a wide range of households than larger single family homes on large lots. Condominiums are also typically more affordable than larger single family homes on large lots.

Part 1 of this Chapter includes an analysis of permitted development densities and land use plans and regulations adopted by county and local governments that affect housing development. Part 2 includes an analysis of the costs associated with developing new market-based housing. Part 3 presents an analysis that describes the costs associated with providing public utilities and services to new housing and the contributions made by new residents to the local tax base and economy.

PART 1: COMMUNITY PLANS AND REGULATIONS AFFECTING THE PROVISION OF HOUSING

The density and housing stock characteristics of the Region and its sub-areas are heavily influenced by community plans and land use regulations. The location and density of residential development is established through a community’s comprehensive plan, and implemented through zoning and land division ordinances. Such ordinances control housing structure types, housing unit sizes, and lot sizes. Impact fee ordinances and development review regulations and fees also affect the cost of new housing. A number of communities have adopted policies regarding a preferred ratio of housing types, either as part of the comprehensive plan or through a separate study. A summary of community plans and regulations that impact housing development is presented in this section.

Zoning Ordinances

A zoning ordinance is a public law that regulates the use of property in the public interest. Local zoning regulations include general regulations and special-purpose regulations governing floodplain and shoreland areas

and other resources and areas of concern. General zoning regulations and, more specifically, residential zoning districts were the focus of the zoning analyses undertaken for this plan. General zoning divides a community into districts for the purpose of regulating the use of land, water, and structures; the height, size, shape, and placement of structures; and the density of development. General zoning was in effect in each of the 29 cities, 60 villages, and 57 towns in the Region in 2010. As shown on Map 46, 31 towns were under the jurisdiction of county zoning ordinances in Kenosha, Racine, Walworth, and Waukesha Counties, while 26 towns had adopted their own zoning ordinances. Each city and village has adopted its own zoning ordinance.

Map 47 shows the regional zoning pattern in 2000. Local zoning districts were converted to a uniform areawide classification system for mapping purposes. The total area within each general zoning category is set forth in Table 50. Residential zoning districts that allow for high, medium, and low density urban residential development encompassed about 507 square miles, or 19 percent of the Region in 2000. High density residential zoning districts allow for a minimum area per dwelling unit of less than 6,000 square feet. Medium density residential zoning districts allow for a minimum area per dwelling unit of between 6,000 and 19,999 square feet. Low density residential zoning districts allow for a minimum area per dwelling unit of between 20,000 square feet and 1.49 acres.

The zoning authority of cities, villages, towns, and counties has an important influence over housing development patterns. Zoning regulations substantially determine the location, size, and type of housing in a community,¹ which, in turn, has a substantial influence on housing cost in a community. Appendix B provides a summary of residential zoning districts in each community in the Region, including minimum lot sizes and floor areas (minimum sizes for individual housing units). Information from this inventory provides a basis for determining the impact of zoning regulations on housing cost in each community and sub-regional housing analysis area in the Region.

Lot Size, Density, and Housing Unit Size Requirements

Single-family residential zoning districts include minimum lot size requirements that specify the smallest land area on which a home can be constructed. Lot size requirements impact the cost of housing because larger lots can add to the total cost of developing a residence by adding to land and land improvement costs; however, larger minimum lot sizes may be appropriate in areas without urban services. Cities and villages can allow for greater density because they are typically within a sanitary sewer service area and offer other urban services such as public water and engineered stormwater management systems. Table 51 provides a summary of the smallest minimum lot size for single-family zoning districts, the maximum density (units per acre) for multi-family zoning districts, and the minimum housing unit size allowed in such districts for each community in the Region. Table 51 also lists the district with the highest density or smallest minimum lot size allowed, unless the local ordinance limits the application of the district to existing platted or developed areas (see the explanatory note at the end of Table 51). In towns under county zoning, Table 51 lists the district with the highest density or smallest minimum lot size currently mapped within the Town. Maps 48 through 68 provide information regarding planned residential densities, based on adopted comprehensive plans, in communities that provide sanitary sewer service.

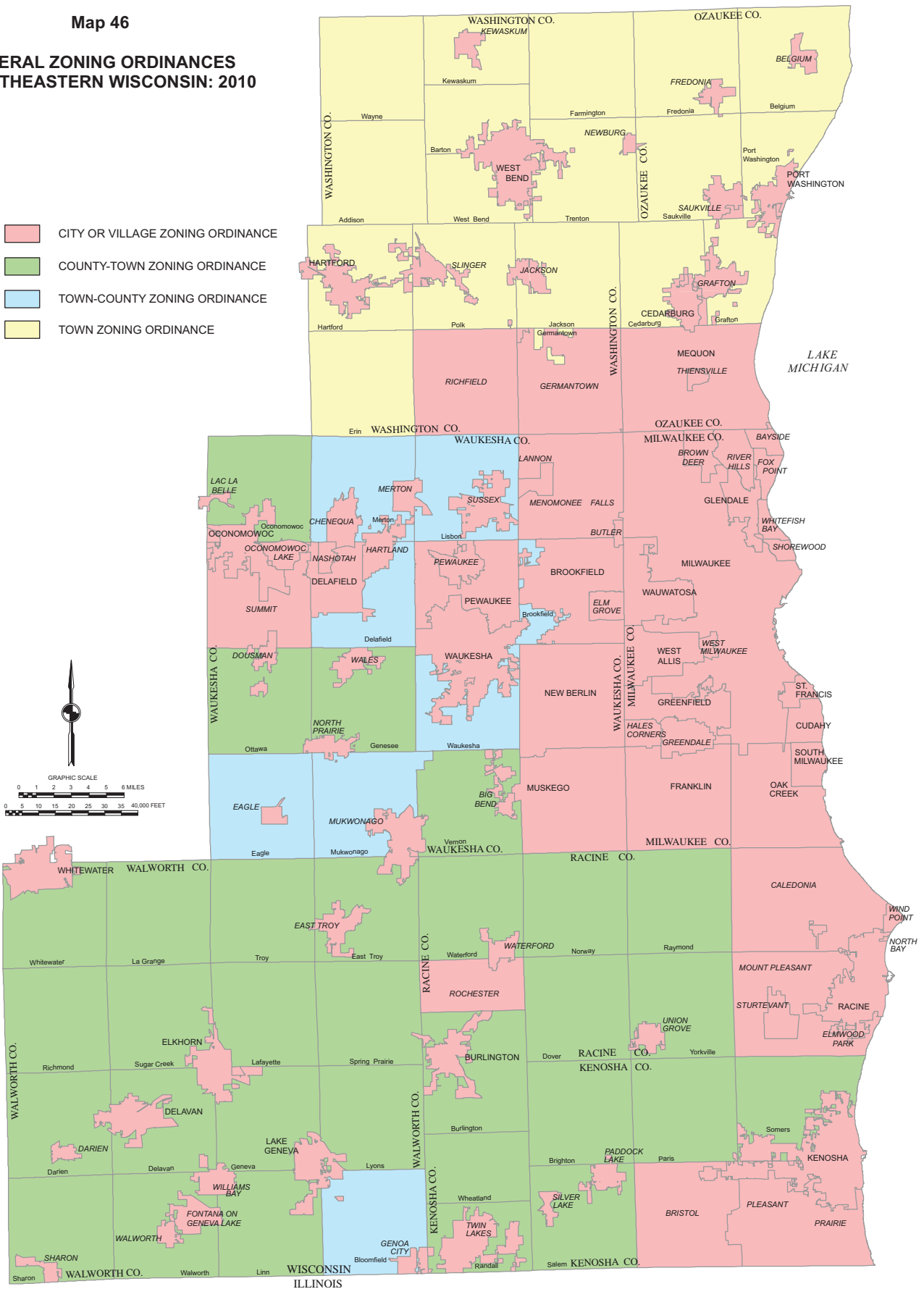
Table 52 identifies communities in the Region with sanitary sewer service that do not include at least one zoning district that allows a minimum lot size of 7,200 square feet or less for single-family detached housing units and 8,000 square feet or less for two-family units in the community zoning ordinance, as recommended by the 1975 regional housing plan. Tables 58 through 64 and the accompanying maps in the “Community Comprehensive Plans” section of this Chapter identify sewered communities that have designated areas in the local comprehensive plan for residential development at densities that would be suitable for affordable housing.

¹*Section 66.1001(3) of the Wisconsin Statutes requires amendments to zoning ordinances, which include rezonings, to be consistent with a community’s comprehensive plan beginning on January 1, 2010. The consistency deadline may be delayed to January 1, 2012 if a community meets the requirements of Section 66.1001(3m).*

Map 46

GENERAL ZONING ORDINANCES IN SOUTHEASTERN WISCONSIN: 2010

- CITY OR VILLAGE ZONING ORDINANCE
- COUNTY-TOWN ZONING ORDINANCE
- TOWN-COUNTY ZONING ORDINANCE
- TOWN ZONING ORDINANCE

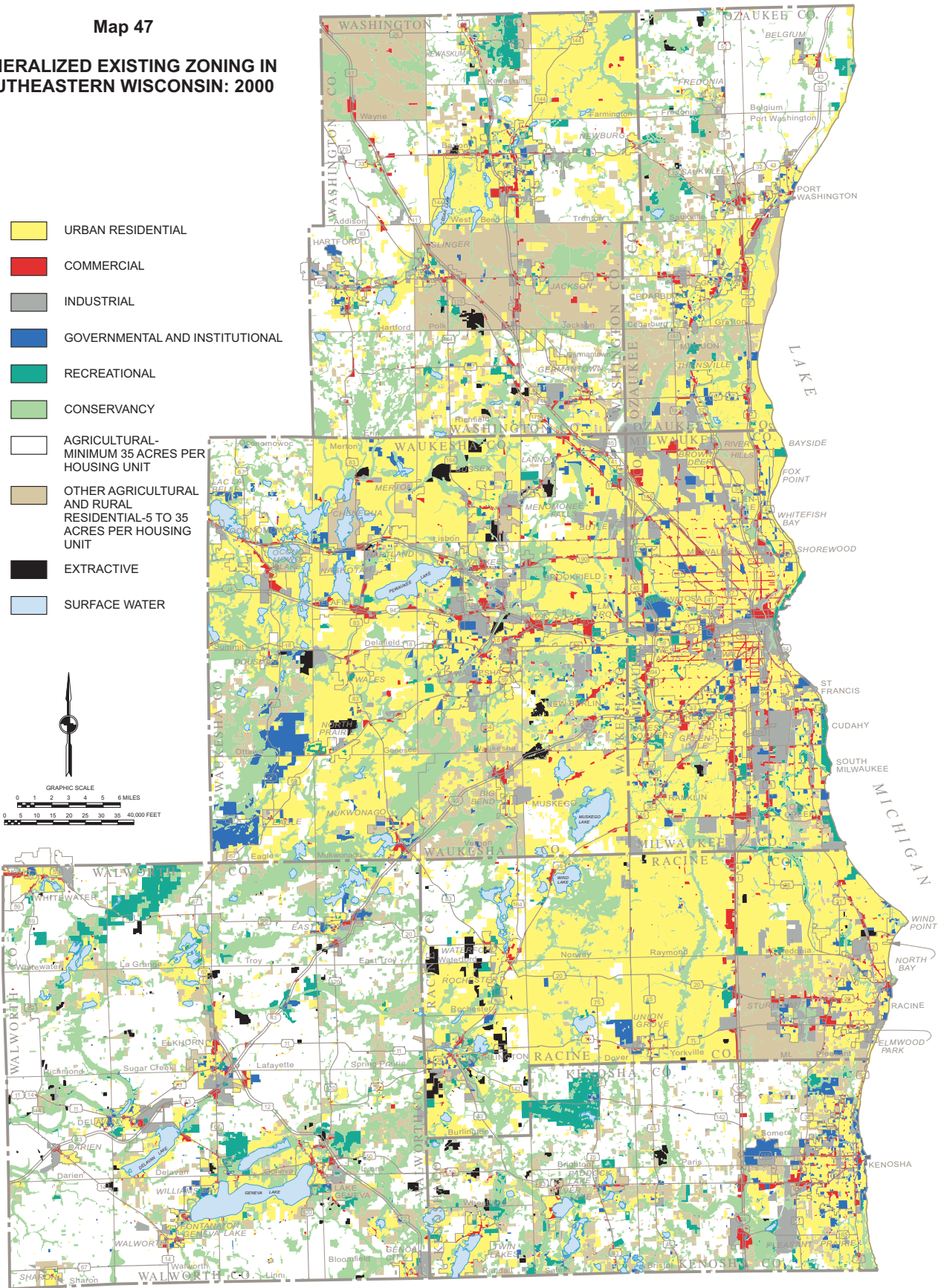
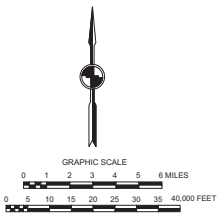


Source: SEWRPC.

Map 47

**GENERALIZED EXISTING ZONING IN
SOUTHEASTERN WISCONSIN: 2000**

- URBAN RESIDENTIAL
- COMMERCIAL
- INDUSTRIAL
- GOVERNMENTAL AND INSTITUTIONAL
- RECREATIONAL
- CONSERVANCY
- AGRICULTURAL-
MINIMUM 35 ACRES PER
HOUSING UNIT
- OTHER AGRICULTURAL
AND RURAL
RESIDENTIAL-5 TO 35
ACRES PER HOUSING
UNIT
- EXTRACTIVE
- SURFACE WATER



Source: SEWRPC.

Table 50

GENERALIZED ZONING IN THE REGION: 2000

Generalized Zoning Category	Square Miles	Percent of Total
Urban Residential Zoning ^a		
High Density Residential Zoning Districts	99.9	3.7
Medium Density Residential Zoning Districts	167.7	6.2
Low Density Residential Zoning Districts	239.3	8.9
Suburban Zoning Districts	75.6	2.8
Mobile Home Zoning Districts	1.8	0.1
Nominal Agricultural and Conservancy Zoning Districts that Allow Urban Residential Development	253.0	9.4
Subtotal	837.3	31.1
Commercial Zoning	67.1	2.5
Industrial Zoning ^b	114.6	4.3
Governmental/Institutional Zoning	57.9	2.2
Recreational Zoning	66.6	2.5
Extractive Zoning	21.2	0.8
Conservancy Zoning ^c	439.5	16.3
Rural Residential Zoning	53.2	2.0
Agricultural Zoning		
Agricultural Zoning Districts—Minimum 35 Acres per Housing Unit	734.7	27.3
Agricultural Zoning Districts—5-34 Acres per Housing Unit	232.7	8.6
Subtotal	967.4	35.9
Surface Water	65.1	2.4
Total	2,689.9	100.0

^aIncludes residential development at a density greater than one dwelling unit per five acres.

^bIncludes 1.3 square miles of transportation, communication, and utility zoning.

^cIncludes 342.8 square miles of lowland conservancy zoning and 96.7 square miles of upland conservancy zoning.

Source: SEWRPC.

Housing Unit Type

The tenure of housing units (owner-occupied or rental) located in a community is typically linked to the type of residential structures (single-family, two-family, or multi-family) allowed by the community's zoning ordinance. This is important because rental units tend to be more affordable to lower-income households than owner-occupied units (see Part 2 for additional information on housing costs). Areas zoned as single family residential typically allow only one detached single family home per lot. The majority of these homes are owner-occupied, although some may be rental units. Areas zoned for two-family residential uses allow for duplexes that may be owner-occupied or rental units, or include one unit occupied by the owner with the second unit rented. Areas zoned for multi-family residential uses typically allow buildings with three or more units. Multi-family zoning districts vary in the number of units and number of floors allowed per structure. Many housing units in these districts are rental units; however, some may be owner-occupied (such as condominiums). Map 69 shows communities whose zoning ordinances do not allow multi-family dwellings as a principal use² and whether those

²Communities that do not allow multi-family dwellings as a principal use may allow such dwellings as a conditional use or as part of a planned unit development. Table 51 indicates with a footnote those communities where multi-family dwellings may be permitted as conditional uses or as part of planned unit developments, subject to review and approval by the local or county government.

Table 51

**SUMMARY OF MINIMUM LOT AND HOME SIZE REQUIREMENTS IN
COMMUNITY ZONING ORDINANCES IN THE SOUTHEASTERN WISCONSIN REGION: 2012**

Sub-area/Community	Single Family Zoning Districts ^a		Multi-Family Zoning Districts	
	Smallest Minimum Lot Size (square feet)	Minimum Home Size (square feet) ^b	Maximum Density (units per acre) ^b	Minimum Unit Size (square feet) ^b
1				
Village of Belgium.....	12,500	1,100	13.2	950
Village of Fredonia	8,000	1,080	8.0	900
Town of Belgium.....	65,340	1,200	N/A	N/A
Town of Fredonia	7,200	1,000	N/A	N/A
2				
City of Port Washington.....	8,400	1,000	29.0	400
Village of Saukville	10,000	1,200	10.0	1,000
Town of Port Washington	43,560	1,200	N/A	N/A
Town of Saukville	20,000	1,500	N/A	N/A
3				
City of Cedarburg	8,400	1,100	13.2	800
Village of Grafton.....	7,000	1,250	8.0 ^c	--
Town of Cedarburg.....	40,000	1,200	N/A	N/A
Town of Grafton.....	40,000	1,250	N/A	N/A
4				
City of Mequon	21,780	1,400	6.2	1,100
Village of Thiensville.....	6,800	1,000	11.5	675
Ozaukee County	N/A	N/A	N/A	N/A
5				
Village of Kewaskum	7,200	1,000	14.5	650
Town of Farmington	40,000	1,200	N/A	N/A
Town of Kewaskum	43,560	1,200	N/A	N/A
6				
City of West Bend.....	7,200	1,000	15.0	750
Village of Newburg	10,000	1,150	10.9	800
Town of Barton	15,000	1,400	15.0	950
Town of Trenton	12,000	1,000	2.7	800
Town of West Bend	43,560	1,200	N/A	N/A
7				
Town of Addison.....	12,000	1,200	10.9 ^d	900 ^d
Town of Wayne	87,120	1,200	2.2	900
8				
Village of Jackson	8,000	900	12.4 ^d	700 ^d
Town of Jackson	60,000	1,200	2.2	900
9				
City of Hartford	5,000	750	14.0	700
Village of Slinger	7,200	950	9.7 ^d	800 ^d
Town of Hartford.....	12,000	1,000	N/A	N/A
Town of Polk.....	60,000	1,200	N/A	N/A
10				
Village of Germantown	10,000	1,000	10.0	650
Town of Germantown	130,680	1,400	N/A	N/A
11				
Village of Richfield.....	10,890	1,300	4.0	1,100
Town of Erin	65,340	1,200	N/A	N/A
Washington County	N/A	N/A	N/A	N/A

Table 51 (continued)

Sub-area/Community	Single Family Zoning Districts ^a		Multi-Family Zoning Districts	
	Smallest Minimum Lot Size (square feet)	Minimum Home Size (square feet) ^b	Maximum Density (units per acre) ^b	Minimum Unit Size (square feet) ^b
12				
City of Glendale.....	7,200	1,000	12.1	--
Village of Bayside.....	22,000	1,500	N/A	N/A
Village of Brown Deer.....	10,000	1,100	8.7 ^d	1,000 ^d
Village of Fox Point	10,500	--	4.1	--
Village of River Hills	43,560	--	N/A	N/A
Village of Shorewood	4,500	1,200	72.6	750
Village of Whitefish Bay.....	4,800	--	51.2	650
13				
City of Milwaukee	3,600	--	290.4	--
14				
City of Milwaukee	3,600	--	290.4	--
15				
City of Milwaukee	3,600	--	290.4	--
16				
City of Milwaukee	3,600	--	290.4	--
17				
City of Greenfield.....	7,200	1,200	16.0 ^d	800 ^d
City of Wauwatosa	6,000	1,100	21.8	900
City of West Allis	4,800	--	54.5	--
Village of Greendale.....	8,400	1,100	10.9 ^d	800 ^d
Village of Hales Corners.....	10,000	--	12.4 ^d	-- ^d
Village of West Milwaukee	4,800	1,000	29.0	600
18				
City of Cudahy.....	7,200	1,100	40.0	600
City of St. Francis	5,400	1,200	24.9 ^d	1,400 ^d
City of South Milwaukee.....	7,200	1,125	72.6 ^d	400 ^d
19				
City of Franklin	11,000	1,250	8.0 ^d	950 ^d
City of Oak Creek.....	10,000	850	9.7	700
Milwaukee County.....	N/A	N/A	N/A	N/A
20				
Village of Butler	4,800	1,000	14.5	500
Village of Lannon.....	15,000	1,100	9.0	800
Village of Menomonee Falls	7,200	900	10.4	900
21				
City of Brookfield	22,500	1,400	5.8	1,000
Village of Elm Grove.....	15,000	1,100	5.8	1,000
Town of Brookfield.....	15,000	1,100	7.3	950
22				
City of New Berlin.....	15,000	1,200	6.7	800
23				
City of Muskego.....	15,000	1,200	8.7	--
24				
Village of Sussex.....	7,200	1,200	12.4	750
Town of Lisbon.....	30,000	1,300	4.0	900
25				
City of Delafield	7,900	1,000	12.4	1,000
City of Oconomowoc	7,260	--	12.0	--
Village of Chenequa.....	87,120	2,000	N/A	N/A

Table 51 (continued)

Sub-area/Community	Single Family Zoning Districts ^a		Multi-Family Zoning Districts	
	Smallest Minimum Lot Size (square feet)	Minimum Home Size (square feet) ^b	Maximum Density (units per acre) ^b	Minimum Unit Size (square feet) ^b
25 (continued)				
Village of Hartland	8,000	1,200	14.5	900
Village of Lac La Belle	20,000	1,200	N/A	N/A
Village of Merton	20,000	1,300	5.8	1,050
Village of Nashotah	21,780	1,200	N/A	N/A
Village of Oconomowoc Lake	30,000	1,500	N/A	N/A
Village of Summit	35,000	1,400	6.0	800
Town of Delafield	20,000	1,200	N/A	N/A
Town of Merton	20,000	1,100	N/A	N/A
Town of Oconomowoc ^e	20,000	1,100	5.4 ^d	1,000 ^d
26				
City of Pewaukee	12,500	1,100	12.0	650
City of Waukesha	8,000	1,000	14.5	600
Village of Pewaukee	10,500	1,200	12.0	950
Town of Waukesha	20,000	1,400	N/A	N/A
27				
Village of Big Bend	20,000	1,600	2.9	800
Village of Mukwonago	12,000	1,200	8.0	950
Village of North Prairie	7,200	1,000	4.4	1,000
Village of Wales	30,000	1,000	8.0 ^f	1,000 ^f
Town of Genesee ^e	20,000	1,100	5.4 ^d	1,000 ^d
Town of Mukwonago	30,000	1,100	N/A	N/A
Town of Vernon ^e	20,000	1,100	5.4 ^d	1,000 ^d
28				
Village of Dousman	12,000	1,200	3.6 ^d	1,500 ^d
Village of Eagle	20,000	1,200	6.2	850
Town of Eagle	20,000	1,100	N/A	N/A
Town of Ottawa ^e	20,000	1,100	5.4 ^d	1,000 ^d
Waukesha County ^e	20,000	1,100	5.4 ^d	1,000 ^d
29				
Village of Caledonia	7,200	900 ^g	10.9	--
Village of Elmwood Park	10,200	1,500	8.7 ^h	-- ^h
Village of Mt. Pleasant	7,200	800	34.9	700
Village of Sturtevant	9,000	1,200	7.3 ^d	750 ^d
Village of Wind Point	8,000	1,200	10.9	--
30				
City of Racine ^h	6,000	--	96.8	--
Village of North Bay	21,780	1,700	N/A	N/A
31				
Village of Rochester	10,000	1,200	7.3	900
Village of Union Grove	8,000	1,000	14.5	750
Village of Waterford	11,000	1,200	9.7	1,050
Town of Dover ⁱ	10,000	800	5.4	--
Town of Norway ^j	7,200	1,400 ^k	14.5	--
Town of Raymond ^l	40,000	800	N/A	N/A
Town of Waterford ^l	13,500	800	14.5	--
Town of Yorkville ^l	40,000	1,400 ^k	14.5	--
32				
City of Burlington	8,000	--	16.3	--
Town of Burlington ^k	10,000	800	5.4	--
Racine County ^j	7,200	800	14.5	--

Table 51 (continued)

Sub-area/Community	Single Family Zoning Districts ^a		Multi-Family Zoning Districts	
	Smallest Minimum Lot Size (square feet)	Minimum Home Size (square feet) ^b	Maximum Density (units per acre) ^b	Minimum Unit Size (square feet) ^b
33				
Village of Pleasant Prairie	6,000	1,200	9.6	1,000
Town of Somers ^{l,m}	20,000	1,200	8.7	750
34				
City of Kenosha	5,000	--	59.9	--
35				
Village of Bristol ⁿ	6,000	800	8.7	750
Village of Paddock Lake	8,000	1,250	12.4	720
Village of Silver Lake	12,500	1,250	6.2	800
Village of Twin Lakes	8,000	--	8.7	--
Town of Brighton ^{l,m}	40,000	1,200	N/A	N/A
Town of Paris ^{l,m}	40,000	1,200	N/A	N/A
Town of Randall ^{l,m}	10,000	1,000	N/A	N/A
Town of Salem ^{l,m}	10,000	1,000	8.7	750
Town of Wheatland ^{l,m}	40,000	1,200	N/A	N/A
Kenosha County ^{l,m}	6,000	800	14.5	500
36				
Village of East Troy	5,000	--	10.0	--
Town of East Troy ^{o,p}	15,000	-- ^q	4.0	-- ^q
Town of Spring Prairie ^{o,p}	40,000	-- ^q	4.0	-- ^q
Town of Troy ^{o,p}	40,000	-- ^q	4.0	-- ^p
37				
City of Whitewater	8,000	--	14.5 ^d	-- ^d
Town of La Grange ^{o,p}	40,000	1,000 ^r	N/A	N/A
Town of Richmond ^{o,p}	40,000	-- ^q	N/A	N/A
Town of Whitewater ^{o,p}	40,000	-- ^q	4.0	-- ^q
38				
City of Delavan	8,000	1,200	18.2 ^d	800 ^d
City of Elkhorn	8,000	1,000	16.0	--
City of Lake Geneva	9,000	960 ^s	8.0 ^d	960 ^{d,s}
Village of Darien	8,000	960 ^s	12.0	960 ^s
Village of Genoa City	10,000	1,200	13.6	800
Village of Sharon	8,000	--	17.4	--
Town of Bloomfield ^t	15,000	-- ^q	4.0	-- ^q
Town of Darien ^{o,p}	15,000	-- ^q	4.0	-- ^q
Town of Delavan ^{o,p}	15,000	-- ^q	4.0	-- ^q
Town of Geneva ^{o,p}	15,000	960 ^u	4.0	960 ^u
Town of Lafayette ^{o,p}	40,000	-- ^q	4.0	-- ^q
Town of Linn ^{o,p}	40,000	-- ^q	4.0	-- ^q
Town of Lyons ^{o,p}	15,000	-- ^q	4.0	-- ^q
Town of Sharon ^{o,p}	40,000	-- ^q	N/A	N/A
Town of Sugar Creek ^{o,p}	40,000	-- ^q	4.0	-- ^q
39				
Village of Fontana on Geneva Lake	5,000	1,000	8.7	800
Village of Walworth	11,900	1,450	8.7	1,040
Village of Williams Bay	12,000	1,200	18.0	800
Town of Walworth ^{o,p}	15,000	-- ^q	4.0	-- ^q
Walworth County ^{o,p}	15,000	-- ^q	4.0	-- ^q

Table 51 (continued)

NOTES: This table provides a summary of residential zoning districts. It lists residential zoning districts which allow, as a principal use, various types of residential development in each community. Zoning districts that allow multi-family residential development as a conditional use are footnoted. Unless footnoted otherwise, this table does not reflect special zoning provisions for senior housing, manufactured housing or mobile homes, housing conversions, or planned unit developments. Agricultural, conservancy, and business districts which permit residences in addition to the primary agricultural or business uses are not included on this table.

The smallest lot and home sizes allowed for single-family homes in communities with their own zoning ordinance are reflected on this table, except for residential zoning districts that apply only to existing platted areas or to historic lake communities. The following zoning districts are excluded: the R-8 Hamlet and Waterfront Residential Neighborhood Conservation District in the Town of Barton; the R-L Residential Lake District in the Town of Eagle; the VR Village Residence District in the City of Franklin; the R-1 Single-Family Residential (existing) and R-2 General Residence (existing) in the Village of Genoa City; the ROP Single-Family Residence Original Plat District in the Village of Lannon; the R-40E Residential Existing Limited District in the Village of Mt. Pleasant; the R-3 Residential District in the Town of Mukwonago; the ERS-1, ERS-2, and ERS-3 Existing Suburban Residence Districts and the RL-1, RL-2, and RL-3 Existing Lakeshore Residence Districts in the City of Muskego; the R-5 Medium-Density Single Family Residential District in the City of New Berlin; the R-4 Single-Family Residential District in the Village of Newburg; the R-1 Single Family Residential and the R-2 Single-Family and Duplex Residential Districts in the City of St. Francis; and the RF-6 Village Residential and SF-CPP Cedar Point Park Districts in the Village of Williams Bay. In towns regulated under County zoning ordinances (all towns in Kenosha and Racine Counties; all towns except the Town of Bloomfield in Walworth County; and the Towns of Geneseo, Oconomowoc, Ottawa, and Vernon in Waukesha County), the smallest lot and home sizes allowed by zoning districts currently mapped in the town are reflected on this table.

Several counties and communities allow planned unit developments or conservation subdivisions in their zoning and/or subdivision ordinances, which may allow smaller lot sizes and/or higher densities than those listed in this table. Table 53 and Appendix C provide information on planned unit development and conservation subdivision regulations, respectively.

In areas not served by a sanitary sewerage system, larger minimum lot sizes may be required to meet State and County requirements for private onsite wastewater treatment systems (POWTS).

This table is a summary and should not be used as a guide to answer zoning-related questions. Refer to municipal zoning ordinances and maps for specific zoning information. Municipal zoning ordinances used for this analysis date from 2000 to 2012.

On this table, "-" means that no regulation is specified in the zoning ordinance. "N/A" means that the community or county does not have a zoning ordinance, that the county or community has a zoning ordinance that does not include a multi-family residential district, or, for towns under county zoning, no areas are designated for multi-family development on the town zoning map.

^aIncludes single-family detached dwellings only. Single-family attached dwellings are included as multi-family.

^bIf the minimum unit size and/or maximum density specified in a community's zoning ordinance varies by unit size, the figure provided is for a two-bedroom dwelling.

^cMulti-family dwellings may be permitted at a gross density of 11.0 units per acre, or a net density of 8.0 units per acre, as a conditional use in the Village of Grafton.

^dMulti-family dwellings may be permitted only as a conditional use. In the Village of Slinger and City of Whitewater, a conditional use permit is required for five or more units; in the City of Lake Geneva, a conditional use permit is required for five to 10 units.

^eThe Towns of Geneseo, Oconomowoc, Ottawa, and Vernon are regulated under the Waukesha County zoning ordinance. The County zoning ordinance allows multi-family dwellings as a conditional use in the R-3 zoning district. All other Towns in Waukesha County have adopted a separate general Town zoning ordinance. All Towns in the County are regulated under the County shoreland zoning ordinance.

^fMulti-family dwellings may be allowed as part of a planned unit development.

^gMinimum floor area requirements for single- and two-family dwellings in the Village of Caledonia are established in the Village Building Code ordinance.

^hMulti-family condominiums with a minimum of 5,000 square feet of lot area per dwelling unit may be allowed as part of a Planned Development Project in the Planned Residential (PRD) zoning district if a rezoning is approved by the Village Board. No minimum home size is specified in the ordinance.

ⁱThe area of the City of Racine containing Johnson Park is included in Sub-area 29.

^jAll towns in Racine County are regulated under the Racine County zoning ordinance. Minimum lot sizes and maximum densities listed are based on existing zoning in each Town as of March 2010. Generally, a minimum lot size of 40,000 square feet is required in areas not served by a sanitary sewerage system. The County zoning ordinance requires a minimum core area of living space of 800 square feet for single- and two-family dwellings. No minimum floor area is specified for multi-family dwellings.

^kMinimum floor area requirements for single- and two-family dwellings in the Towns of Norway and Yorkville are established in their respective Town land division ordinances.

^lAll towns in Kenosha County are regulated under the Kenosha County zoning ordinance. Minimum lot sizes and maximum densities listed are based on existing zoning in each Town as of May 2008. Generally, a minimum lot size of 40,000 square feet is required in areas not served by a sanitary sewerage system. Minimum single-family lot sizes exclude the R-12 Mobile Home Park zoning district, which requires 7,500 square feet per home. Existing R-12 zoning occurs in the Village of Bristol and Towns of Brighton, Somers, and Wheatland.

^mUnder the Kenosha County zoning ordinance, new subdivisions with lot sizes of 6,000 square feet, which are permitted in the R-6 zoning district, may be permitted only if the area proposed to be rezoned to R-6 abuts a residential subdivision located in a city of the second class that contains individual parcels of 6,000 square feet per unit or less, and if the subdivision is served by a sanitary sewerage system. In all other cases, the minimum lot size allowed for new subdivisions is 10,000 square feet (R-5 zoning district).

Table 51 (continued)

ⁿThe Village of Bristol was incorporated from a portion of the Town of Bristol in December 2009. The remaining portions of the Town were annexed into the Village of Bristol in June 2010. The Village of Bristol has adopted the Kenosha County zoning ordinance as the Village zoning ordinance.

^oWith the exception of the Town of Bloomfield, all towns in Walworth County are regulated under the County zoning ordinance.

^pMinimum lot sizes and maximum densities listed are based on existing zoning in each Town as of March 2010. Generally, a minimum lot size of 40,000 square feet is required in areas not served by a sanitary sewerage system. Minimum single-family lot sizes exclude the R-6 Planned Mobile Home Park zoning district, which allows up to five dwelling units per net developable acre, and the R-7 Mobile Home Subdivision zoning district, which requires 15,000 square feet per home in areas served by a sanitary sewerage system and a minimum of 40,000 square feet in areas not served by sanitary sewer. Existing R-6 zoning occurs in the Towns of Darien, Delavan, Geneva, Lyons, Richmond, and Troy. There was no existing R-7 zoning in the County as of March 2010.

^qWith respect to minimum floor area requirements, the Walworth County zoning ordinance requires that single-family and two-family dwellings have a core area of living space of at least 22 feet by 22 feet, equivalent to 484 square feet.

^rMinimum floor area requirements for single-family dwellings in the Town of LaGrange are established in the Town land division ordinance.

^sThe community zoning ordinance specifies a “minimum dwelling core dimension” of 24 feet by 40 feet (960 square feet).

^tThe Town of Bloomfield withdrew from County zoning in 2010 and is preparing an independent Town zoning ordinance. The Town has adopted the Walworth County zoning ordinance as an interim ordinance until the Town ordinance is completed and adopted.

^uMinimum floor area requirements for all new dwellings in the Town of Geneva are established in the Town Building Ordinance.

Source: County and local zoning ordinances and SEWRPC.

communities are located within sewer service areas. Most of the communities that do not allow multi-family dwellings as a principal use are towns that do not have the infrastructure, such as sanitary sewer, to provide service to more intensive residential uses. Towns under County zoning in Kenosha, Racine, and Walworth Counties typically do not have any areas zoned for multi-family use because they lack sanitary sewer service. The County zoning ordinances include multi-family zoning districts that could be applied if sewer service is provided and if the rezoning is consistent with county and local comprehensive plans.

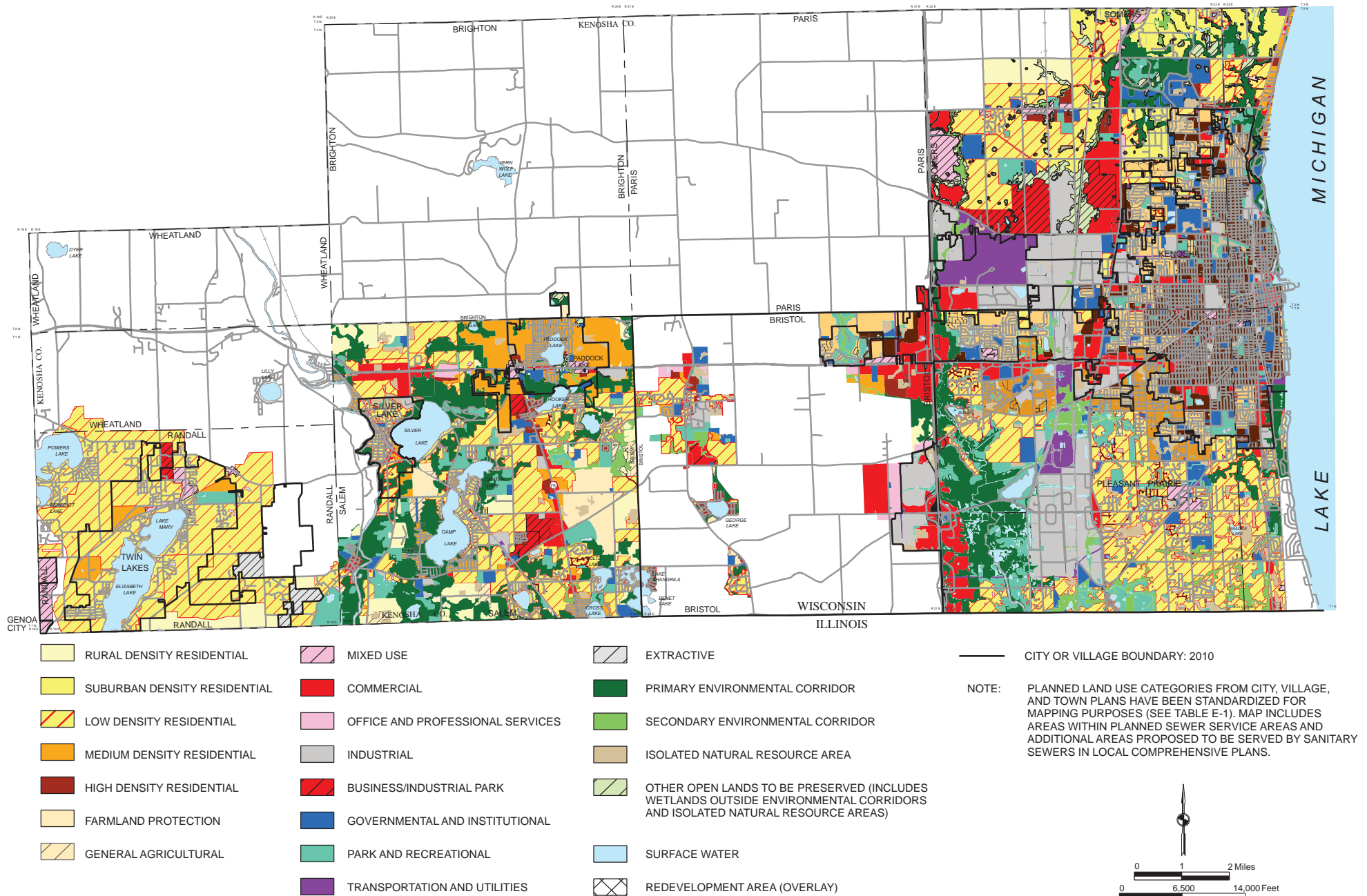
Minimum Floor Area Requirements

Community zoning ordinances also include minimum floor area requirements that affect the size and, therefore, the cost of housing units. Minimum floor area requirements should be designed to ensure the provision of decent, safe, and sanitary housing and reduce overcrowding; however, many communities include requirements that exceed the amount of space that is necessary to avoid these housing problems. Minimum floor area requirements generally correlate to minimum lot size requirements, as shown by Table 51. Zoning districts with larger minimum lot size requirements often include larger minimum floor area requirements. This further increases the cost of housing in many of the Region’s outlying communities.

Conditional Uses

Community zoning ordinances typically identify principal uses and conditional uses in each zoning district. Principal uses are typically allowed subject to the restrictions applicable to the zoning district. Conditional uses require additional review and scrutiny compared to that of principal uses because of the demands put on infrastructure or other factors that make the use more intense than the principal uses allowed in the district. A conditional use approval typically requires a case-by-case review and often a public hearing before the local plan commission, and approval is often contingent on specific “conditions” attached to the permit intended to mitigate adverse impacts of the conditional use on the surrounding area. Concerns have been raised that the conditional use process can be used to prevent certain land uses, such as multi-family residential development, through excessive conditions of approval or the length of the review period. Map 69 shows communities in the Region that require a conditional use permit for the development of multi-family housing.

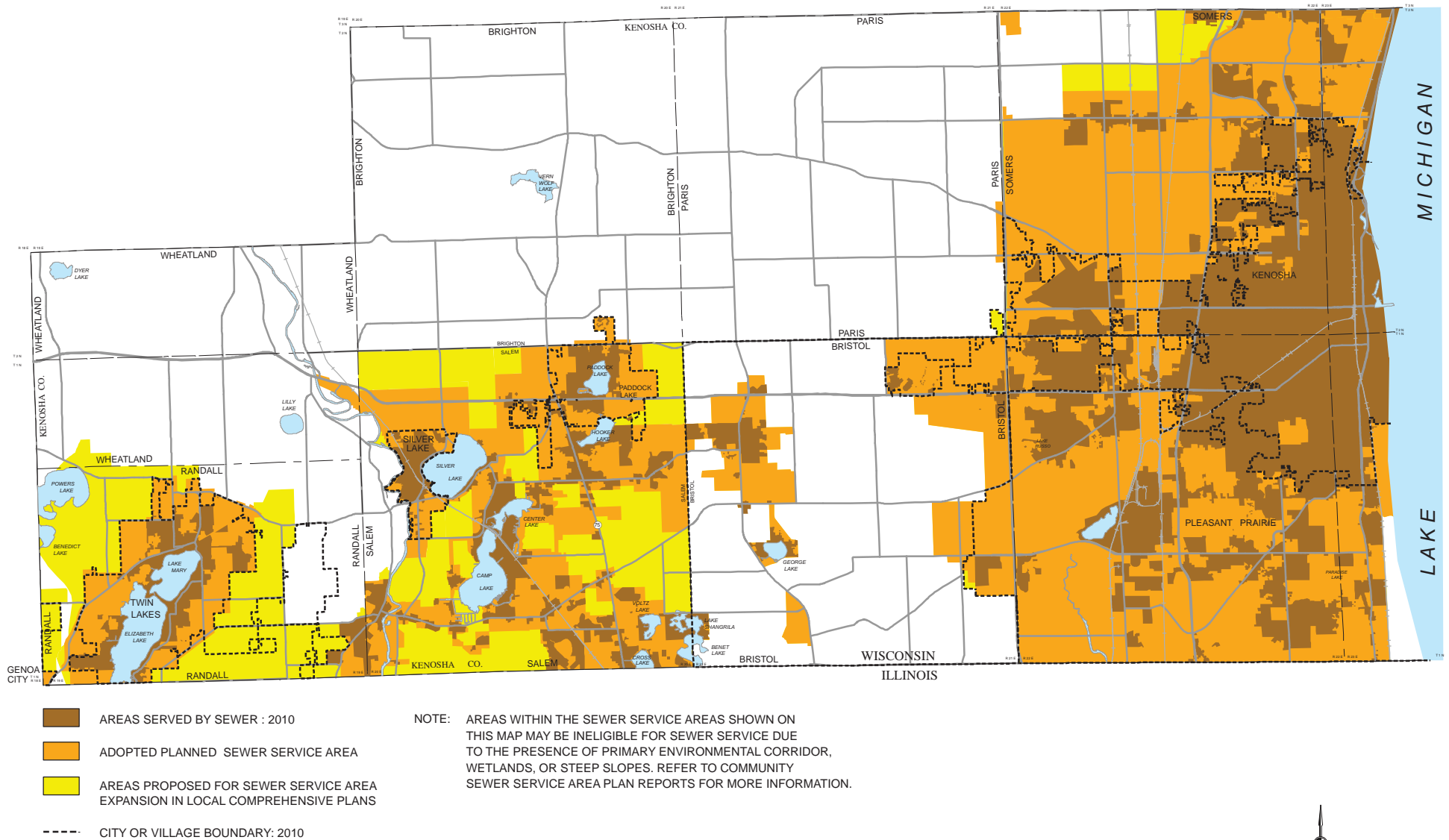
LAND USE PLAN MAPS ADOPTED AS PART OF COMPREHENSIVE PLANS BY SEWERED COMMUNITIES IN KENOSHA COUNTY: 2035



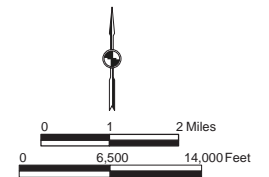
Source: Kenosha County, Local Governments, and SEWRPC.

Map 49

EXISTING AND FUTURE SEWER SERVICE AREAS IN KENOSHA COUNTY

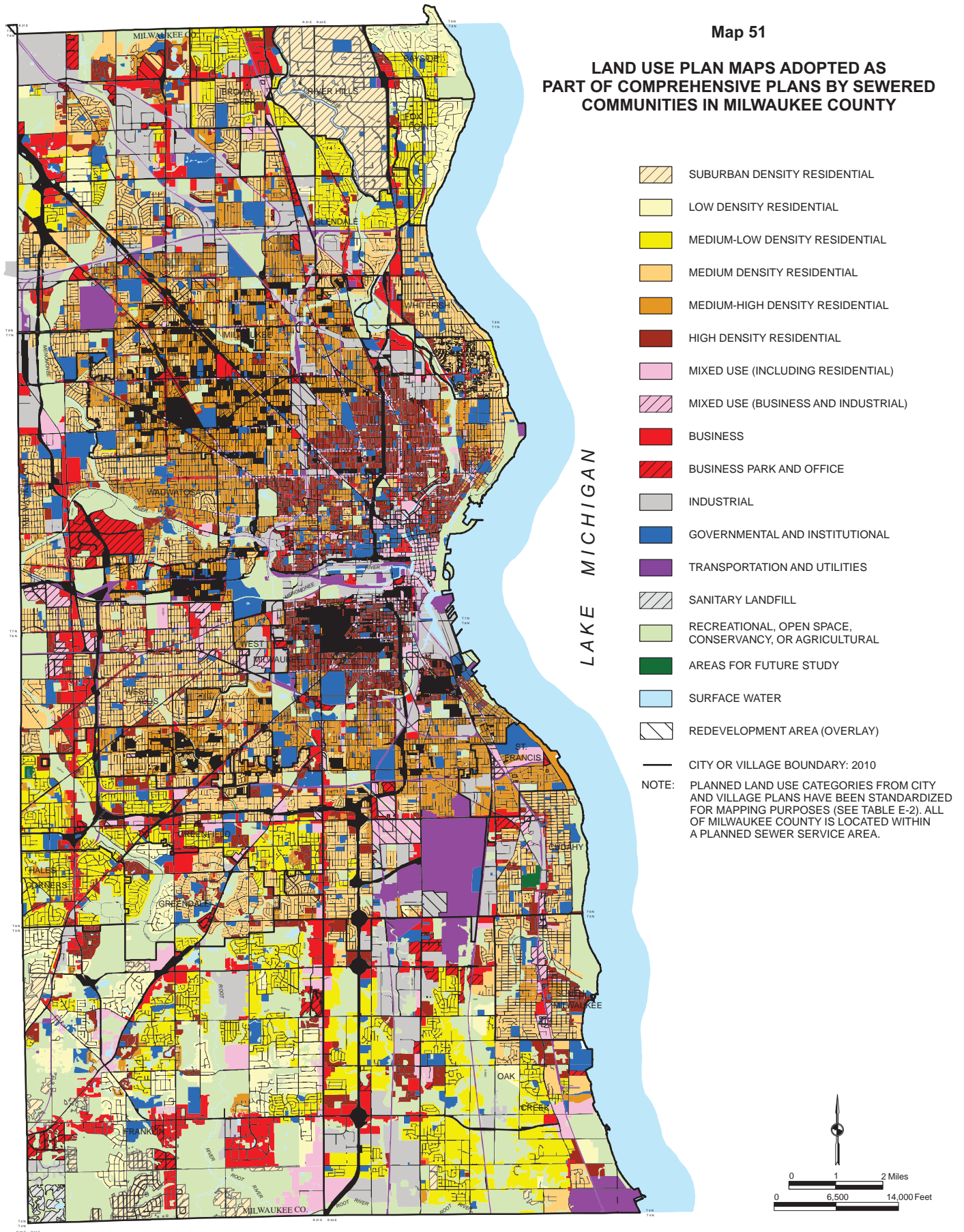


Source: SEWRPC.



Map 51

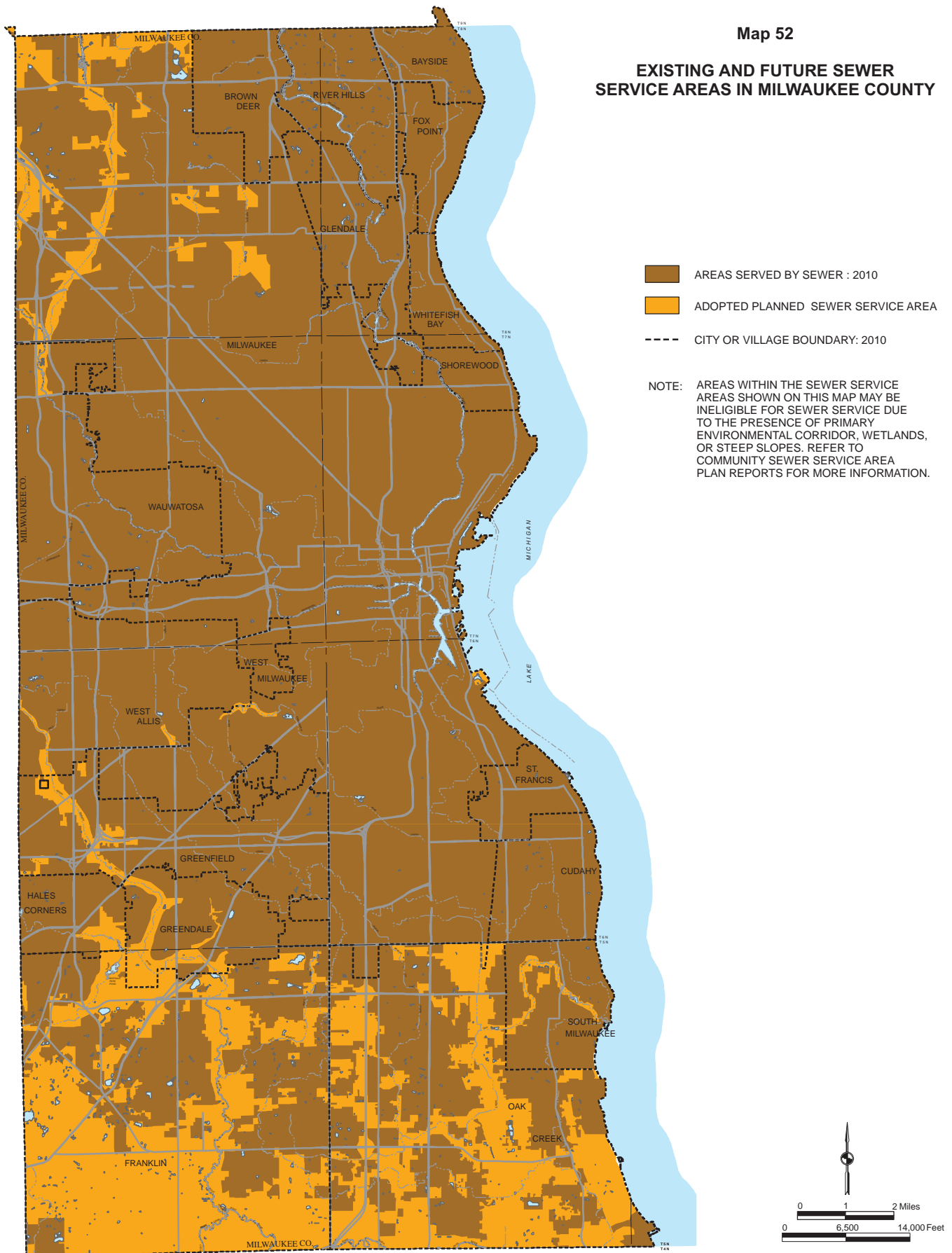
**LAND USE PLAN MAPS ADOPTED AS
PART OF COMPREHENSIVE PLANS BY SEWERED
COMMUNITIES IN MILWAUKEE COUNTY**



Source: Local Governments and SEWRPC.

Map 52

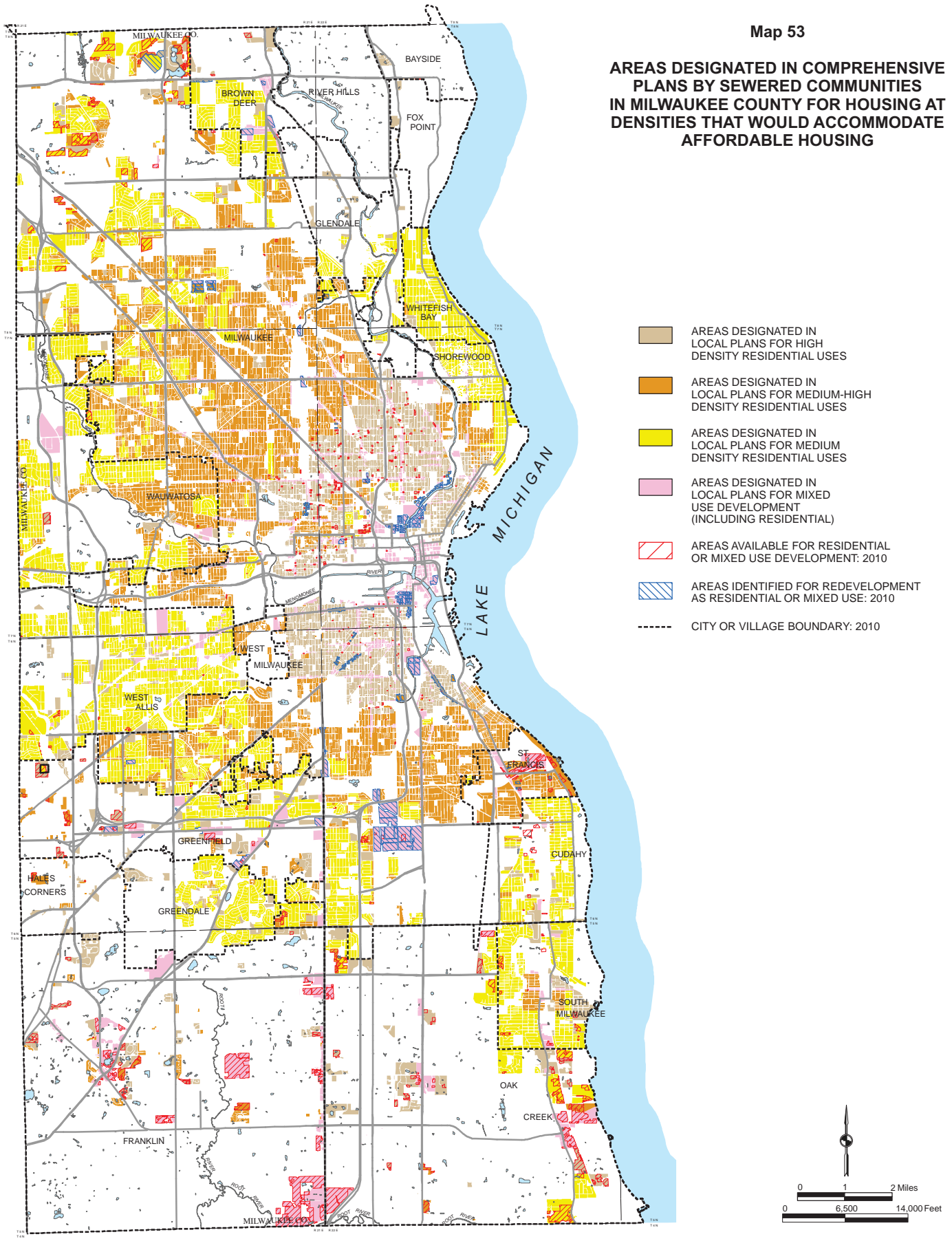
EXISTING AND FUTURE SEWER SERVICE AREAS IN MILWAUKEE COUNTY



Source: SEWRPC.

Map 53

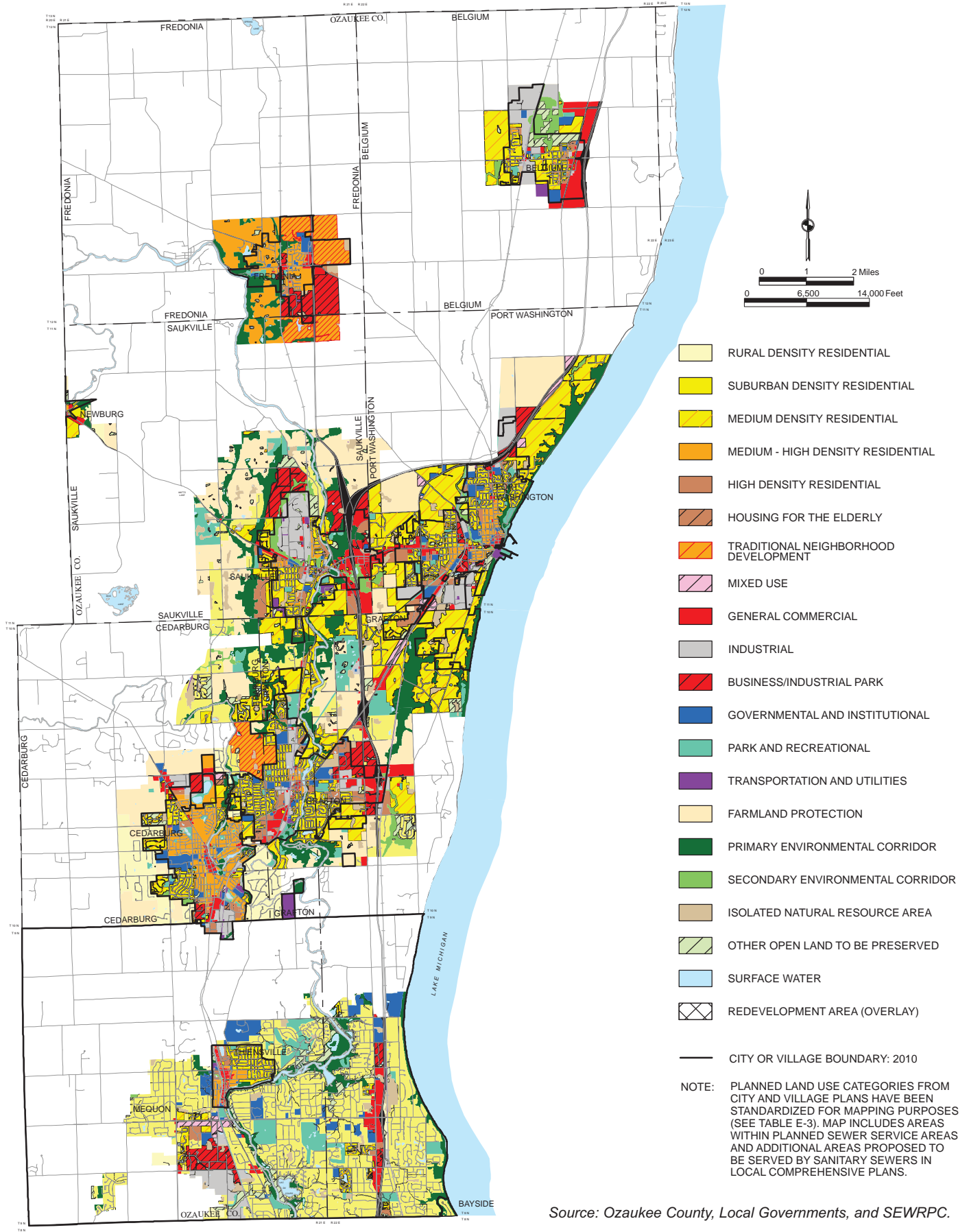
**AREAS DESIGNATED IN COMPREHENSIVE
PLANS BY SEWERED COMMUNITIES
IN MILWAUKEE COUNTY FOR HOUSING AT
DENSITIES THAT WOULD ACCOMMODATE
AFFORDABLE HOUSING**



Source: SEWRPC.

Map 54

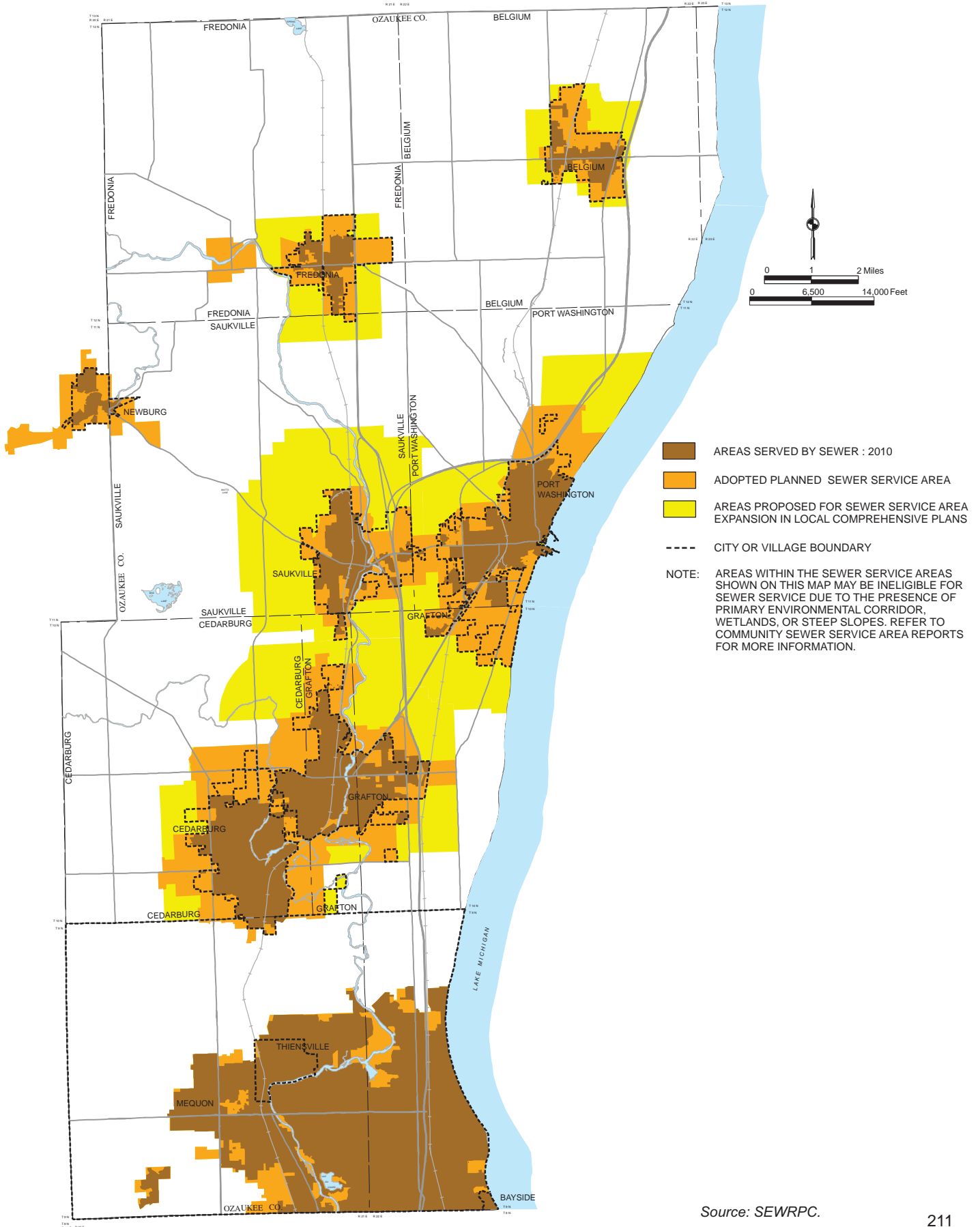
LAND USE PLAN MAPS ADOPTED AS PART OF COMPREHENSIVE
PLANS BY SEWERED COMMUNITIES IN OZAUKEE COUNTY: 2035



Source: Ozaukee County, Local Governments, and SEWRPC.

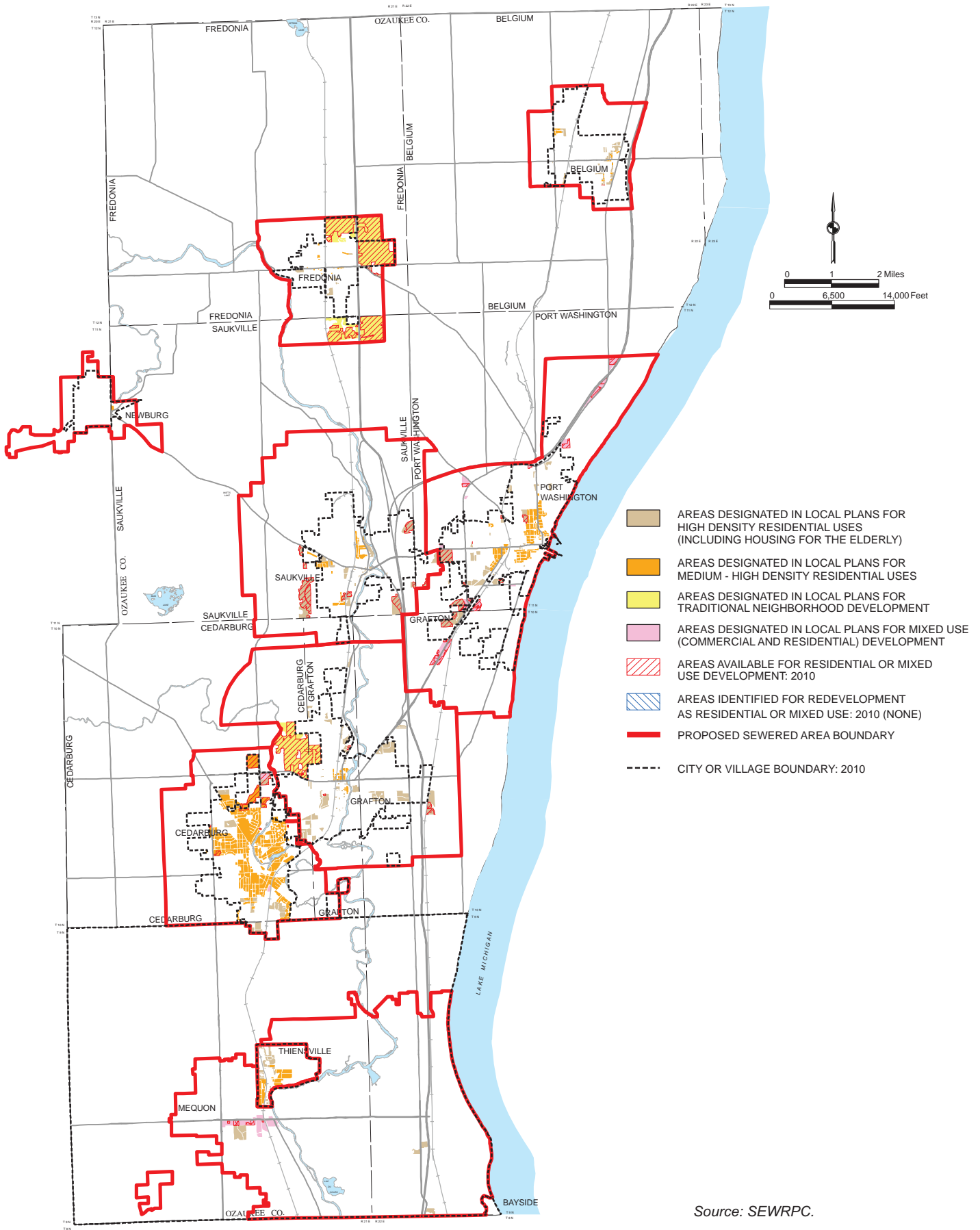
Map 55

EXISTING AND FUTURE SEWER SERVICE AREAS IN OZAUKEE COUNTY



Source: SEWRPC.

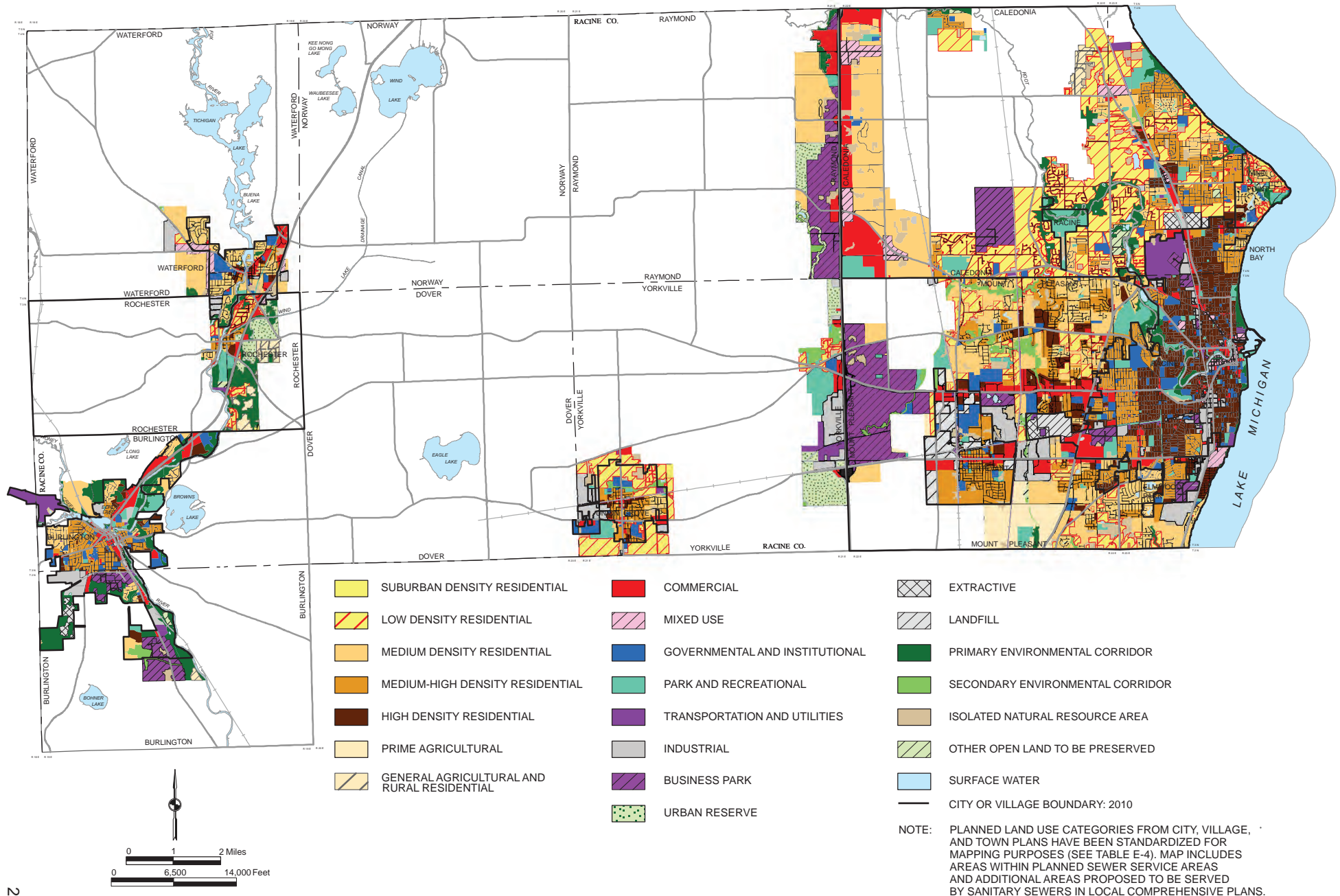
AREAS DESIGNATED IN COMPREHENSIVE PLANS BY SEWERED COMMUNITIES IN OZAUKEE COUNTY FOR HOUSING AT DENSITIES THAT WOULD ACCOMMODATE AFFORDABLE HOUSING



Source: SEWRPC.

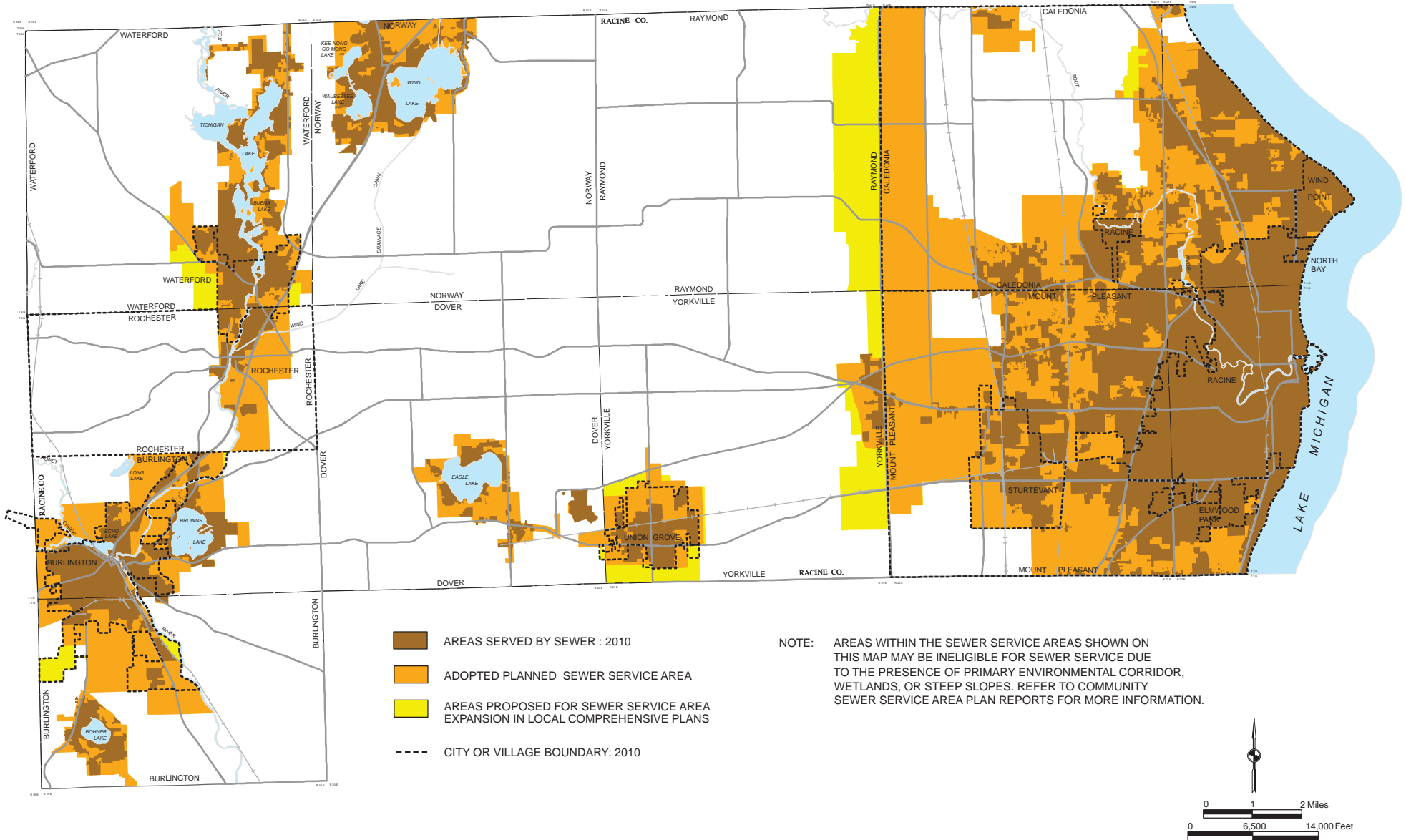
Map 57

LAND USE PLAN MAPS ADOPTED AS PART OF COMPREHENSIVE PLANS BY SEWERED COMMUNITIES IN RACINE COUNTY: 2035



Map 58

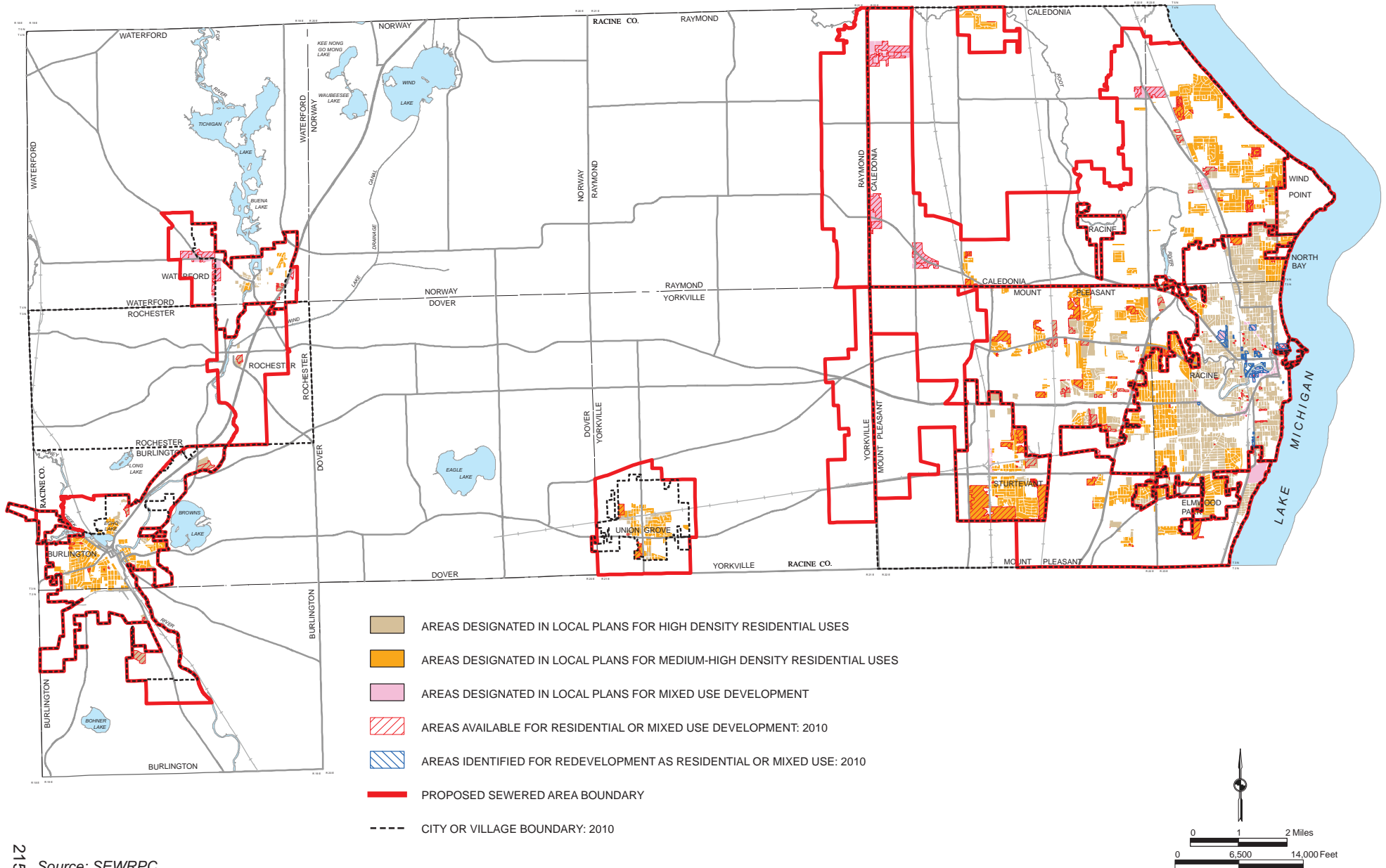
EXISTING AND FUTURE SEWER SERVICE AREAS IN RACINE COUNTY



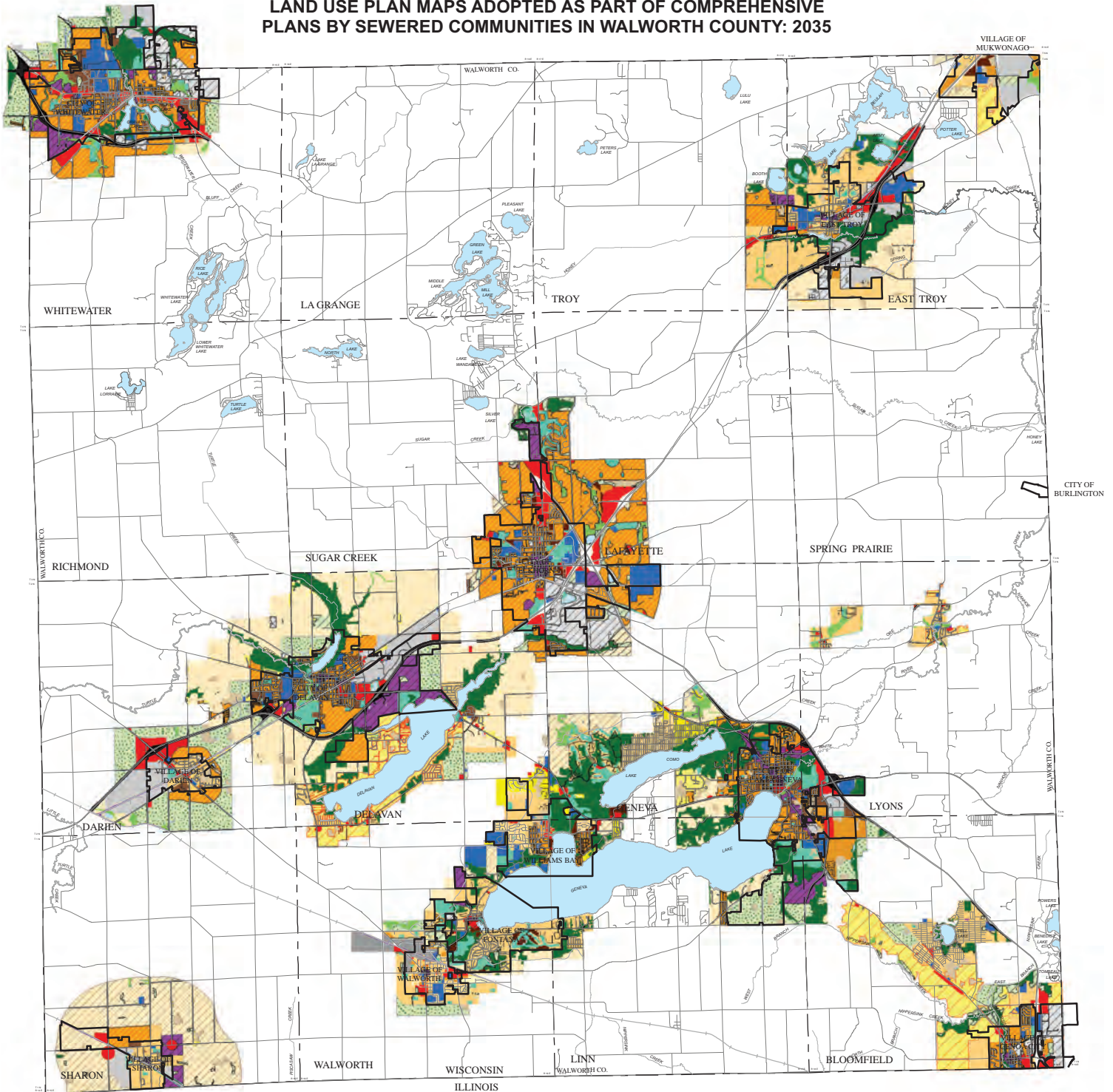
Source: SEWRPC.

Map 59

**AREAS DESIGNATED IN COMPREHENSIVE PLANS BY SEWERED
COMMUNITIES IN RACINE COUNTY FOR HOUSING AT DENSITIES THAT WOULD ACCOMMODATE AFFORDABLE HOUSING**



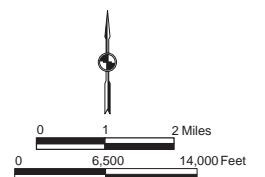
LAND USE PLAN MAPS ADOPTED AS PART OF COMPREHENSIVE PLANS BY SEWERED COMMUNITIES IN WALWORTH COUNTY: 2035



- SUBURBAN DENSITY RESIDENTIAL
- LOW DENSITY RESIDENTIAL
- MEDIUM-LOW DENSITY RESIDENTIAL
- MEDIUM DENSITY RESIDENTIAL
- MEDIUM-HIGH DENSITY RESIDENTIAL
- HIGH DENSITY RESIDENTIAL
- PRIME AGRICULTURAL
- GENERAL AGRICULTURAL AND RURAL RESIDENTIAL
- COMMERCIAL
- COMMERCIAL/RECREATIONAL
- MIXED USE
- GOVERNMENTAL AND INSTITUTIONAL

- PARK AND RECREATIONAL
- TRANSPORTATION AND UTILITIES
- INDUSTRIAL
- BUSINESS PARK
- URBAN RESERVE
- EXTRACTIVE
- PRIMARY ENVIRONMENTAL CORRIDOR
- SECONDARY ENVIRONMENTAL CORRIDOR
- ISOLATED NATURAL RESOURCE AREA
- OTHER OPEN LAND TO BE PRESERVED
- SURFACE WATER
- CITY OR VILLAGE BOUNDARY: 2010

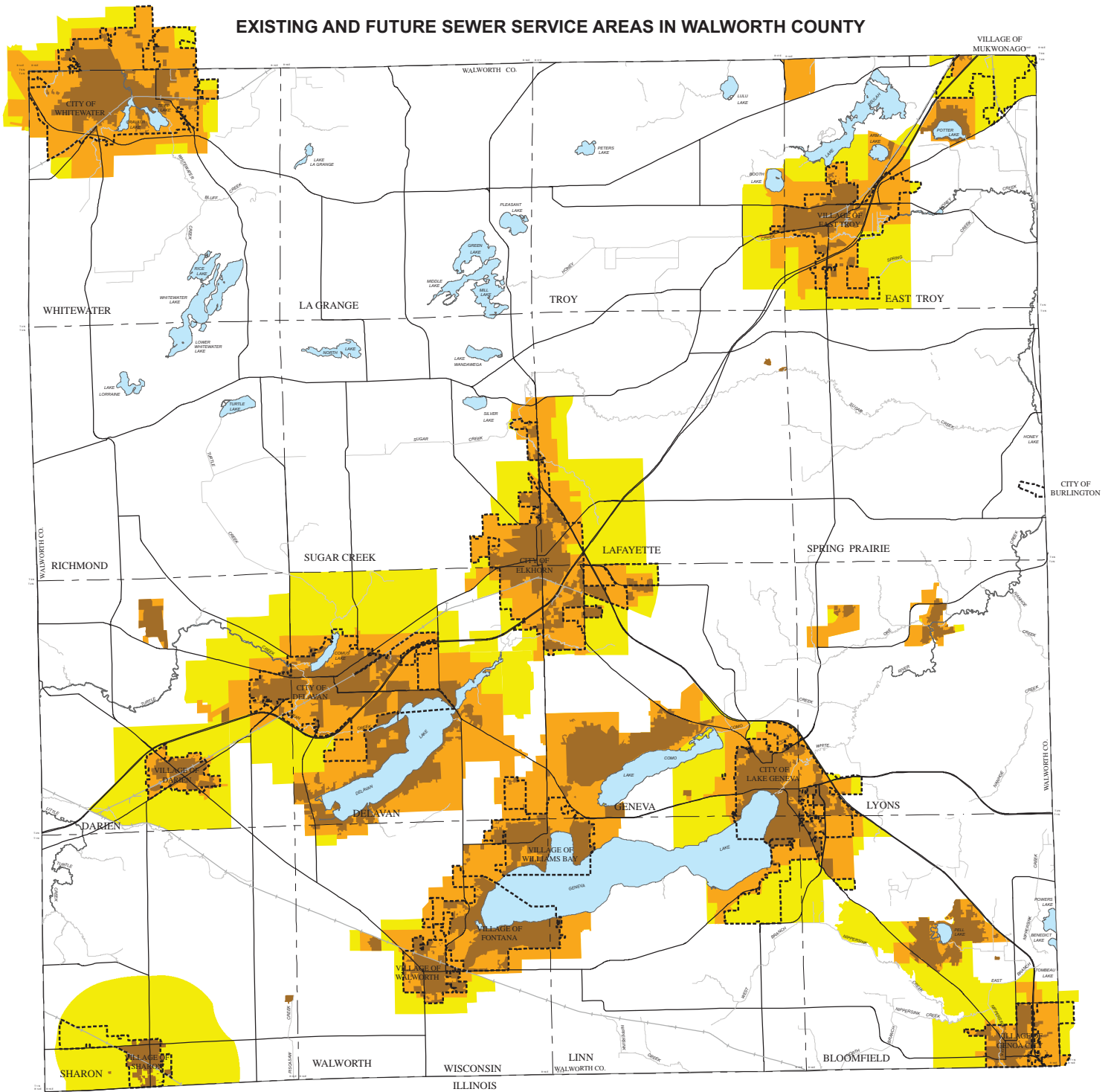
NOTE: PLANNED LAND USE CATEGORIES FROM CITY, VILLAGE, AND TOWN PLANS HAVE BEEN STANDARDIZED FOR MAPPING PURPOSES (SEE TABLE E-5). MAP INCLUDES AREAS WITHIN PLANNED SEWER SERVICE AREAS AND ADDITIONAL AREAS PROPOSED TO BE SERVED BY SANITARY SEWERS IN LOCAL COMPREHENSIVE PLANS.



Source: Walworth County, Local Governments, and SEWRPC.

Map 61

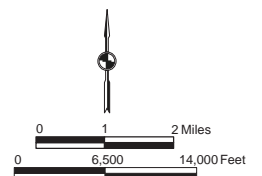
EXISTING AND FUTURE SEWER SERVICE AREAS IN WALWORTH COUNTY



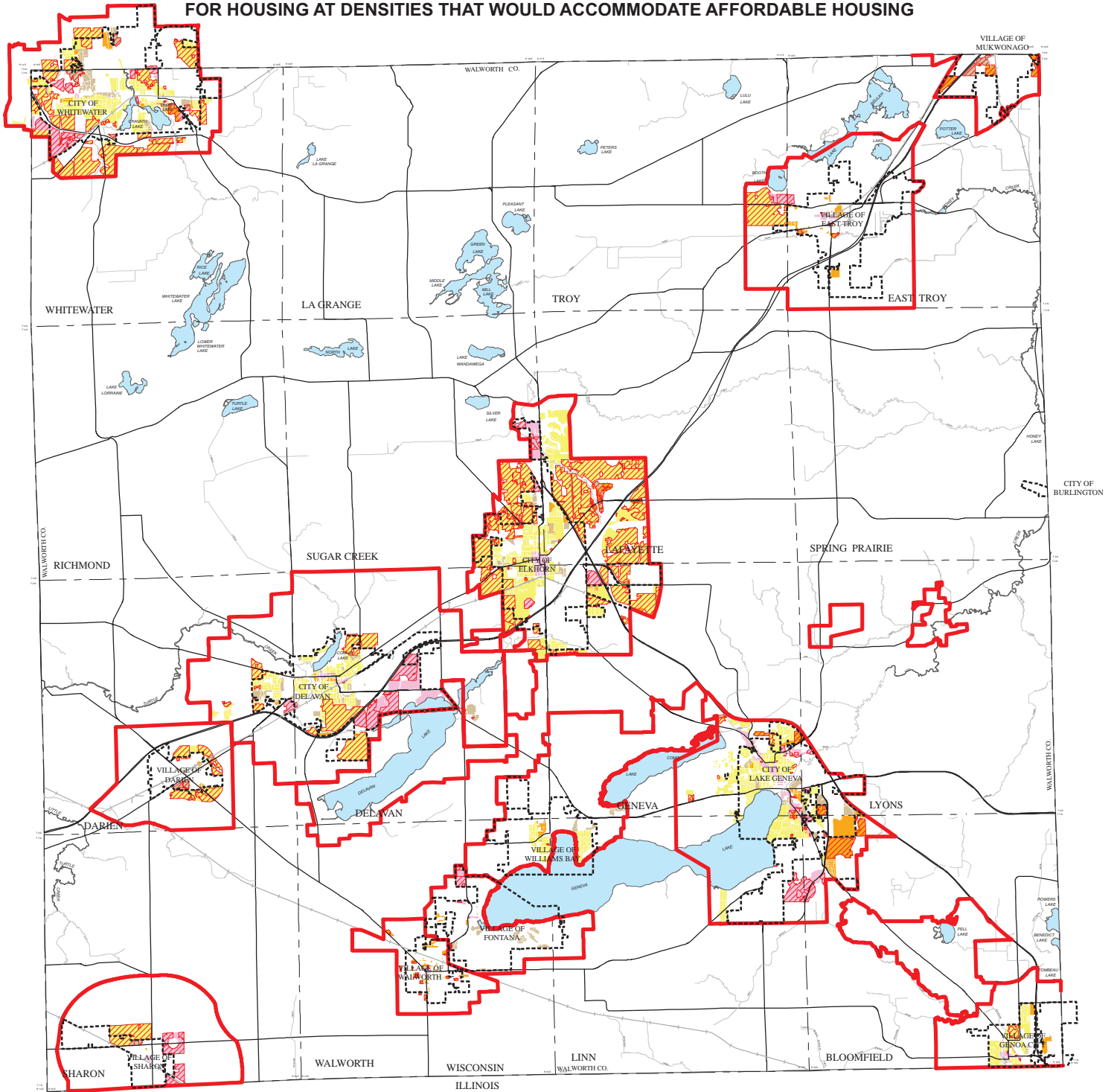
- AREAS SERVED BY SEWER : 2010
- ADOPTED PLANNED SEWER SERVICE AREA
- AREAS PROPOSED FOR SEWER SERVICE AREA EXPANSION IN LOCAL COMPREHENSIVE PLANS
- CITY OR VILLAGE BOUNDARY: 2010

NOTE: AREAS WITHIN THE SEWER SERVICE AREAS SHOWN ON THIS MAP MAY BE INELIGIBLE FOR SEWER SERVICE DUE TO THE PRESENCE OF PRIMARY ENVIRONMENTAL CORRIDOR, WETLANDS, OR STEEP SLOPES. REFER TO COMMUNITY SEWER SERVICE AREA PLAN REPORTS FOR MORE INFORMATION.

Source: SEWRPC.

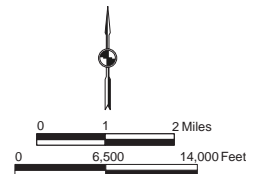


AREAS DESIGNATED IN COMPREHENSIVE PLANS BY SEWERED COMMUNITIES IN WALWORTH COUNTY FOR HOUSING AT DENSITIES THAT WOULD ACCOMMODATE AFFORDABLE HOUSING

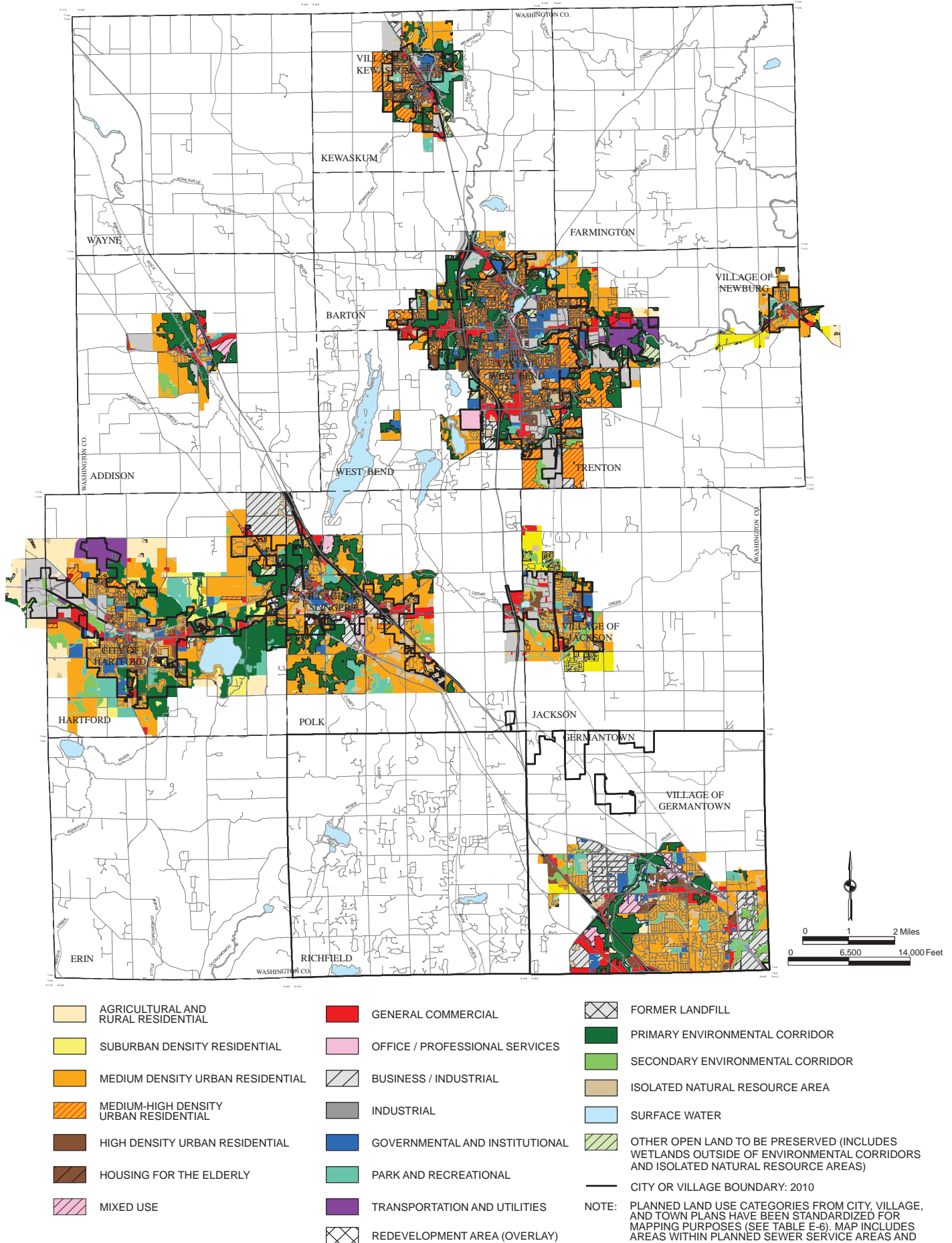


- AREAS DESIGNATED IN LOCAL PLANS FOR HIGH DENSITY RESIDENTIAL USES
- AREAS DESIGNATED IN LOCAL PLANS FOR MEDIUM-HIGH DENSITY RESIDENTIAL USES
- AREAS DESIGNATED IN LOCAL PLANS FOR MEDIUM DENSITY RESIDENTIAL USES
- AREAS DESIGNATED IN LOCAL PLANS FOR MIXED USE DEVELOPMENT
- AREAS AVAILABLE FOR RESIDENTIAL OR MIXED USE DEVELOPMENT: 2010
- AREAS IDENTIFIED FOR REDEVELOPMENT AS RESIDENTIAL OR MIXED USE: 2010 (NONE)
- PROPOSED SEWERED AREA BOUNDARY
- CITY OR VILLAGE BOUNDARY: 2010

Source: SEWRPC.

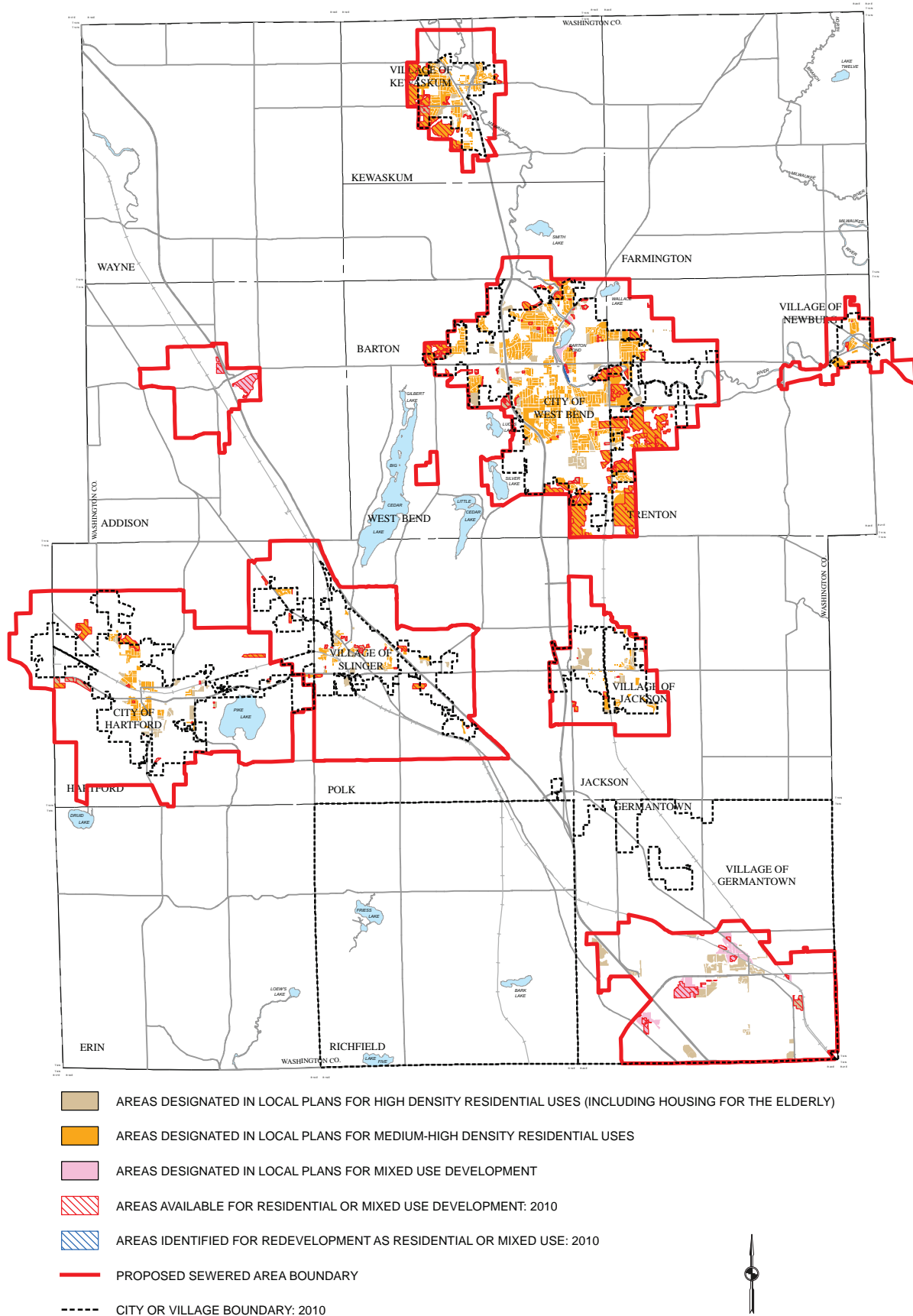


LAND USE PLAN MAPS ADOPTED AS PART OF COMPREHENSIVE PLANS BY SEWERED COMMUNITIES IN WASHINGTON COUNTY: 2035



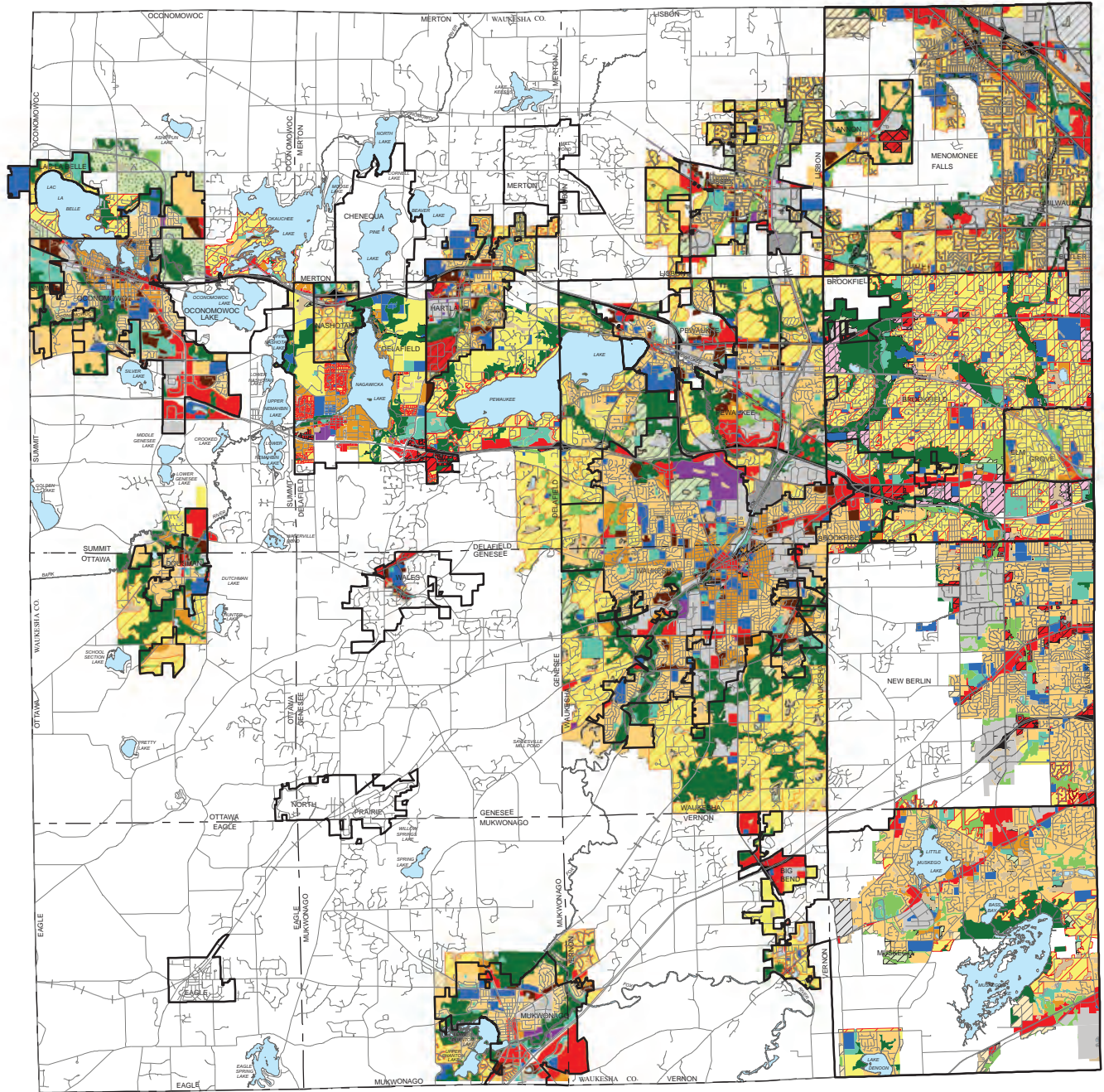
Source: Washington County, Local Governments, and SEWRPC.

**AREAS DESIGNATED IN COMPREHENSIVE PLANS BY SEWERED
COMMUNITIES IN WASHINGTON COUNTY FOR HOUSING AT DENSITIES
THAT WOULD ACCOMMODATE AFFORDABLE HOUSING**



Source: SEWRPC.

LAND USE PLAN MAPS ADOPTED AS PART OF
COMPREHENSIVE PLANS BY SEWERED COMMUNITIES IN WAUKESHA COUNTY: 2035

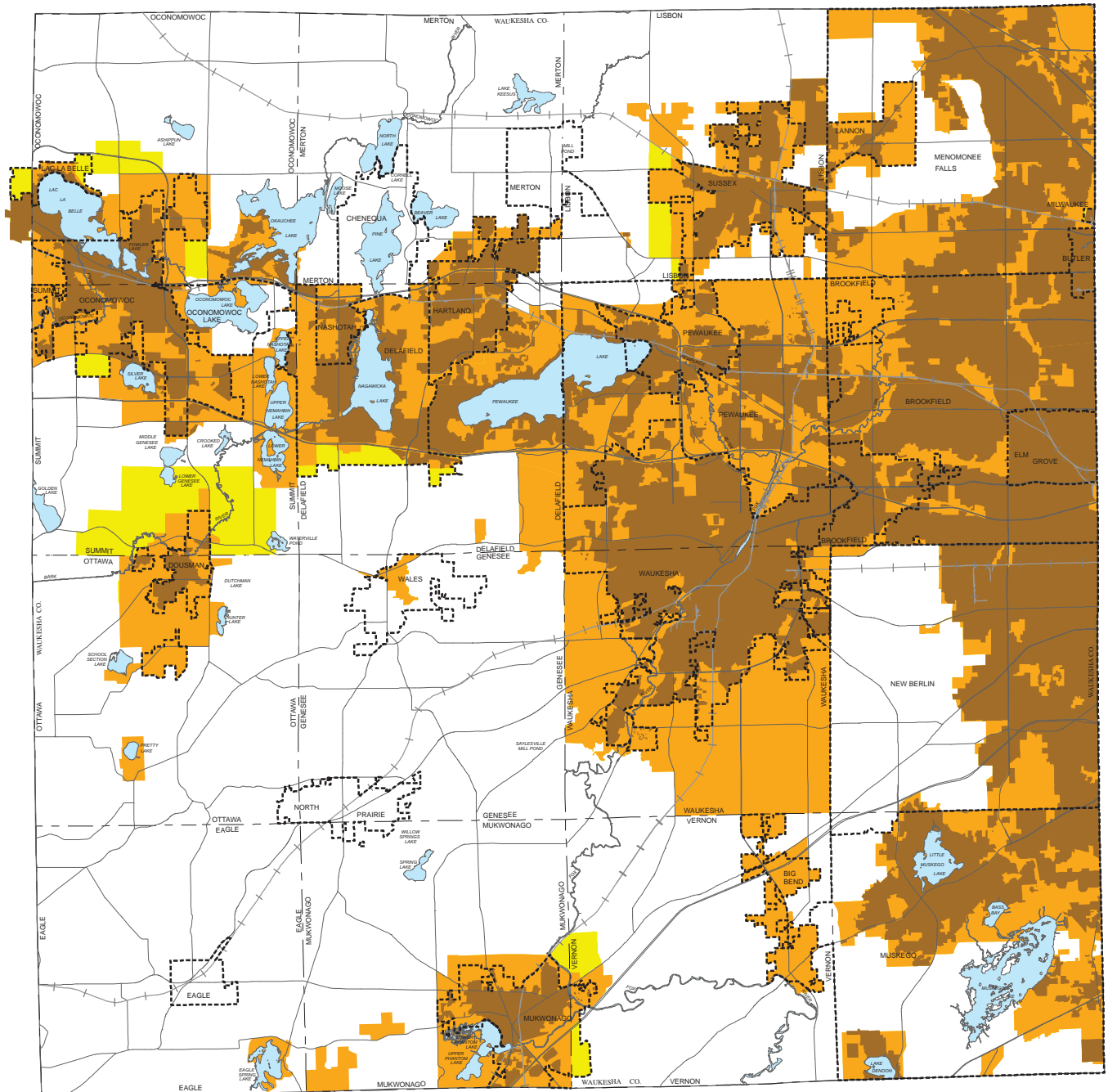


Source: Waukesha County,
Local Governments, and SEWRPC.



Map 67

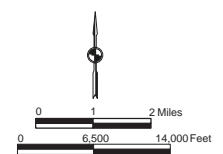
EXISTING AND FUTURE SEWER SERVICE AREAS IN WAUKESHA COUNTY



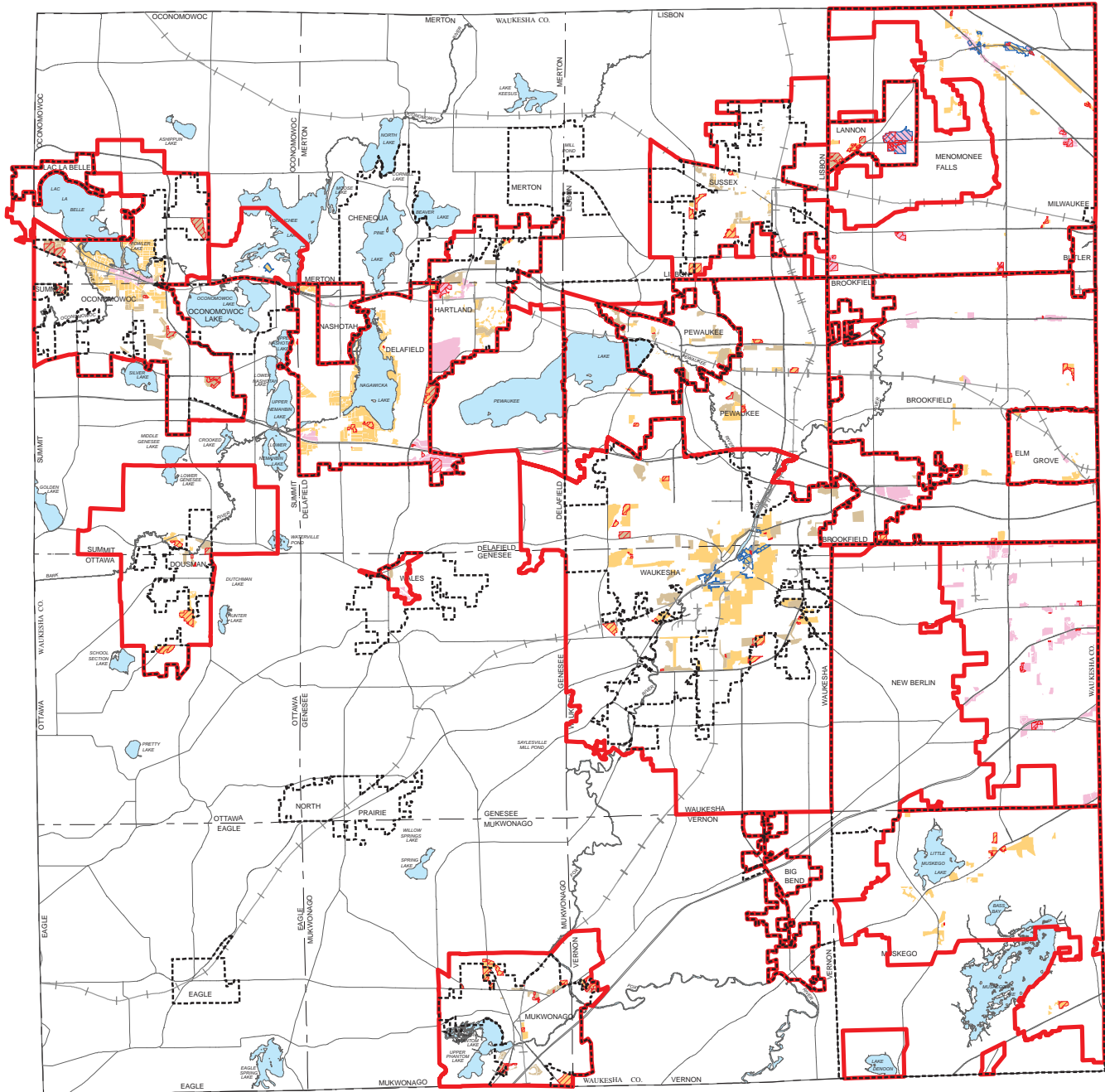
- AREAS SERVED BY SEWER : 2010
- ADOPTED PLANNED SEWER SERVICE AREA
- AREAS PROPOSED FOR SEWER SERVICE AREA EXPANSION IN LOCAL COMPREHENSIVE PLANS
- CITY OR VILLAGE BOUNDARY: 2010

NOTE: AREAS WITHIN THE SEWER SERVICE AREAS SHOWN ON THIS MAP MAY BE INELIGIBLE FOR SEWER SERVICE DUE TO THE PRESENCE OF PRIMARY ENVIRONMENTAL CORRIDOR, WETLANDS, OR STEEP SLOPES. REFER TO COMMUNITY SEWER SERVICE AREA PLAN REPORTS FOR MORE INFORMATION.

Source: SEWRPC.



**AREAS DESIGNATED IN COMPREHENSIVE PLANS BY SEWERED COMMUNITIES
IN WAUKESHA COUNTY FOR HOUSING AT DENSITIES THAT WOULD ACCOMMODATE AFFORDABLE HOUSING**



- AREAS DESIGNATED IN LOCAL PLANS FOR HIGH DENSITY RESIDENTIAL USES (INCLUDING HOUSING FOR THE ELDERLY)
- AREAS DESIGNATED IN LOCAL PLANS FOR MEDIUM-HIGH DENSITY RESIDENTIAL USES
- AREAS DESIGNATED IN LOCAL PLANS FOR MIXED USE DEVELOPMENT
- AREAS AVAILABLE FOR RESIDENTIAL OR MIXED USE DEVELOPMENT: 2010
- AREAS IDENTIFIED FOR REDEVELOPMENT AS RESIDENTIAL OR MIXED USE: 2010
- PROPOSED SEWERED AREA BOUNDARY
- CITY OR VILLAGE BOUNDARY: 2010

Source: SEWRPC.

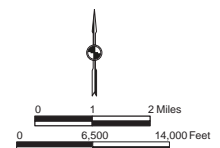


Table 52

**CONFORMANCE OF URBAN COMMUNITIES^a WITH THE
MINIMUM LOT SIZE RECOMMENDATIONS FROM THE 1975 REGIONAL HOUSING PLAN: 2012**

Sub-area/Community	Local Zoning Ordinance Includes a Single-Family Zoning District with a Minimum Lot Size of 7,200 Square Feet or Less	Local Zoning Ordinance Includes a Two-Family Zoning District with a Minimum Lot Size of 8,000 Square Feet or Less
1		
Village of Belgium.....	No	No
Village of Fredonia.....	No	Yes
2		
City of Port Washington.....	No	No
Village of Saukville	No	No
3		
City of Cedarburg	No	No
Village of Grafton.....	Yes	Yes
4		
City of Mequon	No	No
Village of Thiensville.....	Yes	No
Ozaukee County.....	N/A	N/A
5		
Village of Kewaskum	Yes	No
6		
City of West Bend.....	Yes	Yes
Village of Newburg	No	No
7		
Town of Addison.....	No	No
8		
Village of Jackson.....	No	No
9		
City of Hartford	Yes	No
Village of Slinger.....	Yes	No
10		
Village of Germantown	No	No
11		
None	- -	- -
Washington County	N/A	N/A
12		
City of Glendale	Yes	Yes
Village of Bayside	No	No
Village of Brown Deer.....	No	No
Village of Fox Point.....	No	No
Village of River Hills.....	No	No
Village of Shorewood.....	Yes	Yes
Village of Whitefish Bay.....	Yes	Yes
13-16		
City of Milwaukee	Yes	Yes
17		
City of Greenfield.....	Yes	Yes
City of Wauwatosa.....	Yes	Yes
City of West Allis.....	Yes	Yes
Village of Greendale	No	No
Village of Hales Corners.....	No	No
Village of West Milwaukee.....	Yes	Yes
18		
City of Cudahy.....	Yes	Yes
City of St. Francis	Yes	Yes
City of South Milwaukee	Yes	Yes

Table 52 (continued)

Sub-area/Community	Local Zoning Ordinance Includes a Single-Family Zoning District with a Minimum Lot Size of 7,200 Square Feet or Less	Local Zoning Ordinance Includes a Two-Family Zoning District with a Minimum Lot Size of 8,000 Square Feet or Less
19		
City of Franklin.....	No ^b	No
City of Oak Creek	No	No
Milwaukee County	N/A	N/A
20		
Village of Butler	Yes	Yes
Village of Lannon.....	No	No
Village of Menomonee Falls	Yes	No
21		
City of Brookfield	No	No
Village of Elm Grove.....	No	No
Town of Brookfield.....	No	No
22		
City of New Berlin	No	No
23		
City of Muskego.....	No	No
24		
Village of Sussex.....	Yes	No
25		
City of Delafield	No	Yes
City of Oconomowoc	No	Yes
Village of Hartland	No	No
Village of Lac La Belle	No	No
Village of Nashotah	No	No
Village of Summit.....	No	No
Town of Oconomowoc ^c	No	No
26		
City of Pewaukee.....	No	No
City of Waukesha	No	No
Village of Pewaukee	No	No
27		
Village of Big Bend	No	No
Village of Mukwonago	No	No
Village of Wales.....	No	No
28		
Village of Dousman	No	No
Waukesha County	N/A	N/A
29		
Village of Caledonia.....	Yes	No
Village of Elmwood Park.....	No	No
Village of Mt. Pleasant.....	Yes	Yes
Village of Sturtevant	No	Yes
Village of Wind Point	No	No
30		
City of Racine ^d	Yes	Yes
Village of North Bay.....	No	No
31		
Village of Rochester	No	Yes
Village of Union Grove.....	No	Yes
Village of Waterford	No	Yes
Town of Raymond	No ^e	No
Town of Yorkville	No ^e	No
32		
City of Burlington	No	No
Racine County.....	Yes	No

Table 52 (continued)

Sub-area/Community	Local Zoning Ordinance Includes a Single-Family Zoning District with a Minimum Lot Size of 7,200 Square Feet or Less	Local Zoning Ordinance Includes a Two-Family Zoning District with a Minimum Lot Size of 8,000 Square Feet or Less
33 Village of Pleasant Prairie Town of Somers	Yes No ^f	No No
34 City of Kenosha	Yes	Yes
35 Village of Bristol ^g Village of Paddock Lake Village of Silver Lake Village of Twin Lakes..... Town of Salem.....	Yes No No No No ^f	No No No No No
Kenosha County.....	Yes	No
36 Village of East Troy	Yes	No
37 City of Whitewater	No	No
38 City of Delavan City of Elkhorn City of Lake Geneva Village of Darien Village of Genoa City..... Village of Sharon Town of Bloomfield ^h Town of Delavan ^h	No No No No No No No No	No Yes No No No No No No
39 Village of Fontana on Geneva Lake Village of Walworth..... Village of Williams Bay	Yes No No ⁱ	No No Yes
Walworth County ^h	No	No

^aUrban communities include those communities in the Region with sanitary sewer service.

^bLots of 7,200 square feet are allowed in the VR Residence zoning district, which applies only within the St. Martins Planning District to provide for infill development in vacant or redevelopment areas of the unincorporated area of St. Martins.

^cThe Waukesha County zoning ordinance applies to the Town.

^dThe area of the City of Racine containing Johnson Park is included in Sub-area 29.

^eThe Racine County zoning ordinance applies to the Town. Lots of 7,200 square feet or less are allowed only in the R-5 zoning district, which requires lots to be served by sanitary sewer. No areas in the Towns were zoned R-5 in 2012.

^fThe Kenosha County zoning ordinance applies to the Town. Lots of 7,200 square feet or less are allowed only in the R-6 zoning district. No areas in the Towns were zoned R-6 in 2008.

^gThe Village of Bristol has adopted the Kenosha County zoning ordinance as the Village zoning ordinance.

^hThe Walworth County zoning ordinance applies to all Towns in the County except the Town of Bloomfield. The Town has adopted the County ordinance as an interim ordinance until the Town develops its own ordinance.

ⁱThe Village of Williams Bay zoning ordinance includes two zoning districts that allow single-family lots of 7,200 square feet or smaller; however, no new, undeveloped areas can be placed in the districts.

Source: SEWRPC.

Flexible Zoning Regulations

Several local governments in the Region allow housing development through more flexible zoning regulations that may allow for variations in lot configuration, increased density, and mixed uses. These allowances can result in an increase in affordable market based housing units and housing units that are more accessible to the Region's aging population and persons with disabilities. Two examples of flexible zoning regulations used by communities in the Region include planned unit developments (PUD) and traditional neighborhood developments (TND).

Map 69

**COMMUNITIES THAT DO NOT
ALLOW MULTI-FAMILY RESIDENTIAL
DEVELOPMENT AS A PRINCIPAL USE: 2012**

- COMMUNITIES WITHOUT A ZONING DISTRICT THAT ALLOWS MULTI-FAMILY DEVELOPMENT
- COMMUNITIES THAT REQUIRE A CONDITIONAL USE PERMIT FOR MULTI-FAMILY DEVELOPMENT
- AREAS SERVED BY SANITARY SEWER: 2010
- CIVIL DIVISION BOUNDARY: 2010

NOTE: THE CITIES OF LAKE GENEVA AND WHITEWATER, AND THE VILLAGE OF SLINGER REQUIRE A CONDITIONAL USE PERMIT FOR MULTI-FAMILY BUILDINGS WITH MORE THAN FOUR APARTMENTS.

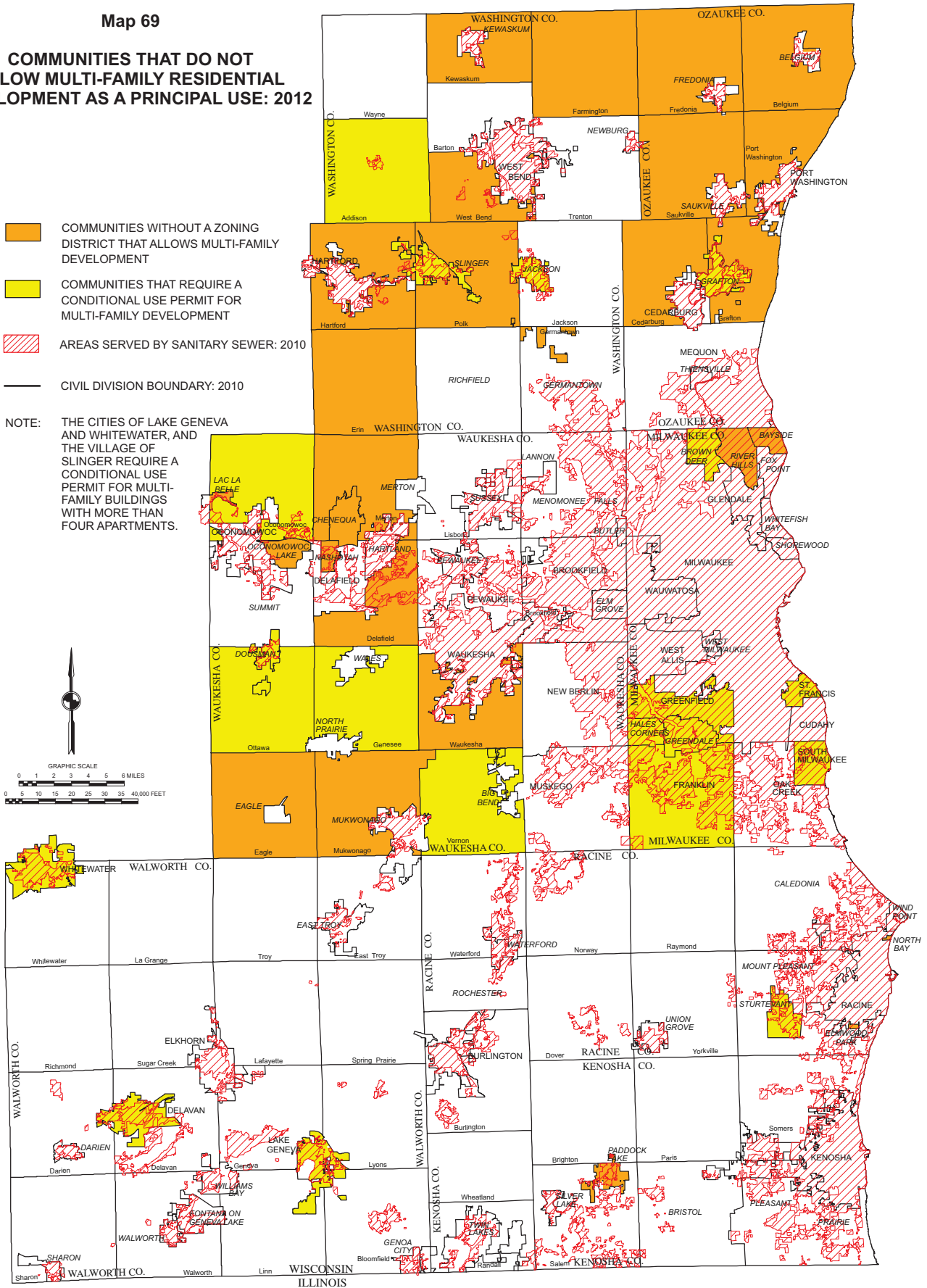
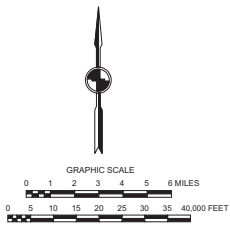


Table 53 lists communities that have adopted PUD regulations and the types of development that may be allowed within a PUD. Provisions allowed for by PUD regulations in various communities range from flexibility in lot design and building placement, to increased densities, to a mix of uses that would not otherwise be allowed in the underlying zoning district.

Table 54 sets forth communities with a population of 12,500 or greater that allow TNDs. The State comprehensive planning law required every city and village with a population greater than 12,500 to adopt a traditional neighborhood development ordinance by January 1, 2002. Although these cities and villages were required to adopt TND regulations, they were not required to include TND districts on their zoning map. Rather than adopting TND regulations, several communities include TND design concepts in their PUD regulations. The comprehensive planning law defines a traditional neighborhood development as a compact mixed use neighborhood where residential, commercial, and civic buildings are within close proximity. Compact development patterns and mixed uses, including various types of residential uses and commercial and civic uses, promote more efficient use of land; may lower the cost of providing public infrastructure and services; and provide opportunities for social interaction and multiple modes of transportation. The traditional neighborhood development concept is also compatible with other development concepts such as transit-oriented development (TOD). The use of PUD, TND, and TOD regulations to promote affordable and accessible housing development is discussed in further detail in Chapter XI.

Conservation Subdivisions

Conservation subdivision regulations typically reduce the minimum lot size that would be required for each home in a conventional subdivision, while maintaining the overall density of development specified by the local comprehensive plan or zoning ordinance. Homes are located on a portion or portions of a development site, and the balance of the site is maintained as open space or in agricultural use. Community zoning or subdivision ordinances may also allow the construction of recreational facilities, such as trails or playfields, or stormwater management or other public facilities in the open space areas. Conservation subdivisions typically offer more opportunity for preserving open space and maintaining the natural resources of the site being developed in comparison to conventional subdivision designs.

Conservation subdivisions are typically authorized under community zoning or subdivision regulations. Regulations allowing conservation subdivisions may be written differently; however, three basic elements must be included and balanced. These include development density, lot size, and the amount of required open space. Generally, subdivisions with a lower average residential density require a higher percentage of open space to be provided. Communities may also choose to allow a density bonus for subdivisions that use a conservation design (that is, allow more homes in a conservation subdivision than would be permitted in a conventional subdivision in the same zoning district). As of 2010, 15 of the 42 communities in the Region that had adopted specific regulations for conservation subdivisions provided density bonuses for conservation subdivisions. Table 55 lists County and local governments that have adopted conservation subdivision regulations and Appendix C includes a summary of those regulations.

A review of subdivisions approved in the Region between 1990 and 2005 shows that 87 conservation subdivisions with 4,808 lots were platted in areas with sanitary sewer service and 71 conservation subdivisions with 1,722 lots were platted in areas without sanitary sewers. Conservation subdivisions in areas served by sanitary sewers had an average density of 0.92 homes per gross acre, with a median lot size of about 23,000 square feet and an average of about 25 percent of the site maintained in common open space. In unsewered areas, the average density was 0.28 homes per gross acre, with a median lot size of about 59,000 square feet and an average of about 51 percent of the site maintained in common open space. Conservation subdivisions in unsewered areas were designed to accommodate single-family homes. While most of the conservation subdivisions in sewer areas accommodated primarily single-family homes, two of the subdivisions accommodated lots for two-family dwellings, one subdivision included lots for four-family dwellings, and one included an area for development of a commercial/office building in addition to lots for single-family homes.

Table 53

**COMMUNITY PLANNED UNIT DEVELOPMENT (PUD)
REGULATIONS IN THE SOUTHEASTERN WISCONSIN REGION: 2010**

Sub-area/Community	Flexible Lot Design and Building Placement	Allowance for Increased Density	Allowance for Mixed Land Uses ^a
1			
Village of Belgium	N/A	N/A	N/A
Village of Fredonia.....	N/A	N/A	N/A
Town of Belgium.....	N/A	N/A	N/A
Town of Fredonia.....	N/A	N/A	N/A
2			
City of Port Washington.....	Yes	Yes	Yes
Village of Saukville	Yes	No	No
Town of Port Washington	Yes	No	No
Town of Saukville	N/A	N/A	N/A
3			
City of Cedarburg	Yes	No	Yes
Village of Grafton.....	Yes	Yes	Yes
Town of Cedarburg ^b	Yes	No	Yes
Town of Grafton.....	Yes	No	Yes
4			
City of Mequon	Yes	Yes	Yes
Village of Thiensville.....	Yes	No	No
Ozaukee County.....	N/A	N/A	N/A
5			
Village of Kewaskum	Yes	No	No
Town of Farmington.....	Yes	Yes	No
Town of Kewaskum	N/A	N/A	N/A
6			
City of West Bend.....	Yes	No	No
Village of Newburg	N/A	N/A	N/A
Town of Barton	Yes	Yes	No
Town of Trenton	Yes	No	No
Town of West Bend	N/A	N/A	N/A
7			
Town of Addison.....	Yes	No	No
Town of Wayne.....	Yes	No	No
8			
Village of Jackson.....	Yes	Yes	No
Town of Jackson.....	Yes	No	No
9			
City of Hartford ^b	Yes	No	No
Village of Slinger.....	Yes	No	No
Town of Hartford.....	Yes	Yes	No
Town of Polk.....	Yes	No	No
10			
Village of Germantown	Yes	No	Yes
Town of Germantown	N/A	N/A	N/A
11			
Village of Richfield.....	Yes	Yes	No
Town of Erin	N/A	N/A	N/A
Washington County	N/A	N/A	N/A
12			
City of Glendale.....	Yes	Yes	Yes
Village of Bayside.....	Yes	No	No
Village of Brown Deer.....	Yes	Yes	Yes
Village of Fox Point.....	Yes	Yes	Yes
Village of River Hills.....	N/A	N/A	N/A
Village of Shorewood.....	Yes	Yes	Yes
Village of Whitefish Bay.....	Yes	Yes	Yes

Table 53 (continued)

Sub-area/Community	Flexible Lot Design and Building Placement	Allowance for Increased Density	Allowance for Mixed Land Uses ^a
13 City of Milwaukee	Yes	Yes	Yes
14 City of Milwaukee	Yes	Yes	Yes
15 City of Milwaukee	Yes	Yes	Yes
16 City of Milwaukee	Yes	Yes	Yes
17 City of Greenfield..... City of Wauwatosa..... City of West Allis..... Village of Greendale	Yes Yes Yes N/A	No Yes Yes N/A	Yes Yes Yes N/A
Village of Hales Corners..... Village of West Milwaukee.....	Yes Yes	Yes No	Yes No
18 City of Cudahy..... City of St. Francis..... City of South Milwaukee.....	Yes Yes N/A	Yes No N/A	Yes Yes N/A
19 City of Franklin..... City of Oak Creek	Yes Yes	No No	Yes No
Milwaukee County	N/A	N/A	N/A
20 Village of Butler	Yes	No	Yes
Village of Lannon..... Village of Menomonee Falls	N/A Yes	N/A Yes	N/A Yes
21 City of Brookfield	Yes	Yes	Yes
Village of Elm Grove..... Town of Brookfield.....	Yes Yes	Yes No	Yes No
22 City of New Berlin	Yes	No	Yes
23 City of Muskego.....	Yes	Yes	Yes
24 Village of Sussex..... Town of Lisbon ^b	Yes Yes	No Yes	No Yes
25 City of Oconomowoc	Yes	Yes	Yes
City of Delafield ^b Village of Chenequa	Yes N/A	No N/A	Yes N/A
Village of Hartland	Yes	Yes	Yes
Village of Lac La Belle..... Village of Merton.....	N/A N/A	N/A N/A	N/A N/A
Village of Nashotah	Yes	No	No
Village of Oconomowoc Lake ^b Village of Summit.....	Yes Yes	No Yes	No Yes
Town of Delafield..... Town of Merton.....	N/A N/A	N/A N/A	N/A N/A
Town of Oconomowoc ^c	Yes	Yes	Yes
26 City of Pewaukee ^b City of Waukesha	Yes Yes	No No	No Yes
Village of Pewaukee..... Town of Waukesha ^b	Yes Yes	No ^d Yes	No No

Table 53 (continued)

Sub-area/Community	Flexible Lot Design and Building Placement	Allowance for Increased Density	Allowance for Mixed Land Uses ^a
27			
Village of Big Bend ^b	Yes	No	Yes
Village of Mukwonago	Yes	No	No
Village of North Prairie.....	Yes	No	Yes
Village of Wales.....	Yes	No	Yes
Town of Genesee ^c	Yes	Yes	Yes
Town of Mukwonago	Yes	No	No
Town of Vernon ^c	Yes	Yes	Yes
28			
Village of Dousman ^b	Yes	No	No
Village of Eagle.....	N/A	N/A	N/A
Town of Eagle ^b	Yes	No	Yes
Town of Ottawa ^c	Yes	Yes	Yes
Waukesha County ^b	Yes	Yes	Yes
29			
Village of Caledonia.....	Yes	No	No
Village of Elmwood Park.....	Yes	No	Yes
Village of Mt. Pleasant.....	Yes	Yes	Yes
Village of Sturtevant	Yes	No	Yes
Village of Wind Point	Yes	Yes	Yes
30			
City of Racine ^e	Yes	Yes	Yes
Village of North Bay.....	N/A	N/A	N/A
31			
Village of Rochester	Yes	Yes	No
Village of Union Grove.....	Yes	No	No
Village of Waterford	Yes	Yes	Yes
Town of Dover ^f	Yes	No	No
Town of Norway ^f	Yes	No	No
Town of Raymond ^f	Yes	No	No
Town of Waterford ^f	Yes	No	No
Town of Yorkville ^f	Yes	No	No
32			
City of Burlington	Yes	No	Yes
Town of Burlington.....	Yes	No	No
Racine County	Yes	No	No
33			
Village of Pleasant Prairie	Yes	No	Yes
Town of Somers ^g	Yes	No	No
34			
City of Kenosha	Yes	No	No
35			
Village of Paddock Lake	Yes	No	No
Village of Silver Lake	Yes	No	Yes
Village of Twin Lakes.....	N/A	N/A	N/A
Town of Brighton ^g	Yes	No	No
Village of Bristol ^h	Yes	No	No
Town of Paris ^g	Yes	No	No
Town of Randall ^g	Yes	No	No
Town of Salem ^g	Yes	No	No
Town of Wheatland ^g	Yes	No	No
Kenosha County	Yes	No	No
36			
Village of East Troy	Yes	No	Yes
Town of East Troy.....	Yes	No	No
Town of Spring Prairie ⁱ	Yes	No	No
Town of Troy ^g	Yes	No	No

Table 53 (continued)

Sub-area/Community	Flexible Lot Design and Building Placement	Allowance for Increased Density	Allowance for Mixed Land Uses ^a
37			
City of Whitewater	Yes	Yes	Yes
Town of La Grange ⁱ	Yes	No	No
Town of Richmond ⁱ	Yes	No	No
Town of Whitewater ⁱ	Yes	No	No
38			
City of Delavan	Yes	Yes	Yes
City of Elkhorn	Yes	Yes	Yes
City of Lake Geneva	Yes	Yes	Yes
Village of Darien	Yes	Yes	Yes
Village of Genoa City	Yes	No	Yes
Village of Sharon	N/A	N/A	N/A
Town of Bloomfield ⁱ	Yes	No	No
Town of Darien ⁱ	Yes	No	No
Town of Delavan ⁱ	Yes	No	No
Town of Geneva ⁱ	Yes	No	No
Town of Lafayette ⁱ	Yes	No	No
Town of Linn ⁱ	Yes	No	No
Town of Lyons ⁱ	Yes	No	No
Town of Sharon ⁱ	Yes	No	No
Town of Sugar Creek ⁱ	Yes	No	No
39			
Village of Fontana on Geneva Lake	Yes	Yes	Yes
Village of Walworth	Yes	Yes	Yes
Village of Williams Bay	Yes	Yes	Yes
Town of Walworth ⁱ	Yes	No	No
Walworth County ^b	Yes	No	No

Notes: The Town of Lisbon zoning ordinance is currently under revision. Proposed revisions have been adopted by the Town Board and are expected to be reviewed by the Waukesha County Board in March 2010.

On this table "N/A" means that the community's zoning ordinance does not include PUD regulations.

^aMixed land uses may be allowed for in the underlying zoning district, such residential dwelling units over ground floor commercial uses in downtown commercial districts, if not specifically allowed for by the PUD regulation.

^bThe zoning ordinance allows for PUDs as a conditional use.

^cThe Waukesha County zoning ordinance applies to the Town.

^dThe Village may waive maximum density requirements for redevelopment projects. In this instance, redevelopment projects are defined as construction activity where more than 50 percent of the existing improvement value of a property is razed or removed and replaced with new construction.

^eThe area of the City of Racine containing Johnson Park is included in Sub-area 29.

^fThe Racine County zoning ordinance applies to the Town.

^gThe Kenosha County zoning ordinance applies to the Town.

^hThe Village of Bristol was incorporated from a portion of the Town of Bristol in 2009. The Village annexed remaining portions of the Town in June 2010. The Village has adopted the Kenosha County zoning ordinance as the Village zoning ordinance.

ⁱThe Walworth County zoning ordinance applies to all Towns in the County except the Town of Bloomfield. The Town has adopted the County ordinance as an interim ordinance until the Town develops its own ordinance.

Source: SEWRPC.

Accessory Apartments and Additional Dwelling Units in Agricultural Zoning Districts

Several communities in the Region allow accessory apartments as a conditional use. An accessory apartment, sometimes referred to as a "mother-in-law" apartment, is a secondary dwelling unit established in conjunction with and clearly subordinate to a primary dwelling unit, and may be part of the same structure as the primary dwelling unit or a detached dwelling unit on the same lot, as specified in each zoning ordinance. These units are typically intended for use by relatives of the individuals residing in the primary dwelling. Community zoning ordinances that allow for accessory apartments or dwellings are set forth in Table 56.

Several communities in the Region allow for an additional dwelling unit on the same lot as a principal residential structure in agricultural districts with the intent of providing housing for farm workers or relatives of the farm owner. Community zoning ordinances that allow for additional dwelling units in agricultural districts are also included in Table 56.

Land Division Regulations

A land division ordinance is a public law that regulates the division of land into smaller parcels. Land division ordinances are intended to accomplish the following purposes:

1. Ensure that proposed land divisions will fit harmoniously into the existing land use pattern and will serve to implement the community's comprehensive plan and its various components for the physical development of the community.
2. Ensure that adequate provision is made for necessary and planned community and neighborhood facilities, including parks, accessways to navigable waters, schools, and shopping areas, so that an attractive and efficient environment results.
3. Ensure that sound standards for the development of land are met, with particular attention to such factors as street layouts, widths, and grades; bicycle and pedestrian circulation; park and open space requirements; block configurations; lot sizes; and street utility, stormwater management, and transit improvements.
4. Provide a basis for clear and accurate property boundary line records.
5. Ensure the fiscal stability of the community, minimizing the cost of public facilities and services and protecting against the development of blighted areas over time.
6. Promote the public health, safety, and general welfare.
7. Balance private property rights against the need to protect and preserve the public health, safety, and general welfare.

Table 54

COMMUNITY TRADITIONAL NEIGHBORHOOD DEVELOPMENT (TND) REGULATIONS IN THE SOUTHEASTERN WISCONSIN REGION: 2010

Community ^a	Adopted TND Regulations ^b	TND Concepts Allowed for in PUD Regulations ^c
City of Mequon	X ^c	
City of West Bend		X
City of Hartford		
Village of Germantown		
City of Glendale		X
City of Whitefish Bay		
Village of Shorewood		
City of Milwaukee		
City of Greenfield	X	
City of Wauwatosa		
City of West Allis		
Village of Greendale		
City of Cudahy		X
City of South Milwaukee		
City of Franklin		X
City of Oak Creek		X
Village of Menomonee Falls ...		
City of Brookfield		
City of New Berlin		X
City of Muskego	X	
City of Oconomowoc	X	
City of Pewaukee ^d		
City of Waukesha		X
Village of Caledonia		
Village of Mt. Pleasant		
City of Racine		X
Village of Pleasant Prairie		
City of Kenosha	X ^e	
City of Whitewater		X

^aIncludes only cities and villages with a population of 12,500 or greater. Population is based on 2008 U.S. Bureau of the Census estimate data. Section 66.1027 of the Wisconsin Statutes requires Wisconsin cities and villages with a population of 12,500 or greater to adopt a TND ordinance by January 1, 2002.

^bIncludes only those regulations that refer to Section 66.1027(1)(c) of the Wisconsin Statutes or the document identified as "A Model Ordinance for Traditional Neighborhood Development" pursuant to Section 66.1027(1)(c).

^cThe adopted 2035 comprehensive plan for the City of Mequon includes a traditional neighborhood development planned land use category (Town Center).

^dThe City of Pewaukee had an estimated population of 12,494 in 2008.

^eThe City of Kenosha zoning ordinance includes two traditional neighborhood development districts, the TRD-1 Traditional Single- and Two-Family Residential District and the TRD-2 Traditional Multiple-Family Residential District.

Source: SEWRPC.

Table 55

**COUNTY AND LOCAL GOVERNMENTS WITH CONSERVATION
SUBDIVISION REGULATIONS IN SOUTHEASTERN WISCONSIN: 2010^a**

County/Local Government	Type of Ordinance	County/Local Government	Type of Ordinance
Kenosha County ^b	Zoning	Town of Addison	Zoning
Village of Bristol	Zoning	Town of Barton.....	Zoning
City of Franklin	Unified Development	Town of Erin.....	Subdivision
City of Greenfield	Zoning	Town of Hartford	Zoning
City of Cedarburg.....	Zoning	Town of Jackson	Zoning
Village of Grafton	Zoning	Town of Kewaskum.....	Zoning
Town of Cedarburg	Zoning	Village of Richfield	Zoning
Town of Grafton	Zoning	Town of Wayne	Zoning
Town of Saukville.....	Zoning	Town of West Bend.....	Zoning
Racine County ^c	Zoning	Waukesha County ^e	Zoning
Village of Caledonia	Subdivision	City of Brookfield.....	Zoning
Village of Mt. Pleasant	Zoning	City of Muskego	Land Division and Zoning
Town of Dover.....	Subdivision	City of New Berlin.....	Subdivision and Zoning
Town of Raymond.....	Condominium and Conservation Subdivision	City of Pewaukee	Zoning
Town of Yorkville.....	Subdivision	Village of Chenequa.....	Zoning
Walworth County ^d	Zoning and Subdivision	Village of Menomonee Falls.....	Zoning
City of Delavan.....	Zoning	Village of Pewaukee.....	Development Ordinance
City of Lake Geneva	Zoning	Village of Summit	Zoning
Town of LaGrange	Subdivision	Town of Delafield	Zoning
City of Hartford.....	Zoning	Town of Merton	Zoning
City of West Bend	Zoning	Town of Mukwonago	Zoning
		Town of Waukesha	Zoning

^aSee Appendix C for a summary of County and local government ordinances.

^bAll Towns in Kenosha County are regulated under the County zoning and subdivision ordinances.

^cAll Towns in Racine County are regulated under the County zoning and subdivision ordinances.

^dThe Walworth County zoning ordinance applies to all Towns in the County except the Town of Bloomfield. The Town has adopted the County ordinance as an interim ordinance until the Town develops its own ordinance.

^eThe Towns of Genesee, Ottawa, Oconomowoc, and Vernon are regulated under the Waukesha County zoning ordinances.

Source: SEWRPC.

Land division is regarded as an important means of implementing community comprehensive plans and should be prepared and administered within the context of the comprehensive plan, including its land use and housing elements, to avoid arbitrary development decisions. It should also be recognized that land division design is a dynamic art when considering public regulation. New ideas and emerging community concerns, such as affordability and access to multiple modes of transportation, must be integrated into the land division design and infrastructure process. Accordingly, the intent of a land division control ordinance should be to ensure compliance with at least minimum standards for new development to prevent further occurrences of abuses in land development that may have occurred in the past, while at the same time facilitating the best site design possible. Principles of good design are discussed in greater detail in Chapter XI and in SEWRPC Planning Guide No. 1 (2nd edition), *Land Division Control Guide*, July 2001.

Land division ordinances can be enacted by cities, villages, towns, and counties, with the latter applying only in unincorporated areas. In unincorporated areas it is possible for both counties and towns to have concurrent

Table 56

COMMUNITIES THAT ALLOW ACCESSORY DWELLING UNITS IN THE SOUTHEASTERN WISCONSIN REGION: 2010

Sub-area	Accessory Apartment in Single Family Residential Zoning Districts ^a		Additional Dwelling Unit in Agricultural Zoning Districts	
	Permitted Use (districts)	Conditional Use (districts)	Permitted Use (districts)	Conditional Use (districts)
1				
Village of Belgium.....	None	None	None	None
Village of Fredonia	None	None	None	None
Town of Belgium.....	None	None	None	None
Town of Fredonia	None	None	None	None
2				
City of Port Washington.....	None	None	None	None
Village of Saukville	None	None	None	None
Town of Port Washington	None	None	None	A-1, A-2
Town of Saukville	None	All	None	A-1, A-2
3				
City of Cedarburg	None	None	None	None
Village of Grafton.....	None	None	None	None
Town of Cedarburg.....	None	None	None	A-1, A-2
Town of Grafton.....	None	All	None	A-1
4				
City of Mequon	None	R-2, R-2B, R-3, R-4	None	None
Village of Thiensville.....	None	None	N/A	N/A
Ozaukee County	N/A	N/A	N/A	N/A
5				
Village of Kewaskum	None	None	None	None
Town of Farmington	None	RD, CE	None	AG
Town of Kewaskum	None	None	None	None
6				
City of West Bend.....	None	None	N/A	N/A
Village of Newburg	None	None	None	None
Town of Barton	None	None	None	None
Town of Trenton	None	R-1, R-2, R-3, R-4	None	EA, AT, A-1
Town of West Bend	None	None	N/A	N/A
7				
Town of Addison.....	None	None	None	A-1
Town of Wayne	None	None	None	None
8				
Village of Jackson	None	None	None	None
Town of Jackson	None	R-1	None	A-1, A-2
9				
City of Hartford	None	None	None	None
Village of Slinger	None	None	None	None
Town of Hartford.....	None	None	None	None
Town of Polk.....	None	None	None	A-1
10				
Village of Germantown	None	None	None	None
Town of Germantown	None	None	None	None
11				
Village of Richfield.....	RS-1, RS-1a, RS-1b, RS-2, RS-3 (all)	None	None	A-1, A-1A, A-2
Town of Erin	None	None	None	None
Washington County	N/A	N/A	N/A	N/A
12				
City of Glendale.....	None	None	N/A	N/A
Village of Bayside.....	None	None	N/A	N/A
Village of Brown Deer.....	None	None	N/A	N/A

Table 56 (continued)

Sub-area	Accessory Apartment in Single Family Residential Zoning Districts ^a		Additional Dwelling Unit in Agricultural Zoning Districts	
	Permitted Use (districts)	Conditional Use (districts)	Permitted Use (districts)	Conditional Use (districts)
12 (continued)	None	None	N/A	N/A
Village of Fox Point	None	None	N/A	N/A
Village of River Hills	None	None	N/A	N/A
Village of Shorewood	None	None	N/A	N/A
Village of Whitefish Bay.....	None	None	N/A	N/A
13				
City of Milwaukee	RS6	None	N/A	N/A
14				
City of Milwaukee	RS6	None	N/A	N/A
15				
City of Milwaukee	RS6	None	N/A	N/A
16				
City of Milwaukee	RS6	None	N/A	N/A
17				
City of Greenfield.....	None	None	N/A	N/A
City of Wauwatosa	None	None	N/A	N/A
City of West Allis	None	None	N/A	N/A
Village of Greendale.....	None	None	None	None
Village of Hales Corners.....	None	None	N/A	N/A
Village of West Milwaukee	None	None	N/A	N/A
18				
City of Cudahy.....	None	None	N/A	N/A
City of St. Francis	None	None	N/A	N/A
City of South Milwaukee	None	None	N/A	N/A
19				
City of Franklin	None	None	None	A-2
City of Oak Creek	None	None	None	None
Milwaukee County	N/A	N/A	N/A	N/A
20				
Village of Butler	None	None	N/A	N/A
Village of Lannon.....	None	None	None	None
Village of Menomonee Falls	None	None	None	A-1
21				
City of Brookfield	None	None	N/A	N/A
Village of Elm Grove.....	None	None	N/A	N/A
Town of Brookfield.....	None	None	None	None
22				
City of New Berlin.....	None	None	None	A-1
23				
City of Muskego.....	RCE, RC-1, RC-2, RC-3, RSE, RS-1, RS-2, RS-3, ERS-1, ERS-2, ERS-3, RL-1, RL-2, RL-3 (all)	None	EA, A-1	None
24				
Village of Sussex.....	None	Rs-1, Rs-2, Rs-3, Rs-4 (all)	None	A-1
Town of Lisbon	None	RD-5, R-1, R-2, R-3 (all)	None	AD-10, A-10, A-5 (all)
25				
City of Oconomowoc	None	None	None	None
City of Delafield	None	None	A-1, A-1E	None
Village of Chenequa.....	None	None	N/A	N/A
Village of Hartland	None	None	None	A-1
Village of Lac La Belle.....	None	None	N/A	N/A
Village of Merton	None	None	None	None
Village of Nashotah	None	None	None	None

Table 56 (continued)

Sub-area	Accessory Apartment in Single Family Residential Zoning Districts ^a		Additional Dwelling Unit in Agricultural Zoning Districts	
	Permitted Use (districts)	Conditional Use (districts)	Permitted Use (districts)	Conditional Use (districts)
25 (continued)				
Village of Oconomowoc Lake...	None	None	None	None
Village of Summit	None	RCE, RRE, R-1, R-2, R-3 (all)	None	A
Town of Delafield.....	None	R-1, R-1(A), R-2, R-3, R-L, A-2, A-3 (all)	None	A-1, A-E
Town of Merton	None	A-2, A-3, R-1, R-2, R-3 (all)	None	A-I
Town of Oconomowoc ^b	None	R-1, R-1a, R-2, R-3, RRD-5 (all)	None	A-1, A-1a, A-2, A-3, A-4, A-5, A-B, A-E, A-P, A-T, AD-10 (all)
26				
City of Pewaukee	None	None	None	A-1
City of Waukesha	None	RS-3	N/A	N/A
Village of Pewaukee.....	None	R-1, R-2, R-3, R-4, R-5 (all)	None	None
Town of Waukesha.....	None	R-E, R-SE, R-1, R-2, R-3 (all)	None	A-1
27				
Village of Big Bend	None	None	None	None
Village of Mukwonago	None	None	None	None
Village of North Prairie	None	R-1, R-2	None	None
Village of Wales.....	None	None	None	None
Town of Genesee ^b	None	R-1, R-1a, R-2, R-3, RRD-5 (all)	None	A-1, A-1a, A-2, A-3, A-4, A-5, A-B, A-E, A-P, A-T, AD-10 (all)
Town of Mukwonago	None	R-1, R-2, R-3	None	A-P, A-1
Town of Vernon ^b	None	R-1, R-1a, R-2, R-3, RRD-5 (all)	None	A-1, A-1a, A-2, A-3, A-4, A-5, A-B, A-E, A-P, A-T, AD-10 (all)
28				
Village of Dousman	None	RR, SR-1, SR-2, SR-3, General Residence	A	None
Village of Eagle	None	None	None	None
Town of Eagle	None	A-3, R-1, R-L	None	A-P
Town of Ottawa ^b	None	R-1, R-1a, R-2, R-3, RRD-5 (all)	None	A-1, A-1a, A-2, A-3, A-4, A-5, A-B, A-E, A-P, A-T, AD-10 (all)
Waukesha County.....	None	R-1, R-1a, R-2, R-3, RRD-5 (all)	None	A-1, A-1a, A-2, A-3, A-4, A-5, A-B, A-E, A-P, A-T, AD-10 (all)
29				
Village of Caledonia	None	None	None	None
Village of Elmwood Park	None	None	N/A	N/A
Village of Mt. Pleasant.....	None	None	AG	None
Village of Sturtevant	None	None	None	None
Village of Wind Point	None	None	None	None
30				
City of Racine ^c	None	None	N/A	N/A
Village of North Bay.....	None	None	N/A	N/A
31				
Village of Rochester	None	None	N/A	N/A
Village of Union Grove	None	None	A	None
Village of Waterford.....	None	None	N/A	N/A
Town of Dover ^d	None	None	A-1, A-2, A-3, A-4	None
Town of Norway ^d	None	None	A-1, A-2, A-3, A-4	None
Town of Raymond ^d	None	None	A-1, A-2, A-3, A-4	None
Town of Waterford ^d	None	None	A-1, A-2, A-3, A-4	None
Town of Yorkville ^d	None	None	A-1, A-2, A-3, A-4	None
32				
City of Burlington.....	None	None	None	None
Town of Burlington ^d	None	None	A-1, A-2, A-3, A-4	None
Racine County.....	None	None	A-1, A-2, A-3, A-4	None

Table 56 (continued)

Sub-area	Accessory Apartment in Single Family Residential Zoning Districts ^a		Additional Dwelling Unit in Agricultural Zoning Districts	
	Permitted Use (districts)	Conditional Use (districts)	Permitted Use (districts)	Conditional Use (districts)
33				
Village of Pleasant Prairie	None	None	None	A-1, A-2, A-4
Town of Somers ^e	None	None	None	A-1, A-2, A-4
34				
City of Kenosha	None	None	None	A-1, A-2
35				
Village of Paddock Lake	None	None	A-A	None
Village of Silver Lake	None	None	None	None
Village of Twin Lakes	None	None	None	None
Town of Brighton ^e	None	None	None	A-1, A-2, A-4
Village of Bristol ^f	None	None	None	A-1, A-2, A-4
Town of Paris ^e	None	None	None	A-1, A-2, A-4
Town of Randall ^e	None	None	None	A-1, A-2, A-4
Town of Salem ^e	None	None	None	A-1, A-2, A-4
Town of Wheatland ^e	None	None	None	A-1, A-2, A-4
Kenosha County	None	None	None	A-1, A-2, A-4
36				
Village of East Troy	None	None	None	A-1
Town of East Troy ^g	None	None	None	A-1, A-2, A-3
Town of Spring Prairie ^g	None	None	None	A-1, A-2, A-3
Town of Troy ^g	None	None	None	A-1, A-2, A-3
37				
City of Whitewater	None	None	AT	None
Town of La Grange ^g	None	None	None	A-1, A-2, A-3
Town of Richmond ^g	None	None	None	A-1, A-2, A-3
Town of Whitewater ^g	None	None	None	A-1, A-2, A-3
38				
City of Delavan	None	None	None	None
City of Elkhorn	None	None	None	A-1
City of Lake Geneva	None	None	None	None
Village of Darien	None	None	A-1	
Village of Genoa City	None	None	None	None
Village of Sharon	None	None	None	A-1
Town of Bloomfield ^g	None	None	None	A-1, A-2, A-3
Town of Darien ^g	None	None	None	A-1, A-2, A-3
Town of Delavan ^g	None	None	None	A-1, A-2, A-3
Town of Geneva ^g	None	None	None	A-1, A-2, A-3
Town of Lafayette ^g	None	None	None	A-1, A-2, A-3
Town of Linn ^g	None	None	None	A-1, A-2, A-3
Town of Lyons ^a	None	None	None	A-1, A-2, A-3
Town of Sharon ^g	None	None	None	A-1, A-2, A-3
Town of Sugar Creek ^g	None	None	None	A-1, A-2, A-3
39				
Village of Fontana-on- Geneva Lake	None	RS-1, RS-1P, RS-2, RS-2P, RS-3, RS-3P, RSA-1	N/A	N/A
Village of Walworth	None	None	None	None
Village of Williams Bay	None	None	None	None
Town of Walworth ^g	None	None	None	A-1, A-2, A-3
Walworth County	None	None	None	A-1, A-2, A-3

^aIncludes single-family detached dwellings only.

^bRegulated under the Waukesha County zoning ordinance.

^cThe area of the City of Racine containing Johnson Park is included in Sub-area 29.

^dAll Towns in the County are regulated under the Racine County zoning ordinance.

^eAll Towns in the County are regulated under the Kenosha County zoning ordinance.

^fThe Village of Bristol was incorporated from a portion of the Town of Bristol in 2009. The Village annexed remaining portions of the Town in June 2010. The Village has adopted the Kenosha County zoning ordinance as the Village zoning ordinance.

^gThe Walworth County zoning ordinance applies to all Towns in the County except the Town of Bloomfield. The Town has adopted the County ordinance as an interim ordinance until the Town develops its own ordinance.

Source: SEWRPC.

jurisdiction over land divisions. Cities and villages also have “extraterritorial” plat approval jurisdiction over subdivisions proposed near their corporate boundaries.³

Chapter 236 of the *Wisconsin Statutes* sets forth general requirements governing the subdivision of land, including surveying and monumenting requirements, necessary approvals, recording procedures, and requirements for amending or changing subdivision maps. The *Statutes* also grant authority to local governments and counties to review subdivision maps, commonly referred to as plats, with respect to local plans and ordinances. Section 236.45 of the *Statutes* authorizes local governments and counties to adopt their own land division ordinances, which may be more restrictive than State requirements. Subdivisions are defined in the *Statutes* as “a division of a lot, where the act of division creates five or more parcels or building sites of 1.5 acres each or less in area; or five or more parcels or building sites of 1.5 acres each or less in area are created by successive land divisions within a period of five years.” Local subdivision ordinances may be broader in scope and require review and approval of land divisions in addition to those meeting the statutory definition of a “subdivision,” including review of proposed condominium projects. Appendix D provides a summary of the scope of land division ordinances adopted by local governments and counties in the Region.

Community Comprehensive Plans

As described in Chapter III, counties and communities within the Region have prepared and adopted comprehensive plans to comply with the comprehensive planning law enacted by the Wisconsin Legislature in 1999. Comprehensive plans must include nine elements, including a land use element and a housing element, which are particularly relevant to the preparation of this regional housing plan.

Land Use Element

Maps 6 through 12 in Chapter III show the land use plan maps adopted by the Kenosha, Ozaukee, Racine, Washington, and Waukesha County Boards as part of each County comprehensive plan; a compilation of the land use plan maps adopted as part of each city and village comprehensive plan in Milwaukee County; and a compilation of the land use plan map adopted by the Walworth County Board for unincorporated (town) areas and the land use plan maps adopted as part of city and village comprehensive plans within incorporated portions of Walworth County. Maps 6 through 12 typically include planned land uses from town comprehensive plans in the

³A city or village may review and approve or reject subdivision plats located within its extraterritorial area under Section 236.10 of the *Statutes* if it has adopted a subdivision ordinance or an official map. Section 236.02 of the *Statutes* defines the extraterritorial plat review jurisdiction as the unincorporated area within three miles of the corporate limits of a city of the first, second, or third class, or within 1.5 miles of the corporate limits of a city of the fourth class or a village. In accordance with Section 66.0105 of the *Statutes*, in situations where the extraterritorial plat approval jurisdiction of two or more cities or villages would otherwise overlap, the extraterritorial jurisdiction between the municipalities is divided on a line, all points of which are equidistant from the boundaries of each municipality concerned, so that no more than one city or village exercises extraterritorial jurisdiction of any unincorporated area. The extraterritorial area changes whenever a city or village annexes land, unless the city or village has established a permanent extraterritorial area through a resolution of the common council or village board or through an agreement with a neighboring city or village. A city or village may also waive its right to approve plats within any portion of its extraterritorial area by adopting a resolution that describes or maps the area in which it will review plats, as provided in Section 236.10 of the *Statutes*. The resolution must be recorded with County register of deeds.

extraterritorial areas⁴ of cities and villages, because the towns have primary zoning authority⁵ within extraterritorial areas unless the area is subject to extraterritorial zoning regulations.

The land use plan maps adopted by local governments that provide sanitary sewer service, or plan to provide such service by 2035, were compiled to help identify areas that have been designated for residential development at densities that could potentially accommodate new affordable housing. Planned land uses are shown on Maps 48, 51, 54, 57, 60, 63, and 66 for areas within adopted (refined) sanitary sewer service areas and additional areas proposed to be provided with sewer service in local comprehensive plans. The maps include planned land uses from city and village comprehensive plans for their extraterritorial areas, because cities and villages typically require land to be annexed before extending sanitary sewers to serve urban development.

The land use categories included in local plans were converted to a uniform legend for mapping and analysis purposes. Tables E-1 through E-7 in Appendix E show the relationship between the uniform categories used on the countywide maps and the corresponding categories used on the land use plan maps in local comprehensive plans. Table 57 lists the residential structure types and densities within each of the residential land use categories shown on the countywide maps.

Under the State comprehensive law, County and local plans must have at least a 20-year planning horizon. Many community plans used a design year of 2035 to be consistent with the regional land use and transportation plans, which must plan for a longer time period to meet Federal transportation planning requirements. Areas on the outskirts of planned sewer areas may not develop with urban uses for many years, depending on the rate of growth and timing for extending sanitary sewer and public water to serve urban development. Maps 49, 52, 55, 58, 61, 64, and 67 show areas served by public sewer in 2010, additional areas included in planned sewer service areas approved by the Department of Natural Resources, and areas beyond those included in planned sewer service areas proposed to be provided with sewer service by local comprehensive plans at a future date, pending an update and amendment to the community's sewer service area plan. These areas may not be developed for urban uses for several years.

The land use plan maps adopted by sewer communities were analyzed to determine the amount of land designated for new residential development at densities that would be suitable for accommodating new affordable housing, defined as densities equating to a lot area of 10,000 square feet or less per dwelling unit. In some cases, residential categories on local land use plan maps that would allow a broad range of lot areas per dwelling unit were analyzed based on current zoning to determine which areas would allow development equating to a lot area of 10,000 square feet or less per dwelling unit. Residential areas within these density classifications were further analyzed to identify undeveloped areas in 2010 that are located outside wetlands, floodplains, and primary environmental corridors. Maps 50, 53, 56, 59, 62, 65, and 68 depict areas designated for residential use at densities that could potentially accommodate affordable housing, and were suitable for development and vacant in 2010. The number of acres of developable land within relatively high density residential land use categories in each sewer community is shown on Tables 58 through 64. The tables also indicate areas designated for higher-density residential development that are vacant and suitable for development expressed as a percentage of the total area designated for urban development in each community land use plan.

⁴*Under the Wisconsin Statutes, cities of the first, second, and third class may exercise specified extraterritorial platting and planning authority within three miles of their boundary, and cities of the fourth class and villages may exercise extraterritorial authority within 1.5 miles of their boundary. Cities and villages may also adopt extraterritorial zoning regulations if such regulations are approved by a joint committee composed of representatives of the city or village and the affected town. Extraterritorial zoning is uncommon within the Region.*

⁵*Towns regulated under a general County zoning ordinance share primary zoning authority with the County. General County zoning ordinances are in effect in all of the towns in Kenosha and Racine Counties, 15 of the 16 towns in Walworth County, and four of the 11 towns in Waukesha County.*

Table 57

**DESCRIPTION OF RESIDENTIAL LAND USE CATEGORIES USED FOR STANDARDIZED
LAND USE PLAN MAPS FOR SEWERED COMMUNITIES IN SOUTHEASTERN WISCONSIN COUNTIES**

County	Land Use Plan Category	Description
Kenosha	Suburban Density Residential	Single-family residential development at densities equivalent to 40,000 square feet to 4.9 acres per dwelling
	Low Density Residential	Single-family residential development at densities equivalent to 10,001 to 39,999 square feet per dwelling
	Medium Density Residential ^a	Single-family residential development at densities equivalent to 6,000 to 10,000 square feet per dwelling
	High Density Residential ^a	Multi-family or a mix of housing structure types with an average density of less than 6,000 square feet per dwelling
	Mixed Use ^a	A mix of residential, commercial, and institutional uses. Residential uses are typically high or medium-high density
Milwaukee	Suburban Density Residential	Single-family residential development at densities equivalent to 1.0 to 4.9 acres per dwelling
	Low Density Residential	Single-family residential development at densities equivalent to 20,000 to 43,559 square feet per dwelling
	Medium-Low Density Residential	Single-family residential development at densities equivalent to 10,001 to 19,999 square feet per dwelling
	Medium Density Residential ^a	Single-family residential development at densities equivalent to 10,000 square feet or less per dwelling
	Medium-High Density Residential ^a	Two-family, townhouse, or a mix of single- and two-family development at an average density of less than 10,000 square feet per dwelling
	High Density Residential ^a	Multi-family or a mix of housing structure types with an average density of less than 10,000 square feet per dwelling
	Mixed Use Including Residential ^a	A mix of residential, commercial, and institutional uses. Residential uses are typically high or medium-high density
Ozaukee	Suburban Density Residential	Single-family residential development at densities equivalent to 1.0 to 4.9 acres per dwelling
	Medium Density Residential	Single- and two-family residential development at densities equivalent to 10,000 to 43,559 square feet per dwelling
	Medium-High Density Residential ^a	Two-family or a mix of single- and two-family development at an average density of less than 10,000 square feet per dwelling
	High Density Residential ^a	Multi-family or a mix of housing structure types that includes multi-family with an average density of less than 10,000 square feet per dwelling
	Traditional Neighborhood Development and Mixed Use ^a	A mix of residential, commercial, and institutional uses. Residential uses are typically high or medium-high density
Racine	Suburban Density Residential	Single-family residential development at densities equivalent to 1.5 to 2.9 acres per dwelling
	Low Density Residential	Single-family residential development at densities equivalent to 19,000 square feet to 1.49 acres per dwelling
	Medium Density Residential	Single-family residential development at densities equivalent to 10,001 to 18,999 square feet per dwelling
	Medium-High Density Residential ^a	Single-, two-, and multi-family dwellings with an average density of 6,200 to 10,000 square feet per dwelling
	High Density Residential ^a	Single-, two-, and multi-family dwellings with an average density of less than 6,200 square feet per dwelling
	Mixed Use ^a	A mix of residential, commercial, and institutional uses. Residential uses are typically high or medium-high density
Walworth	Suburban Density Residential	Single-family residential development at densities equivalent to 1.0 to 4.9 acres per dwelling
	Low Density Residential	Single-family residential development at densities equivalent to 20,000 to 43,559 square feet per dwelling
	Medium-Low Density Residential	Single-family residential development at densities equivalent to 10,000 to 19,999 square feet per dwelling
	Medium Density Residential ^a	Single-family residential development with an average density of less than 10,000 square feet per dwelling
	Medium-High Density Residential ^a	Two-family, townhouse, or a mix of single- and two-family development at an average density of less than 10,000 square feet per dwelling

Table 57 (continued)

County	Land Use Plan Category	Description
Walworth (continued)	High Density Residential ^a	Multi-family or a mix of housing structure types with an average density of less than 10,000 square feet per dwelling
	Mixed Use ^a	A mix of residential, commercial, and institutional uses. Residential uses are typically high or medium-high density
Washington	Suburban Density Residential	Single-family residential development at densities equivalent to 1.0 to 4.9 acres per dwelling
	Medium Density Residential	Single-family and two-family residential development at densities equivalent to 10,000 to 43,559 square feet per dwelling
	Medium-High Density Residential ^a	Single- and two-family development at an average density of less than 10,000 square feet per dwelling
	High Density Residential ^a	Multi-family or a mix of housing structure types with an average density of less than 10,000 square feet per dwelling
	Mixed Use ^a	A mix of residential, commercial, and institutional uses. Residential uses are typically high or medium-high density
Waukesha	Suburban Density Residential	Single-family residential development at densities equivalent to 1.5 to 4.9 acres per dwelling
	Low Density Residential	Single-family residential development at densities equivalent to 20,000 square feet to 1.4 acres per dwelling
	Medium Density Residential	Single-family residential development at densities equivalent to 10,000 to 19,999 square feet per dwelling
	Medium-High Density Residential ^a	Single-, two-, and multi-family dwellings with an average density of 6,000 to 9,999 square feet per dwelling
	High Density Residential and Housing for the Elderly ^{a, b}	Single-, two-, and multi-family dwellings with an average density of less than 6,000 square feet per home
	Mixed Use (Residential and Commercial) ^a	A mix of residential, commercial, and institutional uses. Residential uses are typically high or medium-high density

^aLand use categories identified as suitable for accommodating new affordable housing on Maps 55 through 61.

^bThe Villages of Hartland and Nashotah have identified existing areas developed for housing for the elderly on the Village land use plan maps. No vacant land in Waukesha County has been designated in comprehensive plans adopted by sewerred communities specifically for the development of housing for the elderly.

Source: SEWRPC.

The results of an analysis of the relationship between housing and jobs that could be accommodated in each sub-area based on the comprehensive plans adopted by sewerred communities are presented in Chapter VIII.

Housing Element and Community Housing Mix Policies

Chapter III also includes a compilation of the goals and objectives from Housing Elements adopted as part of the multi-jurisdictional comprehensive plans for Kenosha, Ozaukee, Racine, Walworth, Washington, and Waukesha Counties and the Housing Element goals and objectives adopted by the Cities of Milwaukee, West Allis, and Wauwatosa as part of the cities' comprehensive plans. Each comprehensive plan also includes policies and programs as part of the Housing Element. Several local governments include a housing mix policy in the community's comprehensive plan. Other housing mix policies have been adopted as freestanding written documents or reports. Table 65 lists communities in the Region that have a currently-adopted housing mix policy specifying a percentage split between housing types. Because it is not feasible to construct substantial amounts of multi-family or small-lot housing in communities without a sanitary sewerage system, Table 65 includes only those communities that provide sewer service. The table also indicates if the community limits or provides exemptions for multi-family housing for seniors. Communities with sewer service that have adopted a policy recommending that 70 percent or more of the housing units in the community should be single-family include the Village of Fredonia, Village of Thiensville, City of New Berlin, Village of Mukwonago, Village of Waterford, and Town of Salem.

Table 58

**LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT AT DENSITIES THAT COULD
POTENTIALLY ACCOMMODATE AFFORDABLE HOUSING IN KENOSHA COUNTY: 2010**

Community	Medium Density Residential ^a (gross acres)	High Density Residential ^b (gross acres)	Mixed Use ^c (gross acres)	Subtotal (gross acres)	Proposed Sewered Area (gross acres) ^d	Percent of Sewered Area Available for Affordable Housing ^e
City						
Kenosha.....	891.9	387.4	34.0	1,313.3	19,814.5	6.6
Villages						
Bristol.....	88.5	92.3	0.0	180.8	3,830.8	4.7
Genoa City ^f	0.0	0.0	0.0	0.0	383.4	0.0
Paddock Lake.....	1,298.6	20.1	50.8	1,369.5	3,315.0	41.3
Pleasant Prairie.....	320.0	0.0	83.0	403.0	20,801.6	1.9
Silver Lake.....	44.4	0.0	0.0	44.4	1,913.7	2.3
Twin Lakes.....	188.1	0.0	17.0	205.1	11,570.3	1.8
Towns						
Salem.....	97.4	60.3	0.0	157.7	16,775.5	0.9
Somers.....	1.4	134.9	280.2	416.5	13,561.2	3.1
Total	2,930.3	695.0	465.0	4,090.3	91,966.0	4.4

NOTE: Information on this table includes areas in adopted sanitary sewer service areas and additional areas proposed to be provided with sewer service in local comprehensive plans. Land use categories on each community land use plan map were converted to uniform categories, which are shown on Map 48. Map 50 shows areas available for development in each of the above categories.

^aIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for single-family dwellings at a density equating to 6,000 to 10,000 square feet per dwelling.

^bIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for multi-family development or a mix of dwelling types that includes multi-family residential at a density equating to less than 6,000 square feet per dwelling.

^cIncludes 75 percent of vacant areas outside wetlands, floodplains, and primary environmental corridors designated for mixed use in local comprehensive plans.

^dTotal area proposed to be sewered in community comprehensive plans; including areas of existing development.

^eIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors designated in local comprehensive plans for residential development at densities appropriate for the development of affordable housing. Areas of existing development are not included.

^fIncludes only that portion of the Village in Kenosha County. See Table 62 for information for that portion of the Village of Genoa City planning area located in Walworth County.

Source: SEWRPC.

PART 2: HOUSING DEVELOPMENT COSTS ANALYSIS

The cost of developing new housing affects the ability of households to obtain affordable housing near job centers, especially in the outlying areas of the Region where existing affordable housing may not be as plentiful as in larger urban centers. A variety of housing is important to ensure the housing stock of an area matches the housing needs of an area, based on household income and size characteristics and the type and pay scale of jobs in the area. This section describes the significant factors affecting the cost of new single- and multi-family housing development, including the cost of raw land, land development and site improvement costs, construction costs, and the costs associated with government agency review and permitting of a proposed housing development. This analysis also focuses on the development of land for new housing in areas that provide sanitary sewer service, which would better accommodate higher-density, and more affordable, housing.

Table 59

**LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT AT DENSITIES THAT COULD
POTENTIALLY ACCOMMODATE AFFORDABLE HOUSING IN MILWAUKEE COUNTY: 2010**

Community	Medium Density Residential ^a (gross acres)	Medium-High Density Residential ^b (gross acres)	High Density Residential ^c (gross acres)	Mixed Use ^d (gross acres)	Subtotal (gross acres)	Proposed Sewered Area (gross acres) ^e	Percent of Sewered Area Available for Affordable Housing ^f
Cities							
Cudahy	0.3	0.0	2.0	0.0	2.3	3,055.2	0.1
Franklin.....	0.0	56.6	75.2	425.8	557.8	22,198.1	2.5
Glendale	2.4	0.0	0.0	0.0	2.4	3,817.4	0.1
Greenfield	11.5	25.0	72.4	28.6	137.5	7,388.9	1.9
Milwaukee.....	336.4	96.8	62.8	30.2	526.2	61,945.9	0.8
Oak Creek	195.5	55.5	131.0	190.3	572.3	18,217.0	3.1
St. Francis	0.0	104.3	0.0	3.6	107.9	1,647.0	6.6
South Milwaukee	22.4	0.0	5.2	2.7	30.3	3,103.6	1.0
Wauwatosa.....	0.0	0.8	19.0	0.0	19.8	8,465.6	0.2
West Allis.....	19.7	0.0	1.5	0.0	21.2	7,300.0	0.3
Villages							
Bayside ^g	0.0	0.0	0.0	1.7	1.7	1,541.6	0.1
Brown Deer.....	0.0	0.0	8.8	2.1	10.9	2,811.7	0.4
Fox Point	0.0	0.0	0.0	0.0	0.0	1,842.7	0.0
Greendale.....	0.0	0.0	0.2	0.0	0.2	3,564.6	0.0 ^h
Hales Corners.....	0.0	5.7	0.0	0.0	5.7	2,045.8	0.3
River Hills	0.0	0.0	0.0	0.0	0.0	3,411.5	0.0
Shorewood	0.0	0.0	0.0	0.0	0.0	1,022.3	0.0
West Milwaukee	0.0	0.0	0.0	1.1	1.1	719.8	0.2
Whitefish Bay.....	0.0	0.0	0.0	0.0	0.0	1,360.7	0.0
Total	588.2	344.7	378.1	686.1	1,997.1	155,459.4	1.3

NOTE: Information on this table includes areas in adopted sanitary sewer service areas (all of Milwaukee County). Land use categories on each community land use plan map were converted to uniform categories, which are shown on Map 51. Map 53 shows areas available for development in each of the above categories.

^aIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for single-family dwellings at a density equating to 10,000 square feet or less per dwelling.

^bIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for townhomes, single-, and/or two-family dwellings at a density equating to 10,000 square feet or less per dwelling.

^cIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for multi-family development or a mix of dwelling types that includes multi-family residential at a density equating to 10,000 square feet or less per dwelling.

^dIncludes 75 percent of vacant areas designated for mixed use, including residential uses, in local comprehensive plans.

^eTotal area proposed to be sewered in community comprehensive plans; including areas of existing development.

^fIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors designated in local comprehensive plans for residential development at densities appropriate for the development of affordable housing. Areas of existing development are not included.

^gIncludes only that portion of the Village of Bayside in Milwaukee County. See Table 60 for that portion of the Village in Ozaukee County.

^hLess than 0.05 percent.

Source: SEWRPC.

The focus of this analysis is on costs on which governmental agencies have a direct impact and may be able to adjust to lower the cost of housing. These impacts include:

- **Raw Land Costs:** The cost of land is affected by both market demand and through County and local government regulations that specify minimum lot sizes.

Table 60

**LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT AT DENSITIES THAT COULD
POTENTIALLY ACCOMMODATE AFFORDABLE HOUSING IN OZAUKEE COUNTY: 2010**

Community	Medium-High Density Residential ^a (gross acres)	Traditional Neighborhood Development ^b (gross acres)	High Density Residential ^c (gross acres)	Mixed Use ^d (gross acres)	Subtotal (gross acres)	Proposed Sewered Area (gross acres) ^e	Percent of Sewered Area Available for Affordable Housing ^f
Cities							
Cedarburg	127.0	0.0	31.3 ^g	8.9	167.2	6,174.2	2.7
Mequon	0.0	0.0	0.0	10.8	10.8	12,955.1	0.1
Port Washington	0.0	0.0	61.1	81.3	142.4	9,816.8	1.5
Villages							
Bayside ^h	0.0	0.0	0.0	0.0	0.0	57.2	0.0
Belgium	0.0	0.0	0.0	0.0	0.0	2,767.2	0.0
Fredonia	0.2	521.6	10.8	0.0	532.6	3,610.8	14.8
Grafton	0.0	234.2	20.1	0.0	254.3	10,127.5	2.5
Newburg ⁱ	0.0	0.0	0.0	0.0	0.0	347.3	0.0
Saukville	1.4	0.0	199.5	0.0	200.9	9,252.0	2.2
Thiensville.....	0.0	0.0	0.0	0.0	0.0	674.4	0.0
Total	128.6	755.8	322.8	101.0	1,308.2	55,782.5	2.3

NOTE: Information on this table includes areas in adopted sanitary sewer service areas and additional areas proposed to be provided with sewer service in local comprehensive plans. Land use categories on each community land use plan map were converted to uniform categories, which are shown on Map 54. Map 56 shows areas available for development in each of the above categories.

^aIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for single- and/or two-family development at a density equating to less than 10,000 square feet per dwelling.

^bIncludes 75 percent of vacant areas outside wetlands, floodplains, and primary environmental corridors planned for a mix of dwelling types using traditional neighborhood development patterns at a density equating to less than 10,000 square feet per dwelling.

^cIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for multi-family development or a mix of dwelling types that includes multi-family residential at a density equating to less than 10,000 square feet per dwelling.

^dIncludes 75 percent of vacant areas outside wetlands, floodplains, and primary environmental corridors designated for mixed use in local comprehensive plans.

^eTotal area proposed to be sewered in community comprehensive plans, including areas of existing development.

^fIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors designated in local comprehensive plans for residential development at densities appropriate for the development of affordable housing. Areas of existing development are not included.

^gIncludes 26.5 acres of land planned for multi-family development for the elderly and 4.8 acres planned for general multi-family development.

^hIncludes only that portion of the Village of Bayside in Ozaukee County. See Table 59 for that portion of the Village in Milwaukee County.

ⁱIncludes only that portion of the Village of Newburg in Ozaukee County. See Table 63 for that portion of the Village in Washington County.

Source: SEWRPC.

- **Land Development and Site Improvement Costs:** These costs are affected by subdivision improvement and infrastructure requirements and stormwater management requirements.
- **Construction Costs:** Zoning or subdivision ordinances or local policies may specify minimum home sizes, façade materials, and building types, which affect construction costs. Construction costs are also determined by the price of raw materials, home fixtures, and labor costs.
- **Government Regulations and Permit Fees:** Permitting and the time needed for project review are largely determined by government agencies.

Table 61

**LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT AT DENSITIES THAT COULD
POTENTIALLY ACCOMMODATE AFFORDABLE HOUSING IN RACINE COUNTY: 2010**

Community	Medium-High Density Residential ^a (gross acres)	High Density Residential ^b (gross acres)	Mixed Use ^c (gross acres)	Subtotal (gross acres)	Proposed Sewered Area (gross acres) ^d	Percent of Sewered Area Available for Affordable Housing ^e
City						
Burlington.....	8.4	76.5	0.0	84.9	5,740.2	1.5
Racine.....	34.4	20.2	15.7	70.3	10,051.6	0.7
Villages						
Caledonia.....	107.1	42.0	273.8	422.9	17,441.7	2.4
Elmwood Park.....	0.0	0.0	0.0	0.0	98.0	0.0
Mount Pleasant.....	239.1	137.6	0.0	376.7	16,129.6	2.3
North Bay.....	0.0	0.0	0.0	0.0	67.7	0.0
Rochester.....	0.0	11.9	0.0	11.9	2,046.4	0.6
Sturtevant.....	424.3	20.8	0.0	445.1	2,690.4	16.5
Union Grove.....	42.1	1.4	0.0	43.5	2,901.9	1.5
Waterford.....	0.0	8.9	87.8	96.7	2,450.2	3.9
Wind Point.....	0.0	0.0	0.0	0.0	824.9	0.0
Towns						
Raymond.....	0.0	0.0	0.0	0.0	3,241.4	0.0
Yorkville.....	0.0	0.0	0.0	0.0	2,296.7	0.0
Total	855.4	319.3	377.3	1,552.0	65,980.7	2.4

NOTE: Information on this table includes areas in adopted sanitary sewer service areas and additional areas proposed to be provided with sewer service in local comprehensive plans. Land use categories on each community land use plan map were converted to uniform categories, which are shown on Map 57. Map 59 shows areas available for development in each of the above categories.

^aIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for a mix of dwelling types at a density equating to 6,200 to 10,000 square feet per dwelling.

^bIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for a mix of dwelling types at a density equating to less than 6,200 square feet per dwelling.

^cIncludes 75 percent of vacant areas outside wetlands, floodplains, and primary environmental corridors designated for mixed use in local comprehensive plans.

^dTotal area proposed to be sewered in community comprehensive plans, including areas of existing development.

^eIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors designated in local comprehensive plans for residential development at densities appropriate for the development of affordable housing. Areas of existing development are not included.

Source: SEWRPC.

Although much of the cost associated with government regulation of housing (and other) development is necessary to assure that new development meets acceptable standards relating to health, safety, and impact on existing communities and the environment, this analysis is intended to help identify potential policies that could facilitate more affordable housing.

Cost of New Single-Family Housing

Raw Land Costs

The cost of raw land⁶ for single-family residential use is affected by a combination of amenities and limitations. These include lot size, site improvements, and adjacent properties and land uses. Natural features such as wet soils, steep slopes, rare or endangered species, and flood hazards may limit or preclude development in certain areas. Other natural features, such as stands of trees or lakes and rivers may limit development density, but enhance the appeal (and cost) of land.

⁶Raw land refers to land that has no urban improvements, such as clearing, grading, or utilities.

Table 62

**LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT AT DENSITIES THAT COULD
POTENTIALLY ACCOMMODATE AFFORDABLE HOUSING IN WALWORTH COUNTY: 2010**

Community	Medium Density Residential ^a (gross acres)	Medium-High Density Residential ^b (gross acres)	High Density Residential ^c (gross acres)	Mixed Use ^d (gross acres)	Subtotal (gross acres)	Proposed Sewered Area (gross acres) ^e	Percent of Sewered Area Available for Affordable Housing ^f
Cities							
Delavan.....	788.3	11.9	3.5	355.4	1,159.1	15,863.6	7.3
Elkhorn.....	3,259.6	89.5	36.6	123.5	3,509.2	11,987.0	29.3
Lake Geneva.....	52.7	312.4	3.3	229.1	597.5	11,124.0	5.4
Whitewater ^g	1,583.1	39.9	90.2	279.1	1,992.3	9,592.3	20.8
Villages							
Darien	302.7	3.6	31.9	0.0	338.2	4,472.5	7.6
East Troy.....	401.1	16.3	0.0	49.7	467.1	9,349.5	5.0
Fontana on Geneva Lake	0.0	11.2	3.8	49.4	64.4	3,350.7	1.9
Genoa City ^h	36.9	0.0	0.0	1.9	38.8	3,227.8	1.2
Mukwonago ⁱ	0.0	114.3	66.3	0.0	180.6	1,830.3	9.9
Sharon	265.5	0.0	12.0	142.9	420.4	6,192.5	6.8
Walworth ^j	0.0	37.5	0.0	0.5	38.0	2,475.9	1.5
Williams Bay	0.9	0.0	4.8	0.0	5.7	6,882.4	0.1
Towns							
Bloomfield ^k	0.0	0.0	0.0	0.0	0.0	3,312.3	0.0
Delavan/Walworth ^l	0.0	0.0	0.0	0.0	0.0	5,566.4	0.0
Lyons ^m	0.0	0.0	0.0	0.0	0.0	1,056.2	0.0
Total	6,690.8	636.6	252.4	1,231.5	8,811.3	96,283.4	9.2

NOTE: Information on this table includes areas in adopted sanitary sewer service areas and additional areas proposed to be provided with sewer service in local comprehensive plans. Land use categories on each community land use plan map were converted to uniform categories, which are shown on Map 60. Map 62 shows areas available for development in each of the above categories.

^aIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for single-family dwellings at a density equating to less than 10,000 square feet per dwelling.

^bIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for townhomes, single-, and/or two-family dwellings at a density equating to less than 10,000 square feet per dwelling.

^cIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for multi-family development or a mix of dwelling types that includes multi-family residential at a density equating to less than 10,000 square feet per dwelling.

^dIncludes 75 percent of vacant areas outside wetlands, floodplains, and primary environmental corridors designated for mixed use in local comprehensive plans.

^eTotal area proposed to be sewered in community comprehensive plans; including areas of existing development.

^fIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors designated in local comprehensive plans for residential development at densities appropriate for the development of affordable housing. Areas of existing development are not included.

^gIncludes vacant residential and mixed use areas in the City of Whitewater planning area in both Walworth and Jefferson Counties.

^hIncludes only that portion of the Village in Walworth County. See Table 58 for information for that portion of the Village of Genoa City planning area located in Kenosha County.

ⁱIncludes only that portion of the Village in Walworth County. See Table 64 for information for that portion of the Village of Mukwonago planning area located in Waukesha County.

^jBased on the Village of Walworth Master Plan adopted in 2002. The Village had not adopted a comprehensive plan under Section 66.1001 of the Wisconsin Statutes as of July 2011.

^kIncludes planned residential areas within the Pell Lake Sanitary District No. 1 planned sanitary sewer service area in the Town of Bloomfield, including the proposed expansion of the service area included in the Town comprehensive plan.

^lIncludes planned residential areas within the Delavan Lake Sanitary District planned sanitary sewer service area in the Towns of Delavan and Walworth.

^mIncludes planned residential areas within the Town of Lyons Sanitary District No. 2 planned sanitary sewer service area in the Town of Lyons.

Source: SEWRPC.

Table 63

**LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT AT DENSITIES THAT COULD
POTENTIALLY ACCOMMODATE AFFORDABLE HOUSING IN WASHINGTON COUNTY: 2010**

Community	Medium-High Density Residential ^a (gross acres)	High Density Residential ^b (gross acres)	Mixed Use ^c (gross acres)	Subtotal (gross acres)	Proposed Sewered Area (gross acres) ^d	Percent of Sewered Area Available for Affordable Housing ^e
Cities						
Hartford ^f	155.0	55.1	0.0	210.1	14,425.3	1.5
West Bend	1,428.6	90.7	10.6	1,529.9	16,340.3	9.4
Villages						
Germantown	0.0	35.5 ^g	103.1	138.6	9,385.3	1.5
Jackson	26.7	3.1	0.0	29.8	4,010.9	0.7
Kewaskum	348.2	28.7	0.0	376.9	3,389.8	11.1
Newburg ^h	5.0	0.0	0.0	5.0	1,052.3	0.5
Slinger	62.5	18.7 ⁱ	0.0	81.2	11,304.8	0.7
Town						
Addison	0.0	0.0	84.0	84.0	2,349.7	3.6
Total	2,026.0	231.8	197.7	2,455.5	62,258.4	3.9

NOTE: Information on this table includes areas in adopted sanitary sewer service areas and additional areas proposed to be provided with sewer service in local comprehensive plans. Land use categories on each community land use plan map were converted to uniform categories, which are shown on Map 63. Map 65 shows areas available for development in each of the above categories.

^aIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for single- or two-family development at a density equating to less than 10,000 square feet per dwelling.

^bIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for multi-family development or a mix of dwelling types that includes multi-family residential at a density equating to less than 10,000 square feet per dwelling.

^cIncludes 75 percent of vacant areas outside wetlands, floodplains, and primary environmental corridors designated for mixed use in local comprehensive plans.

^dTotal area proposed to be sewered in community comprehensive plans; including areas of existing development.

^eIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors designated in local comprehensive plans for residential development at densities appropriate for the development of affordable housing. Areas of existing development are not included.

^fIncludes areas in the City of Hartford planning area in both Dodge and Washington Counties.

^gIncludes 33.8 acres identified for the development of housing for the elderly (balance of 1.7 acres for non-elderly high-density residential development).

^hIncludes only that portion of the Village of Newburg in Washington County. See Table 60 for that portion of the Village planning area in Ozaukee County.

ⁱIncludes 2.6 acres identified for the development of housing for the elderly (balance of 16.1 acres for non-elderly high-density residential development).

Source: SEWRPC.

Factors that make a location desirable for housing are dependent on household preferences, which make the impact of location on land cost difficult to generalize. Average land sales for vacant residential land of five acres or greater from 2005 through 2010 (data from 2010 includes transactions through April 15, 2010) in communities that provide sanitary sewer service are shown in Table 66 in an attempt to quantify the impact of location on land cost. The average cost for vacant land available for residential use was \$27,414 per acre in the Region between 2005 and 2009. The average cost per acre in each County over the same time period was:

- Kenosha County: \$27,565
- Milwaukee County: \$24,518
- Ozaukee County: \$29,457
- Racine County: \$27,560

Table 64

**LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT AT DENSITIES THAT COULD
POTENTIALLY ACCOMMODATE AFFORDABLE HOUSING IN WAUKESHA COUNTY: 2010**

Community	Medium-High Density Residential ^a (gross acres)	High Density Residential ^b (gross acres)	Mixed Use ^c (gross acres)	Subtotal (gross acres)	Proposed Sewered Area (gross acres) ^d	Percent of Sewered Area Available for Affordable Housing ^e
Cities						
Brookfield.....	43.1	0.0	3.4	46.5	17,652.5	0.3
Delafield.....	36.1	37.1	42.8	116.0	7,074.1	1.6
Muskego.....	39.0	0.0	0.0	39.0	13,448.2	0.3
New Berlin.....	0.0	0.0	21.8	21.8	11,172.6	0.2
Oconomowoc.....	1.3	188.1	0.0	189.4	10,424.6	1.8
Pewaukee.....	30.7	8.0	0.0	38.7	11,426.2	0.3
Waukesha.....	115.9	32.5	0.0	148.4	30,163.2	0.5
Villages						
Big Bend.....	0.0	0.0	0.0	0.0	1,898.8	0.0
Butler.....	0.0	0.0	0.0	0.0	509.0	0.0
Dousman.....	86.2	15.3	0.0	101.5	7,961.0	1.3
Elm Grove.....	2.0	0.0	0.0	2.0	2,106.4	0.1
Hartland.....	3.2	2.4	24.2	29.8	3,819.4	0.8
Lac La Belle ^f	0.0	0.0	0.0	0.0	613.0	0.0
Lannon ^g	20.1	40.0	41.7	101.8	1,593.4	6.4
Menomonee Falls.....	19.9	0.0	65.4	85.3	15,498.5	0.6
Mukwonago ^h	135.4	38.5	0.0	173.9	6,715.1	2.6
Nashotah.....	0.0	0.0	0.0	0.0	1,048.2	0.0
Pewaukee.....	0.0	0.0	0.0	0.0	2,895.6	0.0
Sussex.....	92.6	0.0	0.0	92.6	7,384.1	1.3
Wales.....	0.0	0.0	1.1	1.1	307.2	0.4
Towns						
Brookfield.....	0.0	0.0	0.0	0.0	2,759.6	0.0
Delafield.....	0.0	0.0	0.0	0.0	5,235.9	0.0
Oconomowoc.....	13.1	0.0	0.0	13.1	1,669.2	0.8
Total	638.6	361.9	200.4	1,200.9	163,375.8	0.7

NOTE: Information on this table includes areas in adopted sanitary sewer service areas and additional areas proposed to be provided with sewer service in local comprehensive plans, but does not include areas within unrefined sanitary sewer service areas. Land use categories on each community land use plan map were converted to uniform categories, which are shown on Map 66. Map 68 shows areas available for development in each of the above categories.

^aIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for a mix of dwelling types equating to a density of 6,000 to 9,999 square feet per dwelling.

^bIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors planned for a mix of dwelling types at a density equating to less than 6,000 square feet per dwelling.

^cIncludes 75 percent of vacant areas outside wetlands, floodplains, and primary environmental corridors designated for mixed use in local comprehensive plans.

^dTotal area proposed to be sewered in community comprehensive plans, including areas of existing development.

^eIncludes vacant areas outside wetlands, floodplains, and primary environmental corridors designated in local comprehensive plans for residential development at densities appropriate for the development of affordable housing. Areas of existing development are not included.

^fIncludes areas in the Village of Lac La Belle planning area in both Jefferson and Waukesha Counties.

^gBased on the Village of Lannon Land Use Plan adopted in 1999. The Village had not adopted a comprehensive plan under Section 66.1001 of the Wisconsin Statutes as of July 2011.

^hIncludes only that portion of the Village in Waukesha County. See Table 62 for that portion of the Village of Mukwonago planning area in Walworth County.

Source: SEWRPC.

Table 65

HOUSING MIX POLICIES IN SEWERED COMMUNITIES IN THE SOUTHEASTERN WISCONSIN REGION: 2010

Sub-area/Community	Housing Policy ^a	Percentage Split Between Housing Types	Exceptions for Elderly Multi-Family
1			
Village of Belgium.....	Yes	65% single-family; 25% two-family; 10% multi-family	No
Village of Fredonia	Yes	75% single-family; 15% two-family; 10% multi-family	No
2			
City of Port Washington.....	Yes	-- ^b	-- ^b
Village of Saukville	Yes	50% single-family; 15% two-family; 35% multi-family	No
3			
City of Cedarburg	No ^c	--	--
Village of Grafton.....	Yes	68% single-family; 10% two family; 22% multi-family	Yes
4			
City of Mequon	No	--	--
Village of Thiensville.....	Yes	86.3% single-family; 1.7% two-family; 12.0% multi-family	No
Ozaukee County	No	--	--
5			
Village of Kewaskum	Yes	60% single-family; 10% two-family; 30% multi-family	No
6			
City of West Bend.....	Yes	55% single-family; 14% two-family; 31% multi-family	No
Village of Newburg	Yes	60% single-family; 40% two- and multi-family	No
7			
Town of Addison.....	No	--	--
8			
Village of Jackson	No	--	--
9			
City of Hartford	Yes	55% single-family; 15% two-family; 30% multi-family	No
Village of Slinger	Yes	60% single-family; 10% two-family; 30% multi-family	No
10			
Village of Germantown	No ^c	--	--
Washington County	No	--	--
12			
City of Glendale.....	-- ^d	--	--
Village of Bayside.....	No (built out)	--	--
Village of Brown Deer.....	No	--	--
Village of Fox Point	No	--	--
Village of River Hills	No ^e	--	--
Village of Shorewood	-- ^d	--	--
Village of Whitefish Bay.....	No (built out)	--	--
13-16			
City of Milwaukee	No ^c	--	--
17			
City of Greenfield.....	No	--	--
City of Wauwatosa	No	--	--
City of West Allis	-- ^d	--	--
Village of Greendale.....	No (built out)	--	--
Village of Hales Corners.....	No	--	--
Village of West Milwaukee	No (built out)	--	--
18			
City of Cudahy.....	No	--	--
City of St. Francis	No	--	--
City of South Milwaukee	No	--	--

Table 65 (continued)

Sub-area/Community	Housing Policy ^a	Percentage Split Between Housing Types	Exceptions for Elderly Multi-Family
19			
City of Franklin	No ^c	--	--
City of Oak Creek	No ^c	--	--
Milwaukee County	No	--	--
20			
Village of Butler	No	--	--
Village of Lannon	-- ^d	--	--
Village of Menomonee Falls	No ^c	--	--
21			
City of Brookfield	No ^c	--	--
Village of Elm Grove	No	--	--
Town of Brookfield	No	--	--
22			
City of New Berlin	Yes	80% single-family; 20% two- and multi-family	No
23			
City of Muskego	No ^c	--	--
24			
Village of Sussex	No ^c	--	--
25			
City of Delafield	No	--	--
City of Oconomowoc	Yes	60% single-family; 40% two- and multi-family	No
Village of Hartland	No ^c	--	--
Village of Lac La Belle	No ^e	--	--
Village of Nashotah	No	--	--
Village of Summit	No	--	--
Town of Oconomowoc	No	--	--
26			
City of Pewaukee	No	--	--
City of Waukesha	Yes ^f	65% single-family; 35% two- and multi-family	No
Village of Pewaukee	No	--	--
27			
Village of Mukwonago	Yes	80% single-family; 20% two- and multi-family	Yes
28			
Village of Dousman	No	--	--
Waukesha County	No	--	--
29			
Village of Caledonia	No	--	--
Village of Elmwood Park	No	--	--
Village of Mt. Pleasant	No	--	--
Village of Sturtevant	No	--	--
Village of Wind Point	No	--	--
30			
City of Racine ^g	No	--	--
Village of North Bay	No ^e	--	--
31			
Village of Rochester	No	--	--
Village of Union Grove	No	--	--
Village of Waterford	Yes	70% single-family; 30% two- and multi-family	No
Town of Norway	No	--	--
Town of Yorkville	No	--	--
32			
City of Burlington	No	--	--
Racine County	No	--	--

Table 65 (continued)

Sub-area/Community	Housing Policy ^a	Percentage Split Between Housing Types	Exceptions for Elderly Multi-Family
33			
Village of Pleasant Prairie	No ^c	--	--
Town of Somers	No ^c	--	--
34			
City of Kenosha	No ^c	--	--
35			
Village of Paddock Lake	No	--	--
Village of Silver Lake	No	--	--
Village of Twin Lakes	No	--	--
Village of Bristol ^h	Yes	-- ⁱ	No
Town of Salem	Yes	-- ^j	No
Kenosha County	No	--	--
36			
Village of East Troy	Yes ^k	60% single-family; 15% two-family; 25% multi-family	No
37			
City of Whitewater	No	--	--
38			
City of Delavan	Yes ^k	65% single-family; 35% two- and multi-family	No
City of Elkhorn	No	--	--
City of Lake Geneva	Yes ^k	60% single-family; 15% two-family; 25% multi-family	No
Village of Darien	Yes ^k	65% single-family; 15% two-family; 20% multi-family	No
Village of Genoa City	No	--	--
Village of Sharon	No	--	--
Town of Bloomfield	No	--	--
Town of Delavan	Yes	85% single-family; 15% two- and multi-family	No
Town of Geneva	No	--	--
39			
Village of Fontana on Geneva Lake	Yes	65% single-family; 15% two-family; 20% multi-family	No
Village of Walworth	-- ^d	--	--
Village of Williams Bay	No	--	--
Walworth County	No	--	--

^aHousing mix policy included in community's adopted comprehensive plan.

^bThe City of Port Washington housing mix policy includes 50 percent single-family units, 5 percent single-family condominiums, 15 percent multi-family units, 10 percent duplex, 12 percent apartments for the elderly, 6 percent apartments for families and individuals, and 2 percent mixed use, which are typically apartments.

^cHousing mix policy included in earlier community master or land use plan, but not carried forward in the adopted comprehensive plan.

^dComprehensive plan not adopted as of November 1, 2010.

^eCommunity's zoning ordinance allows only single-family housing units.

^fHousing mix policy also included in the City of Waukesha Ad Hoc Housing Mix Committee Report, which was adopted by the Waukesha Common Council in 2009.

^gThe area of the City of Racine containing Johnson Park is included in Sub-area 29.

^hThe Village of Bristol was incorporated from a portion of the Town of Bristol in 2009. The Village annexed remaining portions of the Town in June 2010. The Village has adopted the Kenosha County zoning ordinance as the Village zoning ordinance.

ⁱThe Bristol housing mix policy is: single-family detached housing units, 77 percent; single-family attached units, less than 1 percent; units in two-family structures, 2.3 percent; units in multi-family structures, about 6 percent; and mobile home units, 14 percent.

^jThe Town of Salem housing mix policy is: single-family detached housing units, about 86 percent; single-family attached units, less than 1 percent; units in two-family structures, 3 percent; units in multi-family structures, about 7 percent; and all other units, 1 percent.

^kHousing mix policy applies in designated planned neighborhoods.

Source: SEWRPC.

Table 66

RESIDENTIAL LAND TRANSACTIONS IN SEWERED COMMUNITIES IN THE REGION: 2005-2010^a

County	Average Cost Per Acre							
	2005		2006		2007		2008	
	Number	Cost	Number	Cost	Number	Cost	Number	Cost
Kenosha.....	30	\$34,831	42	\$18,503	16	\$23,410	13	\$40,281
Milwaukee.....	25	20,088	18	15,107	18	40,468	3	39,139
Ozaukee.....	17	21,732	26	30,243	9	30,034	13	37,907
Racine.....	37	20,493	28	27,952	12	18,526	26	47,114
Walworth.....	39	25,718	28	23,606	23	24,286	13	12,502
Washington.....	34	25,457	17	14,296	15	11,110	7	15,026
Waukesha.....	62	36,787	28	27,577	14	48,697	15	48,188
Region	244	\$29,028	187	\$22,750	107	\$26,638	90	\$34,509

County	Average Cost Per Acre					
	2009		2010 ^b		Average (2005-2009)	
	Number	Cost	Number	Cost	Number	Cost
Kenosha.....	17	\$21,236	11	\$20,184	26	\$27,656
Milwaukee.....	6	17,167	0	0	14	24,518
Ozaukee.....	16	31,842	0	0	16	29,457
Racine.....	18	15,087	0	0	24	27,560
Walworth.....	10	17,193	3	17,193	23	21,621
Washington.....	4	7,861	6	14,933	17	18,487
Waukesha.....	19	41,115	2	31,094	28	37,457
Region	90	\$26,813	22	\$21,882	148	\$27,414

^aIncludes only vacant residential land transactions. Excludes all transactions of land under five acres in size or \$1,000.

^bIncludes transactions through April 15, 2010.

Source: Wisconsin Department of Revenue and SEWRPC.

- Walworth County: \$21,621
- Washington County: \$18,487
- Waukesha County: \$37,457

With the exception of 2006, Waukesha County had the highest average cost per residential land transaction each year between 2005 and 2010. The highest average transaction cost per acre in the Region between 2005 and 2010 was \$48,697 in Waukesha County in 2007 and the highest average cost regionwide was \$34,509 in 2008. Washington County had the lowest average transaction cost in the Region in 2006, 2007, 2009, and 2010. Milwaukee County had the lowest in 2005 and Walworth County had the lowest in 2008. The higher land costs in Waukesha County may be explained by the County's job growth. The number of jobs in Waukesha County increased by 256 percent between 1970 and 2008, from 81,000 to 288,489 jobs.⁷

The preceding data are useful in indicating the impact of location on the cost of land in the Region, most notably the higher cost of land in Waukesha County; however, the data may not reflect the true cost of land for new single-family residential development. The inventory excludes transactions under five acres in size or \$1,000

⁷SEWRPC Technical Report No. 10 (4th Edition), The Economy of Southeastern Wisconsin, July 2004 and the U.S. Bureau of Economic Analysis (BEA).

with the intent of excluding those transactions that were not ‘arms length’ sales⁸ (the best indicators of market value); however, some transactions that would lower the average cost, such as family sales, correction deeds, and delinquent tax sales, may be included. The building industry typically estimates land cost at 20 percent of the cost of the home and lot package.

Lot Size

An important factor in the cost of raw land for new single-family housing development is the size of the lot. Without considering other factors such as site improvements and location, the cost of a lot typically increases with its size. Table 67 shows the average typical lot size in subdivision plats recorded in five-year periods between 1985 and 2009 in sewered portions of each sub-area, and Table 68 shows similar information for subdivisions recorded in unsewered portions of each sub-area. Figure 11 shows the average typical lot size and number of sewered and unsewered subdivisions recorded in each five-year period between 1985 and 2009. The average size of the typical subdivision lot decreased by about 10 percent in sewered areas, and increased by about 59 percent in unsewered areas, between 1985 and 2009. The size of a typical lot in both sewered and unsewered subdivisions peaked between 1995 and 1999. Average typical lot sizes are listed below:

- 1985 – 1989: 18,735 sq. ft. in sewered subdivisions and 46,833 sq. ft. in unsewered subdivisions
- 1990 – 1994: 17,795 sq. ft. in sewered subdivisions and 70,508 sq. ft. in unsewered subdivisions
- 1995 – 1999: 21,171 sq. ft. in sewered subdivisions and 82,723 sq. ft. in unsewered subdivisions
- 2000 – 2004: 17,192 sq. ft. in sewered subdivisions and 67,263 sq. ft. in unsewered subdivisions
- 2005 – 2009: 16,776 sq. ft. in sewered subdivisions and 74,290 sq. ft. in unsewered subdivisions

As described in Part 1, local government zoning ordinances regulate the size of single-family residential lots. Lot size requirements for single-family residential zoning districts are summarized by community in Appendix B. Table 51 sets forth the smallest minimum lot size allowed by each community. Several ordinances in communities that provide sanitary sewer service include a zoning district with a minimum lot size of between 7,200 and 10,000 square feet, and a few community ordinances include zoning districts with a minimum lot size less than 7,200 square feet. Local government minimum lot size requirements are substantially less than the average size of lots in sewered subdivisions developed in the last 25 years.

Land Development and Site Improvements

The installation of site improvements has a direct bearing on the cost of developing new single-family housing. The level of site improvements required is typically greater for developments located in urban areas than developments located outside urban areas. Minimum improvements in urban residential areas typically include survey monuments; street grading to the full street width in accordance with community-approved cross-sections and to established street grades; permanent roadway pavements; stormwater management facilities; and public sanitary sewers and water supply distribution mains. Concrete curb and gutter and piped storm sewers may be required in higher density urban areas. The installation of sidewalks, street lights, street signs, and planting of street trees and other landscaping may also be required. The total cost of site improvements for a typical 10,000 square foot lot in a sewered area of the Region ranges from about \$25,000 to \$30,000.

Sewage disposal, water supply, and stormwater management systems often differ in single-family residential development located outside urban areas. Private onsite wastewater treatment systems and private wells are

⁸*Characteristics of an arm’s length sale typically include availability on the open market for a typical period of time, buyer and seller knowledgeable about the real estate market and the present and potential allowable uses of the land, willing buyer and seller with neither compelled to act, and a payment in cash or typical of normal financing and payment arrangements.*

Table 67

**AVERAGE TYPICAL LOT SIZE IN NEWLY PLATTED SUBDIVISIONS SERVED BY
SANITARY SEWER IN THE SOUTHEASTERN WISCONSIN REGION: 1985-2009**

Sub-Area	Average Typical Lot Size in Square Feet (number of subdivisions)				
	1985-1989	1990-1994	1995-1999	2000-2004	2005-2009
1	12,067 (2)	12,604 (8)	20,081 (11)	12,746 (10)	16,684 (9)
2	15,255 (10)	15,391 (11)	11,817 (5)	13,030 (8)	13,389 (10)
3	15,939 (11)	14,267 (17)	22,609 (12)	16,095 (15)	17,582 (7)
4	32,247 (21)	37,099 (22)	48,263 (15)	35,968 (2)	30,030 (4)
Ozaukee County	24,752 (44)	22,763 (58)	27,294 (43)	15,150 (35)	16,774 (30)
5	13,700 (1)	12,702 (2)	13,921 (3)	13,581 (4)	14,403 (3)
6	12,794 (11)	15,554 (20)	11,841 (18)	18,080 (17)	13,700 (13)
7	N/A	15,525 (2)	91,500 (1)	N/A	N/A
8	10,244 (3)	13,204 (14)	11,858 (10)	23,362 (8)	13,413 (5)
9	14,507 (8)	13,010 (13)	18,698 (18)	14,443 (27)	16,699 (14)
10	14,316 (12)	17,447 (22)	18,681 (10)	18,445 (12)	15,700 (1)
11	N/A	N/A	N/A	N/A	N/A
Washington County	13,538 (35)	15,447 (73)	15,180 (60)	17,294 (68)	15,094 (36)
12	137,910 (4)	53,717 (3)	16,998 (1)	18,600 (1)	17,628 (1)
13-16	N/A	N/A	13,680 (1)	10,344 (18)	11,375 (19)
17	14,522 (15)	15,004 (13)	17,331 (10)	13,919 (7)	13,758 (7)
18	9,513 (8)	9,783 (15)	14,446 (4)	N/A	8,467 (2)
19	12,359 (25)	14,707 (91)	18,262 (57)	17,799 (43)	17,350 (33)
Milwaukee County	15,552 (52)	14,707 (122)	18,472 (73)	16,155 (69)	15,240 (62)
20	13,139 (13)	16,761 (25)	21,449 (23)	22,016 (18)	18,079 (11)
21	21,225 (37)	23,450 (25)	73,438 (16)	29,123 (9)	33,749 (7)
22	15,135 (18)	18,282 (25)	25,804 (15)	20,536 (3)	25,220 (6)
23	21,393 (11)	23,154 (31)	22,190 (9)	19,266 (20)	20,074 (12)
24	15,387 (12)	16,995 (11)	26,304 (11)	25,638 (16)	25,889 (9)
25	25,383 (20)	33,351 (24)	27,152 (26)	20,681 (37)	23,393 (11)
26	28,082 (34)	13,970 (44)	17,237 (53)	13,048 (29)	21,757 (26)
27	12,750 (1)	26,607 (1)	26,862 (11)	16,217 (3)	24,072 (8)
28	N/A	13,350 (1)	13,846 (1)	24,000 (1)	18,417 (2)
Waukesha County	20,301 (146)	19,826 (187)	25,044 (165)	19,160 (136)	22,204 (92)
29	20,832 (20)	15,537 (47)	20,757 (39)	13,995 (48)	12,956 (36)
30	14,938 (3)	69,825 (1)	10,442 (2)	6,300 (1)	6,200 (1)
31	17,095 (3)	21,959 (26)	24,802 (18)	20,259 (14)	26,238 (7)
32	13,043 (3)	14,200 (5)	18,937 (4)	15,330 (5)	12,637 (4)
Racine County	18,517 (29)	18,079 (79)	21,689 (63)	15,493 (68)	14,570 (48)
33	38,983 (5)	18,795 (17)	17,494 (14)	22,068 (17)	18,599 (15)
34	14,042 (20)	13,412 (28)	16,765 (20)	10,306 (22)	11,003 (14)
35	13,587 (2)	22,017 (10)	33,333 (11)	22,611 (14)	19,140 (13)
Kenosha County	16,818 (27)	15,941 (55)	20,053 (45)	15,786 (53)	15,910 (42)
36	16,952 (2)	16,988 (7)	30,206 (5)	28,328 (2)	11,907 (1)
37	12,163 (3)	12,293 (3)	33,485 (2)	14,518 (6)	11,841 (4)
38	15,129 (9)	17,138 (27)	13,691 (28)	18,261 (24)	14,272 (20)
39	N/A	15,093 (5)	16,446 (8)	14,056 (5)	20,825 (7)
Walworth County	14,748 (14)	16,404 (42)	16,702 (43)	17,462 (37)	15,109 (32)
Region	18,735 (347)	17,795 (616)	21,171 (492)	17,192 (466)	16,776 (342)

Source: SEWRPC.

Table 68

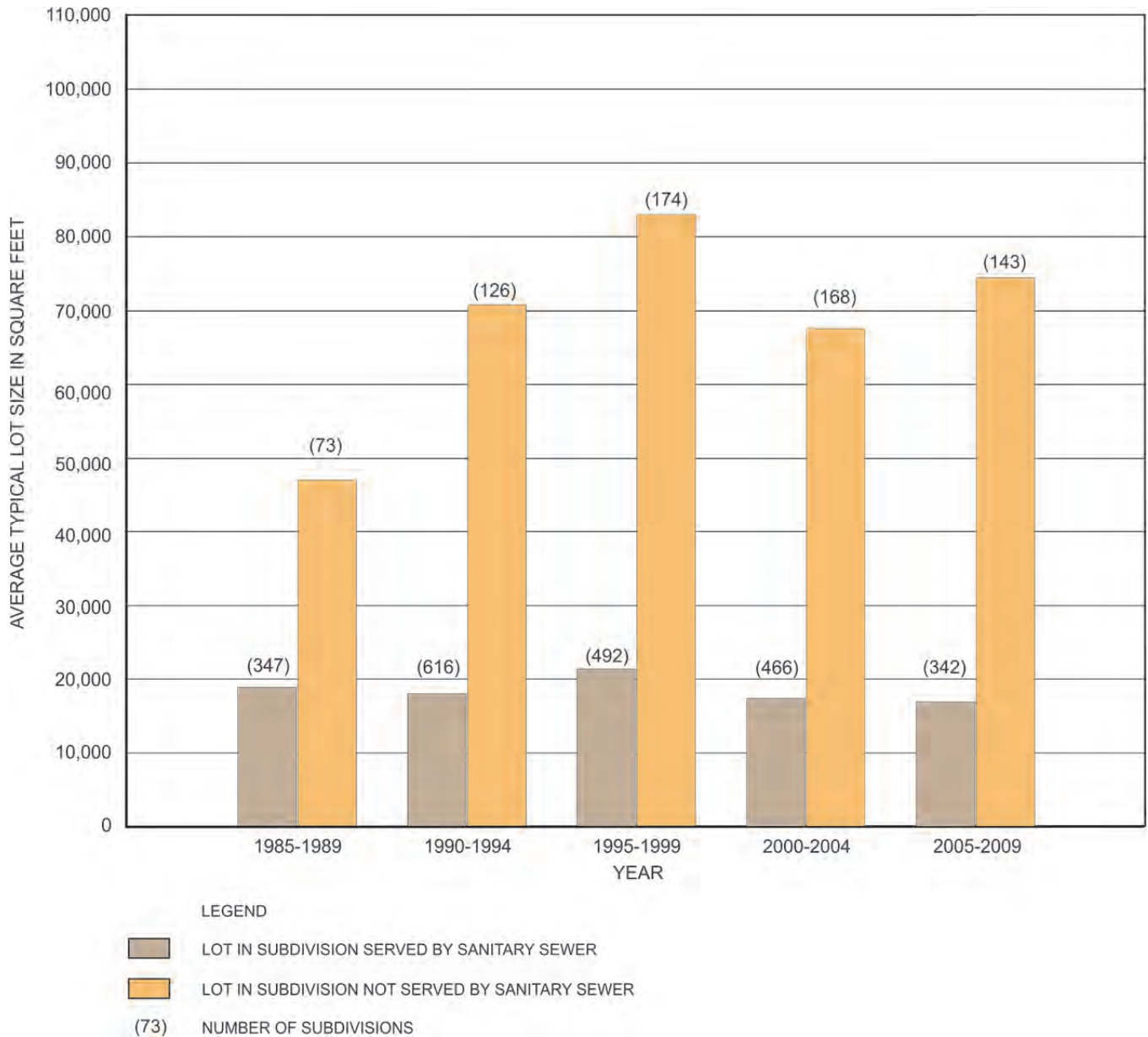
**AVERAGE TYPICAL LOT SIZE IN NEWLY PLATTED SUBDIVISIONS NOT SERVED BY
SANITARY SEWER IN THE SOUTHEASTERN WISCONSIN REGION: 1985-2009**

Sub-Area	Average Typical Lot Size in Square Feet (number of subdivisions)				
	1985-1989	1990-1994	1995-1999	2000-2004	2005-2009
1	N/A	N/A	63,750 (1)	88,979 (3)	N/A
2	N/A	80,000 (1)	N/A	110,296 (4)	46,897 (3)
3	N/A	57,846 (1)	124,002 (9)	59,697 (6)	47,800 (9)
4	N/A	N/A	225,503 (2)	94,254 (9)	75,978 (7)
Ozaukee County	N/A	62,545 (2)	142,441 (12)	87,413 (22)	55,391 (19)
5	54,600 (1)	42,050 (1)	114,464 (6)	85,671 (3)	N/A
6	55,630 (2)	83,929 (3)	83,943 (10)	58,425 (12)	120,493 (3)
7	N/A	53,911 (3)	66,742 (3)	110,966 (6)	107,947 (6)
8	41,600 (1)	N/A	63,027 (3)	60,575 (2)	52,278 (4)
9	N/A	43,200 (1)	N/A	57,225 (2)	81,198 (5)
10	N/A	N/A	N/A	N/A	92,927 (4)
11	79,465 (9)	88,765 (24)	103,885 (15)	68,177 (22)	63,042 (7)
Washington County	67,311 (13)	84,480 (32)	95,560 (37)	72,228 (47)	81,129 (29)
12	N/A	N/A	N/A	N/A	N/A
13-16	N/A	N/A	N/A	N/A	N/A
17	N/A	N/A	N/A	N/A	N/A
18	N/A	N/A	N/A	N/A	N/A
19	N/A	N/A	N/A	N/A	N/A
Milwaukee County	N/A	N/A	N/A	N/A	N/A
20	N/A	N/A	25,650 (1)	N/A	N/A
21	N/A	25,500 (1)	42,480 (1)	N/A	227,106 (1)
22	11,305 (1)	118,958 (1)	77,905 (2)	N/A	30,093 (4)
23	17,303 (1)	24,750 (1)	23,700 (1)	44,400 (1)	111,529 (2)
24	44,813 (4)	52,393 (10)	53,105 (7)	52,708 (11)	46,692 (9)
25	72,575 (15)	64,816 (38)	69,151 (36)	52,703 (31)	74,205 (13)
26	33,793 (14)	62,788 (10)	56,080 (8)	54,269 (4)	36,413 (2)
27	56,577 (15)	82,186 (18)	78,330 (30)	73,443 (20)	83,631 (21)
28	96,293 (3)	85,748 (8)	69,896 (9)	61,865 (6)	63,031 (7)
Waukesha County	48,284 (53)	67,579 (87)	70,490 (95)	58,457 (73)	66,437 (59)
29	26,740 (1)	N/A	N/A	N/A	60,040 (1)
30	14,300 (1)	N/A	N/A	N/A	N/A
31	37,502 (2)	N/A	62,018 (2)	58,752 (2)	143,875 (10)
32	N/A	N/A	67,796 (3)	81,567 (1)	148,317 (5)
Racine County	30,464 (4)	N/A	65,339 (5)	61,546 (3)	135,667 (16)
33	N/A	N/A	N/A	N/A	N/A
34	N/A	N/A	N/A	N/A	N/A
35	N/A	67,410 (1)	132,590 (6)	58,102 (6)	60,412 (7)
Kenosha County	N/A	67,410 (1)	132,590 (6)	58,102 (6)	60,412 (7)
36	N/A	45,373 (1)	147,587 (6)	196,151 (3)	60,638 (2)
37	N/A	45,290 (2)	61,169 (4)	91,006 (3)	106,494 (4)
38	26,040 (3)	48,900 (1)	163,167 (6)	95,675 (11)	68,416 (7)
39	N/A	N/A	92,255 (3)	N/A	N/A
Walworth County	26,040 (3)	45,451 (4)	121,822 (19)	102,168 (17)	71,924 (13)
Region	46,833 (73)	70,508 (126)	82,723 (174)	67,263 (168)	74,290 (143)

Source: SEWRPC.

Figure 11

AVERAGE TYPICAL LOT SIZE IN PLATTED SUBDIVISIONS IN SOUTHEASTERN WISCONSIN: 1985-2009



Source: SEWRPC.

typically installed on a residential lot in lieu of public sanitary sewer and water supply facilities. In addition, the stormwater management system may take the form of roadside ditches and culverts discharging to open drainage channels in lieu of the use of curbs, gutters, and storm sewers.

The street system is one of the most important elements of land division design because it determines the shape, size, and orientation of each building site. The street system provides access to individual home sites for vehicular and pedestrian traffic, emergency service vehicles, snow plows, and waste collection vehicles. The street system also serves as part of the development's drainage system and provides space for utilities, including public sanitary and storm sewers and water distribution mains (in urban areas) and gas mains, electric power, and communication cables.

Within the constraints of good engineering practice, it is generally desirable to hold pavement widths to a minimum. Use of minimum pavement widths reduces the amount and rate of stormwater runoff and reduces non-point source water pollution. Minimum pavement also reduces long-term capital and maintenance costs, including lower costs for snow removal, street repairs, and street reconstruction. Cross-section dimensions for collector and land access streets recommended by SEWRPC are shown on Table 69. Recommended pavement widths for collector streets range from 36 to 48 feet, and recommended pavement widths for land access streets range from 28 to 36 feet. Right-of-way and pavement widths should be determined by the local government based on the street pattern, abutting development, and traffic and parking conditions related to each proposed land access and collector street. The narrowest 28-foot recommended pavement width would be applicable to land access streets with very low traffic volumes and little on-street parking demand, such as short cul-de-sac and loop streets within areas of single-family dwellings with lots of at least 10,000 square feet. Each lot should include adequate area for off-street parking and snow storage. No bus or truck traffic other than occasional school buses and service or delivery trucks should be expected to operate over the street. Reducing the street pavement width from 36 feet to 28 feet would result in a construction cost savings of \$17 per linear foot of roadway, which could be used to reduce the cost of homes to the consumer.

Other potential cost-saving measures include narrower lot widths and smaller lot sizes to decrease the length of streets, sidewalks, and water and sewer mains for each dwelling unit, resulting in lower costs to install and deliver services, and limiting subdivision landscaping to planting street trees.

Engineering and Inspection Fees

Local and County subdivision ordinances typically require the subdivider to pay the cost of engineering work and inspection fees incurred by the municipal engineer to review plans for improvements and to inspect work after its completion to ensure it meets municipal standards. These fees will typically amount to about \$5,000 for a 10,000 square foot sewered lot. The SEWRPC model land division ordinance⁹ recommends that such fees be limited to the actual cost of plan review and inspection. With regard to engineering fees, the model ordinance provides that the municipal engineer may permit the subdivider to submit all or some of required construction plans and specifications, in which case no engineering fees are required for the municipality to prepare such plans. The local government would, however, assess a fee for the municipal engineer to review the plans. Local developers have noted that engineering and inspection fees tend to be higher in local governments that contract with consulting engineers to perform municipal engineering services, compared to local governments that employ in-house engineers.

Financing Costs

The developer must obtain financing to cover the cost of installing required improvements before lots or homes and lots within a subdivision are sold, and must continue to pay finance charges until all lots (or home and lot packages) are sold. Although this practice protects the community from having to bear the costs of developing improvements within a subdivision, it typically contributes about \$5,000 to the developer's cost per lot and ultimately affects the cost to the consumer. A performance bond or letter of credit is typically obtained to ensure that the developer meets the obligations of the agreement to provide improvements within a subdivision. A performance bond is typically issued based on the size and feasibility of the subdivision proposal, while a developer's assets are pledged to secure a bank letter of credit. A performance bond may be preferred by the developer because it does not limit the developer's line of credit in the same manner as a bank letter of credit, and it is typically easier to obtain.

Construction Costs

The cost of constructing a new single-family home is affected by a combination of factors, including but not limited to home size, construction materials, amenities, and type of construction (site built, modular, or manufactured home), and labor. These factors are influenced by both consumer preferences and government regulations.

⁹See Appendix A in *SEWRPC Planning Guide No. 1, 2nd ed.*, Land Division Control Guide, July 2001.

Table 69

RECOMMENDED CROSS-SECTIONS FOR URBAN LAND ACCESS AND COLLECTOR STREETS^a**LAND ACCESS STREETS**

Land Access Streets	Land Use Served	Traffic Volume	Bus and Truck Travel	Type of Land Access Street
Pavement Width 28 feet ^b Terrace 6-9 feet ^c Sidewalk 5 feet Sidewalk Buffer 1 foot Right-of-Way 60-66 feet	Single-family residential with lots of 1/4 acre or more, and with attached garages and driveways. No regular demand for on-street parking	Less than 1,500 vehicles per average weekday	No fixed route bus traffic, and little truck traffic	Cul-de-sac, loop street, or low volume land access street
Pavement Width 36 feet ^b Terrace 6-9 feet ^c Sidewalk 5 feet Sidewalk Buffer 1 foot Right-of-Way 60-66 feet	Multi-family residential and single-family with lots of less than 1/4 acre, and with detached garages and alleys. Regular demand for on-street parking expected, for example, from schools, parks, retail areas, and by visitors to multi-family areas.	More than 1,500 vehicles per average weekday	Route for bus traffic, and designated access route for heavy truck traffic to neighborhood commercial area.	Land access streets which may also serve some collector function

COLLECTOR STREETS

Collector Streets	Land Use Served	Traffic Volume	Bus and Truck Traffic
Pavement Width 36 feet ^d Terrace 6-11 feet ^c Sidewalk 5 feet Sidewalk Buffer 1 foot Right-of-Way 60-70 feet	Single-family residential area with lots of 1/4 acre or more and attached garage and driveways. No regular demand for on-street parking expected	Less than 3,000 vehicles per average weekday	No fixed route bus and limited truck traffic
Pavement Width 48 feet ^d Terrace 5-10 feet ^c Sidewalk 5 feet Sidewalk Buffer 1 foot Right-of-Way 70-80 feet	Multi-family residential and single-family with lots of 1/4 acre or more, and detached garages and alleys. Regular demand for on-street parking expected, for example, from schools and retail areas.	More than 3,000 vehicles per average weekday	Route for bus traffic and designated access route for truck traffic to neighborhood commercial area

^a Land access streets are defined as streets intended to serve primarily as a means of access to abutting property. Collector streets are defined as streets which are intended to serve primarily as connections between the arterial street system and the land access streets. In addition to collecting traffic from, and distributing traffic to, the land access streets, collector streets usually perform a secondary function of providing access to abutting property.

An arterial street is a street intended to serve primarily as a means of carrying through vehicular traffic, including truck and bus traffic. Providing access to abutting property may be a secondary function of some arterial streets; however, this secondary function should be subordinate to the primary function of carrying through traffic. The cross-section of an arterial street is determined principally by its existing and forecast future traffic volume.

An urban street is a street having a cross-section improved with vertical face curb and gutter, and storm sewer.

^b An intermediate pavement width—30, 32, or 34 feet—may be provided on those land access streets which do not clearly require the narrower or wider pavement widths, or address concerns that during periods of heavy snow, the effective width of a land access street may be reduced by two to four feet. Also, the provision of sidewalks on one or both sides of the street may be optional for short cul-de-sacs or loop streets, or subdivisions with internal pedestrian paths. The necessary street right-of-way could be reduced to 40 feet.

^c A landscaped terrace should be provided between the curb and the inside edge of the sidewalk to provide separation between vehicular and pedestrian traffic. Terraces provide a more pleasant pedestrian environment by providing an area off the sidewalk for sign posts, street lights, utility poles, fire hydrants, and mailboxes; provide an area for street trees and other landscaping; allow driveway aprons to be located outside the sidewalk area; provide area for snow storage; and reduce splashing of pedestrians by passing vehicles operating on wet pavements. Terraces that are to contain trees should be at least six feet wide, and desirably could be 10 feet or wider, to allow sufficient space for the tree root system and to minimize damage to adjacent pavements, especially sidewalks.

^d Collector street pavement widths, like land access street pavement widths, should be selected based on careful consideration of the street.

Source: SEWRPC.

An important factor in the cost of construction for a new single-family home is the size of the home. As discussed earlier in this Chapter, a single-family home should be large enough to avoid overcrowding; however, the cost of a home generally increases as the size increases. Table 70 sets forth the minimum floor area for a three bedroom single-family home required by county and local zoning ordinances in the Region in 1971 and 2012. The average minimum floor area requirement for a three bedroom single-family home has increased by 19 percent between 1971 and 2012, from 994 square feet to 1,179 square feet. The average household size in the Region decreased from 3.20 to 2.45 persons per household between 1970 and 2010, and is projected to decrease to 2.39 persons per household in 2035. The increase in the minimum size required for single-family homes is therefore not due to changes in household size. In addition to minimum home sizes required by zoning ordinances, private subdivision covenants may also specify a minimum home size, which typically is larger than that required by the zoning ordinance.

Table 70 also compares minimum floor area requirements for multi-family two-bedroom dwellings in 1971 and 2012. The average minimum floor area requirement increased from 776 to 825 square feet during this period. Six community zoning ordinances that allowed multi-family housing in 1971 do not permit such housing in 2012 (the Towns of Cedarburg, Fredonia, Grafton, Delafield, Mukwonago, and Waukesha). None of these communities provide public water or sanitary sewer services, and large-scale multi-family housing would not be appropriate unless adequate public services could be provided. Twelve communities with public sewer service that allowed multi-family housing in 1971 now require a conditional use permit for such housing. The remaining communities listed on Table 70 as moving from allowing multi-family dwellings in 1971 to not allowing such dwellings in 2012 appear to be due to the 2012 analysis being based on a review of zoning district maps in Kenosha, Racine, and Walworth Counties to determine whether multi-family development is allowed in a particular community in towns that are regulated under a county zoning ordinance, and to towns in Washington and Waukesha Counties moving from being regulated by a county zoning ordinance that included a multi-family district (which may or may not have been mapped in the town) to a local ordinance that does not include a multi-family district.

While local government minimum home size requirements have risen somewhat over the last four decades, the homes currently being developed in the Region are much larger than the minimums specified in local zoning ordinances. In 2009, the average square footage of the 1,261 new single-family homes constructed in the Region was 2,580 square feet.¹⁰ Recent findings from an analysis of housing supply in the Milwaukee metropolitan area done by the Multiple Listing Service (MLS) suggest that consumers are not in the market for larger and more expensive homes. The MLS study states that the housing market is considered balanced when there is a five- to six-month supply of homes available for purchase. As shown on Figure 12, in April 2010 there was about a six-month supply of homes priced under \$100,000, an eight-month supply of homes priced between \$100,001 and \$150,000, and a seven-month supply of homes priced between \$150,001 and \$200,000. In contrast, there was a greater supply of higher priced homes, which are typically larger in size. There was an 11-month supply of homes priced between \$250,001 and \$350,000, and an 18-month supply of homes priced over \$350,000.

Figure 12 also shows that demand for less expensive homes has increased since the beginning of 2009. In January 2009, there was a 10-month supply of homes priced under \$100,000, a nine-month supply of homes priced between 100,001 and \$150,000, an eight-month supply of homes priced between \$250,001 and \$350,000, and a 14-month supply of homes priced over \$350,000. Part of the increased demand for lower priced homes may be explained by the Federal Worker, Homebuyer, and Business Assistance Act of 2009, which provided an \$8,000 tax credit for first time homebuyers purchasing a principal residence. The tax credit may have made it possible for moderate income households to purchase lower priced homes that would otherwise not have been affordable to these households.

¹⁰Data obtained from MTD Marketing Services LLC.

Table 70

**MINIMUM FLOOR AREA REQUIREMENTS IN COMMUNITY ZONING ORDINANCES
IN THE SOUTHEASTERN WISCONSIN REGION: 1971 AND 2012**

Sub-area/Community	Minimum Floor Area Requirement ^a (Square Feet)			
	Single-Family Three Bedroom Units		Multi-Family Two-Bedroom Units	
	1971	2012	1971	2012
1				
Village of Belgium.....	1,000	1,300	1,000	950
Village of Fredonia	1,000	1,080	Not Permitted ^b	900
Town of Belgium.....	1,000	1,200	Not Permitted ^b	Not a Permitted Use ^c
Town of Fredonia	1,000	1,000	1,000	Not a Permitted Use ^c
2				
City of Port Washington.....	1,000	1,000	800	400
Village of Saukville	1,150	1,200	1,000	1,000
Town of Port Washington	1,200	1,200	Not Permitted ^b	Not a Permitted Use ^c
Town of Saukville	1,200	1,500	Not Permitted ^b	Not a Permitted Use ^c
3				
City of Cedarburg	1,000	1,100	800	800
Village of Grafton.....	1,225	1,250	1,025	- -
Town of Cedarburg.....	1,200	1,200	1,200	Not a Permitted Use ^c
Town of Grafton.....	1,225	1,500	1,025	Not a Permitted Use ^c
4				
City of Mequon	1,200	1,400	1,000	1,100
Village of Thiensville.....	No Minimum	1,000	950	675
Ozaukee County	N/A	N/A	N/A	N/A
5				
Village of Kewaskum	900	1,000	650	650
Town of Farmington.....	1,000	1,200	600	Not a Permitted Use ^{c,d}
Town of Kewaskum	1,000	1,200	600	Not a Permitted Use ^{c,d}
6				
City of West Bend.....	900	1,000	600	750
Village of Newburg	- - ^e	1,100	- - ^e	800
Town of Barton	1,200	1,400	600	950
Town of Trenton	1,000	1,000	600	800
Town of West Bend	1,000	1,200	600	Not a Permitted Use ^{c,d}
7				
Town of Addison.....	1,000	1,200	600	900 ^c
Town of Wayne	1,000	1,200	600	900
8				
Village of Jackson	1,000	1,000	1,000	700 ^c
Town of Jackson	1,000	1,200	600	900
9				
City of Hartford	505	900	410	700
Village of Slinger	600	950	600	800 ^c
Town of Hartford.....	1,000	1,000	600	Not a Permitted Use ^{c,d}
Town of Polk.....	1,400	1,200	Not Permitted ^b	Not a Permitted Use ^{c,d}
10				
Village of Germantown	1,300	1,200	850	650
Town of Germantown	1,050	1,400	Not Permitted ^b	Not a Permitted Use ^c
11				
Village of Richfield ^f	1,200	1,300	700	Not a Permitted Use ^c
Town of Erin	1,000	1,200	600	Not a Permitted Use ^{c,d}
Washington County ^g	1,000	N/A	600	N/A

Table 70 (continued)

Sub-area/Community	Minimum Floor Area Requirement ^a (Square Feet)			
	Single-Family Three Bedroom Units		Multi-Family Two-Bedroom Units	
	1971	2012	1971	2012
12				
City of Glendale.....	1,000	1,000	Not Permitted ^b	--
Village of Bayside.....	1,500	1,500	Not Permitted ^b	Not a Permitted Use ^c
Village of Brown Deer.....	1,500	1,100	1,000	1,000 ^c
Village of Fox Point	1,000	--	Not Permitted ^b	--
Village of River Hills	No Minimum	--	Not Permitted ^b	Not a Permitted Use ^c
Village of Shorewood	630	1,200	750	750
Village of Whitefish Bay.....	1,750	--	650	650
13-16				
City of Milwaukee	No Minimum	900 ^h	No Minimum	No Minimum
17				
City of Greenfield.....	1,100	1,200	950	800c
City of Wauwatosa	No Minimum	1,100	No Minimum	900
City of West Allis	No Minimum	--	No Minimum	--
Village of Greendale.....	1,000	1,300	800	800c
Village of Hales Corners.....	1,100	--	900	-- ^c
Village of West Milwaukee	No Minimum	1,000	No Minimum	600
18				
City of Cudahy.....	1,125	1,100	800	600
City of St. Francis	900	1,600	No Minimum	1,400 ^c
City of South Milwaukee	850	1,125	400	400 ^c
19				
City of Franklin	1,250	1,250	810	950c
City of Oak Creek.....	850	850	442	700
Milwaukee County.....	N/A	N/A	N/A	N/A
20				
Village of Butler	1,200	1,200	900	500
Village of Lannon.....	1,100	1,400	600	800
Village of Menomonee Falls	1,000	900	900	900
21				
City of Brookfield	--	1,400	1,000	1,000
Village of Elm Grove.....	1,100	1,100	1,000	1,000
Town of Brookfield.....	1,000	1,100	900	950
22				
City of New Berlin.....	No Minimum	1,350	810	800
23				
City of Muskego.....	1,200	1,200	800	--
24				
Village of Sussex.....	1,100	1,200	442	750
Town of Lisbon.....	1,000	1,400	900	900
25				
City of Delafield	1,200	1,000	800	1,000
City of Oconomowoc	562	1,200	462	750
Village of Chenequa.....	1,500	2,000	Not Permitted ^b	Not a Permitted Use ^c
Village of Hartland.....	1,200	1,200	--	900
Village of Lac La Belle.....	1,200	1,200	Not Permitted ^b	Not a Permitted Use ^c
Village of Merton	1,300	1,300	1,000	1,050
Village of Nashotah	1,200	1,400	Not Permitted ^b	Not a Permitted Use ^c
Village of Oconomowoc Lake.....	1,500	1,500	Not Permitted ^b	Not a Permitted Use ^c

Table 70 (continued)

Sub-area/Community	Minimum Floor Area Requirement ^a (Square Feet)			
	Single-Family Three Bedroom Units		Multi-Family Two-Bedroom Units	
	1971	2012	1971	2012
25 (continued)				
Village of Summit	1,200	1,400	Not Permitted ^b	800
Town of Delafield.....	1,200	1,200	900	Not a Permitted Use ^c
Town of Merton	1,000	1,100	Not Permitted ^b	Not a Permitted Use ^c
Town of Oconomowoc.....	1,000	1,100	900	1,000 ^{c,i}
26				
City of Pewaukee ^j	1,200	1,300	Not Permitted ^b	650
City of Waukesha	No Minimum	1,000	700	600
Village of Pewaukee.....	1,200	1,200	950	950
Town of Waukesha.....	1,000	1,400	900	Not a Permitted Use ^c
27				
Village of Big Bend	1,000	1,600	800	800
Village of Mukwonago	1,150	1,200	800	950
Village of North Prairie	850	1,100	850	1,000
Village of Wales.....	1,000	1,200	Not Permitted ^b	1,000 ^k
Town of Genesee	1,000	1,100	900	1,000 ^{c,i}
Town of Mukwonago	1,000	1,200	900	Not a Permitted Use ^c
Town of Vernon	1,000	1,100	900	1,000 ^{c,i}
28				
Village of Dousman	750	1,200	900	1,500 ^c
Village of Eagle	1,000	1,500	800	850
Town of Eagle	1,000	1,100	900	Not a Permitted Use ^{c,d}
Town of Ottawa	1,000	1,100	900	1,000 ^{c,i}
Waukesha County.....	1,000	1,100	900	1,000 ^{c,i}
29				
Village of Caledonia ^l	1,000	800	900	--
Village of Elmwood Park	1,200	1,500	Not Permitted ^b	Not a Permitted Use ^c
Village of Mt. Pleasant ^m	460	1,000	390	700
Village of Sturtevant	1,100	1,200	600	750 ^c
Village of Wind Point	1,200	1,200	Not Permitted ^b	--
30				
City of Racine ⁿ	520	--	420	--
Village of North Bay.....	1,700	1,700	Not Permitted ^b	Not a Permitted Use ^c
31				
Village of Rochester ^o	1,000	1,200	1,000	900
Village of Union Grove	1,000	1,100	900	750
Village of Waterford.....	1,000	1,200	1,000	1,050
Town of Dover.....	720	800	720	--
Town of Norway	600	1,400 ^p	600	--
Town of Raymond	900	800	900	Not a Permitted Use ^c
Town of Waterford.....	1,150	800	1,150	--
Town of Yorkville.....	1,200	1,400 ^p	1,200	--
32				
City of Burlington	600	--	400	--
Town of Burlington	540	800	440	--
Racine County.....	800	800	--	--
33				
Village of Pleasant Prairie ^q	1,000	1,200	1,000	1,000
Town of Somers	1,000	1,200	600	750
34				
City of Kenosha	No Minimum	--	No Minimum	--

Table 70 (continued)

Sub-area/Community	Minimum Floor Area Requirement ^a (Square Feet)			
	Single-Family Three Bedroom Units		Multi-Family Two-Bedroom Units	
	1971	2012	1971	2012
35				
Village of Bristol ^f	864	800	864	750
Village of Paddock Lake	600	1,250	Not Permitted ^b	720
Village of Silver Lake	900	1,250	900	800
Village of Twin Lakes	800	--	Not Permitted ^b	--
Town of Brighton	840	1,200	840	Not a Permitted Use ^c
Town of Paris	1,000	1,200	Not Permitted ^b	Not a Permitted Use ^c
Town of Randall	800	1,000	800	Not a Permitted Use ^c
Town of Salem	1,100	1,000	1,100	750
Town of Wheatland	800	1,200	800	Not a Permitted Use ^c
Kenosha County	800	800	800	500
36				
Village of East Troy	960	1,000	960	--
Town of East Troy	900	-- ^s	900	--
Town of Spring Prairie	600	-- ^s	600	--
Town of Troy	No Minimum	-- ^s	No Minimum	--
37				
City of Whitewater	1,000	--	800	-- ^c
Town of La Grange	500	1,000 ^p	500	Not a Permitted Use ^c
Town of Richmond	600	-- ^s	600	Not a Permitted Use ^c
Town of Whitewater	800	-- ^s	800	--
38				
City of Delavan	No Minimum	1,200	No Minimum	800 ^c
City of Elkhorn	562	1,000	462	--
City of Lake Geneva	No Minimum	-- ^t	No Minimum	960 ^{c,t}
Village of Darien	No Minimum	-- ^t	No Minimum	960 ^t
Village of Genoa City	800	1,200	800	800
Village of Sharon	Not Specified	--	800	--
Town of Bloomfield	576	-- ^s	576	--
Town of Darien	No Minimum	-- ^s	No Minimum	--
Town of Delavan	No Minimum	-- ^s	No Minimum	--
Town of Geneva	480	960 ^u	480	960 ^u
Town of Lafayette	No Minimum	-- ^s	No Minimum	--
Town of Linn	750	-- ^s	750	--
Town of Lyons	600	-- ^s	600	--
Town of Sharon	No Minimum	-- ^s	No Minimum	Not a Permitted Use ^c
Town of Sugar Creek	576	-- ^s	576	--
39				
Village of Fontana on Geneva Lake	1,000	1,250	800	800
Village of Walworth	800	1,450	800	1,040
Village of Williams Bay	1,200	1,200	500	800
Town of Walworth	No Minimum	--	No Minimum	--
Walworth County	--	-- ^s	--	--
Region (average) ^v	994	1,179	776	825

NOTE: On this table, "--" means that no regulation is specified in the zoning ordinance. "N/A" means that the county does not have a general zoning ordinance. Multi-family dwellings are those with three or more units per building.

^aThe least restrictive floor area required, based on the number of bedrooms, was used, except for residential zoning districts in communities with their own zoning ordinance that apply only to existing platted areas or to historic lake communities. The following zoning districts are excluded: the R-8 Hamlet and Waterfront Residential Neighborhood Conservation District in the Town of Barton; the R-L Residential Lake District in the Town of Eagle; the VR Village Residence District in the City of Franklin; the R-1 Single-Family Residential (existing) and R-2 General Residence (existing) in the Village of Genoa City; the ROP Single-Family Residence Original Plat District in the Village of Lannon; the R-40E Residential Existing Limited District in the Village of Mt. Pleasant; the R-3 Residential District in the Town of Mukwonago; the ERS-1, ERS-2, and ERS-3 Existing Suburban Residence Districts and the RL-1, RL-2, and RL-3 Existing Lakeshore Residence Districts in the City of Muskego; the R-5 Medium-Density Single Family Residential District in the City of New Berlin; the R-4 Single-Family Residential District in the Village of Newburg; the R-1 Single Family Residential and the R-2 Single-

Table 70 (continued)

Family and Duplex Residential Districts in the City of St. Francis; and the RF-6 Village Residential and SF-CPP Cedar Point Park districts in the Village of Williams Bay. In towns regulated under County zoning ordinances (all towns in Kenosha and Racine Counties; all towns except the Town of Bloomfield in Walworth County; and the Towns of Geneseo, Oconomowoc, Ottawa, and Vernon in Waukesha County), the smallest lot and home sizes allowed by zoning districts currently mapped in the town are reflected on this table.

^bMulti-family structure type was considered “not permitted” for purposes of analysis if it was not specified in any zoning district or if it was an overlay district which had no land allocated to that structure type.

^cMulti-family residential development not permitted as a principal use in community’s zoning ordinance or, for towns under County zoning, no areas are designated for multi-family development on the town zoning map. If a minimum floor area is shown, multi-family dwellings may be permitted only as a conditional use. In the Village of Slinger and City of Whitewater, a conditional use permit is required for five or more units; in the City of Lake Geneva, a conditional use permit is required for four or more units. Unless footnoted otherwise, this table does not reflect special zoning provisions for multi-family or senior housing, manufactured housing or mobile homes, housing conversions, or planned unit developments.

^dTown was under County zoning in 1971. At that time, the County ordinance included a multi-family zoning district, which may or may not have been mapped within the town.

^eThe Village of Newburg was incorporated in 1973.

^fThe Town of Richfield incorporated as a Village in 2008.

^gWashington County repealed the County zoning ordinance in 1986. All towns that had been regulated under the County ordinance subsequently adopted an individual town zoning ordinance.

^hThe RS6 zoning district in the City of Milwaukee, which requires a minimum lot size of 3,600 square feet, has no minimum home size requirement. The RS5 district, which requires a minimum lot size of 6,000 square feet, requires a minimum home size of 900 square feet.

ⁱThe Towns of Geneseo, Oconomowoc, Ottawa, and Vernon are regulated under the Waukesha County zoning ordinance. The County zoning ordinance allows multi-family dwellings as a conditional use in the R-3 zoning district. All other Towns in Waukesha County have adopted a separate general Town zoning ordinance. All Towns in the County are regulated under the County shoreland zoning ordinance.

^jThe Town of Pewaukee incorporated as a City in 1994.

^kMulti-family dwellings may be allowed as part of a Planned Unit Development in the Village of Wales.

^lThe Town of Caledonia incorporated as a Village in 2005.

^mThe Town of Mount Pleasant incorporated as a Village in 2003.

ⁿThe area of the City of Racine containing Johnson Park is included in Sub-area 29.

^oThe Town and Village of Rochester were consolidated as the Village of Rochester in 2008.

^pMinimum floor area requirement is included in the Town land division ordinance.

^qThe Town of Pleasant Prairie incorporated as a Village in 1989.

^rThe Village of Bristol was incorporated from a portion of the Town of Bristol in December 2009. The remaining portions of the Town were annexed into the Village of Bristol in June 2010.

^sThe Walworth County zoning ordinance applies to all Towns in the County except the Town of Bloomfield. The Town has adopted the County ordinance as an interim ordinance until the Town develops its own ordinance. With respect to minimum floor areas, the County zoning ordinance requires that single-family and two-family dwellings have a core area of living space of at least 22 feet by 22 feet, equivalent to 484 square feet.

^tThe community zoning ordinance specifies a “minimum dwelling core dimension” of 24 feet by 40 feet (960 square feet).

^uMinimum floor area requirement is included in the Town Building Ordinance.

^vIncludes only those communities that have a minimum floor area requirement.

Source: County and local zoning ordinances and SEWRPC.

The types of materials used to construct a home also represent a significant portion of the development cost for new single-family homes. Similar to most of the other factors contributing to housing development costs, construction materials are influenced by consumer preference and government regulations; however, they are also influenced by international and domestic economic forces that are, for the most part, outside the scope of a regional study. An exception is requirements for building façade materials. Although zoning ordinances do not typically specify façade materials for single-family homes, materials such as brick, wood, or stone, or a minimum percentage of such materials on a home’s exterior, may be required by a local government as part of a planned unit development, conditional use, subdivision plat, or other approval. Subdividers may also include such requirements in private covenants. These types of requirements add to the cost of a home and their use should be carefully considered by the local government.

Figure 12

HOUSING SUPPLY IN THE MILWAUKEE PRIMARY METROPOLITAN STATISTICAL AREA: 2009-2010



NOTE: A MARKET IS CONSIDERED BALANCED BETWEEN BUYERS AND SELLERS WHEN THERE IS ROUGHLY A 5 TO 6-MONTH SUPPLY OF HOMES AVAILABLE FOR PURCHASE.

Source: Multiple Listing Service, Inc. and SEWRPC.

The typical cost of constructing a modest site-built single-family home in the Region in 2010 ranges from \$60 to \$86¹¹ per square foot, based on a home size of 1,400 square feet, three bedrooms, two bathrooms, a two-car garage, and good quality, but basic, amenities. It does not include such amenities as hardwood floors and granite countertops, for example.

Alternative Construction Methods

The most common type of single-family home construction in the Region is the traditional site-built home. This construction process requires the labor (contractors and various sub-contractors such as electricians and plumbers) to build the home on site. It also requires the materials used in the construction of the home to be delivered directly to the home site. An alternative to the site-built construction process is the panelized building process (sometimes referred to as off-site or modular construction), which results in a panelized home. Panelized homes are constructed in segments in a factory using assembly line techniques. The segments are then delivered to the home site and set on a permanent foundation. About 90 percent of the construction process takes place off-site, with a local contractor completing the finishing work on the home site.

Panelized homes are typically constructed in a shorter period of time and are less costly to construct than site-built homes. The time and cost savings are attributed to the indoor assembly line approach to construction. This approach reduces delays in construction due to weather and availability of labor. The delivery of construction materials is also more efficient. While the panelized approach to home construction has time and cost savings advantages, the site-built construction process is much more common. Based on data compiled by the National

¹¹The range is based on estimates provided by Brookstone Homes Inc. and RS Means 2008 construction data for a one story economy class home in the Milwaukee area.

Association of Home Builders, panelized homes accounted for less than 10 percent of the new homes constructed in the Midwest in 2001; however, the City of Milwaukee has been recognized as a national leader in the use of panelized homes as a method of providing new affordable single family housing. Figure 13 shows examples of panelized homes recently constructed in the City of Milwaukee.

A manufactured home is also a less expensive alternative to a traditional site-built home. Like panelized homes, manufactured homes are constructed in a factory; however, they differ from panelized homes. Panelized homes are built following local building code requirements (the Wisconsin Uniform Dwelling Code is followed in the Southeastern Wisconsin Region), while manufactured homes are required to meet the National HUD Code for manufactured homes. All HUD Code manufactured homes have a steel undercarriage that supports the home and it is delivered to the site on its own wheels and axels. The wheels and axels are removed when the home reaches the site and it typically rests on steel piers as opposed to a permanent foundation. Although manufactured homes are a less expensive alternative to site-built homes, they are often associated with “mobile homes” or “trailer homes” and not all communities in the Region allow them. Map 70 identifies communities in the Region with zoning districts that allow manufactured homes.

Government Regulations and Permit Fees

All new single-family subdivisions require review and approval by the local government in which the subdivision is located, and by the Wisconsin Department of Administration. County review is also required in cases where the County has established a County planning agency that employs a full-time engineer or planner. In order to obtain approval from the concerned units of government, the subdivider must prepare a number of documents, including concept plans, preliminary and final plats, grading plans, and plans for the installation of improvements such as stormwater management facilities and streets. Table 71 summarizes the fees charged by local governments to review the plans and documents typically required for a single-family residential subdivision. There are also costs to the developer to prepare the plans and documents. The total cost of the review and approval process is typically about \$3,000 per single-family lot, including the cost of document preparation and time involved in working with agency staff, plan commissions, and governing bodies. The project timeline and cost may increase if a comprehensive plan amendment and/or a rezoning is required to allow for subdivision of the land. Table 72 summarizes local government fees associated with a comprehensive plan amendment, rezoning, planned unit development (PUD), or a conditional use permit.

Building Permit Fees

Once a lot has been created and constructed, a property owner or developer must obtain a building permit for construction of a home. Costs associated with the building permit include permit and/or plan review fees and preparation of construction drawings and an erosion control plan. Additional fees may be required for review of the erosion control plan and for curb cuts, if necessary. State Energy Code and Uniform Dwelling Code permits are also needed. Upon completion of the home, an occupancy permit must be requested and issued. The typical cost associated with local government (city, village, and town) building, electrical, and plumbing permits is included in the \$60 to \$86 per square foot construction cost figure.

Building Permit Requirements

The State Uniform Dwelling Code (UDC) is a Statewide regulation that sets standards for fire safety; structural strength; energy conservation; erosion control; heating, plumbing, and electrical systems; and general health and safety in dwellings constructed or altered after 1980. The UDC applies uniformly throughout the State, and local governments may not adopt a more or less stringent code. The UDC is typically enforced by the city, village, or town building inspector. Because dwelling code requirements are uniform across the State, building codes do not affect the cost of construction differently between local government jurisdictions.

Impact and Utility Connection Fees

Impact fees and other government regulations, such as zoning and land division ordinances, affect land costs. In 1994 the Wisconsin Legislature adopted statutory provisions that authorize local governments to impose impact fees on developers as a way of allocating a portion of the cost of public facilities created by new development to

Figure 13

EXAMPLES OF SINGLE-FAMILY HOMES USING PANELIZED CONSTRUCTION



Figure 13 (continued)



Source: SEWRPC.

the new development.¹² The impact fee law is set forth in Section 66.0617 of the *Wisconsin Statutes*. Local governments must prepare a needs assessment and adopt an impact fee ordinance before imposing such fees. The impact fees must bear a rational relationship to the need for new, expanded, or improved public facilities required to serve new land development, as compared to existing development within the local government. The needs assessment is intended to ensure that this requirement is met. Sanitary sewer, water supply, and stormwater management facilities; recreational facilities;¹³ solid waste and recycling facilities; fire protection, emergency medical, and law enforcement facilities; libraries; and road and other transportation facilities are considered public facilities under the impact fee law.

An estimate of the cumulative effect of all proposed and existing impact fees on the availability of affordable housing within the local government must be included in the needs assessment. Developments that provide low cost housing may be provided with an exemption from or reduction in the amount of impact fees assessed. The cost of the exemption or reduction cannot be shifted to another development within the local government. Table 73 sets forth impact fees charged by urban communities with an impact fee ordinance in the Region.¹⁴ Impact fees range from none to over \$11,000 for a typical dwelling unit, with an average impact fee of about \$5,000 per single-family dwelling. This figure includes public sewer and water connection fees, which are assessed by several communities separately from impact fees. Table 73 also includes the number of new subdivision plats and the number of residential lots approved in each urban community between 2000 and 2009. There does not appear to be a correlation between the impact fee and the number of new lots created in a community.





¹²A change in the impact fee law in 1997 prohibited counties from assessing impact fees for costs related to transportation projects. A change in the impact fee law in 2005 discontinued the ability of counties to assess impact fees.

¹³Recreational facilities include parks, playgrounds, and land for athletic fields.

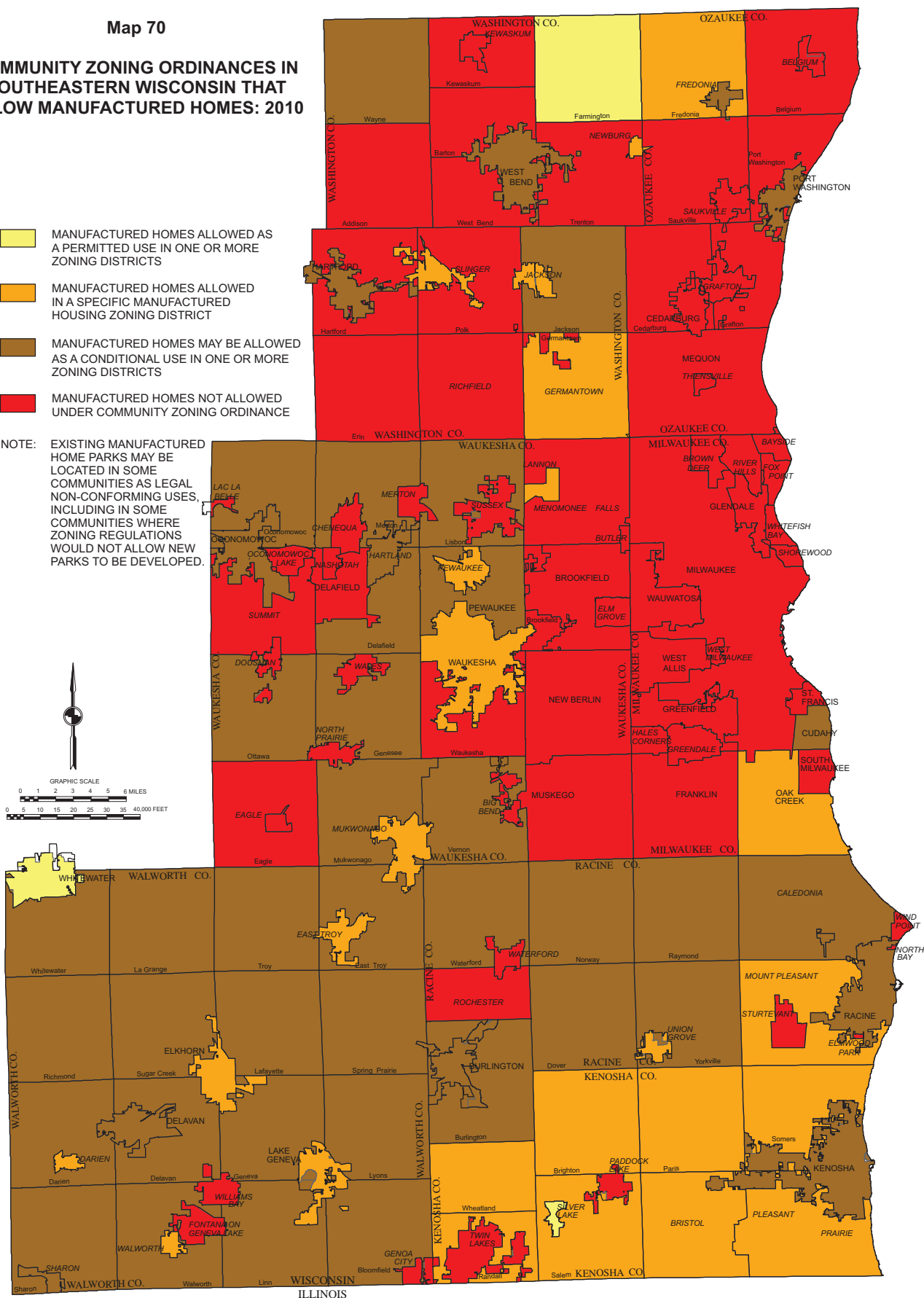
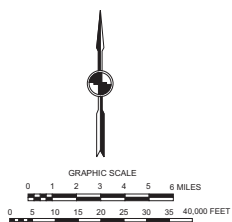
¹⁴Impact fee information derived from a report prepared by the firm Ruekert and Mielke, Inc., Wisconsin Community Development and Impact Fee Survey: 2008 (used with permission). Information for communities in the Region that were not included in the survey was collected by SEWRPC.

Map 70

**COMMUNITY ZONING ORDINANCES IN
SOUTHEASTERN WISCONSIN THAT
ALLOW MANUFACTURED HOMES: 2010**

-  MANUFACTURED HOMES ALLOWED AS A PERMITTED USE IN ONE OR MORE ZONING DISTRICTS
-  MANUFACTURED HOMES ALLOWED IN A SPECIFIC MANUFACTURED HOUSING ZONING DISTRICT
-  MANUFACTURED HOMES MAY BE ALLOWED AS A CONDITIONAL USE IN ONE OR MORE ZONING DISTRICTS
-  MANUFACTURED HOMES NOT ALLOWED UNDER COMMUNITY ZONING ORDINANCE

NOTE: EXISTING MANUFACTURED HOME PARKS MAY BE LOCATED IN SOME COMMUNITIES AS LEGAL NON-CONFORMING USES, INCLUDING IN SOME COMMUNITIES WHERE ZONING REGULATIONS WOULD NOT ALLOW NEW PARKS TO BE DEVELOPED.



Source: SEWRPC.

Table 71

LOCAL GOVERNMENT FEES FOR PLAN COMMISSION REVIEW OF SUBDIVISIONS AND SITE PLANS: 2010

Sub-area/Community	Subdivision				Multi-Family Site Plan/Architectural Review
	Conceptual Review	Preliminary Plat	Developer's Agreement	Final Plat	
1					
Village of Belgium.....	--	\$100 plus \$5/lot	--	\$50 plus \$3/lot	--
Village of Fredonia.....	--	\$50 plus \$5/lot	Cost of Village review	\$50 plus \$5/lot	--
Town of Belgium.....	-- ^a	-- ^a	-- ^a	-- ^a	N/A
Town of Fredonia.....	--	Cost of public hearing	--	Cost of public hearing	N/A
2					
City of Port Washington.....	\$300	\$550	--	\$250	\$450
Village of Saukville.....	--	\$25 plus \$5/lot	--	\$50 plus \$5/lot	--
Town of Port Washington.....	--	\$250	--	\$250	N/A
Town of Saukville.....	\$75	\$75	--	\$75	N/A
3					
City of Cedarburg.....	\$100	\$150 plus \$6/unit	--	\$100 plus \$3/unit	\$350
Village of Grafton.....	\$150	\$125 plus \$5/lot	--	\$75 plus \$3/lot	\$150
Town of Cedarburg.....	\$100	Greater of \$250 or \$150 plus \$10/lot	--	Greater of \$250 or \$150 plus \$10/lot	N/A
Town of Grafton.....	--	\$800	Captured as part of plat review process	\$250	N/A
4					
City of Mequon.....	\$857	\$857	\$558	\$757	\$717
Village of Thiensville.....	--	--	--	--	\$900 plus \$95/hour over 9 hours
Ozaukee County.....	-- ^a	\$550	-- ^a	-- ^a	N/A
5					
Village of Kewaskum.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Farmington.....	--	\$75 plus \$2/acre	--	\$50	N/A
Town of Kewaskum.....	\$200 plus services	\$550 plus \$50/lot	--	\$300 plus \$5/lot	N/A
6					
City of West Bend.....	\$400 for first acre, \$20/each additional	\$700 plus \$20/lot; \$400 plus \$15/lot in extraterritorial area	Captured as part of plat review process	\$600 plus \$20/lot; \$350 plus \$15/lot in extraterritorial area	\$800 for first acre, \$40/each additional
Village of Newburg.....	\$100	\$100 plus \$2/lot	Cost of Village review	\$50 plus \$1/lot	\$50
Town of Barton.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Trenton.....	--	\$50 plus \$2/lot	--	\$200 plus \$10/unit	\$200 plus services
Town of West Bend.....	--	\$100 plus \$5/lot	--	\$50 plus \$2/lot	N/A
7					
Town of Addison.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Wayne.....	--	-- ^b	--	\$500/lot ^b	N/A
8					
Village of Jackson.....	\$50	\$300	--	\$100	--
Town of Jackson.....	--	\$400 plus \$50/lot	--	\$200 plus \$25/lot	--
9					
City of Hartford.....	Less than 10 acres = \$300; More than 10 acres = \$450	\$500 plus \$15/lot (\$400 plus \$12/lot in extraterritorial area)	\$70/hour consultation fee	\$500 plus \$12/lot (\$400 plus \$8/lot in extraterritorial area)	Less than 10 acres = \$400, More than 10 acres = \$600
Village of Slinger.....	\$50	\$175 plus \$10/lot	--	\$175 plus \$10/lot	\$100
Town of Hartford.....	-- ^a	-- ^a	-- ^a	-- ^a	N/A
Town of Polk.....	\$100	-- ^a	-- ^a	-- ^a	N/A
10					
Village of Germantown.....	\$200	-- ^b	Cost of Village review	Under 10 lots \$4,575, 11-25 lots \$5,600, 26-50 lots \$6,625, Over 50 lots \$7,650 ^b	\$3,460
Town of Germantown.....	-- ^a	-- ^a	-- ^a	-- ^a	N/A

Table 71 (continued)

Sub-area/Community	Subdivision				Multi-Family Site Plan/Architectural Review
	Conceptual Review	Preliminary Plat	Developer's Agreement	Final Plat	
11					
Village of Richfield	\$150	\$1,000	Cost of Village review	\$1,000	\$800
Town of Erin	-- ^a	-- ^a	-- ^a	-- ^a	N/A
Washington County.....	N/A	\$911	\$11/first page plus \$2/ea. additional page	\$303	--
12					
City of Glendale	--	\$100 plus \$5/unit	--	\$50 plus \$5/unit	--
Village of Bayside	-- ^c	-- ^c	-- ^c	-- ^c	N/A
Village of Brown Deer	\$250	\$550	\$350	\$350	\$700
Village of Fox Point.....	-- ^c	-- ^c	-- ^c	-- ^c	--
Village of River Hills.....	Cost of Village review	Cost of Village review	Cost of Village review	Cost of Village review	N/A
Village of Shorewood	-- ^c	-- ^c	-- ^c	-- ^c	--
Village of Whitefish Bay	-- ^c	-- ^c	-- ^c	-- ^c	--
13 - 16					
City of Milwaukee.....	--	\$375	--	\$375 plus \$50 for first 50 lots, \$10 for each over 50	Establish General/Detailed Planned Development: \$2,500; Amend General/Detailed Planned Development: \$1,500; Establish Overlay District (DIZ/SPROD) ^d : \$1,500
17					
City of Greenfield	\$150	\$500 plus \$5/lot	-- ^e	\$300	\$550
City of Wauwatosa.....	\$75	\$75	Captured as part of plat review process	\$75	--
City of West Allis.....	--	-- ^b	Captured as part of plat review process	\$1,700 ^b	\$500
Village of Greendale	\$150 plus professional services	\$150 plus professional services	\$150 plus professional services	\$150 plus professional services	\$150 plus professional services
Village of Hales Corners	--	\$400	--	\$200	--
Village of West Milwaukee	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
18					
City of Cudahy	--	\$400	--	\$300/lot	\$900
City of St. Francis	Cost of City review	Cost of City review	Cost of City review	Cost of City review	Cost of City review
City of South Milwaukee	--	\$500/lot	--	\$100/lot	--
19					
City of Franklin.....	\$250	\$5,000 filing fee, \$100 map review	Cost of City review	\$1,000 filing fee, \$100 map review	\$2,000
City of Oak Creek	\$250 (optional)	\$475	Captured as part of plat review process	\$400	\$350
Milwaukee County.....	N/A	N/A	N/A	N/A	N/A
20					
Village of Butler.....	-- ^c	-- ^c	--	-- ^c	--
Village of Lannon	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Village of Menomonee Falls.....	\$100	\$1,000	--	\$500	\$1,000
21					
City of Brookfield.....	--	\$900	\$525	\$225	\$1,105
Village of Elm Grove	Cost of Village review	Cost of Village review	Cost of Village review	Cost of Village review	Cost of Village review
Town of Brookfield	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
22					
City of New Berlin	\$50/lot plus \$50 filing fee	\$100/lot plus \$50 filing fee	\$300	\$150/acre plus \$50 filing fee	\$100/unit plus \$50 filing fee

Table 71 (continued)

Sub-area/Community	Subdivision				Multi-Family Site Plan/Architectural Review
	Conceptual Review	Preliminary Plat	Developer's Agreement	Final Plat	
23 City of Muskego	\$100	\$750 plus \$11/lot	\$600	\$650 plus \$11/lot	\$350
24 Village of Sussex	\$250	\$50 plus \$10/lot	--	\$50 plus \$10/lot	--
Town of Lisbon	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
25 City of Delafield.....	--	\$250 plus \$2/additional acre over 20	Cost of City review	\$190 plus \$2/additional acre over 20	\$150
City of Oconomowoc.....	--	\$50 plus professional services	Cost of City review	\$50 plus professional services	\$50 plus professional services
Village of Chenequa	--	\$500 plus professional services	--	Included in preliminary plat review if no major changes	N/A
Village of Hartland	--	-- ^b	\$1,000	\$1,000 ^b	--
Village of Lac La Belle	-- ^a	-- ^a	-- ^a	-- ^a	N/A
Village of Merton.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Village of Nashotah.....	Cost of Village review	\$120 plus \$5/lot	Cost of Village review	\$60 plus \$3/lot	Cost of Village review
Village of Oconomowoc Lake.....	N/A	N/A	N/A	N/A	N/A
Village of Summit.....	--	\$250 plus \$5/lot	Cost of Town review	\$100	N/A
Town of Delafield	-- ^a	-- ^a	-- ^a	-- ^a	N/A
Town of Merton.....	--	\$100 plus \$2/lot	--	\$50 plus \$2/lot	N/A
Town of Oconomowoc	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
26 City of Pewaukee.....	--	\$350 plus \$20/lot	--	\$250 plus \$10/lot	-- ^a
City of Waukesha.....	--	\$500 plus \$10/lot	--	\$300 plus \$10/lot	\$300 plus \$15/unit – preliminary, \$200 plus \$10/unit – final
Village of Pewaukee	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Waukesha	-- ^a	-- ^a	-- ^a	-- ^a	N/A
27 Village of Big Bend	\$100 plus \$10/lot	\$250 plus \$20/lot	Cost of Village review	\$200 plus \$10/lot	\$200
Village of Mukwonago.....	\$200 plus \$11/lot	\$250 plus \$16/lot	--	\$250 plus \$11/lot	\$250 plus \$.02/ sq. ft.
Village of North Prairie	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Village of Wales	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Genesee	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Mukwonago.....	-- ^a	-- ^a	-- ^a	-- ^a	N/A
Town of Vernon	--	\$500 plus \$15/lot	\$50	\$400	\$100
28 Village of Dousman.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Village of Eagle.....	--	\$50 plus \$1/lot	--	\$12.50 plus \$.50/lot	--
Town of Eagle.....	\$165 plus \$15/lot	\$255 plus \$20/lot	--	\$225 plus \$15/lot	N/A
Town of Ottawa.....	--	\$30 plus \$5/lot	--	\$5 plus \$1/lot	--
Waukesha County.....	--	\$600	--	\$350	N/A
29 Village of Caledonia.....	--	\$500 plus \$100/lot (\$200 plus \$25/lot in extraterritorial area)	--	\$400 plus \$50/lot (\$100 plus \$25/lot in extraterritorial area)	\$150
Village of Elmwood Park	-- ^a	-- ^a	-- ^a	-- ^a	N/A
Village of Mt. Pleasant	--	\$1,000 plus \$100/lot	--	\$500 plus \$25/lot	\$650 plus \$.02/ sq. ft. over 30,000
Village of Sturtevant.....	\$250	\$250	Cost of Village review	\$250	\$500
Village of Wind Point.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a

Table 71 (continued)

Sub-area/Community	Subdivision				Multi-Family Site Plan/Architectural Review
	Conceptual Review	Preliminary Plat	Developer's Agreement	Final Plat	
30					
City of Racine ^f	--	\$300 plus \$15/lot	--	\$200 plus \$15/lot	--
Village of North Bay.....	-- ^a	-- ^a	-- ^a	-- ^a	N/A
31					
Village of Rochester.....	--	\$500 plus \$100/lot	--	\$400 plus \$50/lot	\$400 plus services
Village of Union Grove.....	Cost of Village review	\$500 plus \$20/lot	Cost of Village review	\$500 plus \$20/lot	\$175
Village of Waterford.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Dover.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Norway.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Raymond.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Waterford.....	\$250	\$1,000	--	\$400 plus \$20/lot	--
Town of Yorkville.....	Cost of Town review	Cost of Town review	Cost of Town review	Cost of Town review	N/A
32					
City of Burlington.....	--	\$30 plus \$5/lot	-- ^a	\$5 plus \$1/lot	--
Town of Burlington.....	\$200	-- ^b	Captured as part of plat review process	5-10 lots: \$1,000 11-20 lots: \$1,500 21+ lots: \$2,000 ^b	\$150 plus \$15/unit
Racine County.....	--	\$500 plus \$100/lot	--	\$400 plus \$50/lot	\$150
33					
Village of Pleasant Prairie.....	\$800	\$800	\$800	\$800	\$800
Town of Somers.....	\$600 plus \$5/lot	\$600 plus \$5/lot	Cost of Town review	\$600 plus \$5/lot	\$600 plus \$5/lot
34					
City of Kenosha.....	\$1,150 plus \$5/lot	\$2,300 plus \$10/lot	\$1,250	With approved preliminary plat: \$2,800 plus \$10/lot; Without approved preliminary plat: \$3,300 plus \$10/lot	\$600
35					
Village of Bristol.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Village of Paddock Lake.....	--	\$500 plus \$150/lot	--	\$100/lot	--
Village of Silver Lake.....	--	\$200 plus \$5/lot	--	\$10/lot	--
Village of Twin Lakes.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Brighton.....	-- ^a	-- ^a	-- ^a	-- ^a	N/A
Town of Paris.....	-- ^a	-- ^a	-- ^a	-- ^a	N/A
Town of Randall.....	-- ^a	-- ^a	-- ^a	-- ^a	N/A
Town of Salem.....	\$500 plus \$15/lot	\$1,000 plus \$15/lot	Cost of Town review	\$750 plus \$15/lot	\$1,000 plus \$15/unit
Town of Wheatland.....	Cost of Town review	Cost of Town review	Cost of Town review	Cost of Town review	N/A
Kenosha County.....	--	\$3,000 plus \$25/lot	--	\$3,000 plus \$25/lot	3,000 sq. ft. or less: \$500; 3,001-10,000 sq. ft.: \$750; 10,001-50,000 sq. ft.: \$1,000; 50,001-100,000 sq. ft.: \$1,200; 100,001+ sq. ft.: \$1,500
36					
Village of East Troy.....	--	\$150 plus \$5/lot	--	\$75 plus \$2.50/lot	--
Town of East Troy.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Spring Prairie.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a
Town of Troy.....	\$50	\$50	Cost of Town review	\$50	--
37					
City of Whitewater.....	\$100	\$200 plus \$10/lot	Varies by project impact and developer negotiations	\$100 plus \$5/lot	\$100
Town of La Grange.....	-- ^a	-- ^a	-- ^a	-- ^a	N/A
Town of Richmond.....	-- ^a	-- ^a	-- ^a	-- ^a	N/A
Town of Whitewater.....	-- ^a	-- ^a	-- ^a	-- ^a	-- ^a

Table 71 (continued)

Sub-area/Community	Subdivision				Multi-Family Site Plan/Architectural Review
	Conceptual Review	Preliminary Plat	Developer's Agreement	Final Plat	
38					
City of Delavan	Cost of City review	\$100 plus \$10/lot over 6	Cost of City review	\$25 plus \$2/unit	\$250
City of Elkhorn	\$350	\$275 plus \$16/lot	- -	\$275 plus \$16/lot	\$175 plus \$.04/ sq. ft. floor area
City of Lake Geneva	Cost of City review	\$1/lot - \$25 minimum, \$100 maximum	Cost of City review	Cost of City review	\$400
Village of Darien		\$100 plus \$5/lot	- -	\$100 plus \$5/lot	\$300
Village of Genoa City	- -	- -	- -	- -	- -
Village of Sharon	- ^a	- ^a	- ^a	- ^a	- ^a
Town of Bloomfield	- ^a	- ^a	- ^a	- ^a	- ^a
Town of Darien	- ^a	- ^a	- ^a	- ^a	- ^a
Town of Delavan	\$1,000	\$1,000	Cost of Town review	\$1,000	- -
Town of Geneva	\$520	\$325	- -	\$325	- -
Town of Lafayette	- ^a	- ^a	- ^a	- ^a	- ^a
Town of Linn	- ^a	- ^a	- ^a	- ^a	- ^a
Town of Lyons	\$200	\$200	Cost of Town review	\$200	\$200
Town of Sharon	- ^a	- ^a	- ^a	- ^a	N/A
Town of Sugar Creek	- ^a	- ^a	- ^a	- ^a	- ^a
39					
Village of Fontana on Geneva Lake	Cost of Village review	\$100 plus \$50/lot	Cost of Village review	\$100 plus \$50/lot	Cost of Village review
Village of Walworth	- -	\$100 plus \$50/lot	- -	\$100/lot	- -
Village of Williams Bay	- -	\$15 plus \$2/ lot	- -	\$5 plus \$1/lot	- -
Town of Walworth	- ^a	- ^a	- ^a	- ^a	- ^a
Walworth County	- -	\$500 plus \$50/lot	- -	\$500 plus \$50/lot	N/A

NOTES: This table is a summary and should not be used as a guide to answer permit fee-related questions. Local governments should be contacted for specific fee information.

On this table, "- -" means that no fee is charged or specified. "N/A" means that the community does not allow or does not regulate the specific type of development.

Subdividers are typically required to pay a fee to the community equal to the actual cost to the community for inspection, engineering, legal, administrative, or fiscal work incurred in connection with a plat.

^aFee is not documented in SEWRPC files or specified on the community's website.

^bFees for preliminary and final plat reviews are combined.

^cCommunity is built-out and therefore has not established subdivision review fees.

^dThe fee to establish a Site Plan Review Overlay District (SPROD) or Development Incentive Zone (DIZ) in the City of Milwaukee is \$2,500. The fee for all other zoning amendments is \$1,500.

^eIn the City of Greenfield, Developer's Agreements are typically approved in conjunction with subdivision plat approval. As part of any executed agreement \$1,500 is collected for City administrative and legal costs.

^fThe area of the City of Racine containing Johnson Park is included in Sub-area 29.

Source: SEWRPC.

Environmental Regulations

Important elements of the natural resource base are protected to some degree through government regulation. The control of construction site and stormwater runoff and the protection of wetlands, surface waters, floodplains, steep slopes, environmental corridors, and endangered species are examples of environmental regulations that commonly impact the development of new single-family residential housing.

Table 72

LOCAL GOVERNMENT FEES FOR REVIEW OF ZONING RELATED PERMITS: 2010

Sub-area/Community	Comprehensive Plan Amendment	Rezoning	Planned Unit Development (PUD)	Conditional Use
1				
Village of Belgium	- - ^a	- - ^a	N/A	- - ^a
Village of Fredonia	- -	\$150	N/A	\$150
Town of Belgium	- -	\$125	N/A	\$125
Town of Fredonia	- -	\$250	N/A	\$500
2				
City of Port Washington	\$100	\$250 plus cost of public hearing notice	\$300	\$300 plus cost of public hearing notice
Village of Saukville	\$200 plus cost of public hearing notice	\$200 plus cost of public hearing notice	\$200 plus cost of public hearing notice	\$200 plus cost of public hearing notice
Town of Port Washington	- -	\$250	\$250	\$250
Town of Saukville	- -	\$300	N/A	\$300
3				
City of Cedarburg	\$200	\$250	\$350	\$300
Village of Grafton	\$200	\$200	\$200	\$200
Town of Cedarburg	- -	\$300	\$250	\$300
Town of Grafton	\$550	\$700	\$700	\$450
4				
City of Mequon	- -	\$1,275	Considered rezoning	\$717
Village of Thiensville	- -	\$250 plus \$95/hour over 2 hours plus public hearing costs	\$835 plus \$95/hour over 2 hours plus public hearing costs	\$350 plus \$95/hour over 4 hours plus public hearing costs
Ozaukee County	- -	\$330	- -	\$275
5				
Village of Kewaskum	- - ^a	- - ^a	- - ^a	- - ^a
Town of Farmington	- - ^a	- - ^a	- - ^a	- - ^a
Town of Kewaskum	- -	\$300 plus services	N/A	\$300 plus services
6				
City of West Bend	- -	\$500	\$500	\$400
Village of Newburg	Cost of Village review	\$175 plus services	N/A	\$150 plus services
Town of Barton	- - ^a	- - ^a	- - ^a	- - ^a
Town of Trenton	\$300	\$300	\$200 plus \$10/unit	\$175
Town of West Bend	- -	\$100	N/A	\$150
7				
Town of Addison	- - ^a	- - ^a	- - ^a	- - ^a
Town of Wayne	- -	\$400 per lot plus professional costs	- -	\$400 per lot plus professional costs
8				
Village of Jackson	- -	\$200	\$150	\$150
Town of Jackson	- -	\$300	- -	\$300
9				
City of Hartford	\$515	\$400	\$400	\$400
Village of Slinger	\$400	\$100	- - ^a	\$300
Town of Hartford	- - ^a	- - ^a	- - ^a	- - ^a
Town of Polk	- -	\$375	- -	\$375 (\$475 if special meeting)
10				
Village of Germantown	- -	\$1,085	Considered rezoning	\$1,460
Town of Germantown	- - ^a	- - ^a	N/A	- - ^a
11				
Village of Richfield	\$350	\$400	\$500	\$400
Town of Erin	- - ^a	- - ^a	N/A	- - ^a
Washington County	\$100	\$414	\$456 plus \$10/unit	\$387

Table 72 (continued)

Sub-area/Community	Comprehensive Plan Amendment	Rezoning	Planned Unit Development (PUD)	Conditional Use
12				
City of Glendale.....	-- ^a	-- ^a	-- ^a	-- ^a
Village of Bayside.....	--	--	--	\$250
Village of Brown Deer	--	\$550	\$700	\$500
Village of Fox Point	--	--	--	\$300
Village of River Hills	--	Cost of Village review	N/A	Cost of Village review
Village of Shorewood	--	--	\$170	\$125
Village of Whitefish Bay	--	--	--	\$250
13 - 16				
City of Milwaukee	--	\$1,500 ^b	\$2,500 ^b	\$150
17				
City of Greenfield	\$600	\$600	-- ^c	\$700
City of Wauwatosa	--	\$250	\$300 for first acre, \$100/ additional acre	\$200
City of West Allis	--	\$500	\$1,500	\$500
Village of Greendale.....	\$150	\$150	N/A	\$150 plus professional services
Village of Hales Corners	--	\$200	\$200	\$200
Village of West Milwaukee	-- ^a	-- ^a	-- ^a	-- ^a
18				
City of Cudahy.....	--	\$300	\$300	\$300
City of St. Francis.....	--	\$195	\$300 +\$.00065 per \$1 projected building cost	\$195
City of South Milwaukee.....	--	\$350	N/A	\$100
19				
City of Franklin	--	\$1,250	-- ^d	\$1,500
City of Oak Creek.....	--	\$775	\$900	\$875
Milwaukee County.....	N/A	N/A	N/A	N/A
20				
Village of Butler	--	\$100	\$100	\$100
Village of Lannon	-- ^a	-- ^a	N/A	-- ^a
Village of Menomonee Falls.....	\$1,000	\$1,000	\$500	\$1,000
21				
City of Brookfield	--	\$735	\$1,995 general Planned Development District (PDD) plan, \$900 specific	\$205
Village of Elm Grove	\$1,000	\$1,000	\$1,500 plus \$3,000 deposit	\$75
Town of Brookfield	-- ^a	-- ^a	-- ^a	-- ^a
22				
City of New Berlin.....	--	\$650	\$800 plus \$10/acre plus \$15/unit	\$600 plus \$15/sf new construction
23				
City of Muskego	\$500	\$500	\$1,200	\$600
24				
Village of Sussex.....	--	\$500	--	\$210
Town of Lisbon.....	-- ^a	-- ^a	-- ^a	-- ^a
25				
City of Delafield.....	--	\$250	\$250 general plan, \$300 specific	\$250
City of Oconomowoc.....	\$300 plus professional services	\$300 plus professional services	\$500 plus professional services	\$650 plus professional services
Village of Chenequa.....	--	N/A (all residential zoning)	N/A	\$500 plus professional services

Table 72 (continued)

Sub-area/Community	Comprehensive Plan Amendment	Rezoning	Planned Unit Development (PUD)	Conditional Use
25 (continued)				
Village of Hartland.....	--	\$200	\$1,000	\$150 plus \$300 projected fee deposit
Village of Lac La Belle.....	--	\$100	N/A	\$500
Village of Merton.....	-- ^a	-- ^a	N/A	-- ^a
Village of Nashotah.....	--	Cost of Village review	Cost of Village review	Cost of Village review
Village of Oconomowoc Lake.....	--	Cost of Village review	Cost of Village review	\$300
Village of Summit.....	\$500	\$250	--	\$300
Town of Delafield.....	--	\$225 plus services	N/A	\$225 plus services
Town of Merton.....	--	\$150	N/A	\$150
Town of Oconomowoc.....	-- ^a	-- ^a	-- ^a	-- ^a
26				
City of Pewaukee.....	--	\$400 plus services	--	\$400 plus services
City of Waukesha.....	--	\$350	\$400	\$200
Village of Pewaukee.....	-- ^a	-- ^a	-- ^a	-- ^a
Town of Waukesha.....	-- ^a	-- ^a	-- ^a	-- ^a
27				
Village of Big Bend.....	Cost of Village review	\$250	Cost of Village review	\$300
Village of Mukwonago.....	--	\$300	\$185 plus \$25/unit	--
Village of North Prairie.....	-- ^a	-- ^a	-- ^a	-- ^a
Village of Wales.....	-- ^a	-- ^a	-- ^a	-- ^a
Town of Genesee.....	-- ^a	-- ^a	-- ^a	-- ^a
Town of Mukwonago.....	-- ^a	-- ^a	-- ^a	-- ^a
Town of Vernon.....	\$100	\$50 plus County submittal	\$200 plus \$10/lot	\$50 plus County submittal
28				
Village of Dousman.....	-- ^a	-- ^a	-- ^a	-- ^a
Village of Eagle.....	--	\$200	N/A	\$200
Town of Eagle.....	--	\$300	--	\$360
Town of Ottawa.....	--	\$410	\$500 plus \$10/unit	\$330
Waukesha County.....	\$1,000	\$410	\$500 plus \$10/unit	\$330
29				
Village of Caledonia.....	\$500	\$500	\$550	\$375
Village of Elmwood Park.....	-- ^a	-- ^a	-- ^a	-- ^a
Village of Mt. Pleasant.....	--	\$750	\$600 plus \$50/acre	\$750
Village of Sturtevant.....	\$250	\$250	\$250	\$250
Village of Wind Point.....	-- ^a	-- ^a	-- ^a	-- ^a
30				
City of Racine ^e	\$200	\$200	\$200 preliminary; \$200 final	\$200
Village of North Bay.....	-- ^a	-- ^a	N/A	-- ^a
31				
Village of Rochester.....	\$1,000	\$850	\$550 plus services	\$600 plus services
Village of Union Grove.....	--	\$300 plus publication	--	\$300 plus publication
Village of Waterford.....	-- ^a	-- ^a	-- ^a	\$200 (\$300 if special hearing)
Town of Dover.....	-- ^a	-- ^a	-- ^a	\$200
Town of Norway.....	-- ^a	-- ^a	-- ^a	-- ^a
Town of Raymond.....	--	\$350	--	\$200
Town of Waterford.....	--	\$350	--	\$50
Town of Yorkville.....	--	\$75 plus \$500 County fee	\$75 plus \$500 County fee	\$75 plus \$430 County fee
32				
City of Burlington.....	--	\$200	\$500	\$200

Table 72 (continued)

Sub-area/Community	Comprehensive Plan Amendment	Rezoning	Planned Unit Development (PUD)	Conditional Use
32 (continued) Town of Burlington	--	\$200	5-10 lots: \$1,000 11-20 lots: \$1,500 21+ lots: \$2,000	\$200
Racine County	\$500	\$500	\$550	\$430
33 Village of Pleasant Prairie	\$200	\$200	\$800	\$200
Town of Somers	\$250	--	Varies by acreage	\$500
34 City of Kenosha	\$1,150	\$550	--	-- ^f
35 Village of Bristol	\$500	\$750	--	\$750
Village of Paddock Lake	--	\$150	--	\$125
Village of Silver Lake	--	\$200	--	\$400
Village of Twin Lakes	-- ^a	-- ^a	N/A	-- ^a
Town of Brighton	-- ^a	-- ^a	-- ^a	-- ^a
Town of Paris	-- ^a	-- ^a	-- ^a	-- ^a
Town of Randall	-- ^a	-- ^a	-- ^a	-- ^a
Town of Salem	--	\$500	\$1,000 plus \$15/unit	\$300
Town of Wheatland	--	\$50 plus cost of Town review	Cost of Town review	\$50 plus cost of Town review
Kenosha County	\$250	\$750	\$325	\$750
36 Village of East Troy	--	\$200	\$200	\$200
Town of East Troy	-- ^a	-- ^a	-- ^a	-- ^a
Town of Spring Prairie	-- ^a	-- ^a	-- ^a	-- ^a
Town of Troy	\$800	\$300	--	\$300
37 City of Whitewater	\$200	\$200	Considered rezoning	\$100
Town of La Grange	-- ^a	-- ^a	-- ^a	-- ^a
Town of Richmond	-- ^a	-- ^a	-- ^a	-- ^a
Town of Whitewater	-- ^a	-- ^a	-- ^a	-- ^a
38 City of Delavan	\$250	\$250	\$250	\$250
City of Elkhorn	\$325	\$375	--	\$350
City of Lake Geneva	--	\$400	\$750	\$400
Village of Darien	--	\$300	--	\$300
Village of Genoa City	--	\$150	--	\$100
Village of Sharon	-- ^a	-- ^a	-- ^a	-- ^a
Town of Bloomfield	-- ^a	-- ^a	-- ^a	-- ^a
Town of Darien	-- ^a	-- ^a	-- ^a	-- ^a
Town of Delavan	\$600	\$100	--	\$100
Town of Geneva	--	\$200	--	\$200
Town of Lafayette	-- ^a	-- ^a	-- ^a	-- ^a
Town of Linn	-- ^a	-- ^a	-- ^a	-- ^a
Town of Lyons	--	\$75	\$200	\$75
Town of Sharon	-- ^a	-- ^a	-- ^a	-- ^a
Town of Sugar Creek	-- ^a	-- ^a	-- ^a	-- ^a
39 Village of Fontana on Geneva Lake	--	\$325	Considered rezoning	\$325
Village of Walworth	-- ^a	-- ^a	-- ^a	-- ^a
Village of Williams Bay	--	\$600	--	\$275
Town of Walworth	--	\$100	--	
Walworth County	--	\$575 first unit /\$200 per additional unit	--	\$575 first unit /\$200 per additional unit

Table 72 (continued)

NOTES: This table is a summary and should not be used as a guide to answer permit fee-related questions. Local governments should be contacted for specific fee information.

The Wisconsin Department of Agriculture, Trade, and Consumer Protection (DATCP) requires that, under Section 91.48 of the *Wisconsin Statutes*, beginning January 1, 2010, any person who requests that land be rezoned out of an Agricultural Preservation zoning district must pay a conversion fee for each acre of land or portion thereof to be rezoned, equal to three times the per acre value of the highest value category of tillable cropland in the local government. The fee is collected by the zoning jurisdiction and submitted to DATCP by March 1st. of the following year.

On this table, "-" means that no fee is charged or specified. "N/A" means that the community does not allow PUD.

^aFee is not documented in SEWRPC files or specified on the community's website.

^bThe fee to establish a Site Plan Review Overlay District (SPROD) or Development Incentive Zone (DIZ) in the City of Milwaukee is \$2,500. The fee for all other zoning amendments is \$1,500.

^cThe Planned Unit Development (PUD) fees for the City of Greenfield are as follows: pre-petition conference \$250; petition conference for residential uses \$1,000 plus \$15 per unit; petition conference for commercial (multi-family) uses \$1,000 plus \$15 per square feet of building area; amend PUD agreement with site plan and public hearing required \$650; amend PUD agreement with site plan required but no public hearing required \$500; and amend PUD agreement with no site plan required \$300.

^dThe Planned Development District (PDD) fees for the City of Franklin are as follows: filing fee \$6,000; filing fee for major PDD amendments \$3,500; filing fee for minor PDD amendments \$500; and map review fee \$100.

^eThe area of the City of Racine containing Johnson Park is included in Sub-area 29.

^fConditional use permit fees for projects in the City of Kenosha requiring planning department review are as follows: for projects of less than one acre \$900; 1.01-10 acres \$1,175; 10.01-25 acres \$1,600; and greater than 25 acres \$2,000. Conditional use permit fees for projects requiring plan commission and common council review are as follows: for projects of less than one acre \$1,025; 1.01-10 acres \$1,300; 10.01-25 acres \$1,735; and greater than 25 acres \$2,125.

Source: Local governments and SEWRPC.

Chapter NR 151 of the *Wisconsin Administrative Code* requires that, in general, construction sites that have one acre or more of land disturbance may discharge no more than five tons of sediment per acre per year.¹⁵ With certain limited exceptions, those sites required to have construction erosion control permits must also have post-development stormwater management practices to reduce the total suspended solids (sediment load) that would otherwise run off the site by 80 percent for new development, 40 percent of the load from parking lots and roads that are part of a redevelopment project, 40 percent for infill development of less than five acres occurring prior to October 1, 2012, and 80 percent for infill development of five acres or greater. After October 1, 2012, all infill development will be required to achieve an 80 percent reduction. If it can be demonstrated that the solids reduction standard cannot be met for a specific site, total suspended solids must be controlled to the maximum extent practicable.

Wetlands, which have important ecological value and soils that are not well suited for urban uses, are generally protected from development under government environmental regulations. Chapter NR 103 of the *Wisconsin Administrative Code* limits filling and development that would have adverse effects on wetlands. Wetlands located in County shoreland regulation areas¹⁶ must be placed in a protective conservancy district. Cities and villages are also required to enact zoning regulations to protect wetlands five acres or greater in size within shoreland areas.

¹⁵This revised sediment reduction standard set forth in the 2010 revision of NR 151 has a two-year delayed implementation to allow development of a methodology to measure compliance. During that two-year time period, which ends on January 1, 2013, the existing standard of an 80 percent reduction in the amount of sediment that runs off the site will remain in effect.

¹⁶Shoreland areas are lands within 1,000 feet of a navigable lake, pond, or flowage; or within 300 feet of a navigable stream or to the landward side of the 100-year floodplain, whichever distance is greater.

Table 73

IMPACT FEES AND PLATS APPROVED BY URBAN COMMUNITIES IN THE SOUTHEASTERN WISCONSIN REGION

Sub-area/Community	Total Impact Fee ^a	Number of Subdivision Plats: 2000-2009 ^b	Number of Lots Within Approved Plats: 2000-2009
1			
Village of Belgium.....	\$7,200.00	11	246
Village of Fredonia	\$4,003.23	8	183
2			
City of Port Washington.....	\$3,250.00	11	451
Village of Saukville	\$2,942.00	7	263
3			
City of Cedarburg	\$6,717.94	8	321
Village of Grafton.....	\$8,681.00	14	352
4			
City of Mequon	\$1,457.00	6	135
Village of Thiensville.....	None	0	0
Ozaukee County	N/A	N/A	N/A
5			
Village of Kewaskum	\$6,292.00	7	301
6			
City of West Bend.....	\$1,979.00	29	900
Village of Newburg	\$4,244.71	1	29
7			
Town of Addison.....	None	0	0
8			
Village of Jackson	\$8,434.00	4	208
9			
City of Hartford	\$5,108.00	30	1,340
Village of Slinger	\$5,340.00	10	422
10			
Village of Germantown	\$5,209.00	13	500
Washington County	N/A	N/A	N/A
12			
City of Glendale.....	None	0	0
Village of Bayside.....	None	0	0
Village of Brown Deer.....	None	2	104
Village of Fox Point	- ^c	0	0
Village of River Hills	None	0	0
Village of Shorewood	None	0	0
Village of Whitefish Bay.....	None	0	0
13 -16			
City of Milwaukee	\$510.00 ^d	37	823
17			
City of Greenfield.....	\$1,597.00	10	129
City of Wauwatosa	None	0	0
City of West Allis	None	0	0
Village of Greendale.....	None	2	34
Village of Hales Corners.....	None	2	15
Village of West Milwaukee	None	0	0
18			
City of Cudahy.....	None	0	0
City of St. Francis.....	None	1	24
City of South Milwaukee.....	- ^c	1	14
19			
City of Franklin	\$6,670.00	42	1,138
City of Oak Creek	\$1,741.00	34	1,201
Milwaukee County	N/A	N/A	N/A

Table 73 (continued)

Sub-area/Community	Total Impact Fee ^a	Number of Subdivision Plats: 2000-2009 ^b	Number of Lots Within Approved Plats: 2000-2009
20			
Village of Butler	None	0	0
Village of Lannon.....	\$7,632.00	0	0
Village of Menomonee Falls	\$8,417.00	29	1,002
21			
City of Brookfield	\$11,043.00 ^e	15	220
Village of Elm Grove.....	None	0	0
Town of Brookfield.....	\$800.00	1	5
22			
City of New Berlin.....	\$5,785.60	9	191
23			
City of Muskego.....	\$1,941.00 ^f	32	989
24			
Village of Sussex.....	\$7,659.00	23	524
25			
City of Oconomowoc	\$6,908.00	23	1,096
City of Delafield	\$7,136.00	9	162
Village of Hartland.....	\$5,458.00	7	288
Village of Lac La Belle.....	- ^c	0	0
Village of Nashotah	\$5,687.00	2	55
Village of Summit	\$2,461.00 ^g	0	0
Town of Oconomowoc.....	\$15,939.00	2	136
26			
City of Pewaukee	\$11,030.91 ^h	18	560
City of Waukesha	\$479.00 ⁱ	34	1,527
Village of Pewaukee.....	\$2,400.00	3	99
27			
Village of Mukwonago	\$5,923.00	11	527
28			
Village of Dousman	\$6,144.00	3	275
Waukesha County.....	N/A	N/A	N/A
29			
Village of Caledonia	\$6,375.00	24	1,034
Village of Elmwood Park	None	0	0
Village of Mt. Pleasant.....	\$9,123.00 ^j	55	1,554
Village of Sturtevant	\$9,747.00	4	388
Village of Wind Point	None	1	16
30			
City of Racine ^j	\$3,223.00	2	14
Village of North Bay.....	None	0	0
31			
Village of Rochester	\$3,500.00	1	71
Village of Union Grove	\$1,255.15	4	87
Village of Waterford.....	\$5,992.00	5	337
Town of Raymond	None	0	0
Town of Yorkville	\$3,000.00	0	0
32			
City of Burlington	\$1,500.00	7	281
Racine County.....	N/A	N/A	N/A
33			
Village of Pleasant Prairie	\$2,461.00	27	929
Town of Somers	\$8,740.00	5	170

Table 73 (continued)

Sub-area/Community	Total Impact Fee ^a	Number of Subdivision Plats: 2000-2009 ^b	Number of Lots Within Approved Plats: 2000-2009
34 City of Kenosha	\$4,696.00	36	2,156
35 Village of Bristol.....	\$9,446.07	2	45
Village of Paddock Lake	\$4,560.00	3	280
Village of Silver Lake	\$5,750.00	2	59
Village of Twin Lakes	- ^c	8	556
Town of Salem	\$5,219.27	12	452
Kenosha County.....	N/A	N/A	N/A
36 Village of East Troy	\$6,316.00	2	164
37 City of Whitewater	\$2,449.00	11	250
38 City of Delavan	\$6,942.70	10	230
City of Elkhorn	\$6,135.00	11	843
City of Lake Geneva.....	\$5,620.00 ^l	9	642
Village of Darien.....	\$7,495.00	2	84
Village of Genoa City.....	\$6,814.00	2	120
Village of Sharon	None	0	0
Town of Bloomfield.....	\$1,808.00	3	60
Town of Delavan	None	6	110
Town of Geneva.....	\$5,100.00 ^m	1	21
39 Village of Fontana-on- Geneva Lake.....	None	2	58
Village of Walworth.....	\$7,132.00	6	184
Village of Williams Bay	\$3,664.00	4	290
Walworth County.....	N/A	N/A	N/A
Region (average) ⁿ	\$5,379.51	N/A	N/A

NOTES: Impact fee information derived from a report prepared by the firm Ruekert and Mielke, Inc., *Wisconsin Community Development and Impact Fee Survey: 2008* (used with permission). Information for communities in the Region that were not included in the survey was collected in 2010 by SEWRPC.

Table does not include local governments that may provide sewer services to relatively small portions of the community, such as lake-related development; nor does it include local governments that are included within a planned sanitary sewer service area but do not provide existing sewer service.

^aIn general, the impact fee assessed by communities per multi-family dwelling unit is the same or less than that assessed for single-family dwelling units. Total impact fees may include fees assessed for fire and emergency medical services, libraries, parks, law enforcement, transportation, stormwater facilities, and public sewer and water connection.

^bIncludes only plats located within sewer portions of a community.

^cImpact fee schedule requested by SEWRPC.

^d\$510 is the minimum fee. There is an additional charge per linear foot of lot frontage.

^eIncludes a water extension fee based on lot frontage. The maximum fee is \$10,000.

^fDoes not include the fee in lieu of conservation land dedication, which is \$580.00 per developable acre.

^gIncludes \$344.00 impact fee for police facilities.

^hBased on fees for a single-family home less than 2,000 square feet in size located outside of the lake sanitary district.

ⁱDoes not include the stormwater system impact fee, which is \$2,100.00 per acre, or the sanitary connection fee, which is \$500.00 per acre.

^jDoes not include a stormwater system impact fee of \$800.00 per dwelling unit in the Hoods Creek subwatershed and \$600.00 in the Upper and Lower Pike River subwatersheds.

^kThe area of the City of Racine containing Johnson Park is included in Sub-area 29.

^lAn impact fee of \$4,290.00 per unit is charged for new single-family homes in existing areas of the City. A parks fee is also charged as part of the building permit fee for new single-family homes in existing areas of the City.

^mImpact fee is charged by the Lake Como Sanitary District and only applies to those portions of the Town located in the Lake Como Sanitary District.

ⁿIncludes only those communities that assess an impact fee.

Source: Ruekert & Mielke, Inc. and SEWRPC.

Endangered species habitat can also impact the development of single-family housing, as well as other urban land uses. State and Federal regulations protect the habitat areas of endangered species listed under Chapter NR 27 of the *Wisconsin Administrative Code* and those species protected under the Federal Endangered Species Act of 1973 from urban development, including single-family housing. Local government and County conservation zoning districts may also provide protection for endangered and critical species habitat sites.

The cost of developing single-family housing may increase if the site is environmentally contaminated. Contaminated areas are often referred to as brownfields. Brownfields are abandoned, idle, or underused properties where redevelopment is hindered by known or suspected contamination. They can vary in location and size; however, many are former industrial or commercial sites in urban areas. Costs associated with the development of brownfields may include environmental investigation and site assessment; environmental cleanup, including removal of underground storage tanks, soil, and other contaminated substances; and demolition or rehabilitation of buildings that may include asbestos abatement. These costs are not typically associated with developing greenfields (properties that have not had any previous type of development other than farming), which may make greenfield sites more attractive than brownfields for potential developers and investors. One of the primary barriers to the redevelopment of a brownfield site is fear on the part of potential purchasers or investors of assuming unlimited liability for clean-up.

The cost of developing brownfield sites, and sites in older urban areas in general, may also be increased by the need to assemble multiple parcels that could have several different owners. Interest in a site for redevelopment could cause existing owners to expect greater compensation and the process and complexity of site assembly may increase the timeline of the development process, which would increase the cost of development. Large parcels are more readily available for development in greenfield areas and the costs associated with site assembly may be avoided.

The benefits of brownfield redevelopment have been recognized by Federal, State, and local governments. State liability exemption legislation and many Federal and State grant, loan, and incentive programs have been created to assist local governments, non-profit organizations, and businesses with brownfield redevelopment. The benefits of brownfield redevelopment, assistance programs, and case studies are discussed further in Chapter XI.

Total Cost and Relation to Household Income

The regional land use plan recommends that most new urban residential development near major employment centers in the outlying areas of the Region occur at a medium density (2.3 to 6.9 dwelling units per acre), which could include a mix of single-family and multi-family development. Single-family development should occur on lots that are approximately one quarter-acre in size (about 10,000 square feet) to achieve a medium density, which would also facilitate the development of neighborhoods with schools, parks, and other neighborhood facilities.

The cost to construct a modest 1,100 square foot single-family home on a 10,000 square foot lot in a new subdivision could be as low as \$121,200 to \$155,520. The cost estimate is based on \$60 to \$86¹⁷ per square foot for construction costs (\$66,000 to \$94,600), which includes the cost of permit fees and financing; \$35,000 for the engineering work and installation of site improvements and impact fees; and a raw land cost equal to 20 percent of the total home and lot package (\$20,200 to \$25,920). The monthly housing cost would be \$1,090 to \$1,323. The cost of a 1,200 square foot home would range from \$128,400 to \$165,840, with a monthly housing cost of

¹⁷The range is based on estimates provided by Brookstone Homes Inc. and RS Means 2008 construction data for a one story economy class home in the Milwaukee area.

\$1,139 to \$1,393.¹⁸ These housing costs are far less than the average value of new single-family housing recently developed in the Region. The average value of the 1,261 single-family homes constructed in the Region in 2009, not including the value of the land, was \$273,305.¹⁹

When discussing single-family housing cost elements, it is useful to consider the budget constraints of moderate-income households (households with incomes of 80 percent of the Region's median household income). The median annual household income in the Region in 2008 was \$55,200, which means a moderate-income household had an income of about \$44,160 in 2008. Monthly housing costs should not exceed 30 percent of a household's monthly income, or about \$1,104, to remain affordable. The purchase price of a home would have to be about \$123,000 for the monthly housing costs to be \$1,104 or less; assuming a down payment of 3.5 percent, an interest rate of 4.25 percent (minimum down payment and interest rate required for a FHA loan in June 2010), and including taxes, property and private mortgage insurance, and utilities. A household with an income equal to the median annual income of \$55,200 could afford a home costing \$164,000 (\$1,380 a month).²⁰ If the down payment is increased to 10 percent, a moderate-income household could afford a home with a purchase price of about \$130,000 and a household with an income equal to the median annual income of \$55,200 could afford a home with a purchase price of about \$173,000. The monthly cost range of the modest single-family home described in this section is generally compatible with the housing budget of a household with a moderate to median income.

Communities should consider the characteristics of the modest single-family home as a benchmark to encourage the development of single-family housing that is affordable to a wide range of households. Figure 14 illustrates site and floor plans for a 1,154 square foot home on a 7,200 square foot lot (a home size less than 1,200 square feet on a lot of 10,000 square feet or smaller). Figure 15 illustrates site and floor plans for a 1,408 square foot home constructed on a 5,000 square foot lot, which may be more appropriate for infill development in existing high density residential areas.

Map 71 shows sewered communities in the Region where construction of affordable new single-family homes would be difficult because the community does not allow a minimum lot size of 10,000 square feet or less or a minimum floor area of less than 1,200 square feet. Of the 146 cities, villages, and towns in the Region, 93 communities provide sanitary sewer service to all or the majority of residents. Of the 93 sewered communities, 44, or about 47 percent, include a district in the local zoning ordinance that allows single-family residential development with lot sizes of 10,000 square feet or less and home sizes of less than 1,200 square feet. The remaining 49 sewered communities either require minimum lot sizes larger than 10,000 square feet, do not allow home sizes smaller than 1,200 square feet, or both. Maps 48 through 68 show areas in each County that have been designated in local government comprehensive plans for the development or redevelopment of single-family homes at densities equating to 10,000 square feet or less per housing unit, and areas that are vacant and suitable for development.

¹⁸Assumes a down payment of 3.5 percent of the cost of the home, a 4.25 percent interest rate on a 30-year fixed-rate mortgage, a property tax rate of \$17.86 per \$1,000 of assessed value (the net tax rate for the Southeastern Wisconsin Region in 2009 as reported in the document entitled *Property Values and Taxes in Southeastern Wisconsin, Public Policy Forum, August 2009*), a property insurance cost of \$42.00 a month, a private mortgage insurance (PMI) cost of \$44.25 to \$66.12 a month, and \$225.00 per month for utilities (water, sewer, electric, and gas).

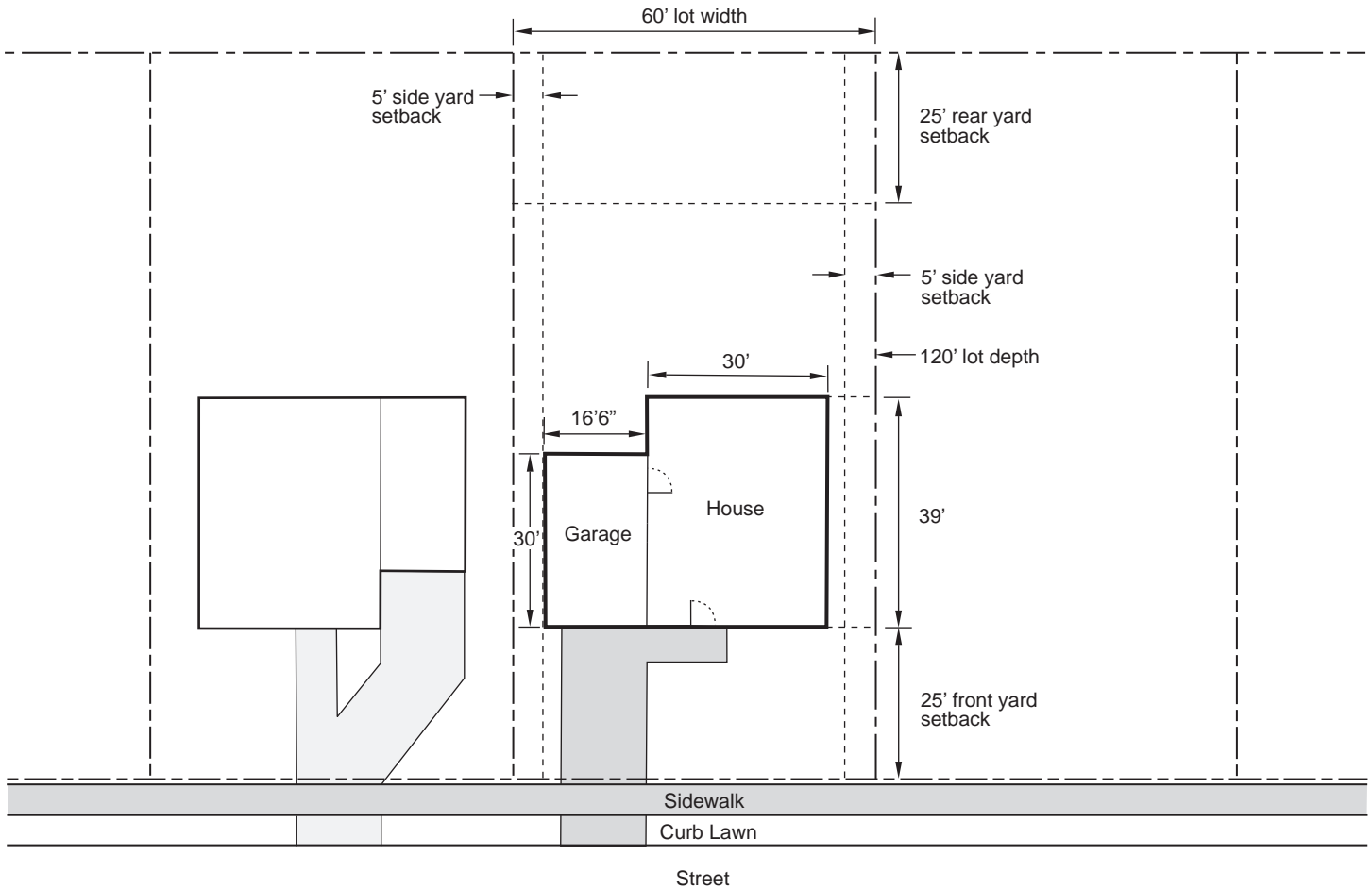
¹⁹Data obtained from MTD Marketing Services LLC.

²⁰Assumes a down payment of 3.5 percent of the cost of the home, a 4.25 percent interest rate on a 30-year fixed-rate mortgage, a property tax rate of \$17.86 per \$1,000 of assessed value, a property insurance cost of \$42.00 a month, private mortgage insurance (PMI) cost of \$65.38 a month, and \$225.00 per month for utilities.

Figure 14

EXAMPLE OF SITE AND FLOOR PLANS FOR A MODEST SINGLE-FAMILY HOME ON A 7,200 SQUARE-FOOT LOT

Site Plan



Floor Plan

(Includes Universal Design Features for Persons with Disabilities)
(1,154 square feet)

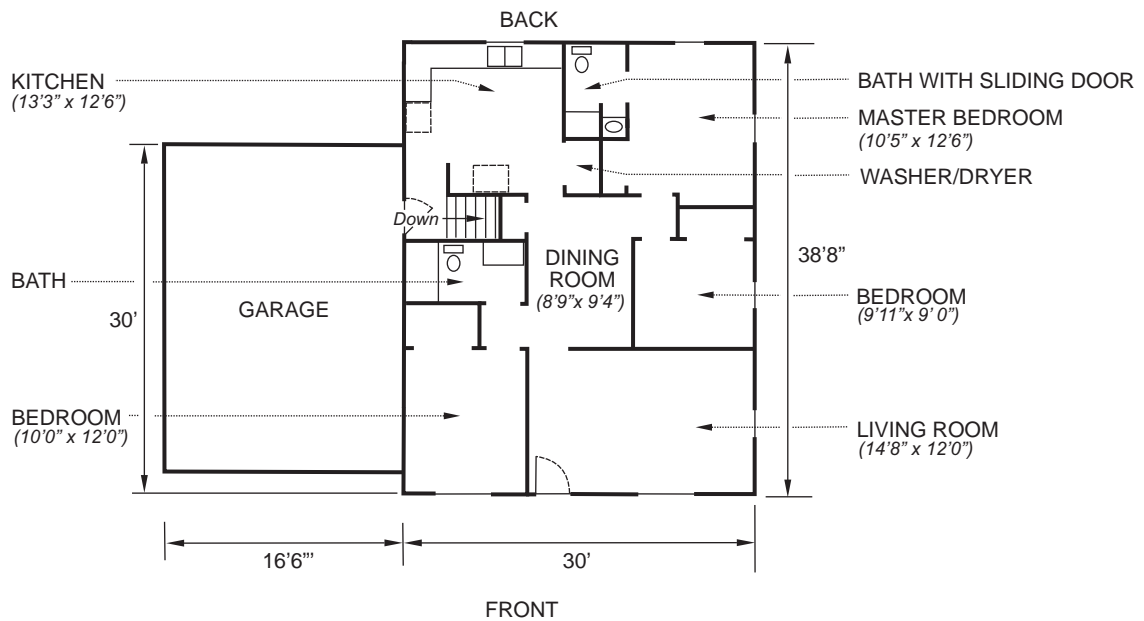
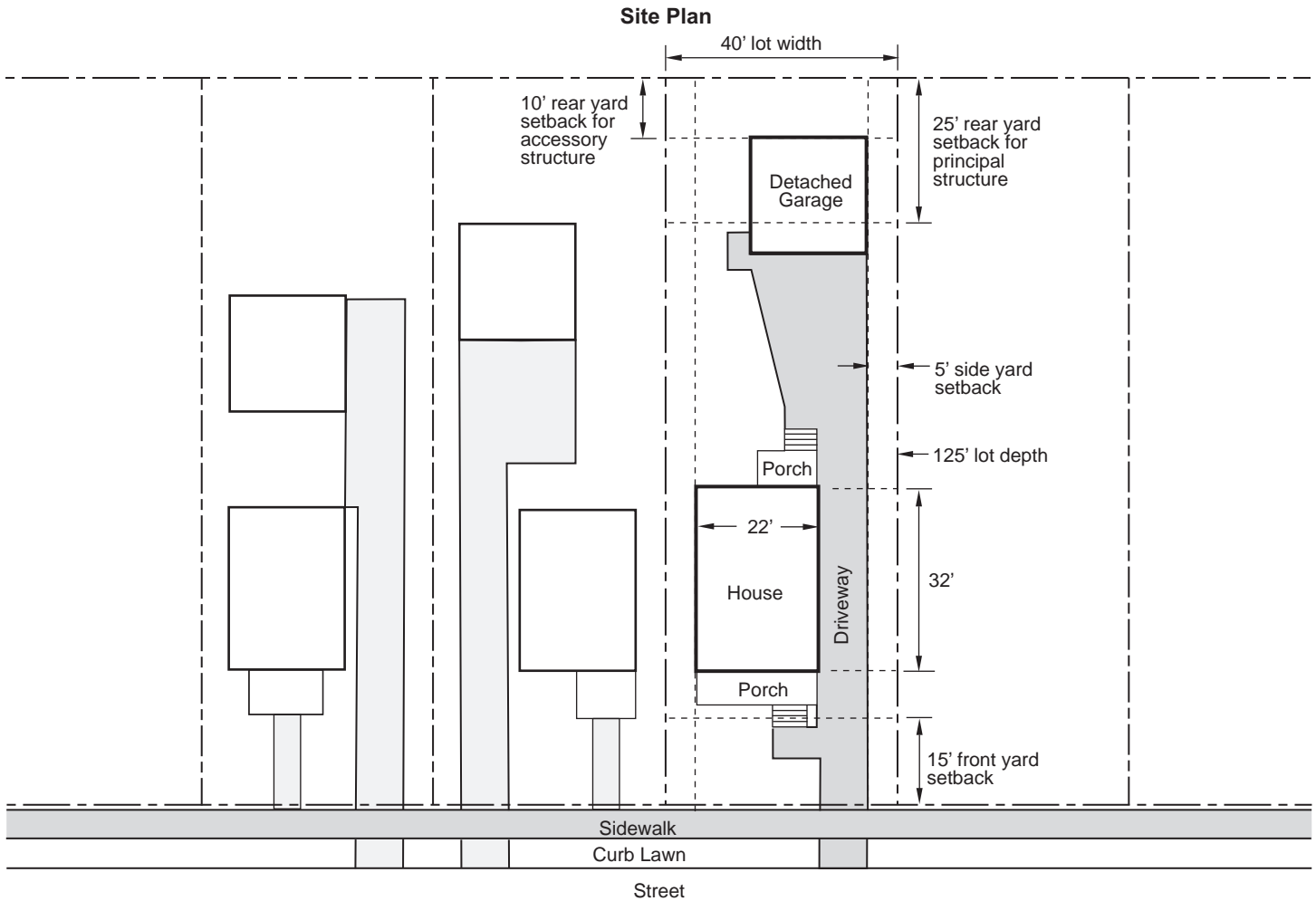
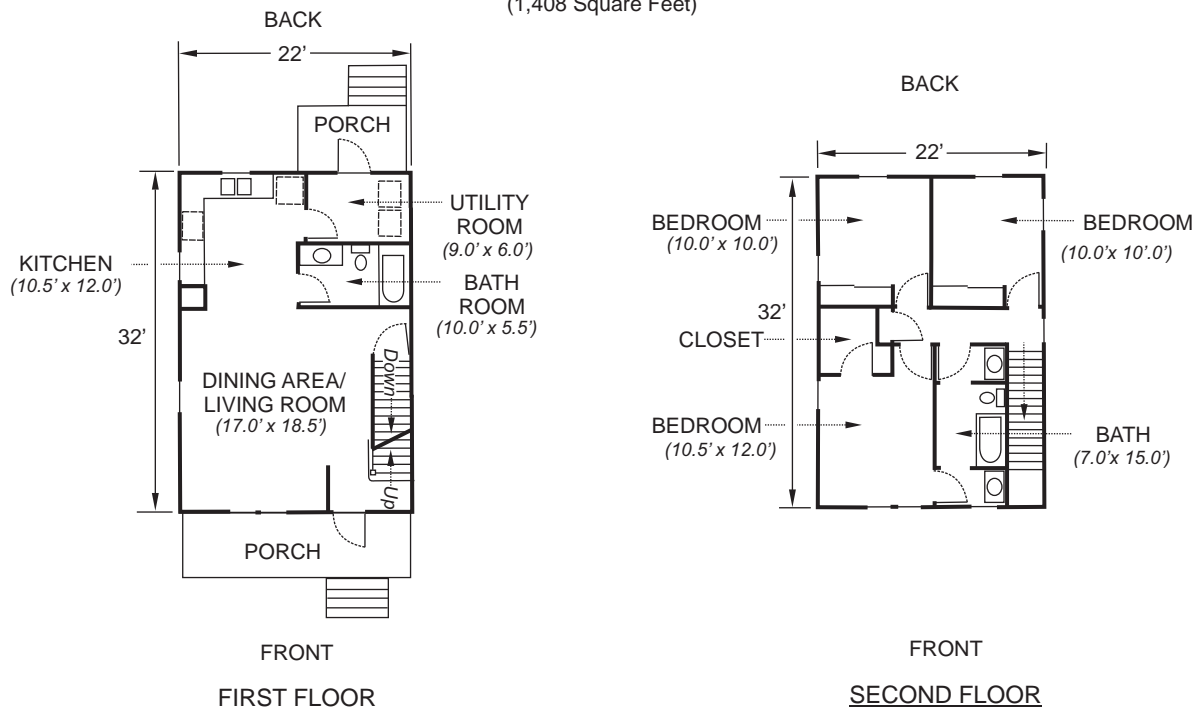


Figure 15

EXAMPLE OF SITE AND FLOOR PLANS FOR A
MODERATE-SIZE SINGLE-FAMILY HOME ON A 5,000 SQUARE-FOOT LOT

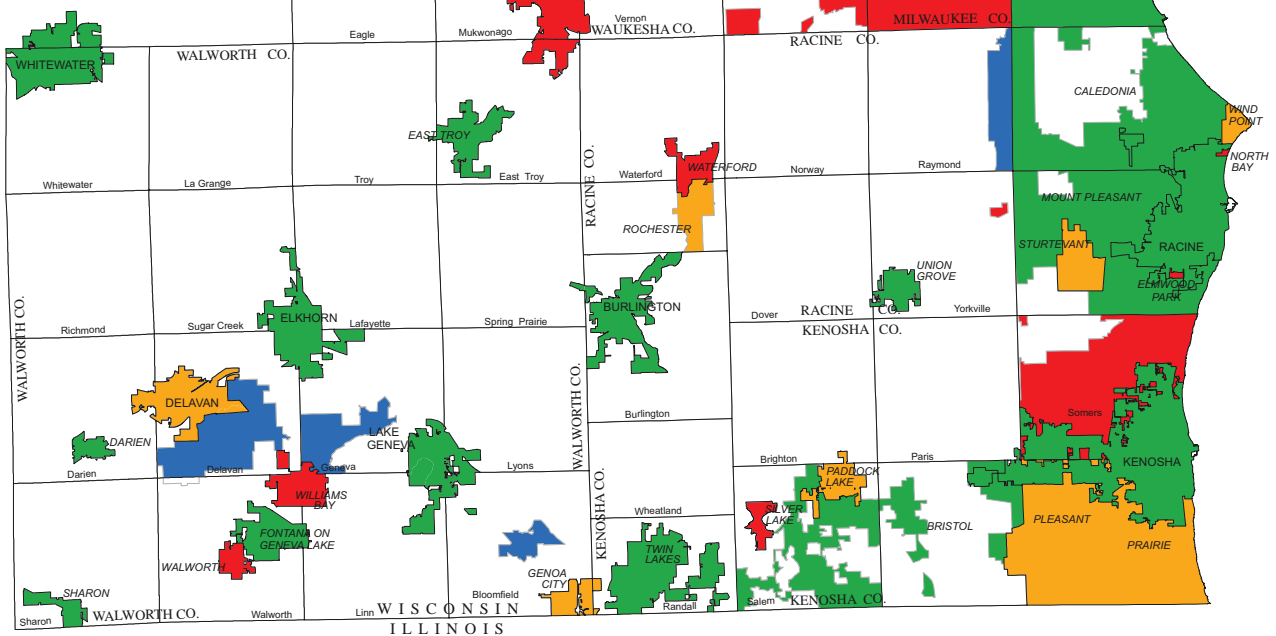


Floor Plan
(1,408 Square Feet)



Source: Gorman Real Estate & Development Management, City of Milwaukee, and SEWRPC.

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



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Findings Related to Single-Family Housing Development Costs

Much of the cost associated with government regulation of housing is necessary to assure that new development meets acceptable standards relating to the health, safety, and welfare of the public and protection of the environment; however, the policies listed below could facilitate the development of more affordable housing while maintaining these standards:

- Smaller lot and home sizes generally result in more affordable homes, and local governments that provide sanitary sewer and other urban services should consider providing areas within the community for the development of new homes on lots of 10,000 square feet or smaller, with home sizes of 1,100 to 1,200 square feet or smaller, and identify such areas in the community's comprehensive plan.
- Communities that provide sanitary sewer service should consider including a district in the zoning ordinance that would allow single-family homes with a minimum lot size of 10,000 square feet and a minimum home size of less than 1,200 square feet (Map 71 identifies communities that have adopted such regulations). Flexible zoning regulations such as planned unit development (PUD), traditional neighborhood developments (TND), and density bonuses for affordable housing may also facilitate the development of affordable single-family housing by providing for a mix of housing types (single-, two-, and multi-family) and a variety of lot sizes and housing values.
- Alternative methods of construction, such as the panelized building process, may allow for the development of affordable and attractive new homes (see Figure 13 for examples).
- 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, landscaping, and façade requirements. Communities could also consider limiting the fees for reviewing construction plans to the actual cost of review, rather than charging a percentage of the estimated cost of improvements.
- Duplicative reviews by multiple agencies and units of government, particularly with regard to stormwater management and protection of natural resources such as wetlands and wildlife habitat, may increase the cost of the review and permitting process.
- Communities could consider reducing or waiving impact fees for new single-family development that meets the affordability threshold for lot and home size.
- Additional methods to make housing more affordable, such as the use of housing trust funds to acquire land for housing development, grants for brownfield redevelopment, and other subsidies will likely be needed to reduce housing costs to affordable levels for low-income households.

Detailed recommendations regarding the development of affordable single-family housing are presented in Chapter XII.

Cost of New Multi-Family Housing

Raw Land Costs

The cost of land for multi-family residential use is affected by a combination of the same amenities and limitations as outlined under the discussion of new single-family housing. Data on raw land prices for multi-family development is limited. Land prices for vacant parcels advertised as available for only multi-family development, as opposed to parcels advertised for multi-family or commercial development, in 2010 are listed on Table 74. The average price advertised was \$212,862 per acre. The median price advertised was \$96,070 per acre.

Table 74

**PRICES FOR VACANT MULTI-FAMILY PARCELS ADVERTISED
FOR SALE IN THE SOUTHEASTERN WISCONSIN REGION: 2010^a**

County	Civil Division	Size (acres)	Total Sale Price	Sale Price per Acre	General Location
Kenosha	City of Kenosha	1.20	\$209,900	\$174,917	45th Avenue
Kenosha	Village of Pleasant Prairie	33.66	\$2,075,000	\$61,646	STH 35 and 104th Street
Milwaukee	City of Franklin	10.09	\$2,509,000	\$256,690	Elm Court and Saint Martin Road
Milwaukee	City of Franklin	5.00	\$2,100,000	\$420,000	STH 100
Milwaukee	City of Glendale	1.55	\$300,000	\$193,548	Mill Road
Milwaukee	City of Milwaukee	0.14	\$199,999	\$1,445,171	Cambridge Avenue
Milwaukee	City of Milwaukee	1.34	\$159,500	\$119,030	Brown Deer Road
Milwaukee	City of Oak Creek	14.29	\$900,000	\$62,891	Oakshire Drive and Chicago Road
Ozaukee	Village of Saukville	63.86	\$3,192,750	\$50,000	IH 43 and Green Bay Avenue
Racine	City of Racine	2.50	\$195,000	\$78,000	Taylor Avenue
Racine	City of Racine	7.26	\$475,000	\$65,427	Loni Lane
Racine	Village of Caledonia	56.26	\$2,016,000	\$35,834	CTH K
Racine	Village of Sturtevant	25.67	\$600,000	\$23,374	CTH H
Waukesha	City of Brookfield	0.95	\$160,000	\$168,421	Bradee Road
Waukesha	City of New Berlin	5.50	\$3,280,000	\$596,363	Coffee Road and National Avenue
Waukesha	City of Pewaukee	17.18	\$1,650,000	\$96,070	Capitol Drive and CTH F
Waukesha	City of Pewaukee	10.16	\$695,000	\$68,439	IH 94 and CTH G
Waukesha	Village of Menomonee Falls	10.27	\$649,000	\$63,281	Fond du Lac Ave and 124th Street
Waukesha	Village of Menomonee Falls	1.10	\$275,000	\$250,000	Fond du Lac Avenue
Waukesha	Village of Mukwonago	17.50	\$1,400,000	\$80,000	Phantom Woods Road and CTH ES
Waukesha	Village of Pewaukee	2.79	\$495,000	\$161,000	College Avenue and CTH G

^aIncludes only those properties advertised solely for multi-family residential development.

Source: Commercial Association of Realtors Wisconsin, Xceligent Exchange and Research Solutions, Showcase.com, and SEWRPC.

It is not possible to make county-to-county comparisons regarding multi-family residential land cost because of the size of the data set (21 total properties); however, smaller properties in more urbanized areas of the Region typically cost more per acre than larger properties in outlying areas of the Region. It is also apparent that the cost of multi-family residential land in Milwaukee County (particularly those properties near Lake Michigan) inflates the average cost in the Region. In addition, some of the advertised parcels are likely currently served by public sewer and water, requiring only a lateral to connect to existing infrastructure, while other properties may require utility extensions to the parcels.

Information on the cost of raw land per multi-family unit is difficult to determine. The average land acquisition cost for newly constructed multi-family projects in Wisconsin that were awarded Low Income Housing Tax Credits (LIHTC) by WHEDA in 2009 and 2010 was \$7,254 per unit, which is the best available information at this time.

Compared to single-family housing, land intended for multi-family housing development is more expensive. Similar to single-family housing, allowing for higher density development will typically result in more affordable multi-family housing. Density requirements for multi-family residential zoning districts are summarized by community in Appendix B. Table 51 sets forth the maximum density allowed in multi-family residential zoning

districts by community. Most communities that provide urban services, including sanitary sewer service, have a zoning district with a maximum density greater than 7.0 units per acre, which is defined as high density residential by the regional land use plan and most likely to support multi-family housing.

Land Development and Site Improvements

The installation of site improvements has a direct bearing on the cost of developing new multi-family housing, as it does on single-family development; however, multi-family development is more likely to occur as infill development or in areas with existing public facilities such as roadways with urban cross-sections and community-wide stormwater management, sanitary sewer, and water supply systems. The cost of land development and site improvements for new multi-family development is generally affected by the need to install onsite stormwater management facilities, and possibly sidewalks and street lights if none are present in the area. The cost is also affected by landscaping requirements, which vary by community, depending on the requirements in the community's zoning ordinance. In addition, cost could be affected by the need to install additional street improvements such as turn lanes and the amount and type (underground or above ground) of onsite parking required. The total cost of site improvements for a newly constructed multi-family development is typically between \$6,000 and \$7,000 per unit in Wisconsin, based on recent WHEDA LIHTC projects. For redevelopment sites, acquisition of multiple parcels under different ownership and cleanup of abandoned structures and possibly environmental contaminants are additional costs related to land development.

Construction Costs

The cost of constructing new multi-family housing is affected by a combination of the same factors as those of single-family housing, including but not limited to dwelling unit size, construction materials, amenities, and labor. These factors are influenced by both consumer preferences and government regulations.

An important factor in the cost of construction for a new multi-family development is the size of the dwelling unit. As with single-family homes, the dwelling unit should be large enough to avoid overcrowding; however, the rent, or purchase price for condominiums, generally increases as the size increases. Table 70 sets forth the minimum floor area for a two bedroom multi-family dwelling unit required by local zoning ordinances in the Region in 1971 and 2012. The average minimum floor area requirement for a two bedroom multi-family dwelling unit has increased by about 6 percent between 1971 and 2012, from 776 square feet to 825 square feet. As stated previously, the average household size in the Region decreased from 3.20 to 2.45 persons per household between 1970 and 2010 and is projected to decrease to 2.39 persons per household by 2035. The increase in the minimum size required for multi-family dwelling units is therefore not due to changes in household size.

The type of materials used to construct a new multi-family structure also represents a significant portion of the development cost. While the cost of materials is influenced by international and domestic economic forces that are outside the scope of a regional study, many local governments closely scrutinize the exterior building materials used in the construction of multi-family structures during project review. A one- to three-story multi-family building with a brick façade and concrete block backup can cost up to \$24 dollars per square foot more to construct than a building with wood siding and a wood frame.²¹ Table 75 sets forth the estimated cost per square foot for the construction of a one- to three-story multi-family structure using various façade and building materials. The costs range from about \$122 per square foot to about \$146 per square foot. These figures include the costs associated with construction materials, labor, local government permit and review fees, and the cost to prepare site and architectural plans. This cost would increase with the addition of underground parking. The average construction cost for WHEDA LIHTC new construction multi-family developments in 2009 and 2010 was \$118,569 per unit. This total increases to \$164,827 per unit when "soft costs" are included. Soft costs may include fees, such as architect, engineering, appraisal, environmental assessment, and government review and permitting related costs, as well as financial cost such as construction period interest and loan fees.

²¹*RSM means 2008 construction cost estimate for a one- to three-story apartment in the Milwaukee area.*

Alternative Construction Methods and Affordable Façade Materials

The panelized building process, as previously described for single-family housing, can also be applied to multi-family housing. This construction method can help to reduce the cost of developing multi-family housing. The Bishop's Creek multi-family housing development, shown on Figure 16, is an example of a multi-family housing development in Southeastern Wisconsin that used the panelized building process. Figure 16 also shows examples of multi-family developments that have used attractive and affordable façade materials as an alternative to masonry. These materials include metal siding, cement fiber board siding, and cement fiber board panels. Masonry typically costs about \$16 to \$18 per square foot, compared to \$6 to \$11 per square foot for siding and cement fiber board products.

Government Regulations and Permit Fees

All new multi-family residential developments require review and approval from the local government in which the development is located (most new multi-family developments are located in cities or villages). In order to obtain approval from the concerned unit of government, the developer must prepare a number of documents, including site plans and architectural elevations and plans for the installation of onsite stormwater management facilities. Table 71 summarizes the cost charged by local governments to review multi-family housing site and architectural plans. The developer can also expect to spend 6 percent of the total project budget on site and architectural plan preparation.²² The project timeline and cost may be extended if a comprehensive plan amendment, rezoning, or conditional use permit is required (see Table 72 for review and permit fees).

Building Permit Fees

Once site preparation is complete, a developer must obtain a building permit for construction of the project. Costs associated with the building permit include permit and/or plan review fees and preparation of construction drawings and an erosion control plan. Additional fees may be required for review of the erosion control plan and for curb cuts, if necessary. Upon completion of the project, an occupancy permit must be requested and issued. These fees and associated costs are included in the construction cost totals set forth in Table 75.

Building Permit Requirements

The Wisconsin Commercial Building Code establishes standards for the design, construction, maintenance, and inspection of "public" buildings, including multi-family dwellings. The code includes minimum standards for erosion control, sediment control, and stormwater management; construction of buildings and structures; energy conservation; heating, ventilating, and air conditioning; and fuel gas appliances. The International Building Code, International Energy Conservation Code, International Mechanical Code, International Fuel Gas Code, and International Existing Building Code are incorporated into the Wisconsin Commercial Building Code, subject to specified modifications. Unlike new single- and two-family homes, multi-family buildings are also required to provide accommodation for persons with disabilities. (State and Federal accessibility requirements are described in Chapter IX). Additional accessibility requirements beyond those set forth in the *Statutes* are required for projects that receive financing through HUD or apply for Low Income Housing Tax Credits through WHEDA. There is some concern that the cost of providing additional accessibility features results in less money available for exterior detailing and landscaping, which lessens the appeal of the building to neighboring residents. Figure 16 provides examples of attractive, but more affordable, façades for multi-family buildings.

Table 75

MULTI-FAMILY RESIDENTIAL CONSTRUCTION COSTS IN THE MILWAUKEE AREA: 2008

Building Type ^a	Cost (dollars per square foot) ^b
Wood Siding/Wood Frame.....	\$122.18
Stucco on Concrete Block/Wood Joists	\$123.08
Brick Veneer/Wood Frame.....	\$129.46
Stucco on Concrete Block/Steel Joists	\$136.24
Face Brick with Concrete Block Back-up/Wood Joists	\$139.82
Face Brick with Concrete Block Back-up/Steel Joists	\$145.70

^aOne to three story multi-family residential structures.

^bIncludes the cost of materials, labor, site improvements, government permit and review fees, and site and architectural plan preparation. Does not include basement or underground parking. Costs are derived from a building model that assumes basic amenities.

Source: RSMeans, A Division of Reed Construction Data and SEWRPC.

²²The cost associated with plan preparation and government review is included in the construction cost totals set forth in Table 75.

Figure 16

EXAMPLES OF MULTI-FAMILY HOUSING DEVELOPMENTS USING AFFORDABLE FAÇADE MATERIALS



Project Name: Bishop's Creek

Location: 4765 N. 32nd Street, Milwaukee

Client: Common Bond Communities

Architect: Continuum Architects + Planners

Contractor: VJS Construction

Façade material: Metal panels and cement fiber board siding

Tenure: Rental units, 45 of the 55 units are affordable to households with incomes of 60 percent of the County median annual household income

Design and Construction Notes: Panelized construction. The development includes a mix of one and two bedroom apartments and townhouses. Front and back entry ways are designed to encourage social interaction and caretaking and the overall exterior design is intended to be compatible with neighboring industrial and residential uses.



Project Name: Kramer Lofts

Location: 111 E. Seeboth Street, Milwaukee

Client: Dixon Development and Stonehouse Development

Architect: Continuum Architects + Planners

Contractor: VJS Construction

Façade material: Cement fiber board panels, decorative stone base and trim at entry

Tenure: Rental Units, 43 of the 55 units are affordable to households with incomes of 60 percent of the County median annual household income

Design and Construction Notes: The development includes a mix of one and two bedroom apartments. The first floor apartments are set above street elevation and are designed as townhomes with street entrances. There is also first floor commercial space.

Figure 16 (continued)



Project Name: National Avenue Lofts

Location: 120 E. National Avenue, Milwaukee

Client: Impact Seven and Dixon Development

Architect: Continuum Architects + Planners

Contractor: Kelly Construction & Design

Façade Material: Corrugated metal siding, cement fiber board siding, and cement fiber board panels

Tenure: Rental units, all 73 units are affordable to households with incomes of 60 percent of the County median annual household income

Design and Construction Notes: The development includes a mix of one, two, and three bedroom apartments and townhomes. The townhomes are accessed from an interior courtyard. The three-story glass element in the center front houses all of the common spaces over the entry lobby and canopy. Units include energy efficient appliances, heating and cooling, and windows.



Project Name: Prairie Apartments

Location: 1218 W. Highland Avenue, Milwaukee

Client: Heartland Development and Guest House of Milwaukee

Architect: Continuum Architects + Planners

Contractor: VJS Construction

Façade Material: Cement fiber board panels and siding with some masonry block in the front of the building

Tenure: Subsidized, all of the units are supportive housing for formerly homeless men and women

Design and Construction Notes: The project is undergoing review to become Silver LEED certified.

Source: Continuum Architects + Planners, S.C. and SEWRPC.

First class cities and certified municipalities, which can include cities, villages, and towns certified by the Wisconsin Department of Safety and Professional Services, can assume responsibility for examining commercial building plans and providing inspection services to enforce the Wisconsin Commercial Building Code. The Department of Safety and Professional Services enforces the code in municipalities that have not assumed the responsibility. Commercial building codes do not typically vary between local governments, and, as a result, commercial building codes do not affect the cost of construction differently between local government jurisdictions.

Impact Fees and Utility Connection Fees

Local government impact fee ordinances typically set forth impact fees related to new single- and multi-family housing. As with single-family development, impact fees for new multi-family development must bear a rational relationship to the need for new, expanded, or improved public facilities required to serve new development, as compared to existing development within the local government. In general, the impact fees assessed by communities are the same for single- and multi-family dwelling units; although a few communities charge lower fees for multi-family units. For purposes of this analysis, it was assumed that impact fees were the same for both single-family and multi-family units (see Table 73). The average impact fee per dwelling unit is about \$5,000. This figure includes public sewer and water connection fees, which are assessed by several communities separately from impact fees. About 25 percent of the communities where a multi-family development was constructed between 2005 and 2010 assessed lower per-unit sewer and water connection fees for multi-family development than for single-family development. Typically, the first unit in a multi-family building is charged the same fee as a single-family unit, and remaining units are charged a reduced fee, which may be up to one-half the fee for the first unit.

Environmental Regulations

As noted previously, the control of construction site runoff, protection of wetlands, and the protection of endangered species are three aspects of environmental regulation that commonly impact urban development. The same government environmental regulations impacting the development of single-family housing apply to multi-family housing. In addition, the same increase in costs of developing a brownfield site for single-family housing applies to multi-family housing, including the costs associated with site assembly.

Project Review

The local government review process for new multi-family housing can be impacted by negative perceptions and opposition from neighboring residents. Multi-family development, especially rental property, is often perceived to be associated with high costs of services to the community (especially for schools and law enforcement services). It may also be perceived to be associated with issues such as increased traffic and the potential for an increase in crime. Neighboring residents often voice opposition to new multi-family projects at local government meetings to encourage local officials to reject a project, even if it has been recommended for the area by the community's comprehensive plan; is allowed in the area by the community's zoning ordinance; and would benefit the community's businesses and workers by increasing access to affordable housing.

Study of these issues was undertaken as part of this plan because objections to multi-family housing based on negative perceptions are often unjustified. Costs of community services to single-family and multi-family residential uses are analyzed in Part 3 of this Chapter. Regional socio-economic conditions, including racial and economic segregation, are discussed further in Chapter IV, Chapter VI, and Chapter VII. Recommendations to address these issues are set forth in Chapter XII. Findings of the socio-economic impact (SEI) analysis of the plan were incorporated into the plan recommendations. A summary of the SEI analysis is provided in Appendix K.

The local government review process can also create additional costs for multi-family housing projects. Community architectural/design review teams may increase the time and expense of the project at the concept stage through the requirement of excessive site and architectural plans. The design review team may also require the use of expensive building materials with the goal of achieving an attractive and durable development that will

be accepted by neighbors in the community when less expensive materials and architectural design techniques may be used to achieve the same goal while eliminating some project expense. Figure 16 shows examples of façade materials that are both attractive and affordable.

Total Cost Related to Household Income

When discussing the cost elements of new multi-family housing, it is useful to consider the budget constraints of low-income households, which are households earning 50 percent of the Region's median annual household income (about \$27,600 in 2008). It is also useful to consider the budget constraints of households earning 60 percent of the Region's median annual household income (about \$33,120 in 2008) because of Low Income Housing Tax Credit (LIHTC) project requirements. To be affordable, housing costs²³ should not exceed \$690 per month for a household earning 50 percent of the median income and \$828 for a household earning 60 percent of the median income. The monthly gross rent charged in the Region in 2008 was \$761, which would not be affordable to a household earning 50 percent of the Region's median income.

As previously stated, the regional land use plan recommends that most new urban residential development near major employment centers in outlying areas of the Region occur at a medium density, which may include a mix of single-family and multi-family development. Multi-family development should occur at a density of at least 10 dwelling units per acre to achieve overall medium density, which would also facilitate the development of neighborhoods with schools, parks, and other neighborhood facilities. Higher densities may be needed to develop affordable multi-family housing in areas of the Region with higher land costs, such as infill and redevelopment in Milwaukee County neighborhoods near Lake Michigan and other areas of existing high density urban development. Densities in these areas may need to exceed 18 dwelling units per acre. In addition, smaller units tend to be more affordable than larger units. Two bedroom dwelling units of 800 square feet²⁴ or less may facilitate the development of new multi-family housing affordable to households earning 50 percent of the Region's median household income. Figure 17 provides an example of a layout for a modest (795 square foot) two-bedroom apartment.

Map 72 shows communities in the Region where the construction of affordable multi-family housing would be difficult, based on relatively low maximum density limitations and/or relatively large minimum floor area requirements. These are communities that do not have a zoning district that accommodates multi-family housing or do not allow a density of 10 dwelling units per acre or a two bedroom multi-family dwelling unit size of 800 square feet or less. Of the 93 sewerred communities in the Region, 41, or about 44 percent, include a district in the local zoning ordinance that allows multi-family residential development at a density of at least 10 dwelling units per acre and two bedroom dwelling unit sizes of 800 square feet or less. Eight of these communities require approval of a conditional use permit for the development of any multi-family housing, or the development of multi-family housing at a density of 10 or more units per acre. The remaining 51 sewerred communities either do not allow multi-family residential development of at least 10 dwelling units per acre, two bedroom dwelling units of 800 square feet or smaller, or both. Maps 48 through 68 show areas in each County that have been designated in local government comprehensive plans for residential development at a density of at least 7.0 dwelling units per acre. Information regarding the number of new multi-family units constructed in each community between 2000 and 2010 is provided on Table 76.

²³*Includes contract rent plus the estimated average monthly cost of utilities (gas may be included in rent for a multi-family structure; water and sewer are typically included in rent).*

²⁴*A minimum floor area of 660 square feet for a family of four is required to avoid overcrowding (see Standard No. 1 under Objective No. 1 in Chapter II). This minimum has been adjusted upward by approximately 20 percent to allow for a range of what might be considered reasonably modest sized multi-family housing.*

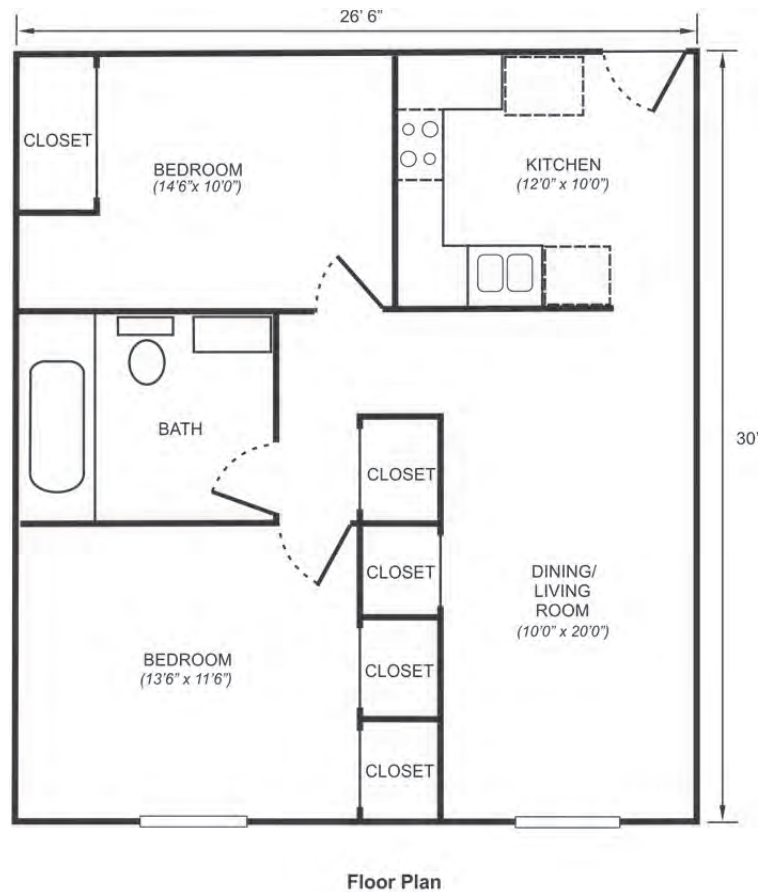
Findings Related to Multi-Family Housing Development Costs

As with single-family housing, much of the cost associated with government regulation of multi-family housing is necessary to assure that new development meets acceptable standards relating to the health, safety, and welfare of the public and protection of the environment; however, there are policies that could facilitate the development of more multi-family housing in general and more affordable multi-family housing while maintaining these standards. The following policy areas should be targeted by local governments to reduce barriers to new multi-family housing, which is typically affordable and accessible to a wider range of households than new single-family housing:

- Each community that provides sanitary sewer service should consider including at least one land use category in its comprehensive plan that allows for high density urban residential development, defined as 6,000 square feet or less of lot area per dwelling, or approximately 7.0 dwelling units per acre. As the preceding analysis indicates, 7.0 dwelling units per acre may not be enough to provide for apartments with rents affordable to households earning 50 percent of the Region's median income. To provide housing options for these households, a community zoning ordinance should have at least one district that allows for multi-family housing to be developed at a density of at least 10 units per acre and a two bedroom dwelling unit size of 800 square feet or less. It may be necessary for the zoning ordinance to have at least one district that allows multi-family housing to be developed at a density of 18 units or more per acre in highly-urbanized communities.
- Flexible zoning regulations such as planned unit development (PUD), traditional neighborhood developments (TND), and density bonuses for affordable housing could be used by local governments to facilitate the development of affordable multi-family housing through increased density.
- Tax increment financing (TIF) could be used as a mechanism to facilitate the development of affordable housing. Wisconsin TIF legislation allows municipalities to extend the life of a TIF district for one year after paying off the district's project costs. In that year, 75 percent of any tax increments received must be used to benefit affordable housing in the municipality and the remainder must be used to improve the municipality's housing stock.
- 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

Figure 17

EXAMPLE OF LAYOUT FOR A MODEST TWO BEDROOM APARTMENT

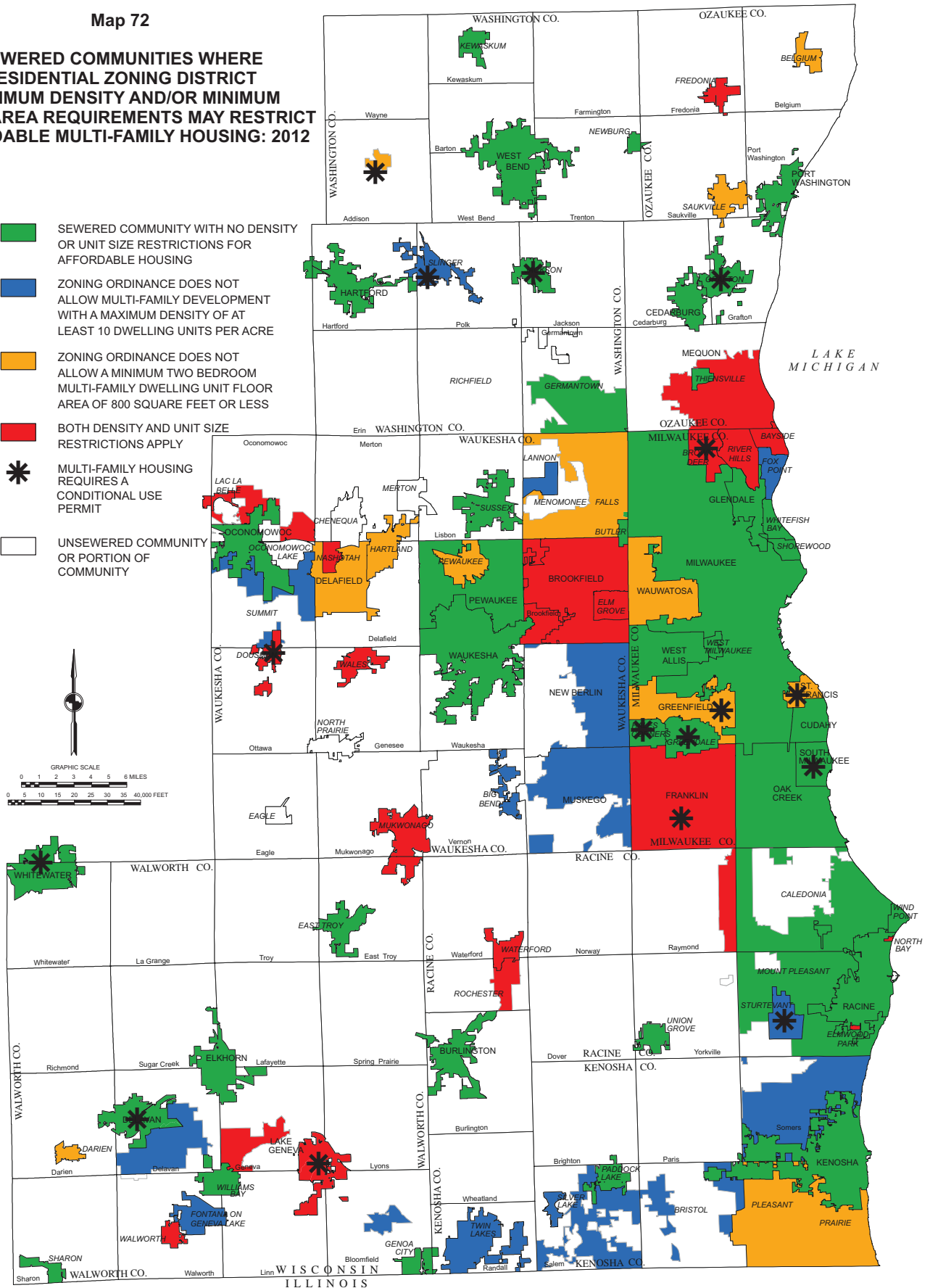
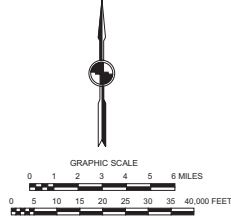


Source: SEWRPC.

Map 72

**SEWERED COMMUNITIES WHERE
RESIDENTIAL ZONING DISTRICT
MAXIMUM DENSITY AND/OR MINIMUM
FLOOR AREA REQUIREMENTS MAY RESTRICT
AFFORDABLE MULTI-FAMILY HOUSING: 2012**

- SEWERED COMMUNITY WITH NO DENSITY OR UNIT SIZE RESTRICTIONS FOR AFFORDABLE HOUSING
- ZONING ORDINANCE DOES NOT ALLOW MULTI-FAMILY DEVELOPMENT WITH A MAXIMUM DENSITY OF AT LEAST 10 DWELLING UNITS PER ACRE
- ZONING ORDINANCE DOES NOT ALLOW A MINIMUM TWO BEDROOM MULTI-FAMILY DWELLING UNIT FLOOR AREA OF 800 SQUARE FEET OR LESS
- BOTH DENSITY AND UNIT SIZE RESTRICTIONS APPLY
- * MULTI-FAMILY HOUSING REQUIRES A CONDITIONAL USE PERMIT
- UNSEWERED COMMUNITY OR PORTION OF COMMUNITY



Source: Community Zoning Ordinances and SEWRPC.

Table 76

NUMBER OF MULTI-FAMILY HOUSING UNITS CONSTRUCTED IN SOUTHEASTERN WISCONSIN: 2000-2010

Sub-area/Community	Number of Multi-Family Units in 2000 ^a	Number of Multi-Family Units in 2010 ^b	Change: 2000-2010	
			Number	Percent
1				
Village of Belgium.....	61	83	22	36.1
Village of Fredonia.....	190	190	0	0.0
Town of Belgium.....	7	7	0	0.0
Town of Fredonia.....	10	10	0	0.0
2				
City of Port Washington.....	1,017	1,277	260	25.6
Village of Saukville.....	470	535	65	13.8
Town of Port Washington.....	123	123	0	0.0
Town of Saukville.....	11	11	0	0.0
3				
City of Cedarburg.....	1,255	1,267	12	1.0
Village of Grafton.....	1,072	1,398	326	30.4
Town of Cedarburg.....	0	0	0	0.0
Town of Grafton.....	177	177	0	0.0
4				
City of Mequon.....	482	806	324	67.2
Village of Thiensville.....	613	684	71	11.6
Ozaukee County.....	5,488	6,568	1,080	19.6
5				
Village of Kewaskum.....	360	464	104	28.9
Town of Farmington.....	11	11	0	0.0
Town of Kewaskum.....	0	0	0	0.0
6				
City of West Bend.....	3,887	4,379	492	12.7
Village of Newburg.....	57 ^c	93 ^c	36	63.2
Town of Barton.....	12	12	0	0.0
Town of Trenton.....	11	11	0	0.0
Town of West Bend.....	16	16	0	0.0
7				
Town of Addison.....	74	144	70	94.6
Town of Wayne.....	2	2	0	0.0
8				
Village of Jackson.....	446	743	297	66.6
Town of Jackson.....	0	0	0	0.0
9				
City of Hartford.....	1,202	1,643	441	36.7
Village of Slinger.....	559	675	116	20.8
Town of Hartford.....	7	7	0	0.0
Town of Polk.....	33	33	0	0.0
10				
Village of Germantown.....	1,562	1,887	325	20.8
Town of Germantown.....	0	0	0	0.0
11				
Village of Richfield.....	9	9	0	0.0
Town of Erin.....	0	0	0	0.0
Washington County.....	8,248	10,129	1,881	22.8
12				
City of Glendale.....	1,876	2,000	124	6.6
Village of Bayside.....	243	263	20	8.2
Village of Brown Deer.....	1,799	1,807	8	0.4
Village of Fox Point.....	490	490	0	0.0
Village of River Hills.....	0	0	0	0.0
Village of Shorewood.....	2,551	2,612	61	2.4
Village of Whitefish Bay.....	687	700	13	1.9

Table 76 (continued)

Sub-area/Community	Number of Multi-Family Units in 2000 ^a	Number of Multi-Family Units in 2010 ^b	Change: 2000-2010	
			Number	Percent
13 - 16 City of Milwaukee	77,564	84,177	6,613	8.5
17 City of Greenfield.....	6,589	7,100	511	7.8
City of Wauwatosa.....	4,428	4,465	37	0.8
City of West Allis.....	8,040	8,593	553	6.9
Village of Greendale.....	1,623	1,629	6	0.4
Village of Hales Corners.....	1,119	1,237	118	10.5
Village of West Milwaukee.....	984	984	0	0.0
18 City of Cudahy.....	2,172	2,554	382	17.6
City of St. Francis.....	1,724	2,162	438	25.4
City of South Milwaukee.....	2,455	2,604	149	6.1
19 City of Franklin.....	2,344	3,581	1,237	52.8
City of Oak Creek.....	4,521	5,680	1,159	25.6
Milwaukee County.....	121,209	132,638	11,429	9.4
20 Village of Butler.....	308	303	-5	-1.6
Village of Lannon.....	18	41	23	127.8
Village of Menomonee Falls.....	2,643	3,238	595	22.5
21 City of Brookfield.....	1,136	1,826	690	60.7
Village of Elm Grove.....	468	517	49	10.5
Town of Brookfield.....	1,050	1,126	76	7.2
22 City of New Berlin.....	2,809	3,469	660	23.5
23 City of Muskego.....	1,061	1,109	48	4.5
24 Village of Sussex.....	1,052	1,129	77	7.3
Town of Lisbon.....	31	31	0	0.0
25 City of Delafield.....	666	892	226	33.9
City of Oconomowoc.....	1,420	1,557	137	9.6
Village of Chenequa.....	0	0	0	0.0
Village of Hartland.....	972	1,020	48	4.9
Village of Lac La Belle.....	0	0	0	0.0
Village of Merton.....	6	6	0	0.0
Village of Nashotah.....	73	73	0	0.0
Village of Oconomowoc Lake.....	0	0	0	0.0
Village of Summit.....	26	90	64	246.2
Town of Delafield.....	139	139	0	0.0
Town of Merton.....	12	12	0	0.0
Town of Oconomowoc.....	68	113	45	66.2
26 City of Pewaukee.....	771	1,028	257	33.3
City of Waukesha.....	9,769	10,684	915	9.4
Village of Pewaukee.....	1,632	2,113	481	29.5
Town of Waukesha.....	47	125	78	166.0
27 Village of Big Bend.....	9	9	0	0.0
Village of Mukwonago.....	821	960	139	16.9
Village of North Prairie.....	45	49	4	8.9
Village of Wales.....	39	39	0	0.0
Town of Genesee.....	40	40	0	0.0
Town of Mukwonago.....	7	7	0	0.0
Town of Vernon.....	27	27	0	0.0

Table 76 (continued)

Sub-area/Community	Number of Multi-Family Units in 2000 ^a	Number of Multi-Family Units in 2010 ^b	Change: 2000-2010	
			Number	Percent
28				
Village of Dousman	176	194	18	10.2
Village of Eagle.....	36	36	0	0.0
Town of Eagle.....	0	0	0	0.0
Town of Ottawa	96	96	0	0.0
Waukesha County	27,473	32,098	4,625	16.8
29				
Village of Caledonia.....	1,079	1,228	149	13.8
Village of Elmwood Park.....	0	0	0	0.0
Village of Mt. Pleasant.....	2,742	3,277	535	19.5
Village of Sturtevant	259	544	285	110.0
Village of Wind Point	5	11	6	120.0
30				
City of Racine	6,915	7,320	405	5.9
Village of North Bay.....	0	0	0	0.0
31				
Village of Rochester	116	116	0	0.0
Village of Union Grove.....	482	525	43	8.9
Village of Waterford	326	397	71	21.8
Town of Dover	72	72	0	0.0
Town of Norway.....	116	123	7	6.0
Town of Raymond	0	0	0	0.0
Town of Waterford.....	53	53	0	0.0
Town of Yorkville	9	9	0	0.0
32				
City of Burlington	1,128	1,328	200	17.7
Town of Burlington.....	172	185	13	7.6
Racine County.....	13,474	15,188	1,714	12.7
33				
Village of Pleasant Prairie	803	1,269	466	58.0
Town of Somers	865	1,041	176	20.3
34				
City of Kenosha	8,581	10,368	1,787	20.8
35				
Village of Bristol.....	109	163	54	49.5
Village of Paddock Lake	66	66	0	0.0
Village of Silver Lake	169	169	0	0.0
Village of Twin Lakes.....	466	478	12	2.6
Town of Brighton	2	2	0	0.0
Town of Paris.....	0	0	0	0.0
Town of Randall.....	21	21	0	0.0
Town of Salem.....	249	295	46	18.5
Town of Wheatland.....	16	16	0	0.0
Kenosha County.....	11,347	13,888	2,541	22.4
36				
Village of East Troy	330	655	325	98.5
Town of East Troy	23	23	0	0.0
Town of Spring Prairie	6	6	0	0.0
Town of Troy.....	3	3	0	0.0
37				
City of Whitewater	1,774	2,121	347	19.6
Town of La Grange.....	62	62	0	0.0
Town of Richmond.....	6	6	0	0.0
Town of Whitewater.....	19	19	0	0.0
38				
City of Delavan	1,202	1,350	148	12.3

Table 76 (continued)

Sub-area/Community	Number of Multi-Family Units in 2000 ^a	Number of Multi-Family Units in 2010 ^b	Change: 2000-2010	
			Number	Percent
38 (continued)				
City of Elkhorn	1,096	1,358	262	23.9
City of Lake Geneva	1,367	1,639	272	19.9
Village of Darien	87	93	6	6.9
Village of Genoa City	94	275	181	192.6
Village of Sharon	136	136	0	0.0
Town of Bloomfield	74	74	0	0.0
Town of Darien	68	68	0	0.0
Town of Delavan	168	279	111	66.1
Town of Geneva	546	591	45	8.2
Town of Lafayette	2	2	0	0.0
Town of Linn	36	36	0	0.0
Town of Lyons	13	32	19	146.2
Town of Sharon	2	2	0	0.0
Town of Sugar Creek	11	11	0	0.0
39				
Village of Fontana on Geneva Lake	287	343	56	19.5
Village of Walworth	179	227	48	26.8
Village of Williams Bay	386	478	92	23.8
Town of Walworth	13	13	0	0.0
Walworth County	7,990	9,902	1,912	23.9
Region	195,229	220,411	25,182	12.9

NOTE: Multi-family housing units are those in buildings with three or more housing units; however, the Census data included two multi-family units in several communities. These are likely duplexes or accessory units in farm houses that were mistakenly reported as multi-family units.

^aData from the year 2000 U.S. Census.

^bData based on building permit information collected by the Wisconsin Department of Administration through January 1, 2010.

^cIncludes 19 multi-family units located in that portion of the Village of Newburg in Ozaukee County.

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

of housing to the consumer while preserving the safety, functionality, and aesthetic quality of new development. Communities could 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.

- Communities could consider including professional architects on their design review team to provide expertise and minimize the time and cost associated with multiple concept plan submittals and building material requirements.
- Duplicative reviews by multiple agencies and units of government, particularly with regard to stormwater management and protection of natural resources such as wetlands and wildlife habitat, may increase the cost of the review and permitting process.
- Communities could consider reducing or waiving impact fees for new multi-family development that meets the affordability threshold for density and apartment size.
- Communities could seek new multi-family housing projects using Low Income Housing Tax Credits (LIHTC) to provide housing that is affordable to households earning 50 to 60 percent of the Region's median annual household income. Additional government assistance programs could be sought to provide housing that is affordable to extremely and very low-income households (households earning less

than 30 percent and between 30 and 50 percent, respectively, of the median annual household income). Government assistance could include additional housing choice vouchers or a regional voucher program. Communities could also work with HUD or their entitlement jurisdiction to secure HUD Housing and Community Development Program funds to provide additional housing in the community that is affordable to extremely and very low-income households.

- Communities could consider partnerships with nonprofit 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. The establishment of housing trust funds, including a regional housing trust fund, to assist in the acquisition of land and development of affordable housing could also be considered.

Detailed recommendations regarding the development of affordable multi-family housing are presented in Chapter XII.

PART 3: IMPACTS OF HOME BUILDING ON LOCAL GOVERNMENTS AND ECONOMY

The costs associated with providing public utilities and services to new housing development and the contributions made by housing construction activities and new residents to the local tax base and economy are described in this section. An analysis of the economic impacts of home building in the Region and a comparison of costs to revenue for County and local governments was conducted as part of the housing planning process by the National Association of Home Builders (NAHB) at the request of SEWRPC. The NAHB conducted separate analyses of home building in the four-county Milwaukee metropolitan area, which includes Milwaukee, Ozaukee, Washington, and Waukesha Counties; Racine County; and Walworth County. An analysis of impacts in Kenosha County could not be conducted because the data necessary to conduct the analysis was combined with data for Lake County, Illinois, and could not be isolated for only Kenosha County.

Each analysis included two major parts. The first was an analysis of the costs for County and local governments, including school districts and other special-purpose units of government such as utility districts, to provide facilities and services to new housing development, compared to the revenue generated by the new development through taxes and fees. The second analysis estimated the overall economic impact of new housing development in the metro area or county concerned, including the impacts of spending in the metro area or county by new residents. The following two sections summarize the results of the analyses for each of the three geographic areas studied.

In part, the analysis was conducted to address a common perception that multi-family housing carries a substantially higher community cost burden, borne by property taxes, than single-family development. The analysis determined that both single- and multi-family development have positive impacts on local economies. The analysis found that the break-even point when taxes generated by multi-family development are sufficient to pay back capital improvements and other costs for services provided by local governments is six years, in comparison to about one year for single-family development. In the long term both multi- and single-family development were found to generate more in tax revenues than they consume for government facilities and services. Although the intent was to analyze the impacts from both single- and multi-family development throughout the Region, there was an insufficient amount of market-rate multi-family residential construction during 2010 to provide enough data for an analysis of multi-family development outside the Milwaukee metropolitan area.

Comparison of Costs to Revenue for Local Governments

Home building imposes costs on local governments to provide public services, which in urban areas typically include primary and secondary education, police and fire protection, water and sewer services, stormwater management, parks and libraries, county and local streets, and public transit. Not only do these services require annual expenditures for items such as salaries for teachers, police officers, and other government workers, they

typically also require capital investment in buildings, other structures, and equipment that local governments own and maintain to provide services to community residents and businesses. The NAHB analysis estimated the costs to local governments to provide public services to new residential development in relation to the revenue generated by the development.

This section summarizes cost-revenue comparisons for the Milwaukee metropolitan area, Racine County, and Walworth County. Each analysis was based on information about new housing construction in 2010 compiled by SEWRPC and provided to NAHB. For the analysis of single-family development, data was compiled for selected local governments and included the per-acre price of vacant land sold for single-family development; rezoning and plat review fees; building and impact fees based on a four-bedroom home of 1,560 square feet plus a garage of 480 square feet; the average single-family home price in the selected communities;²⁵ and assessment ratios and property tax rates in the selected communities. Information for multi-family development included information provided by members of the Metropolitan Builders Association of Greater Milwaukee on average rents, permit and impact fees, and average land cost per unit for developments in three communities in the metropolitan area; and assessment ratios and property tax rates in each community compiled by the Wisconsin Department of Revenue. Each analysis was based on the impacts of construction of 100 single-family units, and 100 multi-family units in the Milwaukee metropolitan area, as convenient round numbers; however, the one-to-one ratio used for the Milwaukee area analysis reflected the relatively equal number of single- and multi-family units constructed in the metropolitan area in 2010.

The NAHB analysis assumed that local and county governments (including special-purpose units of government) would provide residents of new homes with the same services they currently provide to occupants of existing homes. The NAHB used information from the Census of Governments²⁶ to calculate the average annual local government expenses per single-family housing unit in Racine and Walworth Counties, and the average annual expenses for single- and multi-family housing units in the Milwaukee metropolitan area. Costs to local governments were adjusted to reflect payments from units of government outside the area analyzed, such as school funding provided by the State of Wisconsin.

The estimates of revenues received by local governments included both taxes and fees paid by the owners or occupants of the new housing units and increased taxes and fees paid to local governments by business owners attributed to spending by new residents, construction workers, and businesses involved with housing construction. The estimates included revenues from property taxes (from the new housing units and the businesses supported by the new residents), county sales taxes, business license fees, building permit and impact fees, and other government fees and charges associated with the new housing units and spending by new residents.

Milwaukee Metro Area²⁷

Table 77 lists the average annual operating expenses incurred by County and local units of government in the Milwaukee metropolitan area to provide services to a housing unit in 2010. The costs averaged \$5,551 for a single-family housing unit and \$3,733 for a multi-family unit. These costs do not include capital expenses, which are summarized on Table 78.

²⁵Average home values were based on building permit data collected and compiled by MTD Marketing Services of Oshkosh, WI.

²⁶The Census of Governments is maintained by the U.S. Bureau of the Census, based on line-item expenses, revenues, and intergovernmental transfers reported by all units of government in the United States.

²⁷The NAHB analysis is documented in the report, The Metro Area Impact of Home Building in the Milwaukee Metro Area, WI, Comparing Costs to Revenue for Local Governments, National Association of Home Builders, Housing Policy Department, February 2012. Data on development costs for single-family housing were provided for the Cities of Franklin, Oconomowoc, and Port Washington and the Village of Richfield. Data on development costs for multi-family housing were provided for the Cities of New Berlin, Oconomowoc, and West Bend.

Table 77

**AVERAGE ANNUAL LOCAL GOVERNMENT
OPERATING EXPENSES PER HOUSING UNIT IN
THE MILWAUKEE METROPOLITAN AREA^a: 2010**

Spending Category	Operating Expenses Per Single-Family Housing Unit	Operating Expenses Per Multi-Family Housing Unit
Education.....	\$2,469	\$1,481
Police Protection.....	863	653
Fire Protection	358	271
Corrections	277	210
Streets and Highways.....	103	79
Water Supply	179	93
Sewerage.....	167	88
Health Services.....	237	179
Recreation and Culture.....	429	325
Other General Government	314	237
Electric Utilities	49	37
Public Transit.....	106	80
Total	\$5,551	\$3,733

Note: "Local Government" operating expenses include expenses incurred by general-purpose (counties, cities, towns, and villages) and special-purpose (technical college, school, and utility districts) within the metropolitan area to provide public services to new residential development. Annual operating expenses will continue throughout the life of a housing unit, and may change due to inflation, fuel costs, and other factors.

^aThe Milwaukee Metropolitan Area includes Milwaukee, Ozaukee, Washington, and Waukesha Counties.

Source: National Association of Home Builders and SEWRPC.

Table 78

**AVERAGE LOCAL GOVERNMENT CAPITAL COST FOR
PROVIDING PUBLIC FACILITIES TO SERVE NEW HOUSING
UNITS IN THE MILWAUKEE METROPOLITAN AREA^a: 2010**

Spending Category	Capital Cost Per Single-Family Housing Unit	Capital Cost Per Multi-Family Housing Unit
Schools	\$ 3,239	\$ 1,942
Hospitals	473	358
Other Buildings.....	1,357	1,027
Streets and Highways	1,794	1,374
Conservation and Development.....	368	279
Sewer Systems	1,763	923
Water Supply.....	4,055	2,122
Other Structures.....	4,103	3,107
Equipment	143	108
Total	\$17,295	\$11,240

Note: "Local Government" capital expenses include expenses incurred by general-purpose (counties, cities, towns, and villages) and special-purpose (technical college, school, and utility districts) to serve new residential development. This table reflects capital expenses incurred during the first year of housing development. Additional expenses will be incurred by local governments from time to time during the life of a housing unit to replace or update public facilities needed to serve the housing unit.

^aThe Milwaukee Metropolitan Area includes Milwaukee, Ozaukee, Washington, and Waukesha Counties.

Source: National Association of Home Builders and SEWRPC.

In addition to operating expenses, providing services to residents requires that local governments make capital expenditures for items such as schools and other buildings (such as police stations or City Hall), equipment (such as fire trucks and snow plows), roads, and other structures (such as park play equipment). The NAHB used economic models, together with State and local data, to estimate the capital costs associated with providing services to new residential development. The analysis assumed that no excess capacity in existing facilities was available, that local governments invest in capital before new homes are built, and that no fees or other revenue generated by construction activity is available to finance the investment, so that all capital investment at the beginning of the first year is financed by debt. This is a conservative assumption that results in an upper-bound estimate of the costs incurred by local governments. The analysis assumed that local governments financed the capital investment by borrowing at the then-current municipal bond rate of 4.62 percent. Capital costs averaged \$17,295 per single-family housing unit and \$11,240 for a multi-family unit.

The analysis found that in the first year,²⁸ the 100 single-family and 100 multi-family housing units built in the Milwaukee metropolitan area resulted in an estimated:

- \$3.4 million in tax and other revenue for local governments.
- \$464,000 in operating expenditures by local government to provide public services to the new housing units.
- \$2.9 million in capital investment for new structures and equipment by local governments to serve the new housing units.

In a typical year after the first, the single- and multi-family units result in:

- \$1.3 million in tax and other revenue for local governments.
- \$928,000 in local government expenditures to provide public services.

Because local government revenue exceeds operating expenses after the first year, there is an “operating surplus.” If it is assumed that the operating surplus is used first to service and then to pay down the debt, all debt incurred for capital improvements at the beginning of the first year can be entirely paid off by the end of the second year.²⁹ After that, the operating surpluses will be available to finance other projects or reduce taxes. Some of the operating surplus will also be needed to replace facilities and equipment over time. After 15 years, the homes will generate a cumulative \$22.0 million in revenue compared to \$16.5 million in costs, including annual operating expenses, initial capital investment, and interest on debt; but not including the costs of replacing facilities and equipment.

Racine County³⁰

Table 79 lists the average annual operating expenses incurred by County and local units of government in Racine County to provide public services to a housing unit in 2010, which averaged \$4,189 per unit for single-family homes. Capital expenses are summarized on Table 80. The average capital cost for providing new public facilities to serve a single-family housing unit was \$9,102.

The analysis of local government costs and revenues in Racine County found that in the first year, 100 single-family housing units resulted in an estimated:

- \$1.9 million in tax and other revenue for local governments.
- \$210,000 in operating expenditures by local government to provide public services to the new housing units.
- \$910,000 in capital investment for new structures and equipment by local governments to serve the new housing units.

²⁸*The analysis assumed that housing units were occupied at a constant rate during the year, so that the year captures one-half of the ongoing, annual revenue generated as the result of increased property taxes and the new residents participating in the local economy.*

²⁹*If single- and multi-family development is considered separately, local government debt for capital costs to serve new single-family housing can be paid off at the end of the first year, and at the end of year six for capital costs to provide public facilities for multi-family housing.*

³⁰*The analysis is documented in the report, The Local Impact of Home Building in Racine County, WI, Comparing Costs to Revenue for Local Governments, National Association of Home Builders, Housing Policy Department, March 2011. Data on development costs for single-family housing were provided for the Villages of Caledonia and Mount Pleasant.*

Table 79

**AVERAGE ANNUAL LOCAL GOVERNMENT
OPERATING EXPENSES PER SINGLE-FAMILY
HOUSING UNIT IN RACINE COUNTY: 2010**

Spending Category	Operating Expenses Per Housing Unit
Education	\$1,576
Police Protection	836
Fire Protection	334
Corrections	192
Streets and Highways	94
Water Supply	208
Sewerage	199
Recreation and Culture	281
Other General Government	406
Public Transit	63
Total	\$4,189

Note: "Local Government" operating expenses include expenses incurred by general-purpose (counties, cities, towns, and villages) and special-purpose (technical college, school, and utility districts) units of government to provide public services to new residential development. Annual operating expenses will continue throughout the life of a housing unit, and may change due to inflation, fuel costs, and other factors.

Source: National Association of Home Builders and SEWRPC.

Table 80

**AVERAGE LOCAL GOVERNMENT CAPITAL COST FOR
PROVIDING PUBLIC FACILITIES TO SERVE NEW SINGLE-
FAMILY HOUSING UNITS IN RACINE COUNTY: 2010**

Spending Category	Capital Cost Per Housing Unit
School	\$2,820
Hospitals	69
Other Buildings	1,253
Streets and Highways	1,398
Sewer Systems	1,744
Water Supply	1,714
Equipment	104
Total	\$9,102

Note: "Local Government" capital expenses include expenses incurred by general-purpose (counties, cities, towns, and villages) and special-purpose (technical college, school, and utility districts) units of government to serve new residential development. This table reflects capital expenses incurred during the first year of housing development. Additional expenses will be incurred by local governments from time to time during the life of a housing unit to replace or update public facilities needed to serve the housing unit.

Source: National Association of Home Builders and SEWRPC.

In a typical year after the first, the single-family units result in:

- \$594,000 in tax and other revenue for local governments.
- \$419,000 in local government expenditures to provide public services.

For Racine County, the first-year operating surplus is large enough so that all debt incurred by investing in structures and equipment at the beginning of the first year can be serviced and paid off by the end of the first year. After 15 years, the homes will generate a cumulative \$10.2 million in revenue compared to \$7.0 million in costs, including annual operating expenses, initial capital investment, and interest on debt; but not including the capital cost of replacing equipment and facilities.

Walworth County³¹

Table 81 lists the average annual operating expenses incurred by County and local units of government in Walworth County to provide public services to a housing unit in 2010. The costs averaged \$4,546 per unit for single-family homes. Capital expenses are summarized on Table 82. The average capital cost for providing new public facilities to serve a single-family housing unit was \$8,413.

³¹The analysis is documented in the report, *The Local Impact of Home Building in Walworth County, WI, Comparing Costs to Revenue for Local Governments*, National Association of Home Builders, Housing Policy Department, April 2011. Data on development costs for single-family housing were provided for the City of Elkhorn and Town of Geneva.

Table 81

**AVERAGE ANNUAL LOCAL GOVERNMENT
OPERATING EXPENSES PER SINGLE-FAMILY
HOUSING UNIT IN WALWORTH COUNTY: 2010**

Spending Category	Operating Expenses Per Housing Unit
Education	\$2,123
Police Protection	646
Fire Protection	120
Corrections	204
Streets and Highways	15
Water Supply	140
Sewerage	145
Recreation and Culture	170
Other General Government	869
Electric Utilities	114
Total	\$4,546

Note: "Local Government" operating expenses include expenses incurred by general-purpose (counties, cities, towns, and villages) and special-purpose (technical college, school, and utility districts) within the County to provide public services to new residential development. Annual operating expenses will continue throughout the life of a housing unit, and may change due to inflation, fuel costs, and other factors.

Source: National Association of Home Builders and SEWRPC.

Table 82

**AVERAGE LOCAL GOVERNMENT CAPITAL COST FOR
PROVIDING PUBLIC FACILITIES TO SERVE NEW SINGLE-
FAMILY HOUSING UNITS IN WALWORTH COUNTY: 2010**

Spending Category	Capital Cost Per Housing Unit
School	\$2,505
Hospitals	770
Other Buildings	2,137
Streets and Highways	309
Conservation and Development	36
Sewer Systems	1,951
Water Supply	429
Other Structures	139
Equipment	137
Total	\$8,413

Note: "Local Government" capital expenses include expenses incurred by general-purpose (counties, cities, towns, and villages) and special-purpose (technical college, school, and utility districts) units of government to serve new residential development. This table reflects capital expenses incurred during the first year of housing development. Additional expenses will be incurred by local governments from time to time during the life of a housing unit to replace or update public facilities needed to serve the housing unit.

Source: National Association of Home Builders and SEWRPC.

The analysis of local government costs and revenues in Walworth County found that in the first year, 100 single-family housing units resulted in an estimated:

- \$2.1 million in tax and other revenue for local governments.
- \$227,000 in operating expenditures by local government to provide public services to the new housing units.
- \$841,000 in capital investment for new structures and equipment by local governments to serve the new housing units.

In a typical year after the first, the 100 single-family homes result in:

- \$831,000 in tax and other revenue for local governments.
- \$455,000 in local government expenditures to provide public services.

In Walworth County, the first-year operating surplus is large enough to service and pay off all debt incurred by investing in structures and equipment at the beginning of the first year by the end of the first year. After 15 years, the homes will generate a cumulative \$13.8 million in revenue compared to only \$7.5 million in costs, including annual current expenses, initial capital investment, and interest on debt; but not including the capital cost of replacing equipment and facilities.

Economic Impacts of Home Building

Home building generates local economic activity, including jobs and income generated by construction workers and new residents, and additional property taxes and other revenue for local governments. The NAHB has developed a model to estimate these economic benefits, which captures the effect of the construction activity itself, the secondary or “ripple” effects when income earned from construction activity is spent and recycles in the local economy, and the ongoing impact that results from new homes becoming occupied by residents who pay taxes and buy locally produced goods and services. In order to fully realize the impact residential construction has on a community, it is important to include the ripple effects and the ongoing benefits.

As part of the housing planning study, the NAHB conducted analyses of the impact of home building activities in the four-county Milwaukee metro area, Racine County, and Walworth County. Separate data was not available to permit an analysis for Kenosha County. The NAHB model requires that the local area over which the benefits are spread be large enough to include the places where construction workers live and spend their money, as well as the places where the new home occupants are likely to work, shop, and go for recreation. NAHB has determined that a metropolitan area, or a county outside of a designated metropolitan area, will usually satisfy this criterion.

The NAHB analysis of economic impacts is divided into three phases, which are summarized on Figure 18. Phase I captures the effects that result directly from the construction activity and the local industries that contribute to it, including local construction and related jobs,³² such as truck drivers, developers, bankers, architects, and engineers. Phase II captures the effects that occur as a result of the wages and profits from Phase I being spent in the local (county or metro) economy. Phases I and II are one-time effects. Phase III is an ongoing, annual effect that includes property tax payments and local spending by the occupants of the new housing units.

Milwaukee Metro Area³³

Based on the NAHB analysis, the estimated one-year metropolitan area impacts of building 100 single-family housing units in the Milwaukee metropolitan area include:

- \$20.1 million in local income.
- \$2.0 million in taxes and other revenue for local governments.
- 272 local jobs.

The one-year estimate includes all of the income and revenues from Phases I and II, and one-half the income and revenue from Phase III, based on the assumption that a portion of the new housing units will be occupied during the first year.

The additional, annually recurring impacts of building 100 single-family housing units in the Milwaukee metropolitan area (Phase III impacts) include:

- \$3.3 million in local income.
- \$848,000 in taxes and other revenue for local governments.
- 50 local jobs.

³²*Jobs are measured in full time equivalents, that is, one reported job represents enough work to keep one worker employed full-time for a year, based on average hours worked per week by full-time employees in the industry.*

³³*The analysis is documented in the report, The Metro Area Impact of Home Building in the Milwaukee Metro Area, WI, Income, Jobs, and Taxes Generated, National Association of Home Builders, Housing Policy Department, March 2012.*

Figure 18

PHASES OF ECONOMIC IMPACT FROM NEW HOUSING DEVELOPMENT

**Phase I:
Local Industries
Involved in
Home Building**

The jobs, wages, and local taxes (including permit, utility connection, and impact fees) generated by the actual development, construction, and sale of a home. These jobs include on-site and off-site construction work as well as jobs generated in local retail and wholesale sales of components, transportation to the site, and the professional services required to build a home and deliver it to its final customer.

**Phase II:
Ripple Effect**

The wages and profits for local area residents earned during the construction period are spent on other locally produced goods and services. This generates additional income for local residents, which is spent on still more locally produced goods and services, and so on. This continuing recycling of income back into the community is usually called a “multiplier” or “ripple” effect.

**Phase III:
Ongoing,
Annual Effect**

The local jobs, income, and taxes generated as a result of the home being occupied. A household moving into a new home generally spends about three-fifths of its income on goods and services sold in the local economy. A fraction of this will become income for local workers and local business proprietors. In a typical local area, the household will also pay 1.25 percent of its income to local governments in the form of taxes and other user fees, and a fraction of this will become income for local government employees. This is the first step in another set of economic “ripples” that cause a permanent increase in the level of economic activity, jobs, wages, and local tax receipts.

Source: National Association of Home Builders.

The above impacts were calculated assuming that new single-family housing units built in the Milwaukee metropolitan area in 2010 had an average price of \$280,632; were built on a lot for which the average value of the raw land was \$13,500 per acre; required the builder and developer to pay an average of \$10,655 in impact, permit, and other fees to local governments; and incurred an average property tax of \$5,126 per year.

The estimated one-year metropolitan area impacts of building 100 multi-family housing units in the Milwaukee metro area include:

- \$8.9 million in local income.
- \$712,000 in taxes and other revenue for local governments.
- 120 local jobs.

The one-year estimate includes all of the income and revenues from Phases I and II, and one-half the income and revenue from Phase III, based on the assumption that a portion of the new housing units will be occupied during the first year.

The additional, annually recurring impacts of building 100 multi-family housing units in the Milwaukee metropolitan area (Phase III impacts) include:

- \$2.6 million in local income.
- \$480,000 in taxes and other revenue for local governments.
- 33 local jobs.

These are ongoing, annual local impacts that result from the new housing units being occupied and the occupants paying taxes and otherwise participating in the local economy year after year. These impacts were calculated assuming that new multi-family units built in the Milwaukee metropolitan area have an average market value of \$129,818; had an average raw land value of \$7,500 per unit; required the builder and developer to pay an average of \$2,857 in impact, permit, and other fees per unit to local governments; and incur an average annual property tax of \$2,505 per unit. The estimated revenues were reduced to account for the natural vacancy rate that tends to occur in multi-family properties.

Racine County³⁴

Based on the NAHB analysis, the estimated one-year metropolitan area impacts of building 100 single-family housing units in Racine County area include:

- \$13.8 million in local income.
- \$1.6 million in taxes and other revenue for local governments.
- 202 local jobs.

The one-year estimate includes all of the income and revenues from Phases I and II, and one-half the income and revenue from Phase III, based on the assumption that a portion of the new housing units will be occupied during the first year.

The additional, annually recurring impacts of building 100 single-family housing units in Racine County (Phase III impacts) include:

- \$2.8 million in local income.
- \$549,000 in taxes and other revenue for local governments.
- 46 local jobs.

The above impacts were calculated assuming that new single-family homes built in Racine County in 2010 had an average price of \$193,534; were built on a lot for which the average value of the raw land was \$11,100 per acre; required the builder and developer to pay an average of \$10,081 in impact, permit, and other fees to local governments; and incurred an average property tax of \$3,469 per year.

Walworth County³⁵

Based on the NAHB analysis, the estimated one-year metropolitan area impacts of building 100 single-family housing units in Walworth County include:

- \$17.9 million in local income.

³⁴*The analysis is documented in the report, The Local Impact of Home Building in Racine County, WI, Income, Jobs, and Taxes Generated, National Association of Home Builders, Housing Policy Department, March 2011.*

³⁵*The analysis is documented in the report, The Local Impact of Home Building in Walworth County, WI, Income, Jobs, and Taxes Generated, National Association of Home Builders, Housing Policy Department, April 2011.*

- \$1.7 million in taxes and other revenue for local governments.
- 335 local jobs.

The one-year estimate includes all of the income and revenues from Phases I and II, and one-half the income and revenue from Phase III, based on the assumption that a portion of the new housing units will be occupied during the first year.

The additional, annually recurring impacts of building 100 single-family housing units in Walworth County (Phase III impacts) include:

- \$3.2 million in local income.
- \$831,000 in taxes and other revenue for local governments.
- 68 local jobs.

The above impacts were calculated assuming that new single-family homes built in Walworth County in 2010 had an average price of \$248,353; were built on a lot for which the average value of the raw land was \$9,040 per acre; required the builder and developer to pay an average of \$7,163 in impact, permit, and other fees to local governments; and incurred an average property tax of \$3,998 per year.

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Chapter VI

HOUSING DISCRIMINATION AND FAIR HOUSING PRACTICES

INTRODUCTION

Housing discrimination and the concentration of minority populations in the Region's central cities were identified as components of the Region's housing problem, which is defined in Chapter II. This chapter includes a description of the history of housing discrimination and racial distribution patterns and the resulting impacts, a summary of the reported complaints of housing discrimination over the last decade, home mortgage and lending patterns by race and ethnic group, Federal requirements to affirmatively further fair housing, and legal actions related to fair housing. A summary of Federal and State fair housing laws is provided in Appendix F.

The discussion of furthering fair housing practices focuses on the legal requirements regarding the furthering of fair housing practices for communities receiving Federal funds, such as community development block grants (CDBG) and HOME funds from the U.S. Department of Housing and Urban Development (HUD). The findings presented in this chapter were used to develop plan recommendations to address housing discrimination and the concentration of minority populations in the Region's central cities.

PART 1: HISTORY AND IMPACTS OF HOUSING DISCRIMINATION AND RACIAL DISTRIBUTION PATTERNS

Implementation of fair housing practices would help ensure that all households have an opportunity to reside in close proximity to their existing or potential employment, as well as within reasonable proximity to other community facilities such as schools, health care centers, parks, and areas offering shopping and other services. Federal and State law make housing discrimination against any individual in a protected class illegal.¹ Unlawful

¹*Protected classes under Federal law include race, color, sex, national origin/ancestry, religion, disability/handicap, and familial status. Additional protected classes under the Wisconsin Open Housing Law include age, marital status, family status, lawful source of income, sexual orientation, and victims of domestic abuse or stalking. "Family status" protection under Wisconsin law includes minor children living with adults, as well as single person households and households comprised of minor and adult children; therefore, multi-generational households (parents living with adult children) and adult siblings living together are also protected. "Familial status" under Federal law applies only to minor children living with an adult.*

housing practices under these laws include refusing to rent, sell, insure, or finance housing and printing, publishing, or displaying advertisements or notices that indicate a preference affecting a protected class. A description of fair housing and other non-discrimination laws is presented in Appendix F.

As illustrated by Maps 77 through 84 in Chapter VII, minority groups live in concentrated, and often separate, areas. Black residents are concentrated in the near north and northwest areas of the City of Milwaukee and in and around the downtown areas of the Cities of Kenosha and Racine. Hispanic residents are concentrated in the near-south side of the City of Milwaukee, in Milwaukee County communities south and west of the City of Milwaukee, and in and around the downtown areas of the Cities of Kenosha, Racine, Waukesha, Elkhorn, Lake Geneva, and Delavan. Chapters IV and VII document the concentrations of low-cost housing, lower-income populations, and minority populations in Southeastern Wisconsin.

Fair housing, also referred to as open housing, was controversial when open housing laws were proposed as part of the civil rights movement in the 1960's. Enactment of a fair housing ordinance by the City of Milwaukee was the result of a long and arduous campaign by the Milwaukee National Association for the Advancement of Colored People (NAACP) and other organizations. A summary of the effort is included in Appendix G. A referendum was scheduled for a vote in April 1968 to prohibit passage of an open housing ordinance by the Milwaukee Common Council. One month before the election, Judge Robert Tehan ruled² that the referendum would be "unconstitutional if enacted into law," and a vote was never held. Judge Tehan's opinion included the following observation:

"The City of Milwaukee, like many other American cities, has an "inner core" or "inner city" – an older area of the municipality to which the vast majority of its Negro residents has been relegated for fulfillment of their housing needs. Living conditions in this inner city are, to a large extent, substandard and overcrowded, and compare unfavorably with other areas of the city, even those nearby. In the past few years many Whites who resided in the inner city have departed, but only an insignificant number of Negroes have moved out of that area. This is true despite the fact that the purchasing ability and earning power of many Negroes would permit their moving to better housing in other areas of the City. The record, including not only the testimony of witnesses but also evidence of the housing patterns existing in the City, reveals that economics is not a determining factor when Negroes attempt to relocate their homes. Race is a factor of almost transcendent significance and Negro home buyers and lessees wishing to leave the inner city are faced with barriers of discrimination which few have been able to overcome. When housing outside the inner city is sought, attributes otherwise crucial in choosing buyers and tenants, such as ability to pay, educational background, demeanor, reliability and stability, are not even investigated by sellers and landlords after the color of the applicant is discovered. Although other excuses may be and are given, it is clear that racial discrimination on the part of sellers and landlords or those whose opinions influence their actions is responsible for the Negroes' inability, except in rare instances, to leave the inner city."

Maps 73 and 74 illustrate the distribution of minority (Hispanic and non-white) residents in each local government in the Region in 1970 and in 2010, respectively. The percentage of minority residents increased in every local government between 1970 and the present day. The percentage of minority residents in the City of Milwaukee increased from about 16 percent of City residents in 1970 to 63 percent of City residents in 2010, based on U.S. Census data. The only other local government in which more than 10 percent of the residents were minority in 1970 was the City of Racine (11 percent minority in 1970). In 2010, 43 local governments in southeastern Wisconsin had minority populations exceeding 10 percent of their population. Overall, the percentage of minority residents of the Region increased from 7 percent to 29 percent of the total population between 1970 and 2010. Table 83 provides the number and percentage of minority residents in each local government in 1970 and 2010, and the change in the number of minority residents during that period. Table 99 in Chapter VII provides information on population by race and ethnicity in each sub-area in 2010.

²*Otey v. Common Council of the City of Milwaukee*, 281 F. Supp. 264 (E.D. Wis. 1968).

While Federal and State fair housing laws have made discriminatory housing practices illegal for over 40 years, these formerly legal practices have likely contributed to the concentrations of low-cost housing and lower-income and minority populations in the Region's central cities. Prior to enactment of fair housing laws at multiple levels of government in the late 1960's, practices such as redlining³ were routinely practiced by lenders, which channeled home loans to predominately white areas. There have been allegations that certain companies continued redlining practices in violation of the Fair Housing Act. A lawsuit brought by the NAACP against American Family Insurance Company⁴ in 1991 alleged that the company practiced redlining in Milwaukee in the 1980's. The allegations were not proven in court, but the company agreed to pay \$14.5 million to settle the lawsuit, and has also made efforts to improve its business practices in the City.

Underwriting guidelines for mortgages insured by the Federal Housing Administration (FHA) required that "properties shall continue to be occupied by the same social and racial classes" through the 1930s, and FHA practices solidified dual housing markets for whites and blacks that persist today in cities across the country.⁵ Property deeds and subdivision covenants could and did restrict the race of residents, until such restrictions were ruled unenforceable by the U.S. Supreme Court in 1948. As described in the "Testing" section of this chapter, a HUD study conducted in 2000 found that racial "steering" of both white and minority home seekers to racially concentrated areas (that is, white home seekers shown homes in predominately white areas and minority home seekers shown homes in predominately minority areas) still exists, although to a lesser extent than in studies conducted in previous years.

Local zoning ordinances often preclude the development of housing affordable to lower-income households, including minorities, because of large minimum lot and/or home sizes. In communities that do not provide public sanitary sewer services, larger lot sizes are often necessary to ensure adequate space for on-site sewage treatment systems and adequate separation distances between private wells and sewage treatment systems. School district and local government officials in both rural and urban areas are concerned that residential and other development generate enough property tax revenue to support local schools and municipal budgets. In some cases, 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.

Other 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. The City of Milwaukee recognized this as an issue in a housing strategy report prepared in 1988, which stated: "But, more importantly, residents in the reinvestment area⁶ are concerned that schools are satisfactory and crime is under control. If they are not, no matter how favorable housing costs are to these mostly fully employed households, they will use their purchasing power and move out of the city."⁷

³"Redlining" is a practice in which banks and/or insurance companies do not offer their products or services, or offer inferior or more expensive products or services, within predominately minority neighborhoods.

⁴NAACP et. al. v. American Family Mutual Insurance Company, 978 F. 2nd 287, 301 (7th Cir. 1992).

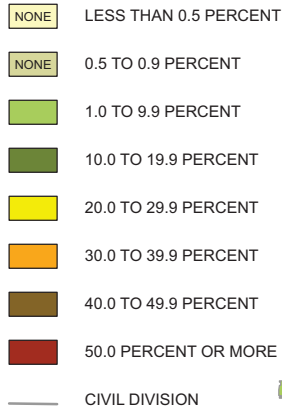
⁵Bradford, Calvin and Gale Cincotta, "The Legacy, The Promise, and the Unfinished Agenda" from From Redlining to Reinvestment: Community Responses to Urban Disinvestment, Gregory D. Squires (ed.), Temple University Press, 1992.

⁶The "reinvestment area" included most of the residential areas in the City.

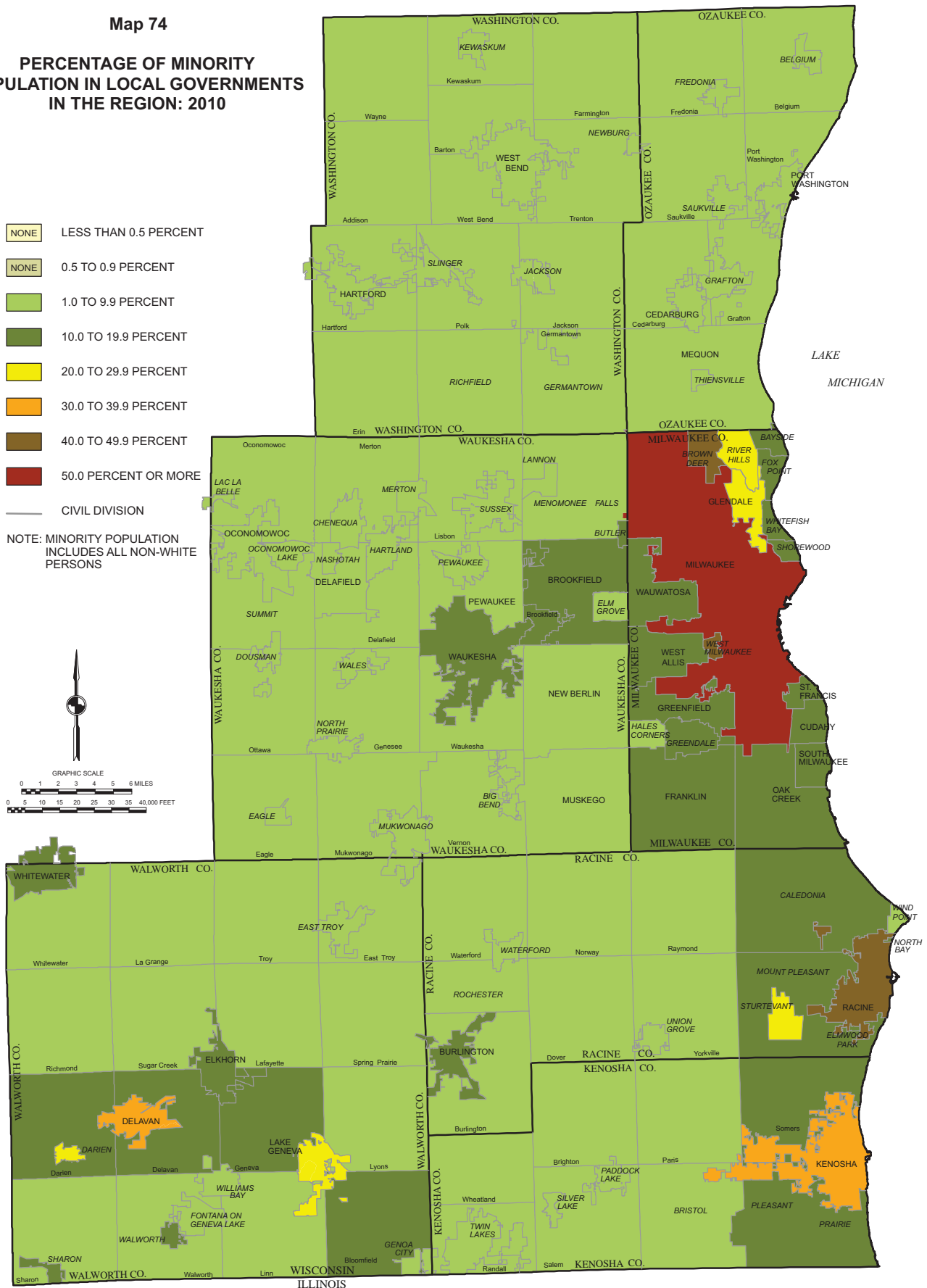
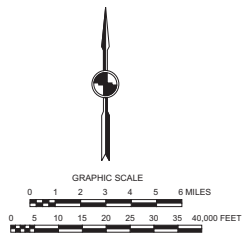
⁷A Housing Strategy for the City of Milwaukee, Department of City Development, City of Milwaukee, July 1988.

Map 74

**PERCENTAGE OF MINORITY
POPULATION IN LOCAL GOVERNMENTS
IN THE REGION: 2010**



NOTE: MINORITY POPULATION
INCLUDES ALL NON-WHITE
PERSONS



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

Table 83

WHITE AND MINORITY POPULATION IN SOUTHEASTERN WISCONSIN COMMUNITIES: 1970 AND 2010

Community	1970				2010				Change in Minority Population 1970-2010
	Total Population	Non- Minority	Minority ^a	Percent Minority	Total Population	Non- Minority	Minority ^a	Percent Minority	
Kenosha County									
Cities									
Kenosha	78,805	76,625	2,180	2.8	99,218	68,967	30,251	30.5	28,071
Villages									
Bristol ^b	2,740	2,736	4	0.1	4,914	4,550	364	7.4	360
Paddock Lake	1,470	1,469	1	0.1	2,992	2,765	227	7.6	226
Pleasant Prairie ^c	12,019	11,962	57	0.5	19,719	17,246	2,473	12.5	2,416
Silver Lake	1,210	1,208	2	0.2	2,411	2,258	153	6.3	151
Twin Lakes	2,276	2,274	2	0.1	5,989	5,580	409	6.8	407
Towns									
Brighton	1,199	1,198	1	0.1	1,456	1,407	49	3.4	48
Paris	1,744	1,742	2	0.1	1,504	1,451	53	3.5	51
Randall	1,582	1,580	2	0.1	3,180	3,054	126	4.0	124
Salem	5,555	5,535	20	0.4	12,067	11,246	821	6.8	801
Somers	7,270	7,258	12	0.2	9,597	8,135	1,462	15.2	1,450
Wheatland	2,047	2,036	11	0.5	3,373	3,227	146	4.3	135
Subtotal ^d	117,917	115,623	2,294	1.9	166,420	129,886	36,534	22.0	34,240
Milwaukee County									
Cities									
Cudahy	22,078	21,971	107	0.5	18,267	15,356	2,911	15.9	2,804
Franklin	12,247	12,012	235	1.9	35,451	29,691	5,760	16.2	5,525
Glendale	13,436	13,302	134	1.0	12,872	9,908	2,964	23.0	2,830
Greenfield	24,424	24,359	65	0.3	36,720	30,590	6,130	16.7	6,065
Milwaukee	717,099	605,372	111,727	15.6	594,833	220,219	374,614	63.0	262,887
Oak Creek	13,901	13,743	158	1.1	34,451	28,587	5,864	17.0	5,706
St. Francis	10,489	10,435	54	0.5	9,365	7,825	1,540	16.4	1,486
South Milwaukee	23,297	23,175	122	0.5	21,156	18,357	2,799	13.2	2,677
Wauwatosa	58,676	58,072	604	1.0	46,396	40,585	5,811	12.5	5,207
West Allis	71,723	71,449	274	0.4	60,411	49,547	10,864	18.0	10,590
Villages									
Bayside ^e	4,461	4,440	21	0.5	4,389	3,885	504	11.5	483
Brown Deer	12,622	12,476	146	1.2	11,999	7,170	4,829	40.2	4,683
Fox Point	7,937	7,893	44	0.6	6,701	6,001	700	10.4	656
Greendale	15,089	14,990	99	0.7	14,046	12,574	1,472	10.5	1,373
Hales Corners	7,771	7,761	10	0.1	7,692	7,048	644	8.4	634
River Hills	1,561	1,532	29	1.9	1,597	1,277	320	20.0	291
Shorewood	15,576	15,458	118	0.8	13,162	11,299	1,863	14.2	1,745
West Milwaukee	4,405	4,379	26	0.6	4,206	2,473	1,733	41.2	1,707
Whitefish Bay	17,394	17,291	103	0.6	14,110	12,651	1,459	10.3	1,356
Subtotal ^e	1,054,186	940,110	114,076	10.8	947,824	515,043	432,781	45.7	318,705
Ozaukee County									
Cities									
Cedarburg	7,697	7,676	21	0.3	11,412	10,848	564	4.9	543
Mequon	12,110	12,004	106	0.9	23,132	20,905	2,227	9.6	2,121
Port Washington	8,752	8,724	28	0.3	11,250	10,446	804	7.1	776
Villages									
Belgium	809	808	1	0.1	2,245	2,074	171	7.6	170
Fredonia	1,045	1,044	1	0.1	2,160	2,071	89	4.1	88
Grafton	5,998	5,977	21	0.4	11,459	10,772	687	6.0	666
Saukville	1,389	1,388	1	0.1	4,451	4,188	263	5.9	262
Thiensville	3,182	3,180	2	0.1	3,235	2,956	279	8.6	277
Towns									
Belgium	1,625	1,618	7	0.4	1,415	1,345	70	4.9	63
Cedarburg	3,774	3,766	8	0.2	5,760	5,592	168	2.9	160
Fredonia	1,746	1,738	8	0.5	2,172	2,092	80	3.7	72
Grafton	3,127	3,118	9	0.3	4,053	3,887	166	4.1	157

Table 83 (continued)

Community	1970				2010				Change in Minority Population 1970-2010
	Total Population	Non- Minority	Minority ^a	Percent Minority	Total Population	Non- Minority	Minority ^a	Percent Minority	
Ozaukee County (continued)									
Towns (continued)									
Port Washington	1,528	1,525	3	0.2	1,643	1,581	62	3.8	59
Saukville	1,516	1,510	6	0.4	1,822	1,754	68	3.7	62
Subtotal ^f	54,298	54,076	222	0.4	86,209	80,511	5,698	6.6	5,476
Racine County									
Cities									
Burlington	7,479	7,459	20	0.3	10,464	9,239	1,225	11.7	1,205
Racine	95,162	84,667	10,495	11.0	78,860	42,189	36,671	46.5	26,176
Villages									
Caledonia ^g	16,748	16,621	127	0.8	24,705	21,839	2,866	11.6	2,739
Elmwood Park	456	456	0	0.0	497	435	62	12.5	62
Mount Pleasant ^h	16,368	15,956	412	2.5	26,197	21,302	4,895	18.7	4,483
North Bay	263	263	0	0.0	241	214	27	11.2	27
Rochester ⁱ	1,455	1,450	5	0.3	3,682	3,520	162	4.4	157
Sturtevant	3,376	3,360	16	0.5	6,970	5,213	1,757	25.2	1,741
Union Grove	2,703	2,685	18	0.7	4,915	4,625	290	5.9	272
Waterford	1,922	1,914	8	0.4	5,368	5,104	264	4.9	256
Wind Point	1,251	1,243	8	0.6	1,723	1,614	109	6.3	101
Towns									
Burlington	4,963	4,944	19	0.4	6,502	6,161	341	5.2	322
Dover	3,780	3,632	148	3.9	4,051	3,700	351	8.7	203
Norway	4,620	4,611	9	0.2	7,948	7,580	368	4.6	359
Raymond	3,735	3,716	19	0.5	3,870	3,664	206	5.3	187
Waterford	3,483	3,468	15	0.4	6,344	6,106	238	3.8	223
Yorkville	3,074	3,066	8	0.3	3,071	2,909	162	5.3	154
Subtotal	170,838	159,511	11,327	6.6	195,408	145,414	49,994	25.6	38,667
Walworth County									
Cities									
Delavan	5,526	5,485	41	0.7	8,463	5,684	2,779	32.8	2,738
Elkhorn	3,992	3,977	15	0.4	10,084	8,669	1,415	14.0	1,400
Lake Geneva	4,890	4,882	8	0.2	7,651	6,091	1,560	20.4	1,552
Whitewater ^j	12,038	11,826	212	1.8	14,390	12,009	2,381	16.5	2,169
Villages									
Darien	839	831	8	1.0	1,580	1,199	381	24.1	373
East Troy	1,711	1,709	2	0.1	4,281	4,002	279	6.5	277
Fontana-on- Geneva Lake	1,464	1,460	4	0.3	1,672	1,619	53	3.2	49
Genoa City ^k	1,085	1,078	7	0.6	3,042	2,769	273	9.0	266
Sharon	1,216	1,215	1	0.1	1,605	1,312	293	18.3	292
Walworth	1,637	1,635	2	0.1	2,816	2,258	558	19.8	556
Williams Bay	1,554	1,550	4	0.3	2,564	2,339	225	8.8	221
Towns									
Bloomfield	2,481	2,337	144	5.8	6,278	5,361	917	14.6	773
Darien	1,413	1,411	2	0.1	1,693	1,407	286	16.9	284
Delavan	3,798	3,782	16	0.4	5,285	4,577	708	13.4	692
East Troy	2,743	2,732	11	0.4	4,021	3,866	155	3.9	144
Geneva	3,490	3,433	57	1.6	4,993	4,421	572	11.5	515
Lafayette	997	975	4	0.4	1,979	1,872	107	5.4	103
LaGrange	1,311	1,308	3	0.2	2,454	2,339	115	4.7	112
Linn	1,910	1,902	8	0.4	2,383	2,186	197	8.3	189
Lyons	2,143	2,126	17	0.8	3,698	3,452	246	6.7	229
Richmond	1,251	1,249	2	0.2	1,884	1,778	106	5.6	104
Sharon	1,058	1,057	1	0.1	907	862	45	5.0	44
Spring Prairie	1,197	1,176	21	1.8	2,181	2,080	101	4.6	80
Sugar Creek	1,811	1,804	7	0.4	3,943	3,710	233	5.9	226
Troy	1,265	1,265	0	0.0	2,353	2,302	51	2.2	51
Walworth	1,370	1,366	4	0.3	1,702	1,586	116	6.8	112
Whitewater	1,181	1,177	4	0.3	1,471	1,381	90	6.1	86
Subtotal ^{k,l}	65,353	64,748	605	0.9	105,373	91,131	14,242	13.5	13,637

Table 83 (continued)

Community	1970				2010				Change in Minority Population 1970-2010
	Total Population	Non- Minority	Minority ^a	Percent Minority	Total Population	Non- Minority	Minority ^a	Percent Minority	
Washington County									
Cities									
Hartford ^m	6,499	6,462	37	0.6	14,223	13,112	1,111	7.8	1,074
West Bend.....	16,555	16,520	35	0.2	31,078	28,816	2,262	7.3	2,227
Villages									
Germantown.....	6,974	6,933	41	0.6	19,749	18,015	1,734	8.8	1,693
Jackson.....	561	561	0	0.0	6,753	6,448	305	4.5	305
Kewaskum.....	1,926	1,925	1	0.1	4,004	3,799	205	5.1	204
Newburg ⁿ	--	--	--	--	1,254	1,223	31	2.5	31
Richfield ^o	5,923	5,908	15	0.3	11,300	10,834	466	4.1	451
Slinger.....	1,022	1,017	5	0.5	5,068	4,835	233	4.6	228
Towns									
Addison.....	2,375	2,374	1	-- ^p	3,495	3,351	144	4.1	143
Barton.....	1,624	1,619	5	0.3	2,637	2,563	74	2.8	69
Erin.....	1,641	1,631	10	0.6	3,747	3,625	122	3.3	112
Farmington.....	1,734	1,733	1	0.1	4,014	3,862	152	3.8	151
Germantown.....	416	416	0	0.0	254	251	3	1.2	3
Hartford.....	2,368	2,363	5	0.2	3,609	3,507	102	2.8	97
Jackson.....	2,844	2,842	2	0.1	4,134	3,986	148	3.6	146
Kewaskum.....	1,166	1,165	1	0.1	1,053	1,035	18	1.7	17
Polk.....	3,040	3,029	11	0.4	3,937	3,837	100	2.5	89
Trenton.....	3,178	3,166	12	0.4	4,732	4,557	175	3.7	163
Wayne.....	1,214	1,212	2	0.2	2,169	2,122	47	2.2	45
West Bend.....	2,779	2,776	3	0.1	4,774	4,663	111	2.3	108
Subtotal ^{m,n}	63,839	63,652	187	0.3	131,984	124,441	7,543	5.7	7,356
Waukesha County									
Cities									
Brookfield.....	32,140	32,010	130	0.4	37,920	33,522	4,398	11.6	4,268
Delafield.....	3,182	3,169	13	0.4	7,085	6,632	453	6.4	440
Muskego.....	11,573	11,554	19	0.2	24,135	23,061	1,074	4.4	1,055
New Berlin.....	26,937	26,837	100	0.4	39,584	36,292	3,292	8.3	3,192
Oconomowoc.....	8,741	8,732	9	0.1	15,759	14,778	981	6.2	972
Pewaukee ^q	7,551	7,522	29	0.4	13,195	12,247	948	7.2	919
Waukesha.....	40,258	39,892	366	0.9	70,718	56,868	13,850	19.6	13,484
Villages									
Big Bend.....	1,148	1,148	0	0.0	1,290	1,234	56	4.3	56
Butler.....	2,261	2,249	12	0.5	1,841	1,647	194	10.5	182
Chenequa.....	642	642	0	0.0	590	566	24	4.1	24
Dousman.....	451	451	0	0.0	2,302	2,172	130	5.6	130
Eagle.....	745	744	1	0.1	1,950	1,892	58	3.0	57
Elm Grove.....	7,201	7,184	17	0.2	5,934	5,563	371	6.3	354
Hartland.....	2,763	2,760	3	0.1	9,110	8,471	639	7.0	636
Lac La Belle ^r	227	227	0	0.0	290	285	5	1.7	5
Lannon.....	1,056	1,051	5	0.5	1,107	1,035	72	6.5	67
Menomonee Falls	31,697	31,610	87	0.3	35,626	32,140	3,486	9.8	3,399
Merton.....	646	645	1	0.2	3,346	3,161	185	5.5	184
Mukwonago ^s	2,367	2,361	6	0.3	7,355	6,957	398	5.4	392
Nashotah.....	410	408	2	0.5	1,395	1,330	65	4.7	63
North Prairie.....	669	669	0	0.0	2,141	2,075	66	3.1	66
Oconomowoc Lake.....	599	593	6	1.0	595	572	23	3.9	17
Pewaukee.....	3,271	3,255	16	0.5	8,166	7,363	803	9.8	787
Sussex.....	2,758	2,750	8	0.3	10,518	9,838	680	6.5	672
Wales.....	691	686	5	0.7	2,549	2,460	89	3.5	84
Towns									
Brookfield.....	3,940	3,926	14	0.4	6,116	5,475	641	10.5	627
Delafield.....	3,750	3,588	162	4.3	8,400	7,742	658	7.8	496
Eagle.....	1,250	1,247	3	0.2	3,507	3,357	150	4.3	147
Genesee.....	3,172	3,165	7	0.2	7,340	7,080	260	3.5	253
Lisbon.....	4,709	4,692	17	0.4	10,157	9,796	361	3.6	344

Table 83 (continued)

Community	1970				2010				Change in Minority Population 1970-2010
	Total Population	Non- Minority	Minority ^a	Percent Minority	Total Population	Non- Minority	Minority ^a	Percent Minority	
Waukesha County (continued)									
Towns (continued)									
Merton	4,424	4,404	20	0.5	8,338	8,052	286	3.4	266
Mukwonago	1,930	1,924	6	0.3	7,959	7,572	387	4.9	381
Oconomowoc.....	6,010	5,995	15	0.2	8,408	8,101	307	3.7	292
Ottawa	1,698	1,685	13	0.8	3,859	3,658	201	5.2	188
Summit ⁱ	3,809	3,783	26	0.7	4,674	4,457	217	4.6	191
Vernon	2,857	2,834	23	0.8	7,601	7,261	340	4.5	317
Waukesha.....	3,832	3,813	19	0.5	9,133	8,499	634	6.9	615
Subtotal	231,365	230,205	1,160	0.5	389,992	353,211	36,781	9.4	35,621
Region Total ^u	1,757,796	1,627,925	129,871	7.4	2,023,210	1,439,637	583,573	28.8	453,702

^aIncludes White/Hispanic persons, and persons of African-American, American Indian and Alaska Native, Asian and Pacific Islander, and Other races, and persons of two or more races.

^bIncludes residents in the former Town of Bristol.

^cIncludes residents in the former Town of Pleasant Prairie.

^dResidents in that portion of the Village of Genoa City in Kenosha County are included in the Walworth County totals.

^eIncludes residents in that portion of the Village of Bayside located in Ozaukee County.

^fResidents in those portions of the Village of Bayside and the Village of Newburg in Ozaukee County are included in the Milwaukee County and Washington County totals, respectively.

^gIncludes residents in the former Town of Caledonia.

^hIncludes residents in the former Town of Mt. Pleasant.

ⁱIncludes residents in the former Town of Rochester.

^jIncludes residents in that portion of the City of Whitewater in Jefferson County.

^kIncludes residents in that portion of the Village of Genoa City in Kenosha County.

^lResidents in that portion of the Village of Mukwonago in Walworth County are included in the Waukesha County totals.

^mIncludes residents in that portion of the City of Hartford in Dodge County.

ⁿIncludes residents in that portion of the Village of Newburg in Ozaukee County. The Village of Newburg was incorporated in 1973, and data are therefore unavailable for 1970.

^oIncludes residents in the former Town of Richfield.

^pLess than 0.05 percent.

^qIncludes residents in the former Town of Pewaukee.

^rIncludes residents in that portion of the Village of Lac La Belle in Jefferson County.

^sIncludes residents in that portion of the Village of Mukwonago in Walworth County.

^tThe Town of Summit was incorporated as a Village in July 2010, shortly after the 2010 Census.

^uIncludes those portions of the Cities of Hartford and Whitewater and the Village of Lac La Belle that extend outside the Southeastern Wisconsin Region.

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

NIMBYism (Not In My Back Yard) may also contribute to racial housing segregation. Neighboring property owners often attend public meetings and hearings to oppose multi-family housing, low-income tax credit housing, and other types of housing that they perceive will have a negative effect on surrounding property values. A study funded by the Wisconsin Housing and Economic Development Authority (WHEDA) found that property values have increased around Low Income Housing Tax Credit (LIHTC) housing developments, except when the developments are located in areas of existing concentrated poverty. LIHTC developments appear to have a stronger positive impact on surrounding property values in higher income areas.⁸ Increased noise and traffic,

⁸Richard K. Green, Stephen Malpezzi, and Kiat-Ying Seah, UW-Madison Center for Urban Land Economics Research, Low Income Tax Credit Housing Developments and Property Values, June 14, 2002.

Table 84

**LOW INCOME HOUSING TAX CREDIT DEVELOPMENTS IN
SOUTHEASTERN WISCONSIN APPROVED BY WHEDA: 2010**

Community	Name	Housing Type ^a	Construction Type ^b	Total Units	Low-Income Units
Kenosha County					
City of Kenosha	Celebre Place	RCAC	New	47	47
	Uptown Gardens	Family	New	70	70
Milwaukee County					
City of Franklin	Foresthill Highlands, Phase 6	Elderly	New	24	17
City of Milwaukee	Beerline B Apartments	Family	New	140	119
	Brewer's Hill Lofts	Family	New	45	45
	Mitchell Street Market Lofts	Family	New	24	23
	Northside Home-Owners Initiative	Family	New	40	40
	Olga Village	Elderly	New	37	37
	Riverworks Lofts	Family	Adaptive Reuse	36	36
	UMCS Phase III	Family	New	24	24
	United Homes	Family	New	24	24
	Westlawn Revitalization	Family	New	250	250
City of Wauwatosa	Cedar Glen Senior Housing	Elderly	New	80	79
Village of Greendale	Berkshire Greendale	Elderly	New	90	76
Washington County					
City of West Bend	Arbor Trace Apartments	Family	Rehabilitation	74	71
	Auxiliary Court	Elderly	New	59	53
Waukesha County					
City of New Berlin	MSP New Berlin	Family	New	102	102
	New Berlin Senior Apartments II	Elderly	New	34	34
Total	- -	- -	- -	1,200 ^c	1,147 ^d

^aHousing types include RCAC (Residential Care Apartment Complex), housing for the elderly, and housing for families.

^bConstruction types include new construction, adaptive reuse (for example, converting a non-residential building such as a former factory to residential use), and rehabilitation of existing residential buildings.

^cIncludes 829 units for families, 324 units for the elderly, and 47 RCAC units.

^dIncludes 804 units for families, 296 units for the elderly, and 47 RCAC units.

Source: Wisconsin Housing and Economic Development Authority and SEWRPC.

concerns about increased crime, and a perception that multi-family housing has a high percentage of school-age children that will increase school enrollment and related costs,⁹ are also cited as concerns by neighbors when LIHTC or multi-family developments are proposed. Typically, neighbors oppose any type of housing development that is a higher density or a different structure type than existing housing. Public officials often yield to public pressure and deny permits for new housing that may be more affordable.

Table 84 lists multi-family housing developments in the Region that received funding in 2010 under the LIHTC program. LIHTC housing typically provides housing for households earning up to 60 percent of the County median income. Because such incomes are typical of workers employed in retail and service jobs, LIHTC

⁹Based on the U.S. Census Bureau Public Use Microdata Sample (PUMS) file, the average number of children ages five through 17 in occupied single-family detached housing units in 2000 was 0.60 children. There were an average of 0.33 children ages five through 17 in occupied multi-family housing units. The data includes housing units in the seven-county Southeastern Wisconsin Region plus Jefferson County.

housing is also referred to as “workforce” housing. Seventeen developments were funded, which would provide a total of 1,200 multi-family units, with 1,147 units for low-income families or individuals. Of the low-income units, 804 units (70 percent) would be for families, 296 units (26 percent) would be for the elderly, and the remaining 47 units (4 percent) would be residential care housing. The majority of the units (598 or 52 percent) are located in the City of Milwaukee, and all but two of the new family apartment developments are located in Milwaukee. Most of the developments are moving through the review and approval process, or construction is underway. The family apartment projects located in the City of Kenosha and the City of New Berlin met with community opposition.

In the City of Kenosha, the Common Council declined to enter into a remediation agreement with the developer of the Uptown Gardens multi-family tax credit housing development after a development agreement had been approved by the City. The developer, Bear Development, subsequently filed a lawsuit against the City alleging a breach of contract, which was settled in November 2011. The City agreed to pay Bear Development \$3.7 million in damages and attorney’s and other costs. In return, Bear Development agreed to make a \$5.8 million investment in an unspecified project within the City. The developer must return a portion of the settlement cost paid by the City if the incremental assessed value of the project does not reach \$2.9 million within seven years. An associated investigation of a possible violation of the Fair Housing Act was terminated by the U.S. Department of Justice following the settlement.

In the City of New Berlin, the City Plan Commission approved a Use, Site and Architecture Permit for three multi-family buildings for workforce housing proposed by the firm MSP. At a later meeting, the Plan Commission reconsidered and then denied a parking waiver for the project. The developer then submitted a revised site plan which the City determined had substantial deficiencies with regard to meeting City Zoning Ordinance requirements and the Wisconsin platting Statute and, also due to the applicant’s demonstrated inability to meet certain conditions of their previous approval even after a specific request by the City to do so, the New Berlin Plan Commission ultimately denied the application. The developer subsequently filed a lawsuit against the City to allow construction of the project. On July 19, 2011, the New Berlin Common Council approved a memorandum of understanding with the developer to resolve the lawsuit by allowing the construction of 102 workforce housing units and 34 senior housing units. An associated lawsuit filed against the City by the U.S. Department of Justice was settled in April 2012. A copy of the settlement consent decree is provided in Appendix H.

Low-income housing advocates have indicated that many communities are receptive to LIHTC developments for the elderly, but oppose such housing for families. Table 85 shows the number of multi-family housing units managed by WHEDA in the Region in 2011. Overall, 43 percent of WHEDA units are units for the elderly, 48 percent are units for families, and 9 percent are units for persons with disabilities or homeless persons. Housing for the elderly is the most common type of WHEDA housing in each County except Milwaukee and Walworth Counties. Less than 25 percent of WHEDA units in Ozaukee and Waukesha Counties are available for families. Milwaukee County provides about 76 percent of all WHEDA units for families in the Region, and about 59 percent of WHEDA units for persons with disabilities and the homeless.

Elderly housing developments likely have less of an impact on noise, traffic, and school attendance than housing developments for families; but concerns have been expressed that they maybe be preferred because there may also be a perception that housing developments for the elderly will attract existing residents of the community who would like to downsize from a home to an apartment, while housing for families may attract people from outside the community, who may be a different race.

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. Housing advocates have stated that many comments made at public meetings for multi-family housing developments are based on stereotypes that lower-income and/or minority individuals moving to the community will lead to an increase in drug use and crime.

Table 85

LOW INCOME HOUSING TAX CREDIT (LIHTC) UNITS IN THE REGION BY TYPE AND COUNTY: 2011^a

County	Housing Type	Number of Units	Percent of County	Percent of Region ^b	Percent of Total Housing Units ^c
Kenosha.....	Elderly/Majority Elderly	382	45.7	6.8	--
	Family/Majority Family	310	37.1	5.0	--
	Other ^d	144	17.2	12.1	--
	Subtotal	836	100.0	6.4	7.9
Milwaukee.....	Elderly/Majority Elderly	2,840	34.4	50.7	--
	Family/Majority Family	4,709	57.0	75.5	--
	Other ^d	709	8.6	59.4	--
	Subtotal	8,258	100.0	63.4	48.0
Ozaukee	Elderly/Majority Elderly	339	66.1	6.0	--
	Family/Majority Family	110	21.4	1.8	--
	Other ^d	64	12.5	5.4	--
	Subtotal	513	100.0	3.9	4.2
Racine.....	Elderly/Majority Elderly	580	47.1	10.3	--
	Family/Majority Family	495	40.2	7.9	--
	Other ^d	156	12.7	13.1	--
	Subtotal	1,231	100.0	9.5	9.5
Walworth.....	Elderly/Majority Elderly	188	36.0	3.4	--
	Family/Majority Family	214	41.0	3.4	--
	Other ^d	120	23.0	10.1	--
	Subtotal	522	100.0	4.0	5.9
Washington.....	Elderly/Majority Elderly	323	62.8	5.8	--
	Family/Majority Family	191	37.2	3.1	--
	Other ^d	0	--	--	--
	Subtotal	514	100.0	3.9	6.3
Waukesha.....	Elderly/Majority Elderly	953	82.2	17.0	--
	Family/Majority Family	206	17.8	3.3	--
	Other ^d	0	--	--	--
	Subtotal	1,159	100.0	8.9	18.2
Region	Elderly/Majority Elderly	5,605	--	43.0	--
	Family/Majority Family	6,235	--	47.8	--
	Other ^d	1,193	--	9.2	--
	Total	13,033	--	100.0	100.0

^aIncludes only units in which allocated credits have been placed in service. Does not include units with allocated credits that have not been completed or fully occupied.

^bIndicates regional percentage of each housing type.

^cPercent of total regional housing units in each County, based on 2009 Annual Population Estimates from the U.S. Bureau of the Census.

^dIncludes units in complexes for persons with disabilities/majority persons with disabilities, homeless/majority homeless, and residential care apartment complexes (RCAC).

Source: Wisconsin Housing and Economic Development Authority (WHEDA), U.S. Bureau of the Census, and SEWRPC.

Effects of Segregation

The segregation of minorities and low-income people in central cities and other portions of the Region results in numerous adverse effects, with most of the burden falling on those who live in predominately minority areas. Areas that are predominately low-income and minority typically suffer from dilapidated housing; over-burdened schools with high drop-out rates and low academic achievement; limited commercial establishments, including grocery stores that provide fresh and healthy food; limited access to health care facilities; high crime rates; a lack of good-paying jobs; high unemployment; and welfare dependency. Poor schools exacerbate the problems associated with segregated areas, because low academic achievement limits opportunities for individuals to obtain advanced education and good-paying jobs.

Often, minorities and low-income people are segregated in areas with older housing units that have not been maintained or upgraded over time. Such units often have problems with roach and rat infestation, lead paint poisoning, structural deficiencies, lack of adequate heating and cooling; outdated electrical and plumbing systems; and, in multi-family buildings, lack of elevators. Because rents and property values are low, there is little incentive for owners to invest in renovating homes or multi-family buildings. The concentration of low-cost housing in central city areas also leads to a concentration of lower-income residents in those areas, and the cities must take on a disproportionate responsibility for providing services for those residents. Decreased State and Federal funding levels would exacerbate the financial burden placed on the cities to provide adequate services.

Segregation also has negative impacts on the regional economy. Ensuring equal access to housing that is linked to high performing schools, sustainable employment, transportation infrastructure, and childcare is essential for securing an economically viable and sustainable region in Southeastern Wisconsin. Housing is a critical element that contributes to expanded social and economic opportunity for individuals and families. When it is affordable and linked to these other opportunities, it can serve as a conduit to improved life outcomes and an improved region.¹⁰ In addition to economic and social opportunities for minority residents, more dispersed housing for minority individuals throughout the Region would increase opportunities for both minority and non-minority residents to interact with people of different races and ethnicities and, ideally, increase understanding and tolerance among a more diverse population.

PART 2: INDICATORS OF POTENTIAL ILLEGAL HOUSING PRACTICES

Unlawful housing practices under the State and Federal laws summarized in Appendix F include refusing to rent, sell, insure, or finance housing, and printing, publishing, or displaying advertisements or notices that indicate a preference affecting a protected class. The information in this section was compiled and analyzed to determine, in part, the extent to which illegal housing practices may exist in the Region. Information is provided related to housing discrimination complaints, testing results, and mortgage lending patterns.

Housing Discrimination Complaints

Housing discrimination complaints reported under Federal and State fair housing laws provide an indication of which segments of the Region's population are most affected by discriminatory actions. Based on national testing studies, HUD estimates that there are 3,000,000 acts of housing discrimination that occur annually. Yet the number of complaints filed annually with public and private fair housing enforcement agencies is much smaller. This disparity is indicative that complaint data does not accurately reflect the level and extent of illegal housing discrimination. The HUD Fair Housing Planning Guide states that communities must "interpret complaints data with care. . . [A] lack of complaints may be explained by a number of different factors such as: (1) the jurisdiction may lack an investigative entity; (2) the general public may be unaware of its fair housing rights or available recourse; or (3) members of the protected classes may lack confidence in the investigative entity."

¹⁰*Preceding portions of paragraph excerpted from the City of Milwaukee Analysis of Impediments to Fair Housing, prepared by the Metropolitan Milwaukee Fair Housing Council, August 2005.*

Appendix F describes the complaint process and other enforcement mechanisms for alleged violations of fair housing laws. As shown in Table 86, 485 complaints were filed with HUD in the Southeastern Wisconsin Region between 2000 and the first half of 2010¹¹ alleging violations of the Federal Fair Housing Act. The most complaints over this time period were filed in Milwaukee County (291) and the fewest were filed in Ozaukee County (5).

Table 87 shows that race as a protected class was involved in about 46 percent of the complaints in the Region between 2000 and 2010. Disability as a protected class was involved in about 40 percent of the complaints, and familial status was involved in about 19 percent of complaints. Table 88 shows that discriminatory terms or conditions in the rental or sale of a dwelling were involved in about 49 percent of the complaints in the Region between 2000 and 2010. About 36 percent of the complaints involved refusal to sell or rent a dwelling unit. Table 89 shows the outcomes of complaints received by HUD between 2000 and 2010. Most of the 485 complaints have been closed. About 30 percent of the complaints were closed because of a determination that there was not a cause for action. About 27 percent of the complaints were settled successfully, and about 17 percent of the complaints were withdrawn after a resolution was reached.

Additional complaints of unlawful housing acts were filed with the ERD between 2000 and the first half of 2010.¹² Most of the 225 complaints were for protected classes included under the Wisconsin Open Housing Law that are not included under the Federal Fair Housing Act; however, some of the complaints may overlap because race, color, sex, national origin, religion, disability, and familial status (households with children under age 18) are protected classes under both Federal and State laws. Additional protected classes under Wisconsin law include age, marital status, family status (households comprised of single adults or adult relatives such as siblings or grandparents, in addition to children under age 18), lawful source of income, sexual orientation, and victims of sexual or domestic abuse and stalking.

Table 90 shows the relationship between housing complaints filed with HUD, the number of dwelling units in each County, and population characteristics that are related to the three most common types of fair housing complaints: the number of persons with disabilities, minority populations (Hispanic origin and persons of non-white race), and households with children under age 18. Table 91 shows the ratio of the three most common types of complaints to the number of persons in each protected class, and the total number of complaints in each County to the number of dwelling units in each County. Because of the small number of complaints, it is not possible to reach any definitive conclusions; however, the ratios show that the number of housing discrimination complaints as a ratio of the total number of dwelling units were higher than the regional average in Milwaukee and Racine Counties, and lower than the regional average in the other five counties.

In addition to filing a complaint with a governmental agency, a complainant may contact a private organization. The MMFHC is the only private organization in Southeastern Wisconsin that provides assistance to persons who wish to file complaints of housing discrimination. The MMFHC is a fair housing organization that serves Metropolitan Milwaukee (Milwaukee, Ozaukee, Washington, and Waukesha Counties) and Racine County in the Southeastern Wisconsin Region, and Dane, Brown, Calumet, Outagamie, and Winnebago Counties outside the Region. Its major program and service areas include an enforcement program, which includes the intake and investigation of complaints and testing; an outreach and education program; a fair lending program; and an inclusive communities program.

¹¹One case may involve multiple protected classes and discriminatory issues. Data for Table 86 were provided by the Region V office of HUD.

¹²Complaint data were provided by the Bureau of Equal Rights in the Equal Rights Division of the Wisconsin Department of Workforce Development.

Table 86

**HOUSING DISCRIMINATION COMPLAINTS RECEIVED BY HUD
IN THE SOUTHEASTERN WISCONSIN REGION: 2000-2010^a**

Year	County							
	Kenosha		Milwaukee		Ozaukee		Racine	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2000	1	3.3	20	66.7	0	0.0	2	6.7
2001	2	8.3	15	62.5	1	4.2	1	4.2
2002	0	0.0	17	77.3	0	0.0	2	9.1
2003	2	8.7	15	65.2	0	0.0	3	13.1
2004	5	10.6	27	57.5	0	0.0	5	10.6
2005	4	6.4	37	58.7	1	1.6	15	23.8
2006	10	11.5	49	56.3	0	0.0	14	16.1
2007	3	7.7	25	64.0	1	2.6	3	7.7
2008	5	11.1	21	46.6	0	0.0	3	6.7
2009	2	2.8	43	60.6	2	2.8	11	15.5
2010	3	8.8	22	64.7	0	0.0	2	5.9
Total	37	7.6	291	60.0	5	1.0	61	12.6

Year	County							
	Walworth		Washington		Waukesha		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2000	3	10.0	1	3.3	3	10.0	30	100.0
2001	2	8.3	1	4.2	2	8.3	24	100.0
2002	0	0.0	0	0.0	3	13.6	22	100.0
2003	0	0.0	2	8.7	1	4.3	23	100.0
2004	5	10.6	1	2.1	4	8.6	47	100.0
2005	0	0.0	0	0.0	6	9.5	63	100.0
2006	3	3.5	1	1.1	10	11.5	87	100.0
2007	3	7.7	1	2.6	3	7.7	39	100.0
2008	4	8.9	4	8.9	8	17.8	45	100.0
2009	2	2.8	3	4.2	8	11.3	71	100.0
2010	1	3.0	3	8.8	3	8.8	34	100.0
Total	23	4.8	17	3.5	51	10.5	485	100.0

^aComplaints received through June 30, 2010.

Source: U.S. Department of Housing and Urban Development (HUD) Region V and SEWRPC.

The MMFHC receives fair housing complaints under its enforcement program and also provides case management and counseling on options for administrative or judicial remedy. Table 92 shows the number of complaints taken by the MMFHC between 2000 and the first half of 2010 for areas within the Region. There were a total of 1,182 complaints taken over this time period, with about 82 percent of the complaints occurring on properties located in Milwaukee County. Table 93 shows the number of complaints taken by the MMFHC by protected class between 2000 and the first half of 2010.¹³ About 34 percent of the complaints were race related, about 24 percent were disability related, and about 16 percent were related to familial status. The MMFHC helps complainants with referrals to an attorney or appropriate government agency as part of its case management and counseling services.

¹³The number of complaints taken by protected class is greater than the total number of complaints taken because some complaints fall under multiple protected classes.

Table 87

**HOUSING DISCRIMINATION COMPLAINTS RECEIVED BY HUD
BY PROTECTED CLASS IN THE SOUTHEASTERN WISCONSIN REGION: 2000-2010^a**

County/Year	Race		Sex		National Origin/Ancstry		Religion		Disability		Familial Status		Retaliation		Cases ^b
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Kenosha															
2000	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1
2001	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2
2002	0	--	0	--	0	--	0	--	0	--	0	--	0	0.0	0
2003	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2
2004	2	40.0	0	0.0	0	0.0	0	0.0	4	80.0	0	0.0	0	0.0	5
2005	1	25.0	1	25.0	0	0.0	0	0.0	2	50.0	0	0.0	0	0.0	4
2006	6	60.0	1	10.0	3	30.0	0	0.0	4	40.0	2	20.0	0	0.0	10
2007	2	66.7	0	0.0	1	33.3	1	33.3	1	33.3	0	0.0	1	33.3	3
2008	3	60.0	0	0.0	0	0.0	0	0.0	2	40.0	1	20.0	0	0.0	5
2009	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	2
2010	2	66.7	0	0.0	0	0.0	0	0.0	2	66.7	0	0.0	0	0.0	3
Total	21	56.8	2	5.4	4	10.8	1	2.7	16	43.2	4	10.8	1	2.7	37
Milwaukee															
2000	10	50.0	4	20.0	2	10.0	0	0.0	8	40.0	0	0.0	0	0.0	20
2001	7	46.7	0	0.0	2	13.3	0	0.0	3	20.0	3	20.0	0	0.0	15
2002	10	58.8	0	0.0	2	11.8	0	0.0	4	23.5	6	35.3	1	5.9	17
2003	6	40.0	0	0.0	0	0.0	0	0.0	1	6.7	10	66.7	0	0.0	15
2004	12	44.4	1	3.7	2	7.4	1	3.7	7	25.9	11	40.7	0	0.0	27
2005	18	48.6	2	5.4	3	11.1	0	0.0	18	48.6	2	5.4	3	8.1	37
2006	23	46.9	2	4.1	2	4.1	0	0.0	22	44.9	11	22.4	4	8.2	49
2007	11	44.0	2	8.0	2	8.0	0	0.0	11	44.0	6	24.0	2	8.0	25
2008	12	57.1	0	0.0	3	14.3	0	0.0	5	23.8	2	9.5	2	9.5	21
2009	25	58.1	2	4.7	4	9.3	2	4.7	20	46.5	3	7.0	3	7.0	43
2010	11	50.0	2	9.1	0	0.0	0	0.0	7	31.8	5	22.7	2	9.1	22
Total	145	49.8	15	5.2	22	7.6	3	1.0	106	36.4	59	20.3	17	5.8	291
Ozaukee															
2000	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2001	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1
2002	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2003	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2004	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2005	0	0.0	1	100.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1
2006	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2007	0	0.0	1	100.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1
2008	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2009	1	50.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	2
2010	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
Total	2	40.0	2	40.0	0	0.0	0	0.0	3	60.0	0	0.0	0	0.0	5
Racine															
2000	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	0	0.0	2
2001	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1
2002	1	50.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	2
2003	2	66.7	0	0.0	0	0.0	0	0.0	1	33.3	0	0.0	0	0.0	3
2004	3	60.0	1	20.0	0	0.0	0	0.0	1	20.0	1	20.0	0	0.0	5
2005	12	80.0	1	6.7	0	0.0	0	0.0	2	13.3	0	0.0	0	0.0	15
2006	8	57.1	0	0.0	1	7.1	0	0.0	4	28.6	3	21.4	0	0.0	14
2007	1	33.3	0	0.0	0	0.0	0	0.0	2	66.7	0	0.0	1	33.3	3
2008	2	66.7	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0	0	0.0	3
2009	4	36.4	1	9.1	0	0.0	0	0.0	7	63.6	1	9.1	0	0.0	11
2010	1	50.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	2
Total	34	55.7	3	4.9	2	3.3	0	0.0	22	36.1	5	8.2	1	1.6	61

Table 87 (continued)

County/Year	Race		Sex		National Origin/Ancstry		Religion		Disability		Familial Status		Retaliation		Cases ^b
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Walworth															
2000	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	0	0.0	0	0.0	3
2001	1	50.0	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	2
2002	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2003	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2004	0	0.0	0	0.0	0	0.0	0	0.0	5	100.0	0	0.0	0	0.0	5
2005	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2006	1	33.3	0	0.0	0	0.0	0	0.0	1	33.3	1	33.3	0	0.0	3
2007	1	33.3	0	0.0	0	0.0	0	0.0	2	66.7	1	33.3	0	0.0	3
2008	1	25.0	0	0.0	2	50.0	0	0.0	3	75.0	0	0.0	0	0.0	4
2009	0	0.0	0	0.0	1	50.0	0	0.0	1	50.0	0	0.0	0	0.0	2
2010	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1
Total	4	17.4	0	0.0	3	13.0	0	0.0	17	73.9	2	8.7	0	0.0	23
Washington															
2000	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1
2001	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1
2002	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2003	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	0	0.0	2
2004	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1
2005	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2006	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	100.0	0	0.0	1
2007	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1
2008	0	0.0	0	0.0	0	0.0	0	0.0	3	75.0	1	25.0	0	0.0	4
2009	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	0	0.0	1	33.3	3
2010	2	66.7	0	0.0	0	0.0	0	0.0	0	0.0	2	66.7	0	0.0	3
Total	3	17.6	0	0.0	1	5.9	1	5.9	10	58.8	4	23.5	1	5.9	17
Waukesha															
2000	0	0.0	0	0.0	0	0.0	0	0.0	2	66.7	1	33.3	0	0.0	3
2001	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2
2002	3	100.0	0	0.0	0	0.0	1	33.3	0	0.0	0	0.0	0	0.0	3
2003	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1
2004	0	0.0	0	0.0	1	25.0	0	0.0	0	0.0	3	75.0	0	0.0	4
2005	2	33.3	0	0.0	1	16.7	0	0.0	3	50.0	0	0.0	0	0.0	6
2006	4	40.0	1	10.0	1	10.0	1	10.0	2	20.0	6	60.0	0	0.0	10
2007	1	33.3	0	0.0	1	33.3	0	0.0	1	33.3	0	0.0	0	0.0	3
2008	3	37.5	0	0.0	1	12.5	0	0.0	4	50.0	2	25.0	0	0.0	8
2009	2	25.0	0	0.0	2	25.0	0	0.0	4	50.0	2	25.0	0	0.0	8
2010	1	33.3	0	0.0	0	0.0	0	0.0	2	66.7	0	0.0	0	0.0	3
Total	16	31.4	1	2.0	7	13.7	2	3.9	18	35.3	17	33.3	0	0.0	51
Region															
2000	10	33.3	4	13.3	2	6.7	1	3.3	16	53.3	1	3.3	0	0.0	30
2001	11	45.8	0	0.0	2	8.3	0	0.0	6	25.0	5	20.8	0	0.0	24
2002	14	63.6	0	0.0	2	9.1	1	4.5	5	22.7	6	27.2	1	4.5	22
2003	10	43.5	0	0.0	0	0.0	0	0.0	4	17.4	11	47.8	0	0.0	23
2004	17	36.2	2	4.3	3	6.4	1	2.1	18	38.3	15	31.9	0	0.0	47
2005	33	52.4	5	7.9	4	6.3	0	0.0	26	41.3	2	3.2	3	4.8	63
2006	42	48.3	4	4.6	8	9.2	1	1.1	33	37.9	24	27.6	4	4.6	87
2007	17	43.6	3	7.7	4	10.3	1	2.6	18	46.2	7	17.9	4	10.3	39
2008	21	46.7	0	0.0	7	15.6	0	0.0	17	37.8	6	13.3	2	4.4	45
2009	33	46.5	3	4.2	7	9.9	2	2.8	36	50.7	7	9.9	4	5.6	71
2010	17	50.0	2	5.9	0	0.0	0	0.0	13	38.2	7	20.6	2	5.9	34
Total	225	46.4	23	4.7	39	8.0	7	1.4	192	39.6	91	18.8	20	4.1	485

^aComplaints received through June 30, 2010.^bThe number of alleged protected class violations is greater than the number of cases because one case may include multiple alleged protected class violations.

Source: U.S. Department of Housing and Urban Development (HUD) Region V and SEWRPC.

Table 88

**HOUSING DISCRIMINATION COMPLAINTS RECEIVED BY HUD
BY ISSUE TYPE IN THE SOUTHEASTERN WISCONSIN REGION: 2000-2010^a**

County/Year	Refusal to Sell/Rent		Discriminatory Advertising/False Representation		Discriminatory Financing		Discriminatory Terms/Conditions		Steering/Redlining ^b		Failure to Provide Accessibility		Other Discriminatory Acts		Cases ^c
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Kenosha															
2000	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1
2001	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	2
2002	0	--	0	--	0	--	0	--	0	--	0	--	0	0.0	0
2003	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	0	0.0	1	50.0	2
2004	2	40.0	0	0.0	0	0.0	2	40.0	0	0.0	2	40.0	1	20.0	5
2005	2	50.0	0	0.0	0	0.0	1	25.0	0	0.0	1	25.0	1	25.0	4
2006	2	20.0	0	0.0	0	0.0	8	80.0	0	0.0	0	0.0	1	10.0	10
2007	2	66.7	1	33.3	0	0.0	2	66.7	0	0.0	0	0.0	1	33.3	3
2008	2	40.0	1	20.0	2	40.0	0	0.0	1	20.0	1	20.0	1	20.0	5
2009	0	0.0	0	0.0	1	50.0	1	50.0	0	0.0	0	0.0	1	50.0	2
2010	1	33.3	2	66.7	0	0.0	2	66.7	0	0.0	1	33.3	0	0.0	3
Total	13	35.1	5	13.5	3	8.1	17	45.9	1	2.7	6	16.2	7	18.9	37
Milwaukee															
2000	4	20.0	1	5.0	0	0.0	14	70.0	1	5.0	4	20.0	3	15.0	20
2001	4	26.7	2	13.3	2	13.3	5	33.3	0	0.0	4	26.7	1	6.7	15
2002	9	52.9	1	5.9	0	0.0	7	41.1	0	0.0	3	17.6	2	11.8	17
2003	12	80.0	6	40.0	0	0.0	4	26.7	0	0.0	0	0.0	2	13.3	15
2004	16	59.3	7	25.9	1	3.7	10	37.0	0	0.0	3	11.1	4	14.8	27
2005	10	27.0	6	16.2	1	2.7	24	64.9	0	0.0	10	27.0	10	27.0	37
2006	16	32.7	2	4.1	2	4.1	25	51.0	1	2.0	14	28.6	9	18.4	49
2007	4	16.0	8	32.0	0	0.0	14	56.0	0	0.0	6	24.0	7	28.0	25
2008	8	38.1	3	14.3	3	14.3	8	38.1	0	0.0	3	14.3	1	4.8	21
2009	16	37.2	6	14.0	5	11.6	21	48.8	1	2.3	9	20.9	10	23.3	43
2010	7	31.8	3	13.6	1	4.5	17	77.3	0	0.0	1	4.5	11	50.0	22
Total	106	36.4	45	15.5	15	5.2	149	51.2	3	1.0	57	19.6	60	20.6	291
Ozaukee															
2000	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2001	2	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1
2002	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2003	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2004	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2005	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	100.0	0	0.0	1
2006	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2007	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	100.0	1
2008	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2009	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	0	0.0	0	0.0	2
2010	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
Total	2	40.0	0	0.0	0	0.0	4	80.0	0	0.0	1	20.0	1	20.0	5
Racine															
2000	1	50.0	0	0.0	0	0.0	1	50.0	0	0.0	1	50.0	0	0.0	2
2001	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1
2002	0	0.0	1	50.0	0	0.0	1	50.0	0	0.0	1	50.0	0	0.0	2
2003	0	0.0	0	0.0	0	0.0	1	33.3	0	0.0	1	33.3	2	66.7	3
2004	2	40.0	1	20.0	0	0.0	2	40.0	0	0.0	1	20.0	1	20.0	5
2005	3	20.0	1	6.7	7	46.7	3	20.0	0	0.0	2	13.3	4	26.7	15
2006	5	35.7	1	7.1	1	7.1	5	35.7	0	0.0	2	14.3	2	14.3	14
2007	0	0.0	1	33.3	0	0.0	3	100.0	0	0.0	1	33.3	1	33.3	3
2008	1	33.3	1	33.3	0	0.0	3	100.0	0	0.0	0	0.0	0	0.0	3
2009	2	18.2	2	18.2	1	9.1	5	45.5	0	0.0	3	27.3	1	9.1	11
2010	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	1	50.0	2	100.0	2
Total	15	24.6	8	13.1	9	14.8	26	42.6	0	0.0	13	21.3	13	21.3	61

Table 88 (continued)

County/Year	Refusal to Sell/Rent		Discriminatory Advertising/False Representation		Discriminatory Financing		Discriminatory Terms/Conditions		Steering/Redlining ^b		Failure to Provide Accessibility		Other Discriminatory Acts		Cases ^c
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Walworth															
2000	1	33.3	0	0.0	0	0.0	1	33.3	0	0.0	1	33.3	0	0.0	3
2001	0	0.0	0	0.0	0	0.0	1	50.0	0	0.0	1	50.0	1	50.0	2
2002	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2003	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2004	1	20.0	0	0.0	0	0.0	4	80.0	0	0.0	0	0.0	5	100.0	5
2005	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2006	2	66.7	0	0.0	0	0.0	2	66.7	0	0.0	0	0.0	1	33.3	3
2007	3	100.0	0	0.0	0	0.0	1	33.3	0	0.0	1	33.3	0	0.0	3
2008	1	25.0	0	0.0	0	0.0	2	50.0	0	0.0	2	50.0	0	0.0	4
2009	1	50.0	1	50.0	1	50.0	0	0.0	0	0.0	0	0.0	1	50.0	2
2010	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1
Total	9	39.1	1	4.3	1	4.3	11	47.8	0	0.0	6	26.1	8	34.8	23
Washington															
2000	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1
2001	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1	100.0	0	0.0	1
2002	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2003	1	50.0	1	50.0	0	0.0	1	50.0	0	0.0	1	50.0	0	0.0	2
2004	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	1
2005	0	--	0	--	0	--	0	--	0	--	0	--	0	--	0
2006	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	1	100.0	1
2007	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1
2008	2	50.0	2	50.0	0	0.0	1	25.0	0	0.0	2	50.0	0	0.0	4
2009	3	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	33.3	3
2010	2	66.7	2	66.7	0	0.0	2	66.7	0	0.0	0	0.0	0	0.0	3
Total	10	58.8	5	29.4	0	0.0	6	35.3	0	0.0	5	29.4	2	11.8	17
Waukesha															
2000	0	0.0	0	0.0	0	0.0	2	66.7	0	0.0	2	66.7	0	0.0	3
2001	1	50.0	1	50.0	0	0.0	1	50.0	0	0.0	0	0.0	0	0.0	2
2002	1	33.3	0	0.0	0	0.0	1	33.3	0	0.0	0	0.0	1	33.3	3
2003	0	0.0	0	0.0	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1
2004	1	25.5	3	75.0	0	0.0	0	0.0	0	0.0	0	0.0	2	50.0	4
2005	2	33.3	1	16.7	0	0.0	3	50.0	0	0.0	2	33.3	3	50.0	6
2006	5	50.0	2	20.0	0	0.0	5	50.0	0	0.0	1	10.0	1	10.0	10
2007	1	33.3	1	33.3	0	0.0	0	0.0	0	0.0	1	33.3	0	0.0	3
2008	4	50.0	0	0.0	0	0.0	3	37.5	0	0.0	3	37.5	0	0.0	8
2009	2	25.0	0	0.0	0	0.0	4	50.0	0	0.0	2	25.0	1	12.5	8
2010	0	0.0	0	0.0	0	0.0	2	66.7	0	0.0	0	0.0	2	66.7	3
Total	17	33.3	8	15.7	0	0.0	22	43.1	0	0.0	11	21.6	10	19.6	51
Region															
2000	7	23.3	1	3.3	0	0.0	18	60.0	1	3.3	9	30.0	3	10.0	30
2001	9	37.5	3	12.5	2	8.3	9	37.5	0	0.0	6	25.0	2	8.3	24
2002	10	45.5	2	9.1	0	0.0	9	40.9	0	0.0	4	18.2	3	13.6	22
2003	14	60.9	8	34.8	0	0.0	7	30.4	0	0.0	2	8.7	5	21.7	23
2004	22	46.8	11	23.4	1	2.1	18	38.3	0	0.0	7	14.9	13	27.7	47
2005	17	27.0	8	12.7	8	12.7	32	50.8	0	0.0	16	25.4	18	28.6	63
2006	30	34.5	5	5.7	3	3.4	46	52.9	1	1.1	17	19.5	15	17.2	87
2007	11	28.2	11	28.2	0	0.0	21	53.8	0	0.0	9	23.1	10	25.6	39
2008	18	40.0	7	15.6	5	11.1	17	37.8	1	2.2	11	24.4	2	4.4	45
2009	24	33.8	9	12.7	8	11.3	33	46.5	1	1.4	14	19.7	15	21.1	71
2010	10	29.4	7	20.6	1	2.9	25	73.5	0	0.0	4	11.8	15	44.1	34
Total	172	35.5	72	14.8	28	5.8	235	48.5	4	0.8	99	20.4	101	20.8	485

Table 88 (continued)

NOTE: The issue type categories shown in this table consist of the following reported issues:

Refusal to rent/sell:

- Discriminatory refusal to sell
- Discriminatory refusal to negotiate for sale
- Discriminatory refusal to sell and negotiate for sale
- Discriminatory refusal to rent
- Discriminatory refusal to negotiate for rental
- Discriminatory refusal to rent and negotiate for rental

Discriminatory advertising/false representation:

- Discriminatory advertising, statements, and notices
- Discriminatory advertisement – rental
- Selective use of advertisements, media, or content
- False denial or representation of availability
- False denial or representation of availability – sale
- False denial or representation of availability – rental

Discriminatory financing:

- Discriminatory financing (includes all real estate transactions)
- Discrimination in the making of loans
- Discrimination in the terms/conditions for making loans
- Discrimination in the selling of residential real property
- Discrimination in the brokering of residential real property
- Discrimination in the appraising of residential real property

Discriminatory terms/conditions:

- Discriminatory terms, conditions, privileges, or services and facilities
- Discrimination in terms/conditions/privileges relating to sale
- Discrimination in terms/conditions/privileges relating to rental
- Discrimination in services and facilities relating to rental

Steering/redlining:

- Steering
- Redlining – mortgage

Accessibility:

- Non-compliance with design and construction requirements (disability)
- Failure to provide an accessible building entrance
- Failure to provide accessible and usable public and common user areas
- Failure to provide usable doors
- Failure to provide an accessible route to and through the covered unit
- Failure to provide accessible light switches, electric outlets, etc.
- Failure to provide reinforced walls for grab bars
- Failure to permit reasonable modification
- Failure to make reasonable accommodation

Other discriminatory acts:

- Restriction of choices relative to a rental
- Use of discriminatory indicators
- Discriminatory acts under Section 818 (coercion, etc.)
- Otherwise deny or make housing available
- Other discriminatory acts

^aComplaints received through June 30, 2010.

^bIn the document entitled Housing Discrimination Study 2000, HUD defines steering as behaviors by home sales agents in which minority and white home seekers are provided information about available homes that differ systematically in terms of the number of areas represented, the areas' racial/ethnic composition, or the areas' socio-economic composition. In the document entitled FDIC Compliance Manual – June 2006, the Federal Deposit Insurance Corporation (FDIC) defines redlining as a form of illegal disparate treatment in which a lender provides unequal access to credit, or unequal terms of credit, because of the race, color, national origin, or other prohibited characteristic(s) of the residents of the area in which the credit seeker resides or will reside in or in which the residential property to be mortgaged is located.

^cThe number of alleged issue type violations is greater than the number of cases because one case may include multiple alleged issue type violations.

Source: U.S. Department of Housing and Urban Development (HUD) Region V, Federal Deposit Insurance Corporation (FDIC), and SEWRPC.

Testing

Testing is a method used to investigate potential housing discrimination and has been recognized by Federal courts as a legal method to assist in the enforcement of fair housing laws. Testing may be undertaken by government agencies or private organizations. According to the U.S. Department of Justice, most testing cases are based on allegations of housing agents misrepresenting the availability of rental units or offering different terms and conditions based on race, national origin, familial status, or disability. These findings are consistent with the reported housing discrimination complaints data compiled for the Region.

Table 89

**OUTCOMES OF HOUSING DISCRIMINATION COMPLAINTS RECEIVED
BY HUD IN THE SOUTHEASTERN WISCONSIN REGION: 2000-2010^a**

Outcome	Number	Percent
Conciliation/settlement successful.....	130	26.8
Withdrawn by complainant after resolution.....	81	16.7
Withdrawn by complainant without resolution	30	6.2
No cause determination.....	144	29.7
Election made to go to court.....	6	1.2
Dismissed for lack of jurisdiction	24	5.0
Consent order entered by HUD Administrative Law Judge after issuance of charge.....	4	0.9
Complainant failed to cooperate	22	4.5
Unable to locate complainant	5	1.0
Untimely filed	6	1.2
Department of Justice dismissal	1	0.2
Open	32	6.6
Total	485	100.0

^aComplaints received through June 30, 2010.

Source: U.S. Department of Housing and Urban Development (HUD) Region V and SEWRPC.

Table 90

**RELATIONSHIP AMONG HUD HOUSING DISCRIMINATION COMPLAINTS,
POPULATION CHARACTERISTICS, AND NUMBER OF DWELLING UNITS BY COUNTY**

County	Number of Complaints ^a		Population Characteristics ^b								Total Dwelling Units ^c	
			Persons with Disabilities		Hispanic Origin ^c		Non-White ^d Races		Households with Children Under 18			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha.....	37	7.6	17,822	8.0	16,640	9.0	15,996	4.2	21,985	9.4	68,083	7.9
Milwaukee.....	291	60.0	118,048	53.2	117,282	63.8	304,165	80.1	100,273	42.9	413,756	48.0
Ozaukee	5	1.0	8,345	3.8	1,825	1.0	3,687	1.0	10,538	4.5	35,898	4.2
Racine.....	61	12.6	20,863	9.4	21,453	11.7	27,397	7.2	22,167	9.5	81,630	9.5
Walworth.....	23	4.8	11,172	5.0	9,497	5.2	3,130	0.8	11,729	5.0	50,933	5.9
Washington.....	17	3.5	13,843	6.3	2,886	1.6	4,350	1.2	16,644	7.2	54,309	6.3
Waukesha.....	51	10.5	31,619	14.3	14,197	7.7	20,863	5.5	50,271	21.5	157,292	18.2
Region	485	100.0	221,712	100.0	183,780	100.0	379,588	100.0	233,607	100.0	861,901	100.0

NOTE: Percent refers to percent of Region in all cases.

^aAs reported by the U.S. Department of Housing and Urban Development (HUD) Region V for the period January 1, 2000 through June 30, 2010.

^bPopulation data are from the 2009 Annual Population Estimates prepared by the U.S. Bureau of the Census.

^cPersons of Hispanic origin may be of any race.

^dNon-white races include African American, American Indian, Alaska Native, Asian, Native Hawaiian, Other Pacific Islanders, and persons of two or more races. See Table 99 in Chapter VII for more detailed information on the racial composition of each County.

^eDwelling unit data include housing unit data from the 2000 Census plus building permit data compiled by the Wisconsin Department of Administration for the years 2001 through 2009.

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

HUD periodically sponsors a national housing discrimination study consisting of paired tests. In a paired test, two individuals—one minority and one white; or a person with disabilities and one with no disability—pose as otherwise identical home seekers, and visit real estate or rental agents to inquire about the availability of advertised housing units. The most recent study was conducted in 2000 and followed studies conducted in 1977 and 1989.

Table 91

**RATIO OF HUD HOUSING DISCRIMINATION COMPLAINTS COMPARED TO NUMBER OF PERSONS
IN PROTECTED CLASSES AND NUMBER OF DWELLING UNITS: 2000-2010**

County	Race-Based Complaints		Disability-Based Complaints		Familial Status-Based Complaints		Complaints Related to Number of Dwelling Units	
	Number of Complaints	Ratio of Complaints to 10,000 Non-White Residents	Number of Complaints	Ratio of Complaints to 10,000 Persons with Disabilities	Number of Complaints	Ratio of Complaints to 10,000 Households with Minor Children	Total Number ^a of Complaints	Ratio of Complaints to 10,000 Dwelling Units
Kenosha.....	21	13.13	16	8.98	4	1.82	37	5.43
Milwaukee.....	145	4.77	106	8.98	59	5.88	291	7.03
Ozaukee	2	5.42	3	3.59	0	- -	5	1.39
Racine.....	34	12.41	22	10.54	5	2.26	61	7.47
Walworth.....	4	12.78	17	15.22	2	1.71	23	4.52
Washington.....	3	6.90	10	7.22	4	2.40	17	3.13
Waukesha.....	16	7.67	18	5.69	17	3.38	51	3.24
Region	225	5.93	192	8.66	91	3.90	485	5.63

^aComplaints may be based on more than one protected class.

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

Table 92

**HOUSING DISCRIMINATION COMPLAINTS RECEIVED BY
THE METROPOLITAN MILWAUKEE FAIR HOUSING COUNCIL IN THE MILWAUKEE METROPOLITAN AREA: 2000-2010**

County	2000		2001		2002		2003		2004		2005	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Milwaukee.....	85	77.3	104	81.3	83	83.8	73	84.9	109	81.3	86	76.1
Ozaukee	6	5.5	4	3.1	3	3.0	2	2.3	3	2.2	4	3.5
Washington.....	1	0.9	2	1.6	2	2.0	1	1.2	2	1.5	2	1.8
Waukesha.....	18	16.3	18	14.0	11	11.2	10	11.6	20	15.0	21	18.6
Total	110	100.0	128	100.0	99	100.0	86	100.0	134	100.0	113	100.0

County	2006		2007		2008		2009		2010 ^a		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Milwaukee.....	120	87.0	96	80.0	101	80.8	77	85.5	32	82.1	966	81.7
Ozaukee	0	0.0	1	0.8	0	0.0	1	1.1	0	0.0	24	2.0
Washington.....	4	2.9	9	7.5	10	8.0	6	6.7	1	2.6	40	3.4
Waukesha.....	14	10.1	14	11.7	14	11.2	6	6.7	6	15.3	152	12.9
Total	138	100.0	120	100.0	125	100.0	90	100.0	39	100.0	1,182	100.0

^aIncludes complaints received through June 30, 2010.

Source: Metropolitan Milwaukee Fair Housing Council and SEWRPC.

The first phase of the 2000 study¹⁴ focused on racial and ethnic discrimination and included 4,600 paired tests conducted in 20 metropolitan areas (Milwaukee was not one of the metropolitan areas studied). Black/white testing was conducted in 16 of the metro areas, and Hispanic/non-Hispanic testing was conducted in 10 metropolitan areas. Asian/non-Asian testing and Native American/non-Native American testing were each conducted in two metropolitan areas. The study found that Hispanic renters experienced the same incidence of discrimination in 2000 as they did in 1989, but that overall the incidence of discrimination against minority home seekers, for both home sales and rental, had declined during that period. The study also noted that the level of discrimination varied among metropolitan areas.

¹⁴The study report is available at <http://www.huduser.org/portal/publications/hsgfin/hds.html>.

Table 93

**HOUSING DISCRIMINATION COMPLAINTS RECEIVED BY THE METROPOLITAN MILWAUKEE
FAIR HOUSING COUNCIL BY PROTECTED CLASS IN THE MILWAUKEE METROPOLITAN AREA: 2000-2010**

Protected Class ^a	2000		2001		2002		2003		2004		2005	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Age	5	4.1	6	4.2	5	4.9	7	8.0	8	4.8	3	2.1
Disability	25	20.7	28	19.6	17	16.8	17	19.6	30	18.0	37	26.1
Domestic Violence Victim ^b	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Family/Familial Status	30	24.8	17	11.9	18	17.8	19	21.8	23	13.8	22	15.5
Lawful Source of Income	3	2.5	7	4.9	5	4.9	6	6.9	8	4.8	2	1.4
Marital Status	7	5.8	5	3.5	1	1.0	2	2.3	6	3.6	2	1.4
National Origin/Ancestry	6	5.0	6	4.2	4	3.9	3	3.4	11	6.6	13	9.2
Race/Color	36	29.8	64	44.8	41	41.0	27	31.0	63	37.7	47	33.1
Religion	0	0.0	0	0.0	3	2.9	1	1.2	2	1.2	2	1.4
Sex	5	4.1	8	5.6	4	3.9	4	4.6	10	6.0	9	6.3
Sexual Orientation	4	3.2	2	1.3	3	2.9	1	1.2	6	3.5	5	3.5
Total	121	100.0	143	100.0	101	100.0	87	100.0	167	100.0	142	100.0

Protected Class ^a	2006		2007		2008		2009		2010 ^c		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Age	11	6.3	10	7.0	9	6.0	5	4.0	6	12.4	75	5.4
Disability	35	20.1	48	33.9	43	28.9	40	32.0	15	31.2	335	23.9
Domestic Violence Victim ^b	0	0.0	0	0.0	0	0.0	0	0.0	1	2.1	1	0.1
Family/Familial Status	36	20.7	21	14.8	19	12.8	11	8.8	3	6.3	219	15.7
Lawful Source of Income	11	6.3	4	2.8	5	3.4	5	4.0	2	4.2	58	4.1
Marital Status	3	1.7	3	2.1	3	2.0	3	2.4	2	4.2	37	2.6
National Origin/Ancestry	12	6.9	2	1.4	4	2.7	6	4.8	0	0.0	67	4.8
Race/Color	53	30.5	42	29.6	50	33.6	34	27.2	14	29.2	471	33.7
Religion	0	0.0	4	2.8	3	2.0	1	0.8	0	0.0	16	1.1
Sex	13	7.5	5	3.5	13	8.6	19	15.2	5	10.4	95	6.8
Sexual Orientation	0	0.0	3	2.1	0	0.0	1	0.8	0	0.0	25	1.8
Total	174	100.0	142	100.0	149	100.0	125	100.0	48	100.0	1,399 ^d	100.0

^aIncludes Federal and State protected classes.

^bNew State protected class in 2010.

^cIncludes complaints received through June 30, 2010.

^dThe total is greater than that shown on Table 92, discrimination complaints received by County, because one complainant may be included in multiple protected classes.

Source: Metropolitan Milwaukee Fair Housing Council and SEWRPC.

In metropolitan rental markets, whites were favored over blacks in 21.6 percent of tests (compared to 36.4 percent in 1989). Non-Hispanic whites were favored in 25.7 percent of tests. Whites were more likely to receive information about available housing units and provided more opportunities to inspect available units. In sales markets, white home buyers were favored over blacks in 17 percent of tests (compared to 29.0 percent in 1989). Although discrimination cases decreased overall, the study found that incidences of geographic steering, where whites and blacks are shown homes in different neighborhoods, increased between 1989 and 2000. Non-Hispanic whites were favored over Hispanic home buyers in 19.7 percent of tests (compared to 26.8 percent in 1989). Non-Hispanic white home buyers were more likely to receive information and assistance with financing and shown homes in non-Hispanic neighborhoods than comparable Hispanic home buyers.

Another phase of the study measured the level of rental housing discrimination faced by persons with disabilities.¹⁵ The study consisted of 200 paired tests conducted in the Chicago metropolitan area to measure

¹⁵The study report is available at <http://www.huduser.org/portal/publications/hsgspec/dds.html>.

discrimination faced by deaf persons and by persons using wheelchairs. The study found that the level of discrimination faced by both deaf persons and by persons using wheelchairs was extremely high, and exceeded the levels of housing discrimination experienced by blacks and Hispanics in the Chicago area. Landlords who advertised units for rent refused to speak to deaf persons using a TTY (text telephone) relay system in 25 percent of calls. For both deaf persons and wheelchair users that were provided information, they did not receive the same level of encouragement as persons without disabilities in 25 percent of the tests. The study also found that about 19 percent of landlords refused a request for a reasonable accommodation and 16 percent said they would not permit a reasonable modification, as those terms are defined in the Fair Housing Act.

Mortgage Lending Patterns

Fair lending laws prohibit lenders from discriminating in credit transactions on the basis of inclusion in any Federal or State protected class, including race; however, minority populations in the Region tend to have higher mortgage loan denial rates and a higher percentage of high cost loans¹⁶ than persons of White/Non-Hispanic origin. Additionally, most loans to minorities are concentrated in Milwaukee County. Table 94 shows Home Mortgage Disclosure Act (HMDA)¹⁷ statistics for each County in the Region in 2005 and Table 95 shows HMDA statistics for each County in the Region in 2008. Information for both 2005 and 2008 is provided because of the lower number of loans during 2008, the most recent year available, due to the economic recession.

Almost 79,600 home loans were applied for in the Region in 2005, and 43,740 of those loans were approved. Persons of White/Non-Hispanic origin applied for 48,981 loans, or about 62 percent of the loans regionwide, and received 31,905 loans, or about 73 percent of approved loans. The loan denial rate was about 35 percent and about 16 percent of the approved loans were high cost loans. Persons of Black/Non-Hispanic origin applied for 8,815 loans, or about 11 percent of the loans regionwide, and received 4,019 loans, or about 9 percent of the approved loans regionwide. The loan denial rate was about 54 percent, and about 65 percent of the approved loans were high cost loans. Persons of Hispanic origin applied for 5,691 loans, or about 7 percent of the loans regionwide, and received 3,086 loans, or about 7 percent of the approved loans regionwide. The loan denial rate was about 46 percent and about 44 percent of the approved loans were high cost loans. Figure 19 shows the home loan denial rate by race in the Region in 2005. The reasons for application denial include debt-to-income ratio, employment history, credit history, collateral, insufficient cash, unverifiable information, incomplete application, and denial of mortgage insurance. Figure 20 shows the percentage of high cost home loans by race in the Region in 2005.

Table 94 shows that Milwaukee County had the highest percentage of home loans applied for and received by minorities, and that Washington, Ozaukee, and Waukesha Counties had the lowest percentage of home loans applied for and received by minorities in 2005. Figure 21 compares home loan application and approval rates in each County in 2005 for persons of Black/Non-Hispanic origin, Hispanic origin, and Whites. About 89 percent of the home loans applied for by persons of Black/Non-Hispanic origin in the Region were in Milwaukee County and about 88 percent of home loans received by persons of Black/Non-Hispanic origin were in Milwaukee County. About 61 percent of the home loans applied for by persons of Hispanic origin were in Milwaukee County and about 63 percent of the home loans received by persons of Hispanic origin were in Milwaukee County. Milwaukee County also had the highest percentage of home loan application and approval rates for White/Non-Hispanic residents in the Region, at 37 and 36 percent, respectively.

¹⁶High cost loans are those priced at three basis points over the comparable Treasury rate for first lien loans. High cost loans do not include adjustable rate mortgages (ARMs) that have low introductory rates, but may reset to a higher rate over time.

¹⁷The Home Mortgage Disclosure Act (HMDA), enacted in 1975 and implemented by the Federal Reserve Board's Regulation C, requires lending institutions to report public loan data.

Table 94

**HOME MORTGAGE DISCLOSURE ACT (HMDA) HOME PURCHASE
LOAN STATISTICS FOR THE SOUTHEASTERN WISCONSIN REGION: 2005**

County/Race ^a	Applications		Loans		High Cost Loans ^b		Denial Rate (percent)
	Number	Percent	Number	Percent	Number	Percent	
Kenosha County							
American Indian/Alaskan	20	0.3	14	0.3	7	50.0	30.0
Asian/Pacific Islander	105	1.4	68	1.7	22	32.4	35.2
Black/Non Hispanic Origin	204	2.6	112	2.7	48	42.9	45.1
Hispanic	694	9.0	343	8.3	180	52.5	50.6
White/Non Hispanic Origin	5,389	69.7	3,297	80.2	740	22.4	38.8
Not Provided	464	6.0	226	5.5	78	34.5	51.3
Other	861	11.0	49	1.3	0	0.0	94.3
County Total	7,737	100.0	4,109	100.0	1,075	26.2	46.9
Milwaukee County							
American Indian/Alaskan	110	0.3	56	0.3	23	41.1	49.1
Asian/Pacific Islander	1,253	3.3	693	3.5	232	33.5	44.7
Black/Non Hispanic Origin	7,877	20.6	3,526	18.0	2,420	68.6	55.2
Hispanic	3,490	9.1	1,954	10.0	902	46.2	44.0
White/Non Hispanic Origin	18,066	47.3	11,411	58.2	2,318	20.3	36.8
Not Provided	2,730	7.1	1,321	6.7	746	56.5	51.6
Other	4,698	12.3	630	3.3	16	2.5	86.6
County Total	38,224	100.0	19,591	100.0	6,657	34.0	48.7
Ozaukee County							
American Indian/Alaskan	11	0.4	5	0.3	0	0.0	54.5
Asian/Pacific Islander	36	1.2	26	1.4	4	15.4	27.8
Black/Non Hispanic Origin	38	1.3	24	1.3	11	45.8	36.8
Hispanic	46	1.5	33	1.8	5	15.2	28.3
White/Non Hispanic Origin	2,382	79.3	1,647	88.0	149	9.0	30.9
Not Provided	208	6.9	116	6.2	21	18.1	44.2
Other	282	9.4	21	1.0	4	19.0	92.6
County Total	3,003	100.0	1,872	100.0	194	10.4	37.7
Racine County							
American Indian/Alaskan	9	0.1	5	0.1	0	0.0	44.4
Asian/Pacific Islander	83	1.1	58	1.3	16	27.6	30.1
Black/Non Hispanic Origin	430	5.6	203	4.5	86	42.4	52.8
Hispanic	633	8.2	337	7.5	121	35.9	46.8
White/Non Hispanic Origin	5,425	70.3	3,654	81.2	597	16.3	32.6
Not Provided	427	5.5	193	4.3	97	50.3	54.8
Other	710	9.2	49	1.1	0	0.0	93.1
County Total	7,717	100.0	4,499	100.0	917	20.4	41.7
Walworth County							
American Indian/Alaskan	10	0.2	6	0.2	3	50.0	40.0
Asian/Pacific Islander	43	0.9	33	1.3	7	21.2	23.3
Black/Non Hispanic Origin	34	0.7	18	0.7	7	38.9	47.1
Hispanic	306	6.6	144	5.6	69	47.9	52.9
White/Non Hispanic Origin	3,404	73.7	2,160	83.9	415	19.2	36.5
Not Provided	310	6.7	156	6.1	34	21.8	49.7
Other	509	11.2	58	2.2	0	0.0	88.6
County Total	4,616	100.0	2,575	100.0	535	20.8	44.2
Washington County							
American Indian/Alaskan	7	0.1	4	0.1	0	0.0	42.9
Asian/Pacific Islander	40	0.8	30	1.0	3	10.0	25.0
Black/Non Hispanic Origin	59	1.2	38	1.2	16	42.1	35.6
Hispanic	79	1.6	47	1.5	15	31.9	40.5
White/Non Hispanic Origin	4,064	81.1	2,787	90.8	359	12.9	31.4
Not Provided	232	4.6	123	4.0	43	35.0	47.0
Other	529	10.6	42	1.4	4	9.5	92.1
County Total	5,010	100.0	3,071	100.0	440	14.3	38.7

Table 94 (continued)

County/Race ^a	Applications		Loans		High Cost Loans ^b		Denial Rate (percent)
	Number	Percent	Number	Percent	Number	Percent	
Waukesha County							
American Indian/Alaskan	23	0.2	17	0.2	4	23.5	26.1
Asian/Pacific Islander	339	2.6	239	3.0	24	10.0	29.5
Black/Non Hispanic Origin	173	1.3	98	1.2	32	32.7	43.4
Hispanic	443	3.3	228	2.8	69	30.3	48.5
White/Non Hispanic Origin	10,251	77.2	6,949	86.6	653	9.4	32.2
Not Provided	726	5.5	398	5.0	83	20.9	45.2
Other	1,315	9.9	94	1.2	11	11.7	92.9
County Total	13,270	100.0	8,023	100.0	876	10.9	39.5
Region							
American Indian/Alaskan	190	0.2	107	0.2	37	34.6	43.7
Asian/Pacific Islander	1,899	2.4	1,147	2.6	308	26.9	39.6
Black/Non Hispanic Origin	8,815	11.1	4,019	9.2	2,620	65.2	54.4
Hispanic	5,691	7.2	3,086	7.1	1,361	44.1	45.8
White/Non Hispanic Origin	48,981	61.6	31,905	72.9	5,231	16.4	34.9
Not Provided	5,097	6.4	2,533	5.8	1,102	43.5	50.3
Other	8,904	11.1	943	2.2	35	3.7	89.4
Region Total	79,577	100.0	43,740	100.0	10,694	24.4	45.0

^a "Not Provided" includes loans disclosed with no data regarding race. A definition for the term "Other" was not provided.

^b High cost loans are those priced as three basis points over the comparable Treasury rate for first lien loans. High cost loans do not include adjustable rate mortgages (ARMs) that have low introductory rates, but may reset to a higher rate over time.

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

While the number of loan applications and loans received by persons of Black/Non-Hispanic origin and Hispanic origin were concentrated in Milwaukee County in 2005, the denial rate of home loans for persons of Black/Non-Hispanic origin and Hispanic origin were relatively high compared to those for persons of White/Non-Hispanic origin in each County, as shown on Table 94. The County with the highest loan denial rate for persons of Black/Non-Hispanic origin was Milwaukee County, at about 55 percent. The County with the highest loan denial rate for persons of Hispanic origin was Walworth County, at about 53 percent. The County with the highest loan denial rate for persons of White/Non-Hispanic origin was Kenosha County, at about 39 percent.

Table 95 shows that many of the same mortgage lending patterns relative to race and location in 2005 have continued in 2008; however, the volume of mortgage loan applications and approved loans decreased significantly due to the economic recession. The percentage of approved loans that were high cost loans has also decreased significantly for all groups; however, the percentage of high cost loans made to minorities was still higher than to persons of White/Non-Hispanic origin. About 31,900 loans were applied for in the Region in 2008, which is a 60 percent decrease from 2005. About 18,000 of those loans were approved, for an approval rate of about 57 percent, compared to an approval rate of 55 percent in 2005. About 8 percent of the approved loans were high cost loans. About 36 percent of loans applied for by persons of White/Non-Hispanic origin were denied compared to about 46 percent for persons of Hispanic origin and about 56 percent for persons of Black/Non-Hispanic origin.

Research conducted in the mid-1990's concluded that there were racial disparities in lending practices in metropolitan Milwaukee.¹⁸ Based on an analysis of 1990 data, it was determined that African Americans were

¹⁸ Closing the Racial Gap? Mortgage Lending and Segregation in Milwaukee Suburbs, Gregory D. Squires, University of Wisconsin Milwaukee and Lender Characteristics and Racial Disparities in Mortgage Lending, Sunwoong Kim and Gregory D. Squires for the Journal of Housing Research, Vol. 6, Issue 1, 1995.

Table 95

**HOME MORTGAGE DISCLOSURE ACT (HMDA) HOME PURCHASE
LOAN STATISTICS FOR THE SOUTHEASTERN WISCONSIN REGION: 2008**

County/Race ^a	Applications		Loans		High Cost Loans ^b		Denial Rate (percent)
	Number	Percent	Number	Percent	Number	Percent	
Kenosha County							
American Indian/Alaskan	3	0.1	3	0.2	0	0.0	0.0
Asian/Pacific Islander	52	1.8	30	1.8	4	13.3	42.3
Black/Non Hispanic Origin	81	2.9	45	2.8	8	17.8	44.4
Hispanic	147	5.2	68	4.2	11	16.2	53.7
White/Non Hispanic Origin	2,092	73.8	1,326	81.5	124	9.4	36.6
Not Provided	175	6.2	98	6.0	20	20.4	44.0
Other	283	10.0	57	3.5	0	0.0	79.9
County Total	2,833	100.0	1,627	100.0	167	10.3	42.6
Milwaukee County							
American Indian/Alaskan	43	0.3	23	0.3	0	0.0	46.5
Asian/Pacific Islander	336	2.5	177	2.4	22	12.4	47.3
Black/Non Hispanic Origin	1,860	13.7	795	10.9	216	27.2	57.3
Hispanic	1,052	7.7	586	8.0	75	12.8	44.3
White/Non Hispanic Origin	7,847	57.7	4,912	67.1	404	8.2	37.4
Not Provided	798	5.9	406	5.5	38	9.4	49.1
Other	1,660	12.2	423	5.8	12	2.8	74.5
County Total	13,596	100.0	7,322	100.0	767	10.5	46.1
Ozaukee County							
American Indian/Alaskan	1	0.1	0	0.0	0	0.0	100.0
Asian/Pacific Islander	27	1.8	15	1.7	0	0.0	44.4
Black/Non Hispanic Origin	19	1.3	10	1.1	3	30.0	47.4
Hispanic	26	1.7	19	2.2	0	0.0	26.9
White/Non Hispanic Origin	1,172	78.2	771	86.7	35	4.5	34.2
Not Provided	93	6.2	57	6.4	0	0.0	38.7
Other	161	10.7	17	1.9	0	0.0	89.4
County Total	1,499	100.0	889	100.0	38	4.3	40.7
Racine County							
American Indian/Alaskan	11	0.4	6	0.3	1	16.7	45.5
Asian/Pacific Islander	29	0.9	18	1.0	2	11.1	37.9
Black/Non Hispanic Origin	148	4.8	72	4.1	12	16.7	51.4
Hispanic	192	6.2	91	5.1	12	13.2	52.6
White/Non Hispanic Origin	2,306	74.6	1,477	83.2	111	7.5	35.9
Not Provided	139	4.5	70	4.0	13	18.6	49.6
Other	266	8.6	41	2.3	1	2.4	84.6
County Total	3,091	100.0	1,775	100.0	152	8.6	42.6
Walworth County							
American Indian/Alaskan	6	0.4	4	0.4	0	0.0	33.3
Asian/Pacific Islander	15	1.0	5	0.6	1	20.0	66.7
Black/Non Hispanic Origin	6	0.4	2	0.2	0	0.0	66.7
Hispanic	83	5.3	41	4.6	11	26.8	50.6
White/Non Hispanic Origin	1,230	77.8	747	83.5	66	8.8	39.3
Not Provided	94	5.9	55	6.1	5	9.1	41.5
Other	146	9.2	41	4.6	0	0.0	71.9
County Total	1,580	100.0	895	100.0	83	9.3	43.4
Washington County							
American Indian/Alaskan	2	0.1	1	0.1	0	0.0	50.0
Asian/Pacific Islander	17	0.7	10	0.7	0	0.0	41.2
Black/Non Hispanic Origin	22	0.9	11	0.7	3	27.3	50.0
Hispanic	25	1.0	14	1.0	2	14.3	44.0
White/Non Hispanic Origin	2,048	82.6	1,314	90.0	103	7.8	35.8
Not Provided	130	5.2	79	5.4	5	6.3	39.2
Other	236	9.5	31	2.1	0	0.0	86.9
County Total	2,480	100.0	1,460	100.0	113	7.7	41.1

Table 95 (continued)

County/Race ^a	Applications		Loans		High Cost Loans ^b		Denial Rate (percent)
	Number	Percent	Number	Percent	Number	Percent	
Waukesha County							
American Indian/Alaskan	8	0.1	4	0.1	0	0.0	50.0
Asian/Pacific Islander	211	3.1	132	3.3	3	2.3	37.4
Black/Non Hispanic Origin	54	0.8	28	0.7	3	10.7	48.1
Hispanic	124	1.8	77	1.9	2	2.6	37.9
White/Non Hispanic Origin	5,257	77.4	3,497	86.8	165	4.7	33.5
Not Provided	385	5.7	219	5.4	6	2.7	43.1
Other	753	11.1	70	1.8	1	1.4	90.7
County Total	6,792	100.0	4,027	100.0	180	4.5	40.7
Region							
American Indian/Alaskan	74	0.2	41	0.2	1	2.4	44.6
Asian/Pacific Islander	687	2.1	387	2.2	32	8.3	43.7
Black/Non Hispanic Origin	2,190	6.9	963	5.3	245	25.4	56.0
Hispanic	1,649	5.2	896	5.0	113	12.6	45.7
White/Non Hispanic Origin	21,952	68.9	14,044	78.0	1,008	7.2	36.0
Not Provided	1,814	5.7	984	5.5	87	8.8	45.8
Other	3,505	11.0	680	3.8	14	2.1	80.6
Region Total	31,871	100.0	17,995	100.0	1,500	8.3	43.5

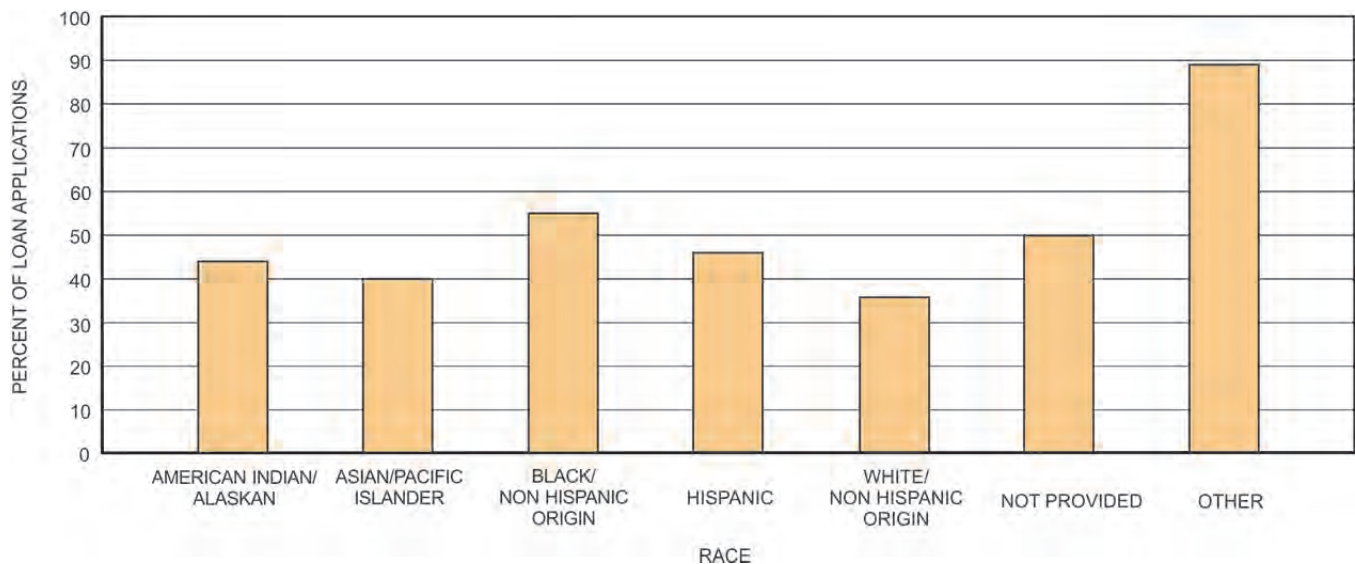
^a "Not Provided" includes loans disclosed with no data regarding race. A definition for the term "Other" was not provided.

^b High cost loans are those priced as three basis points over the comparable Treasury rate for first lien loans. High cost loans do not include adjustable rate mortgages (ARMs) that have low introductory rates, but may reset to a higher rate over time.

Source: HMDA Loan/Application Register 2008, Nonprofit Center of Milwaukee, and SEWRPC.

Figure 19

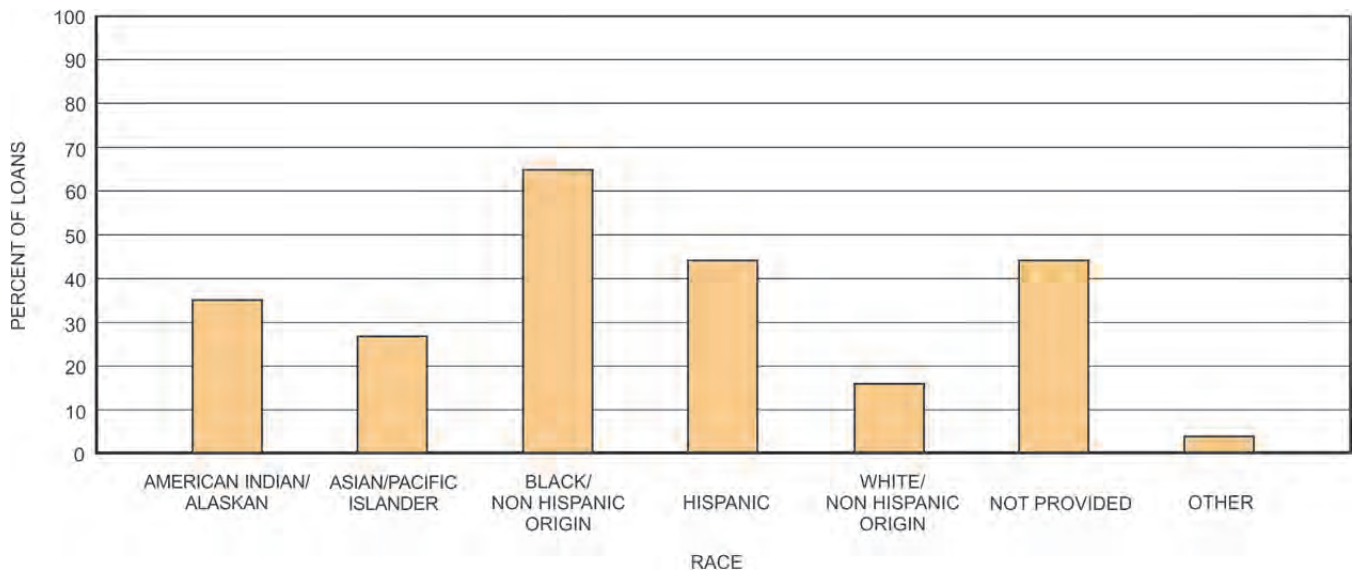
HOME LOAN DENIAL RATES BY RACE IN THE SOUTHEASTERN WISCONSIN REGION: 2005



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

Figure 20

HIGH COST HOME LOANS BY RACE IN THE SOUTHEASTERN WISCONSIN REGION: 2005^a



^aHigh cost loans are those priced at three basis points over the comparable Treasury rate for first lien loans. High cost loans do not include adjustable rate mortgages (ARMs) that have low introductory rates, but may reset to a higher rate over time.

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

less likely than whites to receive mortgage application approval when the applicants had similar economic characteristics.¹⁹ A more recent study²⁰ of lending patterns, which analyzed lending patterns in the 100 largest metropolitan areas in the country using 2007 data, concluded that the Milwaukee-Waukesha-West Allis metropolitan area had the third-greatest racial/ethnic lending disparity in the country with regard to high-cost loans. The study concluded that, when controlling for income and creditworthiness, minorities were receiving a disproportionately large number of high-cost loans. Racial differences in lending were determined to increase as income levels increase. The study also concluded that moderate- and low-income African-American women and Hispanic women were both twice as likely to receive high-cost loans as moderate- and low-income white women. Almost 52 percent of all the loans received by low- and moderate-income African-American females in the Milwaukee-Waukesha-West Allis area were high-cost, compared with 14 percent of loans received by low- and moderate-income white females.

Legal Actions

A number of lawsuits related to fair housing in the Region are summarized in this section. Two lawsuits were filed by the MMFHC and the settlements are summarized on the MMFHC website (www.fairhousing.wisconsin.com). The lawsuits include one instance where a landlord in West Allis refused to rent to prospective tenants based on race; and another where a white homeowner in the City of Milwaukee refused to sell her home to a black woman. Both lawsuits were settled in favor of the MMFHC and its clients.

¹⁹Sunwoong Kim & Gregory Squires, Lender Characteristics and Racial Disparities in Mortgage Lending, *ibid*.

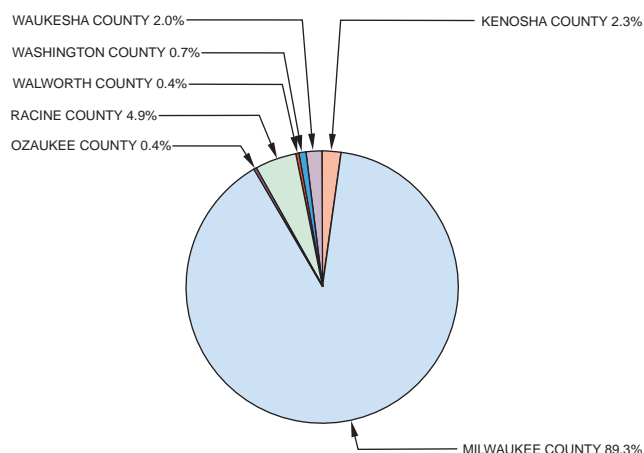
²⁰Income is No Shield, Part III, Assessing the Double Burden: Examining Racial and Gender Disparities in Mortgage Lending, *National Council of Negro Women in partnership with the National Community Reinvestment Coalition*, June 2009.

Figure 21

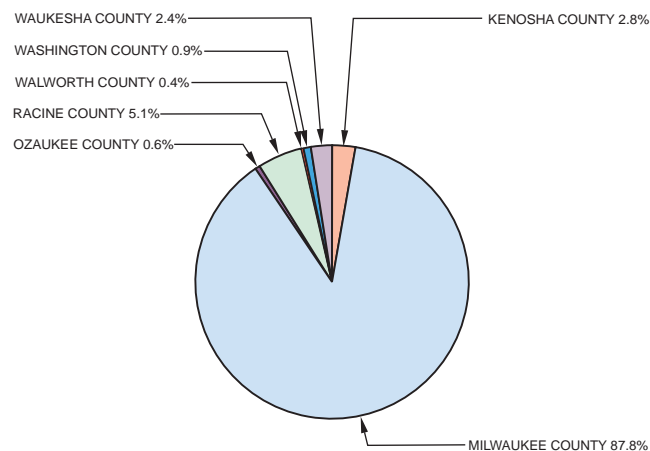
HOME LOAN APPLICATIONS AND APPROVALS IN SOUTHEASTERN WISCONSIN COUNTIES FOR SELECTED RACES AND ETHNICITIES: 2005

HOME LOAN APPLICATIONS AND APPROVALS FOR PERSONS OF BLACK/NON HISPANIC ORIGIN

HOME LOAN APPLICATIONS

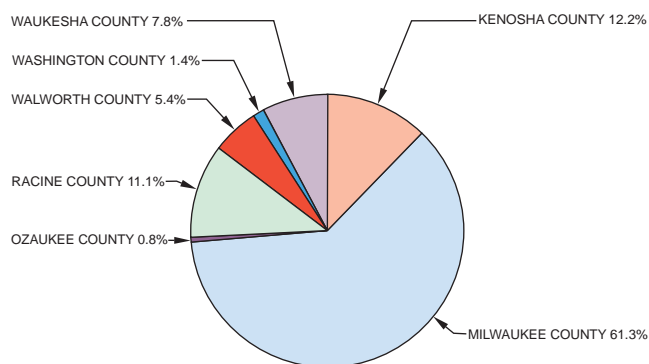


HOME LOAN APPROVALS

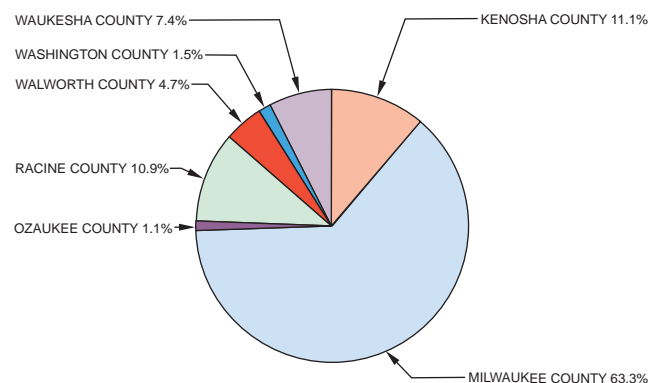


HOME LOAN APPLICATIONS AND APPROVALS FOR PERSONS OF HISPANIC ORIGIN

HOME LOAN APPLICATIONS

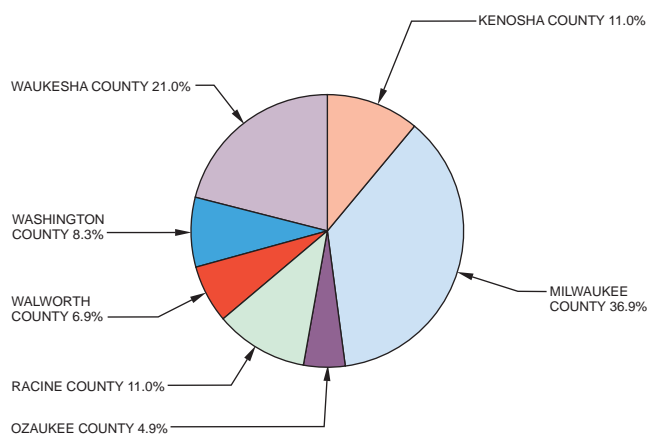


HOME LOAN APPROVALS

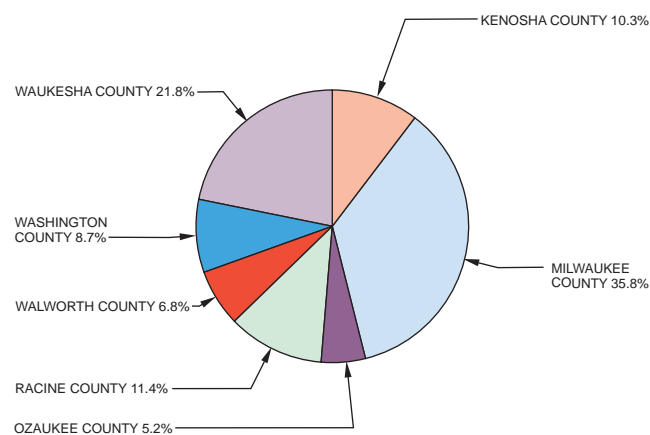


HOME LOAN APPLICATIONS AND APPROVALS FOR PERSONS OF WHITE/NON HISPANIC ORIGIN

HOME LOAN APPLICATIONS



HOME LOAN APPROVALS



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

Also, in *State Financial Bank et. al. v. City of South Milwaukee*, the U.S. District Court (Eastern District of Wisconsin) agreed that a City proposal to raze the Lake Bluff apartment complex would violate the Fair Housing Act and the Americans with Disabilities Act (ADA). The City of South Milwaukee had planned to raze the Lake Bluff Apartments, which City officials claimed had been built in violation of its zoning ordinance.²¹ A number of tenants were minorities and persons with disabilities. State Financial Bank, which had helped finance the complex, filed a lawsuit against the City to prevent its demolition on the grounds that razing the building would discriminate against tenants with disabilities and those who were minority. Several tenants were also parties to the lawsuit. A jury found that razing the apartments would have a discriminatory effect on tenants who were minority or persons with disabilities, in violation of the Fair Housing Act and the ADA. The jury did not reach a verdict for several other charges, including that the City of South Milwaukee intentionally discriminated on the basis of race or disability. Under the terms of a settlement finalized in 2011, the City agreed to rezone the property to make the multifamily complex a lawful use. The developer agreed to maintain the complex until 2025 as if it had received tax credits, including maintaining 25 units as affordable, allowing named plaintiffs who were still at the complex to remain at Lake Bluff, and complying with certain other LIHTC requirements, such as accepting Section 8 vouchers for occupancy of the complex. In addition, the developer is acquiring and deeding to South Milwaukee certain adjacent land that will be converted into a park. The City's insurer also paid \$1.3 million in attorneys' fees to the attorneys for State Financial Bank and the tenants. The tenants issued a statement indicating that the City had bargained in good faith in a way that promoted fair housing and integration.

In *Oconomowoc Residential Programs, Inc. v. City of Greenfield and Village of Greendale*, the U.S. District Court for the Eastern District of Wisconsin determined that Section 62.23(7)(i)(1) of the *Wisconsin Statutes*, which requires at least 2,500 feet between Community Based Residential Facilities and other community living arrangements, is preempted by the Fair Housing Act Amendments of 1988 and the Americans With Disabilities Act of 1991. The court determined that Congress intended to preempt State law in this instance. It cited a portion of the Fair Housing Act Amendments which states that "any law of a State, a political subdivision, or other such jurisdiction that purports to require or permit any action that would be a discriminatory housing practice..." under the Fair Housing Act Amendments is invalid. The court determined that both the Fair Housing Amendments Act explicitly, and the ADA implicitly, express Congress' intent that those acts protecting persons with disabilities preempt any conflicting laws. The court also determined that the Wisconsin statute on distance between community living arrangements is in conflict with the Federal laws.²²

A lawsuit brought against Westchester County, New York regarding the County's AFFH responsibilities is summarized in Part 3.

In October 1984, the Milwaukee Public School (MPS) Board filed a lawsuit against surrounding school districts and the State of Wisconsin.²³ The surrounding school districts, referred to as the "suburban" districts, included school districts surrounding MPS in Milwaukee County, school districts in southern Ozaukee and Washington Counties, and school districts in eastern Waukesha County. The lawsuit alleged that the suburban districts created and maintained a dual, racially segregated school system in the metropolitan Milwaukee area by imposing limits

²¹*The City's assertion that the apartment buildings had been constructed in violation of the City zoning ordinance was confirmed by the Wisconsin Supreme Court in an appeal from a decision in the case Lake Bluff Housing Partners v. City of South Milwaukee.*

²²*This paragraph was taken from an Information Memorandum titled Establishment of Group Homes and Similar Facilities in Residential Neighborhoods, prepared by the Wisconsin Legislative Council in July 2010 (IM-2010-11).*

²³*Board of School Directors of City of Milwaukee v. Wisconsin, 649 F. Supp. 82 (E.D. Wis. 1985).*

on the number of Milwaukee students that could attend suburban schools under a State program designed to help implement integration efforts within MPS and to promote voluntary metropolitan integration. A settlement agreement between MPS, the State, and the suburban districts was reached in August 1987.

Implementation of the settlement agreement began during the 1987-88 school year. In addition to increasing the number of MPS students enrolled in suburban schools, the settlement agreement recognized that racially segregated housing patterns contributed to the segregation of schools and the inequality of educational opportunities in the metropolitan area. Housing initiatives were included in the agreement to promote racial integration in the city and suburbs. Using funding provided by WHEDA, the MMFHC established the Center for Integrated Living (CIL) in 1989. The purpose of the CIL was to promote and expand housing choices for all residents of the four-County Milwaukee metropolitan area, with an emphasis on assisting families with children in the MPS system.

In efforts to expand housing choice, a variety of services were available as part of CIL's Homebuyers and Renters Assistance components. As part of these programs, home seekers were provided one-on-one counseling services that described affordable housing options in portions of the metropolitan area where the race of the home seeker was under-represented. These services were designed to facilitate pro-integrative housing moves. CIL also offered Community Tours of area neighborhoods for home seekers, staffed by volunteers who were residents of the neighborhoods visited. CIL assisted more than 800 households in making pro-integrative moves. Another important component of the CIL program offered up to \$1 million in Low Income Housing Tax Credits to developers who agreed to build and market multi-family housing with low-income unit set asides in non-traditional areas of the community. Five such developments were built in three Milwaukee suburbs. CIL programs were suspended in 1991 when funding under the settlement agreement expired.

PART 3: FAIR HOUSING LAWS AND RELATED REQUIREMENTS

Fair Housing Laws

There are numerous Federal laws that protect persons against discrimination in housing and related transactions. The most widely known is the Fair Housing Act, the Federal non-discrimination law that applies to many types of housing and to residential real estate transactions. There is also a State housing law, the Wisconsin Open Housing law, and several Federal fair lending laws. Title VI of the Civil Rights Act and Section 504 of the Rehabilitation Act prohibit discrimination, including actions that have a discriminatory effect, by recipients of Federal funding. A summary of the following Federal and State laws is provided in Appendix F:

- The Federal Fair Housing Act (Title VIII of the Civil Rights Act)
- The Wisconsin Open Housing Law
- The Federal Equal Credit Opportunity Act
- The Community Reinvestment Act
- Title VI of the Civil Rights Act
- Section 504 of the Rehabilitation Act

Fair housing laws that include specific requirements for providing housing that is accessible for persons with disabilities are summarized in Chapter IX.

Obligation to Affirmatively Further Fair Housing

The Federal Fair Housing Act requires the Department of Housing and Urban Development to "affirmatively further fair housing" (AFFH) and engage in "affirmative fair housing marketing." The obligation is imposed on non-Federal entities under other Federal laws, including the Housing and Community Development Act. The spirit of AFFH requirements is to identify and implement measures to reverse acts of housing discrimination, of

which racial segregation is the primary effect. The AFFH requirement is proactive. It means more than an entity will refrain from discrimination, but will also identify and take action to reverse patterns of discrimination and segregation.²⁴

States and entitlement jurisdictions²⁵ that receive funding under HUD Community Planning and Development (CPD) programs are required to certify to HUD that they will AFFH. CPD programs include the Community Development Block Grant (CDBG) program, the Home Investment Partnership (HOME) program, the Emergency Shelter Grant (ESG) program, and the Housing Opportunities for Persons with AIDS (HOPWA) program. Subrecipients of CPD funding may be required by the recipient jurisdiction to make an AFFH certification to the recipient jurisdiction. Although a grantee's²⁶ AFFH obligation arises in connection with the receipt of Federal funding, its AFFH obligation is not restricted to the design and operation of HUD-funded programs. The AFFH obligation extends to all housing and housing-related activities in the grantee's jurisdictional area, including both privately- and publicly-funded housing.

Public Housing Authorities (PHA)²⁷ that administer public housing and/or the Section 8 Housing Choice Voucher Program must also affirmatively further fair housing. For PHAs, the AFFH requirement is imposed by the Quality Housing and Work Responsibility Act (QHWRA) of 1998. The purposes of QHWRA are to:

- Deregulate PHAs and provide more flexible use of Federal assistance to PHAs
- Encourage mixed income communities
- Decrease concentrations of poverty in public housing
- Increase accountability and reward effective management of PHAs
- Create incentives and economic opportunities for residents assisted by PHAs to work and become self-sufficient
- Combine the Section 8 Voucher and Certificate programs into a single program
- Remedy the problems of troubled PHAs
- Replace or revitalize severely distressed public housing projects.

Consolidated Plans and Analysis of Impediments

As described in Chapter III, States and entitlement jurisdictions must prepare a Consolidated Plan in order to receive CPD program funding from HUD. As part of a consolidated plan, entitlement jurisdictions are required

²⁴*Federal court cases emphasize that this is a proactive requirement. See, for example, NAACP, Boston Chapter v. Secretary of Housing and Urban Development et. al., 817 F.2d 149, 154-55 (1st Cir. 1987) (“[A] statute that instructs an agency ‘affirmatively to further’ a national policy of nondiscrimination would seem to impose an obligation to do more than simply not discriminate itself. If one assumes that many private persons and local governments have practiced discrimination for many years and that at least some of them might be tempted to continue to discriminate even though forbidden to do so by law, it is difficult to see how HUD’s own nondiscrimination by itself could significantly ‘further’ the ending of such discrimination by others.”).*






²⁵*Entitlement jurisdictions within the Region, shown on Map 75, include the Cities of Kenosha, Milwaukee, Racine, Waukesha, Wauwatosa, and West Allis, and Milwaukee and Waukesha Counties. Many other local units of government in the Region, other than these jurisdictions, receive funding from the entitlement jurisdictions. In addition, any nonentitlement community (city, village, or town) or County in the Region may apply to the State of Wisconsin, which must also meet the AFFH requirement, for CDBG and HOME funds through its Wisconsin CDBG Small Cities Program.*

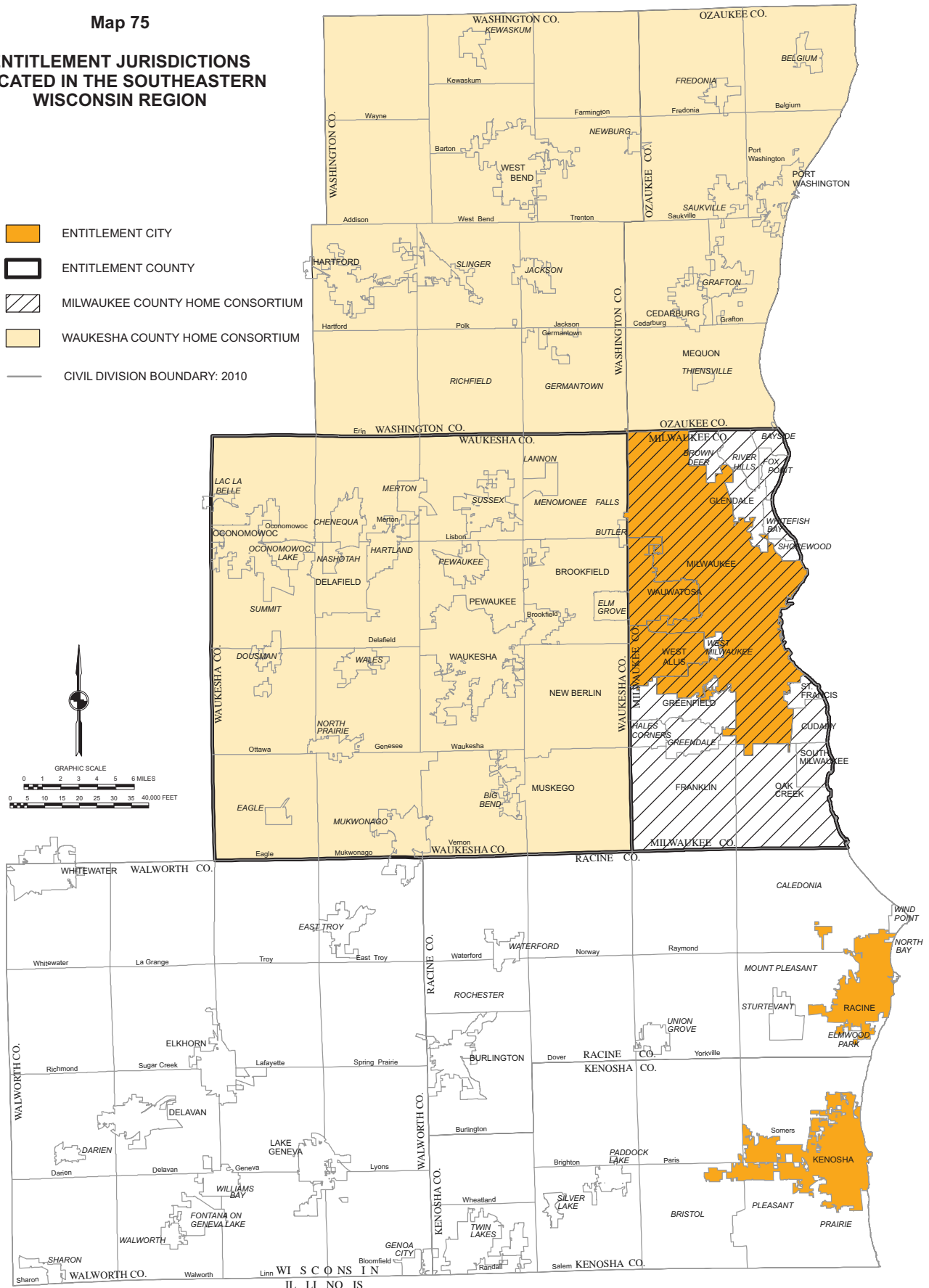
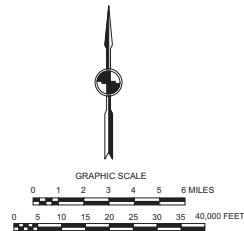
²⁶*Grantees are defined in the HUD Fair Housing Planning Guide as “those State and entitlement jurisdictions that administer CPD programs.”*

²⁷*PHAs in the Region are listed on Table 16 in Chapter III.*

Map 75

ENTITLEMENT JURISDICTIONS LOCATED IN THE SOUTHEASTERN WISCONSIN REGION

-  ENTITLEMENT CITY
-  ENTITLEMENT COUNTY
-  MILWAUKEE COUNTY HOME CONSORTIUM
-  WAUKESHA COUNTY HOME CONSORTIUM
-  CIVIL DIVISION BOUNDARY: 2010



NOTE: Entitlement jurisdictions include principal cities of Metropolitan Statistical Areas (MSAs), other metropolitan cities with populations of at least 50,000, and urban counties of at least 200,000 (excluding the population of entitlement cities). The City of Waukesha merged its entitlement status with Waukesha County in 1993. Waukesha County receives and administers CDBG funds independently from the Waukesha County HOME Consortium, which includes Jefferson, Ozaukee, Washington, and Waukesha Counties. Milwaukee County administers HOME funds for the Cities of Wauwatosa and West Allis through the Milwaukee County HOME Consortium. Any nonentitlement community (city, village, or town) or County in the Region may apply for CDBG or HOME funds through the Wisconsin CDBG Small Cities Program.

to examine and attempt to alleviate housing discrimination within their jurisdiction; promote fair housing choice for all persons; provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status, or national origin; promote housing that is accessible to and usable by persons with disabilities; and comply with the nondiscrimination requirements of the Fair Housing Act.

HUD requires that a Consolidated Plan include a certification to affirmatively further fair housing by undertaking Fair Housing Planning (FHP). An analysis of impediments (AI) is the basis for fair housing planning. Conducting an AI includes the following steps:

- Analyzing and identifying impediments to fair housing choice within the area
- Taking appropriate actions to overcome the effects of any impediments identified through that analysis
- Maintaining records reflecting the analysis and the actions taken.²⁸

A PHA may conduct its own AI or ensure that its annual Public Housing Agency Plan (PHAP) is consistent with any applicable entitlement jurisdiction consolidated plan and AI. The PHA must enforce its tenant selection and assignment plans in a nondiscriminatory manner and must take affirmative steps to reduce racial and national origin concentrations. Further, HUD encourages a metropolitan/regional approach to fair housing planning for HUD-assisted family housing programs. According to HUD, such an approach can “overcome spatial separation and segregation by making all assisted housing available in the metropolitan area a resource to be used through establishment of a consolidated waiting list for assisted housing which overcomes jurisdictional and artificial program delivery barriers”²⁹ and affirmatively further fair housing.

HUD recommends that jurisdictions update their AIs every three to five years as part of the consolidated planning process. AI’s for entitlement jurisdictions in the Region were conducted between 2005 and 2008. The State of Wisconsin completed its most recent AI in 2005. Although an AI may be done with the Consolidated Plan (Con Plan), and although data from the Con Plan may be useful for preparation of the AI, an AI is not the same as a Con Plan.

Appendix I provides a summary of the impediments to fair housing and recommendations to address those impediments set forth in AIs for the State of Wisconsin and for entitlement jurisdictions located in the Region. Entitlement jurisdictions are not required to submit AI’s to HUD for approval. HUD may request submission of an AI in the event of a complaint or as part of routine monitoring. States and entitlement jurisdictions are also required to document AFFH activities in annual CDBG performance reports submitted to HUD.

²⁸While certain entities subject to the AFFH requirements, such as subrecipients of State or County CDBG funding, may not have to complete an AI, they still must take actions to affirmatively further fair housing. The entitlement jurisdiction is accountable to HUD for a subrecipient’s responsibility to affirmatively further fair housing, and may require an AFFH certification from any unit of government or other entity that receives pass-through funding.

²⁹The HUD Fair Housing Planning Guide states that combining regionwide public and assisted housing programs would have the AFFH effect of consolidating waiting lists and broadening housing choices available to all those eligible for assisted housing, as well as encouraging applicants to consider racially non-impacted locations (an area where the racial or ethnic group is less than 30 percent), making public housing a path to social and economic mobility, and serving as a model approach to other situations where housing within a metropolitan area is segregated by jurisdiction and by program.

The HUD Fair Housing Planning Guide³⁰ states that, “where the community planning and development perspective looks directly at needs for housing and possible barriers to meeting those needs, the fair housing perspective focuses as much on the causes of needs of groups or persons protected by the Fair Housing Act as it does on the needs themselves. Thus, the explanation of barriers to affordable housing to be included in the Consolidated Plan may contain a good deal of relevant AI information but may not go far or deep enough into factors that have made poor housing conditions more severe for certain groups in the lower-income population than for others. Jurisdictions should be aware of the extent to which discrimination or other causes that may have a discriminatory effect play a role in producing the more severe conditions for certain groups.”³¹

The AI must review impediments in the public and private sectors. HUD defines impediments to fair housing choice as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin that restrict housing choices or the availability of housing choice
- Any actions, omissions, or decisions that have this effect
- Policies, practices, or procedures that appear neutral on their face, but which disproportionately disadvantage (also referred to as having a disparate effect on) an individual seeking housing because of the person’s race, color, national origin, disability, or familial status
- Community resistance when minorities, persons with disabilities, and/or low-income persons first move into white and/or moderate- to high-income areas
- Community resistance to the siting of housing facilities for persons with disabilities because of the persons who will occupy the housing.

An AI should encompass all housing within a jurisdiction and should not be limited to housing assisted or subsidized by the Federal, State, or local government. An AI must include:

- A review of the entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices and assessment of how they affect the location, availability, and accessibility of housing
- An evaluation of conditions, both public and private, affecting fair housing choice for all protected classes
- An assessment of the availability of affordable and accessible housing in a range of unit sizes
- Identification of fair housing impediments based on the above assessments
- Recommendations for the entitlement jurisdiction to address its fair housing impediments.

³⁰Documented in the report titled, Fair Housing Planning Guide, published by the U.S. Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity, March 1996 (3rd Printing); Document Number HUD 1582B-FHEO (<http://www.hud.gov/offices/fheo/images/fhpg.pdf>).

³¹See also, U.S. ex rel. Antidiscrimination Center of Metro New York v. Westchester County, New York, No. 06 Civ 2860 (S.D.N.Y., Opinion and Order of February 24, 2009) (studies were improperly “conducted through the lens of affordable housing, rather than fair housing and its focus on protected classes such as race. ... [A] determination that affordable housing is the greatest impediment does not absolve the County from its requirement to analyze race-based impediments to fair housing.”).

More specifically, the AI should be based upon the following data items:

- Public policies, practices, and procedures involving housing and housing-related activities
- Zoning and land use policies and tax assessment practices
- The nature and extent of fair housing complaints, lawsuits, or other data that may demonstrate a State or entitlement jurisdiction's achievement of fair housing choice
- Demographic patterns
- Home Mortgage Disclosure Act (HMDA) data to illustrate mortgage and rehabilitation lending patterns by race and ethnic group (see Part 2 for more information)
- Results of testing
- Results of Fair Housing Initiative Program (FHIP) grants
- Patterns of occupancy in Section 8, Public and Assisted Housing, and private rental housing.

The HUD Fair Housing Planning Guide provides the following examples of actions or omissions in the public sector that may affect fair housing choice: building, occupancy, and health and safety codes that may affect the availability of housing for minorities, families with children, and persons with disabilities; site selection criteria, such as zoning, housing lot sizes, number of persons per bedroom requirements, requirements to provide municipal services and real estate property tax assessments affecting the cost of new construction, physical access, and location of housing for persons with disabilities; comparative quality and array of services; demolition, displacement of residents and businesses, development of single and multi-family housing, and rehabilitation and revitalization of declining and deteriorated neighborhoods through activities that impact on housing choice (such as policies that determine the future income mix of housing to be available); creation of job and training opportunities that affect, or can be affected by, the location of housing opportunities for lower-income families and persons, particularly minorities, persons with disabilities, and women; provision of public transportation services that can improve access to jobs, training opportunities, housing and community services for minority families, families with children, and persons with disabilities; promotion of coordination and cooperation among jurisdictions in metropolitan or regional areas in planning and carrying out housing and housing-related activities; interdepartmental cooperation, communication, and coordination in housing, community development, community services, and transportation programs; selection of members of official and other community planning and zoning boards and commissions; and PHA and other housing assistance provider policies and procedures.

Implementation of Actions

Once impediments have been identified, the jurisdiction must “define a clear set of objectives with measurable results that it intends to achieve. The sole measure of success for Fair Housing Planning is the achievement of results. These objectives should be directly related to the conclusions and recommendations contained in the AI.”³² The entity should have a structure to ensure the implementation of actions to overcome the impediments identified as a result of the analysis. The recommended solutions are likely to involve long-term and short-term actions.

Implementation includes the obligations to:

- List fair housing action(s) to be completed for each objective
- Determine the time period for completion

³²*Excerpt from Section 2.10 of the HUD Fair Housing Planning Guide.*

- Identify resources from local, State, and Federal agencies or programs as well as from financial, nonprofit, and other organizations that have agreed to finance or otherwise support fair housing actions
- Identify individuals, groups, and organizations to be involved in each action and define their responsibilities
- Set priorities and schedule actions for a time period which is consistent with the Consolidated Plan cycle.

The HUD Fair Housing Planning Guide emphasizes the importance of continuing oversight by top officials in grantee agencies and units of government. HUD recommends that officials require regular reports on the implementation of fair housing actions, and take direct responsibility for resolving any problems as quickly as possible so that fair housing efforts may proceed smoothly.

Maintaining Records

At the end of the first program year after implementation of the Fair Housing Planning process, the jurisdiction submits to HUD, as part of the jurisdiction's annual performance report for its Consolidated Plan (CAPER):

- A summary of the AI
- Actions taken the previous year
- An analysis of their impact.

Annual Action Plans and CAPERs must be made available to the public for review and are often posted on the jurisdiction's website.

AFFH Concerns

Given the Region's pattern of racial segregation and the lack of meaningful action by many communities to address segregation, housing groups, including the Metropolitan Milwaukee Fair Housing Council (MMFHC), have expressed concerns that entitlement jurisdictions do not meet AFFH requirements and continue to receive CDBG and other Federal funds.³³ Additional concerns have been expressed regarding the content of AIs that have been submitted and the limited actions that have been taken to address impediments to fair housing. Examples of these deficiencies were presented in testimony before the National Commission on Fair Housing and Equal Opportunity by an MMFHC official in 2008. A few of the examples in the testimony include an entitlement jurisdiction in the Region with a Fair Housing Board that is basically inactive and another jurisdiction with no representation from persons with disabilities on any of its housing related committees.

The MMFHC has expressed concerns that lack of action by communities to AFFH contributes to continued segregation and dismal living conditions in poor, minority neighborhoods, which include high crime rates, low educational achievement, substandard housing conditions, and many other ill effects.

Concerns have also been raised by the MMFHC regarding the geographic scope of local AI documents. An entitlement jurisdiction preparing an AI may fail to identify racial residential segregation as an impediment to fair housing if there are a few residents of color or other minority populations in the jurisdiction and/or it perceives that its minority population is not experiencing segregation; however, if the issue is evaluated in a regional context a pattern of racial residential segregation may become apparent. For example, minority racial segregation is typically not considered an issue within Ozaukee, Washington, and Waukesha Counties because the minority

³³*The MMFHC filed a complaint with HUD in March 2011 alleging that Waukesha County has engaged in illegal housing discrimination on the basis of race, color, and national origin, and that the County has violated the HUD requirement to AFFH as a condition of receiving CDBG and other HUD funding.*

population is low, but if the analysis is based on the four-county metropolitan area, the pattern of racial segregation is apparent. Further, AFFH regulations and policies clearly require the evaluation of race-related impediments, and of impediments that may have greater effects on members of protected classes than on others. In addition, AFFH responsibilities, including reporting responsibilities, of non-entitlement communities that receive pass-through funds from entitlement jurisdictions and non-entitlement communities that receive funds from the Wisconsin CDBG Small Cities Program are not clearly defined by Federal law.

GAO Report

The U.S. Government Accountability Office (GAO) released a report in September 2010 on HUD's oversight of Entitlement Jurisdictions' Fair Housing Plans.³⁴ The GAO report assessed AI's prepared by recipients of CDBG and HOME grant funds to determine their conformance with HUD guidelines pertaining to the timeliness and content and potential usefulness as planning tools, and also reviewed HUD's requirements and oversight of the AI process. The GAO reviewed over 400 AI's and identified several deficiencies, including outdated AI's, lack of content, and lack of signatures from local officials. Many AI's that did identify impediments to fair housing and recommendations to overcome them did not include timeframes for implementing the recommendations.

The GAO report also found that HUD regulations and oversight of the AI process are limited, but notes that HUD initiated a process in 2009 to update its regulations for AI's. The report makes the following recommendations:

- To better ensure that grantees' AIs serve as an effective tool for grantees to identify and address impediments to fair housing, HUD should expeditiously complete its new regulations pertaining to affirmatively further fair housing (AFFH) requirements
- HUD should establish standards for grantees to follow in updating their AIs and the format that they should follow in preparing the documents
- To facilitate efforts to measure grantees' progress in addressing identified impediments to fair housing and to help ensure transparency and accountability, HUD should require grantees to include time frames for implementing recommendations and the signatures of responsible officials in an AI
- HUD should require, at a minimum, that grantees submit their AIs to the department on a routine basis and that HUD staff verify the timeliness of the documents, determine whether they adhere to established format requirements, assess the progress that grantees are achieving in addressing identified impediments, and help ensure the consistency between the AIs and other required grantee reports, such as the Consolidated Annual Performance and Evaluation Report.

Westchester County Lawsuit Regarding Compliance with AFFH Requirements

In August 2009, the Department of Justice and HUD announced a fair housing settlement with Westchester County in New York, a CDBG grantee that was required to conduct an AI. A Federal district court had concluded that the County was aware that racial and ethnic segregation and discrimination persisted in its municipalities, but its AI made no mention of these practices or any plan to address them.³⁵ The litigation ended in an agreement that required the County to invest \$51.6 million in affordable housing over the next seven years and to undertake and fund marketing, public education, and other outreach efforts to promote fair and affordable housing.

³⁴*Documented in Report No. GAO-10-905, Housing and Community Grants, HUD Needs to Enhance Its Requirements and Oversight of Jurisdictions' Fair Housing Plans, September 2010.*

³⁵*U.S. ex rel. Antidiscrimination Center of Metro New York v. Westchester County, New York, No. 06 Civ 2860 (S.D.N.Y., Opinion and Order of February 24, 2009).*

Affirmative Marketing

Recipients of certain forms of Federal funding, including the HOME program, the Rental Rehabilitation Grant Program, and the Housing Development Grant Program, must engage in “affirmative marketing.” Affirmative marketing means that the funding recipient must take actions and develop procedures to be used by owners to inform and solicit applications from persons in the housing market area, including persons of under-represented racial groups, who are not likely to apply for the housing without special outreach. Examples of such outreach include, for example, providing notification of housing opportunities to community organizations, places of worship, employment centers, fair housing groups, or housing counseling agencies whose members and clients are under-represented persons.

In the Housing Opportunities for Persons with AIDS (HOPWA) program, grantees must adopt procedures to ensure that all persons who qualify for assistance, regardless of their race, color, religion, sex, age, national origin, familial status, or disability, know of the availability of the HOPWA program, including facilities and services accessible to persons with a disability, and maintain evidence of implementation of the procedures.

PART 4: FINDINGS

Additional multi-family housing and modest single-family housing in the Region’s outlying communities would increase the supply of housing affordable to the Region’s minority households, many of which are low- or moderate-income households. Taking the cost elements documented in Chapter V and the monthly housing budget of a moderate-income household into consideration, it was determined that sewered communities should consider providing areas for the development of single-family homes of less than 1,200 square feet in size on lots of 10,000 square feet or smaller, in order to meet the needs of moderate-income households. In order to provide housing for low-income households, a community should provide areas for the development of multi-family housing at a density of at least 10 dwelling units per acre. Due to State and Federal requirements, most new multi-family development also provides housing that is accessible to persons with disabilities. Communities in entitlement jurisdictions can consider evaluating comprehensive plan recommendations and zoning requirements in the AI to determine if such plans and regulations act to affirmatively further fair housing.

Entitlement jurisdictions can also consider reviewing the outcome of multi-family residential development project applications using government assistance, such as Low Income Housing Tax Credits (LIHTC), as part of the AI. The analyses presented in Chapter V show that new housing development, regardless of the density or size of unit, is not likely to be affordable to those households with extremely and very low-incomes (below 30 percent and 50 percent of the Region’s median annual household income, respectively). In many instances the only way to provide additional housing for extremely and very low-income households is through developments receiving public subsidies or assistance from religious or nonprofit organizations. Entitlement jurisdictions can also refer to the detailed job/housing balance data and analyses set forth in Chapter VIII to determine if comprehensive plans designate enough land for low- and moderate-income housing in relation to areas designated for uses that would accommodate low- and moderate-wage jobs.

Entitlement jurisdictions may also choose to evaluate community policies regarding group housing in an AI. State requirements for community living arrangements,³⁶ which are summarized in Figure 22, allow a municipality or county with general zoning authority to relax certain requirements for community living arrangements specified in the *Statutes* if special zoning permission (typically a conditional use permit) is approved by the governing body. In addition, the governing body of a municipality may make a determination if a community living arrangement is having a negative impact on the health, safety, and welfare of the community’s residents within 11 to 13 months of its establishment, which may result in an order to cease operation.

³⁶*Community living arrangements include residential care centers for children and youth, group homes for children, and community based residential facilities (CBRF).*

Figure 22

ESTABLISHMENT OF COMMUNITY LIVING ARRANGEMENTS IN RESIDENTIAL NEIGHBORHOODS

The regulations governing the location of community living arrangements in residential areas of Wisconsin are set forth in Sections 59.69 (15), 60.63, and 62.23 (7) (i) of the *Wisconsin Statutes* for counties, towns, and cities and villages, respectively. The *Statutes* have separate provisions regarding the placement of smaller homes, including foster homes, treatment foster homes, and adult family homes. Community living arrangements refer to residential care facilities for children and youth, group homes for children, and community based residential facilities (CBRF). The *Statute* that relates to the location of community living arrangements in cities does not apply to the City of Milwaukee unless it is adopted by ordinance by the City, which it has been.

The *Statutes* state that no community living arrangement may be established within 2,500 feet, or lesser distance established by ordinance, of any other community living arrangement. [Note: A 1998 Federal District Court decision¹ found that the 2,500-foot spacing requirement for community living arrangements in the *Wisconsin Statutes* limits access to housing for the developmentally disabled and is in conflict with Federal laws.] Two community living arrangements may be adjacent if it is authorized by the municipality and if both facilities comprise essential components of a single program. The *Statutes* also set forth a density requirement. The total capacity of community living arrangements may not exceed the greater of 25 people, 1 percent of the municipality's population, or 1 percent of the population of an aldermanic district in a city. A community living arrangement with a capacity of eight or fewer people is entitled to locate in any residential zoning district without special zoning permission if it is licensed, operated, or permitted under the authority of the Wisconsin Department of Health Services or the Wisconsin Department of Children and Families. A licensed facility with a capacity of nine to 15 people is entitled to locate in any residential area that is not exclusively zoned for single-family or two-family residential; however, it can apply for special zoning permission to locate within single- and two-family areas. A licensed facility with a capacity of 16 people or greater needs special zoning permission from the municipality to locate in a residential area. The term special zoning permission refers to conditional uses, zoning variances, and other zoning related terms of similar intent. Community living arrangements are subject to the same building and housing ordinances and codes of the municipality or county as similar residential structures.

The *Statutes* also set forth procedural requirements for municipalities to determine the effect of a community living arrangement on the health, safety, and welfare of the municipality's residents. The governing body of a municipality must make this determination within 11 to 13 months of the first licensure of the facility. The process requires a publicly noticed hearing. A written determination must be mailed or delivered to the facility within 20 days of the hearing stating the reasons for the determination. The governing body may order the facility to cease operation, unless special zoning permission is obtained, if it determines that the facility poses a threat to the health, safety, or welfare of the residents of the municipality. The facility must cease operation within 90 days of the order, denial of special zoning permission, or final judicial review of the order, whichever is the latest.

¹*Oconomowoc Residential Programs, Inc. v. City of Greenfield and Village of Greendale*, 23 F. Supp. 2d 941 (E.D. Wis. 1998).

The entitlement jurisdiction could also consider assessing limits on the number of persons allowed to occupy a dwelling unit in its AI. Standard No. 1 under Objective No. 1 in Chapter II recommends at least one bedroom for every two persons occupying a dwelling unit³⁷ in order to avoid residential overcrowding. Communities with more restrictive limits, or limits that are not based on the number of bedrooms in a dwelling, may wish to compare community requirements to HUD recommendations.

On average black and Hispanic households earn significantly less per year than white households. Black/Non-Hispanic households in the four-County Milwaukee metropolitan area earned 45 cents for every dollar earned by whites, and Hispanic households earned 61 cents for every dollar earned by whites, based on median household incomes reported in the 2005-2009 ACS. Given the relatively higher unemployment rates and lower incomes of African Americans and Hispanics in the Milwaukee area, the need for more affordable housing for these populations is clear.

The preceding findings were used to help develop plan recommendations set forth in Chapter XII, which are intended to address housing discrimination and the concentration of minority populations in the Cities of Kenosha, Milwaukee, Racine, and Waukesha and in portions of Walworth County.

³⁷*This standard is based on findings from a document titled, Measuring Overcrowding in Housing, released by the HUD Office of Policy Development and Research in September 2007.*

Chapter VII

DEMOGRAPHIC AND ECONOMIC CHARACTERISTICS

The demographic and economic characteristics of the Region and its sub-regional housing analysis areas have been inventoried in this chapter for use in analyses presented in several other chapters of this report. These data are particularly relevant to comparisons of current and anticipated future housing needs and the type of housing available in the sub-regional housing analysis areas (also referred to as sub-areas).

PART 1: DEMOGRAPHIC CHARACTERISTICS

This section includes population and household characteristics of the Region and each of the Region's sub-regional housing analysis areas provided by the U.S. Bureau of the Census. A census of the Nation's population has been conducted every 10 years since 1790 as required by the United States Constitution. The data collected by the decennial census is used to determine the number of seats each state has in the United States House of Representatives and is also used to distribute Federal funds to local units of government. Recent decennial censuses have consisted of a "short form" and a "long form." The short form included basic questions about age, sex, race, ethnicity, household relationship, and owner/renter housing status. The long form included questions from the short form and detailed questions about socio-economic and housing characteristics.

The American Community Survey (ACS) was introduced in 2005 to replace the long-form portion of the decennial census. The ACS is intended to be a nationwide, continuous survey designed to provide communities with a broad range of timely demographic, housing, social, and economic data. Many of the analyses in this report rely on ACS data because of the limited scope of the questions asked during the 2010 Census; however, the 2010 Census provides a more accurate representation of the Region's basic demographic characteristics. The primary challenge involved with using ACS data is the relatively large margin of error. The sample size based on five year period estimates of ACS data is smaller than the long-form sample in the decennial census, resulting in larger standard errors in the ACS five year estimates. The U.S. Bureau of the Census researchers expect that the higher sampling error in the ACS is offset, to some extent, by a reduction in non-sampling error due to the use of experienced ACS interviewers. Data from the 2010 Census is reported in this section where available and ACS data were used where 2010 data was unavailable.

Population

Population trend data from 1950 to 2000 for each county in the Region is set forth in Table 21 in Chapter IV to provide a historical context for the discussion of housing development trends and existing housing stock in that Chapter. The Region grew in population from 1,240,618 persons in 1950 to about 1,931,200 persons in 2000. The proportion of the Region's population residing in Milwaukee County decreased during the same time period, as the proportion of the Region's population residing outside of Milwaukee County increased, particularly in Waukesha County; however, Milwaukee County remains the most populous county in the Region. Table 96

shows the population of the Region, State, and Nation in 2000 and 2010. The Region grew by about 5 percent, to 2,019,970 persons, between 2000 and 2010. In relative terms, the Region's population grew at about the same rate as the State and somewhat slower than the Nation between 2000 and 2010. The proportion of the State's population residing in Southeastern Wisconsin remained about 36 percent.

Table 96 also shows the population of counties and sub-areas in the Region in 2000 and 2010. Map 76 shows the percentage change in population between 2000 and 2010 by sub-area. Waukesha County continued to lead the Region's counties in numerical population growth; however, Kenosha, Walworth, and Washington Counties each had a greater population percentage change. Washington County had the largest percentage increase in population, with a 12 percent increase, and both Kenosha and Walworth County grew by over 11 percent. Waukesha County grew from 360,767 persons to 389,891 persons, or by about 8 percent. Although Waukesha County's population increased the most of any County in the Region, sub-area 19 in Milwaukee County (Franklin-Oak Creek) had the largest numerical gain in population and sub-area 8 in Washington County (Village and Town of Jackson) had the largest percentage gain.

The five sub-areas with the greatest numerical increase in population were:

- Sub-area 19 in Milwaukee County, which increased by 11,952 persons, or about 21 percent
- Sub-area 34 in Kenosha County, which increased by 8,866 persons, or about 10 percent
- Sub-area 25 in Waukesha County, which increased by 8,304 persons, or about 14 percent
- Sub-area 38 in Walworth County, which increased by 8,035 persons, or about 15 percent
- Sub-area 26 in Waukesha County, which increased by 7,838 persons, or about 8 percent.

Sub-areas 12, 14, and 17 in Milwaukee County; sub-area 21 in Waukesha County; and sub-area 30 in Racine County each experienced a decrease in population. Although there was a population decrease in sub-areas 12, 14, and 17 in Milwaukee County, a notable difference from past trends is the stabilization of population in Milwaukee County as a whole. Milwaukee County's population peaked in 1970 at 1,054,249 persons. Its population had declined by about 11 percent, to 940,164 persons, in 2000. Milwaukee County's population grew by about 1 percent, to 947,735 persons, between 2000 and 2010.

Age Distribution and Gender Composition

The age distribution of the Region's population has important implications for planning and the formation of public policies in the area of housing as well as the areas of economic development, education, and transportation. Trends in the age distribution of the Region's population between 1980 and 2010 are shown in Table 97 and in Figure 23. Most notably, Table 97 shows an increase in the resident population between the ages of 50 and 69 and a decrease in the resident population between the ages of 30 and 44 between 2000 and 2010. This change in the Region's age composition can be attributed to members of the baby boom generation moving out of the 35 to 44 age group and the comparatively smaller cohorts of the generation born in the late 1960s and early 1970s moving into the 35 to 44 age group during the 2000s. The proportion of the population 65 years of age and older increased from about 241,000 persons in 2000 to about 254,000 persons in 2010.

Table 98 shows the age distribution and gender composition of the regional population by sub-area in 2010. The trend of an increase in the percentage of the regional population in older age groups continued between 2000 and 2010. The median age of the Region's population increased from 35.4 years of age to 37.0 years of age between 2000 and 2010,¹ however, residents of the Cities of Kenosha, Milwaukee, and Racine are on average younger than residents in other parts of the Region. The median age of residents in each County in 2010 was:

- 33.6 years of age in Milwaukee County

¹According to Census data, the median age of the State's population increased from 36.0 to 38.5 years of age and the median age of the Nation's population increased from 35.3 to 37.2 years of age between 2000 and 2010.

- 36.3 years of age in Kenosha County
- 38.1 years of age in Walworth County
- 39.0 years of age in Racine County
- 40.9 years of age in Washington County
- 42.0 years of age in Waukesha County
- 42.9 years of age in Ozaukee County.

As noted throughout this report, the changing age composition of the Region, particularly in the suburban areas, will have an impact on the demand for housing better suited to an older population. It may be expected that such housing will generally require less maintenance, such as smaller single-family homes on smaller lots and multi-family housing, and more accessibility features that are more often provided in multi-family housing and various types of senior housing and assisted living facilities. The concepts of universal design, visitability, and home health care may also gain in popularity as more residents desire to stay in their homes as they age. Information regarding accessible housing and persons with disabilities, including type of disability, is presented in Chapter IX.

Racial Composition

Racial composition trend data presented in Chapter IV shows the distribution of minority populations in the Region by county in 1970, 2000, and 2008. This information shows that, over time, a large proportion of the Region's minority population has continued to reside in Milwaukee County, despite increases in the minority population throughout the Region (illustrated on Maps 73 and 74 in Chapter VI).

Table 99, which sets forth the Region's racial and ethnic composition by county and sub-area in 2010, shows that the Region's African American population is concentrated primarily in the Cities of Milwaukee, Racine, and Kenosha. Sub-areas 13, 14, 15, and 30 have the highest percentages of African American residents in the Region. African Americans comprise over 60 percent of the population of sub-areas 13 and 14, both of which are located in the City of Milwaukee. African Americans comprise over 20 percent of the population of sub-area 15, located in the City of Milwaukee, and sub-area 30, which is mostly comprised of the City of Racine.

Concentrations of racial and ethnic groups in the Region in the year 2010 are shown on Maps 77 through 82. The maps show that minority populations in addition to African Americans, particularly Hispanics, are concentrated in certain portions of the Region. The Region's Hispanic population is also concentrated in the Cities of Milwaukee, Racine, and Kenosha, although not to the same extent as African Americans. Hispanics comprise about 42 percent of the population of sub-area 16 in the City of Milwaukee, about 21 percent of sub-area 30 (City of Racine), and about 16 percent of sub-area 34 (City of Kenosha). Over 90 percent of the residents in all of the sub-areas located in Ozaukee, Washington, and Waukesha County (except for sub-area 26, which is partially comprised of the City of Waukesha, and sub-area 21, which is comprised of the City and Town of Brookfield and the Village of Elm Grove) are of White/Non Hispanic origin. In addition, over 90 percent of the residents of sub-areas 31 and 32 in Racine County, sub-area 35 in Kenosha County, and sub-area 36 in Walworth County are of White/Non Hispanic origin.

Table 99 also shows the percentage of minority populations in the Region by sub-area and County in 2010. Table 83 in Chapter VI shows the minority population in each local government in 1970 and 2010. The minority population in the Region increased from about 7 percent in 1970 to about 29 percent in 2010. In addition, the minority population in each County in the Region increased between 1970 and 2010 as follows:

- Kenosha County: About 2 percent, to about 22 percent
- Milwaukee County: About 11 percent, to about 46 percent
- Ozaukee County: Less than 1 percent, to about 7 percent
- Racine County: About 7 percent, to about 26 percent

Table 96

**POPULATION CHANGE IN THE SOUTHEASTERN WISCONSIN REGION
BY SUB-REGIONAL HOUSING ANALYSIS AREA, COUNTY, STATE, AND NATION: 2000 TO 2010**

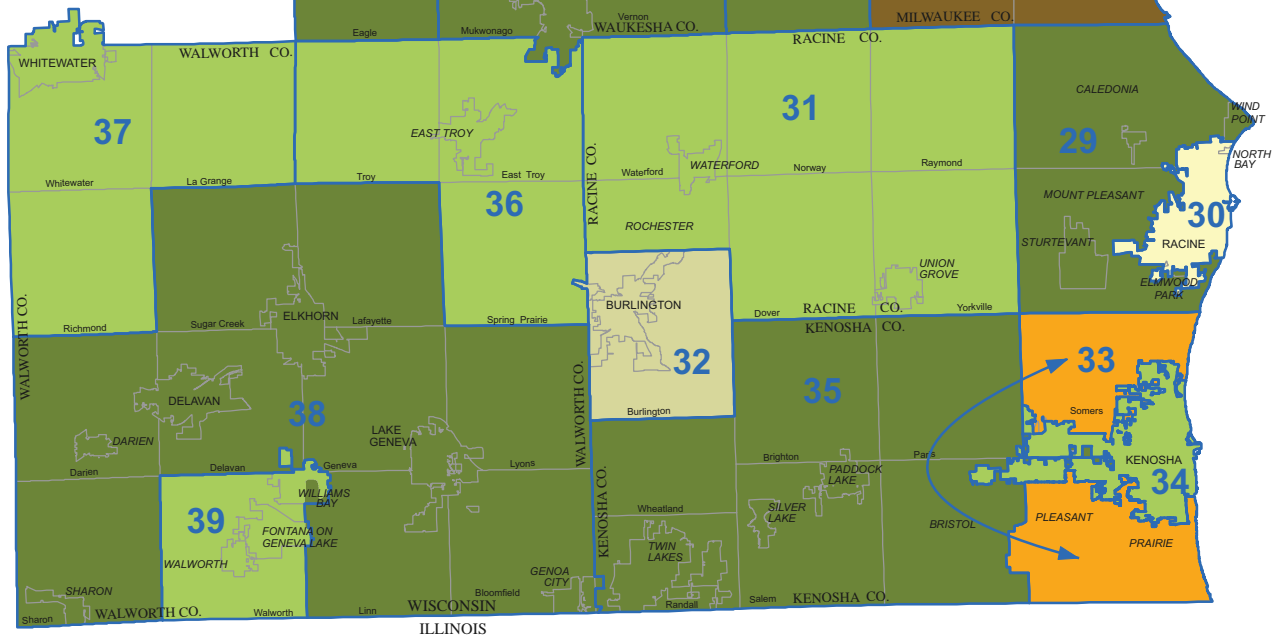
Sub-area/County	2000		2010		Change 2000-2010	
	Number	Percent ^a	Number	Percent ^a	Number	Percent
1	7,208	0.4	7,992	0.4	784	10.9
2	17,921	0.9	19,166	0.9	1,245	6.9
3	31,096	1.6	32,684	1.6	1,588	5.1
4	25,897	1.3	26,367	1.3	470	1.8
Sub-area Subtotal	82,122	4.2	86,209	4.3	4,087	5.0
Ozaukee County	82,317	4.2	86,395	4.3	4,078	5.0
5	7,632	0.4	9,071	0.4	1,439	18.9
6	41,091	2.1	44,475	2.2	3,384	8.2
7	5,068	0.3	5,664	0.3	596	11.8
8	8,454	0.4	10,887	0.5	2,433	28.8
9	22,775	1.2	26,837	1.3	4,062	17.8
10	18,538	1.0	20,003	1.0	1,465	7.9
11	14,037	0.7	15,047	0.7	1,010	7.2
Sub-area Subtotal	117,595	6.1	131,984	6.5	14,389	12.2
Washington County	117,496	6.1	131,887	6.5	14,391	12.2
12	66,624	3.4	64,830	3.2	-1,794	-2.7
13	77,307	4.0	78,046	3.9	739	1.0
14	253,681	13.1	242,584	12.0	-11,070	-4.4
15	73,355	3.8	75,523	3.7	2,168	3.0
16	192,635	10.0	198,680	9.8	6,018	3.1
17	170,372	8.8	169,471	8.4	-901	-0.5
18	48,347	2.5	48,788	2.4	441	0.9
19	57,950	3.0	69,902	3.5	11,952	20.6
Sub-area Subtotal	940,271	48.6	947,824	46.8	7,553	0.8
Milwaukee County	940,164	48.7	947,735	46.9	7,571	0.8
20	35,537	1.8	38,574	1.9	3,037	8.5
21	51,288	2.7	49,970	2.5	-1,318	-2.6
22	38,220	2.0	39,584	2.0	1,364	3.6
23	21,397	1.1	24,135	1.2	2,738	12.8
24	18,187	1.0	20,675	1.0	2,488	13.7
25	59,685	3.1	67,990	3.4	8,304	13.9
26	93,374	4.8	101,212	5.0	7,838	8.4
27	32,913	1.7	36,235	1.8	3,322	10.1
28	10,166	0.5	11,618	0.6	1,452	14.3
Sub-area Subtotal	360,767	18.7	389,993	19.3	29,225	8.1
Waukesha County	360,767	18.7	389,891	19.3	29,124	8.1
29	54,370	2.8	60,092	3.0	5,722	10.5
30	82,115	4.3	79,101	3.9	-3,014	-3.7
31	36,026	1.9	39,249	1.9	3,223	8.9
32	16,320	0.8	16,966	0.8	646	4.0
Sub-area Subtotal	188,831	9.8	195,408	9.7	6,577	3.5
Racine County	188,831	9.8	195,408	9.7	6,577	3.5
33	25,195	1.3	29,316	1.4	4,121	16.4
34	90,352	4.7	99,218	4.9	8,866	9.8
35	34,030	1.7	37,886	1.9	3,856	11.3
Sub-area Subtotal	149,577	7.7	166,420	8.2	16,843	11.3
Kenosha County	149,577	7.7	166,426	8.2	16,849	11.3
36	11,811	0.6	12,836	0.6	1,025	8.7
37	19,115	1.0	20,199	1.0	1,084	5.7
38	55,549	2.9	63,584	3.1	8,035	14.5
39	8,149	0.4	8,754	0.4	605	7.4
Sub-area Subtotal	94,624	4.9	105,373	5.2	10,749	11.4
Walworth County	92,013	4.8	102,228	5.1	10,215	11.1
Sub-area Total ^b	1,933,787	100.0	2,023,210	100.0	89,423	4.6
Region	1,931,165	100.0	2,019,970	100.0	88,805	4.6
State	5,363,675	N/A	5,686,986	N/A	323,311	6.0
Nation	281,421,906	N/A	308,745,538	N/A	27,323,632	9.7

^aPercentage of the Region's population.

^bSub-area totals include portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

**POPULATION CHANGE IN THE
SOUTHEASTERN WISCONSIN REGION
BY SUB-REGIONAL HOUSING
ANALYSIS AREA: 2000 TO 2010**



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Table 97

AGE COMPOSITION OF THE POPULATION IN THE REGION: 1980-2010

Age Group (years)	1980		1990		2000 ^a		2010	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Under 5.....	128,085	7.3	138,444	7.6	132,390	6.8	133,503	6.6
5-9	127,834	7.2	137,582	7.6	144,219	7.5	137,010	6.8
10-14	146,252	8.3	128,651	7.1	147,229	7.6	140,118	6.9
15-19	168,897	9.6	123,812	6.8	141,558	7.3	144,926	7.2
20-24	166,934	9.5	132,736	7.3	124,200	6.4	137,595	6.8
25-29	153,984	8.7	154,747	8.6	125,567	6.5	137,321	6.8
30-34	134,573	7.6	161,435	8.9	138,238	7.2	128,174	6.4
35-39	104,594	5.9	146,066	8.1	157,844	8.2	125,851	6.2
40-44	89,464	5.1	126,119	7.0	159,702	8.3	136,456	6.8
45-49	87,770	5.0	97,337	5.4	142,428	7.4	153,577	7.6
50-54	94,349	5.3	81,990	4.5	120,345	6.2	153,402	7.6
55-59	90,688	5.1	77,337	4.3	88,417	4.6	132,272	6.5
60-64	76,201	4.3	77,637	4.3	69,747	3.6	105,758	5.2
65-69	64,547	3.7	70,577	3.9	62,281	3.2	72,622	3.6
70-74	50,400	2.9	56,505	3.1	60,479	3.1	54,925	2.7
75-79	37,502	2.1	44,570	2.5	51,372	2.7	46,609	2.3
80-84	24,367	1.4	29,758	1.6	35,349	1.8	39,940	2.0
85 and Older.....	18,478	1.0	25,061	1.4	31,543	1.6	39,911	2.0
All Ages	1,764,919	100.0	1,810,364	100.0	1,932,908	100.0	2,019,970	100.0
Median Age	29.7	- -	32.8	- -	35.4	- -	37.0	- -

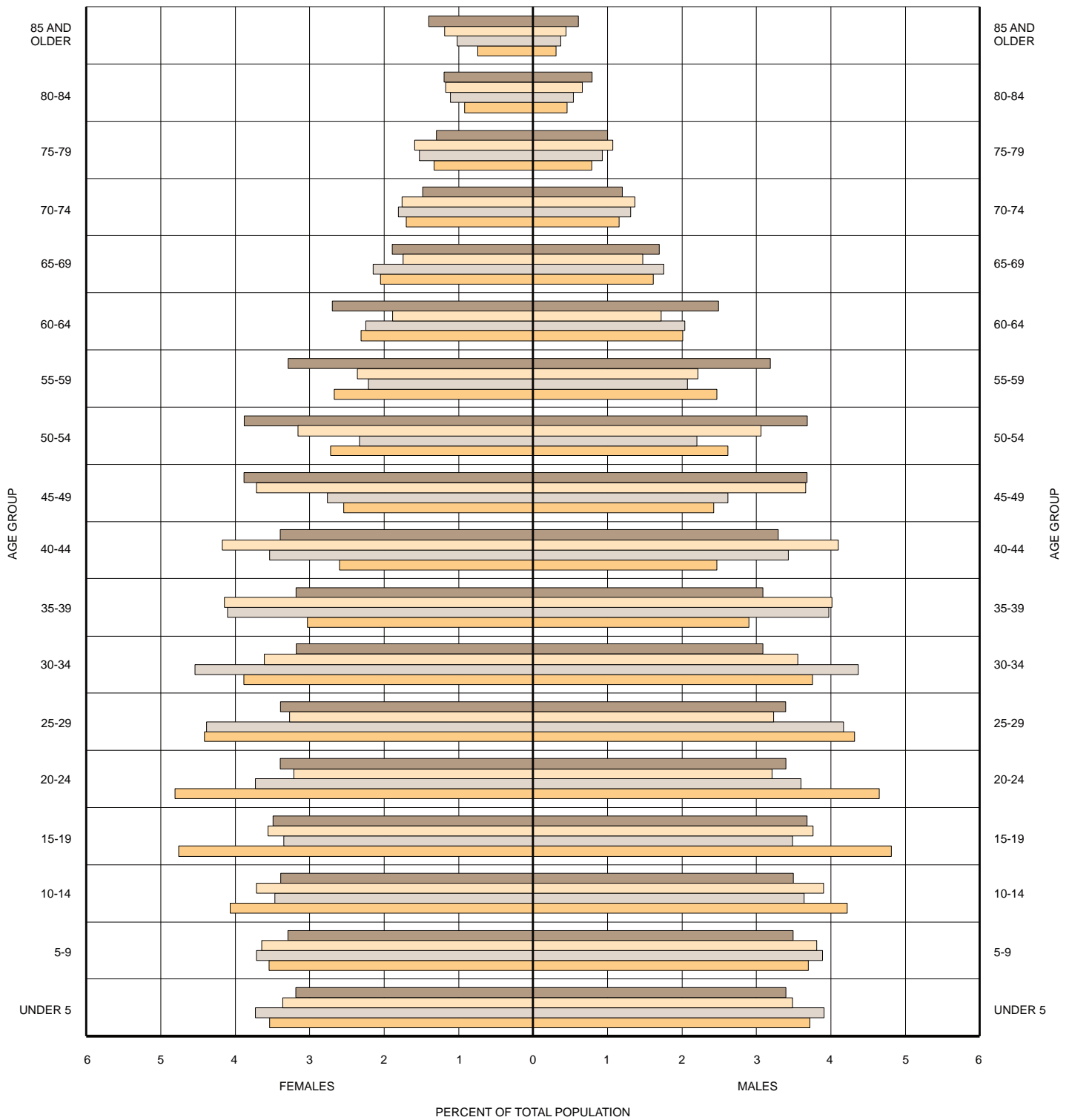
Age Group (years)	Net Change 1980-1990		Net Change 1990-2000		Net Change 2000-2010		Net Change 1980-2010	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Under 5.....	10,359	8.1	-6,054	-4.4	1,113	0.8	5,418	4.2
5-9	9,748	7.6	6,637	4.8	-7,209	-5.0	9,176	7.2
10-14	-17,601	-12.0	18,578	14.4	-7,111	-4.8	-6,134	-4.2
15-19	-45,085	-26.7	17,746	14.3	3,368	2.4	-23,971	-14.2
20-24	-34,198	-20.5	-8,536	-6.4	13,395	10.8	-29,339	-17.6
25-29	763	0.5	-29,180	-18.9	11,754	9.4	-16,663	-10.8
30-34	26,862	20.0	-23,197	-14.4	-10,064	-7.3	-6,399	-4.8
35-39	41,472	39.7	11,778	8.1	-31,993	-20.3	21,257	20.3
40-44	36,655	41.0	33,583	26.6	-23,246	-14.6	46,992	52.5
45-49	9,567	10.9	45,091	46.3	11,149	7.8	65,807	75.0
50-54	-12,359	-13.1	38,355	46.8	33,057	27.5	59,053	62.6
55-59	-13,351	-14.7	11,080	14.3	43,855	49.6	41,584	45.9
60-64	1,436	1.9	-7,890	-10.2	36,011	51.6	29,557	38.8
65-69	6,030	9.3	-8,296	-11.8	10,341	16.6	8,075	12.5
70-74	6,105	12.1	3,974	7.0	-5,554	-9.2	4,525	9.0
75-79	7,068	18.8	6,802	15.3	-4,763	-9.3	9,107	24.3
80-84	5,391	22.1	5,591	18.8	4,591	13.0	15,573	63.9
85 and Older.....	6,583	35.6	6,482	25.9	8,368	26.5	21,433	116.0
All Ages	45,445	2.6	122,544	6.8	87,062	4.5	255,051	14.5
Median Age	3.1	10.4	2.6	7.9	1.6	4.5	7.3	24.6

^aDoes not reflect Census Bureau-approved corrections to the initially released 2000 Census data for total population in the City of Whitewater, since population by age group data were not corrected by the Census Bureau.

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

Figure 23

AGE COMPOSITION OF THE POPULATION IN THE REGION: 1980-2010



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

Table 98

**AGE DISTRIBUTION AND GENDER COMPOSITION OF
THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2010**

Sub-area/County	Age Group	Number			Percent			Median Age
		Males	Females	Total	Males	Females	Total	
Sub-area 1	Under 20 years of age	1,202	1,041	2,243	29.0	27.0	28.1	--
	20 through 44 years of age	1,285	1,198	2,483	31.1	31.1	31.1	--
	45 through 64 years of age	1,241	1,175	2,416	30.0	30.5	30.2	--
	65 years of age and over	410	440	850	9.9	11.4	10.6	--
	All ages	4,138	3,854	7,992	100.0	100.0	100.0	39.5
Sub-area 2	Under 20 years of age	2,508	2,351	4,859	26.4	24.3	25.3	--
	20 through 44 years of age	3,162	3,048	6,210	33.2	31.6	32.4	--
	45 through 64 years of age	2,724	2,811	5,535	28.7	29.1	28.9	--
	65 years of age and over	1,110	1,452	2,562	11.7	15.0	13.4	--
	All ages	9,504	9,662	19,166	100.0	100.0	100.0	39.8
Sub-area 3	Under 20 years of age	4,375	4,071	8,446	27.5	24.2	25.8	--
	20 through 44 years of age	4,325	4,444	8,769	27.2	26.5	26.8	--
	45 through 64 years of age	5,020	5,362	10,382	31.6	31.9	31.8	--
	65 years of age and over	2,168	2,919	5,087	13.7	17.4	15.6	--
	All ages	15,888	16,796	32,684	100.0	100.0	100.0	43.2
Sub-area 4	Under 20 years of age	3,553	3,420	6,973	27.9	25.1	26.4	--
	20 through 44 years of age	2,795	3,035	5,830	22.0	22.2	22.1	--
	45 through 64 years of age	4,308	4,573	8,881	33.9	33.5	33.7	--
	65 years of age and over	2,063	2,620	4,683	16.2	19.2	17.8	--
	All ages	12,719	13,648	26,367	100.0	100.0	100.0	45.9
Sub-area Subtotal	Under 20 years of age	11,638	10,883	22,521	27.5	24.7	26.1	--
	20 through 44 years of age	11,567	11,725	23,292	27.4	26.7	27.0	--
	45 through 64 years of age	13,293	13,921	27,214	31.5	31.7	31.6	--
	65 years of age and over	5,751	7,431	13,182	13.6	16.9	15.3	--
	All ages	42,249	43,960	86,209	100.0	100.0	100.0	42.8
Ozaukee County	Under 20 years of age	11,657	10,901	22,558	27.5	24.7	26.1	--
	20 through 44 years of age	11,592	11,753	23,345	27.4	26.7	27.0	--
	45 through 64 years of age	13,326	13,958	27,284	31.5	31.7	31.6	--
	65 years of age and over	5,765	7,443	13,208	13.6	16.9	15.3	--
	All ages	42,340	44,055	86,395	100.0	100.0	100.0	42.9
Sub-area 5	Under 20 years of age	1,205	1,240	2,445	26.8	27.1	27.0	--
	20 through 44 years of age	1,370	1,345	2,715	30.4	29.5	29.9	--
	45 through 64 years of age	1,396	1,393	2,789	31.0	30.5	30.7	--
	65 years of age and over	531	591	1,122	11.8	12.9	12.4	--
	All Ages	4,502	4,569	9,071	100.0	100.0	100.0	40.6
Sub-area 6	Under 20 years of age	5,942	5,709	11,651	27.3	25.2	26.2	--
	20 through 44 years of age	7,019	6,774	13,793	32.2	29.8	31.0	--
	45 through 64 years of age	6,041	6,256	12,297	27.7	27.6	27.7	--
	65 years of age and over	2,787	3,947	6,734	12.8	17.4	15.1	--
	All ages	21,789	22,686	44,475	100.0	100.0	100.0	40.0
Sub-area 7	Under 20 years of age	787	743	1,530	26.8	27.2	27.0	--
	20 through 44 years of age	895	787	1,682	30.5	28.9	29.7	--
	45 through 64 years of age	976	905	1,881	33.2	33.2	33.2	--
	65 years of age and over	280	291	571	9.5	10.7	10.1	--
	All ages	2,938	2,726	5,664	100.0	100.0	100.0	41.1
Sub-area 8	Under 20 years of age	1,445	1,399	2,844	26.7	25.6	26.1	--
	20 through 44 years of age	1,735	1,738	3,473	32.1	31.7	31.9	--
	45 through 64 years of age	1,614	1,606	3,220	29.8	29.3	29.6	--
	65 years of age and over	616	734	1,350	11.4	13.4	12.4	--
	All ages	5,410	5,477	10,887	100.0	100.0	100.0	40.5
Sub-area 9	Under 20 years of age	3,788	3,596	7,384	28.4	26.7	27.5	--
	20 through 44 years of age	4,261	4,167	8,428	31.9	30.9	31.4	--
	45 through 64 years of age	3,824	3,750	7,574	28.6	27.8	28.2	--
	65 years of age and over	1,482	1,969	3,451	11.1	14.6	12.9	--
	All ages	13,355	13,482	26,837	100.0	100.0	100.0	38.9

Table 98 (continued)

Sub-area/County	Age Group	Number			Percent			Median Age
		Males	Females	Total	Males	Females	Total	
Sub-area 10	Under 20 years of age	2,816	2,671	5,487	28.8	26.2	27.4	--
	20 through 44 years of age	2,840	2,819	5,659	29.0	27.6	28.3	--
	45 through 64 years of age	3,028	3,149	6,177	30.9	30.8	30.9	--
	65 years of age and over	1,110	1,570	2,680	11.3	15.4	13.4	--
	All ages	9,794	10,209	20,003	100.0	100.0	100.0	41.5
Sub-area 11	Under 20 years of age	1,984	1,880	3,864	25.9	25.4	25.7	--
	20 through 44 years of age	1,736	1,786	3,522	22.7	24.2	23.4	--
	45 through 64 years of age	2,982	2,775	5,757	39.0	37.5	38.3	--
	65 years of age and over	952	952	1,904	12.4	12.9	12.6	--
	All ages	7,654	7,393	15,047	100.0	100.0	100.0	45.4
Sub-area Subtotal	Under 20 years of age	17,967	17,238	35,205	27.5	25.9	26.7	--
	20 through 44 years of age	19,856	19,416	39,272	30.3	29.2	29.7	--
	45 through 64 years of age	19,861	19,834	39,695	30.3	29.8	30.1	--
	65 years of age and over	7,758	10,054	17,812	11.9	15.1	13.5	--
	All ages	65,442	66,542	131,984	100.0	100.0	100.0	40.8
Washington County	Under 20 years of age	17,955	17,229	35,184	27.4	25.9	26.7	--
	20 through 44 years of age	19,836	19,397	39,233	30.3	29.2	29.7	--
	45 through 64 years of age	19,847	19,820	39,667	30.4	29.8	30.1	--
	65 years of age and over	7,755	10,048	17,803	11.9	15.1	13.5	--
	All ages	65,393	66,494	131,887	100.0	100.0	100.0	40.9
Sub-area 12	Under 20 years of age	8,096	7,736	15,832	26.3	22.7	24.4	--
	20 through 44 years of age	9,114	9,907	19,021	29.6	29.1	29.4	--
	45 through 64 years of age	9,131	10,281	19,412	29.6	30.2	29.9	--
	65 years of age and over	4,454	6,111	10,565	14.5	18.0	16.3	--
	All ages	30,795	34,035	64,830	100.0	100.0	100.0	42.2
Sub-areas 13-16 ^a	Under 20 years of age	93,387	91,324	184,711	32.5	29.7	31.1	--
	20 through 44 years of age	110,925	117,787	228,712	38.7	38.2	38.5	--
	45 through 64 years of age	61,419	66,763	128,182	21.4	21.7	21.5	--
	65 years of age and over	21,218	32,010	53,228	7.4	10.4	8.9	--
	All ages	286,949	307,884	594,833	100.0	100.0	100.0	30.3
Sub-area 17	Under 20 years of age	19,414	18,332	37,746	23.9	20.8	22.3	--
	20 through 44 years of age	28,124	28,221	56,345	34.7	31.9	33.2	--
	45 through 64 years of age	22,495	23,868	46,363	27.8	27.0	27.4	--
	65 years of age and over	11,047	17,970	29,017	13.6	20.3	17.1	--
	All ages	81,080	88,391	169,471	100.0	100.0	100.0	40.5
Sub-area 18	Under 20 years of age	5,732	5,336	11,068	24.0	21.4	22.7	--
	20 through 44 years of age	8,135	7,939	16,074	34.1	31.9	32.9	--
	45 through 64 years of age	7,006	6,829	13,835	29.3	27.4	28.4	--
	65 years of age and over	3,020	4,791	7,811	12.6	19.3	16.0	--
	All ages	23,893	24,895	48,788	100.0	100.0	100.0	40.6
Sub-area 19	Under 20 years of age	9,024	8,332	17,356	25.8	23.9	24.8	--
	20 through 44 years of age	12,145	11,313	23,458	34.7	32.4	33.6	--
	45 through 64 years of age	10,177	10,382	20,559	29.0	29.8	29.4	--
	65 years of age and over	3,696	4,833	8,529	10.5	13.9	12.2	--
	All ages	35,042	34,860	69,902	100.0	100.0	100.0	39.4
Sub-area Subtotal	Under 20 years of age	135,653	131,060	266,713	29.6	26.7	28.1	--
	20 through 44 years of age	168,443	175,167	343,610	36.8	35.8	36.3	--
	45 through 64 years of age	110,228	118,123	228,351	24.1	24.1	24.1	--
	65 years of age and over	43,435	65,715	109,150	9.5	13.4	11.5	--
	All ages	457,759	490,065	947,824	100.0	100.0	100.0	33.7
Milwaukee County	Under 20 years of age	135,646	131,051	266,697	29.6	26.7	28.1	--
	20 through 44 years of age	168,438	175,158	343,596	36.8	35.8	36.3	--
	45 through 64 years of age	110,209	118,100	228,309	24.1	24.1	24.1	--
	65 years of age and over	43,424	65,709	109,133	9.5	13.4	11.5	--
	All ages	457,717	490,018	947,735	100.0	100.0	100.0	33.6
Sub-area 20	Under 20 years of age	4,822	4,631	9,453	25.9	23.2	24.5	--
	20 through 44 years of age	5,360	5,430	10,790	28.8	27.2	28.0	--
	45 through 64 years of age	5,615	5,850	11,465	30.2	29.3	29.7	--
	65 years of age and over	2,815	4,051	6,866	15.1	20.3	17.8	--
	All ages	18,612	19,962	38,574	100.0	100.0	100.0	43.2

Table 98 (continued)

Sub-area/County	Age Group	Number			Percent			Median Age
		Males	Females	Total	Males	Females	Total	
Sub-area 21	Under 20 years of age	6,320	6,087	12,407	26.4	23.4	24.8	--
	20 through 44 years of age	5,301	5,438	10,739	22.2	20.9	21.5	--
	45 through 64 years of age	7,901	8,357	16,258	33.0	32.1	32.5	--
	65 years of age and over	4,410	6,156	10,566	18.4	23.6	21.2	--
	All ages	23,932	26,038	49,970	100.0	100.0	100.0	47.2
Sub-area 22	Under 20 years of age	4,658	4,498	9,156	24.2	22.1	23.1	--
	20 through 44 years of age	5,326	5,364	10,690	27.7	26.4	27.0	--
	45 through 64 years of age	6,355	6,692	13,047	33.0	32.9	33.0	--
	65 years of age and over	2,900	3,791	6,691	15.1	18.6	16.9	--
	All ages	19,239	20,345	39,584	100.0	100.0	100.0	44.9
Sub-area 23	Under 20 years of age	3,327	3,224	6,551	27.9	26.4	27.2	--
	20 through 44 years of age	3,297	3,319	6,616	27.7	27.1	27.4	--
	45 through 64 years of age	3,879	3,969	7,848	32.6	32.5	32.5	--
	65 years of age and over	1,404	1,716	3,120	11.8	14.0	12.9	--
	All ages	11,907	12,228	24,135	100.0	100.0	100.0	42.2
Sub-area 24	Under 20 years of age	3,112	2,818	5,930	30.2	27.2	28.7	--
	20 through 44 years of age	2,885	2,991	5,876	28.0	28.9	28.4	--
	45 through 64 years of age	3,222	3,196	6,418	31.2	30.8	31.0	--
	65 years of age and over	1,090	1,361	2,451	10.6	13.1	11.9	--
	All ages	10,309	10,366	20,675	100.0	100.0	100.0	41.1
Sub-area 25	Under 20 years of age	10,217	9,385	19,602	30.2	27.5	28.8	--
	20 through 44 years of age	8,840	9,133	17,973	26.1	26.7	26.5	--
	45 through 64 years of age	10,953	10,941	21,894	32.4	32.0	32.2	--
	65 years of age and over	3,817	4,704	8,521	11.3	13.8	12.5	--
	All ages	33,827	34,163	67,990	100.0	100.0	100.0	41.7
Sub-area 26	Under 20 years of age	13,188	12,954	26,142	26.6	25.1	25.8	--
	20 through 44 years of age	17,678	17,448	35,126	35.7	33.7	34.7	--
	45 through 64 years of age	13,567	14,170	27,737	27.4	27.4	27.4	--
	65 years of age and over	5,075	7,132	12,207	10.3	13.8	12.1	--
	All ages	49,508	51,704	101,212	100.0	100.0	100.0	37.2
Sub-area 27	Under 20 years of age	5,121	4,769	9,890	28.0	26.6	27.3	--
	20 through 44 years of age	4,731	4,669	9,400	25.9	26.0	25.9	--
	45 through 64 years of age	6,520	6,521	13,041	35.6	36.3	36.0	--
	65 years of age and over	1,914	1,990	3,904	10.5	11.1	10.8	--
	All ages	18,286	17,949	36,235	100.0	100.0	100.0	43.0
Sub-area 28	Under 20 years of age	1,650	1,640	3,290	28.5	28.2	28.3	--
	20 through 44 years of age	1,545	1,531	3,076	26.7	26.3	26.5	--
	45 through 64 years of age	1,987	1,895	3,882	34.3	32.5	33.4	--
	65 years of age and over	610	760	1,370	10.5	13.0	11.8	--
	All ages	5,792	5,826	11,618	100.0	100.0	100.0	42.2
Sub-area Subtotal	Under 20 years of age	52,415	50,006	102,421	27.4	25.2	26.2	--
	20 through 44 years of age	54,963	55,323	110,286	28.7	27.9	28.3	--
	45 through 64 years of age	59,999	61,591	121,590	31.3	31.0	31.2	--
	65 years of age and over	24,035	31,661	55,696	12.6	15.9	14.3	--
	All ages	191,412	198,581	389,993	100.0	100.0	100.0	41.9
Waukesha County	Under 20 years of age	52,398	49,989	102,387	27.4	25.2	26.2	--
	20 through 44 years of age	54,940	55,307	110,247	28.7	27.9	28.3	--
	45 through 64 years of age	59,986	61,583	121,569	31.3	31.0	31.2	--
	65 years of age and over	24,031	31,657	55,688	12.6	15.9	14.3	--
	All ages	191,355	198,536	389,891	100.0	100.0	100.0	42.0
Sub-area 29	Under 20 years of age	7,100	6,762	13,862	23.5	22.6	23.1	--
	20 through 44 years of age	9,280	8,033	17,313	30.7	26.9	28.8	--
	45 through 64 years of age	9,567	9,479	19,046	31.7	31.7	31.7	--
	65 years of age and over	4,265	5,606	9,871	14.1	18.8	16.4	--
	All ages	30,212	29,880	60,092	100.0	100.0	100.0	43.7
Sub-area 30	Under 20 years of age	12,531	11,768	24,299	32.5	29.0	30.7	--
	20 through 44 years of age	13,484	13,797	27,281	34.9	34.1	34.5	--
	45 through 64 years of age	9,065	9,820	18,885	23.5	24.2	23.9	--
	65 years of age and over	3,510	5,126	8,636	9.1	12.7	10.9	--
	All ages	38,590	40,511	79,101	100.0	100.0	100.0	33.1

Table 98 (continued)

Sub-area/County	Age Group	Number			Percent			Median Age
		Males	Females	Total	Males	Females	Total	
Sub-area 31	Under 20 years of age	5,327	5,170	10,497	27.0	26.5	26.8	--
	20 through 44 years of age	5,478	5,568	11,046	27.8	28.5	28.1	--
	45 through 64 years of age	6,605	6,345	12,950	33.5	32.5	33.0	--
	65 years of age and over	2,311	2,445	4,756	11.7	12.5	12.1	--
	All ages	19,721	19,528	39,249	100.0	100.0	100.0	42.1
Sub-area 32	Under 20 years of age	2,329	2,212	4,541	28.2	25.4	26.8	--
	20 through 44 years of age	2,503	2,578	5,081	30.4	29.6	29.9	--
	45 through 64 years of age	2,383	2,485	4,868	28.9	28.5	28.7	--
	65 years of age and over	1,033	1,443	2,476	12.5	16.5	14.6	--
	All ages	8,248	8,718	16,966	100.0	100.0	100.0	40.4
Sub-area Subtotal	Under 20 years of age	27,287	25,912	53,199	28.2	26.3	27.2	--
	20 through 44 years of age	30,745	29,976	60,721	31.8	30.4	31.1	--
	45 through 64 years of age	27,620	28,129	55,749	28.5	28.5	28.5	--
	65 years of age and over	11,119	14,620	25,739	11.5	14.8	13.2	--
	All ages	96,771	98,637	195,408	100.0	100.0	100.0	39.0
Racine County	Under 20 years of age	27,287	25,912	53,199	28.2	26.3	27.2	--
	20 through 44 years of age	30,745	29,976	60,721	31.8	30.4	31.1	--
	45 through 64 years of age	27,620	28,129	55,749	28.5	28.5	28.5	--
	65 years of age and over	11,119	14,620	25,739	11.5	14.8	13.2	--
	All ages	96,771	98,637	195,408	100.0	100.0	100.0	39.0
Sub-area 33	Under 20 years of age	4,044	3,851	7,895	27.8	26.0	26.9	--
	20 through 44 years of age	4,269	4,358	8,627	29.4	29.5	29.4	--
	45 through 64 years of age	4,529	4,497	9,026	31.2	30.4	30.8	--
	65 years of age and over	1,686	2,082	3,768	11.6	14.1	12.9	--
	All ages	14,528	14,788	29,316	100.0	100.0	100.0	40.9
Sub-area 34	Under 20 years of age	15,319	14,645	29,964	31.5	29.0	30.2	--
	20 through 44 years of age	17,637	17,831	35,468	36.2	35.3	35.8	--
	45 through 64 years of age	11,438	11,603	23,041	23.5	22.9	23.2	--
	65 years of age and over	4,294	6,451	10,745	8.8	12.8	10.8	--
	All ages	48,688	50,530	99,218	100.0	100.0	100.0	33.5
Sub-area 35	Under 20 years of age	5,422	4,901	10,323	28.2	26.3	27.2	--
	20 through 44 years of age	5,734	5,557	11,291	29.8	29.8	29.8	--
	45 through 64 years of age	6,109	5,999	12,108	31.8	32.1	32.0	--
	65 years of age and over	1,960	2,204	4,164	10.2	11.8	11.0	--
	All ages	19,225	18,661	37,886	100.0	100.0	100.0	40.5
Sub-area Subtotal	Under 20 years of age	24,785	23,397	48,182	30.1	27.9	29.0	--
	20 through 44 years of age	27,640	27,746	55,386	33.5	33.0	33.3	--
	45 through 64 years of age	22,076	22,099	44,175	26.8	26.3	26.5	--
	65 years of age and over	7,940	10,737	18,677	9.6	12.8	11.2	--
	All ages	82,441	83,979	166,420	100.0	100.0	100.0	36.3
Kenosha County	Under 20 years of age	24,786	23,398	48,184	30.1	27.9	29.0	--
	20 through 44 years of age	27,640	27,747	55,387	33.5	33.0	33.3	--
	45 through 64 years of age	22,077	22,099	44,176	26.8	26.3	26.5	--
	65 years of age and over	7,941	10,738	18,679	9.6	12.8	11.2	--
	All ages	82,444	83,982	166,426	100.0	100.0	100.0	36.3
Sub-area 36	Under 20 years of age	1,683	1,608	3,291	26.1	25.2	25.6	--
	20 through 44 years of age	1,845	1,846	3,691	28.6	28.9	28.8	--
	45 through 64 years of age	2,120	2,070	4,190	32.9	32.4	32.6	--
	65 years of age and over	800	864	1,664	12.4	13.5	13.0	--
	All ages	6,448	6,388	12,836	100.0	100.0	100.0	41.8
Sub-area 37	Under 20 years of age	2,801	2,703	5,504	27.2	27.3	27.2	--
	20 through 44 years of age	4,652	4,055	8,707	45.1	41.0	43.1	--
	45 through 64 years of age	1,925	1,929	3,854	18.7	19.5	19.1	--
	65 years of age and over	932	1,202	2,134	9.0	12.2	10.6	--
	All ages	10,310	9,889	20,199	100.0	100.0	100.0	24.2
Sub-area 38	Under 20 years of age	9,217	8,484	17,701	29.0	26.7	27.8	--
	20 through 44 years of age	9,922	9,623	19,545	31.2	30.3	30.8	--
	45 through 64 years of age	8,891	8,849	17,740	27.9	27.9	27.9	--
	65 years of age and over	3,804	4,794	8,598	11.9	15.1	13.5	--
	All ages	31,834	31,750	63,584	100.0	100.0	100.0	38.7

Table 98 (continued)

Sub-area/County	Age Group	Number			Percent			Median Age
		Males	Females	Total	Males	Females	Total	
Sub-area 39	Under 20 years of age	1,153	1,139	2,292	27.3	25.2	26.2	--
	20 through 44 years of age	1,148	1,178	2,326	27.1	26.0	26.5	--
	45 through 64 years of age	1,304	1,356	2,660	30.8	30.0	30.4	--
	65 years of age and over	627	849	1,476	14.8	18.8	16.9	--
	All ages	4,232	4,522	8,754	100.0	100.0	100.0	42.9
Sub-area Subtotal	Under 20 years of age	14,854	13,934	28,788	28.1	26.5	27.3	--
	20 through 44 years of age	17,567	16,702	34,269	33.2	31.8	32.5	--
	45 through 64 years of age	14,240	14,204	28,444	27.0	27.0	27.0	--
	65 years of age and over	6,163	7,709	13,872	11.7	14.7	13.2	--
	All ages	52,824	52,549	105,373	100.0	100.0	100.0	37.0
Walworth County	Under 20 years of age	14,166	13,182	27,348	27.7	25.8	26.7	--
	20 through 44 years of age	16,812	16,056	32,868	32.8	31.5	32.2	--
	45 through 64 years of age	14,151	14,104	28,255	27.6	27.7	27.6	--
	65 years of age and over	6,108	7,649	13,757	11.9	15.0	13.5	--
	All ages	51,237	50,991	102,228	100.0	100.0	100.0	38.1
Sub-area Total ^b	Under 20 years of age	284,599	272,430	557,029	28.8	26.3	27.5	--
	20 through 44 years of age	330,781	336,055	666,836	33.5	32.5	33.0	--
	45 through 64 years of age	267,317	277,901	545,218	27.0	26.9	26.9	--
	65 years of age and over	106,201	147,927	254,128	10.7	14.3	12.6	--
	All ages	988,898	1,034,313	2,023,211	100.0	100.0	100.0	37.0
Region	Under 20 years of age	283,895	271,662	555,557	28.8	26.3	27.5	--
	20 through 44 years of age	330,003	335,394	665,397	33.4	32.5	32.9	--
	45 through 64 years of age	267,216	277,793	545,009	27.1	26.9	27.0	--
	65 years of age and over	106,143	147,864	254,007	10.7	14.3	12.6	--
	All ages	987,257	1,032,713	2,019,970	100.0	100.0	100.0	37.0
State	Under 20 years of age	768,712	733,484	1,502,196	27.2	25.6	26.4	--
	20 through 44 years of age	930,723	903,189	1,833,912	33.0	31.5	32.2	--
	45 through 64 years of age	785,550	788,014	1,573,564	27.8	27.5	27.7	--
	65 years of age and over	337,415	439,899	777,314	12.0	15.4	13.7	--
	All ages	2,822,400	2,864,586	5,686,986	100.0	100.0	100.0	38.5
Nation	Under 20 years of age	42,592,593	40,674,963	83,267,556	28.1	25.9	27.0	--
	20 to 44 years of age	52,082,266	51,638,287	103,720,553	34.3	32.9	33.6	--
	45 to 64 years of age	39,743,507	41,745,938	81,489,445	26.2	26.6	26.4	--
	65 years of age and older	17,362,960	22,905,024	40,267,984	11.4	14.6	13.0	--
	All ages	151,781,326	156,964,212	308,745,538	100.0	100.0	100.0	37.2

^aData are not available by sub-area within the City of Milwaukee.

^bSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

- Walworth County: Less than 1 percent, to about 13 percent
- Washington County: Less than 1 percent, to about 6 percent
- Waukesha County: Less than 1 percent, to about 10 percent.

Map 83 shows the distribution of non-minority (White Alone, Non Hispanic) residents, and Map 84 shows the distribution of all races and persons of Hispanic origin in the Region in 2010.

Educational Attainment

Table 100 sets forth the educational attainment of the Region's residents who are at least 25 years of age or older by County and sub-area in 2005-2009. The level of educational attainment is one indicator of the types of occupations that the Region's workforce is most suited to fill, which, in turn, influences earning potential and the type and size of housing that may be affordable to households within a given sub-area of the Region.

Table 99

**POPULATION BY RACE AND ETHNICITY IN THE REGION BY
SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2010**

Sub-area/County	White Alone, Non-Hispanic		Minority							
			White Alone, Hispanic		African-American Alone		American Indian and Alaska Native Alone		Asian and Pacific Islander Alone	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	7,582	94.8	117	1.5	41	0.5	16	0.2	48	0.6
2	17,969	93.8	369	1.9	216	1.1	81	0.4	141	0.7
3	31,099	95.2	403	1.2	222	0.7	67	0.2	439	1.3
4	23,861	90.5	430	1.6	697	2.7	44	0.2	899	3.4
Sub-area Subtotal	80,511	93.4	1,319	1.5	1,176	1.4	208	0.2	1,527	1.8
Ozaukee County	80,689	93.4	1,321	1.5	1,177	1.4	208	0.2	1,529	1.8
5	8,696	95.9	90	1.0	49	0.5	23	0.3	67	0.7
6	41,822	94.0	734	1.7	337	0.7	158	0.4	313	0.7
7	5,473	96.6	62	1.1	21	0.4	15	0.3	17	0.3
8	10,434	95.8	147	1.4	57	0.5	23	0.2	75	0.7
9	25,291	94.2	519	1.9	165	0.6	95	0.4	205	0.8
10	18,266	91.3	275	1.4	430	2.1	46	0.2	619	3.1
11	14,459	96.1	144	1.0	97	0.6	41	0.3	149	1.0
Sub-area Subtotal	124,441	94.2	1,971	1.5	1,156	0.9	401	0.3	1,445	1.1
Washington County	124,348	94.2	1,969	1.5	1,155	0.9	401	0.3	1,445	1.1
12	52,191	80.5	1,460	2.3	6,333	9.8	149	0.2	2,800	4.3
13	20,124	25.8	1,205	1.5	47,022	60.2	356	0.5	5,111	6.5
14	58,984	24.3	4,148	1.7	158,639	65.4	1,115	0.4	8,632	3.6
15	46,767	61.9	2,221	3.0	20,276	26.8	372	0.5	2,204	2.9
16	94,344	47.5	38,546	19.4	11,832	6.0	2,852	1.4	5,145	2.6
17	142,817	84.3	6,918	4.1	5,799	3.4	1,166	0.7	4,712	2.8
18	41,538	85.3	2,390	4.9	1,171	2.4	425	0.8	695	1.4
19	58,278	83.4	2,810	4.0	2,692	3.9	373	0.5	3,488	5.0
Sub-area Subtotal	515,043	54.3	59,698	6.3	253,764	26.8	6,808	0.7	32,787	3.5
Milwaukee County	514,958	54.3	59,698	6.3	253,764	26.8	6,808	0.7	32,785	3.5
20	34,822	90.3	551	1.4	1,129	2.9	96	0.3	1,283	3.3
21	44,560	89.2	763	1.5	604	1.2	74	0.2	3,064	6.1
22	36,292	91.7	695	1.8	290	0.7	118	0.3	1,502	3.8
23	23,061	95.6	392	1.6	67	0.3	39	0.2	224	0.9
24	19,634	95.0	288	1.4	119	0.5	71	0.3	302	1.5
25	64,147	94.3	1,202	1.8	571	0.8	172	0.3	810	1.2
26	84,977	84.0	6,049	6.0	1,942	1.9	354	0.3	3,353	3.3
27	34,639	95.6	685	1.9	129	0.4	90	0.2	239	0.7
28	11,079	95.3	224	1.9	64	0.6	53	0.5	77	0.7
Sub-area Subtotal	353,211	90.5	10,849	2.8	4,915	1.3	1,067	0.3	10,854	2.8
Waukesha County	353,114	90.5	10,849	2.8	4,914	1.3	1,066	0.3	10,852	2.8
29	50,403	83.9	2,366	3.9	3,584	6.0	198	0.3	1,152	1.9
30	42,403	53.6	6,536	8.3	17,806	22.5	381	0.5	633	0.8
31	37,208	94.8	792	2.0	267	0.7	145	0.4	242	0.6
32	15,400	90.8	623	3.7	110	0.6	57	0.3	147	0.9
Sub-area Subtotal	145,414	74.5	10,317	5.3	21,767	11.1	781	0.4	2,174	1.1
Racine County	145,414	74.5	10,317	5.3	21,767	11.1	781	0.4	2,174	1.1
33	25,381	86.5	1,035	3.5	962	3.3	113	0.4	545	1.9
34	68,967	69.5	7,552	7.6	9,876	10.0	578	0.6	1,732	1.7
35	35,538	93.8	937	2.5	214	0.6	123	0.3	205	0.5
Sub-area Subtotal	129,886	78.1	9,524	5.7	11,052	6.6	814	0.5	2,482	1.5
Kenosha County	129,892	78.1	9,524	5.7	11,052	6.6	814	0.5	2,482	1.5
36	12,250	95.4	226	1.8	45	0.3	42	0.3	61	0.5
37	17,507	82.6	767	3.8	522	2.5	41	0.2	316	1.6
38	53,572	84.2	4,061	6.4	542	0.9	220	0.3	514	0.8
39	7,802	89.1	370	4.2	43	0.5	12	0.2	63	0.7
Sub-area Subtotal	91,131	86.5	5,424	5.1	1,152	1.1	315	0.3	954	0.9
Walworth County	88,690	86.7	5,245	5.1	980	1.0	308	0.3	888	0.9
Sub-area Total ^b	1,439,637	71.1	99,102	4.9	294,982	14.6	10,394	0.5	52,223	2.6
Region	1,437,105	71.1	98,923	4.9	294,809	14.6	10,386	0.5	52,155	2.6

Table 99 (continued)

Sub-area/County	Minority						Total Population		Total Hispanic	
	Other Race, Alone		Two or More Races		Total Minority Population					
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	118	1.5	70	0.9	410	5.2	7,992	100.0	249	3.1
2	131	0.7	259	1.4	1,197	6.2	19,166	100.0	549	2.9
3	145	0.4	309	1.0	1,585	4.8	32,684	100.0	598	1.8
4	87	0.3	349	1.3	2,506	9.5	26,367	100.0	557	2.1
Sub-area Subtotal Ozaukee County	481	0.6	987	1.1	5,698	6.6	86,209	100.0	1,953	2.3
	483	0.6	988	1.1	5,706	6.6	86,395	100.0	1,956	2.3
5	67	0.7	79	0.9	375	4.1	9,071	100.0	184	2.0
6	460	1.0	651	1.5	2,653	6.0	44,475	100.0	1,377	3.1
7	34	0.6	42	0.7	191	3.4	5,664	100.0	101	1.8
8	50	0.5	101	0.9	453	4.2	10,887	100.0	209	1.9
9	290	1.1	272	1.0	1,546	5.8	26,837	100.0	895	3.3
10	95	0.5	272	1.4	1,737	8.7	20,003	100.0	400	2.0
11	56	0.4	101	0.6	588	3.9	15,047	100.0	222	1.5
Sub-area Subtotal Washington County	1,052	0.8	1,518	1.2	7,543	5.8	131,984	100.0	3,388	2.6
	1,052	0.8	1,517	1.2	7,539	5.8	131,887	100.0	3,385	2.6
12	456	0.7	1,441	2.2	12,639	19.5	64,830	100.0	2,131	3.3
13	1,450	1.9	2,778	3.6	57,922	74.2	78,046	100.0	3,557	4.6
14	4,044	1.7	7,022	2.9	183,600	75.7	242,584	100.0	11,222	4.6
15	1,595	2.1	2,088	2.8	28,756	38.1	75,523	100.0	4,582	6.1
16	37,561	18.9	8,400	4.2	104,336	52.5	198,680	100.0	83,646	42.1
17	3,965	2.3	4,094	2.4	26,654	15.7	169,471	100.0	12,375	7.3
18	1,374	2.8	1,195	2.4	7,250	14.7	48,788	100.0	4,352	8.9
19	986	1.4	1,275	1.8	11,624	16.6	69,902	100.0	4,174	6.0
Sub-area Subtotal Milwaukee County	51,431	5.4	28,293	3.0	432,781	45.7	947,824	100.0	126,039	13.3
	51,429	5.4	28,293	3.0	432,777	45.7	947,735	100.0	126,039	13.3
20	167	0.4	526	1.4	3,752	9.7	38,574	100.0	830	2.2
21	224	0.4	681	1.4	5,410	10.8	49,970	100.0	1,081	2.2
22	232	0.6	455	1.1	3,292	8.3	39,584	100.0	1,036	2.6
23	100	0.4	252	1.0	1,074	4.4	24,135	100.0	545	2.3
24	62	0.3	199	1.0	1,041	5.0	20,675	100.0	391	1.9
25	370	0.5	717	1.1	3,842	5.7	67,990	100.0	1,679	2.5
26	2,726	2.7	1,811	1.8	16,235	16.0	101,212	100.0	9,43	9.3
27	114	0.3	339	0.9	1,596	4.4	36,235	100.0	856	2.4
28	46	0.4	75	0.6	539	4.7	11,618	100.0	271	2.3
Sub-area Subtotal Waukesha County	4,041	1.0	5,055	1.3	36,781	9.5	389,993	100.0	16,123	4.1
	4,041	1.0	5,055	1.3	36,777	9.5	389,891	100.0	16,123	4.1
29	1,248	2.1	1,141	1.9	9,689	16.1	60,092	100.0	3,973	6.6
30	8,160	10.3	3,182	4.0	36,698	46.4	79,101	100.0	16,325	20.6
31	225	0.6	370	0.9	2,041	5.2	39,249	100.0	1,112	2.8
32	413	2.4	216	1.3	1,566	9.2	16,966	100.0	1,136	6.7
Sub-area Subtotal Racine County	10,046	5.1	4,909	2.5	49,994	25.5	195,408	100.0	22,546	11.5
	10,046	5.1	4,909	2.5	49,994	25.5	195,408	100.0	22,546	11.5
33	675	2.3	605	2.1	3,935	13.5	29,316	100.0	1,946	6.6
34	6,761	6.8	3,752	3.8	30,251	30.5	99,218	100.0	16,130	16.3
35	444	1.2	425	1.1	2,348	6.2	37,886	100.0	1,516	4.0
Sub-area Subtotal Kenosha County	7,880	4.7	4,782	2.9	36,534	21.9	166,420	100.0	19,592	11.8
	7,880	4.7	4,782	2.9	36,534	21.9	166,426	100.0	19,592	11.8
36	77	0.6	135	1.1	586	4.6	12,836	100.0	326	2.5
37	730	3.4	316	1.5	2,692	17.4	20,199	100.0	1,592	7.5
38	3,618	5.7	1,057	1.7	10,012	15.8	63,584	100.0	8,276	13.0
39	384	4.4	80	0.9	952	10.9	8,754	100.0	799	9.1
Sub-area Subtotal Walworth County	4,809	4.5	1,588	1.5	14,242	13.5	105,373	100.0	10,993	10.3
	4,604	4.5	1,513	1.5	13,538	13.3	102,228	100.0	10,578	10.3
Sub-area Total ^b Region	79,740	3.9	47,132	2.3	583,573	28.9	2,023,211	100.0	200,634	9.9
	79,535	3.9	47,057	2.3	582,865	28.9	2,019,970	100.0	200,219	9.9

NOTE: Persons of Hispanic ethnicity can be of any race or combination of races. The figures on this table indicate the number of persons reported as being white alone and Non-Hispanic (non-minority) and those of a given minority race or Hispanic ethnicity (as indicated by the column heading).

^aPercentage of the Sub-area, County, or Region's population.

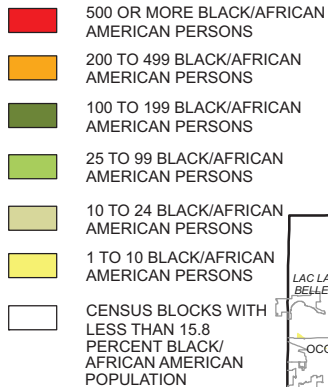
^bSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

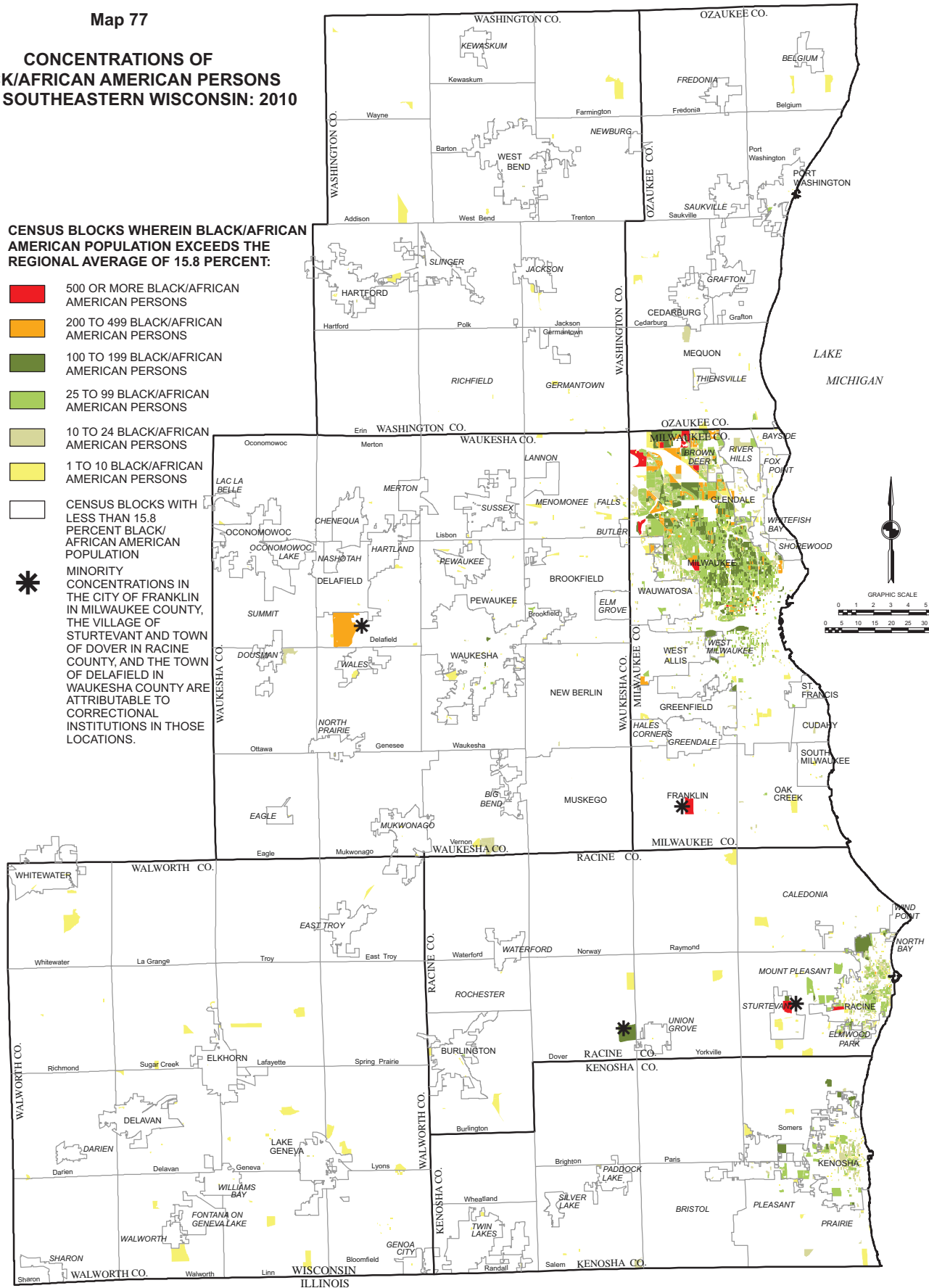
Map 77

CONCENTRATIONS OF BLACK/AFRICAN AMERICAN PERSONS WITHIN SOUTHEASTERN WISCONSIN: 2010

**CENSUS BLOCKS WHEREIN BLACK/AFRICAN
AMERICAN POPULATION EXCEEDS THE
REGIONAL AVERAGE OF 15.8 PERCENT:**



MINORITY
CONCENTRATIONS IN
THE CITY OF FRANKLIN
IN MILWAUKEE COUNTY,
THE VILLAGE OF
STURTEVANT AND TOWN
OF DOVER IN RACINE
COUNTY, AND THE TOWN
OF DELAFIELD IN
WAUKESHA COUNTY ARE
ATTRIBUTABLE TO
CORRECTIONAL
INSTITUTIONS IN THOSE
LOCATIONS.

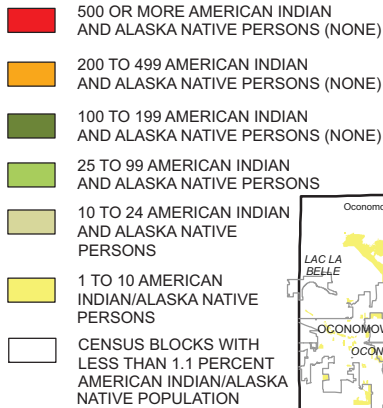


Source: U.S. Bureau of the Census and SEWRPC.

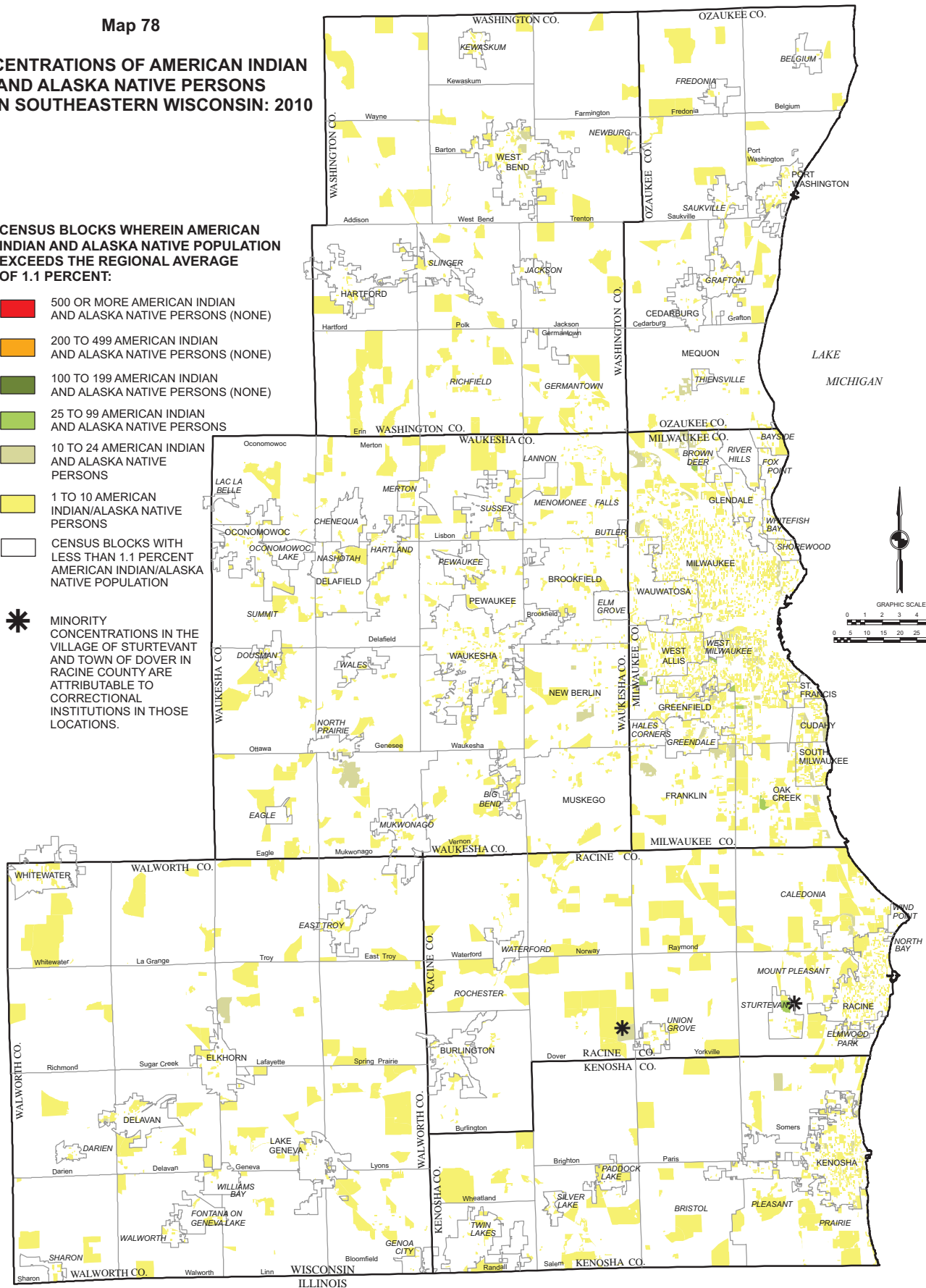
Map 78

**CONCENTRATIONS OF AMERICAN INDIAN
AND ALASKA NATIVE PERSONS
WITHIN SOUTHEASTERN WISCONSIN: 2010**

CENSUS BLOCKS WHEREIN AMERICAN INDIAN AND ALASKA NATIVE POPULATION EXCEEDS THE REGIONAL AVERAGE OF 1.1 PERCENT:

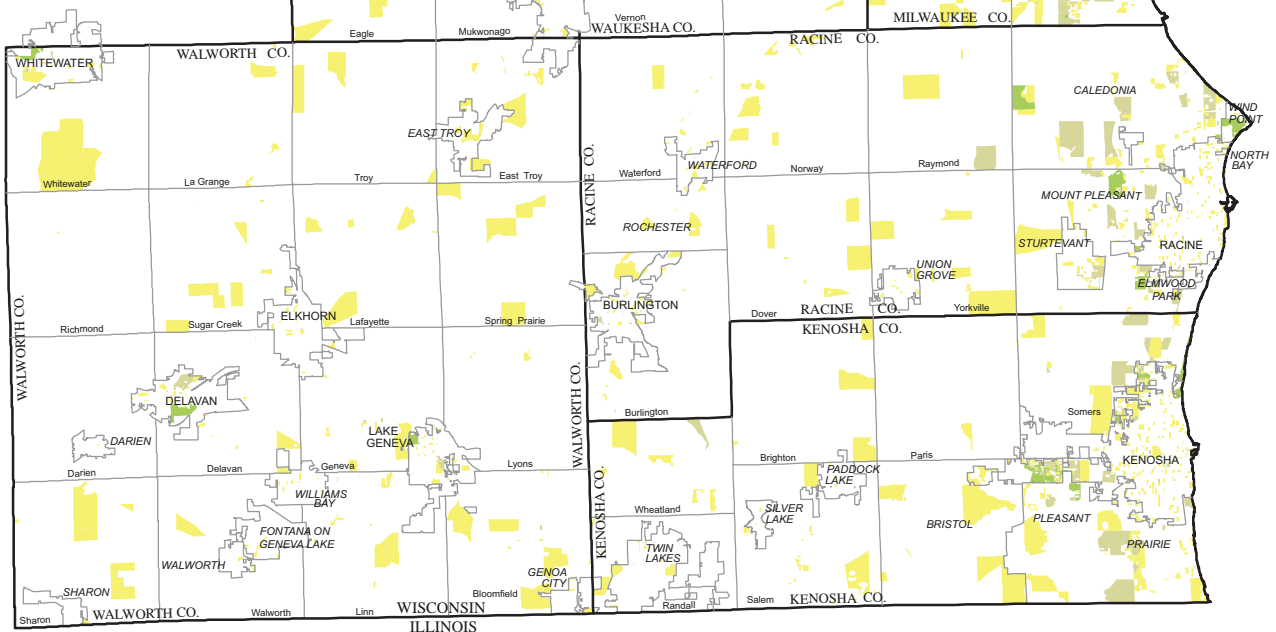


MINORITY CONCENTRATIONS IN THE VILLAGE OF STURTEVANT AND TOWN OF DOVER IN RACINE COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.



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

CONCENTRATIONS OF ASIAN AND PACIFIC ISLANDER PERSONS WITHIN SOUTHEASTERN WISCONSIN: 2010



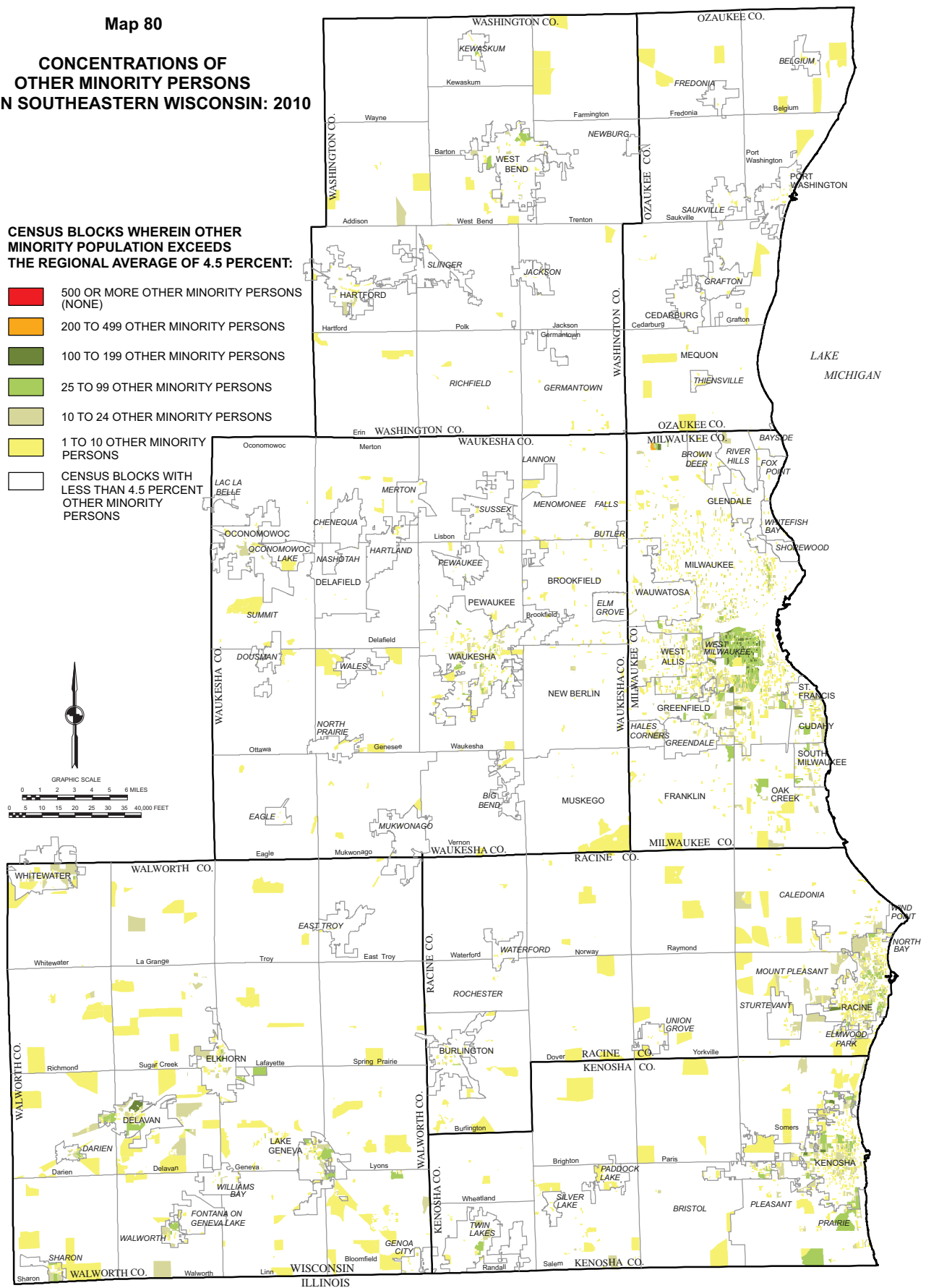
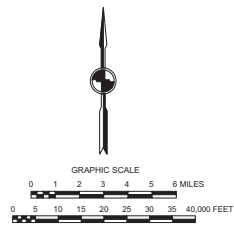
373

Map 80

**CONCENTRATIONS OF
OTHER MINORITY PERSONS
WITHIN SOUTHEASTERN WISCONSIN: 2010**

**CENSUS BLOCKS WHEREIN OTHER
MINORITY POPULATION EXCEEDS
THE REGIONAL AVERAGE OF 4.5 PERCENT:**

- 500 OR MORE OTHER MINORITY PERSONS (NONE)
- 200 TO 499 OTHER MINORITY PERSONS
- 100 TO 199 OTHER MINORITY PERSONS
- 25 TO 99 OTHER MINORITY PERSONS
- 10 TO 24 OTHER MINORITY PERSONS
- 1 TO 10 OTHER MINORITY PERSONS
- CENSUS BLOCKS WITH LESS THAN 4.5 PERCENT OTHER MINORITY PERSONS

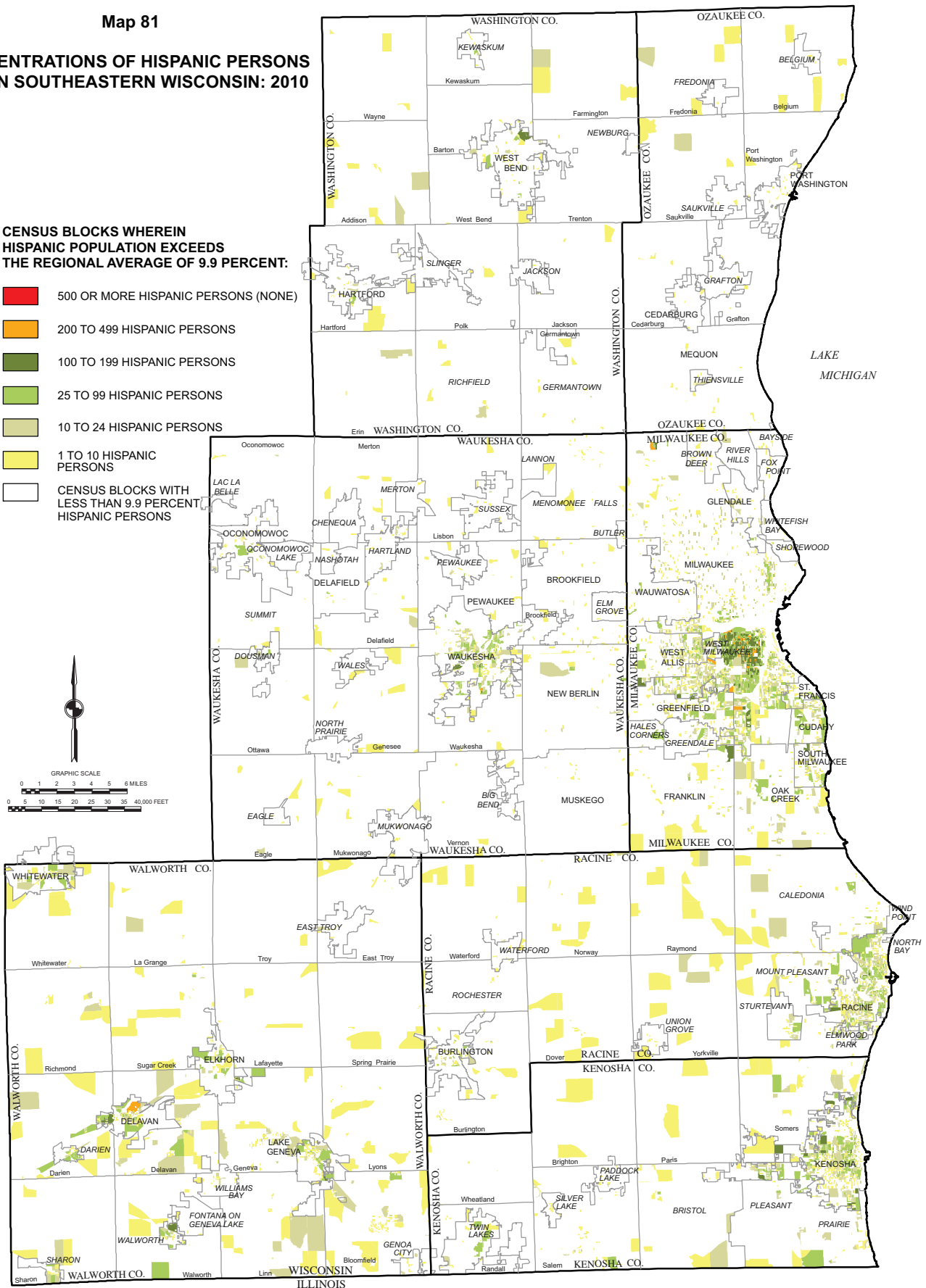
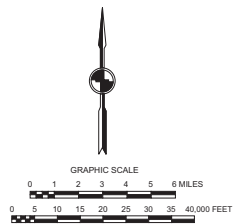
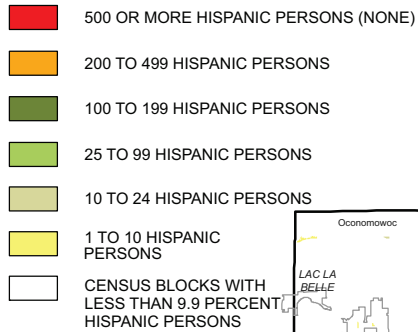


Source: U.S. Bureau of the Census and SEWRPC.

Map 81

**CONCENTRATIONS OF HISPANIC PERSONS
WITHIN SOUTHEASTERN WISCONSIN: 2010**

**CENSUS BLOCKS WHEREIN
HISPANIC POPULATION EXCEEDS
THE REGIONAL AVERAGE OF 9.9 PERCENT:**

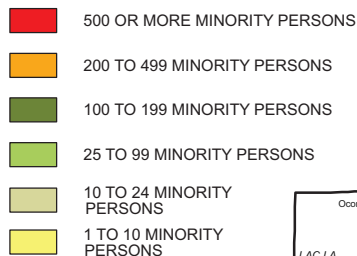


Source: U.S. Bureau of the Census and SEWRPC.

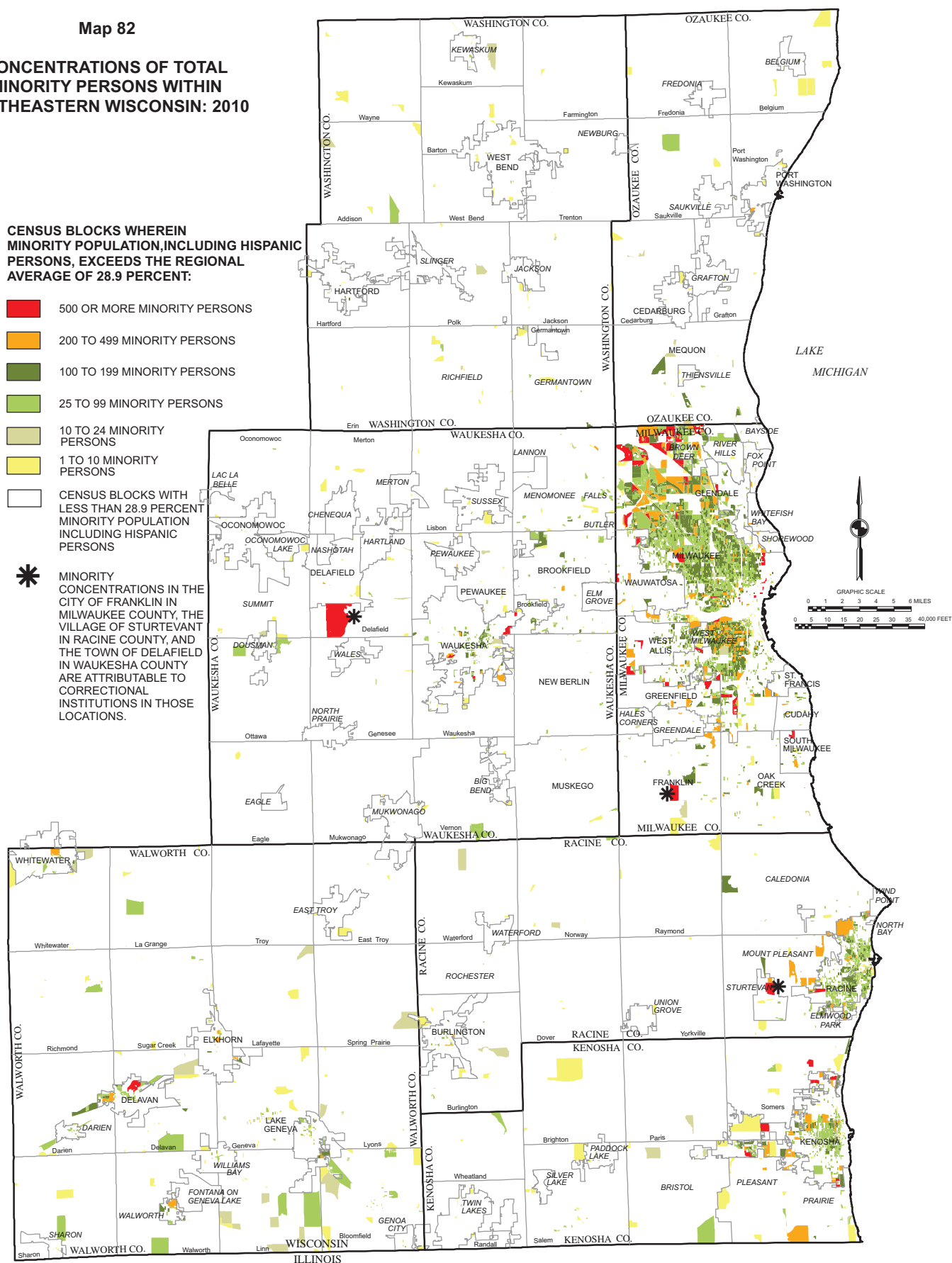
Map 82

CONCENTRATIONS OF TOTAL MINORITY PERSONS WITHIN SOUTHEASTERN WISCONSIN: 2010

CENSUS BLOCKS WHEREIN
MINORITY POPULATION, INCLUDING HISPANIC
PERSONS, EXCEEDS THE REGIONAL
AVERAGE OF 28.9 PERCENT:

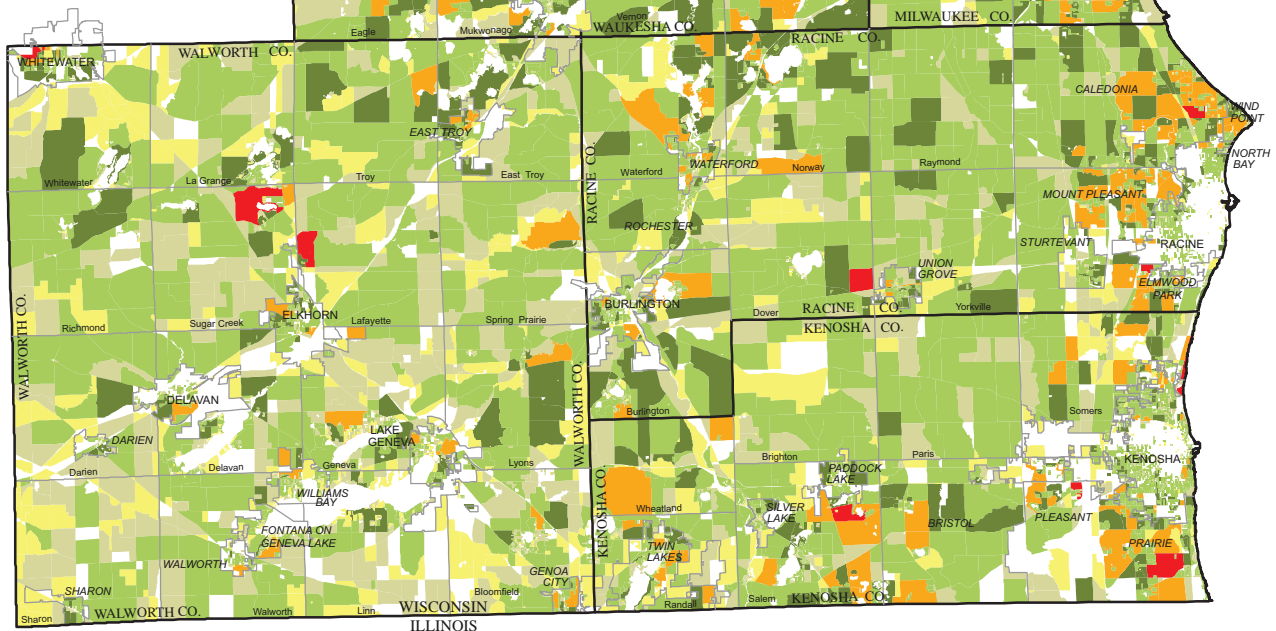


MINORITY
CONCENTRATIONS IN THE
CITY OF FRANKLIN IN
MILWAUKEE COUNTY, THE
VILLAGE OF STURTEVANT
IN RACINE COUNTY, AND
THE TOWN OF DELAFIELD
IN WAUKESHA COUNTY
ARE ATTRIBUTABLE TO
CORRECTIONAL INSTITUTIONS
IN THOSE LOCATIONS.



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

**CONCENTRATIONS OF
WHITE ALONE/NONHISPANIC PERSONS
WITHIN SOUTHEASTERN WISCONSIN: 2010**



377

Map 84

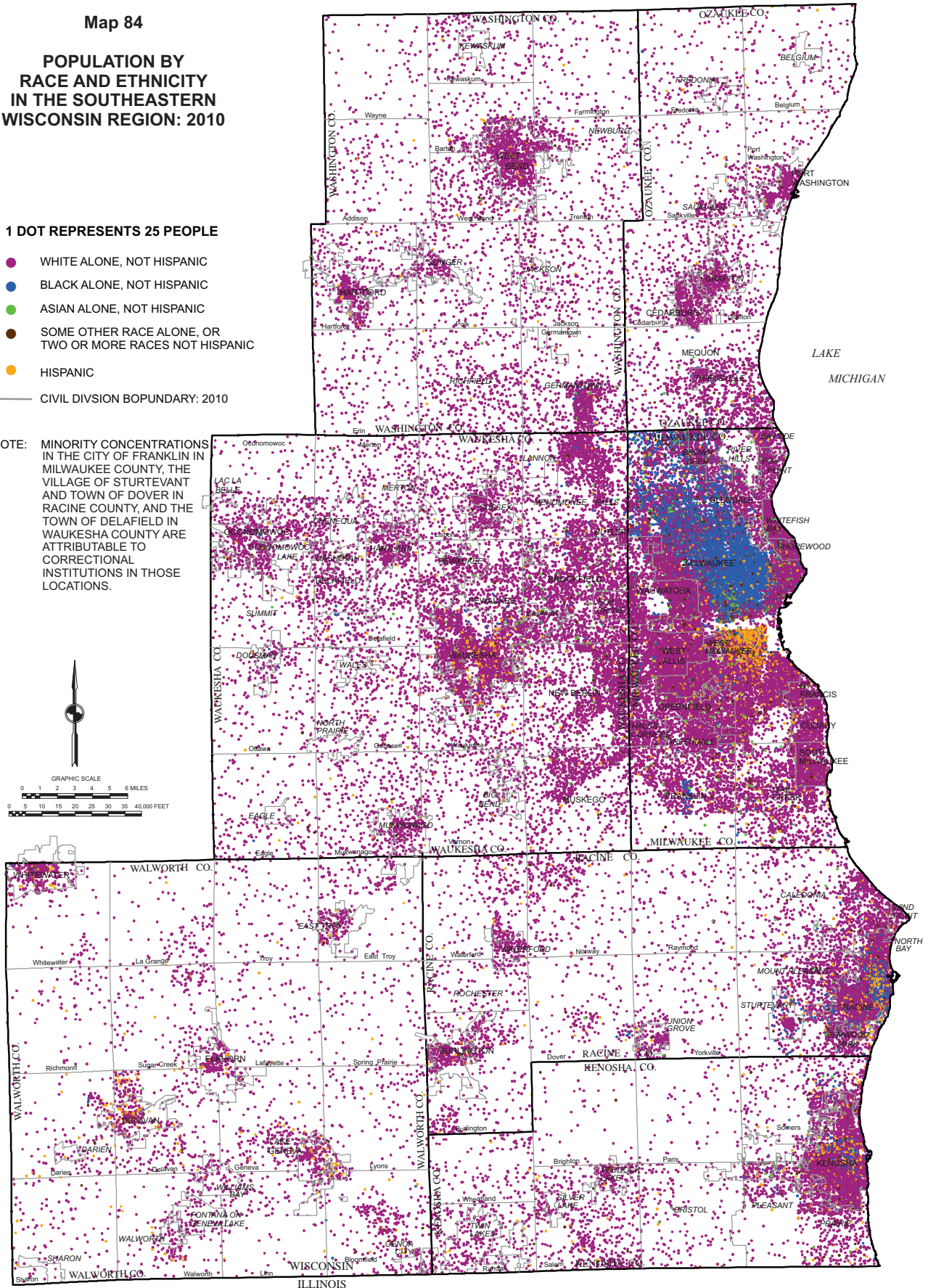
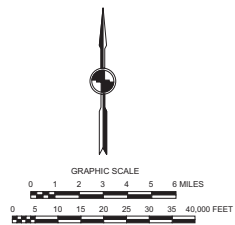
POPULATION BY RACE AND ETHNICITY IN THE SOUTHEASTERN WISCONSIN REGION: 2010

1 DOT REPRESENTS 25 PEOPLE

- WHITE ALONE, NOT HISPANIC
- BLACK ALONE, NOT HISPANIC
- ASIAN ALONE, NOT HISPANIC
- SOME OTHER RACE ALONE, OR TWO OR MORE RACES NOT HISPANIC
- HISPANIC

— CIVIL DIVISION BOUNDARY: 2010

NOTE: MINORITY CONCENTRATIONS IN THE CITY OF FRANKLIN IN MILWAUKEE COUNTY, THE VILLAGE OF STURTEVANT AND TOWN OF DOVER IN RACINE COUNTY, AND THE TOWN OF DELAFIELD IN WAUKESHA COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.



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

Table 100

**EDUCATIONAL ATTAINMENT OF PERSONS AGE 25 AND OLDER
IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009**

Sub-area/County	Less than 9th Grade		9th to 12th Grade No Diploma		High School Graduate		Some College or Associates Degree		Bachelor or Graduate Degree		Total Population Age 25 and Older	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	177	3.3	310	5.8	1,746	32.8	1,803	33.8	1,296	24.3	5,332	100.0
2	339	2.8	786	6.5	4,049	33.4	3,773	31.1	3,183	26.2	12,130	100.0
3	381	1.8	509	2.3	5,110	23.6	6,601	30.4	9,100	41.9	21,701	100.0
4	220	1.2	445	2.5	2,467	13.7	4,368	24.2	10,549	58.4	18,049	100.0
Sub-area Subtotal	1,117	1.9	2,050	3.6	13,372	23.4	16,545	28.9	24,128	42.2	57,212	100.0
Ozaukee County	1,123	1.9	2,057	3.6	13,391	23.4	16,562	28.9	24,196	42.2	57,329	100.0
5	205	3.4	376	6.2	2,275	37.6	2,133	35.3	1,059	17.5	6,048	100.0
6	967	3.2	2,031	6.8	10,537	35.1	9,419	31.4	7,032	23.5	29,986	100.0
7	72	2.0	113	3.1	1,603	43.9	1,217	33.4	641	17.6	3,646	100.0
8	133	1.9	448	6.4	2,336	33.4	2,078	29.8	1,988	28.5	6,983	100.0
9	414	2.4	1,116	6.5	6,430	37.3	5,301	30.7	3,987	23.1	17,248	100.0
10	81	0.6	551	4.3	3,902	30.2	3,888	30.1	4,500	34.8	12,922	100.0
11	136	1.3	356	3.4	3,123	30.2	3,382	32.7	3,355	32.4	10,352	100.0
Sub-area Subtotal	2,008	2.3	4,991	5.7	30,206	34.7	27,418	31.4	22,562	25.9	87,185	100.0
Washington County	2,002	2.3	4,984	5.7	30,197	34.7	27,401	31.4	22,562	25.9	87,146	100.0
12	475	1.1	1,243	2.8	7,192	15.9	9,519	21.1	26,656	59.1	45,085	100.0
13	2,139	4.5	5,457	11.6	16,304	34.7	14,625	31.1	8,494	18.1	47,019	100.0
14	6,507	4.6	20,058	14.0	48,851	34.1	42,265	29.5	25,467	17.8	143,148	100.0
15	1,645	3.5	3,813	8.1	8,960	18.9	10,720	22.6	22,204	46.9	47,342	100.0
16	15,167	11.6	16,709	12.7	44,597	34.0	31,998	24.4	22,765	17.3	131,236	100.0
17	3,694	3.1	7,750	6.4	35,841	29.7	34,951	29.0	38,420	31.8	120,656	100.0
18	1,742	4.9	3,467	9.8	12,905	36.6	10,334	29.3	6,830	19.4	35,278	100.0
19	1,039	2.2	3,263	6.9	14,280	30.1	14,290	30.2	14,491	30.6	47,363	100.0
Sub-area Subtotal	32,408	5.3	61,760	10.0	188,930	30.6	168,702	27.3	165,327	26.8	617,127	100.0
Milwaukee County	32,339	5.2	61,764	10.0	188,855	30.6	168,771	27.4	165,240	26.8	616,969	100.0
20	495	1.9	1,418	5.5	7,887	30.8	7,120	27.8	8,708	34.0	25,628	100.0
21	315	0.9	1,110	3.1	6,871	19.2	8,446	23.7	18,943	53.1	35,685	100.0
22	430	1.6	929	3.4	7,314	26.6	7,792	28.4	10,992	40.0	27,457	100.0
23	141	0.9	524	3.4	4,930	32.3	4,443	29.1	5,241	34.3	15,279	100.0
24	224	1.7	510	4.0	3,956	30.8	4,109	32.0	4,053	31.5	12,852	100.0
25	404	0.9	1,222	2.8	10,512	24.0	13,408	30.6	18,299	41.7	43,845	100.0
26	1,559	2.4	2,577	3.9	18,308	28.2	19,291	29.7	23,264	35.8	64,999	100.0
27	337	1.4	1,023	4.4	7,189	30.7	7,931	33.9	6,923	29.6	23,403	100.0
28	92	1.2	325	4.4	2,411	32.4	2,454	32.9	2,169	29.1	7,451	100.0
Sub-area Subtotal	3,997	1.6	9,638	3.8	69,378	27.0	74,994	29.2	98,592	38.4	256,599	100.0
Waukesha County	3,997	1.6	9,636	3.8	69,349	27.0	74,946	29.2	98,582	38.4	256,510	100.0
29	1,548	3.6	2,735	6.3	13,408	30.8	13,211	30.4	12,589	28.9	43,491	100.0
30	3,295	6.5	6,088	12.0	18,565	36.7	14,163	28.0	8,515	16.8	50,626	100.0
31	851	3.2	1,770	6.7	9,583	36.3	8,197	31.1	5,977	22.7	26,378	100.0
32	371	3.3	1,018	9.2	3,762	33.9	3,593	32.3	2,368	21.3	11,112	100.0
Sub-area Subtotal	6,065	4.6	11,611	8.8	45,318	34.4	39,164	29.8	29,449	22.4	131,607	100.0
Racine County	6,065	4.6	11,611	8.8	45,318	34.4	39,164	29.8	29,449	22.4	131,607	100.0
33	597	3.1	1,619	8.4	5,294	27.6	5,943	30.9	5,774	30.0	19,227	100.0
34	2,796	4.6	6,185	10.2	20,629	34.1	18,913	31.2	12,040	19.9	60,563	100.0
35	369	1.5	1,842	7.4	9,384	37.4	8,197	32.7	5,272	21.0	25,064	100.0
Sub-area Subtotal	3,762	3.6	9,646	9.2	35,307	33.7	33,053	31.5	23,086	22.0	104,854	100.0
Kenosha County	3,762	3.6	9,646	9.2	35,311	33.7	33,056	31.5	23,086	22.0	104,861	100.0
36	143	1.7	311	3.7	2,945	34.9	2,600	30.8	2,432	28.9	8,431	100.0
37	286	3.0	560	5.9	3,079	32.7	2,738	29.0	2,770	29.4	9,433	100.0
38	1,719	4.3	3,331	8.3	14,582	36.4	11,530	28.8	8,900	22.2	40,062	100.0
39	323	5.7	305	5.3	1,467	25.7	1,652	29.0	1,958	34.3	5,705	100.0
Sub-area Subtotal	2,471	3.9	4,507	7.1	22,073	34.7	18,520	29.1	16,060	25.2	63,631	100.0
Walworth County	2,450	3.9	4,394	7.0	21,732	34.7	18,331	29.2	15,809	25.2	62,716	100.0
Sub-area Total ^b	51,828	3.9	104,203	7.9	404,584	30.7	378,396	28.7	379,204	28.8	1,318,215	100.0
Region	51,738	3.9	104,092	7.9	404,153	30.7	378,231	28.7	378,924	28.8	1,317,138	100.0

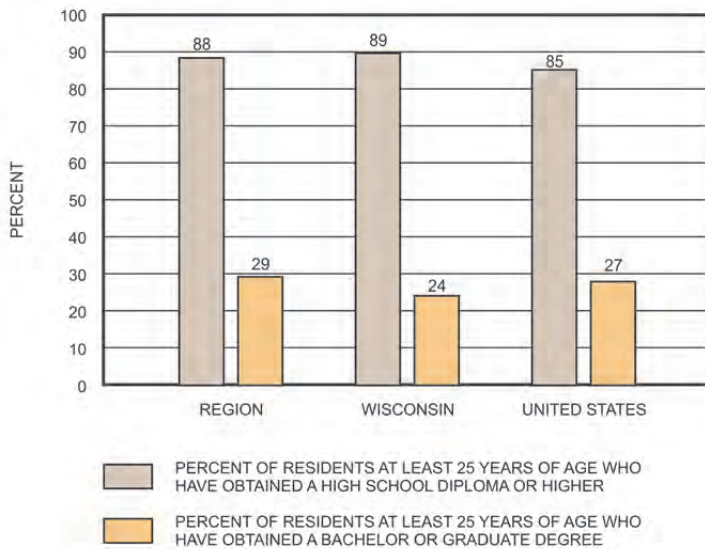
^aPercentage of the sub-area, County, or Region population.

^bSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Figure 24

EDUCATIONAL ATTAINMENT OF PERSONS AGE 25 AND OLDER IN THE REGION, STATE, AND NATION: 2005-2009



Source: SEWRPC.

About 88 percent of residents at least 25 years old in the Region have a high school degree or higher level of education and about 29 percent of the Region's residents have a bachelor or graduate degree. Figure 24 shows that educational attainment in the Region compares favorably to that of the State and the Nation. About 89 percent of residents at least 25 years old in the State have a high school degree or higher level of education and about 24 percent of residents in the State have a bachelor or graduate degree. About 85 percent of the Nation's residents age 25 or older have a high school degree or higher level of education and about 27 percent of the Nation's residents have a bachelors or graduate degree.

While the educational attainment of the Region as a whole compares favorably to the State and Nation, levels vary significantly within the Region. More than 15 percent of residents age 25 and older in sub-areas 13, 14, and 16 in Milwaukee County and sub-area 30 in Racine

County are not high school graduates. In addition, fewer than 20 percent of residents in these same sub-areas have attained at least a bachelor degree level of education. In contrast, more than 45 percent of residents age 25 and older in sub-area 4 in Ozaukee County, sub-areas 12 and 15 in Milwaukee County, and sub-area 21 in Waukesha County have attained at least a bachelor degree level of education. Sub-areas 4, 12, and 21 also have a relatively low percentage of residents that are not high school graduates. Sub-area 15 has a somewhat higher percentage of residents that are not high school graduates.

Table 10 sets forth the educational attainment of the Region's residents by race and ethnicity in 2005-2009. About 8 percent of White/Non Hispanics, 22 percent of African Americans, and 41 percent of Hispanics age 25 or older have not obtained a high school degree. About 32 percent of White/Non Hispanics, 13 percent of African Americans, and 10 percent of Hispanics have obtained a Bachelor's degree or higher level of education.

Households

Household trend data from 1950 to 2000 for each county in the Region are set forth in Table 23 in Chapter IV to provide a historical context for the discussion of housing development trends and existing housing stock in that Chapter. A household includes all persons who occupy a housing unit. A housing unit is defined by the U.S. Bureau of the Census as a house, apartment, mobile home, group of rooms, or single room occupied or intended for occupancy as separate living quarters. A household is the unit of consumption for housing units and relates directly to the demand for housing in the Region. As noted in Chapter IV, the number of households in the Region increased from 354,544 in 1950 to 749,039 in 2000. Similar to Regional population trends, the proportion of the Region's households in Milwaukee County decreased between 1950 and 2000 while the proportion of the Region's households outside of Milwaukee County increased, particularly in Waukesha County. Table 102 shows the number of households in the Region, State, and Nation in 2000 and 2010. The number of households in the Region grew by about 7 percent, to 800,087, between 2000 and 2010. The number of households in the Region grew at a somewhat slower rate than the number of households in the State between 2000 and 2010. As a result, the proportion of the State's households in the Region decreased from 36 percent in 2000 to 35 percent in 2010.

Table 102 also shows the number of households in counties and sub-areas of the Region in 2000 and 2010. The number of households in Waukesha County increased by 17,434 between 2000 and 2010, or by about 13 percent,

Table 101

EDUCATIONAL ATTAINMENT OF PERSONS AGE 25 AND OLDER BY RACE AND ETHNICITY IN THE REGION BY COUNTY: 2005-2009

County	White Alone, Non-Hispanic		Minority												Total Population		Total Hispanic	
			White Alone, Hispanic		African-American Alone		American Indian and Alaska Native Alone		Asian and Pacific Islander Alone		Other Race, Alone		Two or More Races					
Kenosha																		
Less than a high school diploma	9,725	10.7	1,309	37.7	979	21.9	66	15.9	163	11.3	1,057	27.6	109	16.6	13,408	12.8	2,371	32.2
High school graduate, GED, or alternative.....	30,696	33.9	901	25.9	1,578	35.3	80	19.3	228	15.8	1,684	44.1	144	21.9	35,311	33.7	2,591	35.1
Some college or associates degree	29,550	32.6	806	23.2	1,120	25.0	218	52.7	315	21.9	779	20.4	268	40.7	33,056	31.5	1,627	22.1
Bachelor's degree or higher	20,610	22.8	459	13.2	794	17.8	50	12.1	734	51.0	302	7.9	137	20.8	23,086	22.0	780	10.6
Subtotal	90,581	100.0	3,475	100.0	4,471	100.0	414	100.0	1,440	100.0	3,822	100.0	658	100.0	104,861	100.0	7,369	100.0
Milwaukee																		
Less than a high school diploma	36,241	8.9	11,590	41.6	29,040	22.6	686	18.7	3,430	20.5	12,299	48.4	817	14.4	94,103	15.2	24,421	44.5
High school graduate, GED, or alternative.....	122,110	29.8	7,796	27.9	46,207	36.0	1,304	35.5	2,873	17.1	6,873	27.1	1,692	29.9	188,855	30.6	15,392	28.0
Some college or associates degree	114,125	27.9	5,173	18.5	38,260	29.8	1,400	38.1	3,370	20.1	4,432	17.5	2,011	35.6	168,771	27.4	9,942	18.1
Bachelor's degree or higher	136,688	33.4	3,340	12.0	14,917	11.6	285	7.7	7,101	42.3	1,774	7.0	1,135	20.1	165,240	26.8	5,181	9.4
Subtotal	409,164	100.0	27,899	100.0	128,424	100.0	3,675	100.0	16,774	100.0	25,378	100.0	5,655	100.0	616,969	100.0	54,936	100.0
Ozaukee																		
Less than a high school diploma	2,863	5.2	131	19.7	39	5.8	24	40.7	81	10.8	15	10.5	27	8.6	3,180	5.5	173	20.9
High school graduate, GED, or alternative.....	12,962	23.7	165	24.8	126	18.7	0	0.0	32	4.3	33	23.1	73	23.2	13,391	23.4	201	24.2
Some college or associates degree	15,896	29.0	180	27.1	208	31.0	18	30.5	91	12.1	14	9.8	155	49.4	16,562	28.9	224	27.0
Bachelor's degree or higher	23,006	42.0	189	28.4	299	44.5	17	28.8	545	72.8	81	56.6	59	18.8	24,196	42.2	231	27.9
Subtotal	54,727	99.9	665	100.0	672	100.0	59	100.0	749	100.0	143	100.0	314	100.0	57,329	100.0	829	100.0
Racine																		
Less than a high school diploma	10,515	9.8	2,202	39.7	2,622	23.1	41	12.6	180	14.3	1,835	46.4	281	21.1	17,676	13.4	4,152	41.7
High school graduate, GED, or alternative.....	37,354	34.6	1,773	32.0	4,383	38.6	82	25.2	294	23.4	926	23.4	506	38.0	45,318	34.4	2,929	29.4
Some college or associates degree	33,297	30.9	1,070	19.3	3,242	28.6	148	45.6	211	16.8	844	21.3	352	26.5	39,164	29.8	1,996	20.1
Bachelor's degree or higher	26,675	24.7	498	9.0	1,107	9.7	54	16.6	572	45.5	352	8.9	191	14.4	29,449	22.4	879	8.8
Subtotal	107,841	100.0	5,543	100.0	11,354	100.0	325	100.0	1,257	100.0	3,957	100.0	1,330	100.0	131,607	100.0	9,956	100.0

Table 101 (continued)

County	White Alone, Non-Hispanic		Minority												Total Population		Total Hispanic	
			White Alone, Hispanic		African-American Alone		American Indian and Alaska Native Alone		Asian and Pacific Islander Alone		Other Race, Alone		Two or More Races					
Walworth																		
Less than a high school diploma	4,567	8.0	1,069	45.7	34	10.9	25	17.1	91	15.6	931	53.6	127	38.7	6,844	10.9	2,073	50.0
High school graduate, GED, or alternative.....	20,172	35.2	856	36.6	34	10.9	14	9.6	149	25.6	416	24.0	91	27.8	21,732	34.7	1,279	30.9
Some college or associates degree	17,328	30.3	296	12.6	182	58.3	55	37.7	67	11.5	337	19.4	66	20.1	18,331	29.2	616	14.9
Bachelor's degree or higher	15,204	26.5	119	5.1	62	19.9	52	35.6	276	47.3	52	3.0	44	13.4	15,809	25.2	176	4.2
Subtotal	57,271	100.0	2,340	100.0	312	100.0	146	100.0	583	100.0	1,736	100.0	328	100.0	62,716	100.0	4,144	100.0
Washington																		
Less than a high school diploma	6,519	7.8	188	22.5	56	9.7	0	0.0	20	2.6	83	32.7	120	24.4	6,986	8.0	297	26.1
High school graduate, GED, or alternative.....	29,358	35.0	399	47.7	142	24.6	67	30.3	60	7.6	39	15.3	132	26.9	30,197	34.7	444	39.0
Some college or associates degree	26,560	31.6	156	18.7	159	27.5	154	69.7	151	19.2	31	12.2	190	38.7	27,401	31.4	195	17.1
Bachelor's degree or higher	21,544	25.6	93	11.1	221	38.2	0	0.0	554	70.6	101	39.8	49	10.0	22,562	25.9	203	17.8
Subtotal	83,981	100.0	836	100.0	578	100.0	221	100.0	785	100.0	254	100.0	491	100.0	87,146	100.0	1,139	100.0
Waukesha																		
Less than a high school diploma	11,654	4.8	846	17.8	230	9.2	41	10.7	447	7.8	304	19.6	111	9.0	13,633	5.4	1,176	17.6
High school graduate, GED, or alternative.....	65,590	27.3	1,641	34.6	492	19.8	79	20.7	619	10.8	574	36.9	354	28.6	69,349	27.0	2,316	34.7
Some college or associates degree	71,390	29.7	1,167	24.6	618	24.8	192	50.3	646	11.2	476	30.6	457	36.9	74,946	29.2	1,765	26.5
Bachelor's degree or higher	91,716	38.2	1,094	23.0	1,151	46.2	70	18.3	4,035	70.2	201	12.9	315	25.5	98,582	38.4	1,413	21.2
Subtotal	240,350	100.0	4,748	100.0	2,491	100.0	382	100.0	5,747	100.0	1,555	100.0	1,237	100.0	256,510	100.0	6,670	100.0
Region																		
Less than a high school diploma	82,084	7.9	17,335	38.1	33,000	22.3	883	16.9	4,412	16.1	16,524	44.8	1,592	15.9	155,830	11.8	34,663	40.8
High school graduate, GED, or alternative.....	318,242	30.5	13,531	29.7	52,962	35.7	1,626	31.1	4,255	15.6	10,545	28.6	2,992	29.9	404,153	30.7	25,152	29.6
Some college or associates degree	308,146	29.5	8,848	19.5	43,789	29.5	2,185	41.9	4,851	17.7	6,913	18.8	3,499	34.9	378,231	28.7	16,365	19.2
Bachelor's degree or higher	335,443	32.1	5,792	12.7	18,551	12.5	528	10.1	13,817	50.6	2,863	7.8	1,930	19.3	378,924	28.8	8,863	10.4
Total	1,043,915	100.0	45,506	100.0	148,302	100.0	5,222	100.0	27,335	100.0	36,845	100.0	10,013	100.0	1,317,138	100.0	85,043	100.0

NOTE: Persons of Hispanic ethnicity can be of any race or combination of races. The figures on this table indicate the number of persons reported as being white alone and Non-Hispanic (non-minority) and those of a given minority race or Hispanic ethnicity, as indicated by the column heading.

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

Table 102

**HOUSEHOLDS IN THE REGION BY SUB-REGIONAL HOUSING
ANALYSIS AREA AND COUNTY, STATE, AND NATION: 2000 to 2010**

Sub-area/County	2000		2010		Change 2000-2010		2010 Average Household Size
	Number	Percent ^a	Number	Percent ^a	Number	Percent	
1	2,557	0.3	3,005	0.4	448	17.5	2.65
2	6,912	0.9	7,792	1.0	880	12.7	2.41
3	11,945	1.6	13,221	1.7	1,276	10.7	2.45
4	9,364	1.3	10,130	1.3	766	8.2	2.49
Sub-area Subtotal	30,778	4.1	34,148	4.3	3,370	10.9	2.47
Ozaukee County	30,857	4.1	34,228	4.3	3,371	10.9	2.47
5	2,722	0.4	3,444	0.4	722	26.5	2.63
6	15,800	2.1	17,793	2.2	1,993	12.6	2.46
7	1,731	0.2	2,079	0.3	348	20.1	2.72
8	3,150	0.4	4,348	0.5	1,198	38.0	2.50
9	8,590	1.2	10,554	1.3	1,964	22.9	2.52
10	6,993	0.9	7,857	1.0	864	12.4	2.53
11	4,901	0.7	5,575	0.7	674	13.8	2.70
Sub-area Subtotal	43,887	5.9	51,650	6.5	7,763	17.7	2.53
Washington County	43,843	5.9	51,605	6.4	7,762	17.7	2.53
12	28,086	3.7	27,999	3.5	-87	-0.3	2.29
13	29,153	3.9	29,104	3.6	-49	-0.2	2.64
14	94,899	12.7	90,558	11.3	-4,341	-4.6	2.57
15	34,209	4.6	35,872	4.5	1,663	4.9	1.89
16	73,898	9.9	74,687	9.3	789	1.1	2.67
17	75,019	10.0	76,104	9.5	1,085	1.4	2.19
18	20,632	2.7	21,596	2.7	964	4.7	2.23
19	21,841	2.9	27,706	3.5	5,865	26.9	2.45
Sub-area Subtotal	377,737	50.4	383,626	47.9	5,889	1.6	2.41
Milwaukee County	377,729	50.4	383,591	47.9	5,862	1.6	2.41
20	14,185	1.9	15,941	2.0	1,756	12.4	2.41
21	19,097	2.5	19,736	2.5	639	3.3	2.50
22	14,495	1.9	16,292	2.0	1,797	12.4	2.42
23	7,533	1.0	9,068	1.1	1,535	20.4	2.65
24	6,528	0.9	7,753	1.0	1,225	18.8	2.67
25	21,846	2.9	25,511	3.2	3,665	16.8	2.62
26	36,742	4.9	40,921	5.1	4,179	11.4	2.40
27	11,212	1.5	13,269	1.7	2,057	18.3	2.72
28	3,591	0.5	4,206	0.5	615	17.1	2.73
Sub-area Subtotal	135,229	18.0	152,697	19.1	17,468	12.9	2.52
Waukesha County	135,229	18.0	152,663	19.1	17,434	12.9	2.52
29	20,415	2.7	23,796	3.0	3,381	16.6	2.43
30	31,540	4.2	30,621	3.8	-919	-2.9	2.53
31	12,672	1.7	14,488	1.8	1,816	14.3	2.64
32	6,192	0.8	6,746	0.8	554	8.9	2.49
Sub-area Subtotal	70,819	9.4	75,651	9.4	4,832	6.8	2.52
Racine County	70,819	9.5	75,651	9.5	4,832	6.8	2.52
33	9,218	1.2	10,939	1.4	1,721	18.7	2.58
34	34,411	4.6	37,376	4.7	2,965	8.6	2.56
35	12,428	1.7	14,333	1.8	1,905	15.3	2.64
Sub-area Subtotal	56,057	7.5	62,648	7.8	6,591	11.8	2.58
Kenosha County	56,057	7.5	62,650	7.8	6,593	11.8	2.58
36	4,340	0.6	5,000	0.6	660	15.2	2.55
37	6,311	0.9	7,095	0.9	784	12.4	2.34
38	21,085	2.8	24,620	3.1	3,535	16.8	2.55
39	3,136	0.4	3,505	0.4	369	11.8	2.46
Sub-area Subtotal	34,872	4.7	40,220	5.0	5,348	15.3	2.51
Walworth County	34,505	4.6	39,699	5.0	5,194	15.1	2.51
Sub-area Total ^b	749,379	100.0	800,640	100.0	51,261	6.8	2.47
Region	749,039	100.0	800,087	100.0	51,048	6.8	2.47
State	2,084,544	N/A	2,279,768	N/A	195,224	9.4	2.43
Nation	105,481,101	N/A	116,716,292	N/A	4,105,263	3.6	2.58

^aPercentage of the Region's households.

^bSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

and was the largest numerical increase of counties in the Region. Households increased by about 18 percent in Washington County, which was the largest percentage change in counties in the Region. The five sub-areas with the greatest numerical increase in households were:

- Sub-area 19 in Milwaukee County, which increased by 5,865 households, or about 27 percent
- Sub-area 26 in Waukesha County, which increased by 4,179 households, or about 11 percent
- Sub-area 25 in Waukesha County, which increased by 3,665 households, or about 17 percent
- Sub-area 38 in Walworth County, which increased by 3,535 households, or about 17 percent
- Sub-area 29 in Racine County, which increased by 3,381 households, or about 17 percent.

The number of households decreased in sub-areas 12, 13, and 14 (Milwaukee County north shore suburbs and portions of the City of Milwaukee) and sub-area 30 (City of Racine) between 2000 and 2010.

Household Size

Table 24 in Chapter IV shows the average household size by County in the Region between 1950 and 2000. Average household size, as shown on Table 102, continued to decrease between 2000 and 2010, which follows household size trends in the Region and Nation from 1970 to 2000. The average household size in the Region was 2.47 persons per household in 2010. The average household size for owner-occupied units was 2.61 persons, and 2.23 persons per household in renter-occupied units in 2010.

Table 103 sets forth household sizes, from one person households to households with seven or more people, by County and sub-area in the Region in 2010. Household size information can be used to help determine the type and size of housing that will best meet the needs of the Region's residents. Table 103 shows that about 33 percent of households in the Region are two-person households and about 29 percent are single-person households. About 15 percent of the Region's households are three-person households and about 13 percent are four-person households. Households with five, six, or seven or more people combine to comprise about 10 percent of the Region's households.

Family Households

About 64 percent of all households in the Region are family households.² There were 510,678 family households in the Region in 2010. As shown on Table 104, about 72 percent of family households are married couple family households. About 41 percent of married couple family households include children. The remaining 28 percent of family households have no spouse present. About 45 percent of family households with no spouse present have female householders with children and about 13 percent have male householders with children. There are more family households with children and no spouse present located in the central city areas of the Region than in outlying communities.

²A family household includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than families. A household can contain only one family for the purposes of census tabulations. Not all households contain families since a household may be comprised of a group of unrelated people or one person living alone.

Table 103

**HOUSEHOLD SIZE BY CATEGORY IN THE REGION
BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2010**

Sub-area/County	1-Person Households		2-Person Households		3-Person Households		4-Person Households	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	593	19.8	1,091	36.3	507	16.9	529	17.6
2	2,164	27.8	2,772	35.6	1,214	15.6	1,033	13.2
3	3,363	25.5	4,895	37.0	2,053	15.5	1,839	13.9
4	2,338	23.1	3,996	39.5	1,534	15.1	1,391	13.7
Sub-area Subtotal	8,458	24.8	12,754	37.4	5,308	15.6	4,792	14.0
Ozaukee County	8,475	24.8	12,791	37.4	5,321	15.6	4,802	14.0
5	612	17.8	1,372	39.8	613	17.8	540	15.7
6	4,649	26.1	6,452	36.3	2,768	15.6	2,481	13.9
7	340	16.4	793	38.1	371	17.8	360	17.3
8	1,022	23.5	1,629	37.5	681	15.7	653	15.0
9	2,581	24.4	3,798	36.0	1,676	15.9	1,520	14.4
10	1,884	24.0	2,752	35.0	1,313	16.7	1,229	15.6
11	766	13.8	2,415	43.3	921	16.5	942	16.9
Sub-area Subtotal	11,854	22.9	19,211	37.2	8,343	16.1	7,725	15.0
Washington County	11,839	22.9	19,195	37.2	8,336	16.1	7,719	15.0
12	8,859	31.6	9,966	35.6	4,013	14.3	3,345	12.0
13	8,174	28.1	8,332	28.6	5,142	17.7	3,824	13.1
14	29,351	32.4	24,520	27.1	14,886	16.4	10,456	11.5
15	17,647	49.2	10,731	29.9	4,228	11.8	1,831	5.1
16	22,244	29.8	21,186	28.3	11,033	14.8	9,395	12.6
17	27,691	36.4	25,419	33.4	10,565	13.9	7,828	10.3
18	7,735	35.8	7,101	32.9	3,044	14.1	2,288	10.6
19	7,618	27.5	9,593	34.7	4,301	15.5	3,962	14.3
Sub-area Subtotal	129,319	33.7	116,848	30.4	57,212	14.9	42,929	11.2
Milwaukee County	129,317	33.7	116,827	30.4	57,206	14.9	42,925	11.2
20	4,435	27.8	5,754	36.1	2,334	14.7	2,220	13.9
21	4,745	24.0	7,551	38.3	2,896	14.7	2,808	14.2
22	4,105	25.2	6,352	39.0	2,464	15.1	2,190	13.4
23	1,690	18.6	3,380	37.3	1,593	17.6	1,566	17.3
24	1,470	19.0	2,798	36.1	1,275	16.4	1,511	19.5
25	5,255	20.6	9,498	37.2	4,072	16.0	4,137	16.2
26	11,864	29.0	14,173	34.6	6,347	15.5	5,343	13.1
27	1,982	14.9	5,265	39.7	2,389	18.0	2,346	17.7
28	744	17.7	1,538	36.6	719	17.1	731	17.4
Sub-area Subtotal	36,290	23.7	56,309	36.9	24,089	15.8	22,852	15.0
Waukesha County	36,286	23.7	56,297	36.9	24,083	15.8	22,846	15.0
29	5,990	25.2	9,269	38.9	3,667	15.4	3,013	12.7
30	9,328	30.5	9,134	29.8	4,781	15.6	3,823	12.5
31	2,827	19.5	5,359	37.0	2,472	17.1	2,470	17.0
32	1,814	26.9	2,368	35.1	1,035	15.3	878	13.0
Sub-area Subtotal	19,959	26.4	26,130	34.5	11,955	15.8	10,184	13.5
Racine County	19,959	26.4	26,130	34.5	11,955	15.8	10,184	13.5
33	2,591	23.7	3,877	35.4	1,730	15.8	1,602	14.6
34	10,763	28.8	10,976	29.4	6,260	16.8	5,323	14.2
35	3,034	21.1	5,114	35.7	2,494	17.4	2,162	15.1
Sub-area Subtotal	16,388	26.2	19,967	31.9	10,484	16.7	9,087	14.5
Kenosha County	16,388	26.2	19,968	31.9	10,484	16.7	9,088	14.5
36	1,066	21.3	1,934	38.7	840	16.8	726	14.5
37	2,147	30.3	2,575	36.3	1,047	14.8	761	10.7
38	6,486	26.4	8,430	34.2	3,799	15.4	3,227	13.1
39	979	27.9	1,262	36.0	490	14.0	426	12.1
Sub-area Subtotal	10,678	26.5	14,201	35.3	6,176	15.4	5,140	12.8
Walworth County	10,554	26.6	14,008	35.3	6,068	15.3	5,090	12.8
Sub-area Total ^b	232,946	29.1	265,420	33.2	123,567	15.4	102,709	12.8
Region	232,818	29.1	265,216	33.2	123,453	15.4	102,654	12.8

Table 103 (continued)

Sub-area/County	5-Person Households		6-Person Households		Households with 7 or more Persons		Total Households	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	193	6.4	64	2.1	28	0.9	3,005	100.0
2	424	5.4	141	1.8	44	0.6	7,792	100.0
3	775	5.9	214	1.6	82	0.6	13,221	100.0
4	601	5.9	210	2.1	60	0.6	10,130	100.0
Sub-area Subtotal	1,993	5.8	629	1.8	214	0.6	34,148	100.0
Ozaukee County	1,995	5.8	630	1.8	214	0.6	34,228	100.0
5	198	5.7	75	2.2	34	1.0	3,444	100.0
6	967	5.4	344	1.9	132	0.8	17,793	100.0
7	150	7.2	45	2.2	20	1.0	2,079	100.0
8	266	6.1	71	1.6	26	0.6	4,348	100.0
9	681	6.5	201	1.9	97	0.9	10,554	100.0
10	511	6.5	124	1.6	44	0.6	7,857	100.0
11	372	6.7	113	2.0	46	0.8	5,575	100.0
Sub-area Subtotal	3,145	6.1	973	1.9	399	0.8	51,650	100.0
Washington County	3,144	6.1	973	1.9	399	0.8	51,605	100.0
12	1,279	4.6	372	1.3	165	0.6	27,999	100.0
13	2,012	6.9	846	2.9	774	2.7	29,104	100.0
14	5,767	6.4	2,871	3.2	2,707	3.0	90,558	100.0
15	766	2.1	339	0.9	330	1.0	35,872	100.0
16	5,674	7.6	2,791	3.7	2,364	3.2	74,687	100.0
17	3,114	4.1	1,011	1.3	476	0.6	76,104	100.0
18	939	4.3	313	1.5	176	0.8	21,596	100.0
19	1,503	5.4	508	1.8	221	0.8	27,706	100.0
Sub-area Subtotal	21,054	5.5	9,051	2.4	7,213	1.9	383,626	100.0
Milwaukee County	21,053	5.5	9,050	2.4	7,213	1.9	383,591	100.0
20	847	5.3	242	1.5	109	0.7	15,941	100.0
21	1,202	6.1	365	1.8	169	0.9	19,736	100.0
22	813	5.0	268	1.7	100	0.6	16,292	100.0
23	608	6.7	166	1.8	65	0.7	9,068	100.0
24	531	6.9	120	1.5	48	0.6	7,753	100.0
25	1,778	7.0	562	2.2	209	0.8	25,511	100.0
26	2,137	5.2	741	1.8	316	0.8	40,921	100.0
27	887	6.7	281	2.1	119	0.9	13,269	100.0
28	342	8.1	97	2.3	35	0.8	4,206	100.0
Sub-area Subtotal	9,145	6.0	2,842	1.8	1,170	0.8	152,697	100.0
Waukesha County	9,140	6.0	2,842	1.8	1,169	0.8	152,663	100.0
29	1,242	5.2	431	1.8	184	0.8	23,796	100.0
30	2,068	6.8	896	2.9	591	1.9	30,621	100.0
31	936	6.5	281	1.9	143	1.0	14,488	100.0
32	408	6.1	173	2.6	70	1.0	6,746	100.0
Sub-area Subtotal	4,654	6.1	1,781	2.4	988	1.3	75,651	100.0
Racine County	4,654	6.1	1,781	2.4	988	1.3	75,651	100.0
33	749	6.9	251	2.3	139	1.3	10,939	100.0
34	2,455	6.6	987	2.6	612	1.6	37,376	100.0
35	1,015	7.1	332	2.3	182	1.3	14,333	100.0
Sub-area Subtotal	4,219	6.7	1,570	2.5	933	1.5	62,648	100.0
Kenosha County	4,219	6.7	1,570	2.5	933	1.5	62,650	100.0
36	275	5.5	102	2.1	57	1.1	5,000	100.0
37	372	5.2	120	1.7	73	1.0	7,095	100.0
38	1,658	6.7	637	2.6	383	1.6	24,620	100.0
39	216	6.2	88	2.5	44	1.3	3,505	100.0
Sub-area Subtotal	2,521	6.3	947	2.3	557	1.4	40,220	100.0
Walworth County	2,494	6.3	937	2.3	548	1.4	39,699	100.0
Sub-area Total ^b	46,731	5.9	17,793	2.2	11,474	1.4	800,640	100.0
Region	46,699	5.9	17,783	2.2	11,464	1.4	800,087	100.0

^aPercentage of the sub-area, County, or Region's households.^bSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Table 104

FAMILY HOUSEHOLDS IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2010

Sub-area/County	Married Couple Family				Family with No Spouse Present								Total Family Households	
	With Own Children Under 18		Without Children Under 18		Male Householder with Own Children Under 18		Male Householder without Children Under 18		Female Householder with Own Children Under 18		Female Householder without Children Under 18			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	853	37.6	1,128	49.8	64	2.8	45	2.0	94	4.1	83	3.7	2,267	100.0
2	1,712	33.0	2,521	48.6	164	3.2	134	2.6	398	7.7	255	4.9	5,184	100.0
3	3,263	35.3	4,622	50.0	187	2.0	196	2.1	518	5.6	456	4.9	9,242	100.0
4	2,618	35.3	4,000	53.9	139	1.9	115	1.5	289	3.9	265	3.6	7,426	100.0
Sub-area Subtotal Ozaukee County	8,446	35.0	12,271	50.9	554	2.3	490	2.0	1,299	5.4	1,059	4.4	24,119	100.0
	8,457	35.0	12,302	50.9	556	2.3	495	2.0	1,304	5.4	1,060	4.4	24,174	100.0
5	897	33.6	1,402	52.5	74	2.8	56	2.1	146	5.5	96	3.6	2,671	100.0
6	3,945	32.5	5,918	48.7	448	3.7	324	2.7	957	7.9	548	4.5	12,140	100.0
7	590	35.9	856	52.0	40	2.4	43	2.6	57	3.5	59	3.6	1,645	100.0
8	1,116	35.9	1,552	49.9	76	2.4	80	2.6	160	5.1	125	4.0	3,109	100.0
9	2,575	34.9	3,452	46.8	275	3.7	207	2.8	553	7.5	314	4.3	7,376	100.0
10	2,115	37.9	2,567	46.1	148	2.7	133	2.4	361	6.5	250	4.5	5,574	100.0
11	1,589	34.4	2,631	56.9	83	1.8	96	2.1	85	1.8	138	3.0	4,622	100.0
Sub-area Subtotal Washington County	12,827	34.5	18,378	49.5	1,144	3.1	939	2.5	2,319	6.2	1,530	4.1	37,137	100.0
	12,823	34.6	18,368	49.5	1,143	3.1	936	2.5	2,314	6.2	1,530	4.1	37,114	100.0
12	6,044	35.0	8,143	47.2	373	2.2	410	2.4	1,259	7.3	1,036	6.0	17,265	100.0
13-16 ^a	28,190	21.6	36,269	27.9	6,633	5.1	7,010	5.4	33,382	25.6	18,730	14.4	130,214	100.0
17	12,325	28.8	19,661	45.9	1,601	3.7	1,530	3.6	4,335	10.1	3,341	7.8	42,793	100.0
18	3,179	25.7	5,661	45.8	563	4.6	534	4.3	1,396	11.3	1,018	8.2	12,351	100.0
19	6,485	35.2	8,829	47.9	541	2.9	496	2.7	1,128	6.1	949	5.1	18,428	100.0
Sub-area Subtotal Milwaukee County	56,223	25.4	78,563	35.5	9,711	4.4	9,980	4.5	41,500	18.8	25,074	11.3	221,051	100.0
	56,216	25.4	78,542	35.5	9,710	4.4	9,978	4.5	41,500	18.8	25,073	11.3	221,019	100.0
20	3,717	34.5	5,424	50.4	234	2.2	268	2.5	569	5.3	560	5.2	10,772	100.0
21	4,979	34.7	7,820	54.5	209	1.5	268	1.9	495	3.4	587	4.1	14,358	100.0
22	3,689	32.6	6,202	54.8	219	1.9	267	2.4	438	3.9	512	4.5	11,327	100.0
23	2,510	35.8	3,530	50.3	206	2.9	132	1.9	364	5.2	269	3.8	7,011	100.0
24	2,361	39.5	2,815	47.0	141	2.4	126	2.1	330	5.5	211	3.5	5,984	100.0
25	7,243	37.9	9,347	48.9	470	2.5	384	2.0	966	5.1	714	3.7	19,124	100.0
26	8,848	33.8	11,929	45.5	841	3.2	760	2.9	2,268	8.7	1,561	6.0	26,207	100.0
27	3,754	34.9	5,692	52.9	275	2.6	230	2.1	456	4.2	350	3.3	10,757	100.0
28	1,236	37.5	1,661	50.4	94	2.9	71	2.2	148	4.5	87	2.6	3,297	100.0
Sub-area Subtotal Waukesha County	38,337	35.2	54,420	50.0	2,689	2.5	2,506	2.3	6,034	5.5	4,851	4.5	108,837	100.0
	38,323	35.2	54,411	50.0	2,687	2.5	2,504	2.3	6,034	5.5	4,851	4.5	108,810	100.0
29	4,778	28.7	9,001	54.0	482	2.9	486	2.9	1,052	6.3	859	5.2	16,658	100.0
30	4,668	24.2	6,563	34.0	1,032	5.3	893	4.6	3,996	20.7	2,147	11.1	19,299	100.0
31	3,728	34.1	5,406	49.5	367	3.4	276	2.5	659	6.0	484	4.4	10,920	100.0
32	1,406	31.1	2,145	47.4	209	4.6	116	2.6	399	8.8	248	5.5	4,523	100.0
Sub-area Subtotal Racine County	14,580	28.4	23,115	45.0	2,090	4.1	1,771	3.4	6,106	11.9	3,738	7.3	51,400	100.0
	14,580	28.4	23,115	45.0	2,090	4.1	1,771	3.4	6,106	11.9	3,738	7.3	51,400	100.0
33	2,583	33.5	3,803	49.4	228	3.0	214	2.8	458	5.9	418	5.4	7,704	100.0
34	7,488	31.1	8,543	35.5	1,168	4.8	952	4.0	3,921	16.3	2,018	8.4	24,090	100.0
35	3,407	32.6	4,904	46.9	410	3.9	385	3.7	721	6.9	620	5.9	10,447	100.0
Sub-area Subtotal Kenosha County	13,478	31.9	17,250	40.8	1,806	4.3	1,551	3.7	5,100	12.1	3,056	7.2	42,241	100.0
	13,479	31.9	17,251	40.8	1,806	4.3	1,551	3.7	5,100	12.1	3,056	7.2	42,243	100.0
36	1,116	30.6	1,922	52.8	128	3.5	112	3.1	228	6.3	137	3.8	3,643	100.0
37	1,007	28.8	1,768	50.6	133	3.8	122	3.5	279	8.0	185	5.3	3,494	100.0
38	5,419	32.6	7,416	44.5	720	4.3	557	3.3	1,525	9.2	1,010	6.1	16,647	100.0
39	756	32.0	1,180	49.9	73	3.1	61	2.6	190	8.0	104	4.4	2,364	100.0
Sub-area Subtotal Walworth County	8,298	31.7	12,286	47.0	1,054	4.0	852	3.3	2,222	8.5	1,436	5.5	26,148	100.0
	8,225	31.7	12,198	47.1	1,044	4.0	842	3.2	2,194	8.5	1,415	5.5	25,918	100.0
Sub-area Total ^b Region	152,189	29.8	216,283	42.3	19,048	3.7	18,089	3.5	64,580	12.6	40,744	8.0	510,933	100.0
	152,103	29.8	216,187	42.3	19,036	3.7	18,077	3.5	64,552	12.6	40,723	8.0	510,678	100.0

NOTE: Own children in a family are sons and daughters, including stepchildren and adopted children, of the householder.

^aData are not available by sub-area within the City of Milwaukee.^bSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Group Quarters

Some residents of the Region do not reside in households. People that do not live in households are classified by the U.S. Bureau of the Census as living in group quarters. Institutional group quarters include facilities such as correctional facilities, nursing homes, and hospitals. Non-institutional group quarters include facilities such as college dormitories, military barracks, group homes, missions, and shelters. About 2 percent of the Region's residents reside in group quarters. Table 105 sets forth household and group quarter populations in each sub-area in 2010.

Tenure by Race and Ethnicity

Table 106 sets forth household tenure in relation to race and ethnicity in the Region by County and sub-area in 2010. Table 106 and Figure 25 show that minority groups in the Region are more likely to rent than those of White/Non Hispanic origin. About 30 percent of households with White/Non Hispanic householders rent their homes. About 68 percent of households with African American householders and about 58 percent of households with Hispanic householders rent their homes. Overall, 37 percent of the Region's householders rent their homes and 63 percent own their homes.

Household Income

Household income in the Region should be taken into consideration when planning for various types, sizes, and locations of housing in the Region to provide housing that is affordable to all income groups. In addition, an area's median income is often used to calculate income thresholds for various types of government housing programs and assistance. According to 2005-2009 ACS data, the median annual household income in the Region was \$53,879. The median annual household income was \$51,569 in the State and \$51,425 in the Nation. 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.

Table 107 sets forth historic median household income levels in the Region by County and for the Region, State, and Nation. The reported median household income in the Region was \$20,085 in 1979. The median household income in 1979 was \$57,588 when expressed in constant dollars (1979 reported income adjusted for inflation to express that income in 2005-2009 dollars), which is 6 percent higher than the reported 2005-2009 median household income for the Region. In contrast, Table 107 shows that the 2005-2009 median household income increased by about 2 percent in the State and by about 7 percent in the Nation over the 1979 level when adjusted for inflation.

Low-income households are defined as households with incomes of 80 percent or less than the median annual income. If a household's annual income is less than 30 percent of the median it is considered to be an extremely low-income household. A household that earns between 30 and 50 percent of the median income is considered to be very low-income and a household that earns between 50 and 80 percent of the median income is considered to be a low-income household. A household that earns between 80 and 95 percent of the median income is considered to be a moderate-income household. In addition, the 60 percent income level is often used to determine monthly rent requirements for the Low Income Housing Tax Credit (LIHTC) program.³

³Thirty percent of the Region's median annual household income is \$16,163.70, 50 percent is \$26,939.50, 80 percent is \$43,103.20, and 95 percent is \$51,185.05. Sixty percent of the Region's median annual household income is \$32,327.40. Incomes are based on data from the 2005-2009 American Community Survey.

Table 105

**HOUSEHOLD AND GROUP QUARTER POPULATION IN THE REGION
BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2010**

Sub-area/County	Household Population		Group Quarter Population ^a		Total Population	
	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b
1	7,976	0.4	16	--	7,992	0.4
2	18,781	1.0	385	0.8	19,166	0.9
3	32,438	1.6	246	0.5	32,684	1.6
4	25,210	1.3	1,157	2.4	26,367	1.3
Sub-area Subtotal	84,405	4.3	1,804	3.8	86,209	4.3
Ozaukee County	84,591	4.3	1,804	4.0	86,395	4.3
5	9,059	0.5	12	--	9,071	0.4
6	43,685	2.2	790	1.7	44,475	2.2
7	5,655	0.3	9	--	5,664	0.3
8	10,887	0.6	--	--	10,887	0.5
9	26,632	1.3	205	0.4	26,837	1.3
10	19,888	1.0	115	0.2	20,003	1.0
11	15,035	0.8	12	--	15,047	0.7
Sub-area Subtotal	130,841	6.6	1,143	2.4	131,984	6.5
Washington County	130,744	6.6	1,143	2.5	131,887	6.5
12	64,125	3.2	705	1.5	64,830	3.2
13-16 ^c	576,432	29.2	18,401	39.0	594,833	29.4
17	166,834	8.4	2,637	5.6	169,471	8.4
18	48,148	2.4	640	1.4	48,788	2.4
19	67,795	3.4	2,107	4.5	69,902	3.5
Sub-area Subtotal	923,334	46.7	24,490	51.8	947,824	46.8
Milwaukee County	923,245	46.8	24,490	54.0	947,735	46.9
20	38,357	1.9	217	0.5	38,574	1.9
21	49,288	2.5	682	1.4	49,970	2.5
22	39,423	2.0	161	0.3	39,584	2.0
23	24,027	1.2	108	0.2	24,135	1.2
24	20,675	1.0	--	--	20,675	1.0
25	66,843	3.4	1,147	2.4	67,990	3.4
26	98,159	5.0	3,053	6.5	101,212	5.0
27	36,100	1.8	135	0.3	36,235	1.8
28	11,471	0.6	147	0.3	11,618	0.6
Sub-area Subtotal	384,343	19.5	5,650	12.0	389,993	19.3
Waukesha County	384,241	19.5	5,650	12.4	389,891	19.3
29	57,776	2.9	2,316	4.9	60,092	3.0
30	77,553	3.9	1,548	3.3	79,101	3.9
31	38,301	1.9	948	2.0	39,249	1.9
32	16,783	0.8	183	0.4	16,966	0.8
Sub-area Subtotal	190,413	9.6	4,995	10.6	195,408	9.7
Racine County	190,413	9.6	4,995	11.0	195,408	9.7
33	28,259	1.4	1,057	2.2	29,316	1.4
34	95,730	4.8	3,488	7.4	99,218	4.9
35	37,830	1.9	56	0.1	37,886	1.9
Sub-area Subtotal	161,819	8.2	4,601	9.7	166,420	8.2
Kenosha County	161,825	8.2	4,601	10.1	166,426	8.2
36	12,774	0.6	62	0.1	12,836	0.6
37	16,630	0.8	3,569	7.6	20,199	1.0
38	62,789	3.2	795	1.7	63,584	3.1
39	8,628	0.4	126	0.3	8,754	0.4
Sub-area Subtotal	100,821	5.1	4,552	9.6	105,373	5.2
Walworth County	99,519	5.0	2,709	6.0	102,228	5.1
Sub-area Total ^d	1,975,976	100.0	47,235	100.0	2,023,211	100.0
Region	1,974,578	100.0	45,392	100.0	2,019,970	100.0

^aIncludes institutionalized and non-institutionalized group quarter population.

^bPercentage of the Region's population.

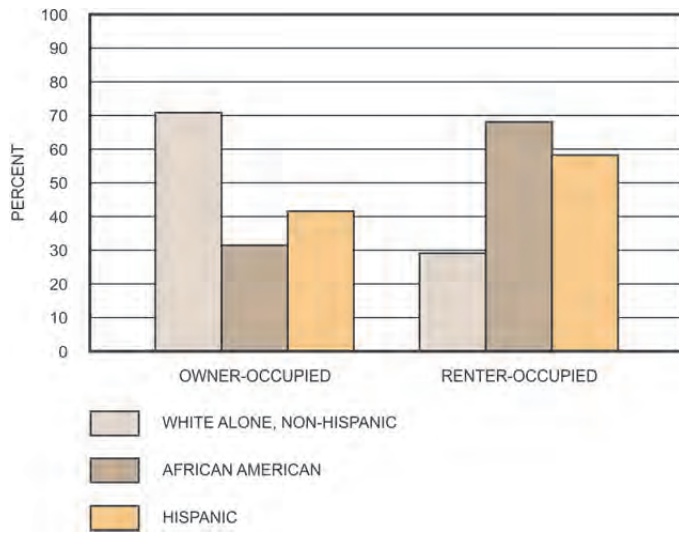
^cData are not available by sub-area within the City of Milwaukee.

^dSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Figure 25

**HOUSEHOLDS BY TENURE AND RACE OF
HOUSEHOLDER IN THE REGION: 2010**



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

2005-2009. About 12 percent of the Region's households, or 90,630 households, have an annual median income under \$15,000. About 10 percent of the Region's households, or 80,495 households, have an annual median income of \$15,000 to \$24,999. About 11 percent of the Region's households, or 82,609 households, have an annual median income of \$25,000 to \$34,999. About 14 percent of the Region's households, or 111,721 households, have an annual median income of \$35,000 to \$49,999. Median annual household income by sub-area is shown on Map 85. Sub-areas 13, 14, 15, 16, in Milwaukee County, and sub-area 37, in Walworth County, have median annual household incomes below \$40,600, which are the lowest in the Region. Sub-area 4 in Ozaukee County; sub-area 11 in Washington County; and sub-area 21 in Waukesha County have median annual household incomes above \$85,000, which are the highest in the Region. Monthly housing cost data for owner-occupied and renter-occupied housing units in the Region by sub-area are set forth in Chapter IV.

Table 111 and Figure 26 show median annual household income by race and ethnicity of householder in counties in the Region in 2005-2009.⁴ Households with White/Non Hispanic householders have the highest median annual household income in each of the counties for which data are available. Household income for households with African American householders was about 49 percent of the income of households with White/Non Hispanic householders in Racine County, about 51 percent in Kenosha County, about 52 percent in Milwaukee County, and about 70 percent in Walworth County. There is not enough data to make comparisons in Ozaukee, Washington, and Waukesha Counties. Household income for households with Hispanic householders was about 65 percent of the income of households with White/Non Hispanic householders in Racine County and about 67 percent in Milwaukee County. It was about 70 percent in Waukesha County, about 74 percent in Kenosha County, and about 82 percent in Walworth County. There is not enough data to make comparisons in Ozaukee and Washington Counties.

Table 112 shows the number of families and unrelated individuals (including single-person households) in poverty in counties and sub-areas of the Region. The number of families in poverty by race is also provided where the data is available. About 9 percent of the families living in the Region, or 42,746 families, have a family

The number and percent of extremely low-, very low-, and low-income households in each sub-area, based on the Region median income, are shown on Table 108. About 40 percent of all households in the Region were low-income households in 2005-2009. About 13 percent were extremely low-income, about 11 percent were very low-income, and about 16 percent were low-income households. Table 109 shows the number and percentage of extremely/very low-income and low-income minority and non-minority households. About 41 percent of the Region's households with a minority householder are either extremely low- or very low-income households, compared to about 20 percent of households with a non-minority householder. About 20 percent of the Region's households with a minority householder are low-income households, compared to about 15 percent of the Region's households with a non-minority householder.

Table 110 sets forth median annual household income by County and sub-area in the Region in

⁴Complete data are not available for Ozaukee, Washington, and Waukesha Counties.

Table 106

**HOUSEHOLDS BY TENURE AND RACE OF HOUSEHOLDER IN THE
REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2010**

Sub-area/County	White, Non-Hispanic						African American					
	Owner-Occupied		Renter-Occupied		Subtotal		Owner-Occupied		Renter-Occupied		Subtotal	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	2,394	82.5	509	17.5	2,903	100.0	7	58.3	5	41.7	12	100.0
2	5,200	69.4	2,294	30.6	7,494	100.0	8	20.5	31	79.5	39	100.0
3	9,605	75.1	3,177	24.9	12,782	100.0	23	36.5	40	63.5	63	100.0
4	8,020	85.2	1,394	14.8	9,414	100.0	183	73.8	65	26.2	248	100.0
Sub-area Subtotal	25,219	77.4	7,374	22.6	32,593	100.0	221	61.0	141	39.0	362	100.0
Ozaukee County	25,269	77.3	7,402	22.7	32,671	100.0	221	61.0	141	39.0	362	100.0
5	2,807	83.5	554	16.5	3,361	100.0	10	71.4	4	28.6	14	100.0
6	12,457	72.6	4,699	27.4	17,156	100.0	32	35.2	59	64.8	91	100.0
7	1,795	88.1	242	11.9	2,037	100.0	3	60.0	2	40.0	5	100.0
8	3,482	82.3	749	17.7	4,231	100.0	10	58.8	7	41.2	17	100.0
9	7,798	76.6	2,380	23.4	10,178	100.0	17	38.6	27	61.4	44	100.0
10	5,907	79.9	1,489	20.1	7,396	100.0	90	60.0	60	40.0	150	100.0
11	5,196	95.4	253	4.6	5,449	100.0	20	87.0	3	13.0	23	100.0
Sub-area Subtotal	39,442	79.2	10,366	20.8	49,808	100.0	182	52.9	162	47.1	344	100.0
Washington County	39,426	79.2	10,338	20.8	49,764	100.0	182	52.9	162	47.1	344	100.0
12	17,486	74.5	5,972	25.5	23,458	100.0	1,160	43.6	1,500	56.4	2,660	100.0
13	6,829	70.4	2,872	29.6	9,701	100.0	5,308	31.6	11,515	68.4	16,823	100.0
14	16,859	63.4	9,719	36.6	26,578	100.0	20,131	35.1	37,183	64.9	57,314	100.0
15	6,516	26.4	18,148	73.6	24,664	100.0	1,396	18.0	6,344	82.0	7,740	100.0
16	29,069	62.0	17,834	38.0	46,903	100.0	381	10.1	3,377	89.9	3,758	100.0
17	42,467	62.7	25,298	37.3	67,765	100.0	383	16.7	1,911	83.3	2,294	100.0
18	11,706	60.5	7,634	39.5	19,340	100.0	65	14.3	390	85.7	455	100.0
19	17,472	70.6	7,289	29.4	24,761	100.0	214	40.4	316	59.6	530	100.0
Sub-area Subtotal	148,404	61.0	94,766	39.0	243,170	100.0	29,038	31.7	62,536	68.3	91,574	100.0
Milwaukee County	148,370	61.0	94,766	39.0	243,136	100.0	29,038	31.7	62,536	68.3	91,574	100.0
20	11,393	76.5	3,503	23.5	14,896	100.0	251	64.9	136	35.1	387	100.0
21	15,539	85.1	2,712	14.9	18,251	100.0	109	57.7	80	42.3	189	100.0
22	12,063	78.3	3,340	21.7	15,403	100.0	25	29.8	59	70.2	84	100.0
23	7,386	83.8	1,425	16.2	8,811	100.0	16	69.6	7	30.4	23	100.0
24	6,208	82.7	1,303	17.3	7,511	100.0	16	37.2	27	62.8	43	100.0
25	19,795	80.0	4,951	20.0	24,746	100.0	50	61.0	32	39.0	82	100.0
26	24,732	68.0	11,658	32.0	36,390	100.0	125	19.6	513	80.4	638	100.0
27	11,300	87.4	1,625	12.6	12,925	100.0	15	62.5	9	37.5	24	100.0
28	3,502	85.6	589	14.4	4,091	100.0	7	87.5	1	12.5	8	100.0
Sub-area Subtotal	111,918	78.3	31,106	21.7	143,024	100.0	614	41.5	864	58.5	1,478	100.0
Waukesha County	111,894	78.3	31,098	21.7	142,992	100.0	614	41.6	863	58.4	1,477	100.0
29	17,545	82.9	3,607	17.1	21,152	100.0	466	44.5	581	55.5	1,047	100.0
30	13,249	68.1	6,202	31.9	19,451	100.0	1,830	29.0	4,489	71.0	6,319	100.0
31	11,524	82.1	2,520	17.9	14,044	100.0	24	64.9	13	35.1	37	100.0
32	4,418	69.4	1,949	30.6	6,367	100.0	5	17.9	23	82.1	28	100.0
Sub-area Subtotal	46,736	76.6	14,278	23.4	61,014	100.0	2,325	31.3	5,106	68.7	7,431	100.0
Racine County	46,736	76.6	14,278	23.4	61,014	100.0	2,325	31.3	5,106	68.7	7,431	100.0
33	8,148	82.1	1,778	17.9	9,926	100.0	104	38.2	168	61.8	272	100.0
34	19,151	65.9	9,903	34.1	29,054	100.0	759	23.6	2,460	76.4	3,219	100.0
35	11,361	82.4	2,426	17.6	13,787	100.0	22	50.0	22	50.0	44	100.0
Sub-area Subtotal	38,660	73.3	14,107	26.7	52,767	100.0	885	25.0	2,650	75.0	3,535	100.0
Kenosha County	38,661	73.3	14,108	26.7	52,769	100.0	885	25.0	2,650	75.0	3,535	100.0
36	3,974	81.7	892	18.3	4,866	100.0	5	55.6	4	44.4	9	100.0
37	3,419	53.6	2,961	46.4	6,380	100.0	20	12.2	144	87.8	164	100.0
38	16,146	72.3	6,188	27.7	22,334	100.0	76	44.7	94	55.3	170	100.0
39	2,432	74.0	854	26.0	3,286	100.0	6	50.0	6	50.0	12	100.0
Sub-area Subtotal	25,971	70.4	10,895	29.6	36,866	100.0	107	30.1	248	69.9	355	100.0
Walworth County	25,828	70.8	10,653	29.2	36,481	100.0	102	30.4	233	69.6	335	100.0
Sub-area Total ^b	436,350	70.5	182,892	29.5	619,242	100.0	33,372	31.8	71,707	68.2	105,079	100.0
Region	436,184	70.5	182,643	29.5	618,827	100.0	33,367	31.8	71,691	68.2	105,058	100.0

Table 106 (continued)

Sub-area/County	Hispanic						All Households					
	Owner-Occupied		Renter-Occupied		Subtotal		Owner-Occupied		Renter-Occupied		Subtotal	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	30	48.4	32	51.6	62	100.0	2,454	81.7	551	18.3	3,005	100.0
2	70	48.3	75	51.7	145	100.0	5,341	68.5	2,451	31.5	7,792	100.0
3	83	51.2	79	48.8	162	100.0	9,830	74.4	3,391	25.6	13,221	100.0
4	93	69.4	41	30.6	134	100.0	8,569	84.6	1,561	15.4	10,130	100.0
Sub-area Subtotal	276	54.9	227	45.1	503	100.0	26,194	76.7	7,954	23.3	34,148	100.0
Ozaukee County	276	54.8	228	45.2	504	100.0	26,245	76.7	7,983	23.3	34,228	100.0
5	18	52.9	16	47.1	34	100.0	2,862	83.1	582	16.9	3,444	100.0
6	137	41.4	194	58.6	331	100.0	12,750	71.7	5,043	28.3	17,793	100.0
7	10	45.5	12	54.5	22	100.0	1,819	87.5	260	12.5	2,079	100.0
8	38	67.9	18	32.1	56	100.0	3,561	81.9	787	18.1	4,348	100.0
9	86	39.8	130	60.2	216	100.0	7,975	75.6	2,579	24.4	10,554	100.0
10	51	57.3	38	42.7	89	100.0	6,210	79.0	1,647	21.0	7,857	100.0
11	37	82.2	8	17.8	45	100.0	5,303	95.1	272	4.9	5,575	100.0
Sub-area Subtotal	377	47.5	416	52.5	793	100.0	40,480	78.4	11,170	21.6	51,650	100.0
Washington County	377	47.6	415	52.4	792	100.0	40,464	78.4	11,141	21.6	51,605	100.0
12	351	59.1	243	40.9	594	100.0	19,717	70.4	8,282	29.6	27,999	100.0
13	400	40.8	580	59.2	980	100.0	13,333	45.8	15,771	54.2	29,104	100.0
14	1,261	39.8	1,904	60.2	3,165	100.0	39,793	43.9	50,765	56.1	90,558	100.0
15	446	26.4	1,244	73.6	1,690	100.0	8,644	24.1	27,228	75.9	35,872	100.0
16	8,047	37.3	13,499	62.7	21,546	100.0	38,526	51.6	36,161	48.4	74,687	100.0
17	1,445	41.5	2,041	58.5	3,486	100.0	45,274	59.5	30,830	40.5	76,104	100.0
18	496	38.9	780	61.1	1,276	100.0	12,472	57.8	9,124	42.2	21,596	100.0
19	636	56.7	486	43.3	1,122	100.0	19,110	69.0	8,596	31.0	27,706	100.0
Sub-area Subtotal	13,082	38.6	20,777	61.4	33,859	100.0	196,869	51.3	186,757	48.7	383,626	100.0
Milwaukee County	13,082	38.6	20,777	61.4	33,859	100.0	196,834	51.3	186,757	48.7	383,591	100.0
20	137	68.2	64	31.8	201	100.0	12,092	75.9	3,849	24.1	15,941	100.0
21	182	70.0	78	30.0	260	100.0	16,642	84.3	3,094	15.7	19,736	100.0
22	167	62.1	102	37.9	269	100.0	12,603	77.4	3,689	22.6	16,292	100.0
23	86	68.3	40	31.7	126	100.0	7,573	83.5	1,495	16.5	9,068	100.0
24	52	66.7	26	33.3	78	100.0	6,368	82.1	1,385	17.9	7,753	100.0
25	196	58.2	141	41.8	337	100.0	20,295	79.6	5,216	20.4	25,511	100.0
26	1,015	40.7	1,478	59.3	2,493	100.0	26,575	64.9	14,346	35.1	40,921	100.0
27	132	71.7	52	28.3	184	100.0	11,562	87.1	1,707	12.9	13,269	100.0
28	38	60.3	25	39.7	63	100.0	3,585	85.2	621	14.8	4,206	100.0
Sub-area Subtotal	2,005	50.0	2,006	50.0	4,011	100.0	117,295	76.8	35,402	23.2	152,697	100.0
Waukesha County	2,005	50.0	2,006	50.0	4,011	100.0	117,270	76.8	35,393	23.2	152,663	100.0
29	685	65.0	369	35.0	1,054	100.0	19,083	80.2	4,713	19.8	23,796	100.0
30	1,997	46.9	2,263	53.1	4,260	100.0	17,359	56.7	13,262	43.3	30,621	100.0
31	165	68.2	77	31.8	242	100.0	11,830	81.7	2,658	18.3	14,488	100.0
32	118	43.5	153	56.5	271	100.0	4,580	67.9	2,166	32.1	6,746	100.0
Sub-area Subtotal	2,965	50.9	2,862	49.1	5,827	100.0	52,852	69.9	22,799	30.1	75,651	100.0
Racine County	2,965	50.9	2,862	49.1	5,827	100.0	52,852	69.9	22,799	30.1	75,651	100.0
33	263	59.0	183	41.0	446	100.0	8,717	79.7	2,222	20.3	10,939	100.0
34	1,678	41.9	2,327	58.1	4,005	100.0	22,157	59.3	15,219	40.7	37,376	100.0
35	201	60.0	134	40.0	335	100.0	11,706	81.7	2,627	18.3	14,333	100.0
Sub-area Subtotal	2,142	44.8	2,644	55.2	4,786	100.0	42,580	68.0	20,068	32.0	62,648	100.0
Kenosha County	2,142	44.8	2,644	55.2	4,786	100.0	42,581	68.0	20,069	32.0	62,650	100.0
36	39	50.0	39	50.0	78	100.0	4,050	81.0	950	19.0	5,000	100.0
37	184	46.2	214	53.8	398	100.0	3,678	51.8	3,417	48.2	7,095	100.0
38	887	48.8	932	51.2	1,819	100.0	17,295	70.2	7,325	29.8	24,620	100.0
39	48	27.1	129	72.9	177	100.0	2,502	71.4	1,003	28.6	3,505	100.0
Sub-area Subtotal	1,158	46.8	1,314	53.2	2,472	100.0	27,525	68.4	12,695	31.6	40,220	100.0
Walworth County	1,096	46.1	1,283	53.9	2,379	100.0	27,310	68.8	12,389	31.2	39,699	100.0
Sub-area Total ^b	22,005	42.1	30,246	57.9	52,251	100.0	503,795	62.9	296,845	37.1	800,640	100.0
Region	21,943	42.1	30,215	57.9	52,158	100.0	503,556	62.9	296,531	37.1	800,087	100.0

^aPercentage of sub-area, County, or Region's households.^bThe total number of all households is greater than the sum of households by race and ethnicity because this table does not include all race categories.^cSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Table 107

**MEDIAN HOUSEHOLD INCOME IN THE
SOUTHEASTERN WISCONSIN REGION, STATE, AND NATION: 1979 AND 2005-2009**

County	1979 (reported dollars)	1979 (constant dollars) ^a	2005-2009 (reported dollars)	Percent Change
Kenosha	\$20,084	\$57,585	\$55,055	-4.4
Milwaukee.....	18,122	51,960	43,848	-15.6
Ozaukee	25,554	73,269	74,237	1.3
Racine	20,944	60,051	54,203	-9.7
Walworth.....	17,457	50,053	53,910	7.7
Washington.....	21,989	63,048	64,694	2.6
Waukesha.....	25,827	74,052	74,466	0.6
Region.....	\$20,085	\$57,588	\$53,879	-6.4
State.....	\$17,680	\$50,693	\$51,569	1.7
Nation.....	\$16,841	\$48,287	\$51,425	6.5

^a1979 reported income adjusted for inflation to express that income in 2005-2009 dollars.

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

income level below the Federal poverty thresholds, which are weighted by the size of the family and the age of the family householder. Table 113 sets forth the poverty thresholds for 2009. Milwaukee County has the highest percentage of families in poverty of any County in the Region at about 14 percent. Sub-areas 13, 14, 15, and 16, all in Milwaukee County, have the highest percentage of families in poverty of the sub-areas in the Region. Each of these sub-areas has at least 15 percent of families in poverty and sub-areas 14 and 15 have over 20 percent of families in poverty. Sub-area 30 in Racine County and sub-area 34 in Kenosha County both have over 10 percent of families in poverty. About 31 percent of families with African American householders in the Region are in poverty compared to about 4 percent of families with White/Non Hispanic householders. Families in poverty in the Region by census tract in 2000 are shown on Map 27 in Chapter IV.

Households with Housing Problems

The availability and location of affordable housing is one of the primary components of the regional housing problem, which is documented in Chapter II. Affordable housing is defined in Chapter II using the HUD affordability threshold of a housing unit costing no more than 30 percent of gross household income. This affordability threshold is used to perform analyses required to address the affordability component of the Region's housing problem. Table 114 sets forth the extremely-low, very-low, low, and moderate household income levels for Counties and sub-areas in the Region based on median annual household income. Table 114 also sets forth the housing affordability threshold for each income group by county and sub-area. Regionwide affordability thresholds for monthly housing costs include:

- Extremely-low income: less than \$405 per month
- Very-low income: \$405 to \$673 per month
- Low income: \$674 to \$1,078 per month
- Moderate income: \$1,079 to \$1,280 per month.

The range of affordability thresholds in sub-areas of the Region is significant. Sub-area 14 has the lowest affordability thresholds for monthly housing costs, including:

- Extremely-low income: less than \$248 per month
- Very-low income: \$248 to \$412 per month
- Low income: \$413 to \$659 per month
- Moderate income: \$660 to \$782 per month.

Table 108

LOW-INCOME HOUSEHOLDS IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2005-2009

Sub-area/County	Incomes Less than 30 Percent of Region Median Income ^a		Incomes 30 to 50 Percent of Region Median Income ^b		Incomes 50 to 80 Percent of Region Median Income ^c		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1	207	6.9	204	6.8	352	11.8	763	25.5
2	548	7.3	876	11.7	1,295	17.4	2,719	36.4
3	713	5.5	1,008	7.9	1,756	13.7	3,477	27.1
4	478	4.7	579	5.6	1,015	9.9	2,072	20.2
Ozaukee County	1,946	5.8	2,667	7.9	4,418	13.2	9,031	26.9
5	189	5.5	204	5.9	498	14.5	891	25.9
6	1,896	10.6	1,881	10.5	2,808	15.7	6,585	36.8
7	90	4.4	215	10.6	290	14.3	595	29.3
8	186	4.8	285	7.4	598	15.4	1,069	27.6
9	855	8.3	925	8.9	1,558	15.0	3,338	32.2
10	419	5.4	523	6.8	959	12.5	1,901	24.7
11	207	3.8	276	5.0	486	8.9	969	17.7
Washington County	3,842	7.5	4,309	8.5	7,197	14.2	15,348	30.2
12	2,526	9.5	2,015	7.6	3,300	12.4	7,841	29.5
13	5,339	18.2	4,568	15.5	6,318	21.5	16,225	55.2
14	23,258	25.5	14,752	16.2	17,699	19.4	55,709	61.1
15	8,075	23.4	5,258	15.3	5,580	16.2	18,913	54.9
16	11,860	15.8	11,213	15.0	15,485	20.6	38,558	51.4
17	8,441	11.7	7,713	10.7	13,138	18.1	29,292	40.5
18	2,655	12.7	2,738	13.1	3,719	17.8	9,112	43.6
19	1,996	7.8	1,719	6.8	3,302	13.0	7,017	27.6
Milwaukee County	64,150	17.1	49,976	13.3	68,541	18.3	182,667	48.7
20	1,102	7.3	1,552	10.3	2,101	14.0	4,755	31.6
21	1,143	5.8	1,066	5.4	2,073	10.5	4,282	21.7
22	744	4.8	1,033	6.6	1,781	11.4	3,558	22.8
23	451	5.3	511	6.0	811	9.6	1,773	20.9
24	341	4.6	474	6.5	949	12.9	1,764	24.0
25	1,175	4.7	1,803	7.3	2,575	10.4	5,553	22.4
26	3,746	9.3	3,619	9.0	5,754	14.3	13,119	32.6
27	616	4.8	701	5.4	1,428	11.1	2,745	21.3
28	254	6.3	196	4.8	402	9.9	852	21.0
Waukesha County	9,572	6.5	10,955	7.4	17,874	12.0	38,401	25.9
29	1,537	6.7	2,166	9.5	3,551	15.5	7,254	31.7
30	5,502	17.3	4,721	14.9	6,168	19.5	16,391	51.7
31	767	5.5	995	7.2	1,818	13.2	3,580	25.9
32	588	8.9	671	10.2	996	15.2	2,255	34.3
Racine County	8,394	11.2	8,553	11.4	12,533	16.7	29,480	39.3
33	715	6.7	1,003	9.3	1,629	15.2	3,347	31.2
34	4,999	14.1	4,288	12.1	6,616	18.7	15,903	44.9
35	1,282	9.1	1,346	9.6	1,793	12.7	4,421	31.4
Kenosha County	6,996	11.6	6,637	11.0	10,038	16.7	23,671	39.3
36	271	5.7	241	5.1	688	14.5	1,200	25.3
37	1,933	25.6	1,002	13.3	964	12.8	3,899	51.7
38	2,676	11.1	2,602	10.8	4,201	17.5	9,479	39.4
39	331	10.0	339	10.2	540	16.3	1,210	36.5
Walworth County	5,211	13.1	4,184	10.6	6,393	16.1	15,788	39.8
Region	100,111	12.8	87,281	11.2	126,994	16.2	314,386	40.2

^aHouseholds with incomes of less than 30 percent of the median annual household income of the Region, or less than \$16,164. The median annual household income of the Region was \$53,879.

^bHouseholds with incomes between 30 and 50 percent of the median annual household income of the Region, or between \$16,164 and \$26,940.

^cHouseholds with incomes between 50 and 80 percent of the median annual household income of the Region, or between \$26,940 and \$43,103.

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

Table 109

LOW-INCOME HOUSEHOLDS BY RACE AND ETHNICITY OF HOUSEHOLDER IN THE REGION BY COUNTY: 2005-2009

County	Incomes Less than 50 Percent of Region Median Income ^a				Incomes 50 to 80 Percent of Region Median Income ^b				Total			
	White Alone, Non-Hispanic		Minority		White Alone, Non-Hispanic		Minority		White Alone, Non-Hispanic		Minority	
	Number	Percent ^c	Number	Percent ^d	Number	Percent ^c	Number	Percent ^d	Number	Percent ^c	Number	Percent ^d
Kenosha County	10,781	20.8	2,853	33.9	8,359	16.2	1,678	19.9	19,140	37.0	4,531	53.8
Milwaukee County.....	58,192	23.4	55,935	44.3	42,825	17.2	25,715	20.3	101,017	40.6	81,650	64.6
Ozaukee County	4,468	13.9	145	11.1	4,240	13.1	178	13.6	8,708	27.0	323	24.7
Racine County	11,794	19.1	5,153	39.1	10,044	16.2	2,489	18.9	21,838	35.3	7,642	58.0
Walworth County.....	8,500	23.3	895	28.5	5,732	15.7	662	21.0	14,232	39.0	1,557	49.5
Washington County.....	7,847	16.0	304	18.2	6,865	14.0	333	19.9	14,712	30.0	637	38.1
Waukesha County.....	19,168	13.7	1,360	15.6	16,739	12.0	1,133	13.0	35,907	25.7	2,493	28.6
Region	120,750	19.5	66,645	40.9	94,804	15.3	32,188	19.8	215,554	34.8	98,833	60.7

^aHouseholds with incomes of less than 50 percent of the median annual household income of the Region, or less than \$26,940. The median annual household income of the Region was \$53,879.

^bHouseholds with incomes between 50 and 80 percent of the median annual household income of the Region, or between \$26,940 and \$43,103.

^cPercentage of all white alone, non-Hispanic households in the County or Region.

^dPercentage of all minority households in the County or Region.

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

Sub-area 4 has the highest affordability thresholds for monthly housing costs, including:

- Extremely-low income: Less than \$699 per month
- Very-low income: \$699 to \$1,165 per month
- Low income: \$1,166 to \$1,864 per month
- Moderate income: \$1,865 to \$2,213 per month.

Table 115 sets forth the number of households with a high housing cost burden by County and sub-area in the Region in 2005-2009. A household is considered to have a high housing cost burden when monthly housing costs exceed 30 percent of gross household income. About 36 percent of households in the Region, or 282,576 households, have a high housing cost burden, and about 33 percent of households in the State and 35 percent of households in the Nation have a high housing cost burden. About two-thirds of the households with a high housing cost burden in the Region have household incomes below the Region's median household income of \$53,879. Housing cost burden in the Region by tenure includes:

- About 35 percent of homeowner households with a mortgage, or 128,651 households
- About 19 percent of homeowner households without a mortgage, or 26,893 households
- About 47 percent of renter households, or about 127,032 households.

Sub-area 7 in Washington County has the highest percentage of homeowner households with a mortgage with a high cost burden, at 47 percent. In addition, over 40 percent of the homeowner households with a mortgage in sub-areas 13, 14, 15, and 16 in Milwaukee County and sub-area 39 in Walworth County have a high cost burden.

Sub-area 15 in Milwaukee County has the highest percentage of homeowner households without a mortgage with a high cost burden, at 30 percent. In addition, over 22 percent of the homeowner households without a mortgage in sub-areas 14 and 16 in Milwaukee County and sub-areas 33 and 35 in Kenosha County have a high cost burden.

Table 110

**ANNUAL HOUSEHOLD INCOME IN THE REGION
BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009**

Sub-area/County	Less than \$10,000		\$10,000 to \$14,999		\$15,000 to \$24,999		\$25,000 to \$34,999		\$35,000 to \$49,999		\$50,000 to \$74,999	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	124	4.1	61	2.0	187	6.3	201	6.7	352	11.8	624	20.9
2	191	2.6	266	3.6	786	10.5	934	12.5	1,004	13.4	1,527	20.5
3	270	2.1	338	2.6	905	7.1	1,071	8.4	1,652	12.9	2,228	17.4
4	253	2.5	162	1.6	545	5.3	499	4.8	1,134	11.0	1,645	16.0
Sub-area Subtotal Ozaukee County	838	2.5	827	2.5	2,423	7.2	2,705	8.1	4,142	12.3	6,024	18.0
	838	2.5	843	2.5	2,426	7.2	2,707	8.1	4,154	12.3	6,057	18.0
5	59	1.7	110	3.2	175	5.1	254	7.4	542	15.8	686	19.9
6	664	3.7	1,031	5.8	1,724	9.6	1,847	10.3	2,442	13.7	4,050	22.6
7	38	1.9	29	1.4	200	9.8	195	9.6	247	12.1	492	24.2
8	60	1.6	98	2.5	241	6.2	369	9.5	557	14.4	812	20.9
9	459	4.4	297	2.9	852	8.2	888	8.6	1,558	15.0	2,294	22.2
10	185	2.4	178	2.3	482	6.3	501	6.5	1,027	13.4	1,696	22.1
11	102	1.8	75	1.4	258	4.7	245	4.5	535	9.8	965	17.6
Sub-area Subtotal Washington County	1,567	3.1	1,818	3.6	3,932	7.7	4,299	8.5	6,908	13.6	10,995	21.7
	1,567	3.1	1,802	3.6	3,929	7.7	4,297	8.5	6,896	13.6	10,972	21.6
12	1,092	4.1	1,221	4.6	1,828	6.9	2,060	7.8	3,036	11.4	4,559	17.1
13	2,522	8.6	2,326	7.9	4,219	14.4	4,331	14.7	5,233	17.8	5,284	18.0
14	12,972	14.2	8,658	9.5	13,983	15.3	12,355	13.6	14,329	15.7	15,921	17.5
15	4,222	12.3	3,254	9.5	5,142	14.9	3,683	10.7	4,835	14.0	5,899	17.1
16	5,761	7.7	4,886	6.5	10,418	13.9	10,353	13.8	13,216	17.6	15,586	20.7
17	4,094	5.7	3,561	4.9	6,753	9.3	9,000	12.4	10,890	15.1	15,367	21.2
18	957	4.6	1,402	6.7	2,544	12.2	2,528	12.1	3,111	14.9	4,628	22.1
19	865	3.4	952	3.7	1,536	6.0	1,868	7.4	3,324	13.1	4,985	19.6
Sub-area Subtotal Milwaukee County	32,485	8.7	26,260	7.0	46,423	12.4	46,178	12.3	57,974	15.5	72,229	19.2
	32,496	8.7	26,260	7.0	46,416	12.4	46,223	12.3	58,035	15.5	72,177	19.2
20	467	3.1	465	3.1	1,460	9.7	1,353	9.0	1,870	12.4	2,950	19.6
21	465	2.3	568	2.9	946	4.8	1,187	6.0	2,065	10.5	3,216	16.3
22	255	1.6	382	2.5	923	5.9	1,118	7.2	1,629	10.4	3,271	21.0
23	164	1.9	229	2.7	495	5.8	383	4.5	929	10.9	1,582	18.6
24	151	2.0	144	2.0	394	5.4	650	8.9	786	10.7	1,273	17.3
25	533	2.1	441	1.8	1,725	6.9	1,437	5.8	2,623	10.6	4,221	17.0
26	1,755	4.3	1,601	4.0	3,349	8.3	3,403	8.4	5,574	13.8	8,380	20.8
27	332	2.6	214	1.7	602	4.7	873	6.8	1,340	10.4	2,607	20.2
28	113	2.8	122	3.0	165	4.1	256	6.3	363	8.9	958	23.6
Sub-area Subtotal Waukesha County	4,235	2.9	4,166	2.8	10,059	6.8	10,660	7.2	17,179	11.6	28,458	19.2
	4,235	2.9	4,163	2.8	10,057	6.8	10,652	7.2	17,176	11.6	28,451	19.2
29	723	3.2	583	2.6	1,983	8.7	2,132	9.3	3,393	14.8	4,647	20.3
30	3,023	9.5	1,969	6.2	4,382	13.8	4,378	13.8	4,885	15.4	6,756	21.3
31	243	1.8	420	3.0	896	6.5	1,044	7.5	1,809	13.1	3,162	22.8
32	315	4.8	198	3.0	646	9.8	517	7.9	1,071	16.3	1,277	19.4
Sub-area Subtotal Racine County	4,304	5.7	3,170	4.2	7,907	10.6	8,071	10.8	11,158	14.9	15,842	21.1
	4,304	5.7	3,170	4.2	7,907	10.6	8,071	10.8	11,158	14.9	15,842	21.1
33	216	2.0	396	3.7	882	8.2	1,157	10.8	1,288	12.0	1,647	15.3
34	2,558	7.2	1,994	5.6	3,836	10.8	4,635	13.1	5,331	15.1	7,181	20.3
35	582	4.1	547	3.9	1,316	9.3	944	6.7	1,911	13.6	2,740	19.5
Sub-area Subtotal Kenosha County	3,356	5.6	2,937	4.9	6,034	10.0	6,736	11.2	8,530	14.1	11,568	19.2
	3,356	5.6	2,937	4.9	6,038	10.0	6,736	11.2	8,530	14.1	11,568	19.2
36	125	2.6	122	2.6	205	4.3	308	6.5	814	17.1	1,101	23.2
37	1,251	16.6	569	7.5	970	12.9	748	9.9	669	8.9	1,496	19.8
38	1,490	6.2	910	3.8	2,368	9.9	2,627	10.9	3,858	16.0	5,157	21.4
39	129	3.9	166	5.0	313	9.4	322	9.7	519	15.6	673	20.3
Sub-area Subtotal Walworth County	2,995	7.5	1,767	4.5	3,856	9.7	4,005	10.1	5,860	14.8	8,427	21.2
	2,941	7.5	1,718	4.4	3,722	9.5	3,923	10.1	5,772	14.8	8,295	21.3
Sub-area Total ^b Region	49,780	6.4	40,945	5.2	80,634	10.3	82,654	10.6	111,751	14.3	153,543	19.6
	49,737	6.4	40,893	5.2	80,495	10.3	82,609	10.6	111,721	14.3	153,362	19.6

Table 110 (continued)

Sub-area/County	\$75,000 to \$99,999		\$100,000 to \$149,999		\$150,000 to \$199,999		\$200,000 or more		Total Households		Median Annual Household Income
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	
1	678	22.7	562	18.8	114	3.8	88	2.9	2,991	100.0	73,164
2	1,173	15.7	1,113	14.9	306	4.1	164	2.2	7,464	100.0	58,091
3	2,453	19.1	2,301	18.0	834	6.5	763	5.9	12,815	100.0	74,380
4	1,240	12.1	1,975	19.2	936	9.1	1,891	18.4	10,280	100.0	93,185
Sub-area Subtotal											74,235
Ozaukee County											74,237
5	813	23.6	621	18.0	75	2.2	108	3.1	3,443	100.0	71,570
6	2,727	15.2	2,420	13.5	513	2.9	484	2.7	17,902	100.0	56,800
7	372	18.3	392	19.3	44	2.2	25	1.2	2,034	100.0	65,108
8	669	17.3	793	20.4	192	4.9	88	2.3	3,879	100.0	67,685
9	1,945	18.8	1,575	15.2	323	3.1	168	1.6	10,359	100.0	60,184
10	1,028	13.4	1,694	22.0	563	7.3	329	4.3	7,683	100.0	71,975
11	1,100	20.1	1,386	25.3	479	8.7	333	6.1	5,478	100.0	87,705
Sub-area Subtotal											65,042
Washington County											64,694
12	3,664	13.8	4,721	17.7	1,654	6.2	2,777	10.4	26,612	100.0	72,395
13	2,850	9.7	2,178	7.4	246	0.8	201	0.7	29,390	100.0	38,693
14	7,251	8.0	4,498	4.9	728	0.8	402	0.5	91,097	100.0	32,936
15	2,495	7.2	2,853	8.3	961	2.8	1,096	3.2	34,440	100.0	37,468
16	8,017	10.7	5,165	6.9	1,186	1.6	469	0.6	75,057	100.0	40,595
17	10,105	14.0	8,817	12.2	2,273	3.1	1,489	2.1	72,349	100.0	52,590
18	3,043	14.6	2,129	10.2	422	2.0	120	0.6	20,884	100.0	49,562
19	4,405	17.3	5,413	21.3	1,218	4.8	871	3.4	25,437	100.0	70,612
Sub-area Subtotal											43,921
Milwaukee County											43,848
20	2,400	16.0	2,425	16.1	899	6.0	743	5.0	15,032	100.0	66,910
21	3,097	15.7	3,880	19.7	1,633	8.3	2,663	13.5	19,720	100.0	86,406
22	2,481	15.9	3,676	23.6	985	6.3	878	5.6	15,598	100.0	77,227
23	1,657	19.5	2,022	23.8	553	6.5	488	5.8	8,502	100.0	82,076
24	1,320	18.0	1,751	23.9	612	8.3	254	3.5	7,335	100.0	80,104
25	4,273	17.2	4,819	19.4	2,365	9.5	2,408	9.7	24,845	100.0	83,440
26	6,636	16.5	6,447	16.0	2,019	5.0	1,160	2.9	40,324	100.0	63,032
27	2,435	18.9	3,014	23.4	813	6.3	643	5.0	12,873	100.0	79,810
28	906	22.3	766	18.9	262	6.4	151	3.7	4,062	100.0	76,490
Sub-area Subtotal											74,468
Waukesha County											74,466
29	3,591	15.7	3,798	16.6	1,251	5.5	751	3.3	22,852	100.0	64,137
30	3,203	10.1	2,361	7.5	344	1.1	411	1.3	31,712	100.0	40,875
31	2,551	18.4	2,612	18.9	717	5.2	386	2.8	13,840	100.0	69,709
32	1,277	19.4	879	13.4	182	2.8	209	3.2	6,571	100.0	58,901
Sub-area Subtotal											54,196
Racine County											54,203
33	1,970	18.3	2,145	20.0	572	5.3	467	4.4	10,740	100.0	71,512
34	4,743	13.4	3,813	10.8	870	2.5	427	1.2	35,388	100.0	48,215
35	2,444	17.3	2,529	18.0	648	4.6	420	3.0	14,081	100.0	66,615
Sub-area Subtotal											55,413
Kenosha County											55,055
36	823	17.3	856	18.0	186	3.9	213	4.5	4,753	100.0	68,548
37	826	10.9	751	10.0	131	1.7	135	1.8	7,546	100.0	39,010
38	3,543	14.7	2,749	11.4	779	3.3	586	2.4	24,067	100.0	53,190
39	427	12.9	444	13.4	148	4.4	178	5.4	3,319	100.0	56,970
Sub-area Subtotal											53,539
Walworth County											53,910
Sub-area Total ^b											53,879
Region											53,879

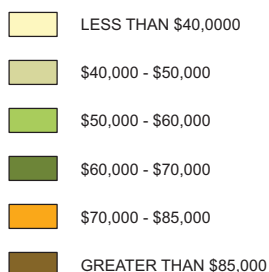
^aPercentage of the sub-area, County, or Region's households.^bSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Map 85

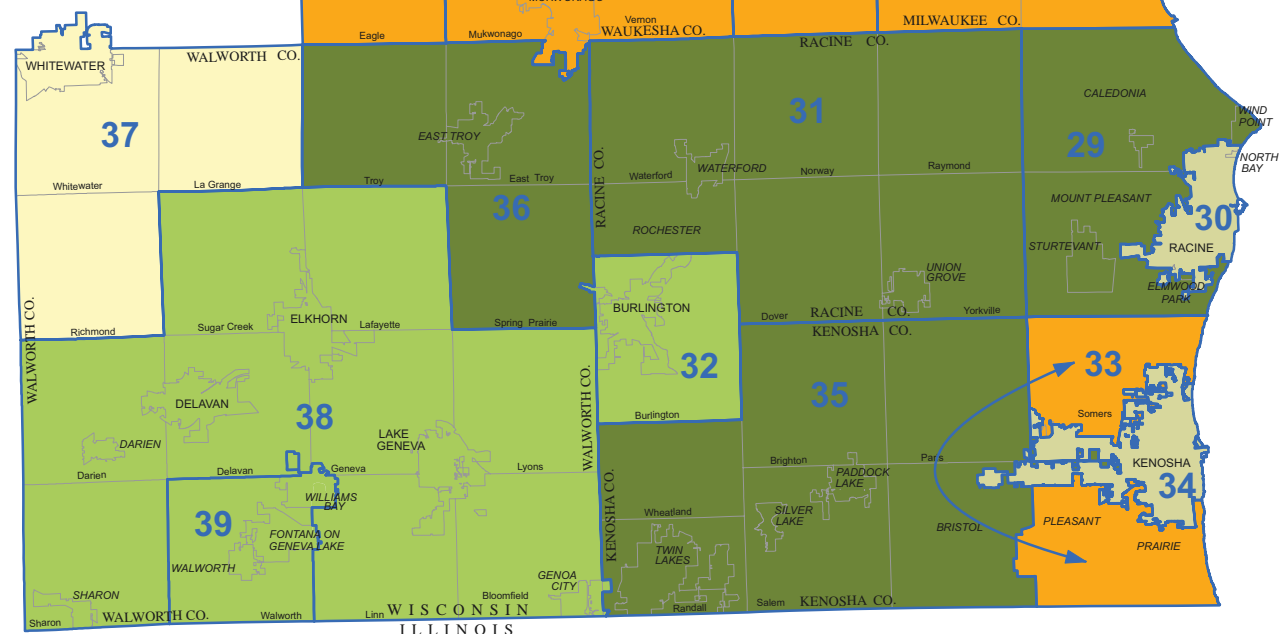
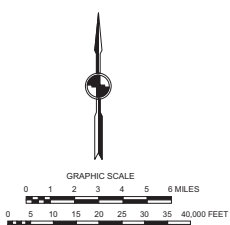
**ANNUAL HOUSEHOLD INCOME
IN THE SOUTHEASTERN
WISCONSIN REGION BY
SUB-REGIONAL HOUSING
ANALYSIS AREA: 2005-2009**

MEDIAN ANNUAL HOUSEHOLD INCOME



39 SUB-AREA BOUNDARY
AND IDENTIFICATION
NUMBER
(SEE TABLE 110)

CIVIL DIVISION
BOUNDARY: 2010



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

Table 111

MEDIAN ANNUAL HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER IN THE REGION BY COUNTY: 2005-2009^a

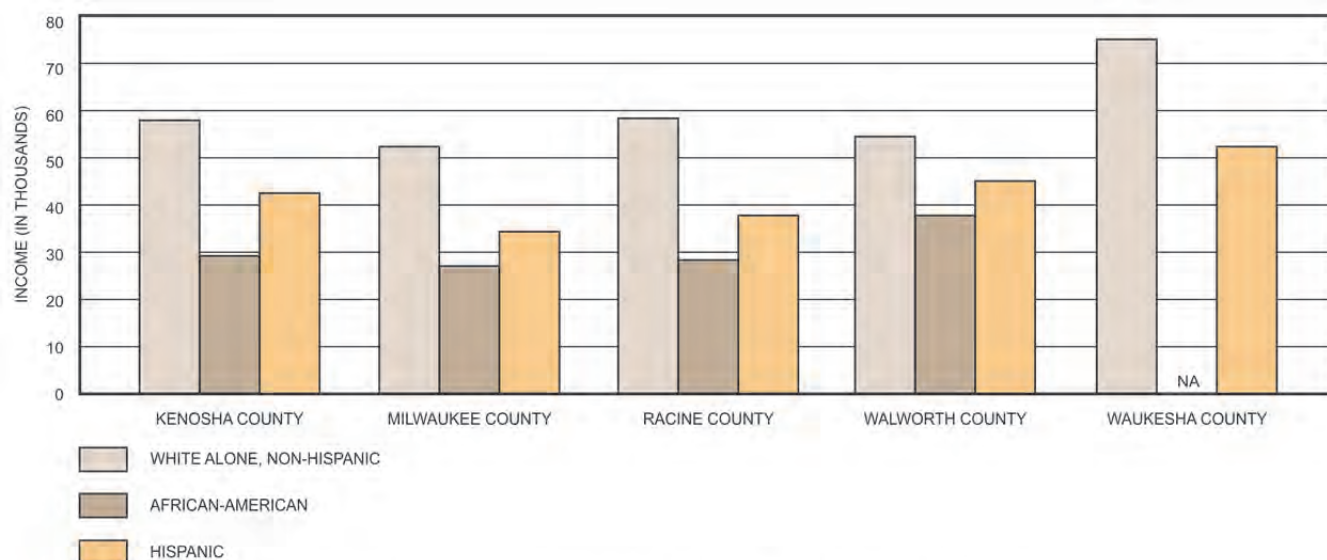
County	White Alone, Non-Hispanic Householder	Minority Householder		All Households
		African American	Hispanic	
Kenosha	\$58,044	\$29,641	\$42,866	\$55,055
Milwaukee.....	52,285	27,310	34,845	43,848
Ozaukee	73,839	-- ^b	-- ^b	74,237
Racine	58,260	28,680	37,937	54,203
Walworth.....	54,791	38,081	45,057	53,910
Washington.....	64,898	-- ^b	-- ^b	64,694
Waukesha.....	74,780	-- ^b	52,551	74,466
Region	\$60,107	\$28,120	\$37,978	\$53,879

^aData not available to calculate median for American Indian and Alaska Native, Asian and Pacific Islander, and Other Race groups.

^bData margin of error too large to accurately calculate median.

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

Figure 26

MEDIAN ANNUAL HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER IN THE REGION BY COUNTY: 2005-2009

NOTE: Data not available to calculate median for American Indian and Alaska Native, Asian and Pacific Islander, and Other Race groups.

Data not available for Ozaukee and Washington Counties and for households with African-American householders in Waukesha County.

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

Sub-area 37 in Walworth County has the highest percentage of renter households with a high cost burden, at 67 percent. In addition, over 50 percent of the renter households in sub-areas 13 and 14 in Milwaukee County, sub-area 28 in Waukesha County, and sub-area 30 in Racine County have a high cost burden.

Sub-area 14 in Milwaukee County has the highest percentage of total households (homeowner and renter) with a high cost burden, at 49 percent. In addition, over 45 percent of the households in sub-areas 13 and 15 in Milwaukee County and sub-area 37 in Walworth County have a high cost burden. Map 86 shows households with a high cost burden in the Region by sub-area.

Table 112

**FAMILIES AND UNRELATED INDIVIDUALS IN POVERTY BY RACE OF HOUSEHOLDER
IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009**

Sub-area/County	White Alone, Non-Hispanic		Minority							
			White Alone, Hispanic		African-American Alone		American Indian and Alaska Native Alone		Asian and Pacific Islander Alone	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	60	2.7	4	17.4	--	--	--	--	--	--
2	231	4.8	24	47.1	--	--	--	--	--	--
3	136	1.5	--	--	--	--	--	--	--	--
4	63	0.9	--	--	--	--	--	--	--	--
Sub-area Subtotal	490	2.1	28	12.3	--	--	--	--	--	--
Ozaukee County	490	2.1	28	12.3	--	--	--	--	--	--
5	22	0.9	--	--	--	--	--	--	--	--
6	491	4.2	32	23.5	--	--	--	--	52	44.8
7	61	3.9	--	--	--	--	--	--	--	--
8	16	0.6	--	--	--	--	--	--	--	--
9	405	5.7	8	6.6	--	--	--	--	--	--
10	85	1.7	--	--	15	13.8	--	--	--	--
11	65	1.5	--	--	--	--	--	--	12	32.4
Sub-area Subtotal	1,145	3.3	40	11.7	15	6.3	--	--	64	19.1
Washington County	1,145	3.3	40	11.7	15	6.3	--	--	64	19.1
12	288	2.0	--	--	125	10.6	--	--	92	10.5
13	392	5.9	35	12.9	2,665	26.0	32	26.2	230	25.8
14	863	5.8	138	15.6	11,294	31.9	64	22.8	169	12.3
15	545	9.3	103	23.8	1,571	45.0	6	15.0	7	2.0
16	2,182	8.1	1,563	22.5	935	47.2	142	27.2	172	18.0
17	1,381	3.7	166	16.6	171	15.0	45	16.0	20	3.8
18	651	5.9	74	19.9	90	30.2	28	45.9	8	4.0
19	482	3.1	23	5.3	--	--	--	--	86	11.3
Sub-area Subtotal	6,784	5.1	2,102	19.9	16,851	31.3	317	23.3	784	13.2
Milwaukee County	6,784	5.1	2,102	19.9	16,851	31.3	317	23.3	784	13.2
20	108	1.2	--	--	29	9.8	--	--	--	--
21	194	1.4	--	--	37	18.3	--	--	--	--
22	123	1.2	40	20.5	--	--	--	--	--	--
23	97	1.5	--	--	--	--	--	--	--	--
24	98	1.8	--	--	--	--	--	--	2	4.7
25	415	2.2	--	--	--	--	--	--	--	--
26	796	3.5	297	23.4	83	19.1	13	20.0	--	--
27	266	2.6	--	--	--	--	--	--	--	--
28	118	3.8	--	--	--	--	--	--	2	16.7
Sub-area Subtotal	2,215	2.2	337	15.9	149	13.4	13	8.2	4	0.2
Waukesha County	2,212	2.2	337	15.9	149	13.4	13	8.2	4	0.2
29	319	2.2	--	--	45	11.1	15	34.1	--	--
30	783	6.4	402	23.2	1,132	29.0	--	--	10	7.4
31	286	2.8	23	19.3	--	--	8	21.1	--	--
32	225	5.1	--	--	--	--	--	--	--	--
Sub-area Subtotal	1,613	3.9	425	18.8	1,177	27.1	23	16.7	10	2.2
Racine County	1,613	3.9	425	18.8	1,177	27.1	23	16.7	10	2.2
33	165	2.4	22	13.0	18	9.5	--	--	--	--
34	1,339	7.5	226	17.1	595	33.2	--	--	--	--
35	342	3.5	32	19.0	--	--	--	--	--	--
Sub-area Subtotal	1,846	5.4	280	16.9	613	30.9	--	--	--	--
Kenosha County	1,846	5.4	280	16.9	613	30.9	--	--	--	--
36	83	2.4	--	--	--	--	--	--	--	--
37	268	7.6	11	14.1	--	--	--	--	--	--
38	834	5.8	144	18.9	14	25.9	6	24.0	15	8.4
39	69	3.3	34	27.6	--	--	--	--	--	--
Sub-area Subtotal	1,254	5.4	189	18.9	14	25.9	6	11.5	15	6.8
Walworth County	1,200	5.2	189	19.3	14	25.9	6	11.5	15	7.9
Sub-area Total ^b	15,347	3.9	3,401	18.7	18,819	30.5	359	18.5	877	8.6
Region	15,290	3.9	3,401	18.8	18,819	30.5	359	18.5	877	8.6

Table 112 (continued)

Sub-area/County	Minority				Total Families		Total Hispanic	
	Other Race, Alone		Two or More Races		Number	Percent ^a	Number	Percent ^a
	Number	Percent ^a	Number	Percent ^a				
1	--	--	--	--	64	2.8	4	11.8
2	--	--	26	41.3	281	5.6	24	41.4
3	--	--	--	--	136	1.5	--	--
4	--	--	--	--	63	0.8	--	--
Sub-area Subtotal	--	--	26	17.6	544	2.3	28	9.6
Ozaukee County	--	--	31	20.3	549	2.3	28	9.6
5	--	--	--	--	22	0.8	--	--
6	--	--	5	4.6	580	4.8	32	21.8
7	--	--	--	--	61	3.9	--	--
8	--	--	--	--	16	0.6	--	--
9	--	--	--	--	413	5.6	8	5.0
10	--	--	--	--	100	1.8	15	24.2
11	--	--	--	--	77	1.7	--	--
Sub-area Subtotal	--	--	5	1.8	1,269	3.5	55	11.0
Washington County	--	--	--	--	1,264	3.4	55	11.0
12	--	--	12	16.9	517	3.0	--	--
13	30	9.9	22	8.8	3,406	18.2	86	14.3
14	90	12.3	147	23.3	12,765	23.5	255	15.2
15	127	22.8	4	3.1	2,363	21.7	240	25.9
16	2,048	27.5	198	25.8	7,240	15.8	3,822	25.4
17	58	8.4	110	30.9	1,951	4.8	230	12.5
18	59	24.0	8	11.4	918	7.4	142	21.8
19	83	29.4	--	--	674	3.9	75	12.1
Sub-area Subtotal	2,495	24.2	501	21.1	29,834	13.7	4,850	22.4
Milwaukee County	2,495	24.2	501	21.1	29,834	13.7	4,850	22.4
20	--	--	16	29.1	153	1.5	--	--
21	--	--	28	38.4	259	1.8	37	12.2
22	16	32.0	--	--	179	1.6	56	22.9
23	--	--	--	--	97	1.5	--	--
24	--	--	--	--	100	1.8	--	--
25	--	--	--	--	415	2.2	--	--
26	21	4.9	39	15.1	1,249	4.9	330	18.3
27	--	--	4	4.0	270	2.6	--	--
28	--	--	--	--	120	3.8	--	--
Sub-area Subtotal	37	5.8	87	14.5	2,842	2.7	423	14.2
Waukesha County	37	5.8	87	14.5	2,839	2.7	423	14.2
29	41	16.2	8	6.7	428	2.6	41	6.4
30	316	24.0	32	7.3	2,675	13.5	723	22.2
31	29	42.0	--	--	346	3.3	52	28.7
32	--	--	--	--	225	5.0	--	--
Sub-area Subtotal	386	23.5	40	6.7	3,674	7.2	816	19.9
Racine County	386	23.5	40	6.7	3,674	7.2	816	19.9
33	--	--	--	--	205	2.7	22	4.9
34	297	22.7	33	16.9	2,490	10.9	567	21.6
35	--	--	20	35.1	394	3.9	32	15.7
Sub-area Subtotal	297	19.0	53	14.8	3,089	7.6	621	19.0
Kenosha County	297	19.0	53	14.8	3,089	7.6	621	19.0
36	--	--	--	--	83	2.4	--	--
37	5	5.4	--	--	284	7.5	16	9.4
38	58	13.3	6	7.4	1,077	6.8	206	17.3
39	4	3.9	--	--	107	4.6	38	16.8
Sub-area Subtotal	67	10.2	6	5.3	1,551	6.1	260	15.8
Walworth County	67	10.2	6	5.3	1,497	6.0	260	16.0
Sub-area Total ^b	3,282	21.9	718	16.0	42,803	8.5	7,053	20.5
Region	3,282	21.9	718	16.0	42,746	8.5	7,053	20.5

^aPercentage of the sub-area's total families in race category.^bSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Table 113

**POVERTY THRESHOLD (IN DOLLARS) BY SIZE OF FAMILY AND
NUMBER OF UNRELATED CHILDREN UNDER 18 YEARS OLD IN THE REGION: 2009**

Size of Family Unit	Weighted Average Threshold	Related Children Under 18 Years Old								
		None	One	Two	Three	Four	Five	Six	Seven	Eight or More
One person (unrelated individual)	10,956									
Under 65 years old	11,161	11,161								
65 years old and over	10,289	10,289								
Two people	13,991									
Householder under 65 years old.....	14,439	14,366	14,787							
Householder 65 years old and over	12,982	12,968	14,731							
Three people.....	17,098	16,781	17,268	17,285						
Four people.....	21,954	22,128	22,490	21,756	21,832					
Five people	25,991	26,686	27,074	26,245	25,603	25,211				
Six people	29,405	30,693	30,815	30,180	29,571	28,666	28,130			
Seven people	33,372	35,316	35,537	34,777	34,247	33,260	32,108	30,845		
Eight people.....	37,252	39,498	39,847	39,130	38,501	37,610	36,478	35,300	35,000	
Nine people.....	44,366	47,514	47,744	47,109	46,576	45,701	44,497	43,408	43,138	41,476

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

Table 116 shows the median percentage of monthly income spent on housing in the Region in 2005-2009 by County and sub-area for homeowners with a mortgage, homeowners without a mortgage, and renters. The median percentage of monthly income spent on housing in the Region is about 25 percent. It is about 25 percent for homeowner households with a mortgage, about 15 percent for homeowner households without a mortgage, and about 30 percent for renter households. The median percentage of monthly income spent on housing is about 30 percent in sub-area 14; however, it is typically between 20 and 25 percent in the other sub-areas of the Region. Additional sub-areas with a median percentage of monthly income spent on housing over 25 percent include sub-areas 13, 15, and 16 in Milwaukee County, sub-area 30 in Racine County, sub-area 34 in Kenosha County, and sub-areas 37 and 38 in Walworth County.

Overcrowding and housing units that lack adequate facilities, such as plumbing and kitchen facilities, are also a concern for the Region, although not to the extent of housing affordability. Table 117 shows the number of overcrowded owner-occupied units and renter-occupied units in the Region by county and sub-area in 2005-2009. There is a higher percentage of overcrowded rented housing units in the Region than owner-occupied housing units, although neither percentage is very high. About 3 percent of rental units are considered overcrowded and about 1 percent of owner-occupied units are considered overcrowded.⁵ Sub-area 39 in Walworth County has the highest percentage of overcrowded rental units at about 11 percent. Sub-area 16 in Milwaukee County is the only other sub-area with more than 5 percent of its rental units overcrowded. Sub-areas 13 and 16 in Milwaukee County were the only sub-areas with more than 2 percent of their owner-occupied units overcrowded. Table 118 shows the number of housing units in the Region that lack complete plumbing or kitchen facilities. Less than 1 percent of occupied housing units lacked complete plumbing facilities and less than 1 percent of occupied housing units lacked complete kitchen facilities.

⁵The U.S. Bureau of the Census considers a housing unit overcrowded if there is more than one occupant per room. Rooms considered in the calculation include the living room, dining room, kitchen, bedrooms, finished recreation rooms, and enclosed porches for year-round use. The regional housing plan standards recommend a minimum of 165 square feet per person and at least one bedroom per every two people to avoid overcrowding (see Standard No. 1 under Objective No. 1 in Table 2 in Chapter II).

Table 114

**AFFORDABLE HOUSING THRESHOLD FOR HOUSEHOLDS IN THE
SOUTHEASTERN WISCONSIN REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009**

Sub-area/County	Median Income		Extremely-Low Income		Very-Low Income		Low Income		Moderate Income	
	Annual Income (dollars)	30 Percent of Monthly Income (dollars)	Annual Income Range (dollars)	30 Percent of Monthly Income (dollars)	Annual Income Range (dollars)	30 Percent of Monthly Income (dollars)	Annual Income Range (dollars)	30 Percent of Monthly Income (dollars)	Annual Income Range (dollars)	30 Percent of Monthly Income (dollars)
1	73,164	1,829	Less than 21,949	Less than 549	21,950 to 36,582	550 to 915	36,583 to 58,531	916 to 1,463	58,532 to 69,506	1,464 to 1,738
2	58,091	1,452	Less than 17,427	Less than 436	17,428 to 29,046	437 to 726	29,047 to 46,473	727 to 1,162	46,474 to 55,186	1,163 to 1,380
3	74,380	1,860	Less than 22,314	Less than 558	22,315 to 37,190	559 to 930	37,191 to 59,504	931 to 1,488	59,505 to 70,661	1,489 to 1,767
4	93,185	2,330	Less than 27,956	Less than 699	27,957 to 46,593	699 to 1,165	46,594 to 74,548	1,166 to 1,864	74,549 to 88,526	1,865 to 2,213
Ozaukee County	74,237	1,856	Less than 22,271	Less than 557	22,272 to 37,119	558 to 928	37,120 to 59,390	929 to 1,485	59,391 to 70,525	1,486 to 1,763
5	71,570	1,789	Less than 21,471	Less than 537	21,472 to 35,785	538 to 895	35,786 to 57,256	896 to 1,431	57,257 to 67,992	1,432 to 1,700
6	56,800	1,420	Less than 17,040	Less than 426	17,041 to 28,400	427 to 710	28,401 to 45,440	711 to 1,136	45,441 to 53,960	1,137 to 1,349
7	65,108	1,628	Less than 19,532	Less than 488	19,533 to 32,554	489 to 814	32,555 to 52,086	815 to 1,302	52,087 to 61,853	1,303 to 1,546
8	67,685	1,692	Less than 20,306	Less than 508	20,307 to 33,843	509 to 846	33,844 to 54,148	847 to 1,354	54,149 to 64,301	1,355 to 1,608
9	60,184	1,505	Less than 18,055	Less than 451	18,057 to 30,092	452 to 752	30,093 to 48,147	753 to 1,204	48,148 to 57,175	1,205 to 1,429
10	71,975	1,799	Less than 21,593	Less than 540	21,594 to 35,988	541 to 900	35,989 to 57,580	901 to 1,440	57,581 to 68,376	1,441 to 1,709
11	87,705	2,193	Less than 26,312	Less than 658	26,313 to 43,853	659 to 1,096	43,854 to 70,164	1,097 to 1,754	70,165 to 83,320	1,755 to 2,083
Washington County	64,694	1,617	Less than 19,408	Less than 485	19,409 to 32,347	486 to 809	32,348 to 51,755	810 to 1,294	51,756 to 61,459	1,295 to 1,536
12	72,395	1,810	Less than 21,719	Less than 543	21,720 to 36,198	544 to 905	36,199 to 57,916	906 to 1,448	57,917 to 68,775	1,449 to 1,719
13	38,693	967	Less than 11,608	Less than 290	11,609 to 19,347	291 to 484	19,348 to 30,954	485 to 774	30,955 to 36,758	775 to 919
14	32,936	823	Less than 9,881	Less than 248	9,882 to 16,468	248 to 412	16,469 to 26,349	413 to 659	26,350 to 31,289	660 to 782
15	37,468	937	Less than 11,240	Less than 281	11,241 to 18,734	282 to 468	18,735 to 29,974	469 to 749	29,975 to 35,595	750 to 890
16	40,595	1,015	Less than 12,179	Less than 304	12,180 to 20,298	305 to 507	20,299 to 32,476	508 to 812	32,477 to 38,565	813 to 964
17	52,590	1,315	Less than 15,777	Less than 394	15,778 to 26,295	395 to 657	26,296 to 42,072	658 to 1,052	42,073 to 49,961	1,053 to 1,249
18	49,562	1,239	Less than 14,869	Less than 372	14,870 to 24,781	373 to 620	24,782 to 39,650	621 to 991	39,651 to 47,084	992 to 1,177
19	70,612	1,765	Less than 21,184	Less than 530	21,185 to 35,306	531 to 883	35,307 to 56,490	884 to 1,412	56,491 to 67,081	1,413 to 1,677
Milwaukee County	43,848	1,096	Less than 13,154	Less than 329	13,155 to 21,924	330 to 548	21,925 to 35,078	549 to 877	35,079 to 41,656	878 to 1,041

Table 114 (continued)

Sub-area/County	Median Income		Extremely-Low Income		Very-Low Income		Low Income		Moderate Income	
	Annual Income (dollars)	30 Percent of Monthly Income (dollars)	Annual Income Range (dollars)	30 Percent of Monthly Income (dollars)	Annual Income Range (dollars)	30 Percent of Monthly Income (dollars)	Annual Income Range (dollars)	30 Percent of Monthly Income (dollars)	Annual Income Range (dollars)	30 Percent of Monthly Income (dollars)
20	66,910	1,673	Less than 20,073	Less than 502	20,074 to 33,455	503 to 836	33,456 to 53,528	837 to 1,338	53,529 to 63,565	1,339 to 1,589
21	86,406	2,160	Less than 25,922	Less than 648	25,923 to 43,203	349 to 1,080	43,204 to 69,125	1,081 to 1,728	69,126 to 82,086	1,729 to 2,052
22	77,227	1,931	Less than 23,168	Less than 579	23,169 to 38,614	580 to 965	38,615 to 61,782	966 to 1,545	61,783 to 73,366	1,546 to 1,834
23	82,076	2,052	Less than 24,623	Less than 616	24,624 to 41,038	617 to 1,026	41,039 to 65,661	1,027 to 1,642	65,662 to 77,972	1,643 to 1,949
24	80,104	2,003	Less than 24,031	Less than 601	24,032 to 40,052	602 to 1,001	40,053 to 64,083	1,002 to 1,602	64,084 to 76,099	1,603 to 1,902
25	83,440	2,086	Less than 25,032	Less than 626	25,033 to 41,720	627 to 1,043	41,721 to 66,752	1,044 to 1,669	66,753 to 79,268	1,670 to 1,982
26	63,032	1,576	Less than 18,910	Less than 473	18,911 to 31,516	474 to 788	31,517 to 50,426	789 to 1,261	50,427 to 59,880	1,262 to 1,497
27	79,810	1,995	Less than 23,943	Less than 599	23,944 to 39,905	600 to 998	39,906 to 63,848	999 to 1,596	63,848 to 75,820	1,597 to 1,895
28	76,490	1,912	Less than 22,947	Less than 574	22,948 to 38,245	575 to 956	38,246 to 61,192	957 to 1,530	61,193 to 72,666	1,531 to 1,817
Waukesha County	74,466	1,862	Less than 22,340	Less than 558	22,341 to 37,233	559 to 931	37,234 to 59,573	932 to 1,489	59,574 to 70,743	1,490 to 1,769
29	64,137	1,603	Less than 19,241	Less than 481	19,242 to 32,069	482 to 802	32,070 to 51,310	803 to 1,283	51,311 to 60,930	1,284 to 1,523
30	40,875	1,022	Less than 12,263	Less than 307	12,264 to 20,438	308 to 511	20,439 to 32,700	512 to 818	32,701 to 38,831	819 to 971
31	69,709	1,743	Less than 20,913	Less than 523	20,914 to 34,855	524 to 871	34,856 to 55,767	872 to 1,394	55,768 to 66,224	1,395 to 1,656
32	58,901	1,473	Less than 17,670	Less than 442	17,671 to 29,451	443 to 736	29,452 to 47,121	737 to 1,178	47,122 to 55,956	1,179 to 1,399
Racine County	54,203	1,355	Less than 16,261	Less than 407	16,262 to 27,102	408 to 678	27,103 to 43,362	679 to 1,084	43,363 to 51,493	1,085 to 1,287
33	71,512	1,788	Less than 21,454	Less than 536	21,455 to 35,756	537 to 894	35,757 to 57,210	895 to 1,430	57,211 to 67,936	1,431 to 1,698
34	48,215	1,205	Less than 14,465	Less than 362	14,466 to 24,108	363 to 603	24,109 to 38,572	604 to 964	38,573 to 45,804	965 to 1,145
35	66,615	1,665	Less than 19,985	Less than 500	19,986 to 33,308	501 to 833	33,309 to 53,292	834 to 1,332	53,293 to 63,284	1,333 to 1,582
Kenosha County	55,055	1,376	Less than 16,517	Less than 413	16,518 to 27,528	414 to 688	27,529 to 44,044	689 to 1,101	44,045 to 52,302	1,102 to 1,308
36	68,548	1,714	Less than 20,564	Less than 514	20,565 to 34,274	515 to 857	34,275 to 54,838	858 to 1,371	54,839 to 65,121	1,372 to 1,628
37	39,010	975	Less than 11,703	Less than 293	11,704 to 19,505	294 to 488	19,506 to 31,208	489 to 780	31,209 to 37,060	781 to 926
38	53,190	1,330	Less than 15,957	Less than 399	15,958 to 26,595	400 to 665	26,596 to 42,552	666 to 1,064	42,553 to 50,531	1,065 to 1,263
39	56,970	1,424	Less than 17,091	Less than 427	17,092 to 28,485	427 to 712	28,486 to 45,576	713 to 1,139	45,577 to 54,122	1,140 to 1,353
Walworth County	53,910	1,348	Less than 16,173	Less than 404	16,174 to 26,955	405 to 674	26,956 to 43,128	675 to 1,078	43,129 to 51,215	1,079 to 1,280
Region	53,879	1,347	Less than 16,164	Less than 405	16,165 to 26,940	405 to 673	26,941 to 43,103	674 to 1,078	43,104 to 51,185	1,079 to 1,280

NOTES: 30 percent of a sub-area or county median household income is extremely-low income, 30 to 50 percent is very-low income, 50 to 80 percent is low income, and 80 to 95 percent is moderate income.

Affordable housing is defined in Chapter II using the HUD affordability threshold of a housing unit costing no more than 30 percent of gross household income.

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

Table 115

**HOUSEHOLDS WITH A HIGH HOUSING COST BURDEN
BY SUB-REGIONAL HOUSING ANALYSIS AREA, COUNTY, REGION, STATE, AND NATION: 2005-2009**

Sub-area/County	Owner-Occupied Households with a Mortgage					
	Cost Burden of 30 to 49.9 Percent		Cost Burden of over 50 Percent		Total Households with a Cost Burden	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	374	20.0	213	11.4	587	31.4
2	892	23.6	334	8.8	1,226	32.4
3	1,495	22.2	548	8.1	2,043	30.3
4	1,358	22.4	599	9.9	1,957	32.3
Sub-area Subtotal	4,119	22.3	1,694	9.2	5,813	31.5
Ozaukee County	4,119	22.3	1,694	9.2	5,813	31.5
5	563	27.5	115	5.6	678	33.1
6	1,856	21.3	854	9.8	2,710	31.1
7	427	36.7	119	10.2	546	46.9
8	468	19.6	202	8.5	670	28.1
9	1,350	23.0	769	13.1	2,119	36.2
10	906	19.4	442	9.4	1,348	28.8
11	801	20.9	462	12.0	1,263	32.9
Sub-area Subtotal	6,371	22.2	2,963	10.3	9,334	32.5
Washington County	6,371	22.2	2,963	10.3	9,334	32.5
12	2,711	21.0	1,418	11.0	4,129	32.0
13	2,813	25.0	1,947	17.3	4,760	42.3
14	8,674	26.0	6,479	19.4	15,153	45.4
15	1,812	24.6	1,224	16.6	3,036	41.2
16	7,937	26.8	4,665	15.8	12,602	42.6
17	6,525	21.9	2,987	10.0	9,512	31.9
18	1,675	19.3	967	11.2	2,642	30.5
19	2,907	21.5	1,047	7.8	3,954	29.3
Sub-area Subtotal	35,054	23.9	20,734	14.2	55,788	38.1
Milwaukee County	35,003	23.9	20,711	14.2	55,714	38.1
20	1,571	19.9	632	8.0	2,203	27.9
21	1,807	16.9	1,052	9.9	2,859	26.8
22	1,893	21.5	584	6.6	2,477	28.1
23	1,001	18.7	544	10.1	1,545	28.8
24	801	18.0	227	5.1	1,028	23.1
25	3,784	24.5	1,731	11.2	5,515	35.7
26	4,715	23.3	1,552	7.7	6,267	31.0
27	1,811	20.8	851	9.8	2,662	30.6
28	693	24.1	261	9.1	954	33.2
Sub-area Subtotal	18,076	21.4	7,434	8.8	25,510	30.2
Waukesha County	18,072	21.4	7,431	8.8	25,503	30.2
29	3,120	23.5	1,237	9.3	4,357	32.8
30	3,133	23.0	1,595	11.7	4,728	34.7
31	2,019	24.5	957	11.6	2,976	36.1
32	784	24.4	321	10.0	1,105	34.4
Sub-area Subtotal	9,056	23.6	4,110	10.7	13,166	34.3
Racine County	9,056	23.6	4,110	10.7	13,166	34.3
33	1,307	21.9	691	11.6	1,998	33.5
34	4,382	27.9	1,830	11.7	6,212	39.6
35	1,999	22.4	1,232	13.8	3,231	36.2
Sub-area Subtotal	7,688	25.2	3,753	12.3	11,441	37.5
Kenosha County	7,688	25.2	3,753	12.3	11,441	37.5
36	773	25.5	420	13.9	1,193	39.4
37	685	25.6	214	8.0	899	33.6
38	3,132	25.0	1,808	14.4	4,940	39.4
39	382	22.6	295	17.5	677	40.1
Sub-area Subtotal	4,972	24.9	2,737	13.7	7,709	38.6
Walworth County	4,943	25.0	2,737	13.8	7,680	38.8
Sub-area Total ^b	85,336	23.3	43,425	11.8	128,761	35.1
Region	85,252	23.3	43,399	11.8	128,651	35.1
State	244,630	22.7	115,422	10.7	360,052	33.4
Nation	11,657,615	22.7	7,174,335	14.0	18,831,950	36.7

Table 115 (continued)

Sub-area/County	Owner-Occupied Households without a Mortgage					
	Cost Burden of 30 to 49.9 Percent		Cost Burden of over 50 Percent		Total Households with a Cost Burden	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	53	9.3	27	4.7	80	14.0
2	89	6.5	82	6.0	171	12.5
3	233	7.6	114	3.7	347	11.3
4	301	10.3	262	8.9	563	19.2
Sub-area Subtotal	676	8.5	485	6.1	1,161	14.6
Ozaukee County	692	8.7	485	6.1	1,177	14.8
5	96	11.7	39	4.7	135	16.4
6	550	13.5	317	7.8	867	21.3
7	61	10.5	41	7.0	102	17.5
8	97	12.7	--	--	97	12.7
9	202	9.8	127	6.1	329	15.9
10	162	11.5	39	2.8	201	14.3
11	96	6.6	92	6.3	188	12.9
Sub-area Subtotal	1,264	11.3	655	5.9	1,919	17.2
Washington County	1,258	11.3	655	5.9	1,913	17.2
12	580	9.4	429	7.0	1,009	16.4
13	479	14.0	269	7.9	748	21.9
14	1,729	14.7	1,261	10.8	2,990	25.5
15	424	17.0	321	12.8	745	29.8
16	1,738	13.7	1,141	9.0	2,879	22.7
17	1,890	13.2	900	6.3	2,790	19.5
18	541	13.2	247	6.0	788	19.2
19	505	10.9	321	6.9	826	17.8
Sub-area Subtotal	7,886	13.3	4,889	8.2	12,775	21.5
Milwaukee County	7,852	13.2	4,889	8.2	12,741	21.4
20	432	12.0	265	7.4	697	19.4
21	549	9.1	309	5.1	858	14.2
22	414	10.8	144	3.7	558	14.5
23	169	9.4	143	8.0	312	17.4
24	97	6.0	136	8.4	233	14.4
25	452	9.4	352	7.3	804	16.7
26	649	10.4	256	4.1	905	14.5
27	125	5.5	63	2.8	188	8.3
28	54	8.3	49	7.6	103	15.9
Sub-area Subtotal	2,941	9.5	1,717	5.6	4,658	15.1
Waukesha County	2,941	9.5	1,717	5.6	4,658	15.1
29	501	9.9	262	5.2	763	15.1
30	632	11.9	359	6.8	991	18.7
31	325	10.8	245	8.1	570	18.9
32	193	13.9	71	5.1	264	19.0
Sub-area Subtotal	1,651	11.2	937	6.3	2,588	17.5
Racine County	1,651	11.2	937	6.3	2,588	17.5
33	241	11.0	269	12.2	510	23.2
34	776	13.1	367	6.2	1,143	19.3
35	375	14.2	285	10.8	660	25.0
Sub-area Subtotal	1,392	12.9	921	8.6	2,313	21.5
Kenosha County	1,392	12.9	925	8.6	2,317	21.5
36	77	6.2	91	7.4	168	13.6
37	117	9.5	70	5.7	187	15.2
38	530	11.0	447	9.3	977	20.3
39	96	10.7	98	10.9	194	21.6
Sub-area Subtotal	820	10.0	706	8.6	1,526	18.6
Walworth County	820	10.3	679	8.5	1,499	18.8
Sub-area Total ^b	16,630	11.6	10,310	7.2	26,940	18.8
Region	16,606	11.6	10,287	7.2	26,893	18.8
State	51,408	10.4	31,551	6.4	82,959	16.8
Nation	2,166,702	9.0	1,546,605	6.4	3,713,307	15.4

Table 115 (continued)

Sub-area/County	Renter-Occupied Households					
	Cost Burden of 30 to 49.9 Percent		Cost Burden of over 50 Percent		Total Households with a Cost Burden	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	82	15.0	81	14.8	163	29.8
2	546	23.5	322	13.9	868	37.4
3	657	21.9	503	16.8	1,160	38.7
4	264	20.7	303	23.7	567	44.4
Sub-area Subtotal	1,549	21.7	1,209	16.9	2,758	38.6
Ozaukee County	1,549	21.6	1,222	17.0	2,771	38.6
5	33	5.7	36	6.3	69	12.0
6	1,102	21.6	1,008	19.7	2,110	41.3
7	75	26.1	7	2.4	82	28.5
8	119	16.4	72	9.9	191	26.3
9	290	11.9	489	20.1	779	32.0
10	249	15.6	285	17.8	534	33.4
11	8	4.1	22	11.4	30	15.5
Sub-area Subtotal	1,876	17.2	1,919	17.6	3,795	34.8
Washington County	1,876	17.2	1,906	17.5	3,782	34.7
12	1,886	24.9	1,572	20.8	3,458	45.7
13	3,914	26.6	4,257	28.9	8,171	55.5
14	10,780	23.4	15,733	34.2	26,513	57.6
15	5,644	23.0	6,173	25.1	11,817	48.1
16	7,387	22.5	7,050	21.5	14,437	44.0
17	5,694	20.1	6,300	22.3	11,994	42.4
18	1,818	22.4	1,428	17.6	3,246	40.0
19	1,419	19.4	1,313	18.0	2,732	37.4
Sub-area Subtotal	38,542	22.8	43,826	25.9	82,368	48.7
Milwaukee County	38,602	22.8	43,837	25.9	82,439	48.7
20	801	22.5	945	26.6	1,746	49.1
21	704	23.2	810	26.7	1,514	49.9
22	618	20.8	568	19.1	1,186	39.9
23	285	21.3	258	19.2	543	40.5
24	260	20.7	206	16.4	466	37.1
25	821	17.8	677	14.7	1,498	32.5
26	3,141	22.7	2,678	19.3	5,819	42.0
27	501	26.5	309	16.4	810	42.9
28	160	29.8	109	20.3	269	50.1
Sub-area Subtotal	7,291	22.1	6,560	19.8	13,851	41.9
Waukesha County	7,291	22.1	6,560	19.8	13,851	41.9
29	1,089	24.1	570	12.6	1,659	36.7
30	3,481	27.2	3,387	26.5	6,868	53.7
31	438	17.0	332	12.9	770	29.9
32	285	14.5	437	22.2	722	36.7
Sub-area Subtotal	5,293	24.2	4,726	21.6	10,019	45.8
Racine County	5,293	24.2	4,726	21.6	10,019	45.8
33	677	26.4	335	13.0	1,012	39.4
34	3,196	23.2	3,183	23.1	6,379	46.3
35	614	24.3	510	20.2	1,124	44.5
Sub-area Subtotal	4,487	23.8	4,028	21.3	8,515	45.1
Kenosha County	4,487	23.8	4,028	21.3	8,515	45.1
36	66	13.5	36	7.4	102	20.9
37	1,176	32.4	1,241	34.2	2,417	66.6
38	1,578	23.6	1,419	21.2	2,997	44.8
39	151	20.6	122	16.7	273	37.3
Sub-area Subtotal	2,971	25.7	2,818	24.4	5,789	50.1
Walworth County	2,917	25.9	2,738	24.3	5,655	50.2
Sub-area Total ^b	62,009	22.7	65,086	23.9	127,095	46.6
Region	62,015	22.7	65,017	23.8	127,032	46.5
State	148,109	21.9	144,347	21.3	292,456	43.2
Nation	8,513,048	22.8	8,728,311	23.4	17,241,359	46.2

Table 115 (continued)

Sub-area/County	All Households					
	Cost Burden of 30 to 49.9 Percent		Cost Burden of over 50 Percent		Total Households with a Cost Burden	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	509	17.0	321	10.7	830	27.7
2	1,527	20.5	738	9.9	2,265	30.4
3	2,385	18.6	1,165	9.1	3,550	27.7
4	1,923	18.7	1,164	11.3	3,087	30.0
Sub-area Subtotal	6,344	18.9	3,388	10.1	9,732	29.0
Ozaukee County	6,360	18.9	3,401	10.1	9,761	29.0
5	692	20.1	190	5.5	882	25.6
6	3,508	19.6	2,179	12.2	5,687	31.8
7	563	27.7	167	8.2	730	35.9
8	684	17.6	274	7.1	958	24.7
9	1,842	17.8	1,385	13.4	3,227	31.2
10	1,317	17.1	766	10.0	2,083	27.1
11	905	16.5	576	10.5	1,481	27.0
Sub-area Subtotal	9,511	18.7	5,537	10.9	15,048	29.6
Washington County	9,505	18.7	5,524	10.9	15,029	29.6
12	5,177	19.5	3,419	12.8	8,596	32.3
13	7,206	24.5	6,473	22.0	13,679	46.5
14	21,183	23.3	23,473	25.8	44,656	49.1
15	7,880	22.9	7,718	22.4	15,598	45.3
16	17,062	22.7	12,856	17.1	29,918	39.8
17	14,109	19.5	10,187	14.1	24,296	33.6
18	4,034	19.3	2,642	12.7	6,676	32.0
19	4,831	19.0	2,681	10.5	7,512	29.5
Sub-area Subtotal	81,482	21.7	69,449	18.5	150,931	40.2
Milwaukee County	81,457	21.7	69,437	18.5	150,894	40.2
20	2,804	18.7	1,842	12.3	4,646	31.0
21	3,060	15.5	2,171	11.0	5,231	26.5
22	2,925	18.8	1,296	8.3	4,221	27.1
23	1,455	17.1	945	11.1	2,400	28.2
24	1,158	15.8	569	7.8	1,727	23.6
25	5,057	20.4	2,760	11.1	7,817	31.5
26	8,505	21.1	4,486	11.1	12,991	32.2
27	2,437	18.9	1,223	9.5	3,660	28.4
28	907	22.3	419	10.3	1,326	32.6
Sub-area Subtotal	28,308	19.1	15,711	10.6	44,019	29.7
Waukesha County	28,304	19.1	15,708	10.6	44,012	29.7
29	4,710	20.6	2,069	9.1	6,779	29.7
30	7,246	22.8	5,341	16.8	12,587	39.6
31	2,782	20.1	1,534	11.1	4,316	31.2
32	1,262	19.2	829	12.6	2,091	31.8
Sub-area Subtotal	16,000	21.3	9,773	13.0	25,773	34.3
Racine County	16,000	21.3	9,773	13.0	25,773	34.3
33	2,225	20.7	1,295	12.1	3,520	32.8
34	8,354	23.6	5,380	15.2	13,734	38.8
35	2,988	21.2	2,027	14.4	5,015	35.6
Sub-area Subtotal	13,567	22.5	8,702	14.5	22,269	37.0
Kenosha County	13,567	22.5	8,706	14.5	22,273	37.0
36	916	19.3	547	11.5	1,463	30.8
37	1,978	26.2	1,525	20.2	3,503	46.4
38	5,240	21.8	3,674	15.3	8,914	37.1
39	629	19.0	515	15.5	1,144	34.5
Sub-area Subtotal	8,763	22.1	6,261	15.8	15,024	37.9
Walworth County	8,680	22.2	6,154	15.8	14,834	38.0
Sub-area Total ^b	163,975	20.9	118,821	15.2	282,796	36.1
Region	163,873	21.0	118,703	15.2	282,576	36.2
State	443,837	19.8	291,320	13.0	735,157	32.7
Nation	22,337,365	19.8	17,449,251	15.5	39,786,616	35.3

NOTE: High housing cost burden is defined by HUD as a household spending more than 30 percent of its gross monthly income on housing costs.

^aPercentage of household type in the sub-area, County, or Region.

^bSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

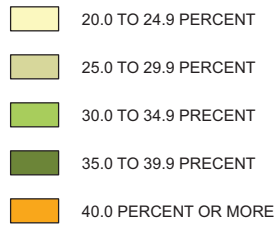
^cPercentage of all households located in the sub-area, County, or Region.

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

Map 86

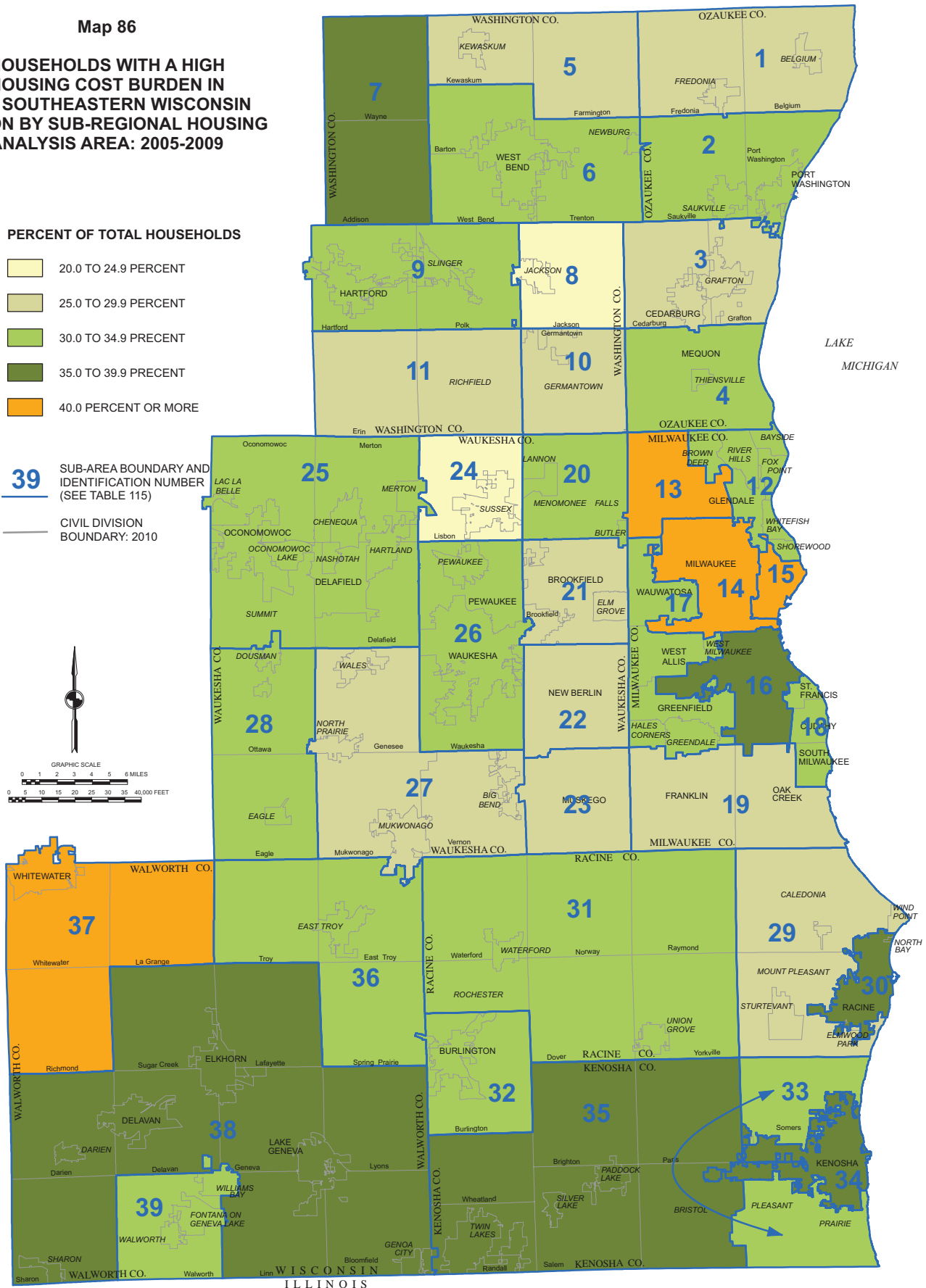
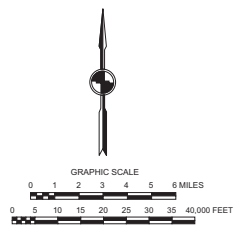
HOUSEHOLDS WITH A HIGH HOUSING COST BURDEN IN THE SOUTHEASTERN WISCONSIN REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2005-2009

PERCENT OF TOTAL HOUSEHOLDS



39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER (SEE TABLE 115)

CIVIL DIVISION BOUNDARY: 2010



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

Table 116

**MEDIAN PERCENTAGE OF MONTHLY INCOME SPENT ON HOUSING
IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009**

Sub-area/County	Owner-Occupied with a Mortgage	Owner-Occupied without a Mortgage	Renter-Occupied	All Households
1	23.9	11.5	23.5	22.0
2	25.1	13.1	26.4	23.7
3	23.2	12.9	24.4	20.6
4	23.4	13.2	25.7	21.1
Sub-area Subtotal	23.8	12.9	25.3	21.6
Ozaukee County	23.8	13.0	25.3	21.6
5	24.7	14.6	15.2	21.5
6	24.6	14.7	28.0	23.8
7	28.9	10.8	24.7	24.6
8	24.5	15.2	24.9	22.9
9	26.0	14.3	25.1	23.8
10	23.5	14.4	23.1	22.2
11	24.0	12.9	26.3	22.0
Sub-area Subtotal	24.7	14.2	25.9	23.1
Washington County	24.7	14.2	25.9	23.1
12	23.8	13.1	29.0	23.1
13	27.3	15.5	33.6	28.7
14	28.4	18.0	37.2	30.4
15	26.6	18.1	30.0	28.5
16	27.3	17.9	28.5	26.4
17	24.3	16.0	27.5	24.0
18	23.8	15.5	25.9	23.0
19	23.5	14.6	24.7	22.6
Sub-area Subtotal	25.8	16.3	30.5	26.2
Milwaukee County	25.8	16.3	30.5	26.2
20	23.5	14.9	30.0	23.0
21	22.6	13.3	30.7	20.7
22	23.0	12.7	25.9	21.5
23	24.2	14.7	24.3	22.6
24	23.9	13.4	26.5	22.5
25	24.6	12.6	24.3	22.9
26	23.9	13.0	27.5	23.7
27	24.0	10.8	28.4	22.3
28	24.7	14.2	31.3	24.0
Sub-area Subtotal	23.8	13.2	27.4	22.7
Waukesha County	23.8	13.2	27.4	22.7
29	24.4	13.7	25.5	22.4
30	25.2	15.0	33.8	26.2
31	24.7	14.5	23.8	22.9
32	25.6	12.6	26.1	23.7
Sub-area Subtotal	24.8	14.2	29.5	24.1
Racine County	24.8	14.2	29.5	24.1
33	24.2	15.9	26.0	23.4
34	26.7	15.9	29.5	25.9
35	25.3	16.8	29.5	24.7
Sub-area Subtotal	25.8	16.1	29.1	25.1
Kenosha County	25.8	16.1	29.1	25.1
36	26.5	13.9	22.0	22.9
37	25.4	12.1	40.4	28.9
38	26.5	15.1	29.4	25.3
39	26.7	15.5	27.3	24.3
Sub-area Subtotal	26.3	14.4	32.1	25.5
Walworth County	26.3	14.4	32.2	25.5
Sub-area Total ^a	25.0	14.7	29.5	24.7
Region	25.0	14.7	29.5	24.7

^aSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Table 117

**OVERCROWDED HOUSING UNITS IN THE REGION
BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009**

Sub-area/County	Owner-Occupied Housing Units					
	One or Less Occupant per Room		More than One Occupant per Room		Total Occupied Housing Units	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	2,430	99.4	15	0.6	2,445	100.0
2	5,131	99.7	14	0.3	5,145	100.0
3	9,783	99.6	38	0.4	9,821	100.0
4	8,929	99.2	73	0.8	9,002	100.0
Sub-area Subtotal	26,273	99.5	140	0.5	26,413	100.0
Ozaukee County	26,331	99.5	140	0.5	26,471	100.0
5	2,867	100.0	-	-	2,867	100.0
6	12,744	99.6	46	0.4	12,790	100.0
7	1,726	98.8	21	1.2	1,747	100.0
8	3,140	99.6	12	0.4	3,152	100.0
9	7,909	99.8	16	0.2	7,925	100.0
10	6,043	99.3	42	0.7	6,085	100.0
11	5,271	99.7	14	0.3	5,285	100.0
Sub-area Subtotal	39,700	99.6	151	0.4	39,851	100.0
Washington County	39,685	99.6	151	0.4	39,836	100.0
12	18,998	99.8	45	0.2	19,043	100.0
13	14,312	97.6	347	2.4	14,659	100.0
14	44,278	98.1	842	1.9	45,120	100.0
15	9,850	99.8	18	0.2	9,868	100.0
16	41,341	97.9	901	2.1	42,242	100.0
17	43,851	99.5	203	0.5	44,054	100.0
18	12,645	98.9	137	1.1	12,782	100.0
19	17,930	98.9	205	1.1	18,135	100.0
Sub-area Subtotal	203,205	98.7	2,698	1.3	205,903	100.0
Milwaukee County	203,038	98.7	2,698	1.3	205,736	100.0
20	11,392	99.3	84	0.7	11,476	100.0
21	16,625	99.6	62	0.4	16,687	100.0
22	12,610	99.8	20	0.2	12,630	100.0
23	7,137	99.7	24	0.3	7,161	100.0
24	6,039	99.4	37	0.6	6,076	100.0
25	20,194	99.8	45	0.2	20,239	100.0
26	26,348	99.6	115	0.4	26,463	100.0
27	10,965	99.8	20	0.2	10,985	100.0
28	3,518	99.8	7	0.2	3,525	100.0
Sub-area Subtotal	114,828	99.6	414	0.4	115,242	100.0
Waukesha County	114,800	99.6	414	0.4	115,214	100.0
29	18,287	99.7	47	0.3	18,334	100.0
30	18,656	98.6	269	1.4	18,925	100.0
31	11,127	98.8	139	1.2	11,266	100.0
32	4,595	99.8	8	0.2	4,603	100.0
Sub-area Subtotal	52,665	99.1	463	0.9	53,128	100.0
Racine County	52,665	99.1	463	0.9	53,128	100.0
33	8,097	99.1	75	0.9	8,172	100.0
34	21,331	98.8	263	1.2	21,594	100.0
35	11,445	99.1	106	0.9	11,551	100.0
Sub-area Subtotal	40,873	98.9	444	1.1	41,317	100.0
Kenosha County	40,877	98.9	444	1.1	41,321	100.0
36	4,220	99.0	44	1.0	4,264	100.0
37	3,852	98.4	62	1.6	3,914	100.0
38	17,181	98.9	193	1.1	17,374	100.0
39	2,573	99.5	14	0.5	2,587	100.0
Sub-area Subtotal	27,826	98.9	313	1.1	28,139	100.0
Walworth County	27,468	98.9	313	1.1	27,781	100.0
Sub-area Total ^b	505,370	99.1	4,623	0.9	509,993	100.0
Region	504,864	99.1	4,623	0.9	509,487	100.0

Table 117 (continued)

Sub-area/County	Renter-Occupied Housing Units					
	One or Less Occupant per Room		More than One Occupant per Room		Total Occupied Housing Units	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	540	98.9	6	1.1	546	100.0
2	2,316	99.9	3	0.1	2,319	100.0
3	2,987	99.8	7	0.2	2,994	100.0
4	1,278	100.0	--	--	1,278	100.0
Sub-area Subtotal	7,121	99.8	16	0.2	7,137	100.0
Ozaukee County	7,168	99.8	16	0.2	7,184	100.0
5	576	100.0	--	--	576	100.0
6	4,986	97.5	126	2.5	5,112	100.0
7	287	100.0	--	--	287	100.0
8	718	98.8	9	1.2	727	100.0
9	2,347	96.4	87	3.6	2,434	100.0
10	1,596	99.9	2	0.1	1,598	100.0
11	193	100.0	--	--	193	100.0
Sub-area Subtotal	10,703	98.0	224	2.0	10,927	100.0
Washington County	10,656	97.9	224	2.1	10,880	100.0
12	7,437	98.3	132	1.7	7,569	100.0
13	14,155	96.1	576	3.9	14,731	100.0
14	43,936	95.6	2,041	4.4	45,977	100.0
15	24,241	98.7	331	1.3	24,572	100.0
16	30,854	94.0	1,961	6.0	32,815	100.0
17	27,701	97.9	594	2.1	28,295	100.0
18	7,934	97.9	168	2.1	8,102	100.0
19	7,076	96.9	226	3.1	7,302	100.0
Sub-area Subtotal	163,334	96.4	6,029	3.6	169,363	100.0
Milwaukee County	163,500	96.4	6,029	3.6	169,529	100.0
20	3,529	99.2	27	0.8	3,556	100.0
21	3,000	98.9	33	1.1	3,033	100.0
22	2,922	98.5	46	1.5	2,968	100.0
23	1,341	100.0	--	--	1,341	100.0
24	1,259	100.0	--	--	1,259	100.0
25	4,574	99.3	32	0.7	4,606	100.0
26	13,432	96.9	429	3.1	13,861	100.0
27	1,838	97.4	50	2.6	1,888	100.0
28	521	97.0	16	3.0	537	100.0
Sub-area Subtotal	32,416	98.1	633	1.9	33,049	100.0
Waukesha County	32,401	98.1	633	1.9	33,034	100.0
29	4,487	99.3	31	0.7	4,518	100.0
30	12,271	96.0	516	4.0	12,787	100.0
31	2,489	96.7	85	3.3	2,574	100.0
32	1,958	99.5	10	0.5	1,968	100.0
Sub-area Subtotal	21,205	97.1	642	2.9	21,847	100.0
Racine County	21,205	97.1	642	2.9	21,847	100.0
33	2,538	98.8	30	1.2	2,568	100.0
34	13,334	96.7	460	3.3	13,794	100.0
35	2,424	95.8	106	4.2	2,530	100.0
Sub-area Subtotal	18,296	96.8	596	3.2	18,892	100.0
Kenosha County	18,296	96.8	596	3.2	18,892	100.0
36	483	98.8	6	1.2	489	100.0
37	3,545	97.6	87	2.4	3,632	100.0
38	6,386	95.4	307	4.6	6,693	100.0
39	655	89.5	77	10.5	732	100.0
Sub-area Subtotal	11,069	95.9	477	4.1	11,546	100.0
Walworth County	10,787	95.8	477	4.2	11,264	100.0
Sub-area Total ^b	264,144	96.8	8,617	3.2	272,761	100.0
Region	264,013	96.8	8,617	3.2	272,630	100.0

NOTE: U.S. Bureau of the Census considers a housing unit overcrowded if there is more than one occupant per room. Rooms considered in the calculation include living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, and enclosed porches for year-round use. The regional housing plan standards recommend a minimum of 165 square feet per person and at least one bedroom per every two people to avoid overcrowding (see Standard No. 1 under Objective No. 1 listed in Table 2 in Chapter II).

^aPercentage of total owner-occupied or renter-occupied housing units in the sub-area, County, or Region.

^bSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Table 118

**HOUSING UNITS LACKING COMPLETE PLUMBING OR KITCHEN FACILITIES
IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009**

Sub-area/County	Housing Units Lacking Complete Plumbing Facilities					
	Owner Occupied Housing Units		Renter Occupied Housing Units		Total Occupied Housing Units	
	Number	Percent ^a	Number	Percent ^b	Number	Percent ^c
1	--	--	--	--	--	--
2	--	--	9	0.4	9	0.1
3	--	--	45	1.5	45	0.4
4	61	0.7	--	--	61	0.6
Sub-area Subtotal	61	0.2	54	0.8	115	0.3
Ozaukee County	61	0.2	54	0.8	115	0.3
5	10	0.4	--	--	10	0.3
6	51	0.4	--	--	51	0.3
7	38	2.2	--	--	38	1.9
8	--	--	--	--	--	--
9	--	--	--	--	--	--
10	--	--	--	--	--	--
11	9	0.2	--	--	9	0.2
Sub-area Subtotal	108	0.3	--	--	108	0.2
Washington County	108	0.3	--	--	108	0.2
12	9	0.1	8	0.1	17	0.1
13	60	0.4	25	0.2	85	0.3
14	169	0.4	433	0.9	602	0.7
15	--	--	124	0.5	124	0.4
16	89	0.2	348	1.1	437	0.6
17	24	0.1	324	1.2	348	0.5
18	11	0.1	139	1.7	150	0.7
19	20	0.1	35	0.5	55	0.2
Sub-area Subtotal	382	0.2	1,436	0.9	1,818	0.5
Milwaukee County	382	0.2	1,436	0.9	1,818	0.5
20	8	0.1	9	0.3	17	0.1
21	--	--	--	--	--	--
22	18	0.1	--	--	18	0.1
23	--	--	--	--	--	--
24	9	0.2	--	--	9	0.1
25	22	0.1	--	--	22	0.1
26	42	0.2	45	0.3	87	0.2
27	39	0.4	--	--	39	0.3
28	11	0.3	--	--	11	0.3
Sub-area Subtotal	149	0.1	54	0.2	203	0.1
Waukesha County	149	0.1	54	0.2	203	0.1
29	73	0.4	28	0.6	101	0.4
30	4	-- ^d	61	0.5	65	0.2
31	14	0.1	7	0.3	21	0.2
32	7	0.2	--	--	7	0.1
Sub-area Subtotal	98	0.2	96	0.4	194	0.3
Racine County	98	0.2	96	0.4	194	0.3
33	9	0.1	85	3.3	94	0.9
34	41	0.2	102	0.7	143	0.4
35	20	0.2	12	0.5	32	0.2
Sub-area Subtotal	70	0.2	199	1.1	269	0.5
Kenosha County	70	0.2	199	1.1	269	0.5
36	--	--	--	--	--	--
37	6	0.2	--	--	6	0.1
38	45	0.3	32	0.5	77	0.3
39	3	0.1	3	0.4	6	0.2
Sub-area Subtotal	54	0.2	35	0.3	89	0.2
Walworth County	54	0.2	35	0.3	89	0.2
Sub-area Total ^e	922	0.2	1,874	0.7	2,796	0.4
Region	922	0.2	1,874	0.7	2,796	0.4

Table 118 (continued)

Sub-area/County	Housing Units Lacking Complete Kitchen Facilities					
	Owner Occupied Housing Units		Renter Occupied Housing Units		Total Occupied Housing Units	
	Number	Percent ^a	Number	Percent ^b	Number	Percent ^c
1	8	0.3	--	--	8	0.3
2	--	--	12	0.5	12	0.2
3	--	--	45	1.5	45	0.4
4	41	0.5	10	0.8	51	0.5
Sub-area Subtotal	49	0.2	67	0.9	116	0.4
Ozaukee County	49	0.2	67	0.9	116	0.3
5	--	--	--	--	--	--
6	45	0.4	40	0.8	85	0.5
7	--	--	--	--	--	--
8	--	--	--	--	--	--
9	19	0.2	10	0.4	29	0.3
10	--	--	10	0.6	10	0.1
11	9	0.2	--	--	9	0.2
Sub-area Subtotal	73	0.2	60	0.6	133	0.3
Washington County	73	0.2	60	0.6	133	0.3
12	9	0.1	20	0.3	29	0.1
13	58	0.4	56	0.4	114	0.4
14	224	0.5	571	1.2	795	0.9
15	19	0.2	289	1.2	308	0.9
16	216	0.5	570	1.7	786	1.1
17	66	0.2	599	2.1	665	0.9
18	59	0.5	231	2.9	290	1.4
19	12	0.1	65	0.9	77	0.3
Sub-area Subtotal	663	0.3	2,401	1.4	3,064	0.8
Milwaukee County	663	0.3	2,401	1.4	3,064	0.8
20	8	0.1	31	0.9	39	0.3
21	--	--	40	1.3	40	0.2
22	--	--	48	1.6	48	0.3
23	--	--	27	2.0	27	0.3
24	9	0.2	34	2.7	43	0.6
25	--	--	11	0.2	11	0.0
26	66	0.3	108	0.8	174	0.4
27	39	0.4	--	--	39	0.3
28	8	0.2	--	--	8	0.2
Sub-area Subtotal	130	0.1	299	0.9	429	0.3
Waukesha County	130	0.1	299	0.9	429	0.3
29	22	0.1	45	1.0	67	0.3
30	105	0.6	82	0.6	187	0.6
31	--	--	66	2.6	66	0.5
32	7	0.2	19	1.0	26	0.4
Sub-area Subtotal	134	0.3	212	1.0	346	0.5
Racine County	134	0.3	212	1.0	346	0.5
33	9	0.1	19	0.7	28	0.3
34	50	0.2	140	1.0	190	0.5
35	51	0.4	18	0.7	69	0.5
Sub-area Subtotal	110	0.3	177	0.9	287	0.5
Kenosha County	110	0.3	177	0.9	287	0.5
36	--	--	--	--	--	--
37	18	0.5	9	0.3	27	0.4
38	17	0.1	53	0.8	70	0.3
39	--	--	3	0.4	3	0.1
Sub-area Subtotal	35	0.1	65	0.6	100	0.3
Walworth County	35	0.1	65	0.6	100	0.3
Sub-area Total ^e	1,194	0.2	3,281	1.2	4,475	0.6
Region	1,194	0.2	3,281	1.2	4,475	0.6

NOTE: Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All three facilities must be located in the housing unit. Complete kitchen facilities include a sink with piped water, a range or cook top and oven, and a refrigerator. A housing unit having only a microwave or portable heating equipment, such as a hot plate or camping stove, is not considered as having complete kitchen facilities. An ice box is not considered to be a refrigerator.

^aPercentage of all owner-occupied housing units in the sub-area, County, or Region.

^bPercentage of all renter-occupied housing units in the sub-area, County, or Region.

^cPercentage of total occupied housing units in the sub-area, County, or Region.

^dLess than 0.05 percent.

^eSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Population and Household Projections

The Regional Planning Commission completed projections of population, households, and employment for the Region for the period from 2000 to 2035 following major analyses of the regional population and economic characteristics in 2004. These projections were used as the basis for the preparation of the year 2035 regional land use and transportation system plans. They were also used in the preparation of this regional housing plan. An overview of the methodology and assumptions that underlie the population, household, and employment projections is included in Chapter V of the 2035 regional land use plan⁶ and fully documented in SEWRPC Technical Report No. 10 (4th Edition), *The Economy of Southeastern Wisconsin*, July 2004, and SEWRPC Technical Report No. 11 (4th Edition), *The Population of Southeastern Wisconsin*, July 2004.

The Commission projected a range of future population, household, and employment levels—high, intermediate, and low—for the Region. This approach recognizes the uncertainty that surrounds any effort to predict future socioeconomic conditions. The intermediate projection is considered the most likely to be achieved for the Region and was used as a basis for preparation of the regional land use and transportation system plans. For this reason, the intermediate projection is documented in this report and used in the report analyses.

Year 2035 Population Projections

Population projections for the year 2035 by County and sub-area in the Region are set forth in Table 119. The population of the Region is expected to increase to 2,275,980 under the intermediate growth scenario, which is about an 18 percent increase over the 2000 base population. All of the counties and almost all of the sub-areas in the Region are expected to increase in population by the year 2035. Waukesha County is expected to have the largest numerical increase among counties in the Region and Walworth County is expected to have the largest percentage increase among counties in the Region. Although Milwaukee County is expected to increase by 66,958 residents to a population of 1,007,122 in 2035, it is also expected that the trend of a decreasing proportion of the Region's population residing in Milwaukee County will continue.

Sub-area 33 in Kenosha County is expected to experience the largest percentage increase in population among sub-areas at about 78 percent. In addition, the populations in sub-area 8 in Washington County, sub-area 19 in Milwaukee County, sub-area 35 in Kenosha County, and sub-areas 36 and 38 in Walworth County are expected to increase by more than 50 percent by 2035. Sub-areas 14 and 16 in Milwaukee County and sub-area 30 in Racine County are expected to lose a small percentage of their populations by 2035.

Year 2035 Household Projections

Household projections for the year 2035 by county and sub-area in the Region are set forth in Table 120. The number of households in the Region is expected to increase to 925,772 under the intermediate growth scenario, which is about a 24 percent increase over the 2000 base level of households. The number of households in all of the counties and sub-areas in the Region is expected to increase by the year 2035. Milwaukee County is expected to have the largest numerical increase in households among counties in the Region and Walworth County is expected to have the largest percentage increase among the counties in the Region. Although the number of households in Milwaukee County is expected to increase to 427,451, it is also expected that the trend of a decreasing proportion of the Region's households residing in Milwaukee County will continue.

Sub-area 33 in Kenosha County and sub-area 19 in Milwaukee County are expected to have the largest percentage change in households among sub-areas, at about 85 percent each. The number of households in sub-area 8 in Washington County; sub-area 23 in Waukesha County; sub-area 35 in Kenosha County; and sub-areas 36, 38, and 39 in Walworth County are expected to increase by more than 50 percent by 2035.

Projected average household size of Counties and sub-areas in the Region is also set forth in Table 120. Average household size in the Region is expected to decrease from 2.52 persons in the base year of 2000 to 2.39 persons

⁶The 2035 regional land use plan is documented in SEWRPC Planning Report No. 48.

Table 119

**POPULATION PROJECTION BY SUB-REGIONAL
HOUSING ANALYSIS AREA AND COUNTY IN THE REGION: 2035**

Sub-area/County	Base Population (2000)		Projected Population (2035)		2000-2035 Change	
	Number ^a	Percent ^b	Number ^a	Percent ^b	Number ^a	Percent
1	7,208	0.4	8,748	0.4	1,540	21.4
2	17,921	0.9	22,300	1.0	4,379	24.4
3	31,096	1.6	38,721	1.7	7,625	24.5
4	25,897	1.3	31,060	1.3	5,163	19.9
Ozaukee County	82,317	4.3	101,121	4.4	18,804	22.8
5	7,632	0.4	9,773	0.4	2,141	28.1
6	41,091	2.1	55,035	2.4	13,944	33.9
7	5,068	0.3	5,907	0.3	839	16.6
8	8,454	0.4	12,844	0.6	4,390	51.9
9	22,775	1.2	31,428	1.4	8,653	38.0
10	18,538	1.0	26,056	1.1	7,518	40.6
11	14,037	0.7	16,441	0.7	2,404	17.1
Washington County	117,496	6.1	157,265	6.9	37,769	33.8
12	66,624	3.4	67,134	2.9	510	0.8
13	77,307	4.0	84,591	3.7	7,284	9.4
14	253,681	13.1	245,137	10.8	-8,544	-3.4
15	73,355	3.8	86,123	3.8	12,768	17.4
16	192,635	10.0	188,787	8.3	-3,848	-2.0
17	170,372	8.8	181,784	8.0	11,412	6.7
18	48,347	2.5	52,778	2.3	4,431	9.2
19	57,950	3.0	100,872	4.4	42,922	74.1
Milwaukee County	940,164	48.7	1,007,122	44.3	66,958	7.1
20	35,537	1.8	44,729	2.0	9,192	25.9
21	51,288	2.7	57,597	2.5	6,309	12.3
22	38,220	2.0	45,370	2.0	7,150	18.7
23	21,397	1.1	30,781	1.4	9,384	43.9
24	18,187	1.0	24,747	1.1	6,560	36.1
25	59,685	3.1	76,665	3.4	16,980	28.4
26	93,374	4.8	113,859	5.0	20,485	21.9
27	32,913	1.7	41,700	1.8	8,787	26.7
28	10,166	0.5	12,496	0.5	2,330	22.9
Waukesha County	360,767	18.7	446,768	19.6	86,001	23.8
29	54,370	2.8	71,202	3.1	16,832	31.0
30	82,115	4.3	80,851	3.6	-1,264	-1.5
31	36,026	1.9	42,580	1.9	6,554	18.2
32	16,320	0.8	18,954	0.8	2,634	16.1
Racine County	188,831	9.8	213,587	9.4	24,756	13.1
33	25,195	1.3	44,752	2.0	19,557	77.6
34	90,352	4.7	109,493	4.8	19,141	21.2
35	34,030	1.7	55,833	2.4	21,803	64.1
Kenosha County	149,577	7.7	210,078	9.2	60,501	40.4
36	11,811	0.6	18,277	0.8	6,466	54.7
37	19,115	1.0	24,699	1.1	5,584	29.2
38	55,549	2.9	86,284	3.8	30,735	55.3
39	8,149	0.4	12,214	0.5	4,065	49.9
Walworth County	92,103	4.8	140,039	6.2	48,026	52.2
Region	1,931,165	100.0	2,275,980	100.0	344,815	17.9

^aCounty and Region totals do not include portions of sub-areas that cross County and Region boundaries.

^bPercentage of the Region's population.

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

Table 120

**HOUSEHOLD PROJECTION BY SUB-REGIONAL
HOUSING ANALYSIS AREA AND COUNTY IN THE REGION: 2035**

Sub-area/County	Base Households (2000)		Projected Households (2035)		2000-2035 Change		Average Household Size	
	Number ^a	Percent ^b	Number ^a	Percent ^b	Number	Percent	Base (2000)	Projected (2035)
1	2,557	0.3	3,289	0.3	732	28.6	2.80	2.64
2	6,912	0.9	9,072	1.0	2,160	31.3	2.54	2.38
3	11,945	1.6	15,782	1.7	3,837	32.1	2.58	2.42
4	9,364	1.3	11,717	1.3	2,353	25.1	2.65	2.50
Ozaukee County	30,857	4.1	39,989	4.3	9,132	29.6	2.61	2.45
5	2,722	0.4	3,745	0.4	1,023	37.6	2.78	2.56
6	15,800	2.1	22,537	2.4	6,737	42.6	2.55	2.36
7	1,731	0.2	2,197	0.2	466	26.9	2.92	2.68
8	3,150	0.4	5,190	0.6	2,040	64.8	2.68	2.46
9	8,590	1.2	12,637	1.4	4,047	47.1	2.62	2.43
10	6,993	0.9	10,449	1.1	3,456	49.4	2.64	2.45
11	4,901	0.7	6,188	0.7	1,287	26.3	2.86	2.65
Washington County	43,843	5.9	62,849	6.8	19,006	43.4	2.65	2.45
12	28,086	3.7	29,846	3.2	1,760	6.3	2.30	2.17
13	29,153	3.9	33,826	3.6	4,673	16.0	2.61	2.46
14	94,899	12.7	97,070	10.5	2,171	2.3	2.62	2.47
15	34,209	4.6	41,514	4.5	7,305	21.4	1.92	1.84
16	73,898	9.9	76,694	8.3	2,796	3.8	2.58	2.44
17	75,019	10.0	84,391	9.1	9,372	12.5	2.22	2.10
18	20,632	2.7	23,792	2.6	3,160	15.3	2.32	2.19
19	21,841	2.9	40,326	4.4	18,485	84.6	2.54	2.44
Milwaukee County	377,729	50.4	427,451	46.2	49,722	13.2	2.43	2.29
20	14,185	1.9	18,481	2.0	4,296	30.3	2.49	2.38
21	19,097	2.5	22,282	2.4	3,185	16.7	2.63	2.51
22	14,495	1.9	17,916	1.9	3,421	23.6	2.62	2.50
23	7,533	1.0	11,334	1.2	3,801	50.5	2.80	2.66
24	6,528	0.9	9,397	1.0	2,869	43.9	2.78	2.62
25	21,846	2.9	29,235	3.2	7,389	33.8	2.68	2.55
26	36,742	4.9	46,327	5.0	9,585	26.1	2.47	2.35
27	11,212	1.5	15,034	1.6	3,822	34.1	2.92	2.75
28	3,591	0.5	4,613	0.5	1,022	28.5	2.80	2.66
Waukesha County	135,229	18.1	174,149	18.8	38,920	28.8	2.63	2.50
29	20,415	2.7	28,199	3.1	7,784	38.1	2.55	2.43
30	31,540	4.2	32,444	3.5	904	2.9	2.54	2.41
31	12,672	1.7	15,757	1.7	3,085	24.3	2.77	2.62
32	6,192	0.8	7,575	0.8	1,383	22.3	2.58	2.45
Racine County	70,819	9.4	83,975	9.1	13,156	18.6	2.59	2.46
33	9,218	1.2	17,057	1.8	7,839	85.0	2.71	2.54
34	34,411	4.6	44,162	4.8	9,751	28.3	2.53	2.38
35	12,428	1.7	21,730	2.3	9,302	74.8	2.73	2.57
Kenosha County	56,057	7.5	82,949	8.9	26,892	48.0	2.60	2.46
36	4,340	0.6	6,980	0.8	2,640	60.8	2.69	2.57
37	6,311	0.9	8,553	0.9	2,242	35.5	2.45	2.35
38	21,085	2.8	33,914	3.7	12,829	60.8	2.58	2.48
39	3,136	0.4	4,860	0.5	1,724	55.0	2.49	2.40
Walworth County	34,505	4.6	54,410	5.9	19,905	57.7	2.57	2.47
Region	749,039	100.0	925,772	100.0	176,733	23.6	2.52	2.39

^aCounty and Region totals do not include portions of sub-areas that cross County and Region boundaries.

^bPercentage of the Region's households.

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

by 2035. The average household size is also expected to decrease in each county and sub-area in the Region by 2035. As noted in Chapter IV, the decline in household size is related to changing household types. Single-person households and other nonfamily households increased at a much faster rate than family households, which tend to be larger.

Projected Age Composition

Table 121 sets forth projected population in the Region by age for 2035. The trend of an increase in the average age is expected to continue in the Region through the year 2035. The percentage of the Region's population age 65 and over is expected to increase to about 20 percent in 2035 from about 13 percent in the projection base year of 2000. An increase in the number of persons age 65 and over is expected to occur in each county, with the largest increases in Ozaukee, Washington, and Waukesha Counties.

PART 2: ECONOMIC CHARACTERISTICS

This section includes an inventory of the current economic characteristics of the Region and its sub-regional housing analysis areas, along with expected future employment. This data is used with the demographic data inventoried in the previous section in various housing need analyses throughout this report, such as the job/housing balance analyses in Chapter VIII. The American Community Survey (ACS) is the primary data source regarding resident employment characteristics. Additional data sources, primarily the Wisconsin Department of Workforce Development (DWD), have been used to compile information regarding jobs and wages.

Labor Force Characteristics

The Region's labor force includes residents who are 16 years of age and older and are employed, unemployed, or in the armed forces. Residents younger than 16 years of age and residents who are not actively seeking employment, such as retirees, those attending to family responsibilities, and full-time students are not counted among those in the labor force. Labor force data are often referred to as "place-of-residence" data because it is enumerated on the basis of the residence of individuals in the labor force.

Employment Status

Table 122 sets forth information regarding labor force and employment status of residents in the Region in 2005-2009 by county and sub-area. About 68 percent of the Region's population age 16 years and older, or 1,071,881 persons, are in the labor force. The Region's unemployment rate, which is based only on those persons age 16 and older in the labor force that are not in the armed forces, is 7.0 percent. The unemployment rate varies significantly across sub-areas of the Region. Sub-areas 13 and 14 in Milwaukee County have the highest unemployment rates at 10.7 and 13.9 percent, respectively. These sub-areas also have relatively low participation in the labor force at about 67 and 63 percent, respectively. Sub-area 7 in Washington County and sub-area 36 in Walworth County have the lowest unemployment rates in the Region at 2.4 percent and 3.2 percent, respectively. These sub-areas also have relatively high participation in the labor force at about 76 percent and 75 percent, respectively.⁷

In addition to the 2005-2009 ACS data, 2010 unemployment data is available from the Wisconsin Department of Workforce Development (DWD). Unemployment rates for 2010, based on the average unemployment rate for the 12 months in the year, include:

- Kenosha County: 10.5 percent
- Milwaukee County: 9.4 percent
- Ozaukee County: 6.7 percent

⁷Unemployment rates in this paragraph are based on 2005-2009 ACS data.

Table 121

PROJECTED POPULATION IN THE REGION BY AGE: 2035

County	Age Group	Base Population (2000)		Projected Population (2035)	
		Number	Percent	Number	Percent
Kenosha County	Under 20 years of age	44,939	30.1	57,452	27.3
	20 through 44 years of age	56,444	37.7	69,719	33.2
	45 through 64 years of age	31,025	20.7	48,760	23.2
	65 years of age and over	17,169	11.5	34,147	16.3
	All Ages	149,577	100.0	210,078	100.0
Milwaukee County	Under 20 years of age	276,261	29.4	261,399	26.0
	20 through 44 years of age	354,420	37.7	335,586	33.3
	45 through 64 years of age	187,798	20.0	229,944	22.8
	65 years of age and over	121,685	12.9	180,193	17.9
	All Ages	940,164	100.0	1,007,122	100.0
Ozaukee County	Under 20 years of age	24,004	29.0	27,906	27.6
	20 through 44 years of age	26,600	36.4	26,842	26.5
	45 through 64 years of age	21,356	23.4	21,496	21.3
	65 years of age and over	10,357	11.2	24,877	24.6
	All Ages	82,317	100.0	101,121	100.0
Racine County	Under 20 years of age	55,964	29.6	58,714	27.5
	20 through 44 years of age	67,137	35.6	64,925	30.4
	45 through 64 years of age	42,497	22.5	46,752	21.9
	65 years of age and over	23,233	12.3	43,196	20.2
	All Ages	188,831	100.0	213,587	100.0
Walworth County	Under 20 years of age	25,693	27.9	39,875	28.5
	20 through 44 years of age	33,987	36.9	45,043	32.2
	45 through 64 years of age	20,399	22.2	29,769	21.2
	65 years of age and over	11,934	13.0	25,352	18.1
	All Ages	92,013	100.0	140,039	100.0
Washington County	Under 20 years of age	34,116	29.0	39,666	25.2
	20 through 44 years of age	42,712	36.4	43,946	27.9
	45 through 64 years of age	27,456	23.4	35,328	22.5
	65 years of age and over	13,212	11.2	38,325	24.4
	All Ages	117,496	100.0	157,265	100.0
Waukesha County	Under 20 years of age	103,262	28.6	125,545	28.1
	20 through 44 years of age	123,665	34.3	125,850	28.2
	45 through 64 years of age	90,406	25.1	93,431	20.9
	65 years of age and over	43,434	12.0	101,942	22.8
	All Ages	360,767	100.0	446,768	100.0
Region	Under 20 years of age	564,239	29.2	610,557	26.8
	20 through 44 years of age	704,965	36.5	711,911	31.3
	45 through 64 years of age	420,937	21.8	505,480	22.2
	65 years of age and over	241,024	12.5	448,032	19.7
	All Ages	1,931,165	100.0	2,275,980	100.0

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

Table 122

**EMPLOYMENT STATUS OF PERSONS 16 YEARS OF AGE AND OLDER
BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009**

Sub-area/County	In Labor Force								Not In Labor Force		Total Population Age 16 or Older	Unemploy- ment Rate ^b
	Employed		Unemployed		In Armed Forces		Total					
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a		
1	4,439	71.5	275	4.4	7	0.1	4,721	76.0	1,492	24.0	6,213	5.8
2	10,311	70.0	484	3.3	--	--	10,795	73.3	3,941	26.7	14,736	4.5
3	17,732	70.1	727	2.9	11	--	18,470	73.0	6,818	27.0	25,288	3.9
4	12,981	61.0	507	2.4	--	--	13,488	63.4	7,802	36.6	21,290	3.8
Sub-area Subtotal	45,463	67.3	1,993	3.0	18	-- ^c	47,474	70.3	20,053	29.7	67,527	4.2
Ozaukee County	45,579	67.3	1,999	3.0	18	-- ^c	47,596	70.3	20,115	29.7	67,711	4.2
5	5,157	74.8	188	2.7	--	--	5,345	77.5	1,554	22.5	6,899	3.5
6	23,275	67.2	1,382	4.0	4	-- ^c	24,661	71.2	9,994	28.8	34,655	5.6
7	3,175	74.4	79	1.9	6	0.1	3,260	76.4	1,009	23.6	4,269	2.4
8	5,431	68.6	283	3.6	--	--	5,714	72.2	2,199	27.8	7,913	5.0
9	14,314	70.3	726	3.6	24	0.1	15,064	74.0	5,304	26.0	20,368	4.8
10	10,870	73.0	455	3.0	--	--	11,325	76.0	3,568	24.0	14,893	4.0
11	8,435	71.2	429	3.6	--	--	8,864	74.8	2,984	25.2	11,848	4.8
Sub-area Subtotal	70,657	70.1	3,542	3.5	34	-- ^c	74,233	73.6	26,612	26.4	100,845	4.8
Washington County	70,566	70.1	3,536	3.5	34	-- ^c	74,136	73.6	26,603	26.4	100,739	4.8
12	32,670	63.6	1,787	3.5	54	0.1	34,511	67.2	16,855	32.8	51,366	5.2
13	34,074	59.7	4,071	7.1	62	0.1	38,207	66.9	18,878	33.1	57,085	10.7
14	97,522	54.0	15,806	8.8	76	--	113,404	62.8	67,042	37.2	180,446	13.9
15	43,737	64.8	3,508	5.2	34	-- ^c	47,279	70.0	20,225	30.0	67,504	7.4
16	93,128	61.0	9,874	6.5	237	0.1	103,239	67.6	49,509	32.4	152,748	9.6
17	86,317	63.6	5,206	3.8	153	0.1	91,676	67.5	44,080	32.5	135,756	5.7
18	24,334	61.5	1,778	4.5	88	0.2	26,200	66.2	13,351	33.8	39,551	6.8
19	35,925	65.9	1,499	2.7	137	0.3	37,561	68.9	16,920	31.1	54,481	4.0
Sub-area Subtotal	447,707	60.6	43,529	5.9	841	0.1	492,077	66.6	246,860	33.4	738,937	8.9
Milwaukee County	447,645	60.6	43,553	5.9	841	0.1	492,039	66.6	246,750	33.4	738,789	8.9

Table 122 (continued)

Sub-area/County	In Labor Force								Not In Labor Force		Total Population Age 16 or Older	Unemploy- ment Rate ^b
	Employed		Unemployed		In Armed Forces		Total					
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a		
20	19,171	65.5	729	2.5	- -	- -	19,900	68.0	9,344	32.0	29,244	3.7
21	24,011	58.8	955	2.3	71	0.2	25,037	61.3	15,816	38.7	40,853	3.8
22	21,331	68.6	758	2.4	19	0.1	22,108	71.1	9,002	28.9	31,110	3.4
23	12,690	72.0	476	2.7	14	0.1	13,180	74.8	4,430	25.2	17,610	3.6
24	10,885	71.9	480	3.2	24	0.1	11,389	75.2	3,753	24.8	15,142	4.2
25	34,937	68.0	1,769	3.5	113	0.2	36,819	71.7	14,536	28.3	51,355	4.8
26	54,092	69.4	2,500	3.2	59	0.1	56,651	72.7	21,297	27.3	77,948	4.4
27	19,835	71.8	724	2.6	25	0.1	20,584	74.5	7,041	25.5	27,625	3.5
28	5,803	67.6	303	3.5	7	0.1	6,113	71.2	2,470	28.8	8,583	5.0
Sub-area Subtotal	202,755	67.7	8,694	2.9	332	0.1	211,781	70.7	87,689	29.3	299,470	4.1
Waukesha County	202,700	67.7	8,694	2.9	332	0.1	211,726	70.7	87,645	29.3	299,371	4.1
29	29,715	60.8	1,455	2.9	33	0.1	31,203	63.8	17,683	36.2	48,886	4.7
30	37,331	60.5	3,788	6.1	17	- - ^c	41,136	66.6	20,605	33.4	61,741	9.2
31	20,472	66.3	1,329	4.3	8	- - ^c	21,809	70.6	9,100	29.4	30,909	6.1
32	8,857	65.9	583	4.3	6	0.1	9,446	70.3	3,999	29.7	13,445	6.2
Sub-area Subtotal	96,375	62.2	7,155	4.6	64	- - ^c	103,594	66.8	51,387	33.2	154,981	6.9
Racine County	96,375	62.2	7,155	4.6	64	- - ^c	103,594	66.8	51,387	33.2	154,981	6.9
33	15,714	69.7	877	3.9	38	0.1	16,629	73.7	5,922	26.3	22,551	5.3
34	44,350	60.2	4,089	5.5	268	0.4	48,707	66.1	24,981	33.9	73,688	8.4
35	19,461	66.6	1,703	5.8	67	0.2	21,231	72.6	8,005	27.4	29,236	8.0
Sub-area Subtotal	79,525	63.4	6,669	5.3	373	0.3	86,567	69.0	38,908	31.0	125,475	7.7
Kenosha County	79,525	63.4	6,669	5.3	373	0.3	86,567	69.0	38,915	31.0	125,482	7.7
36	7,149	72.1	239	2.4	18	0.2	7,406	74.7	2,510	25.3	9,916	3.2
37	11,268	64.3	848	4.9	4	- - ^c	12,120	69.2	5,399	30.8	17,519	7.0
38	31,422	65.2	2,372	4.9	76	0.1	33,870	70.2	14,351	29.8	48,221	7.0
39	4,214	62.1	183	2.7	- -	- -	4,397	64.8	2,387	35.2	6,784	4.2
Sub-area Subtotal	54,053	65.6	3,642	4.4	98	0.1	57,793	70.1	24,647	29.9	82,440	6.3
Walworth County	52,599	65.9	3,526	4.4	98	0.2	56,223	70.5	23,581	29.5	79,804	6.3
Sub-area Total ^d	996,535	63.5	75,224	4.8	1,760	0.1	1,073,519	68.4	496,156	31.6	1,569,675	7.0
Region	994,989	63.5	75,132	4.8	1,760	0.1	1,071,881	68.4	494,996	31.6	1,566,877	7.0

NOTE: Unemployment rates presented herein reflect Census data; they do not represent official unemployment statistics.

^aPercentage of the sub-area, County, or Region labor force population (persons age 16 and older).

^bUnemployment rate is not the same as percent unemployed. The unemployment rate is based only on those persons age 16 and older in the labor force and excludes those in the armed forces or not in the labor force.

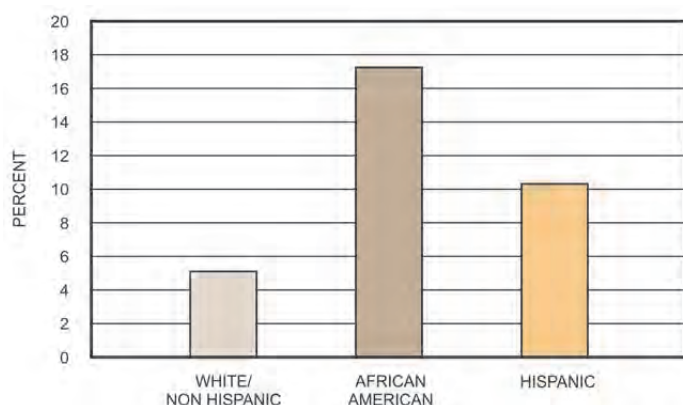
^cLess than 0.05 percent.

^dSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Figure 27

**UNEMPLOYMENT RATE FOR PERSONS OF
WHITE/NON HISPANIC, AFRICAN AMERICAN,
AND HISPANIC ORIGIN IN THE REGION: 2005-2009**



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

- Racine County: 9.7 percent
- Walworth County: 8.5 percent
- Washington County: 7.8 percent
- Waukesha County: 7.2 percent
- Southeastern Wisconsin Region: 8.8 percent
- State of Wisconsin: 8.2 percent
- Nation: 9.6 percent

The 2010 regionwide and county unemployment rates are higher than those derived from the 2005-2009 ACS data because some of the ACS data were compiled prior to the economic recession that began in 2008. The 2010 data also show that the unemployment rate in the Region is higher than that of the State but lower than that of the Nation.

The unemployment rate includes persons who are without work, but who are available for work and have actively searched for work in the preceding four weeks. Alternative measures of unemployment have been developed by the U.S. Bureau of Labor Statistics (BLS) to take into account persons who do not meet the definition of unemployment but are interested in working.⁸ One alternative measure includes “discouraged workers,” defined as those who want a job but are not searching for work because they believe no jobs are available. Another measure includes discouraged workers and also “marginally attached workers,” which include persons who are not currently working but have looked for work in the past 12 months (but not in the preceding four weeks). “Marginally attached workers” are not working due to reasons other than discouragement over job prospects, including impediments such as lack of transportation and child care. BLS also measures persons who are employed but work fewer hours than they would like, commonly referred to as underemployment. In May 2011, the BLS reported the following percentages of these alternative measures of unemployment for the United States:⁹

- Official unemployment rate: 9.0 percent
- Unemployed persons plus discouraged workers: 9.5 percent
- Unemployed persons, discouraged workers, and other “marginally attached” workers: 10.4 percent
- Unemployed persons, discouraged and other “marginally attached” workers, and underemployed workers: 15.9 percent.

Employment Status by Race and Ethnicity

Figure 27 sets forth unemployment rates for White/Non Hispanics, African Americans, and Hispanics in the Region in 2005-2009 and Tables 123, 124, and 125 set forth additional information regarding labor force and

⁸These alternative measures are described in the report, *The Unemployment Rate and Beyond: Alternative Measures of Labor Underutilization*, U.S. Bureau of Labor Statistics, Summary 08-06, June 2008.

⁹U.S. Bureau of Labor Statistics, *Economic News Release, Table A-15, Alternative Measures of Labor Underutilization*, May 6, 2011. Data are not available for the Region or the Milwaukee area.

Table 123

**EMPLOYMENT STATUS OF PERSONS OF WHITE/NON-HISPANIC ORIGIN
16 YEARS OF AGE AND OLDER BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY IN THE REGION: 2005-2009**

Sub-area/County	In Labor Force								Not In Labor Force		Total Population Age 16 or Older
	Employed		Unemployed		In Armed Forces		Total				
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	
1	4,237	71.5	263	4.5	7	0.1	4,507	76.1	1,416	23.9	5,923
2	10,058	70.9	446	3.1	--	--	10,504	74.0	3,683	26.0	14,187
3	17,211	70.2	621	2.5	11	-- ^b	17,843	72.7	6,688	27.3	24,531
4	11,875	60.5	425	2.2	--	--	12,300	62.7	7,313	37.3	19,613
Sub-area Subtotal	43,381	67.5	1,755	2.8	18	-- ^b	45,154	70.3	19,100	29.7	64,254
Ozaukee County	43,475	67.5	1,761	2.8	18	-- ^b	45,254	70.3	19,149	29.7	64,403
5	4,986	75.2	160	2.4	--	--	5,146	77.6	1,485	22.4	6,631
6	22,436	67.1	1,315	3.9	4	-- ^b	23,755	71.0	9,703	29.0	33,458
7	3,098	74.0	79	1.9	6	0.1	3,183	76.0	1,003	24.0	4,186
8	5,177	67.7	283	3.7	--	--	5,460	71.4	2,191	28.6	7,651
9	13,600	70.0	640	3.3	24	0.1	14,264	73.4	5,176	26.6	19,440
10	10,266	73.4	404	2.9	--	--	10,670	76.3	3,306	23.7	13,976
11	8,229	71.4	378	3.3	--	--	8,607	74.7	2,909	25.3	11,516
Sub-area Subtotal	67,792	70.0	3,259	3.4	34	-- ^b	71,085	73.4	25,773	26.6	96,858
Washington County	67,709	70.0	3,253	3.4	34	-- ^b	70,996	73.4	25,764	26.6	96,760
12	27,649	63.5	1,207	2.8	42	0.1	28,898	66.4	14,600	33.6	43,498
13	12,757	58.4	930	4.3	--	--	13,687	62.7	8,156	37.3	21,843
14	36,509	61.9	2,495	4.3	63	0.1	39,067	66.3	19,883	33.7	58,950
15	33,003	71.7	1,770	3.8	29	0.1	34,802	75.6	11,254	24.4	46,056
16	57,891	62.2	4,031	4.3	237	0.3	62,159	66.8	30,928	33.2	93,087
17	77,458	63.4	4,220	3.5	126	0.1	81,804	67.0	40,286	33.0	122,090
18	22,055	61.2	1,549	4.3	28	0.1	23,632	65.6	12,378	34.4	36,010
19	32,010	68.6	1,368	2.9	88	0.2	33,466	71.7	13,199	28.3	46,665
Sub-area Subtotal	299,332	63.9	17,570	3.8	613	0.1	317,515	67.8	150,684	32.2	468,199
Milwaukee County	299,237	63.9	17,594	3.8	613	0.1	317,444	67.8	150,587	32.2	468,031

Table 123 (continued)

Sub-area/County	In Labor Force								Not In Labor Force		Total Population Age 16 or Older
	Employed		Unemployed		In Armed Forces		Total				
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	
20	17,610	65.3	717	2.6	--	--	18,327	67.9	8,658	32.1	26,985
21	22,129	58.5	861	2.3	57	0.2	23,047	61.0	14,751	39.0	37,798
22	19,950	68.0	737	2.5	19	0.1	20,706	70.6	8,624	29.4	29,330
23	12,226	71.7	451	2.6	14	0.1	12,691	74.4	4,370	25.6	17,061
24	10,616	72.1	448	3.0	24	0.2	11,088	75.3	3,645	24.7	14,733
25	33,526	67.9	1,724	3.5	103	0.2	35,353	71.6	14,045	28.4	49,398
26	47,707	69.6	1,870	2.7	19	-- ^b	49,596	72.3	18,971	27.7	68,567
27	19,083	71.5	713	2.7	25	0.1	19,821	74.3	6,865	25.7	26,686
28	5,631	67.4	303	3.6	7	0.1	5,941	71.1	2,420	28.9	8,361
Sub-area Subtotal	188,478	67.6	7,824	2.8	268	0.1	196,570	70.5	82,349	29.5	278,919
Waukesha County	188,423	67.6	7,824	2.8	268	0.1	196,515	70.5	82,305	29.5	278,820
29	26,871	62.2	1,194	2.8	20	-- ^b	28,085	65.0	15,099	35.0	43,184
30	24,350	63.8	1,444	3.8	17	-- ^b	25,811	67.6	12,386	32.4	38,197
31	19,887	67.0	1,199	4.1	8	-- ^b	21,094	71.1	8,583	28.9	29,677
32	8,633	66.2	542	4.2	6	-- ^b	9,181	70.4	3,866	29.6	13,047
Sub-area Subtotal	79,741	64.3	4,379	3.5	51	-- ^b	84,171	67.8	39,934	32.2	124,105
Racine County	79,741	64.3	4,379	3.5	51	-- ^b	84,171	67.8	39,934	32.2	124,105
33	13,905	68.9	775	3.9	25	0.1	14,705	72.9	5,479	27.1	20,184
34	35,208	60.9	2,710	4.7	259	0.4	38,177	66.0	19,637	34.0	57,814
35	18,848	66.5	1,670	5.9	67	0.3	20,585	72.7	7,748	27.3	28,333
Sub-area Subtotal	67,961	63.9	5,155	4.9	351	0.3	73,467	69.1	32,864	30.9	106,331
Kenosha County	67,961	63.9	5,155	4.9	351	0.3	73,467	69.1	32,871	30.9	106,338
36	6,904	71.6	226	2.3	18	0.2	7,148	74.1	2,494	25.9	9,642
37	10,208	64.2	730	4.6	4	-- ^b	10,942	68.8	4,960	31.2	15,902
38	27,891	65.1	2,016	4.7	57	0.1	29,964	69.9	12,917	30.1	42,881
39	3,775	61.7	155	2.5	--	--	3,930	64.2	2,192	35.8	6,122
Sub-area Subtotal	48,778	65.4	3,127	4.2	79	0.1	51,984	69.7	22,563	30.3	74,547
Walworth County	47,470	65.7	3,045	4.2	79	0.1	50,594	70.0	21,662	30.0	72,256
Sub-area Total ^c	795,463	65.6	43,069	3.5	1,414	0.1	839,946	69.2	373,267	30.8	1,213,213
Region	794,016	65.6	43,011	3.6	1,414	0.1	838,441	69.3	372,272	30.7	1,210,713

NOTE: Data margin of error was too high to accurately calculate the unemployment rate for sub-areas and counties by race. The unemployment rate for persons of White/Non-Hispanic origin in the Region for 2005-2009 was 5.1 percent. Unemployment rate is not the same as percent unemployed. The unemployment rate is based only on those persons age 16 or older in the labor force and excludes those in the armed forces or not in the labor force.

Unemployment rates presented herein reflect Census data; they do not represent official unemployment statistics.

^aPercentage of the sub-area, County, or Region labor force population (persons age 16 or older).

^bLess than 0.05 percent

^cSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Table 124

**EMPLOYMENT STATUS OF PERSONS OF AFRICAN AMERICAN ORIGIN
16 YEARS OF AGE AND OLDER BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY IN THE REGION: 2005-2009**

Sub-area/County	In Labor Force								Not In Labor Force		Total Population Age 16 or Older
	Employed		Unemployed		In Armed Forces		Total				
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	
1	39	67.2	--	--	--	--	39	67.2	19	32.8	58
2	55	39.3	--	--	--	--	55	39.3	85	60.7	140
3	70	85.4	--	--	--	--	70	85.4	12	14.6	82
4	375	64.3	60	10.3	--	--	435	74.6	148	25.4	583
Sub-area Subtotal	539	62.5	60	6.9	--	--	599	69.4	264	30.6	863
Ozaukee County	539	62.5	60	6.9	--	--	599	69.4	264	30.6	863
5	43	50.0	--	--	--	--	43	50.0	43	50.0	86
6	72	67.3	--	--	--	--	72	67.3	35	32.7	107
7	--	--	--	--	--	--	--	--	--	--	--
8	25	100.0	--	--	--	--	25	100.0	--	--	25
9	67	100.0	--	--	--	--	67	100.0	--	--	67
10	223	85.8	--	--	--	--	223	85.8	37	14.2	260
11	33	63.5	--	--	--	--	33	63.5	19	36.5	52
Sub-area Subtotal	463	77.6	--	--	--	--	463	77.6	134	22.4	597
Washington County	463	77.6	--	--	--	--	463	77.6	134	22.4	597
12	2,534	60.8	439	10.5	--	--	2,973	71.3	1,196	28.7	4,169
13	17,364	60.1	2,680	9.3	27	0.1	20,071	69.5	8,813	30.5	28,884
14	52,709	49.5	11,908	11.2	13	-- ^b	64,630	60.7	41,905	39.3	106,535
15	6,392	44.9	1,443	10.2	--	--	7,835	55.1	6,393	44.9	14,228
16	2,733	43.1	1,312	20.7	--	--	4,045	63.8	2,295	36.2	6,340
17	2,281	68.2	219	6.5	13	0.4	2,513	75.1	833	24.9	3,346
18	411	61.2	105	15.6	46	6.8	562	83.6	110	16.4	672
19	533	21.2	12	0.5	15	0.6	560	22.3	1,946	77.7	2,506
Sub-area Subtotal	84,957	51.0	18,118	10.8	114	0.1	103,189	61.9	63,491	38.1	166,680
Milwaukee County	84,957	51.0	18,118	10.8	114	0.1	103,189	61.9	63,491	38.1	166,680

Table 124 (continued)

Sub-area/County	In Labor Force								Not In Labor Force		Total Population Age 16 or Older
	Employed		Unemployed		In Armed Forces		Total				
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	
20	491	69.3	--	--	--	--	491	69.3	218	30.7	709
21	290	57.9	--	--	--	--	290	57.9	211	42.1	501
22	184	95.3	--	--	--	--	184	95.3	9	4.7	193
23	55	79.7	--	--	--	--	55	79.7	14	20.3	69
24	49	48.5	--	--	--	--	49	48.5	52	51.5	101
25	137	48.9	--	--	--	--	137	48.9	143	51.1	280
26	766	51.5	175	11.8	40	2.7	981	66.0	505	34.0	1,486
27	34	79.1	--	--	--	--	34	79.1	9	20.9	43
28	3	100.0	--	--	--	--	3	100.0	--	--	3
Sub-area Subtotal	2,009	59.3	175	5.2	40	1.2	2,224	65.7	1,161	34.3	3,385
Waukesha County	2,009	59.3	175	5.2	40	1.2	2,224	65.7	1,161	34.3	3,385
29	676	30.8	60	2.7	--	--	736	33.5	1,462	66.5	2,198
30	5,982	48.8	1,501	12.2	--	--	7,483	61.0	4,777	39.0	12,260
31	51	20.2	34	13.5	--	--	85	33.7	167	66.3	252
32	15	100.0	--	--	--	--	15	100.0	--	--	15
Sub-area Subtotal	6,724	45.7	1,595	10.8	--	--	8,319	56.5	6,406	43.5	14,725
Racine County	6,724	45.7	1,595	10.8	--	--	8,319	56.5	6,406	43.5	14,725
33	357	69.5	27	5.2	13	2.5	397	77.2	117	22.8	514
34	2,852	50.5	598	10.6	--	--	3,450	61.1	2,196	38.9	5,646
35	20	100.0	--	--	--	--	20	100.0	--	--	20
Sub-area Subtotal	3,229	52.3	625	10.1	13	0.2	3,867	62.6	2,313	37.4	6,180
Kenosha County	3,229	52.3	625	10.1	13	0.2	3,867	62.6	2,313	37.4	6,180
36	--	--	--	--	--	--	--	--	2	100.0	2
37	286	80.1	23	6.5	--	--	309	86.6	48	13.4	357
38	127	47.2	35	13.0	--	--	162	60.2	107	39.8	269
39	6	100.0	--	--	--	--	6	100.0	--	--	6
Sub-area Subtotal	419	66.1	58	9.1	--	--	477	75.2	157	24.8	634
Walworth County	403	65.2	58	9.4	--	--	461	74.6	157	25.4	618
Sub-area Total ^c	98,340	50.9	20,631	10.7	167	0.1	119,138	61.7	73,926	38.3	193,064
Region	98,324	50.9	20,631	10.7	167	0.1	119,122	61.7	73,926	38.3	193,048

NOTE: Data margin of error was too high to accurately calculate the unemployment rate for sub-areas and counties by race. The unemployment rate for persons of African American origin in the Region for 2005-2009 was 17.3 percent. Unemployment rate is not the same as percent unemployed. The unemployment rate is based only on those persons age 16 or older in the labor force and excludes those in the armed forces or not in the labor force.

Unemployment rates presented herein reflect Census data; they do not represent official unemployment statistics.

^aPercentage of the sub-area, County, or Region labor force population (persons age 16 or older).

^bLess than 0.05 percent

^cSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Table 125

**EMPLOYMENT STATUS OF PERSONS OF HISPANIC ORIGIN
16 YEARS OF AGE AND OLDER BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY IN THE REGION: 2005-2009**

Sub-area/County	In Labor Force								Not In Labor Force		Total Population Age 16 or Older
	Employed		Unemployed		In Armed Forces		Total				
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	
1	144	78.7	2	1.1	--	--	146	79.8	37	20.2	183
2	141	60.8	38	16.4	--	--	179	77.2	53	22.8	232
3	242	74.0	23	7.0	--	--	265	81.0	62	19.0	327
4	166	57.8	3	1.1	--	--	169	58.9	118	41.1	287
Sub-area Subtotal	693	67.4	66	6.4	--	--	759	73.8	270	26.2	1,029
Ozaukee County	693	67.4	66	6.4	--	--	759	73.8	270	26.2	1,029
5	98	93.3	7	6.7	--	--	105	100.0	--	--	105
6	241	67.3	30	8.4	--	--	271	75.7	87	24.3	358
7	77	92.8	--	--	--	--	77	92.8	6	7.2	83
8	168	95.5	--	--	--	--	168	95.5	8	4.5	176
9	434	79.5	17	3.1	--	--	451	82.6	95	17.4	546
10	95	50.8	--	--	--	--	95	50.8	92	49.2	187
11	66	51.6	30	23.4	--	--	96	75.0	32	25.0	128
Sub-area Subtotal	1,179	74.5	84	5.3	--	--	1,263	79.8	320	20.2	1,583
Washington County	1,179	74.5	84	5.3	--	--	1,263	79.8	320	20.2	1,583
12	622	64.7	73	7.6	12	1.2	707	73.5	255	26.5	962
13	1,425	69.5	112	5.5	35	1.7	1,572	76.7	477	23.3	2,049
14	3,352	56.6	419	7.1	--	--	3,771	63.7	2,151	36.3	5,922
15	2,079	51.7	162	4.0	5	0.1	2,246	55.8	1,781	44.2	4,027
16	28,966	60.7	4,110	8.6	--	--	33,076	69.3	14,622	30.7	47,698
17	4,264	65.1	566	8.7	--	--	4,830	73.8	1,716	26.2	6,546
18	1,168	64.3	82	4.5	14	0.8	1,264	69.6	552	30.4	1,816
19	1,745	64.8	34	1.3	34	1.3	1,813	67.4	879	32.6	2,692
Sub-area Subtotal	43,621	60.8	5,558	7.8	100	0.1	49,279	68.7	22,433	31.3	71,712
Milwaukee County	43,668	60.9	5,558	7.7	100	0.1	49,326	68.7	22,433	31.3	71,759

Table 125 (continued)

Sub-area/County	In Labor Force								Not In Labor Force		Total Population Age 16 or Older
	Employed		Unemployed		In Armed Forces		Total				
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	
20	304	68.0	--	--	--	--	304	68.0	143	32.0	447
21	423	63.4	35	5.3	14	2.1	472	70.8	195	29.2	667
22	446	74.5	21	3.5	--	--	467	78.0	132	22.0	599
23	105	70.9	25	16.9	--	--	130	87.8	18	12.2	148
24	109	61.6	30	16.9	--	--	139	78.5	38	21.5	177
25	579	74.7	6	0.8	--	--	585	75.5	190	24.5	775
26	3,707	72.7	315	6.2	--	--	4,022	78.9	1,076	21.1	5,098
27	383	80.1	11	2.3	--	--	394	82.4	84	17.6	478
28	135	87.1	--	--	--	--	135	87.1	20	12.9	155
Sub-area Subtotal	6,191	72.4	443	5.2	14	0.2	6,648	77.8	1,896	22.2	8,544
Waukesha County	6,191	72.4	443	5.2	14	0.2	6,648	77.8	1,896	22.2	8,544
29	1,383	59.5	159	6.8	13	0.6	1,555	66.9	768	33.1	2,323
30	6,150	62.0	676	6.8	--	--	6,826	68.8	3,092	31.2	9,918
31	338	51.7	65	9.9	--	--	403	61.6	251	38.4	654
32	65	47.1	--	--	--	--	65	47.1	73	52.9	138
Sub-area Subtotal	7,936	60.9	900	6.9	13	0.1	8,849	67.9	4,184	32.1	13,033
Racine County	7,936	60.9	900	6.9	13	0.1	8,849	67.9	4,184	32.1	13,033
33	1,131	78.9	62	4.3	--	--	1,193	83.2	241	16.8	1,434
34	4,730	60.9	535	6.9	9	0.1	5,274	67.9	2,497	32.1	7,771
35	348	65.7	26	4.9	--	--	374	70.6	156	29.4	530
Sub-area Subtotal	6,209	63.8	623	6.4	9	0.1	6,841	70.3	2,894	29.7	9,735
Kenosha County	6,209	63.8	623	6.4	9	0.1	6,841	70.3	2,894	29.7	9,735
36	175	98.9	2	1.1	--	--	177	100.0	--	--	177
37	535	70.9	45	5.9	--	--	580	76.8	175	23.2	755
38	2,837	67.7	308	7.3	19	0.5	3,164	75.5	1,027	24.5	4,191
39	428	67.2	14	2.2	--	--	442	69.4	195	30.6	637
Sub-area Subtotal	3,975	69.0	369	6.4	19	0.3	4,363	75.7	1,397	24.3	5,760
Walworth County	3,909	69.3	352	6.3	19	0.3	4,280	75.9	1,362	24.1	5,642
Sub-area Total ^b	69,804	62.7	8,043	7.2	155	0.1	78,002	70.0	33,394	30.0	111,396
Region	69,785	62.7	8,026	7.2	155	0.1	77,966	70.0	33,359	30.0	111,325

NOTE: Data margin of error was too high to accurately calculate the unemployment rate for sub-areas and counties by race. The unemployment rate for persons of Hispanic origin in the Region for 2005-2009 was 10.3 percent. Unemployment rate is not the same as percent unemployed. The unemployment rate is based only on those persons age 16 or older in the labor force and excludes those in the armed forces or not in the labor force.

Unemployment rates presented herein reflect Census data; they do not represent official unemployment statistics.

^aPercentage of the sub-area, County, or Region labor force population (persons age 16 or older).

^bSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

employment for White/Non Hispanics, African Americans, and Hispanics in the Region by County and sub-area in 2005-2009.¹⁰ Figure 27 shows that the unemployment rate for White/Non Hispanic residents of the Region was much lower than that of Hispanic and African American residents. The unemployment rate of White/Non Hispanic residents was 5.1 percent. The unemployment rate for Hispanic residents was 10.3 percent and the unemployment rate for African American residents was 17.3 percent. Research has indicated that unemployment rates for minority residents would be much higher if discouraged workers were included as part of the labor force.¹¹ Tables 123, 124, and 125 show that labor force population participation in the labor force was lower among African American residents than White/Non Hispanic residents and Hispanic residents. About 62 percent of African American residents 16 years of age and older participated in the labor force. About 69 percent of White/Non Hispanic residents 16 years of age and older participated in the labor force and about 70 percent of Hispanic residents 16 years of age and older participated in the labor force.

Earnings by Race and Ethnicity

Table 126 and Figure 28 show the median annual earnings of persons of White/Non Hispanic, African American, and Hispanic origin in the Region in 2005-2009. Persons of White/Non Hispanic origin have the highest median earnings in each of the four counties where data is available for White/Non Hispanic, African American, and Hispanic groups.¹² Earning disparities between African Americans and White/Non Hispanics are about the same in Kenosha, Milwaukee, and Racine Counties, with African Americans earning about 62 percent of the amount earned by White/Non Hispanics in each of the counties. The disparity was not as great in Waukesha County, where African Americans earn about 78 percent of the amount earned by White/Non Hispanics. Persons of Hispanic origin earn between 60 and 67 percent of the amount earned by White/Non Hispanics in Kenosha, Milwaukee, Ozaukee, Racine, Washington, and Waukesha Counties. Persons of Hispanic origin earn 80 percent of the amount earned by White/Non Hispanics in Walworth County.

For white alone, non-Hispanic workers, median earnings ranged from \$26,969 in Walworth County to \$38,805 in Waukesha County, with an average median of \$34,091 in the Region. The relatively low median earnings in Walworth County may be due to a higher percentage of workers in service occupations, which are typically lower-wage jobs, and a lower percentage of workers in management and related fields, which are typically higher-wage jobs, compared to other counties in the Region, as shown on Table 127.

Employment by Occupation

Table 127 sets forth the number of employed persons 16 years of age and older by occupation residing in the Region by County in 2005-2009 (Appendix J sets forth the number of employed persons by occupation residing in each sub-area). About 35 percent of the Region's 994,989 employed persons 16 years of age and older work in management, professional, and related occupations. About 16 percent of the Region's employed persons work in service occupations and about 26 percent work in sales and office occupations. About 8 percent of the Region's employed persons work in construction, extraction, maintenance, and repair occupations and about 15 percent work in production, transportation, and material moving occupations. Less than 1 percent of the Region's employed persons work in farming, fishing, and forestry operations. The following sub-areas have the highest percentage of resident employed persons by occupation:

- Management, professional, and related occupations: Sub-area 12 in Milwaukee County with about 55 percent

¹⁰The data margin of error is too high to accurately calculate the unemployment rate for sub-areas and counties by race.

¹¹Mismeasuring Joblessness: A Rejoinder to ETI/Murphy, August 2010, by Marc Levine, UW-Milwaukee Center for Economic Development.

¹²Data are not available for American Indian and Alaska Native, Asian and Pacific Islander, and Other Race groups or for African Americans in Ozaukee, Walworth, and Washington Counties.

Table 126

**MEDIAN EARNINGS IN THE LAST TWELVE MONTHS OF PERSONS 16 YEARS OF AGE OR OLDER
BY RACE AND ETHNICITY^a IN SOUTHEASTERN WISCONSIN COUNTIES: 2005-2009**

County	White Alone, Non-Hispanic	African American	Hispanic	All Persons Age 16 or Older
Kenosha.....	\$31,816	\$19,674	\$20,557	\$30,031
Milwaukee.....	33,285	20,792	19,837	28,405
Ozaukee	35,622	-- ^b	21,384	35,303
Racine.....	32,539	20,201	21,741	30,463
Walworth.....	26,969	-- ^b	21,668	25,874
Washington.....	34,909	-- ^b	21,378	34,546
Waukesha.....	38,805	30,208	24,137	38,364
Region	\$34,091	\$20,887	\$20,682	\$30,920

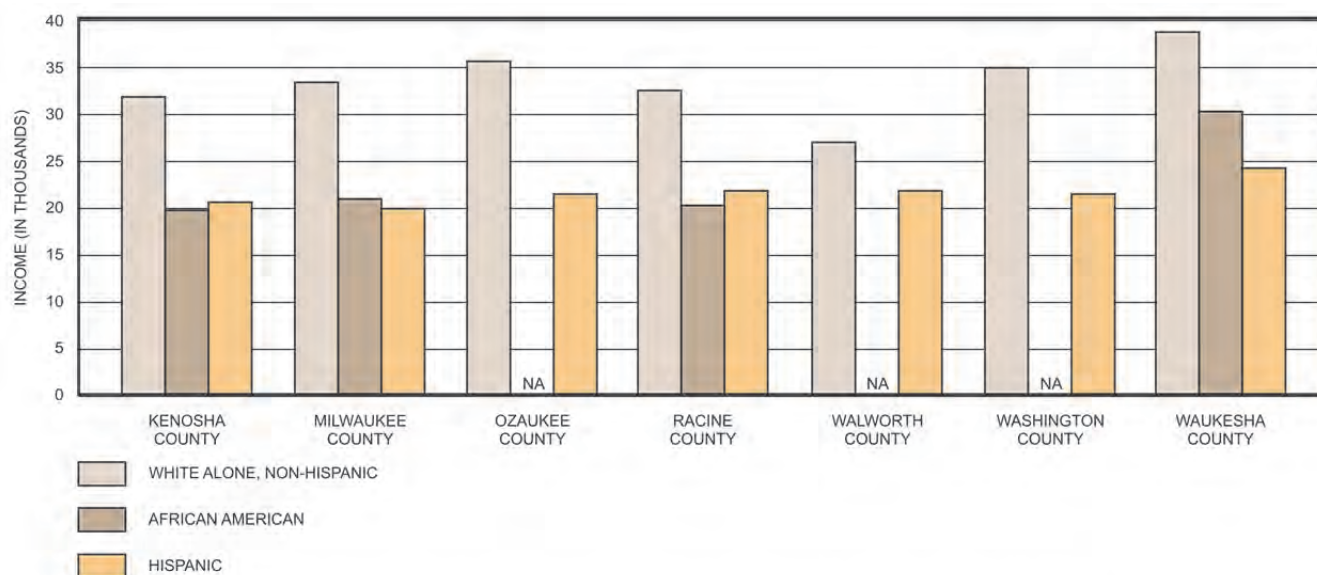
^aData not available to calculate median for American Indian and Alaska Native, Asian and Pacific Islander, and Other Race groups.

^bMargin of error is too large to accurately calculate median.

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

Figure 28

**MEDIAN EARNINGS IN THE LAST TWELVE MONTHS OF
PERSONS 16 YEARS OF AGE AND OLDER BY COUNTY IN THE REGION: 2005-2009**



NOTE: Data not available to calculate median earnings for American Indian and Alaska Native, Asian and Pacific Islander, and Other Race groups.

Data margin of error too large to accurately calculate median earnings for African Americans in Ozaukee, Walworth, and Washington Counties.

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

- Service occupations: Sub-area 37 in Walworth County with about 24 percent
- Sales and office occupations: Sub-area 37 in Walworth County with about 32 percent
- Construction, extraction, maintenance, and repair occupations: Sub-area 32 in Racine County with about 15 percent

Table 127

EMPLOYED PERSONS 16 YEARS OF AGE AND OLDER BY OCCUPATION IN THE REGION BY COUNTY: 2005-2009

Occupation	Kenosha County		Milwaukee County		Ozaukee County		Racine County	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
Management, Professional, and Related Occupations								
Management, Business, and Financial	10,492	13.2	54,487	12.2	8,556	18.7	11,445	11.9
Professional and Related	14,537	18.3	96,463	21.5	10,709	23.5	17,352	18.0
Subtotal	25,029	31.5	150,950	33.7	19,265	42.2	28,797	29.9
Service Occupations								
Healthcare Support.....	2,176	2.7	13,857	3.1	874	1.9	2,569	2.7
Protective Service	1,848	2.3	10,228	2.3	566	1.2	2,040	2.1
Food Preparation and Serving Related.....	4,101	5.2	24,292	5.4	1,927	4.2	4,411	4.6
Building and Grounds Cleaning and Maintenance.....	2,297	2.9	15,506	3.5	1,142	2.5	2,733	2.8
Personal Care and Service.....	2,233	2.8	14,498	3.2	1,221	2.7	3,102	3.2
Subtotal	12,655	15.9	78,381	17.5	5,730	12.6	14,855	15.4
Sales and Office Occupations								
Sales and Related	8,037	10.1	45,312	10.1	5,912	13.0	10,189	10.6
Office and Administrative Support	12,966	16.3	70,179	15.7	6,245	13.7	13,558	14.1
Subtotal	21,003	26.4	115,491	25.8	12,157	26.7	23,747	24.7
Farming, Fishing, and Forestry Operations	255	0.3	1,661	0.4	200	0.4	597	0.6
Construction, Extraction, Maintenance, and Repair Occupations								
Construction and Extraction.....	4,588	5.8	17,328	3.9	1,587	3.5	5,562	5.8
Installation, Maintenance, and Repair.....	2,848	3.6	12,266	2.7	997	2.2	3,638	3.8
Subtotal	7,436	9.4	29,594	6.6	2,584	5.7	9,200	9.5
Production, Transportation, and Material Moving Occupations								
Production	7,539	9.5	43,057	9.6	3,774	8.3	12,277	12.7
Transportation and Material Moving	5,608	7.1	28,511	6.4	1,869	4.1	6,902	7.2
Subtotal	13,147	16.5	71,568	16.0	5,643	12.4	19,179	19.9
Total	79,525	100.0	447,645	100.0	45,579	100.0	96,375	100.0

Occupation	Walworth County		Washington County		Waukesha County		Region	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
Management, Professional, and Related Occupations								
Management, Business, and Financial	6,656	12.7	10,875	15.4	37,805	18.7	140,316	14.1
Professional and Related	9,077	17.3	13,130	18.6	47,712	23.5	208,980	21.0
Subtotal	15,733	29.9	24,005	34.0	85,517	42.2	349,296	35.1
Service Occupations								
Healthcare Support.....	1,262	2.4	1,497	2.1	3,196	1.6	25,431	2.5
Protective Service	834	1.6	762	1.1	2,408	1.2	18,686	1.9
Food Preparation and Serving Related.....	3,627	6.9	2,958	4.2	8,269	4.1	49,585	5.0
Building and Grounds Cleaning and Maintenance.....	2,274	4.3	2,061	2.9	4,779	2.4	30,792	3.1
Personal Care and Service.....	1,590	3.0	1,770	2.5	5,224	2.6	29,638	3.0
Subtotal	9,587	18.2	9,048	12.8	23,876	11.8	154,132	15.5
Sales and Office Occupations								
Sales and Related	5,805	11.0	8,083	11.5	25,787	12.7	109,125	11.0
Office and Administrative Support	7,321	13.9	10,313	14.6	28,807	14.2	149,389	15.0
Subtotal	13,126	25.0	18,396	26.1	54,594	26.9	258,514	26.0
Farming, Fishing, and Forestry Operations	423	0.8	566	0.8	303	0.2	4,005	0.4
Construction, Extraction, Maintenance, and Repair Occupations								
Construction and Extraction.....	3,610	6.9	3,856	5.5	9,244	4.6	45,775	4.6
Installation, Maintenance, and Repair.....	1,568	3.0	2,627	3.7	5,835	2.9	29,779	3.0
Subtotal	5,178	9.8	6,483	9.2	15,079	7.4	75,554	7.6
Production, Transportation, and Material Moving Occupations								
Production	5,360	10.2	8,555	12.1	14,309	7.1	94,871	9.5
Transportation and Material Moving	3,192	6.1	3,513	5.0	9,022	4.5	58,617	5.9
Subtotal	8,552	16.3	12,068	17.1	23,331	11.5	153,488	15.4
Total	52,599	100.0	70,566	100.0	202,700	100.0	994,989	100.0

^aPercentage of employed persons living in each county by occupation.

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

- Production, transportation, and material moving occupations: Sub-area 30 in Racine County with about 25 percent
- Farming, Fishing, and Forestry operations: Sub-area 1 in Ozaukee County and sub-area 5 in Washington County with about 2 percent each.

The following sub-areas have the lowest percentage of resident employed persons by occupation:

- Management, professional, and related occupations: Sub-area 30 in Racine County and sub-area 37 in Walworth County with about 24 percent each
- Service occupations: Sub-area 21 in Waukesha County with about 8 percent
- Sales and office occupations: Sub-area 38 in Walworth County with about 23 percent
- Construction, extraction, maintenance, and repair occupations: Sub-area 4 in Ozaukee County with about 4 percent
- Production, transportation, and material moving occupations: Sub-area 12 in Milwaukee County with about 6 percent
- Farming, Fishing, and Forestry operations: Less than 1 percent of resident employed persons in most sub-areas of the Region.

Table 128 sets forth the average number of full- and part-time workers per household by sub-area and county in the Region, based on the regional travel survey conducted in 2001. The average number of workers per household is used in the job/housing balance analyses set forth in Chapter VIII.

Work Travel Characteristics

The number and type of jobs and number and type of housing units located in the Region by sub-regional housing analysis area are important components of the job/housing balance analysis presented in Chapter VIII. The characteristics of worker travel to work, such as place of work, means of transportation, access to a personal vehicle, and travel time, are also important to consider in the job/housing balance analysis.

Table 128

**AVERAGE NUMBER OF WORKERS PER HOUSEHOLD
IN THE SOUTHEASTERN WISCONSIN REGION BY
SUB-REGIONAL HOUSING ANALYSIS AREA: 2001**

Sub-area/County	Full Time Workers	Part Time Workers	Full and Part Time Workers
1	1.24	0.29	1.53
2	1.10	0.31	1.41
3	0.98	0.40	1.38
4	0.91	0.31	1.22
Ozaukee County	1.01	0.34	1.35
5	1.23	0.36	1.59
6	0.96	0.36	1.32
7	1.20	0.39	1.59
8	1.27	0.38	1.65
9	1.04	0.33	1.37
10	1.11	0.37	1.48
11	1.09	0.49	1.58
Washington County	1.06	0.37	1.43
12	0.94	0.28	1.22
13	0.97	0.24	1.21
14	0.90	0.29	1.19
15	0.85	0.27	1.12
16	0.95	0.24	1.19
17	0.89	0.29	1.18
18	0.90	0.27	1.17
19	1.15	0.29	1.44
Milwaukee County	0.93	0.27	1.20
20	1.00	0.30	1.30
21	0.92	0.38	1.30
22	1.00	0.41	1.41
23	1.13	0.36	1.49
24	1.11	0.42	1.53
25	1.02	0.39	1.41
26	1.02	0.31	1.33
27	1.18	0.45	1.63
28	1.25	0.33	1.58
Waukesha County	1.03	0.37	1.40
29	0.98	0.28	1.26
30	0.84	0.28	1.12
31	1.07	0.36	1.43
32	1.13	0.34	1.47
Racine County	0.95	0.30	1.25
33	0.95	0.32	1.27
34	0.98	0.27	1.25
35	1.03	0.34	1.37
Kenosha County	0.99	0.29	1.28
36	1.30	0.24	1.54
37	1.04	0.44	1.48
38	0.99	0.32	1.31
39	0.96	0.31	1.27
Walworth County	1.03	0.33	1.36
Region	0.97	0.31	1.28

NOTE: Full time workers include those who work 35 or more hours per week. Part time workers include those who work less than 35 hours per week.

Source: SEWRPC.

Table 129 and Map 87 set forth information regarding the place of work of employed persons 16 years of age and older by County and sub-area in the Region in 2005-2009. Map 87 shows employed persons live in the same County in which they work in most of the sub-areas of the Region. The exceptions are communities in southern Ozaukee and Washington Counties, southeastern Waukesha County, northeastern Walworth County, and western Racine and Kenosha Counties.

Figure 29 shows the means of transportation to work of employed persons 16 years of age and older in the Region in 2005-2009. Significantly more employed persons drive to work than any other means of transportation. About 84 percent, or 790,830 people, drive alone in a personal vehicle. About 9 percent, or 86,754 people, carpool and about 3 percent, or 30,181 people, use public transportation (excluding taxicabs). An additional 3 percent walk or bicycle. Less than 1 percent use some other means of transportation.

Table 130 shows the means of transportation to work of employed persons 16 years of age and older by County and sub-area in the Region in 2005-2009. Sub-areas 14, 15, and 16 in Milwaukee County and sub-area 37 in Walworth County are the only sub-areas in the Region where more than 20 percent of employed persons used a means of transportation to work other than driving alone in a personal vehicle. About 10 percent of employed persons carpool to work, about 11 percent use public transportation, and about 5 percent walk or bicycle to work in sub-area 14. About 7 percent of employed persons carpool to work, about 11 percent use public transportation, and about 16 percent walk or bicycle to work in sub-area 15. About 16 percent of employed persons carpool to work, about 6 percent use public transportation, and about 3 percent walk or bicycle to work in sub-area 16. About 8 percent of employed persons carpool to work, less than 1 percent use public transportation, and about 15 percent walk or bicycle to work in sub-area 37. In sub-areas 14, 15, 16, and 37 driving alone to work is still by far the most common mode of travel, representing 66 to 76 percent of all travel to work.

Table 131 sets forth information regarding household vehicle availability by County and sub-area in the Region in 2005-2009. About 9 percent of households in the Region, or 68,169 households, have no vehicle available. Sub-areas 14 and 15 in Milwaukee County have the highest percentage of households with no vehicle availability at 21 percent and 20 percent, respectively. Sub-areas 13 and 16 in Milwaukee County and sub-area 30 in Racine County are the only other sub-areas in the Region where more than 10 percent of the households have no vehicle availability.

Table 132 sets forth information regarding travel time to work for employed persons 16 years of age and older by County and sub-area in the Region in 2005-2009. The travel time to work for about 41 percent of employed persons in the Region is 15 to 29 minutes. Travel time is less than 15 minutes for about 30 percent of employed persons and 30 to 45 minutes for about 20 percent of employed persons. Travel time is 45 to 60 minutes for about 6 percent of employed persons and more than 60 minutes for about 4 percent of employed persons. More than 25 percent of employed persons have travel times to work of 30 to 45 minutes in sub-area 4 in Ozaukee County; sub-area 11 in Washington County; sub-areas 23, 27, and 28 in Waukesha County; sub-area 31 in Racine County; and sub-area 36 in Walworth County. More than 10 percent of employed persons have travel times to work of 45 to 60 minutes in sub-area 5 in Washington County, sub-area 28 in Waukesha County, sub-area 31 in Racine County, sub-area 35 in Kenosha County, and sub-area 36 in Walworth County. More than 10 percent of employed persons have travel times to work of more than 60 minutes in sub-area 35 in Kenosha County and sub-area 38 in Walworth County.

Employment (Job) Characteristics

Employment or “place of work” data are the number and type of jobs available in an area. This information provides an important indicator of the level of economic activity for use in the job/housing balance analyses in Chapter VIII. The American Community Survey (ACS) is the primary source for the labor force and work travel data inventoried previously in this section. The primary data source for current employment characteristics is the Wisconsin Department of Workforce Development (DWD).

Table 129

**PLACE OF WORK OF EMPLOYED PERSONS 16 YEARS OF AGE AND OLDER LIVING
IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009^a**

Sub-area/County	Worked in County of Residence		Worked Outside County of Residence		Total Employed Residents	
	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b
1	2,535	58.8	1,779	41.2	4,314	100.0
2	6,294	63.0	3,692	37.0	9,986	100.0
3	9,074	52.4	8,233	47.6	17,307	100.0
4	4,424	35.0	8,221	65.0	12,645	100.0
Sub-area Subtotal	22,327	50.5	21,925	49.5	44,252	100.0
Ozaukee County	22,385	50.5	21,983	49.5	44,368	100.0
5	2,809	55.7	2,230	44.3	5,039	100.0
6	13,587	60.0	9,048	40.0	22,635	100.0
7	2,184	69.1	976	30.9	3,160	100.0
8	2,195	41.9	3,041	58.1	5,236	100.0
9	8,151	58.2	5,843	41.8	13,994	100.0
10	2,747	25.5	8,022	74.5	10,769	100.0
11	2,533	30.7	5,705	69.3	8,238	100.0
Sub-area Subtotal	34,206	49.5	34,865	50.5	69,071	100.0
Washington County	34,159	49.5	34,821	50.5	68,980	100.0
12	25,898	80.6	6,225	19.4	32,123	100.0
13	25,843	77.6	7,478	22.4	33,321	100.0
14	79,462	83.3	15,934	16.7	95,396	100.0
15	36,219	83.9	6,975	16.1	43,194	100.0
16	75,051	82.6	15,813	17.4	90,864	100.0
17	62,330	73.6	22,328	26.4	84,658	100.0
18	20,329	85.5	3,434	14.5	23,763	100.0
19	28,450	80.7	6,818	19.3	35,268	100.0
Sub-area Subtotal	353,582	80.6	85,005	19.4	438,587	100.0
Milwaukee County	353,531	80.6	84,994	19.4	438,525	100.0
20	9,420	50.2	9,340	49.8	18,760	100.0
21	12,003	51.3	11,381	48.7	23,384	100.0
22	9,463	45.4	11,393	54.6	20,856	100.0
23	5,999	48.6	6,346	51.4	12,345	100.0
24	6,324	59.2	4,352	40.8	10,676	100.0
25	24,751	72.3	9,469	27.7	34,220	100.0
26	38,174	72.4	14,554	27.6	52,728	100.0
27	13,371	68.6	6,128	31.4	19,499	100.0
28	4,129	72.4	1,574	27.6	5,703	100.0
Sub-area Subtotal	123,634	62.4	74,537	37.6	197,171	100.0
Waukesha County	123,615	62.4	74,505	37.6	198,120	100.0
29	19,467	66.7	9,719	33.3	29,186	100.0
30	27,516	75.7	8,842	24.3	36,358	100.0
31	9,436	47.0	10,657	53.0	20,093	100.0
32	5,147	58.9	3,595	41.1	8,742	100.0
Sub-area Subtotal	61,566	65.2	32,813	34.8	94,379	100.0
Racine County	61,566	65.2	32,813	34.8	94,379	100.0
33	7,964	51.9	7,379	48.1	15,343	100.0
34	26,414	60.8	17,039	39.2	43,453	100.0
35	7,066	36.9	12,082	63.1	19,148	100.0
Sub-area Subtotal	41,444	53.2	36,500	46.8	77,944	100.0
Kenosha County	41,444	53.2	36,500	46.8	77,944	100.0
36	2,504	35.7	4,517	64.3	7,021	100.0
37	6,491	59.5	4,410	40.5	10,901	100.0
38	20,415	66.8	10,150	33.2	30,565	100.0
39	2,984	72.4	1,136	27.6	4,120	100.0
Sub-area Subtotal	32,394	61.6	20,213	38.4	52,607	100.0
Walworth County	32,042	62.6	19,146	37.4	51,188	100.0
Sub-area Total ^c	669,153	68.6	305,858	31.4	975,011	100.0
Region	668,742	68.7	304,762	31.3	973,504	100.0

^aDoes not include employed persons who were temporarily absent during the week in which Census data were collected.



^bPercentage of the employed residents 16 years of age and older in the sub-area, County, or Region.

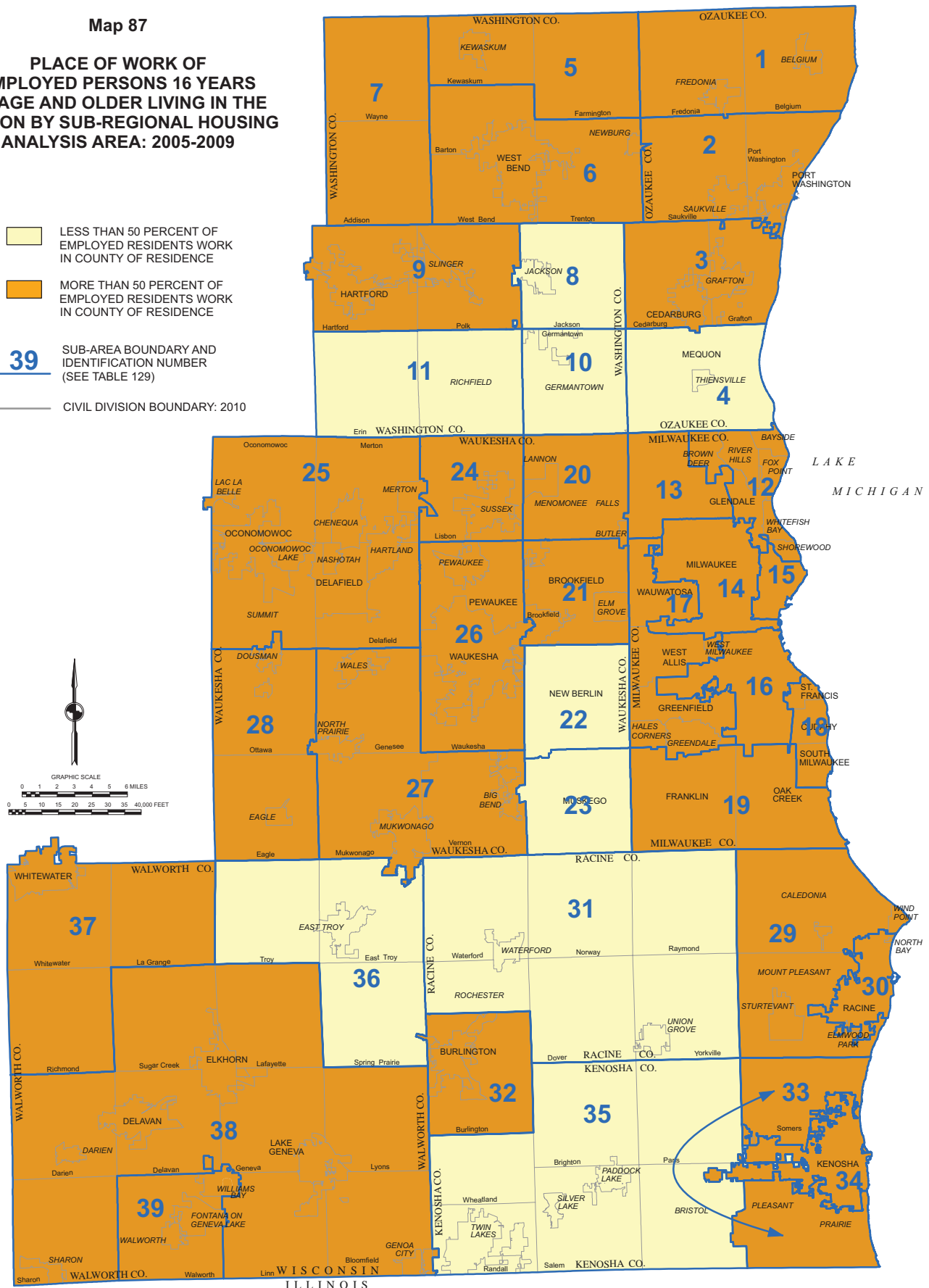
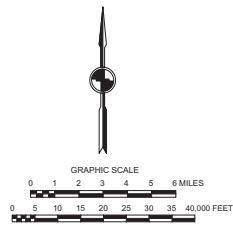
^cSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Map 87

**PLACE OF WORK OF
EMPLOYED PERSONS 16 YEARS
OF AGE AND OLDER LIVING IN THE
REGION BY SUB-REGIONAL HOUSING
ANALYSIS AREA: 2005-2009**

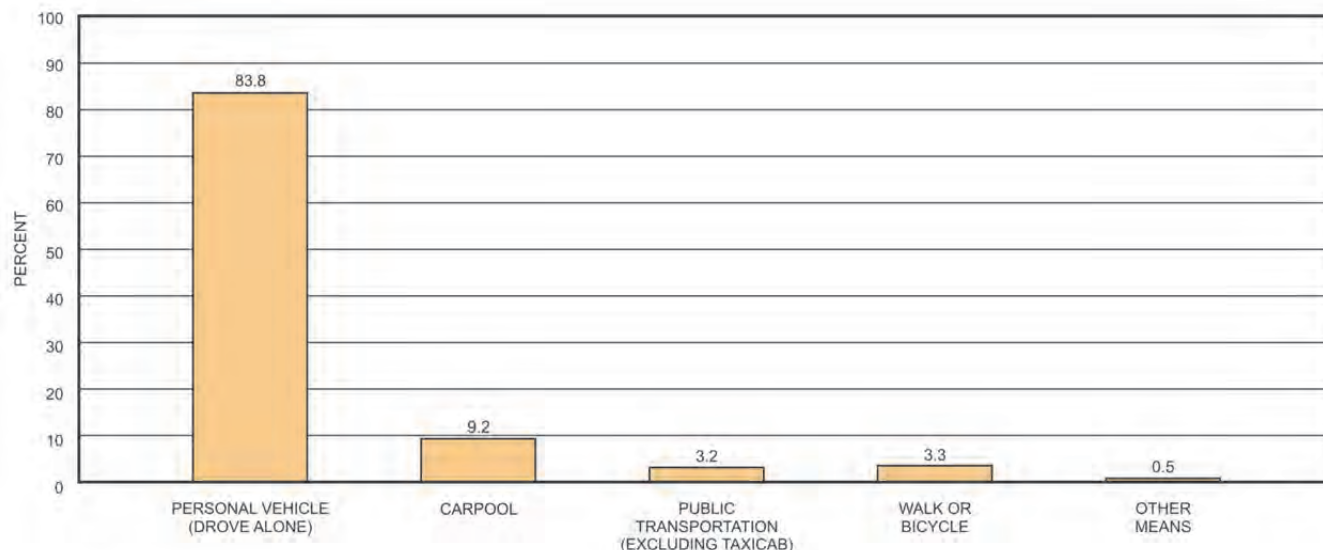
-  LESS THAN 50 PERCENT OF EMPLOYED RESIDENTS WORK IN COUNTY OF RESIDENCE
-  MORE THAN 50 PERCENT OF EMPLOYED RESIDENTS WORK IN COUNTY OF RESIDENCE
- 39** SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER (SEE TABLE 129)
- CIVIL DIVISION BOUNDARY: 2010



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

Figure 29

**MEANS OF TRANSPORTATION TO WORK OF
EMPLOYED PERSONS 16 YEARS OF AGE AND OLDER IN THE REGION:2005-2009**



NOTE: Does not include employed persons who work at home.

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

Historic Employment (Job) Levels

Historic employment levels in the Region, State, and Nation from 1950 to 2000 are set forth in Table 133. National and regional employment levels have historically tended to fluctuate in the short term, rising and falling with business cycles. There was a long period of nearly uninterrupted job growth between 1983 and 2000. The total employment increased each year during that time in the Nation and the Region, with the exception of a slight decrease in 1991.

Historic employment levels by County in the Region from 1950 to 2000 are set forth in Table 134, and Figure 30 provides information on employment levels from 1970 through 2010. Each County in the Region experienced an increase in employment between 1990 and 2000. Waukesha County accounted for just over half of the total increase in the Region's employment with an increase of 81,100 jobs during the 1990s. Employment growth during the 1990s ranged from 4,800 jobs in Racine County to 16,500 jobs in Kenosha County among the other Counties in the Region. Milwaukee and Racine Counties decreased in their share of total regional employment while the share in each of the other five Counties increased at least slightly between 1990 and 2000. Milwaukee County has experienced a substantial decrease in its share of regional employment between 1950 and 2000 and Waukesha County has experienced a substantial increase. Ozaukee, Walworth, and Washington Counties have experienced gradual increases in their shares of regional employment between 1950 and 2000. The share of total regional employment in Kenosha and Racine Counties in 2000 was about the same as in 1950, with some fluctuations between 1950 and 2000.

Table 135 provides summary information regarding historic trends in employment by industry group in the Region between 1970 and 2010. The service sector comprised the largest proportion of regional employment in 2010, accounting for 47 percent of total employment. This was followed by retail trade and manufacturing, which accounted for 16 and 13 percent of total employment, respectively. Together, these three sectors accounted for more than three-quarters (76 percent) of the regional employment in 2010.

Table 130

MEANS OF TRANSPORTATION TO WORK OF EMPLOYED PERSONS 16 YEARS OF AGE AND OLDER LIVING IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009^a

Sub-area/County	Personal Vehicle (drove alone)		Carpool		Public Transportation (excluding taxicab)		Walk or Bicycle		Other Means		Total	
	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b
1	3,459	84.7	444	10.9	17	0.4	139	3.4	24	0.6	4,083	100.0
2	8,586	88.1	855	8.8	15	0.1	249	2.5	45	0.5	9,750	100.0
3	14,895	90.3	1,048	6.4	51	0.3	389	2.4	103	0.6	16,486	100.0
4	10,525	88.4	844	7.1	110	0.9	328	2.8	96	0.8	11,903	100.0
Sub-area Subtotal	37,465	88.7	3,191	7.6	193	0.5	1,105	2.6	268	0.6	42,222	100.0
Ozaukee County	37,546	88.7	3,206	7.6	193	0.5	1,108	2.6	272	0.6	42,325	100.0
5	4,073	83.1	595	12.1	18	0.4	212	4.3	3	0.1	4,901	100.0
6	18,840	85.6	2,070	9.4	178	0.8	670	3.0	263	1.2	22,021	100.0
7	2,600	86.6	301	10.0	10	0.3	87	2.9	6	0.2	3,004	100.0
8	4,615	91.7	313	6.2	19	0.4	77	1.5	12	0.2	5,036	100.0
9	11,754	87.1	1,278	9.5	83	0.6	292	2.1	92	0.7	13,499	100.0
10	9,632	92.9	461	4.5	65	0.6	147	1.4	66	0.6	10,371	100.0
11	7,076	89.8	597	7.6	21	0.3	164	2.1	20	0.2	7,878	100.0
Sub-area Subtotal	58,590	87.8	5,615	8.4	394	0.6	1,649	2.5	462	0.7	66,710	100.0
Washington County	58,523	87.8	5,600	8.4	394	0.6	1,646	2.5	458	0.7	66,621	100.0
12	26,015	85.3	2,505	8.2	631	2.1	1,234	4.0	115	0.4	30,500	100.0
13	26,539	82.1	3,363	10.3	1,881	5.8	662	2.0	222	0.7	32,667	100.0
14	68,461	73.8	9,251	10.0	9,812	10.6	4,707	5.1	483	0.5	92,714	100.0
15	27,419	65.7	2,748	6.6	4,760	11.4	6,602	15.8	213	0.5	41,742	100.0
16	66,619	74.4	14,109	15.8	5,382	6.0	2,820	3.2	554	0.6	89,484	100.0
17	72,563	87.9	6,319	7.7	1,605	1.9	1,707	2.1	321	0.4	82,515	100.0
18	19,444	83.3	2,333	10.0	638	2.7	695	3.0	232	1.0	23,342	100.0
19	30,190	87.9	3,482	10.1	296	0.9	249	0.7	123	0.4	34,340	100.0
Sub-area Subtotal	337,250	78.9	44,110	10.3	25,005	5.9	18,676	4.4	2,263	0.5	427,304	100.0
Milwaukee County	337,197	78.9	44,092	10.3	25,048	5.9	18,665	4.4	2,263	0.5	427,265	100.0
20	16,715	91.4	1,005	5.5	188	1.0	322	1.8	55	0.3	18,285	100.0
21	20,332	91.6	1,230	5.5	237	1.1	299	1.4	92	0.4	22,190	100.0
22	18,260	90.9	1,389	6.9	206	1.0	152	0.8	76	0.4	20,083	100.0
23	10,905	91.4	788	6.6	121	1.0	101	0.8	23	0.2	11,938	100.0
24	9,556	93.1	577	5.6	32	0.3	51	0.5	53	0.5	10,269	100.0
25	29,221	90.1	2,132	6.6	159	0.5	796	2.4	132	0.4	32,440	100.0
26	44,400	86.7	4,171	8.1	724	1.4	1,623	3.2	288	0.6	51,206	100.0
27	17,116	91.1	1,312	7.0	79	0.4	211	1.1	82	0.4	18,800	100.0
28	4,852	89.0	437	8.0	12	0.2	142	2.6	12	0.2	5,455	100.0
Sub-area Subtotal	171,357	88.9	13,041	6.9	1,758	0.9	3,697	1.9	813	0.4	190,666	100.0
Waukesha County	171,329	88.9	13,028	6.9	1,758	0.9	3,689	1.9	813	0.4	190,617	100.0
29	26,129	92.1	1,785	6.3	182	0.6	250	0.9	22	0.1	28,368	100.0
30	29,196	81.8	3,952	11.1	1,121	3.1	1,222	3.4	226	0.6	35,717	100.0
31	17,343	88.5	1,541	7.9	74	0.4	555	2.8	72	0.4	19,585	100.0
32	7,695	90.3	591	6.9	47	0.6	133	1.6	54	0.6	8,520	100.0
Sub-area Subtotal	80,363	87.2	7,869	8.5	1,424	1.6	2,160	2.3	374	0.4	92,190	100.0
Racine County	80,363	87.2	7,869	8.5	1,424	1.6	2,160	2.3	374	0.4	92,190	100.0
33	12,823	86.1	1,606	10.8	185	1.2	237	1.6	51	0.3	14,902	100.0
34	35,546	83.9	4,730	11.2	735	1.7	1,040	2.4	328	0.8	42,379	100.0
35	16,350	88.3	1,688	9.1	160	0.9	163	0.9	149	0.8	18,510	100.0
Sub-area Subtotal	64,719	85.4	8,024	10.6	1,080	1.4	1,440	1.9	528	0.7	75,791	100.0
Kenosha County	64,719	85.4	8,024	10.6	1,080	1.4	1,440	1.9	528	0.7	75,791	100.0
36	6,023	88.6	644	9.5	34	0.5	83	1.2	15	0.2	6,799	100.0
37	7,968	76.1	876	8.4	72	0.7	1,520	14.5	37	0.3	10,473	100.0
38	24,713	84.8	3,118	10.7	164	0.5	981	3.4	173	0.6	29,149	100.0
39	3,331	85.4	315	8.1	30	0.8	200	5.1	25	0.6	3,901	100.0
Sub-area Subtotal	42,035	83.5	4,953	9.9	300	0.6	2,784	5.5	250	0.5	50,322	100.0
Walworth County	41,153	83.9	4,935	10.0	284	0.6	2,438	5.0	234	0.5	49,044	100.0
Sub-area Total ^c	791,779	83.8	86,803	9.2	30,154	3.2	31,511	3.3	4,958	0.5	945,205	100.0
Region	790,830	83.8	86,754	9.2	30,181	3.2	31,146	3.3	4,942	0.5	943,853	100.0

^aDoes not include employed persons who worked at home.

^bPercentage of the employed residents 16 years of age or older in the sub-area, County, or Region.

^cSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Table 131

**HOUSEHOLD VEHICLE AVAILABILITY IN THE REGION BY
SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009**

Sub-area/County	Vehicle Available		No Vehicle Available		Total Households	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	2,930	98.0	61	2.0	2,991	100.0
2	7,086	94.9	378	5.1	7,464	100.0
3	12,332	96.2	483	3.8	12,815	100.0
4	9,982	97.1	298	2.9	10,280	100.0
Sub-area Subtotal	32,330	96.4	1,220	3.6	33,550	100.0
Ozaukee County	32,435	96.4	1,220	3.6	33,655	100.0
5	3,345	97.2	98	2.8	3,443	100.0
6	16,862	94.2	1,040	5.8	17,902	100.0
7	2,027	99.7	7	0.3	2,034	100.0
8	3,798	97.9	81	2.1	3,879	100.0
9	9,948	96.0	411	4.0	10,359	100.0
10	7,478	97.3	205	2.7	7,683	100.0
11	5,445	99.4	33	0.6	5,478	100.0
Sub-area Subtotal	48,903	96.3	1,875	3.7	50,778	100.0
Washington County	48,841	96.3	1,875	3.7	50,716	100.0
12	25,181	94.6	1,431	5.4	26,612	100.0
13	25,443	86.6	3,947	13.4	29,390	100.0
14	72,442	79.5	18,655	20.5	91,097	100.0
15	27,690	80.4	6,750	19.6	34,440	100.0
16	65,194	86.9	9,863	13.1	75,057	100.0
17	66,378	91.7	5,971	8.3	72,349	100.0
18	18,948	90.7	1,936	9.3	20,884	100.0
19	24,345	95.7	1,092	4.3	25,437	100.0
Sub-area Subtotal	325,621	86.8	49,645	13.2	375,266	100.0
Milwaukee County	325,577	86.8	49,688	13.2	375,265	100.0
20	14,254	94.8	778	5.2	15,032	100.0
21	19,255	97.6	465	2.4	19,720	100.0
22	14,968	96.0	630	4.0	15,598	100.0
23	8,345	98.2	157	1.8	8,502	100.0
24	7,200	98.2	135	1.8	7,335	100.0
25	24,241	97.6	604	2.4	24,845	100.0
26	37,905	94.0	2,419	6.0	40,324	100.0
27	12,665	98.4	208	1.6	12,873	100.0
28	3,915	96.4	147	3.6	4,062	100.0
Sub-area Subtotal	142,748	96.3	5,543	3.7	148,291	100.0
Waukesha County	142,707	96.3	5,541	3.7	148,248	100.0
29	22,141	96.9	711	3.1	22,852	100.0
30	28,056	88.5	3,656	11.5	31,712	100.0
31	13,627	98.5	213	1.5	13,840	100.0
32	6,405	97.5	166	2.5	6,571	100.0
Sub-area Subtotal	70,229	93.7	4,746	6.3	74,975	100.0
Racine County	70,229	93.7	4,746	6.3	74,975	100.0
33	10,405	96.9	335	3.1	10,740	100.0
34	32,693	92.4	2,695	7.6	35,388	100.0
35	13,682	97.2	399	2.8	14,081	100.0
Sub-area Subtotal	56,780	94.3	3,429	5.7	60,209	100.0
Kenosha County	56,784	94.3	3,429	5.7	60,213	100.0
36	4,669	98.2	84	1.8	4,753	100.0
37	7,070	93.7	476	6.3	7,546	100.0
38	23,012	95.6	1,055	4.4	24,067	100.0
39	3,183	95.9	136	4.1	3,319	100.0
Sub-area Subtotal	37,934	95.6	1,751	4.4	39,685	100.0
Walworth County	37,375	95.7	1,670	4.3	39,045	100.0
Sub-area Total ^b	714,545	91.3	68,209	8.7	782,754	100.0
Region	713,948	91.3	68,169	8.7	782,117	100.0

^aPercentage of households in the sub-area, County, or Region.

^bSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Table 132

**TRAVEL TIME TO WORK OF EMPLOYED PERSONS 16 YEARS OF AGE AND OLDER WHO DO NOT
WORK AT HOME LIVING IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009^a**

Sub-area/County	Less than 15 Minutes		15 to 29 Minutes		30 to 45 Minutes		45 to 60 Minutes		More than 60 Minutes		Total	
	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b
1	1,086	26.6	1,545	37.8	852	20.9	401	9.8	199	4.9	4,083	100.0
2	3,795	38.9	2,777	28.5	2,095	21.5	744	7.6	339	3.5	9,750	100.0
3	5,578	33.8	5,279	32.0	3,871	23.5	1,297	7.9	461	2.8	16,486	100.0
4	3,507	29.4	4,559	38.3	3,069	25.8	354	3.0	414	3.5	11,903	100.0
Sub-area Subtotal	13,966	33.1	14,160	33.5	9,887	23.4	2,796	6.6	1,413	3.4	42,222	100.0
Ozaukee County	13,982	33.0	14,211	33.6	9,906	23.4	2,808	6.6	1,418	3.4	42,325	100.0
5	1,384	28.2	1,577	32.2	1,154	23.5	582	11.9	204	4.2	4,901	100.0
6	7,920	36.0	6,415	29.1	4,595	20.9	2,166	9.8	925	4.2	22,021	100.0
7	913	30.4	1,279	42.6	565	18.8	158	5.2	89	3.0	3,004	100.0
8	1,058	21.0	2,297	45.6	1,166	23.2	352	7.0	163	3.2	5,036	100.0
9	4,741	35.1	3,800	28.1	3,329	24.7	1,211	9.0	418	3.1	13,499	100.0
10	3,208	30.9	4,241	40.9	2,267	21.9	462	4.4	193	1.9	10,371	100.0
11	1,367	17.4	3,438	43.6	2,113	26.8	552	7.0	408	5.2	7,878	100.0
Sub-area Subtotal	20,591	30.9	23,047	34.5	15,189	22.8	5,483	8.2	2,400	3.6	66,710	100.0
Washington County	20,575	30.9	23,010	34.5	15,170	22.8	5,471	8.2	2,395	3.6	66,621	100.0
12	9,469	31.0	13,687	44.9	5,499	18.0	1,113	3.7	732	2.4	30,500	100.0
13	8,188	25.1	15,218	46.6	6,491	19.9	1,314	4.0	1,456	4.4	32,667	100.0
14	24,080	26.0	45,676	49.3	15,722	16.9	3,440	3.7	3,796	4.1	92,714	100.0
15	14,622	35.0	17,075	40.9	7,214	17.3	1,091	2.6	1,740	4.2	41,742	100.0
16	23,747	26.6	40,648	45.4	18,359	20.5	3,960	4.4	2,770	3.1	89,484	100.0
17	24,405	29.6	39,642	48.0	14,215	17.2	2,116	2.6	2,137	2.6	82,515	100.0
18	7,661	32.8	9,015	38.6	4,730	20.3	1,300	5.6	636	2.7	23,342	100.0
19	8,463	24.7	14,366	41.8	8,936	26.0	1,825	5.3	750	2.2	34,340	100.0
Sub-area Subtotal	120,635	28.2	195,327	45.7	81,166	19.0	16,159	3.8	14,017	3.3	427,304	100.0
Milwaukee County	120,555	28.2	195,271	45.7	81,233	19.0	16,146	3.8	14,060	3.3	427,265	100.0
20	6,347	34.7	7,865	43.0	3,092	16.9	532	2.9	449	2.5	18,285	100.0
21	7,483	33.7	9,881	44.5	3,612	16.3	631	2.9	583	2.6	22,190	100.0
22	5,161	25.7	9,645	48.0	3,978	19.8	697	3.5	602	3.0	20,083	100.0
23	2,093	17.5	5,179	43.4	3,425	28.7	989	8.3	252	2.1	11,938	100.0
24	2,507	24.4	4,515	44.0	2,545	24.8	474	4.6	228	2.2	10,269	100.0
25	9,514	29.3	11,470	35.3	7,092	21.9	2,879	8.9	1,485	4.6	32,440	100.0
26	16,973	33.2	20,503	40.0	9,312	18.2	2,893	5.6	1,525	3.0	51,206	100.0
27	4,100	21.8	6,850	36.4	5,565	29.6	1,630	8.7	655	3.5	18,800	100.0
28	913	16.7	1,749	32.1	1,840	33.7	611	11.2	342	6.3	5,455	100.0
Sub-area Subtotal	55,091	28.9	77,657	40.7	40,461	21.2	11,336	6.0	6,121	3.2	190,666	100.0
Waukesha County	55,070	28.9	77,651	40.7	40,449	21.2	11,331	6.0	6,116	3.2	190,617	100.0
29	9,679	34.1	11,394	40.2	4,379	15.4	1,658	5.9	1,258	4.4	28,368	100.0
30	14,625	40.9	12,543	35.1	4,089	11.5	2,666	7.5	1,794	5.0	35,717	100.0
31	4,514	23.1	6,844	34.9	5,469	27.9	2,067	10.6	691	3.5	19,585	100.0
32	3,561	41.8	2,173	25.5	1,295	15.2	801	9.4	690	8.1	8,520	100.0
Sub-area Subtotal	32,379	35.1	32,954	35.8	15,232	16.5	7,192	7.8	4,433	4.8	92,190	100.0
Racine County	32,379	35.1	32,954	35.8	15,232	16.5	7,192	7.8	4,433	4.8	92,190	100.0
33	4,595	30.9	5,234	35.1	2,522	16.9	1,257	8.4	1,294	8.7	14,902	100.0
34	15,760	37.2	12,369	29.2	7,183	16.9	3,552	8.4	3,515	8.3	42,379	100.0
35	3,661	19.8	5,722	30.9	4,234	22.9	2,305	12.4	2,588	14.0	18,510	100.0
Sub-area Subtotal	24,016	31.7	23,325	30.8	13,939	18.4	7,114	9.4	7,397	9.7	75,791	100.0
Kenosha County	24,016	31.7	23,325	30.8	13,939	18.4	7,114	9.4	7,397	9.7	75,791	100.0
36	1,744	25.6	1,732	25.5	2,018	29.7	1,012	14.9	293	4.3	6,799	100.0
37	5,113	48.8	2,975	28.4	1,297	12.4	483	4.6	605	5.8	10,473	100.0
38	10,821	37.1	9,738	33.4	3,444	11.8	2,125	7.3	3,021	10.4	29,149	100.0
39	1,712	43.9	1,367	35.0	376	9.6	179	4.6	267	6.9	3,901	100.0
Sub-area Subtotal	19,390	38.5	15,812	31.4	7,135	14.2	3,799	7.5	4,186	8.3	50,322	100.0
Walworth County	18,740	38.2	15,413	31.4	6,994	14.3	3,741	7.6	4,156	8.5	49,044	100.0
Sub-area Total ^c	286,068	30.3	382,282	40.4	183,009	19.4	53,879	5.7	39,967	4.2	945,205	100.0
Region	285,317	30.2	381,835	40.5	182,923	19.4	53,083	5.7	39,975	4.2	943,853	100.0

^aDoes not include employed persons who work at home.

^bPercentage of the employed residents 16 years of age or older in the sub-area, County, or Region.

^cSub-area total includes portions of the Cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

Table 133

EMPLOYMENT IN THE REGION, STATE, AND THE NATION: 1950-2000

Year	Region			Wisconsin			United States			Regional Employment as a percent of:	
	Jobs	Change from Preceding Year		Jobs	Change from Preceding Year		Jobs	Change from Preceding Year			
		Number	Percent		Number	Percent		Number	Percent	Wisconsin	United States
1950	573,500	--	--	1,413,400	--	--	61,701,200	--	--	40.6	0.93
1960	673,000	99,500	17.3	1,659,400	246,000	17.4	72,057,000	10,355,800	16.8	40.6	0.93
1970	784,900	111,900	16.6	1,929,100	269,700	16.3	88,049,600	15,992,600	22.2	40.7	0.89
1980	948,200	163,300	20.8	2,429,800	500,700	26.0	111,730,200	23,680,600	26.9	39.0	0.85
1990	1,062,600	114,400	12.1	2,810,400	380,600	15.7	136,708,900	24,978,700	22.4	37.8	0.78
2000	1,222,800	160,200	15.1	3,421,800	611,400	21.8	165,209,800	28,500,900	20.8	35.7	0.74

NOTE: Excludes military employment.

Source: U. S. Bureau of Economic Analysis and SEWRPC.

Table 134

EMPLOYMENT IN THE REGION BY COUNTY: 1950-2000

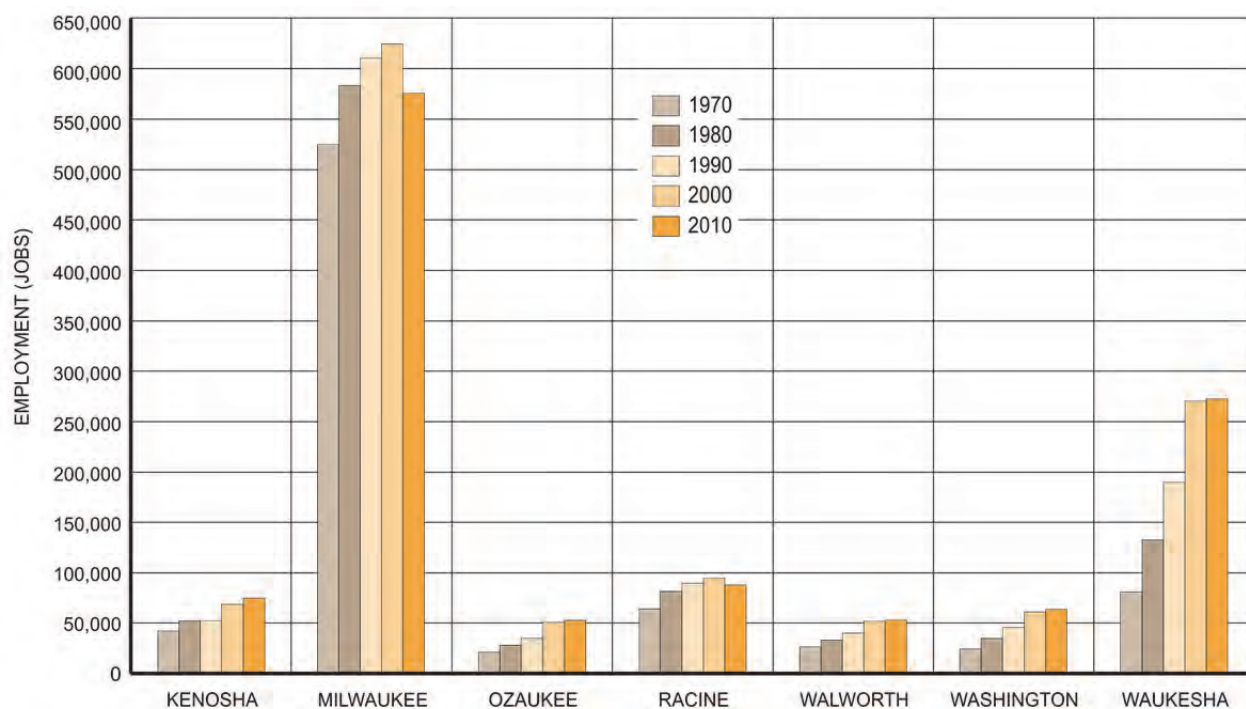
County	Total Employment (Jobs)											
	1950		1960		1970		1980		1990		2000	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Kenosha.....	29,100	5.1	42,200	6.3	42,100	5.4	54,100	5.7	52,200	4.9	68,700	5.6
Milwaukee.....	453,500	79.1	503,300	74.8	525,200	66.9	583,200	61.5	609,800	57.4	624,600	51.1
Ozaukee.....	6,600	1.0	10,200	1.5	21,300	2.7	28,200	3.0	35,300	3.3	50,800	4.2
Racine.....	44,500	7.8	49,900	7.4	64,600	8.2	81,200	8.6	89,600	8.4	94,400	7.7
Walworth.....	13,200	2.3	19,600	2.9	26,400	3.4	33,500	3.5	39,900	3.8	51,800	4.2
Washington.....	10,200	1.8	15,200	2.3	24,300	3.1	35,200	3.7	46,100	4.3	61,700	5.0
Waukesha.....	16,400	2.9	32,600	4.8	81,000	10.3	132,800	14.0	189,700	17.9	270,800	22.2
Region	573,500	100.0	673,000	100.0	784,900	100.0	948,200	100.0	1,062,600	100.0	1,222,800	100.0

County	Employment Change									
	1950-1960		1960-1970		1970-1980		1980-1990		1990-2000	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Kenosha.....	13,100	45.0	-100	-0.2	12,000	28.5	-1,900	-3.5	16,500	31.6
Milwaukee.....	49,800	11.0	21,900	4.4	58,000	11.0	26,600	4.6	14,800	2.4
Ozaukee.....	3,600	54.5	11,100	108.8	6,900	32.4	7,100	25.2	15,500	43.9
Racine.....	5,400	12.1	14,700	29.5	16,600	25.7	8,400	10.3	4,800	5.4
Walworth.....	6,400	48.5	6,800	34.7	7,100	26.9	6,400	19.1	11,900	29.8
Washington.....	5,000	49.0	9,100	59.9	10,900	44.9	10,900	31.0	15,600	33.8
Waukesha.....	16,200	98.8	48,400	148.5	51,800	64.0	56,900	42.8	81,100	42.8
Region	99,500	17.3	111,900	16.6	163,300	20.8	114,400	12.1	160,200	15.1

Source: U. S. Bureau of Economic Analysis and SEWRPC.

There was a continuation in the shift in the regional economy from manufacturing to service orientation during the 1990s. Manufacturing employment in the Region was virtually unchanged during the 1990s, following a 15 percent decrease during the 1980s and a modest 4 percent increase during the 1970s. Conversely, service-related employment increased substantially during the 1970s (53 percent), 1980s (41percent), and 1990s (33 percent). The proportion of manufacturing jobs relative to total jobs in the Region decreased from 32 percent in 1970 to 18 percent in 2000, while service-related employment increased from 18 percent in 1970 to 33 percent in 2000. Other major industry groups have been relatively stable in terms of their share of total employment in the Region between 1970 and 2000.

Figure 30

EMPLOYMENT IN THE REGION BY COUNTY: 1970-2010

Note: 2010 data are estimates.

Source: U. S. Bureau of Economic Analysis and SEWRPC.

The State and the Nation also experienced a major shift from manufacturing to service-related employment between 1970 and 2000; however, the decreasing proportion of manufacturing employment was not as great in the State as in the Region. Manufacturing employment in the State increased by 24 percent between 1970 and 2000 and the Region's manufacturing employment decreased by 12 percent during this period. The Region had historically exceeded the State in proportion of manufacturing jobs relative to total jobs. The Region and State had about the same proportion of jobs in manufacturing by 2000, about 18 percent. In comparison, manufacturing jobs comprised about 12 percent of the Nation's jobs in 2000.

Current Employment (Jobs)

Table 136 sets forth an estimate of the total number of jobs in the Region in 2010 by County. It is estimated that the number of jobs in the Region decreased by about 3 percent between 2000 and 2010, from 1,222,800 jobs to 1,184,700 jobs. Despite the continuing economic downturn, 2010 employment levels in five counties—Kenosha, Ozaukee, Walworth, Washington, and Waukesha—remained above year 2000 levels, ranging from an increase of 1,400 jobs in Walworth County to an increase of 7,200 jobs in Kenosha County. Racine County employment in 2010 was estimated to have declined by about 5,200 jobs, while Milwaukee County employment was estimated to have declined by about 48,700 jobs, or almost 8 percent.

Table 137 sets forth an estimated percentage of jobs by industry group for counties and sub-areas in the Region in 2010. The data set forth in Table 137 uses the North American Industry Classification System (NAICS). These data are not directly comparable to the historical employment data set forth in Table 135, which uses the Standard Industrial Classification (SIC) system. The NAICS, which was established in 1997, provides compatibility between the industrial structure and composition of the United States, Canadian, and Mexican economies. A comparison of NAICS sectors and SIC divisions is set forth in Table 138. A link to more information about NAICS can be found on the SEWRPC website at www.sewrpc.org/SEWRPC/Housing.htm.

Table 135

EMPLOYMENT BY GENERAL INDUSTRY GROUP IN THE REGION: 1970-2010

General Industry Group	Employment										Percent Change in Employment	
	1970		1980		1990		2000		2010			
	Jobs	Percent of Total	Jobs	Percent of Total	Jobs	Percent of Total	Jobs	Percent of Total	Jobs	Percent of Total	2000-2010	1970-2010
Agriculture, Forestry, Fishing, and Mining ^a	14,700	1.9	14,400	1.5	14,300	1.4	17,700	1.4	18,600	1.6	5.1	26.5
Construction.....	32,400	4.1	33,900	3.6	45,100	4.2	53,800	4.4	41,300	3.5	-23.2	27.5
Manufacturing	254,400	32.4	264,200	27.9	223,500	21.0	224,300	18.3	156,400	13.2	-30.3	-38.5
Transportation, Communication, and Utilities.....	38,500	4.9	42,200	4.4	46,300	4.4	54,800	4.5	48,000	4.0	-12.4	24.7
Wholesale Trade.....	37,200	4.7	46,200	4.9	55,300	5.2	64,400	5.3	56,600	4.8	-12.1	52.2
Retail Trade	133,900	17.1	153,900	16.2	185,400	17.4	193,700	15.8	192,000	16.2	-0.9	43.4
Services ^b	189,400	24.1	292,300	30.8	386,500	36.4	499,700	40.9	553,900	46.8	10.8	192.4
Government and Government Enterprises ^c	84,400	10.8	101,100	10.7	106,200	10.0	114,400	9.4	117,900	9.9	3.1	39.7
Total	784,900	100.0	948,200	100.0	1,062,600	100.0	1,222,800	100.0	1,184,700	100.0	-3.1	50.9

^aIncludes agriculture, agricultural services, forestry, commercial fishing, mining, and unclassified jobs.

^bIncludes services and finance, insurance, and real estate.

^cExcludes Armed Forces.

Source: U. S. Bureau of Economic Analysis and SEWRPC.

Table 136

EMPLOYMENT IN THE REGION BY COUNTY: 2000 and 2010

County	2000		2010 Estimate		2000-2010 Change	
	Number	Percent ^a	Number	Percent ^a	Number	Percent
Kenosha.....	68,700	5.6	75,900	6.4	7,200	10.5
Milwaukee.....	624,600	51.1	575,900	48.6	-48,700	-7.8
Ozaukee	50,800	4.2	53,700	4.5	2,900	5.7
Racine.....	94,400	7.7	89,200	7.5	-5,200	-5.5
Walworth.....	51,800	4.2	53,200	4.5	1,400	2.7
Washington.....	61,700	5.0	64,000	5.5	2,300	3.7
Waukesha.....	270,800	22.2	272,800	23.0	2,000	0.7
Region	1,222,800	100.0	1,184,700	100.0	-38,100	-3.1

^aPercentage of the Region's jobs.

Source: U.S. Bureau of Economic Analysis and SEWRPC.

It is estimated that about 15 percent of the jobs in the Region are manufacturing jobs, based on NAICS classifications. This is the highest percentage of jobs by industry type in the Region. It is estimated that health care and social assistance jobs and retail jobs are the only other industries to account for more than 10 percent of the Region's jobs, accounting for about 14 percent and 11 percent of the Region's jobs, respectively, based on NAICS classifications. About 9 percent of the Region's jobs are estimated to be accommodation and food services jobs.

Manufacturing jobs account for more than 20 percent of the jobs in over 50 percent of the Region's sub-areas. These sub-areas include: Sub-areas 1, 2, and 3 in Ozaukee County; sub-areas 7, 8, 9, and 10 in Washington County; sub-areas 18 and 19 in Milwaukee County; sub-areas 20, 22, 23, 24, and 28 in Waukesha County; sub-areas 29, 30, and 32 in Racine County; sub-area 33 in Kenosha County; and sub-areas 36, 37, and 39 in Walworth

Table 137

**PERCENT OF EMPLOYMENT BY INDUSTRY (NAICS) IN
THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2010**

Industry (NAICS)	Ozaukee County					Washington County		
	Sub-area 1	Sub-area 2	Sub-area 3	Sub-area 4	County	Sub-area 5	Sub-area 6	Sub-area 7
Forestry, Fishing, and Related Activities	2.7	0.7	-- ^a	0.5	0.5	1.7	0.2	3.7
Mining	0.8	--	-- ^a	--	0.1	--	0.1	0.9
Utilities.....	--	0.8	--	--	0.2	--	0.7	0.2
Construction	6.2	3.2	4.4	2.6	3.5	5.0	3.4	10.5
Manufacturing.....	31.0	27.8	22.7	13.4	20.3	11.8	13.1	37.3
Wholesale Trade	5.2	3.1	3.1	5.5	4.2	8.0	2.7	4.3
Retail Trade.....	6.6	9.1	18.0	9.6	12.2	11.0	15.9	5.4
Transportation and Warehousing.....	1.5	1.2	1.3	1.2	1.2	7.0	2.8	23.3
Information	--	0.5	1.3	1.0	0.9	--	1.5	--
Finance and Insurance	0.8	2.7	3.8	7.6	5.0	3.6	7.7	1.2
Real Estate and Rental and Leasing	0.2	0.4	0.7	1.3	0.9	0.4	1.0	--
Professional, Scientific, and Technical Services.....	1.7	3.9	5.7	6.8	5.6	1.2	1.7	0.3
Management of Companies and Enterprises	0.9	2.1	0.2	0.6	0.8	--	1.0	--
Administrative and Waste Services	3.8	4.5	4.2	7.8	5.7	0.3	2.8	3.4
Educational Services	9.0	5.6	7.1	8.9	7.6	17.6	6.6	2.0
Health Care and Social Assistance.....	6.1	6.6	9.4	17.2	11.9	6.8	18.3	0.4
Arts, Entertainment, and Recreation	3.9	2.0	2.2	3.5	2.7	2.8	1.8	--
Accommodation and Food Services	14.8	10.3	9.0	7.5	8.9	10.5	7.3	4.5
Other Services, except public administration.....	2.9	4.5	3.7	3.8	3.8	6.4	5.7	2.2
Public Administration.....	1.9	11.0	3.2	1.2	4.0	5.9	5.7	0.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Industry (NAICS)	Washington County (continued)					Milwaukee County		
	Sub-area 8	Sub-area 9	Sub-area 10	Sub-area 11	County	Sub-area 12	Sub-areas 13-16	Sub-area 17
Forestry, Fishing, and Related Activities	--	0.6	1.4	1.5	0.8	0.1	-- ^a	--
Mining	0.2	0.1	--	0.4	0.1	--	-- ^a	--
Utilities.....	--	0.3	0.1	--	0.4	0.3	0.9	-- ^a
Construction	7.8	4.0	5.5	8.6	4.9	2.1	2.5	2.7
Manufacturing.....	31.8	28.7	31.0	15.4	22.4	6.8	10.8	8.4
Wholesale Trade	17.0	3.2	10.8	7.4	5.9	3.0	4.1	3.6
Retail Trade.....	9.5	14.5	9.5	12.8	13.2	19.3	6.9	17.8
Transportation and Warehousing.....	6.3	4.0	1.3	7.1	4.0	1.9	4.0	2.0
Information	0.2	4.2	0.5	0.2	1.6	3.6	2.5	1.0
Finance and Insurance	0.9	1.7	1.9	0.9	3.9	5.2	6.3	5.0
Real Estate and Rental and Leasing	0.3	0.4	0.4	0.6	0.6	2.0	1.5	1.8
Professional, Scientific, and Technical Services.....	2.4	1.6	3.6	2.6	2.1	4.8	6.2	4.5
Management of Companies and Enterprises	0.2	0.1	0.3	--	0.5	3.5	4.4	1.7
Administrative and Waste Services	3.2	3.6	5.9	5.3	3.8	2.0	8.0	8.9
Educational Services	--	8.9	5.8	4.2	6.6	10.8	8.1	5.8
Health Care and Social Assistance.....	4.3	9.9	5.9	7.6	11.3	11.3	16.8	18.8
Arts, Entertainment, and Recreation	3.9	2.9	1.1	5.1	2.2	4.4	1.9	1.2
Accommodation and Food Services	7.3	7.6	11.2	14.4	8.7	11.3	7.8	10.4
Other Services, except public administration.....	1.2	2.1	2.3	5.1	3.8	4.6	4.7	3.8
Public Administration.....	3.5	1.6	1.5	0.8	3.2	3.0	2.6	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 137 (continued)

Industry (NAICS)	Milwaukee County (continued)			Waukesha County				
	Sub-area 18	Sub-area 19	County	Sub-area 20	Sub-area 21	Sub-area 22	Sub-area 23	Sub-area 24
Forestry, Fishing, and Related Activities	--	-- ^a	-- ^a	0.3	-- ^a	0.2	0.1	0.1
Mining	--	-- ^a	-- ^a	0.3	--	0.2	--	1.4
Utilities.....	--	0.7	0.7	0.2	-- ^a	--	0.3	--
Construction	1.9	7.6	2.8	7.5	3.7	8.2	7.7	6.0
Manufacturing.....	36.3	22.6	11.8	28.2	5.1	21.2	21.3	40.0
Wholesale Trade	2.8	5.0	3.9	9.2	7.3	12.2	4.2	6.4
Retail Trade.....	7.1	14.6	10.3	8.8	15.4	11.0	9.1	8.0
Transportation and Warehousing.....	8.1	13.7	4.3	1.8	2.3	3.4	3.5	4.0
Information	0.2	0.3	2.0	3.1	4.3	1.8	0.3	1.7
Finance and Insurance	2.8	1.7	5.6	3.6	12.4	3.6	2.4	1.5
Real Estate and Rental and Leasing	0.7	1.6	1.6	0.6	2.0	1.6	0.9	0.9
Professional, Scientific, and Technical Services.....	1.3	2.4	5.3	3.0	9.0	4.5	5.1	1.3
Management of Companies and Enterprises	0.4	0.4	3.4	4.1	1.1	2.4	0.1	0.1
Administrative and Waste Services	4.4	2.6	7.4	6.8	6.7	7.9	4.0	3.9
Educational Services	8.2	5.6	7.6	3.0	4.4	3.5	12.0	9.3
Health Care and Social Assistance.....	11.1	7.2	16.1	9.8	11.2	5.7	9.9	5.1
Arts, Entertainment, and Recreation.....	0.6	1.4	1.8	1.6	1.6	1.6	2.7	2.0
Accommodation and Food Services	5.9	7.1	8.4	3.8	8.3	5.9	8.8	4.3
Other Services, except public administration.....	4.9	3.1	4.4	3.6	3.5	3.6	6.1	2.0
Public Administration.....	3.3	2.4	2.6	0.7	1.7	1.5	1.5	2.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Industry (NAICS)	Waukesha County (continued)					Racine County		
	Sub-area 25	Sub-area 26	Sub-area 27	Sub-area 28	County	Sub-area 29	Sub-area 30	Sub-area 31
Forestry, Fishing, and Related Activities	0.2	0.2	0.4	0.2	0.2	2.7	--	1.0
Mining	-- ^a	--	-- ^a	--	0.1	-- ^a	-- ^a	-- ^a
Utilities.....	0.3	0.9	0.1	--	0.4	0.1	0.2	0.2
Construction	4.5	6.9	7.6	6.5	6.1	3.6	2.2	8.0
Manufacturing.....	14.0	19.9	15.7	22.3	17.7	29.9	21.1	9.6
Wholesale Trade	4.2	6.8	2.3	3.6	7.1	7.6	2.6	7.8
Retail Trade.....	12.9	8.3	15.6	3.3	11.0	14.3	11.9	7.0
Transportation and Warehousing.....	6.1	3.0	2.4	3.4	3.1	6.0	2.5	4.5
Information	1.2	2.1	0.4	0.1	2.4	0.2	1.1	0.2
Finance and Insurance	2.8	4.6	4.0	1.1	5.6	2.0	4.1	2.5
Real Estate and Rental and Leasing	1.0	1.1	0.4	1.5	1.2	0.4	0.9	1.3
Professional, Scientific, and Technical Services.....	4.1	5.6	3.3	3.3	5.4	2.2	2.3	3.5
Management of Companies and Enterprises	1.0	1.8	--	--	1.8	0.1	0.2	0.5
Administrative and Waste Services	3.0	5.7	4.7	1.8	5.8	7.1	7.7	2.9
Educational Services	6.6	7.0	11.6	9.9	5.9	0.5	8.4	6.7
Health Care and Social Assistance.....	18.6	10.2	7.9	24.7	10.9	2.9	15.8	23.0
Arts, Entertainment, and Recreation.....	2.8	1.4	5.9	4.3	2.0	1.5	2.3	2.0
Accommodation and Food Services	10.0	7.1	9.9	5.5	7.2	10.3	8.2	7.7
Other Services, except public administration.....	4.6	3.6	3.5	3.8	3.7	2.9	3.5	3.2
Public Administration.....	2.1	3.8	4.3	4.7	2.4	5.7	5.0	8.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 137 (continued)

Industry (NAICS)	Racine County (continued)		Kenosha County			
	Sub-area 32	County	Sub-area 33	Sub-area 34	Sub-area 35	County
Forestry, Fishing, and Related Activities	0.1	0.6	0.7	0.1	3.0	0.6
Mining	0.1	0.1	--	--	--	--
Utilities.....	0.9	0.2	0.8	0.4	-- ^a	0.4
Construction	4.5	3.5	5.4	2.6	4.5	3.3
Manufacturing.....	21.3	21.3	27.0	10.1	16.3	13.7
Wholesale Trade	4.0	4.3	11.9	2.6	4.4	4.4
Retail Trade.....	16.6	12.4	17.2	13.3	9.1	13.4
Transportation and Warehousing.....	2.6	3.4	1.5	3.5	3.9	3.2
Information	0.9	0.8	0.4	0.6	0.5	0.6
Finance and Insurance	2.9	3.4	0.7	2.4	1.2	1.9
Real Estate and Rental and Leasing	0.6	0.8	0.5	1.1	0.7	1.0
Professional, Scientific, and Technical Services.....	3.2	2.5	1.7	2.1	2.5	2.1
Management of Companies and Enterprises	0.7	0.3	-- ^a	1.8	--	1.3
Administrative and Waste Services	1.7	6.2	9.9	6.5	7.1	7.1
Educational Services	6.6	6.5	0.1	12.3	16.0	10.7
Health Care and Social Assistance.....	17.9	14.6	11.9	17.0	5.5	14.7
Arts, Entertainment, and Recreation	1.0	2.0	1.5	1.7	3.9	1.9
Accommodation and Food Services	7.3	8.4	6.6	11.2	12.3	10.6
Other Services, except public administration.....	4.9	3.5	1.4	3.9	2.9	3.4
Public Administration.....	2.2	5.2	0.8	6.8	6.2	5.7
Total	100.0	100.0	100.0	100.0	100.0	100.0

Industry (NAICS)	Walworth County					Region
	Sub-area 36	Sub-area 37	Sub-area 38	Sub-area 39	County	
Forestry, Fishing, and Related Activities	0.4	0.6	0.9	0.2	0.7	0.2
Mining	--	0.1	--	--	-- ^a	0.1
Utilities.....	--	0.2	0.5	--	0.3	0.5
Construction	5.7	1.8	4.8	2.9	4.2	3.9
Manufacturing.....	26.5	20.7	18.0	23.7	19.6	15.4
Wholesale Trade	2.9	5.3	3.1	3.0	3.4	4.9
Retail Trade.....	5.7	7.1	12.9	8.0	11.0	11.1
Transportation and Warehousing.....	5.7	2.4	3.1	4.8	3.4	3.7
Information	0.1	0.6	0.6	0.9	0.6	1.8
Finance and Insurance	1.6	6.1	2.2	1.2	2.6	4.9
Real Estate and Rental and Leasing	0.4	1.3	1.0	0.8	1.0	1.3
Professional, Scientific, and Technical Services.....	2.0	1.3	3.0	1.0	2.5	4.6
Management of Companies and Enterprises	0.7	0.2	-- ^a	0.8	0.2	2.2
Administrative and Waste Services	2.1	0.7	5.9	2.5	4.6	6.5
Educational Services	11.0	26.4	6.9	8.9	10.1	7.3
Health Care and Social Assistance.....	7.2	9.8	9.4	5.8	8.8	13.8
Arts, Entertainment, and Recreation	12.9	2.4	3.3	7.4	4.4	2.0
Accommodation and Food Services	8.8	8.6	15.6	17.6	14.4	8.6
Other Services, except public administration.....	3.0	2.6	3.3	5.8	3.5	4.0
Public Administration.....	3.3	1.8	5.5	4.7	4.7	3.2
Total	100.0	100.0	100.0	100.0	100.0	100.0

^aLess than 0.05 percent

Source: Wisconsin Department of Workforce Development and SEWRPC.

Table 138

**COMPARISON OF STANDARD INDUSTRIAL CLASSIFICATION (SIC) DIVISIONS
AND NORTH AMERICAN INDUSTRY CLASSIFICATION SYSTEM (NAICS) SECTORS**

SIC Divisions	NAICS Sectors
Agriculture, Forestry, and Fishing	Agriculture, Forestry, and Hunting
Mining	Mining
Construction	Construction
Manufacturing	Manufacturing
Transportation, Communication, and Public Utilities	Utilities Transportation and Warehousing
Wholesale Trade	Wholesale Trade
Retail Trade	Retail Trade Accommodation and Food Services
Finance, Insurance, and Real Estate	Finance and Insurance Real Estate
Services	Information Professional, Scientific, and Technical Services Administrative Support and Waste Management and Remediation Services Educational Services Health Care and Social Assistance Arts, Entertainment, and Recreation Other Services (except public administration)
Public Administration	Public Administration
- -	Management of Companies and Enterprises (from parts of all SIC divisions)

Source: NAICS Association and SEWRPC.

County. Manufacturing jobs as a percentage of jobs by sub-area are shown on Map 88. The only other industry types to account for at least 20 percent of the jobs in a sub-area are health care and social assistance jobs in sub-area 28 in Waukesha County and sub-area 31 in Racine County, and educational services jobs in sub-area 37 in Walworth County. Sub-areas where retail jobs account for more than 15 percent of the jobs include: sub-area 3 in Ozaukee County, sub-area 6 in Washington County, sub-areas 12 and 17 in Milwaukee County, sub-areas 21 and 27 in Waukesha County, sub-area 32 in Racine County, and sub-area 33 in Kenosha County. Retail jobs as a percentage of jobs by sub-area are shown on Map 89.

Table 139 sets forth the average annual wage by industry type by County in the Region in 2009, and the average annual wage for all jobs in each County. On average, jobs in the management of companies and enterprises, utilities, manufacturing, construction, and wholesale trade industries have the highest wages and jobs in the retail trade and accommodation and food services industries have the lowest wages.

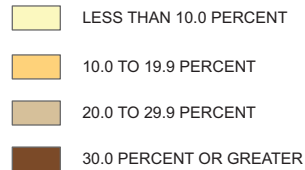
Employment Projections

The preparation of employment projections for the Region was carried out in tandem and coordinated with the preparation of population projections for the Region. It was considered critical that the projected employment trends be consistent with the labor force trends expected in light of projected changes in the regional population. A leveling off in the regional labor force may be expected, particularly toward the middle of the projection period, as a result of the aging of the population. This leveling off in the labor force may be expected to moderate the number of jobs able to be accommodated in the Region.

Map 88

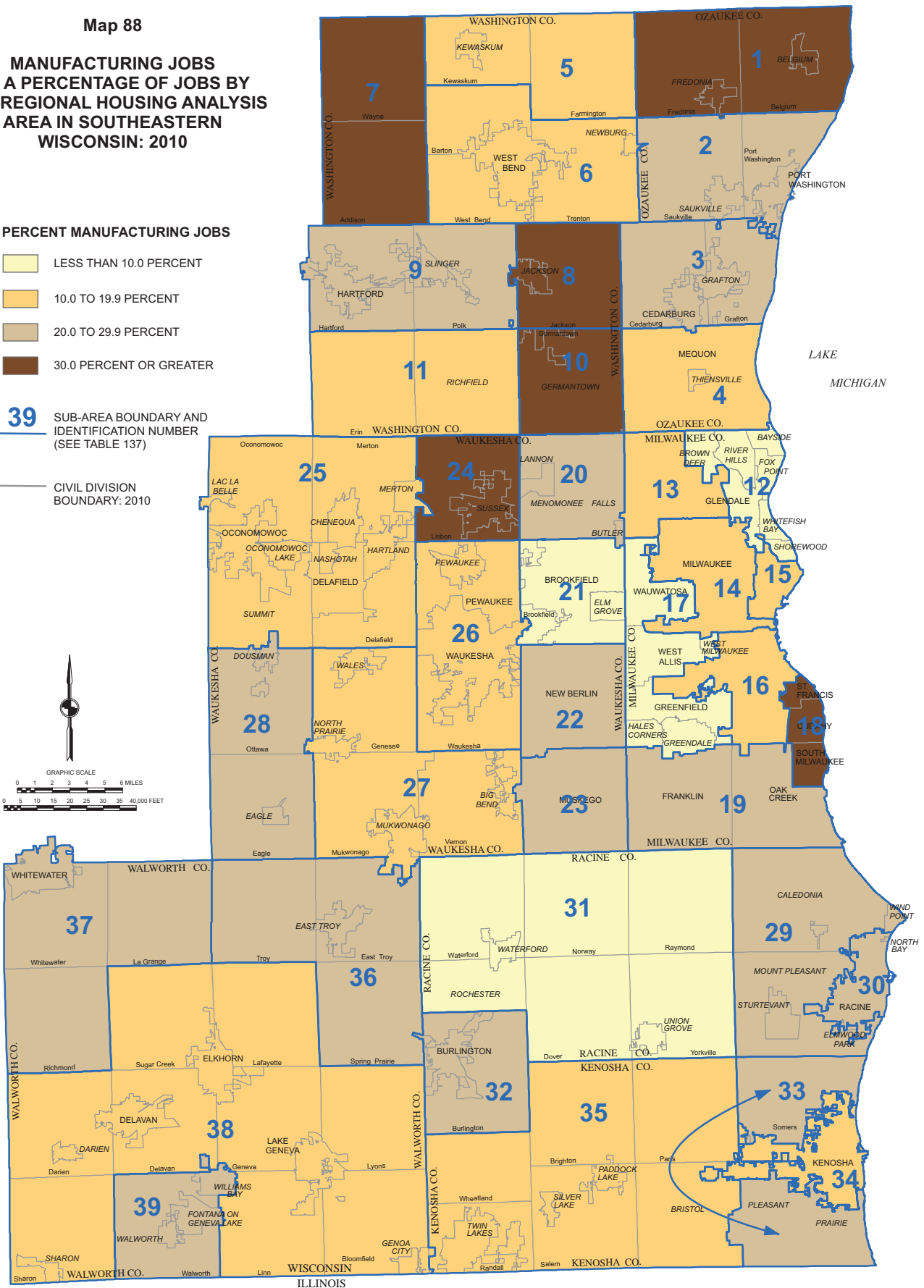
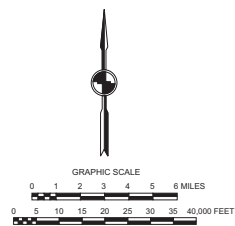
**MANUFACTURING JOBS
AS A PERCENTAGE OF JOBS BY
SUB-REGIONAL HOUSING ANALYSIS
AREA IN SOUTHEASTERN
WISCONSIN: 2010**

PERCENT MANUFACTURING JOBS



39 SUB-AREA BOUNDARY AND
IDENTIFICATION NUMBER
(SEE TABLE 137)

CIVIL DIVISION
BOUNDARY: 2010

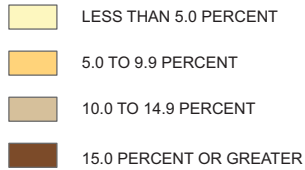


Source: Wisconsin Department of Workforce Development and SEWRPC.

Map 89

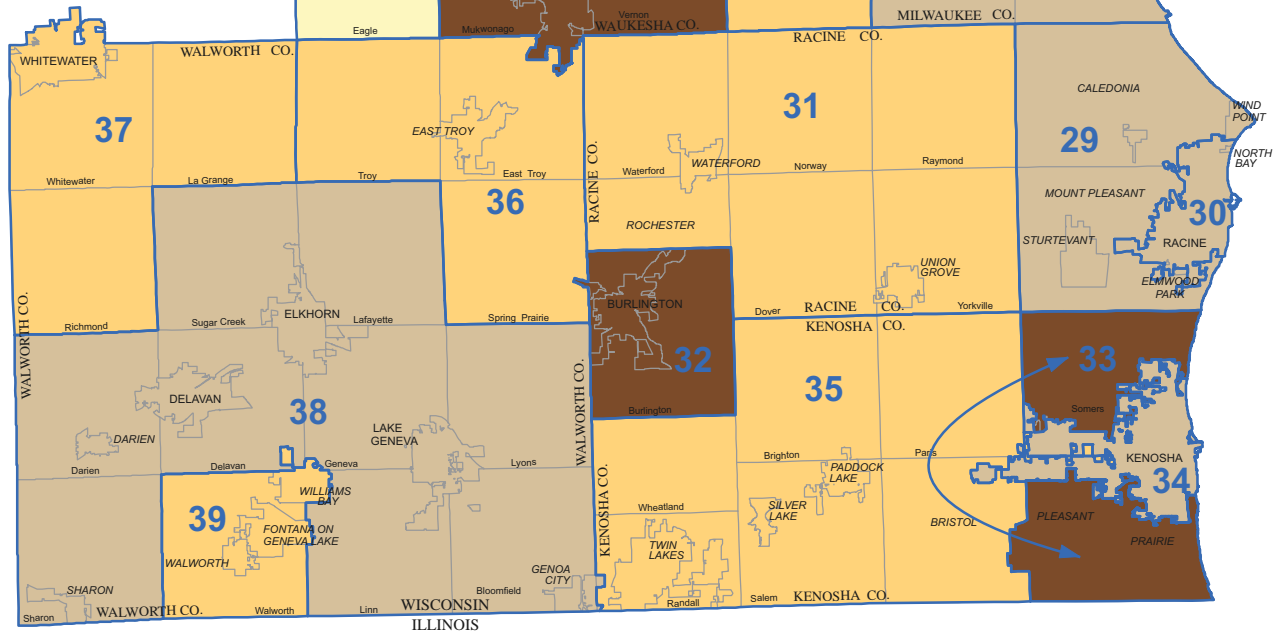
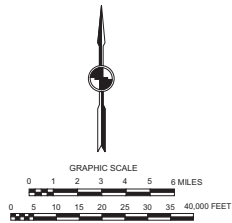
**RETAIL JOBS AS A
PERCENTAGE OF JOBS
BY SUB-REGIONAL HOUSING
ANALYSIS AREA IN SOUTHEASTERN
WISCONSIN: 2010**

PERCENT RETAIL JOBS



39 SUB-AREA BOUNDARY AND
IDENTIFICATION NUMBER
(SEE TABLE 137)

CIVIL DIVISION
BOUNDARY: 2010



Source: Wisconsin Department of Workforce Development and SEWRPC.

Table 139

AVERAGE ANNUAL WAGE BY INDUSTRY (NAICS) IN THE REGION BY COUNTY: 2009

Industry (NAICS)	Kenosha County	Milwaukee County	Ozaukee County	Racine County	Walworth County	Washington County	Waukesha County
Private Employment							
Forestry, Fishing, and Related Activities.....	N/A	N/A	N/A	N/A	N/A	\$22,547	\$27,493
Mining.....	N/A	N/A	N/A	N/A	N/A	62,562	53,206
Utilities.....	\$ 81,073	\$78,127	\$91,653	\$77,325	\$50,158	61,060	80,004
Construction	50,880	62,396	44,753	44,059	40,290	41,282	53,970
Manufacturing.....	53,450	56,073	50,238	64,462	44,507	45,634	55,010
Wholesale Trade	55,117	57,121	54,256	45,067	47,127	50,584	59,476
Retail Trade.....	21,995	23,650	22,142	21,048	21,593	21,252	23,444
Transportation and Warehousing	35,869	42,083	33,401	37,027	33,405	36,155	37,955
Information	N/A	N/A	N/A	N/A	37,219	35,449	64,858
Finance and Insurance	42,411	69,989	57,885	51,503	39,966	55,182	63,019
Real Estate and Rental and Leasing	23,458	41,010	30,360	28,709	24,061	24,805	32,981
Professional, Scientific, and Technical Services	46,636	66,447	50,545	49,199	40,974	45,157	64,471
Management of Companies and Enterprises	104,002	90,583	92,010	85,067	76,160	67,919	73,544
Administrative and Waste Services	21,056	23,839	35,364	21,784	25,414	34,031	30,833
Educational Services	43,640	49,230	37,804	42,763	42,587	40,705	41,067
Health Care and Social Assistance.....	36,535	42,368	44,924	39,278	31,863	42,689	44,971
Arts, Entertainment, and Recreation.....	14,182	43,184	17,387	13,244	15,565	14,465	15,799
Accommodation and Food Services	11,932	13,852	11,282	11,840	14,436	10,578	12,386
Other Services, except public administration	19,726	24,826	20,796	21,440	20,725	18,977	27,090
Public Administration.....	\$ 40,669	\$54,128	\$33,818	\$45,884	\$35,349	\$37,021	\$41,351
Average Annual Wage	\$ 36,247	\$45,652	\$38,871	\$40,660	\$32,210	\$36,229	\$44,743

Source: Wisconsin Department of Workforce Development and SEWRPC.

Table 140

EMPLOYMENT PROJECTION BY COUNTY IN THE REGION: 2035

County	Actual Employment (2000)		Actual (Estimated) Employment (2003)		Projected Employment (2035)		Projected 2003-2035 Change	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent
Kenosha	68,700	5.6	69,500	5.9	88,500	6.5	19,000	27.3
Milwaukee.....	624,600	51.1	589,800	50.0	628,900	45.9	39,100	6.6
Ozaukee	50,800	4.2	49,200	4.2	62,300	4.5	13,100	26.6
Racine.....	94,400	7.7	90,000	7.6	106,600	7.8	16,600	18.4
Walworth.....	51,800	4.2	52,300	4.4	69,400	5.1	17,100	32.7
Washington.....	61,700	5.0	61,800	5.3	78,900	5.8	17,100	27.7
Waukesha.....	270,800	22.2	266,400	22.6	333,700	24.4	67,300	25.3
Region	1,222,800	100.0	1,179,000	100.0	1,368,300	100.0	189,300	16.1

^aPercentage of the Region's employment.

Source: U.S. Bureau of Economic Analysis (BEA) and SEWRPC.

Employment projections for the year 2035 are set forth in Table 140. Employment in the Region is expected to increase to 1,368,300 jobs in 2035 under the intermediate growth scenario, which is about a 16 percent increase over the year 2003 base number of jobs. All the counties in the Region are expected to gain jobs by the year 2035. Waukesha County is expected to have the largest numerical increase in jobs and Walworth County is expected to have the largest percentage change in jobs among counties in the Region.

SUMMARY

Population

- The Region grew in population from 1,240,618 persons in 1950 to 2,019,970 persons in 2010. About 36 percent of the State's population lives in the Region.
- Milwaukee County remained the Region's most populous county, with a population of 947,735 residents, or about 47 percent of the Region's population. Milwaukee County's population grew by about 1 percent between 2000 and 2010, following declines in population between 1970 and 2000.
- Waukesha County had the largest numerical increase in population between 2000 and 2010, and Washington County had the largest percentage increase at 12.2 percent. Both Kenosha and Walworth Counties grew by over 11 percent.
- Sub-area 19 in Milwaukee County (Franklin-Oak Creek) had the largest numerical gain in population and sub-area 8 in Washington County (Village and Town of Jackson) had the largest percentage gain of sub-areas in the Region.
- The median age of the Region's population increased between 2000 and 2010 from 35 years to 37 years of age. The trend of an increase in the percentage of the Region's population in older age groups continued between 2000 and 2010, due primarily to the aging of the baby boom generation and the smaller size of the generations that have followed the baby boomers. The median age varies by county, from 33.6 years of age in Milwaukee County to 42.9 years of age in Ozaukee County.
- The Region's African American population is concentrated primarily in the Cities of Milwaukee, Racine, and Kenosha. African Americans comprise over 60 percent of the population of sub-areas 13 and 14, both of which are located in the City of Milwaukee. African Americans comprise over 20 percent of the population of sub-area 15, also located in the City of Milwaukee, and sub-area 30, which is mostly comprised of the City of Racine.
- The Region's Hispanic population is also concentrated in the Cities of Milwaukee, Racine, and Kenosha, although not to the same extent as African Americans. Hispanics comprise about 42 percent of the population of sub-area 16 in the City of Milwaukee, about 21 percent of sub-area 30 (City of Racine), and about 16 percent of sub-area 34 (City of Kenosha).
- In 2005-2009, about 88 percent of Region residents age 25 years and older had a high school degree or higher level of education and about 29 percent had a bachelor or graduate degree. Education levels vary significantly within the Region. More than 15 percent of residents age 25 and older in sub-areas 13, 14, and 16 (portions of the City of Milwaukee) and sub-area 30 (City of Racine) were not high school graduates. In addition, fewer than 20 percent of residents in these same sub-areas had attained at least a bachelor degree level of education.
- Education levels also vary by race and ethnicity. About 8 percent of White/Non Hispanics, 22 percent of African Americans, and 41 percent of Hispanics age 25 or older have not obtained a high school degree. About 32 percent of White/Non Hispanics, 13 percent of African Americans, and 10 percent of Hispanics have obtained a Bachelor's degree or higher level of education.

Households

- The number of households in the Region grew by about 7 percent, from 749,039 to 800,087, between 2000 and 2010. The number of households in the Region grew at a somewhat slower rate than the number of households in the State. As a result, the proportion of the State's households in the Region decreased from 36 percent in 2000 to 35 percent in 2010.

- The number of households in Waukesha County increased by 17,434 between 2000 and 2010, or by about 13 percent, which was the largest numerical increase of counties in the Region. Households increased by about 18 percent in Washington County, which was the largest percentage increase of counties in the Region.
- The number of households decreased in sub-areas 12, 13, and 14 (Milwaukee County north shore suburbs and portions of the City of Milwaukee) and sub-area 30 (City of Racine) between 2000 and 2010. Sub-area 19 (Franklin-Oak Creek) had the largest numerical increase in households of the sub-areas, along with the largest increase in population. Sub-area 8 (Village and Town of Jackson) had the largest percentage increase in the number of households, and the largest percentage increase in population.
- The average household size in each of the counties of the Region continued to decrease between 2000 and 2010, which follows household size trends in the Region and Nation from 1970 to 2000. The average household size in the Region in 2010 was 2.47 persons per household.
- About 33 percent of households in the Region in 2010 were two-person households and about 29 percent were single-person households. About 15 percent of households were three-person households and about 13 percent were four-person households. Households with five, six, or seven or more people combined to comprise about 10 percent of the Region's households.
- About 64 percent of households in the Region in 2010 were family households, and about 2 percent of the Region's residents lived in group quarters.
- Minority groups in the Region are more likely to rent than those of White/Non Hispanic origin. About 30 percent of households with White/Non Hispanic householders rent their homes. About 68 percent of households with African American householders and about 58 percent of households with Hispanic householders rent their homes. In 2010, 37 percent of the Region's householders rented their homes and 63 percent owned their homes.
- The annual median income in the Region in 2005-2009 was \$53,879. About 12 percent of the Region's households had an annual median income under \$15,000, and an additional 35 percent had incomes between \$15,000 and \$49,999. Sub-areas 13, 14, 15, 16 (City of Milwaukee) and sub-area 37 (northwestern part of Walworth County) had the lowest median annual household incomes in the Region. Sub-area 4 (Mequon-Thiensville), sub-area 11 (Erin-Richfield), and sub-area 21 (Brookfield-Elm Grove) had the highest median annual household incomes.
- Households with minority householders are more likely to be extremely low- or very low-income households than those with non-minority householders. About 41 percent of households with minority householders are extremely/very low-income households compared to about 20 percent of households with non-minority householders.
- In 2005-2009, about 9 percent of the families living in the Region, or 42,746 families, had a family income level below the Federal poverty thresholds, which are weighted by the size of the family and the age of the family householder. Milwaukee County had the highest percentage of families in poverty of any County in the Region at about 14 percent. Sub-areas 13, 14, 15, and 16, all in the City of Milwaukee, had the highest percentage of families in poverty. Each of these sub-areas had at least 15 percent of families in poverty and sub-areas 14 and 15 had over 20 percent of families in poverty. Sub-area 30 (City of Racine) and sub-area 34 (City of Kenosha) both had over 10 percent of families in poverty. About 31 percent of families with African American householders were in poverty compared to about 4 percent of families with White/Non Hispanic householders.
- A household is considered to have a high housing cost burden if monthly housing costs exceed 30 percent of gross household income. About 36 percent of the households in the Region, or 282,576 households, had a high housing cost burden in 2005-2009, compared to about 35 percent of households in the Nation and about 33 percent of households in the State with a high housing cost burden.

Employment

- About 68 percent of the Region's population age 16 years and older was in the labor force in 2005-2009. At that time, the Region's unemployment rate was 7.0 percent. The unemployment rate varies significantly across sub-areas of the Region. Sub-areas 13 and 14 in the City of Milwaukee had the highest unemployment rates at 10.7 and 13.9 percent, respectively. These sub-areas also had relatively low participation in the labor force at about 67 and 63 percent, respectively. Sub-area 7 (Addison-Wayne) and sub-area 36 (northeast portion of Walworth County) had the lowest unemployment rates in the Region at 2.4 percent and 3.2 percent, respectively. These sub-areas also have relatively high participation in the labor force at about 76 percent and 75 percent, respectively.
- The unemployment rate for White/Non Hispanic residents of the Region was much lower than that of Hispanic and African American residents in 2005-2009. The unemployment rate of White/Non Hispanic residents was 5.1 percent. The unemployment rate for Hispanic residents was 10.3 percent and the unemployment rate for African American residents was 17.3 percent. Research has indicated that unemployment rates, particularly for minority residents, would be much higher if discouraged workers were included as part of the labor force.
- In 2005-2009, about 35 percent of the Region's employed persons 16 years of age and older worked in management, professional, and related occupations. About 16 percent worked in service occupations and about 26 percent worked in sales and office occupations. About 8 percent of the Region's employed persons worked in construction, extraction, maintenance, and repair occupations and about 15 percent worked in production, transportation, and material moving occupations. Less than 1 percent worked in farming, fishing, and forestry operations.
- Significantly more employed persons drove to work than any other means of transportation in 2005-2009. About 84 percent drove alone in a personal vehicle. About 9 percent carpooled and about 3 percent used public transportation. An additional 3 percent walked or bicycled. Less than 1 percent used some other means of transportation, such as taxicabs.
- It is estimated that the number of jobs in the Region decreased by about 3 percent between 2000 and 2010, from 1,222,800 jobs to 1,184,700 jobs, due to the economic recession. All of the job losses occurred in Milwaukee and Racine Counties, which lost 8 percent and 6 percent of jobs in the County, respectively. The remaining five counties gained jobs between 2000 and 2010.
- It is estimated that about 15 percent of the jobs in the Region in 2010 were manufacturing jobs, based on NAICS classifications. This is the highest percentage of jobs by industry type. Health care and social assistance jobs and retail jobs are the only other industries that account for more than 10 percent of the Region's jobs, at about 14 percent and 11 percent, respectively, based on NAICS classifications. About 9 percent of the Region's jobs are estimated to be accommodation and food services jobs.
- The number of jobs in the Region is expected to increase to 1,368,300 jobs in 2035, an increase of 11 percent from the year 2000 and an increase of 16 percent from 2010.

Chapter VIII

JOB/HOUSING BALANCE

INTRODUCTION

The job/housing balance concept generally refers to a desirable ratio of jobs to housing units in a given geographical area and has been used as an objective in transportation, housing, land use, and comprehensive planning efforts throughout the Country. An imbalance of jobs and housing in portions of the Region was identified as a primary component of the regional housing problem to be addressed through this plan. This chapter includes analyses of the current and projected balance of jobs and housing in the Region by sub-regional housing analysis area. The analyses are the basis for plan recommendations intended to address sub-areas with a current or projected job/housing imbalance. Recommendations are set forth in Chapter XII, *Recommended Housing Plan for the Region*. Part 1 of this Chapter includes a discussion of the current relationship between jobs and housing in the Region. Part 2 includes an analysis of the projected balance of jobs and housing in sub-areas of the Region through the plan design year 2035, and Part 3 includes a discussion of affordable housing and economic development. Part 4 is a summary of findings based on the job/housing balance analysis.

PART 1: RELATIONSHIP BETWEEN JOBS AND HOUSING IN THE REGION

This section describes the relationship between jobs and housing in the Region, including the need for affordable housing near major employment centers, potential job/housing imbalances in the Region by sub-regional housing analysis area, and public transit connections between areas with existing affordable housing and major employment centers.

Major Employment Centers

The largest concentrations of jobs in the Region are located in major commercial and industrial employment centers. Major employment centers are defined in the 2035 regional land use plan as areas containing a concentration of commercial and/or industrial land having at least 3,500 total jobs or 2,000 retail jobs.¹ They are further classified based on their employment levels as follows:

- Industrial center: at least 3,500 industrial jobs
- Office Center: at least 3,500 office jobs
- Retail Center: at least 2,000 retail jobs

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

- General purpose center: at least 3,500 jobs, but not meeting the employment threshold for designation as a major industrial, office, or retail center.

The designation of a site as a major industrial, office, or retail center is intended to indicate the predominate type of activity; however, many such sites accommodate a mix of uses. A major industrial center may accommodate offices, service operations, and research facilities in addition to manufacturing, wholesaling, and distribution facilities; a major retail center may accommodate office and service uses in addition to retail operations; and some sites may meet more than one of the major employment center thresholds. The 2035 regional land use plan envisions a total of 60 major employment centers in the Region in 2035, which include 45 centers that have reached the threshold and 15 that are anticipated to reach the threshold by 2035. A variety of housing surrounding major employment centers is needed to avoid a job/housing imbalance because of the variety of job types available in major employment centers. Avoiding an imbalance of lower- and moderate-paying jobs and affordable housing is of particular concern.

The Region also has a range of smaller neighborhood and community commercial centers and industrial areas. This plan focuses on the major employment centers because they represent a large number of employment opportunities.

Map 90 shows major employment centers and median monthly cost of rental units by sub-area from the 2005-2009 American Community Survey (ACS).² Rental housing units are used in this comparison because they are typically more affordable than homeowner housing units for households with low to moderate incomes. Three of the sub-areas in the Region with median monthly rents of over \$900 have major employment centers. These include sub-area 21 (Brookfield/Elm Grove), sub-area 22 (New Berlin) and sub-area 33 (Somers/Pleasant Prairie). Sub-area 21 includes the Bluemound Road major employment center, which has a substantial retail component. There is a greater need for affordable housing near major employment centers with a high proportion of retail jobs because retail jobs typically have lower wages than industrial and office jobs.

It is also important to identify sub-areas of the Region with major employment centers and homeowner housing that may be unaffordable to moderate-income workers because major employment centers typically provide jobs with a wide range of wage levels. Map 91 shows major employment centers and the median monthly cost of owner-occupied housing units with a mortgage by sub-area from the 2005-2009 ACS.³ All of the sub-areas with major employment centers in Ozaukee, Washington (with the exception of sub-area 6), and Waukesha Counties have median monthly costs for housing units with a mortgage greater than the Region median cost of \$1,578 a month. This relatively high monthly cost may reduce homeownership options for moderate-income workers in these sub-areas.

Current Job/Housing Balance

Table 141 sets forth the ratio of jobs to housing units in the Region as of 2000 to provide a general understanding of sub-areas in the Region that may not have enough housing units for all of the area workers that may potentially want to live near their job location. A job to housing ratio of between 0.8 to 1.0 and 1.2 to 1.0 implies that the

²Monthly gross rent for renter-occupied housing units in the Region by sub-area in 2000 and 2005-2009 are set forth in Tables 41 and 42, respectively, in Chapter IV. Monthly rent includes the rent plus any water, sewer, gas, or electric utilities paid by the renter.

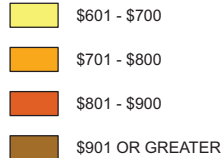
³Monthly owner costs for specified housing units with a mortgage in the Region by sub-area in 2000 and 2005-2009 are set forth in Tables 37 and 38, respectively, in Chapter IV. Monthly owner costs include the mortgage, property taxes, private mortgage and homeowner's insurance, fees for public water and sewer service, gas and electric utilities, and homeowner association dues.

Map 90

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

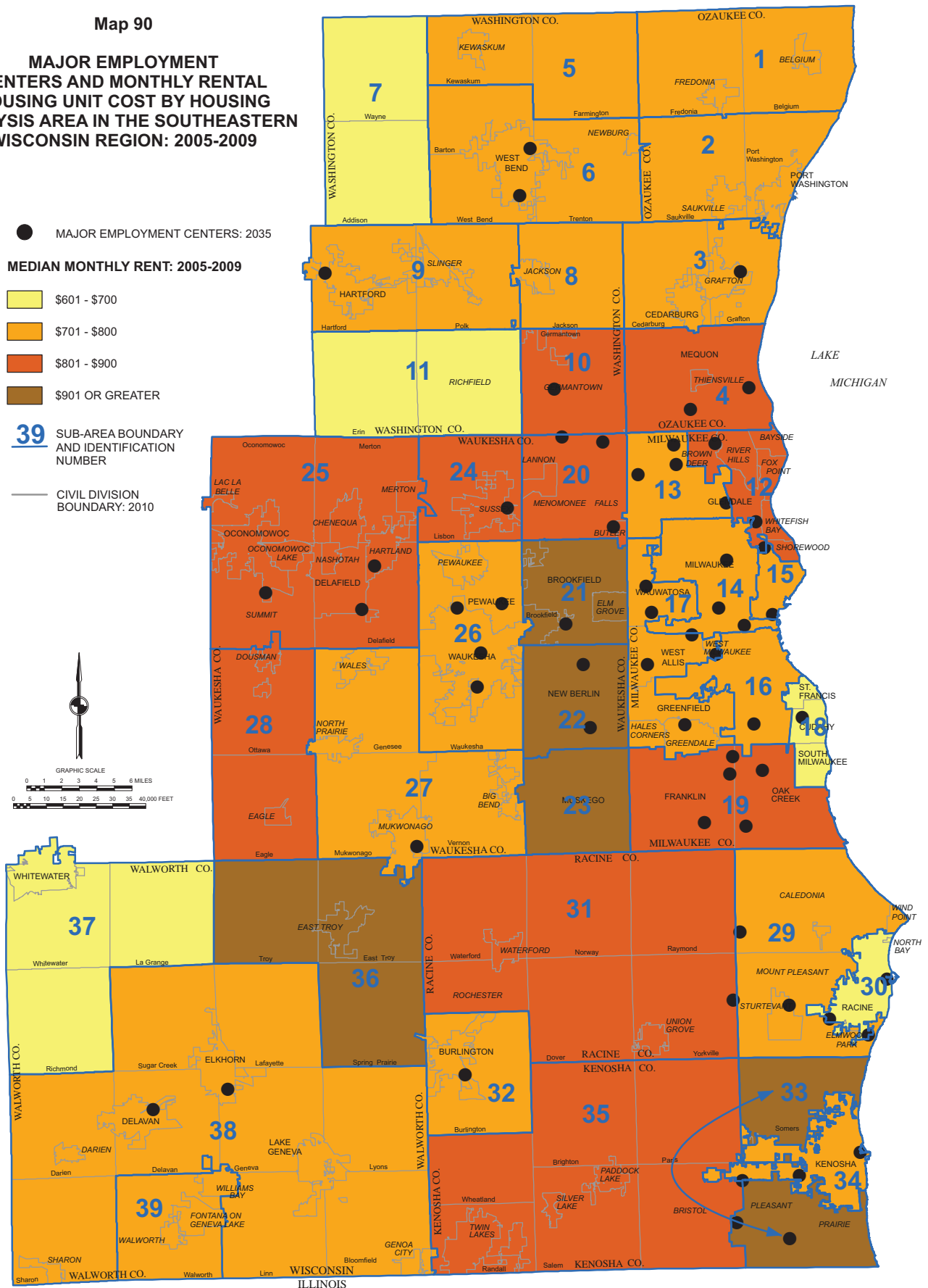
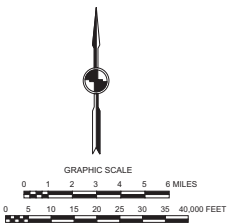
● MAJOR EMPLOYMENT CENTERS: 2035

MEDIAN MONTHLY RENT: 2005-2009



39 SUB-AREA BOUNDARY
AND IDENTIFICATION
NUMBER

— CIVIL DIVISION
BOUNDARY: 2010



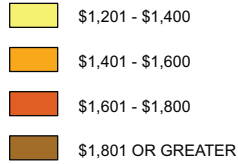
Source: U.S. Bureau of the Census and SEWRPC.

Map 91

**MAJOR EMPLOYMENT CENTERS
AND MONTHLY OWNER COST FOR
HOUSING UNITS WITH A MORTGAGE
BY HOUSING ANALYSIS AREA IN THE
SOUTHEASTERN WISCONSIN
REGION: 2005-2009**

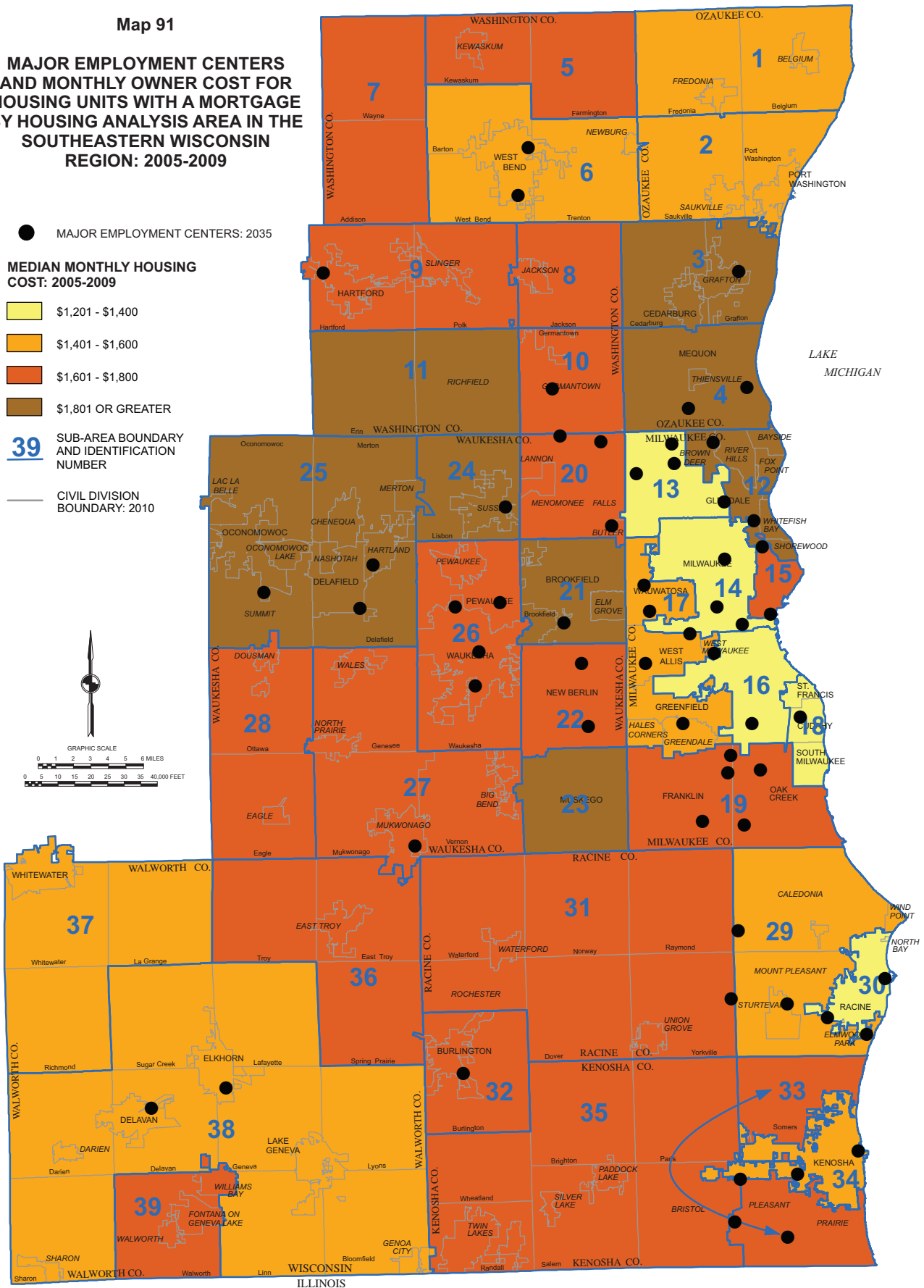
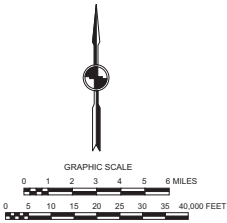
● MAJOR EMPLOYMENT CENTERS: 2035

**MEDIAN MONTHLY HOUSING
COST: 2005-2009**



39 SUB-AREA BOUNDARY
AND IDENTIFICATION
NUMBER

— CIVIL DIVISION
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sub-area is balanced, or has an approximately equal amount of employment and housing capacity.⁴ A job to housing ratio of more than 1.2 to 1.0 implies that the sub-area may not have enough housing for its workers and a ratio of less than 0.8 to 1.0 implies that the sub-area may have an oversupply of housing relative to employment.⁵

Map 92 shows sub-areas with a job to housing ratio of greater than 1.2 to 1.0, or a high job to housing ratio. They include sub-area 4 in Ozaukee County; sub-areas 12, 13-16 (City of Milwaukee), and 17 in Milwaukee County; and sub-areas 20, 21, 22, and 26 in Waukesha County. Map 92 also shows sub-areas with a job to housing ratio of less than 0.8 to 1.0, or a low job to housing ratio. They include sub-area 1 in Ozaukee County; sub-areas 5 and 11 in Washington County, sub-areas 23, 27, and 28 in Waukesha County, sub-area 31 in Racine County, sub-area 35 in Kenosha County, and sub-areas 36 and 39 in Walworth County.

The sub-areas with a high job to housing ratio are all located within and closely surrounding Milwaukee County. These sub-areas also generally have higher levels of employment than other sub-areas in the Region. The areas with a low job to housing ratio tend to be located in outlying sub-areas of the Region that are less developed and have few jobs. The sub-areas with lower job to housing ratios also have higher percentages of residents with travel times to work of 30 minutes or more, which suggests that residents likely travel outside of these sub-areas for employment.

It is also important to compare the wage characteristics of jobs and the cost characteristics of housing types in the Region's sub-areas to help develop recommendations for housing needs specific to each sub-area. It should be noted that the number of jobs by wage type and the number of housing units by cost type would typically be used in a job/housing balance analysis. A comparison of job type and housing type percentages is used in this portion of the current job/housing balance analysis due to limitations of current (2010) jobs data. The job/housing balance analysis for 2010 was based on complete sub-areas, and considered existing housing and jobs in all local governments in the sub-area. The 2035 job/housing balance analysis described later in this chapter was based on planned jobs and housing within planned sewer service areas within each sub-area.

Table 142 sets forth data regarding jobs by wage and housing by cost for each sub-area as of 2010. Jobs data include the percentage of lower-, moderate-, and higher-wage jobs by sub-area. Lower-wage jobs include those with an average annual wage of 80 percent or less of the average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with an average annual wage between 80 and 135 percent of the average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with an average annual wage of 135 percent or more of the average annual wage of all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table 143.

The housing data shown on Table 142 include the percentage of housing types that tend to be lower-cost, moderate-cost, and higher-cost by sub-area. For the purposes of this analysis, housing cost types have been defined by structure type and lot size because many of the resulting recommendations are intended for local governments. A local government's primary influence on housing development patterns is through zoning regulations, which substantially determine the location, home and lot size, and type of housing in a community, which, in turn, has a substantial influence on housing cost in a community. The cost of housing should be thought of in terms of general types of housing that tend to be more affordable than other types of housing to a wide range of households. Multi-family housing units tend to be the most affordable to the widest range of households and smaller single-family homes on smaller lots tend to be more affordable to a wider range of households than larger

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

⁵*The balanced job to housing ratio is based on the common jobs to housing measurements and standards set forth in Table 4 of American Planning Association (APA) Planning Advisory Service Report No. 516, Jobs-Housing Balance, November 2003.*

Table 141

JOB TO HOUSING RATIO IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2000

Sub-area/County	Jobs	Housing Units	Average Number of Workers Per Household	Housing Capacity	Job to Housing Ratio ^a	Job to Housing Balance
1	2,810	2,708	1.53	4,143	0.7 to 1	Low
2	11,448	7,220	1.41	10,180	1.1 to 1	Balanced
3	18,256	12,290	1.38	16,960	1.1 to 1	Balanced
4	18,133	9,737	1.22	11,879	1.5 to 1	High
Ozaukee County	50,647	31,955	1.35	43,139	1.2 to 1	Balanced
5	2,906	2,852	1.59	4,535	0.6 to 1	Low
6	22,810	16,782	1.32	22,152	1.0 to 1	Balanced
7	2,618	1,778	1.59	2,827	0.9 to 1	Balanced
8	4,347	3,229	1.65	5,328	0.8 to 1	Balanced
9	13,124	8,911	1.37	12,208	1.1 to 1	Balanced
10	12,966	7,169	1.48	10,610	1.2 to 1	Balanced
11	3,046	5,125	1.58	8,098	0.4 to 1	Low
Washington County	61,817	45,846	1.43	65,560	0.9 to 1	Balanced
12	51,384	28,915	1.22	35,276	1.5 to 1	High
13-16	380,030	249,215	1.18	294,074	1.3 to 1	High
17	135,465	77,582	1.18	91,547	1.5 to 1	High
18	22,887	21,569	1.17	25,236	0.9 to 1	Balanced
19	34,873	22,853	1.44	32,908	1.1 to 1	Balanced
Milwaukee County	624,639	400,134	1.20	480,161	1.3 to 1	High
20	43,837	14,513	1.30	18,867	2.3 to 1	High
21	58,431	19,632	1.30	25,522	2.3 to 1	High
22	27,006	14,939	1.41	21,064	1.3 to 1	High
23	7,392	7,694	1.49	11,464	0.6 to 1	Low
24	9,303	6,719	1.53	10,280	0.9 to 1	Balanced
25	31,501	23,269	1.41	32,809	1.0 to 1	Balanced
26	78,864	38,327	1.33	50,975	1.5 to 1	High
27	11,532	11,454	1.63	18,670	0.6 to 1	Low
28	2,930	3,762	1.58	5,944	0.5 to 1	Low
Waukesha County	270,796	140,309	1.40	196,433	1.4 to 1	High
29	28,316	21,022	1.26	26,488	1.1 to 1	Balanced
30	43,954	33,576	1.12	37,605	1.2 to 1	Balanced
31	12,299	13,366	1.43	19,113	0.6 to 1	Low
32	9,878	6,754	1.47	9,928	1.0 to 1	Balanced
Racine County	94,447	74,718	1.25	93,398	1.0 to 1	Balanced
33	14,103	9,439	1.27	11,988	1.2 to 1	Balanced
34	43,330	36,162	1.25	45,203	1.0 to 1	Balanced
35	11,221	14,388	1.37	19,712	0.6 to 1	Low
Kenosha County	68,654	59,989	1.28	76,786	0.9 to 1	Balanced
36	4,352	4,817	1.54	7,418	0.6 to 1	Low
37	8,514	7,361	1.48	10,894	0.8 to 1	Balanced
38	34,195	26,389	1.31	34,570	1.0 to 1	Balanced
39	4,754	5,216	1.27	6,624	0.7 to 1	Low
Walworth County	51,815	43,783	1.36	59,545	0.9 to 1	Balanced
Region	1,222,815	796,734	1.28	1,019,820	0.8 to 1	Balanced

^aThe job to housing ratio is the number of jobs per adjusted housing unit, or housing capacity. The housing capacity is determined by multiplying the number of housing units by the average number of workers per housing unit. Sub-regional housing analysis areas with a job to housing ratio greater than 1.2 to 1.0 have a high job to housing ratio. Sub-areas with a job to housing ratio of less than 0.8 to 1.0 have a low job to housing ratio.

Source: U.S. Bureau of the Census (Summary File 3), U.S. Bureau of Economic Analysis, and SEWRPC.

Map 92

**HOUSING ANALYSIS AREAS
WITH A HIGH OR LOW
JOB TO HOUSING RATIO
IN THE SOUTHEASTERN
WISCONSIN REGION: 2000**

● MAJOR EMPLOYMENT CENTERS: 2035

JOB HOUSING RATIO: 2000

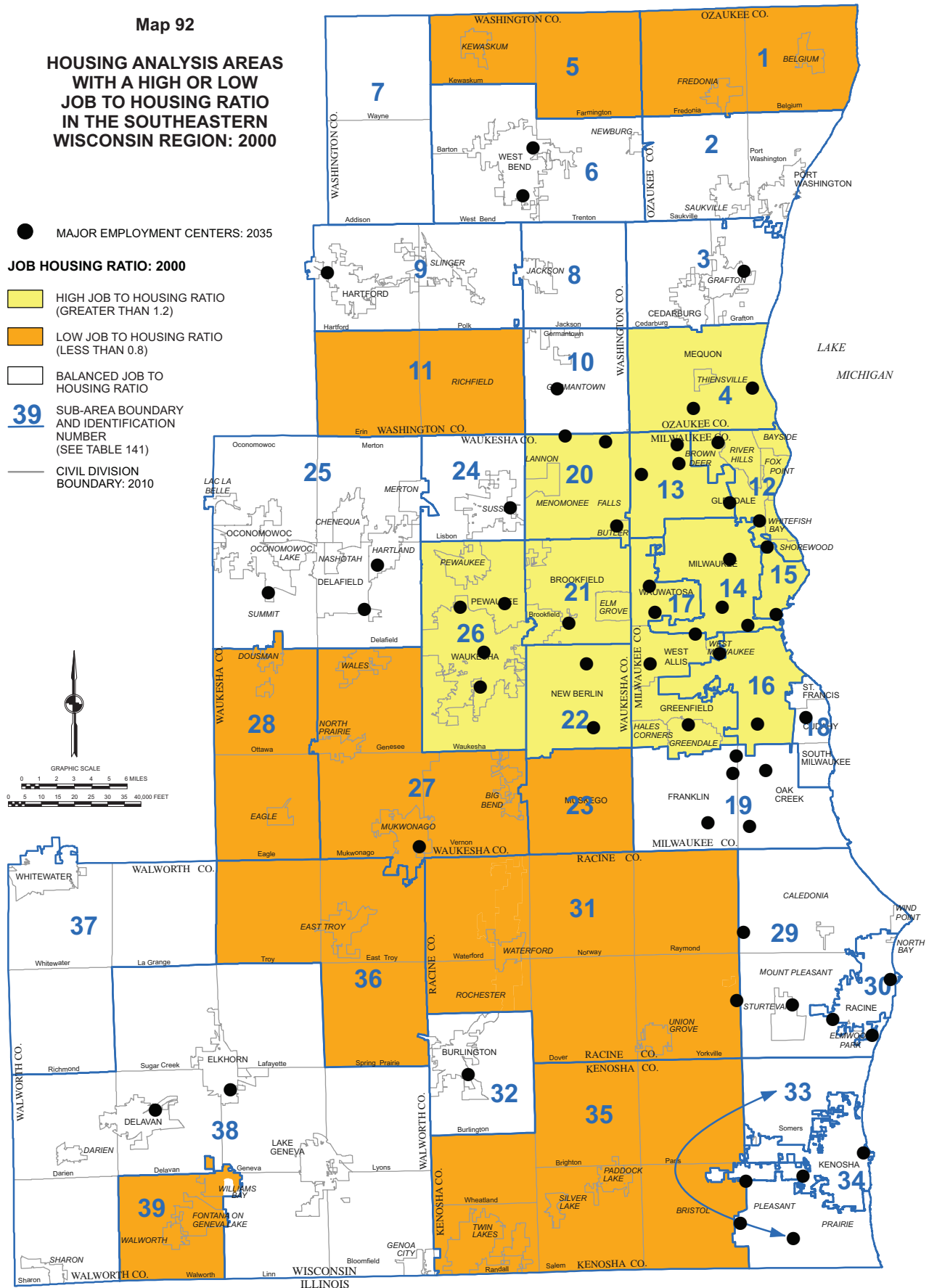
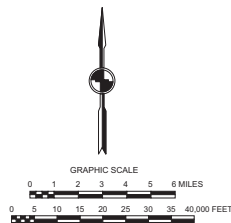
■ HIGH JOB TO HOUSING RATIO
(GREATER THAN 1.2)

■ LOW JOB TO HOUSING RATIO
(LESS THAN 0.8)

□ BALANCED JOB TO
HOUSING RATIO

39 SUB-AREA BOUNDARY
AND IDENTIFICATION
NUMBER
(SEE TABLE 141)

— CIVIL DIVISION
BOUNDARY: 2010



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

single-family homes on larger lots. Accordingly, lower-cost housing in this analysis is defined as multi-family housing units, two-family housing units, and mobile homes. Moderate-cost housing is defined as higher density single-family housing units⁶ and higher-cost housing is defined as lower-density single-family housing units.⁷ It should be noted that housing cost type is determined exclusively by structure type and lot size and does not consider tenure, location, structure size, or amenities.

There are three types of potential job/housing imbalances present in the Region that involve a higher percentage of job types than comparable housing types. A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. Each type of imbalance indicates that the sub-area may lack suitable housing for the type of jobs located in the sub-area. It should be noted that the focus of this report is on imbalances of lower- and moderate-wage jobs and affordable housing because they relate directly to the identified housing problems and objectives of the Region.

Table 142 and Map 93 show potential job/housing imbalances in the Region by sub-area that may result in a housing deficiency. A sub-area is identified as having an imbalance if there is a percentage point difference of negative 10 or more between the percentage of lower-wage jobs and lower-cost housing units (lower-cost imbalance) and/or moderate-wage jobs and moderate-cost housing units (moderate-cost imbalance). Higher-cost imbalances, between higher-wage jobs and higher-cost housing units, are not shown on Map 93 because the focus of this chapter is the relationship between employment opportunities and affordable housing for low- and moderate-wage workers.

Lower-cost imbalances tend to be in the Region's suburban communities. There are sub-areas in each County, except Milwaukee County, with a lower-cost imbalance. Several of the sub-areas with a lower-cost imbalance have existing or envisioned major employment centers, as shown on Map 93. These include sub-areas 21 (Brookfield/Elm Grove), 25 (northwest Waukesha County), 27 (southern Waukesha County), 29 (Caledonia/Mt. Pleasant), and 38 (Delevan/Elkhorn/Lake Geneva). Sub-area 27 has the greatest lower-cost imbalance of these sub-areas, at negative 28.6 percentage points. Additional multi-family housing units may help to correct the potential job/housing imbalances in these sub-areas.

A moderate-cost imbalance is the most common type of existing job/housing imbalance in the Region. Every sub-area in Ozaukee and Waukesha Counties and every sub-area in Washington County, with the exception of sub-area 10 (Germantown) has a moderate-cost imbalance. Map 93 shows sub-areas with a moderate-cost imbalance and existing or envisioned major employment centers, which include sub-areas 3, 6, 9, 18, 19, 20, 21, 22, 24, 25, 26, 27, and 31. Of these, sub-areas 4 (Mequon/Thiensville), 20 (Menomonee Falls/Butler/Lannon), 21, 22 (New Berlin), 24 (Sussex/Lisbon), 25, 27, and 31 (western Racine County) have moderate-cost imbalances of negative 25 percentage points or more. Areas with a moderate-cost imbalance also tend to have a high percentage of higher-cost housing units. Additional modest sized single-family homes on small to modest size lots (less than 10,000 square feet)⁸ may help to correct the potential job/housing imbalances in these sub-areas.

⁶Higher-density single-family homes are single-family residential development at a density of 2.3 or more dwelling units per net residential acre. This generally equates to single-family homes on lots less than 20,000 square feet in size.

⁷Lower-density single-family homes are single-family residential development at a density of less than 2.3 dwelling units per net residential acre. This generally equates to single-family homes on lots greater than 20,000 square feet in size.

⁸Lot size is based on the analysis of the cost of developing new single-family housing set forth in Chapter V.

Job/Housing Balance and Housing Cost Burden

Table 144 shows a comparison of job/housing imbalances, high housing cost burden, employment, and income characteristics by sub-area. A comparison of sub-areas that have a lower-cost imbalance shows that not all sub-areas with a higher percentage of lower-wage jobs than multi- and two-family housing have a comparatively high percentage of renter-occupied households with a high housing cost burden. The sub-areas with the highest percentage of renter-occupied households with high cost burden are those located in the Cities of Milwaukee and Racine and the sub-area that includes the City of Whitewater. None of these sub-areas has a lower-cost imbalance. The Cities of Milwaukee and Racine have high or balanced job to housing ratios; however, both Cities also have high unemployment rates and relatively low median earnings⁹ compared to other areas of the Region. Increased access to good-paying jobs and workforce development rather than additional multi-family housing may be necessary to reduce high housing cost burdens in these areas. The sub-area that includes the City of Whitewater is a unique situation because the high percentage of student residents attending UW-Whitewater is likely the cause of low earnings.

There are some sub-areas with a lower-cost imbalance that also have a relatively high percentage of renter-occupied households with a high housing cost burden. Over 40 percent of the renter-occupied households in sub-areas 23 and 27 in Waukesha County, sub-area 35 in Kenosha County, and sub-area 38 in Walworth County and about 50 percent of the renter-occupied households in sub-areas 21 and 28 in Waukesha County have a high housing cost burden. Sub-areas 21 and 27 also have major employment centers and rental vacancy rates below 5 percent. The U.S. Department of Housing and Urban Development (HUD) has historically recommended that an area have a minimum rental vacancy rate of 5 percent to ensure adequate housing choices. The addition of multi-family housing in these sub-areas may help to reduce high housing cost burdens for renters and increase housing options for area workers.

Map 93 shows that sub-areas with moderate-cost imbalances and major employment centers are concentrated in Waukesha County. Table 144 shows that these sub-areas generally do not have a high percentage of homeowners with mortgages with a high housing cost burden compared to other sub-areas in the Region, despite having a high percentage of higher-cost housing. This may be explained by the relatively high median annual household incomes in these sub-areas. In addition, sub-areas 21, 22, 24, 27, and 31 have homeowner housing vacancy rates under 1.5 percent. HUD has historically recommended that an area have a minimum homeowner housing vacancy rate of 1.5 percent to ensure adequate housing choices. As communities in these sub-areas accommodate future growth, the addition of modest single-family housing units may increase housing options for moderate-wage workers that may potentially desire to live near the major employment centers.

Job/Housing Balance and Concentrations of Minority Populations

As documented in Chapters VI and VII, much of the Region's minority population lives in concentrated, and often separate, areas of the Region. This separation results in adverse effects, which include low incomes, high housing cost burdens, and high unemployment in many sub-areas with concentrations of minorities.

Map 94 shows sub-areas that have major employment centers and a high job to housing ratio and census blocks with concentrations of minority populations. The Region's minority population is primarily concentrated in the Cities of Milwaukee, Racine, and Kenosha. Areas with high job to housing ratios and existing or envisioned major employment centers are concentrated in Milwaukee County, eastern Waukesha County, and southern Ozaukee County. Areas of minority population concentration and high job to housing ratios coincide to the greatest degree in the City of Milwaukee; however, unemployment levels are high compared to the rest of the Region and median earnings, particularly among minority groups, are low compared to the rest of the Region.

⁹Earnings are defined by the U.S. Bureau of the Census as the sum of wage or salary income and net income from self-employment. Earnings represent the amount of income received regularly before deductions for personal income taxes, Social Security, Medicare deductions, union dues, etc.

Table 142

JOB/HOUSING BALANCE IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2010

Sub-area/County ^a	Lower Wage/Cost			Moderate Wage/Cost			Higher Wage/Cost			Potential Job/Housing Imbalance Type(s)
	Jobs (percent)	Housing Units (percent)	Difference (percentage points)	Jobs (percent)	Housing Units (percent)	Difference (percentage points)	Jobs (percent)	Housing Units (percent)	Difference (percentage points)	
1	28.4	17.1	-11.3	61.2	39.5	-21.7	6.9	43.4	36.5	Lower- and moderate-cost
2	26.3	34.3	8.0	63.8	47.7	-16.1	8.7	18.0	9.3	Moderate-cost
3	33.6	27.5	-6.1	58.0	43.4	-14.6	7.1	29.1	22.0	Moderate-cost
4	25.7	17.7	-8.0	59.1	13.8	-45.3	13.7	68.5	54.8	Moderate-cost
Ozaukee County	28.5	25.2	-3.3	59.8	35.4	-24.4	10.2	39.4	29.2	Moderate-cost
5	32.8	21.6	-11.2	55.6	31.9	-23.7	11.6	46.5	34.9	Lower- and moderate-cost
6	31.9	32.1	0.2	55.9	44.2	-11.7	12.2	23.7	11.5	Moderate-cost
7	15.8	14.6	-1.2	77.6	4.9	-72.7	6.6	80.5	73.9	Moderate-cost
8	22.2	32.9	10.7	59.5	29.3	-30.2	18.3	37.8	19.5	Moderate-cost
9	28.1	32.3	4.2	66.5	41.7	-24.8	5.4	26.0	20.6	Moderate-cost
10	25.9	28.1	2.2	61.0	56.2	-4.8	13.1	15.7	2.6	--
11	39.5	1.9	-37.6	51.8	0.0	-51.8	8.7	98.1	89.4	Lower- and moderate-cost
Washington County	29.3	27.0	-2.3	59.9	37.5	-22.4	10.8	35.5	24.7	Moderate-cost
12	37.2	33.5	-3.7	43.2	55.1	11.9	15.9	11.4	-4.5	--
13-16	27.4	55.5	28.1	49.8	44.1	-5.7	20.3	0.4	-19.9	Higher-cost
17	40.9	43.0	2.1	44.2	51.1	6.9	13.9	5.9	-8.0	--
18	22.3	47.8	25.5	71.1	52.0	-19.1	6.4	0.2	-6.2	Moderate-cost
19	27.4	37.6	10.2	59.5	35.5	-24.0	12.8	26.9	14.1	Moderate-cost
Milwaukee County	30.5	49.9	19.4	49.7	46.1	-3.6	17.8	4.0	-13.8	Higher-cost
20	25.5	27.2	1.7	60.5	15.2	-45.3	14.0	57.6	43.6	Moderate-cost
21	37.5	17.9	-19.6	35.7	5.6	-30.1	26.8	76.5	49.7	Lower- and moderate-cost
22	31.8	23.4	-8.4	55.9	28.3	-27.6	12.3	48.3	36.0	Moderate-cost
23	31.7	15.2	-16.5	60.1	32.5	-27.6	8.2	52.3	44.1	Lower- and moderate-cost
24	21.2	21.8	0.6	74.2	30.4	-43.8	4.6	47.8	43.2	Moderate-cost
25	34.5	18.3	-16.2	56.1	29.7	-26.4	9.4	52.0	42.6	Lower- and moderate-cost
26	27.4	40.3	12.9	57.6	44.6	-13.0	15.0	15.1	0.1	Moderate-cost
27	40.4	11.8	-28.6	51.8	18.0	-33.8	7.8	70.2	62.4	Lower- and moderate-cost
28	20.4	9.8	-10.6	75.1	28.3	-46.8	4.5	61.9	57.4	Lower- and moderate-cost
Waukesha County	31.1	24.9	-6.2	53.3	28.2	-25.1	15.6	46.9	31.3	Moderate-cost
29	36.5	24.5	-12.0	30.5	50.7	20.2	30.1	24.8	-5.3	Lower-cost
30	34.5	38.5	4.0	42.9	61.3	18.4	21.5	0.2	-21.3	Higher-cost
31	24.1	17.1	-7.0	64.4	28.7	-35.7	10.3	54.2	43.9	Moderate-cost
32	32.1	28.6	-3.5	43.9	56.0	12.1	22.9	15.4	-7.5	--
Racine County	33.3	29.3	-4.0	43.4	51.4	8.0	21.8	19.3	-2.5	--
33	37.1	30.1	-7.0	16.7	23.9	7.2	45.1	46.0	0.9	--
34	37.7	38.8	1.1	44.1	59.5	15.4	17.5	1.7	-15.8	Higher-cost
35	36.0	14.3	-21.7	35.3	51.5	16.2	25.2	34.2	9.0	Lower-cost
Kenosha County	37.4	31.4	-6.0	38.3	51.7	13.4	23.1	16.9	-6.2	--
36	32.9	18.7	-14.2	36.6	33.1	-3.5	30.1	48.2	18.1	Lower-cost
37	22.7	34.4	11.7	50.2	39.2	-11.0	26.4	26.4	0.0	Moderate-cost
38	42.0	27.2	-14.8	35.5	39.2	3.7	21.6	33.6	12.0	Lower-cost
39	42.1	21.3	-20.8	30.2	55.7	25.5	27.5	23.0	-4.5	Lower-cost
Walworth County	38.9	26.7	-12.2	36.9	40.5	3.6	23.5	32.8	9.3	Lower-cost

NOTES:

Lower-wage jobs include those with an average annual wage of 80 percent or below the average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with an average annual wage between 80 and 135 percent of the average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with an average annual wage of 135 percent or more of the average annual wage for jobs in the County in which the sub-area is located. The total jobs percentage does not sum to 100 percent in all sub-areas because of data suppression. The wage thresholds by County are shown on Table 143.

Lower-cost housing units include multi-family, two-family, and other mobile homes. Moderate-cost housing units include higher-density single-family housing units and higher-cost housing units include lower-density single-family housing units. Higher-density single-family housing units generally equate to single-family homes on lots less than 20,000 square feet in size. Lower-density single-family housing units generally equate to single-family homes on lots greater than 20,000 square feet in size. It should be noted that housing cost type is determined exclusively by structure type and lot size and does not consider tenure, location, structure size, or amenities.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

^aCounty totals include portions of sub-areas that cross County and Region boundaries.

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

Map 93

**POTENTIAL JOB/HOUSING
IMBALANCES BY HOUSING
ANALYSIS AREA IN THE
SOUTHEASTERN WISCONSIN
REGION: 2010**

● MAJOR EMPLOYMENT CENTERS: 2035

**POTENTIAL JOB/HOUSING
IMBALANCES: 2010**

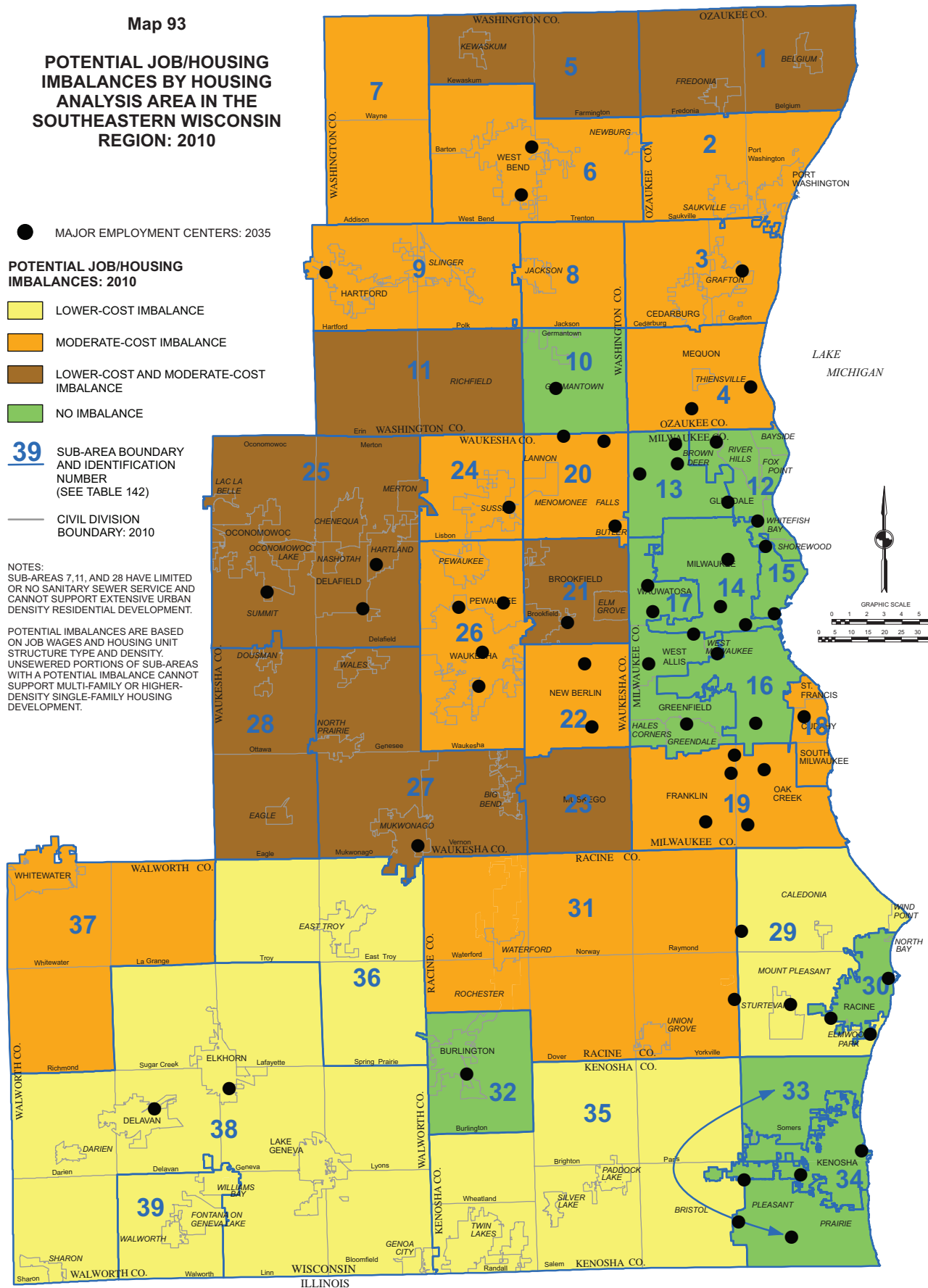
- LOWER-COST IMBALANCE
- MODERATE-COST IMBALANCE
- LOWER-COST AND MODERATE-COST IMBALANCE
- NO IMBALANCE

39 SUB-AREA BOUNDARY
AND IDENTIFICATION
NUMBER
(SEE TABLE 142)

— 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 IMBALANCES ARE BASED
ON JOB WAGES 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.

Table 143

JOB/HOUSING BALANCE ANALYSIS WAGE THRESHOLD BY COUNTY: 2009

County	Average Wage	Job Type by Wage		
		Lower-Wage ^a	Moderate-Wage ^b	Higher-Wage ^c
Kenosha.....	\$36,247	Less than \$28,999	\$28,999 to \$48,993	More than \$48,993
Milwaukee.....	45,652	Less than 36,522	36,522 to 61,630	More than 61,630
Ozaukee	38,871	Less than 31,098	31,098 to 52,475	More than 52,475
Racine.....	40,660	Less than 32,529	32,529 to 54,891	More than 54,891
Walworth.....	32,210	Less than 25,769	25,769 to 43,483	More than 43,483
Washington.....	36,229	Less than 28,984	28,984 to 48,909	More than 48,909
Waukesha.....	44,743	Less than 35,795	35,795 to 60,403	More than 60,403

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

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

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

Source: Wisconsin Department of Workforce Development and SEWRPC.

Map 95 shows sub-areas with a major employment center and lower-cost and/or moderate-cost job/housing imbalances and census blocks with concentrations of minority populations. These sub-areas are located outside areas with the greatest concentrations of minority populations. On average, African American and Hispanic household incomes are significantly less per year than those of White Non-Hispanic households. As shown on Table 110 in Chapter VII, income of African American households in the portions of the Region where data is available is 47 cents for every dollar of income of white households and Hispanic household income is 63 cents for every dollar of white household income. In addition, African American and Hispanic workers earn significantly less than White Non-Hispanic workers. Table 125 in Chapter VII shows that African American and Hispanic workers earn 61 cents for every dollar earned by White workers. Additional multi-family housing in sub-areas with lower-cost imbalances¹⁰ and smaller lot and home size requirements in sub-areas with moderate-cost imbalances may provide more affordable housing opportunities in sub-areas with employment opportunities, and also help to increase diversity within sub-areas of the Region.

Job/Housing Balance and Concentrations of Persons with Disabilities

Persons with disabilities tend to be concentrated in the Region's central city areas, in much the same areas of the Region with concentrations of minority populations. Map 96 shows sub-areas with a major employment center and lower-cost and/or moderate-cost job/housing imbalances and census tracts with concentrations of persons with disabilities. Sub-areas with a job/housing imbalance are generally located outside areas with the greatest concentrations of persons with disabilities. On average, the earnings of persons with disabilities residing in the Region are about half of the earnings of persons without disabilities. As shown on Table 166 in Chapter IX, the median earnings for persons with disabilities in the Region in 2009 was \$16,562. The median was \$30,924 for persons without disabilities. Additional multi-family housing in sub-areas with lower-cost imbalances may help to provide more affordable housing opportunities in sub-areas with employment opportunities. New multi-family housing would also provide more accessible housing units for persons with disabilities in sub-areas with employment opportunities due to State and Federal laws requiring most new multi-family buildings to include accessible units and other features.

¹⁰Sub-areas with lower-cost imbalances and existing or planned major employment centers generally have low percentages of multi-family housing units compared to other sub-areas in the Region. Multi-family housing units as a percentage of all housing units by sub-area are shown on Map 37 in Chapter IV.

Table 144

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

Sub-area/County ^b	Potential 2010 Job/Housing Imbalance Type ^c	Percent of Total Households with a High Housing Cost Burden ^a				Unemployment Rate ^a (percent)	Median Annual Earnings ^{a,d} (dollars)	Median Annual Household Income ^a (dollars)
		Owner-Occupied with Mortgage	Owner-Occupied without Mortgage	Renter-Occupied	Total			
1	Lower-and moderate-cost	31.4	14.0	29.8	27.7	5.8	34,965	73,164
2	Moderate-cost	32.4	12.5	37.4	30.4	4.5	29,571	58,091
3	Moderate-cost	30.3	11.3	38.7	27.7	3.9	35,145	74,380
4	Moderate-cost	32.3	19.2	44.4	30.0	3.8	41,901	93,185
Ozaukee County	Moderate-cost	31.5	14.8	38.6	29.0	4.2	35,303	74,237
5	Lower-and moderate-cost	33.1	16.4	12.0	25.6	3.5	36,148	71,570
6	Moderate-cost	31.1	21.3	41.3	31.8	5.6	31,782	56,800
7	Moderate-cost	46.9	17.5	28.5	35.9	2.4	33,016	65,108
8	Moderate-cost	28.1	12.7	26.3	24.7	5.0	33,585	67,685
9	Moderate-cost	36.2	15.9	32.0	31.2	4.8	33,096	60,184
10	--	28.8	14.3	33.4	27.1	4.0	39,755	71,975
11	Lower-and moderate-cost	32.9	12.9	15.5	27.0	4.8	40,762	87,705
Washington County	Moderate-cost	32.5	17.2	34.7	29.6	4.8	34,546	64,694
12	--	32.0	16.4	45.7	32.3	5.2	38,971	72,395
13-16	Higher-cost	43.6	24.3	51.6	45.1	11.0	24,646	37,089
17	--	31.9	19.5	42.4	33.6	5.7	34,108	52,590
18	Moderate-cost	30.5	19.2	40.0	32.0	6.8	31,454	49,562
19	Moderate-cost	29.3	17.8	37.4	29.5	4.0	38,040	70,612
Milwaukee County	Higher-cost	38.1	21.4	48.7	40.2	8.9	28,405	43,848
20	Moderate-cost	27.9	19.4	49.1	31.0	3.7	37,656	66,910
21	Lower-and moderate-cost	26.8	14.2	49.9	26.5	3.8	42,773	86,406
22	Moderate-cost	28.1	14.5	39.9	27.1	3.4	42,145	77,227
23	Lower-and moderate-cost	28.8	17.4	40.5	28.2	3.6	40,643	82,076
24	Moderate-cost	23.1	14.4	37.1	23.6	4.2	39,823	80,104
25	Lower-and moderate-cost	35.7	16.7	32.5	31.5	4.8	39,904	83,440
26	Moderate-cost	31.0	14.5	42.0	32.2	4.4	34,672	63,032
27	Lower-and moderate-cost	30.6	8.3	42.9	28.4	3.5	36,803	79,810
28	Lower-and moderate-cost	33.2	15.9	50.1	32.6	5.0	39,226	76,490
Waukesha County	Moderate-cost	30.2	15.1	41.9	29.7	4.1	38,364	74,466
29	Lower-cost	32.8	15.1	36.7	29.7	4.7	35,370	64,137
30	Higher cost	34.7	18.7	53.7	39.6	9.2	25,048	40,875
31	Moderate-cost	36.1	18.9	29.9	31.2	6.1	34,541	69,709
32	--	34.4	19.0	36.7	31.8	6.2	32,723	58,901
Racine County	--	34.3	17.5	45.8	34.3	6.9	30,463	54,203
33	--	33.5	23.2	39.4	32.8	5.3	35,360	71,512
34	Higher-cost	39.6	19.3	46.3	38.8	8.4	27,437	48,215
35	Lower-cost	36.2	25.0	44.5	35.6	8.0	33,172	66,615
Kenosha County	--	37.5	21.5	45.1	37.0	7.7	30,031	55,055
36	Lower-cost	39.4	13.6	20.9	30.8	3.2	33,138	68,548
37 ^e	Moderate-cost	33.6	15.2	66.6	46.4	7.0	10,855	39,010
38	Lower-cost	39.4	20.3	44.8	37.1	7.0	28,019	53,190
39	Lower-cost	40.1	21.6	37.3	34.5	4.2	25,577	56,970
Walworth County	Lower-cost	38.8	18.8	50.2	38.0	6.3	25,874	53,910
Region	-- ^f	35.1	18.8	46.5	36.2	7.0	30,920	53,879

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

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

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

^dEarnings are defined by the U.S. Bureau of the Census as the sum of wage or salary income and net income from self-employment. Earnings represent the amount of income received regularly before deductions for personal income taxes, Social Security, Medicare deductions, union dues, etc.

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

^fSee specific sub-area.

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

Map 94

**HOUSING ANALYSIS AREAS WITH
HIGH JOB TO HOUSING RATIOS AND
CENSUS BLOCKS WITH CONCENTRATIONS
OF MINORITY POPULATIONS IN THE
SOUTHEASTERN WISCONSIN REGION**

● MAJOR EMPLOYMENT CENTERS: 2035

JOB HOUSING RATIO: 2000

▨ HIGH JOB RATIO TO HOUSING

**CENSUS BLOCKS IN WHICH
MINORITY POPULATION, INCLUDING
HISPANIC PERSONS, EXCEEDS THE
REGIONAL AVERAGE OF 28.9 PERCENT: 2010**

■ 500 OR MORE MINORITY PERSONS

■ 200 TO 499 MINORITY PERSONS

■ 100 TO 199 MINORITY PERSONS

■ 25 TO 99 MINORITY PERSONS

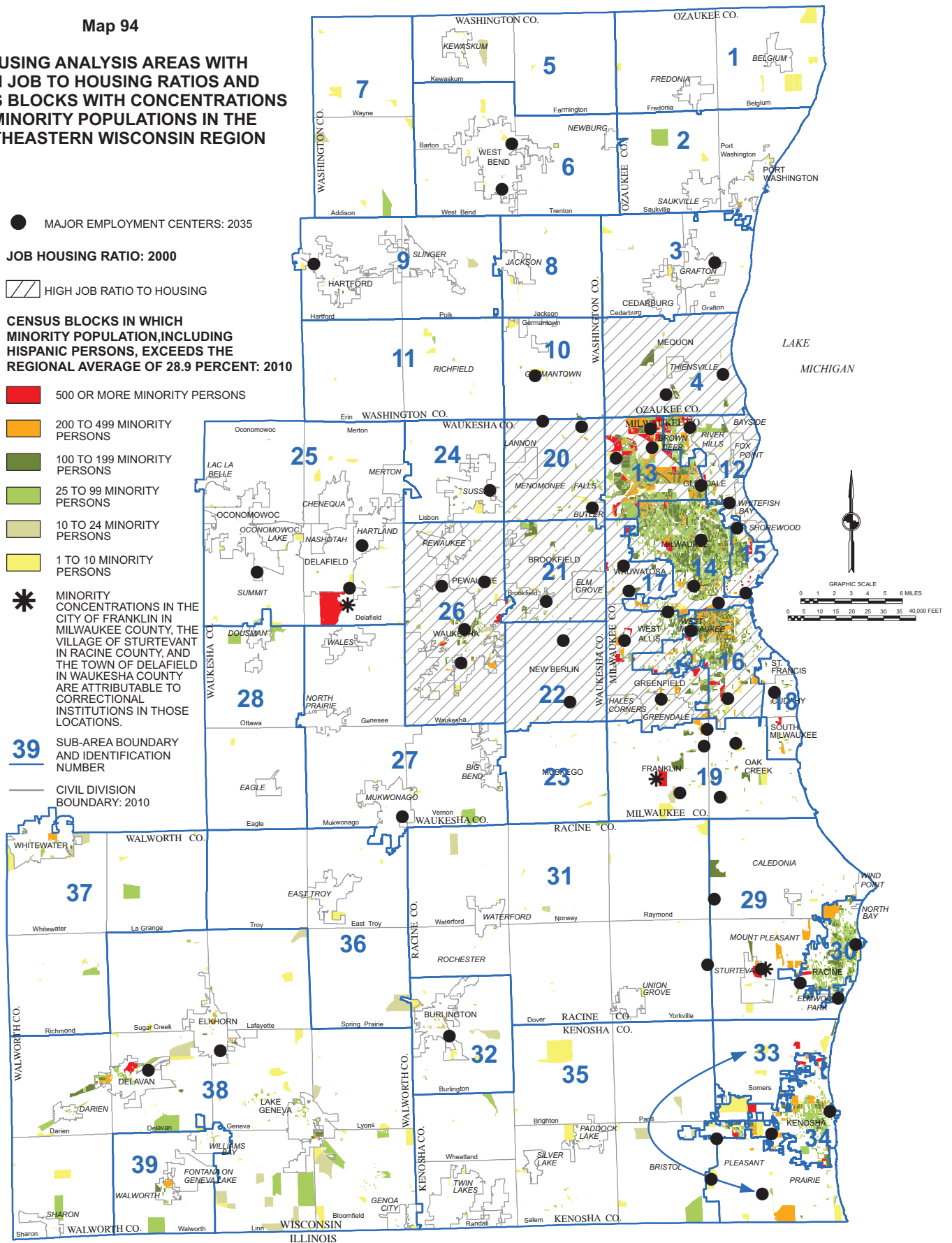
■ 10 TO 24 MINORITY PERSONS

■ 1 TO 10 MINORITY PERSONS

* MINORITY CONCENTRATIONS IN THE CITY OF FRANKLIN IN MILWAUKEE COUNTY, THE VILLAGE OF STURTEVANT IN RACINE COUNTY, AND THE TOWN OF DELAFIELD IN WAUKESHA COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

— CIVIL DIVISION BOUNDARY: 2010



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

Map 95

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

● MAJOR EMPLOYMENT CENTERS: 2035

**POTENTIAL JOB/HOUSING
IMBALANCES: 2010**

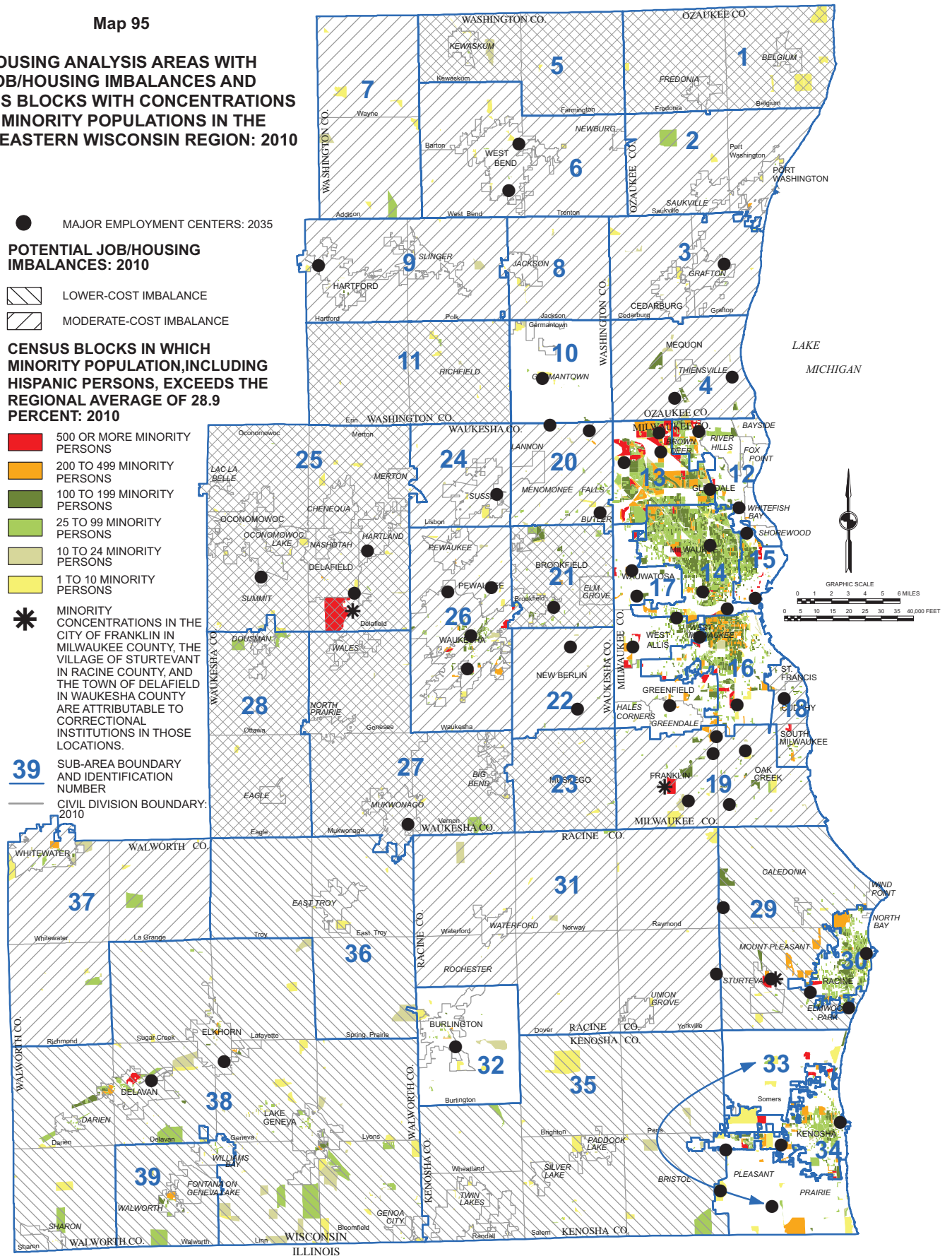
▨ LOWER-COST IMBALANCE
▨ MODERATE-COST IMBALANCE

**CENSUS BLOCKS IN WHICH
MINORITY POPULATION, INCLUDING
HISPANIC PERSONS, EXCEEDS THE
REGIONAL AVERAGE OF 28.9
PERCENT: 2010**

■ 500 OR MORE MINORITY PERSONS
■ 200 TO 499 MINORITY PERSONS
■ 100 TO 199 MINORITY PERSONS
■ 25 TO 99 MINORITY PERSONS
■ 10 TO 24 MINORITY PERSONS
■ 1 TO 10 MINORITY PERSONS

* MINORITY CONCENTRATIONS IN THE CITY OF FRANKLIN IN MILWAUKEE COUNTY, THE VILLAGE OF STURTEVANT IN RACINE COUNTY, AND THE TOWN OF DELAFIELD IN WAUKESHA COUNTY ARE ATTRIBUTABLE TO CORRECTIONAL INSTITUTIONS IN THOSE LOCATIONS.

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER
— CIVIL DIVISION BOUNDARY: 2010



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

Map 96

**HOUSING ANALYSIS AREAS WITH
JOB/HOUSING IMBALANCES AND
CENSUS TRACTS WITH CONCENTRATIONS
OF PERSONS WITH DISABILITIES IN THE
SOUTHEASTERN WISCONSIN REGION**

● MAJOR EMPLOYMENT CENTERS: 2035

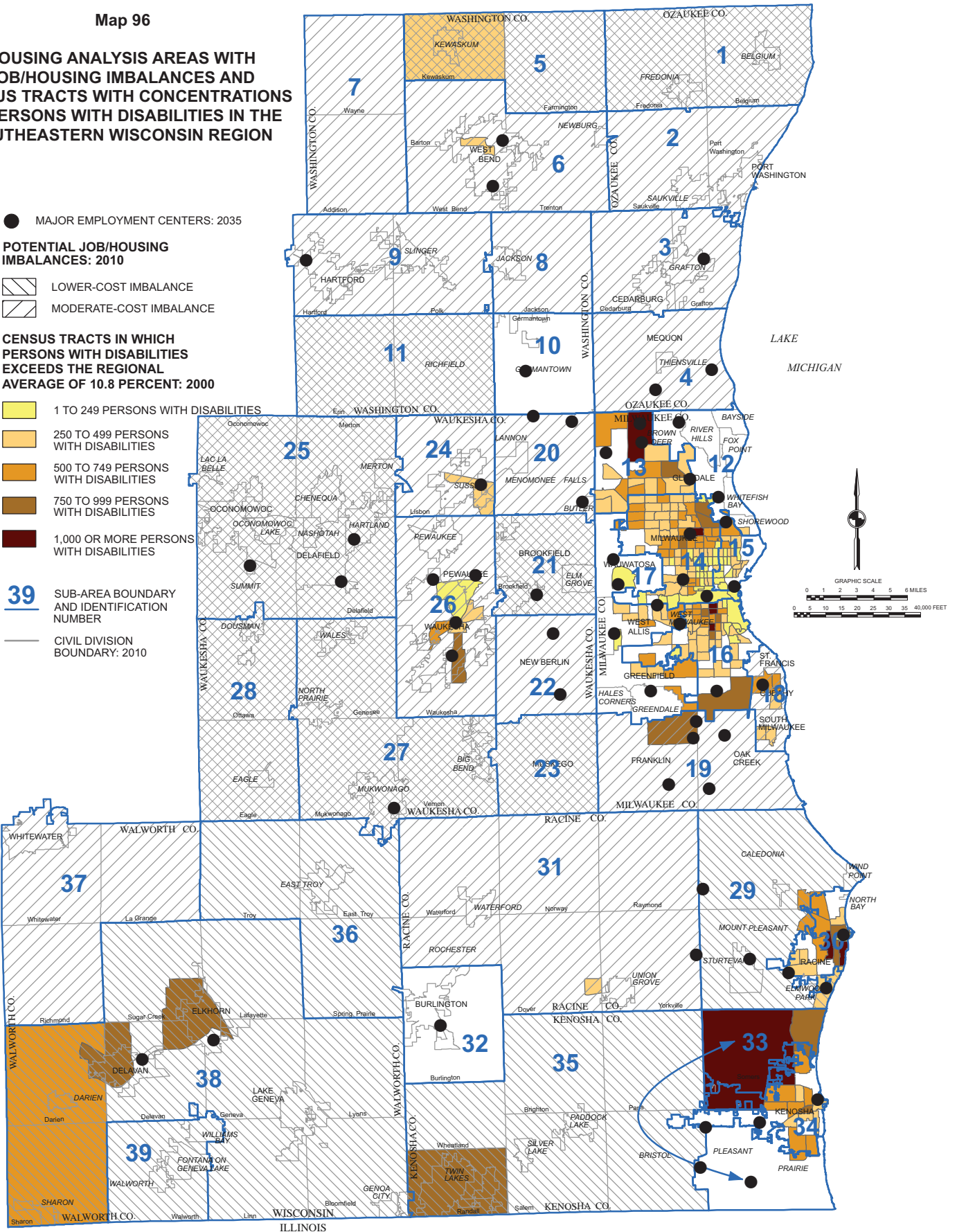
**POTENTIAL JOB/HOUSING
IMBALANCES: 2010**

▨ LOWER-COST IMBALANCE
▨ MODERATE-COST IMBALANCE

**CENSUS TRACTS IN WHICH
PERSONS WITH DISABILITIES
EXCEEDS THE REGIONAL
AVERAGE OF 10.8 PERCENT: 2000**

1 TO 249 PERSONS WITH DISABILITIES
250 TO 499 PERSONS WITH DISABILITIES
500 TO 749 PERSONS WITH DISABILITIES
750 TO 999 PERSONS WITH DISABILITIES
1,000 OR MORE PERSONS WITH DISABILITIES

39 SUB-AREA BOUNDARY
AND IDENTIFICATION
NUMBER
— CIVIL DIVISION
BOUNDARY: 2010



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

Migrant Worker Housing

Housing for migrant farm workers is an annual need that must be addressed in some rural portions of the Region. An influx of migrant workers¹¹ comes to Wisconsin annually for cannery and fieldwork opportunities. In 2010, the Wisconsin Department of Workforce Development (DWD) determined that there were 256 migrant seasonal workers and non-working family members in Ozaukee, Racine, Walworth, and Waukesha Counties. There were 105 workers and non-working family members in Ozaukee County, 22 in Racine County, 127 in Walworth County, and two in Waukesha County. The DWD was aware of these workers because they were recruited with migrant worker agreements and were eligible for protection under Sections 103.90 through 103.97 of the *Wisconsin Statutes*. The *Statutes* provide employment standards that migrant worker employers must meet, including housing standards for migrant worker labor camps, which are specified in Chapter DWD 301 of the *Wisconsin Administrative Code*. Although specific standards must be met if employers choose to provide migrant worker housing, State law does not require employers to provide housing. Most of the employers in the Region provide housing; however, a small percentage of migrant workers are not provided with employer housing.

The larger migrant worker housing issue is providing housing for the many workers who come in search of seasonal employment without the guarantee of a job. Employers are reluctant to contract with more than the minimum number of migrant workers they estimate they will need because Wisconsin law requires the employers to pay certain minimums to workers regardless of the harvest. The result is a reliance on uncommitted workers to fill the labor demand that occurs in a normal year. Migrant workers travel to Wisconsin without job commitments in hope of finding seasonal work. They often arrive early to be first in line for jobs and may not have housing arrangements. Rural housing markets experience pressure because of the low cost, short-term occupancy housing needs of migrant workers without employer-provided housing.

Many of the uncommitted migrant workers that arrive in the State rely on public assistance or assistance from organizations that provide services to migrant workers, such as United Migrant Outreach Services (UMOS). Resources that migrant workers were once eligible to receive have decreased in the State as the transition to the W-2 program has occurred. UMOS has also experienced a reduction in resources for migrant worker aid, including housing. In some years resources may be stretched to a greater extent if the growing season is late. Supportive services are often not able to meet demand in these years. An approach that UMOS has undertaken to meet the demand for migrant worker housing outside of the Region has been the use of dual purpose facilities. An example is the Aurora Center in Waushara County, which annually has one of the largest concentrations of migrant workers in the State. It serves as a homeless facility early in the growing season and is then used as rental housing later in the season as migrant workers find employment.

Employment-Housing-Transit Connections

Improving links between affordable housing and jobs is one of the objectives of this plan. Providing public transit connections between areas with existing affordable housing and areas with employment opportunities can help achieve this objective, particularly in sub-areas with potential imbalances of lower- and moderate-wage jobs and lower- and moderate-cost housing.

Public transit is essential to the Region to meet the travel needs of households without a vehicle available. Table 131 in Chapter VII shows that about 68,000 households, or about 9 percent of the Region's households, did not have a vehicle available according to the 2005-2009 ACS. The percentage increases to 13 percent in Milwaukee County and is about 20 percent in sub-areas 14 and 15 (portions of the City of Milwaukee). The extent to which public transit is available, reasonably fast, convenient, and affordable determines the accessibility of those areas to jobs, health care, shopping, and education. In addition, public transit permits choice in transportation, enhancing the Region's quality of life and economy.

¹¹A migrant worker is defined as any person who temporarily leaves a principal place of residence outside of Wisconsin and comes to Wisconsin for not more than 10 months in a year to accept seasonal employment in the planting, cultivating, raising, harvesting, handling, drying, packing, packaging, processing, freezing, grading, or storing of any agricultural or horticultural commodity in its unmanufactured state.

Public transit is also essential to provide an alternative mode of travel in heavily-traveled corridors within and between the Region's urban areas, and in the Region's densely developed urban communities and activity centers, such as major employment centers. It is not desirable, and not possible, in the most heavily traveled corridors, dense urban areas, or the largest and most dense activity centers of the Region to accommodate all travel by automobile with respect to both demand for street traffic carrying capacity and parking. To attract travel to public transit, service must be available throughout the day and evening at convenient service frequencies, and at competitive and attractive travel speeds. Public transit also supports and encourages higher development density and infill land use development and redevelopment, which results in efficiencies for the overall transportation system and other public infrastructure and services. In addition, public transit contributes to efficiency in the transportation system, including reduced air pollution and energy consumption.

As described in the regional transportation system plan,¹² transit that is available to the general public may be divided into three categories: intercity, urban, and rural. Intercity or interregional public transportation provides service across regional boundaries and includes Amtrak railway passenger service, interregional bus service, and commercial air travel. This category of transit is not discussed in the regional housing plan in detail because its primary function is not to provide transit service between areas of existing affordable housing and major employment centers in the Region. Urban public transportation, commonly referred to as public transit, provides service within and between the large urban areas of the Region.

Urban public transit may be further divided into rapid, express, and local levels of service. Rapid transit has relatively high average operating speeds and relatively low accessibility. It is intended to facilitate relatively fast and convenient transportation along heavily traveled corridors and between major activity centers, including major employment centers, and high- and medium-density urban centers and communities within the Region. Express transit service provides a greater degree of accessibility at somewhat slower operating speeds than rapid transit and may provide a "feeder" service to the rapid transit system. Local transit service is characterized by a high degree of accessibility and low operating speeds.

Map 97 shows the location of major employment centers in the Region in relation to areas served by urban public transit in 2010. Most of the major employment centers in Milwaukee County and in or adjacent to the Cities of Kenosha, Racine, and Waukesha are accessible by local fixed-route public transit service. Additional major employment centers in Ozaukee County, including Mequon East and Grafton, and in Waukesha County, including Bluemound Road and the Waukesha Central Business District, are accessible by a rapid bus route. The remaining existing and planned major employment centers are not accessible by local or rapid bus routes, which may restrict employment in these centers to persons with vehicle or carpool availability or persons who live within a close enough distance to walk or bicycle to work.

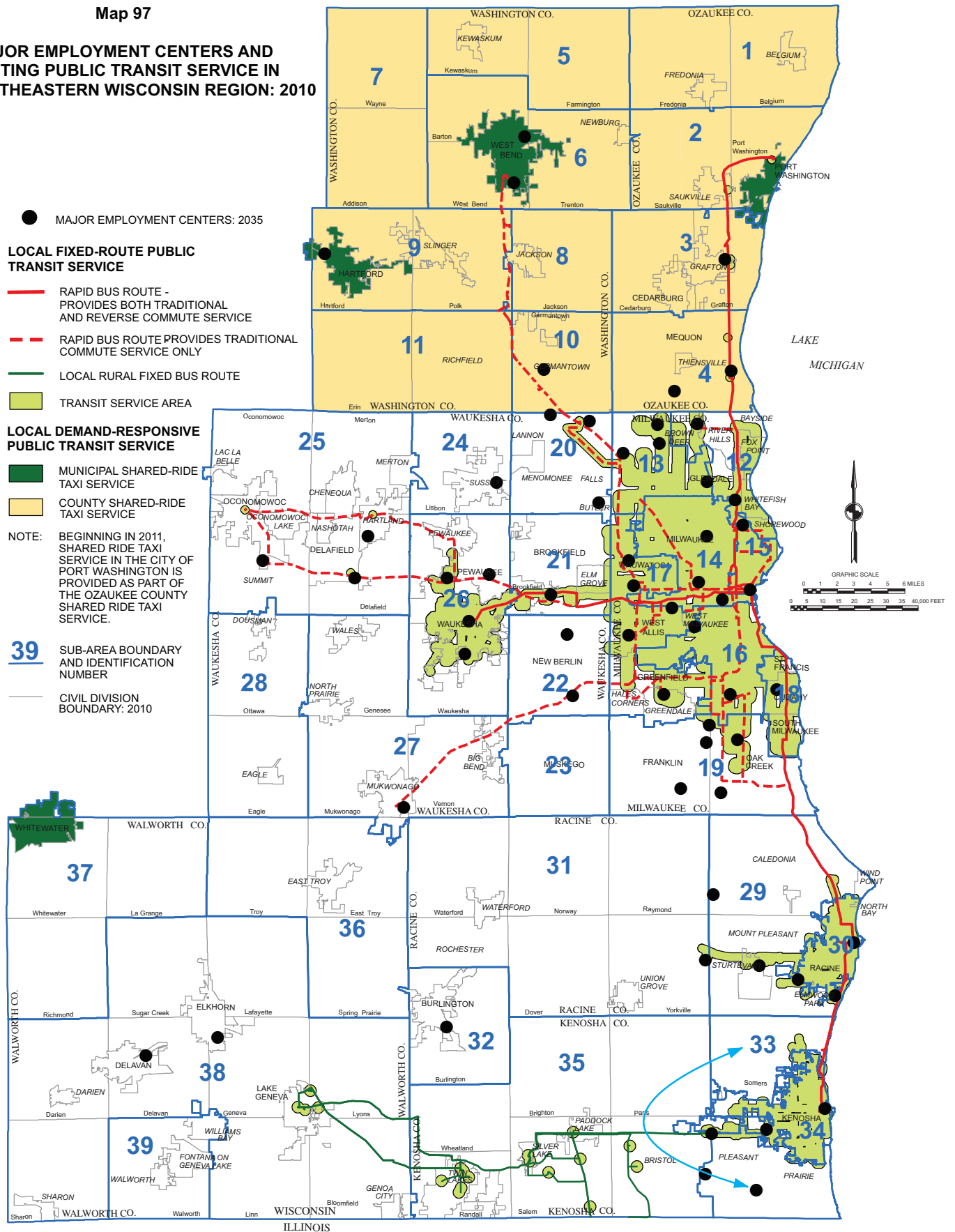
Map 98 shows the location of major employers with 500 employees or more in Milwaukee County and 100 or more employees in the other six Counties in the Region to areas served by public transit in 2010. About 41 percent of these employers are accessible by local or rapid transit service. Transit accessibility by County includes:

- Kenosha County employers with 100 or more employees: 67 percent
- Milwaukee County employers with 500 or more employees: 93 percent
- Ozaukee County employers with 100 or more employees: 12 percent

¹²The regional transportation system plan is set forth in SEWRPC Planning Report No. 49, A Regional Transportation System Plan for Southeastern Wisconsin: 2035, June 2006.

Map 97

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



Source: SEWRPC.

Map 98

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

MAJOR EMPLOYERS

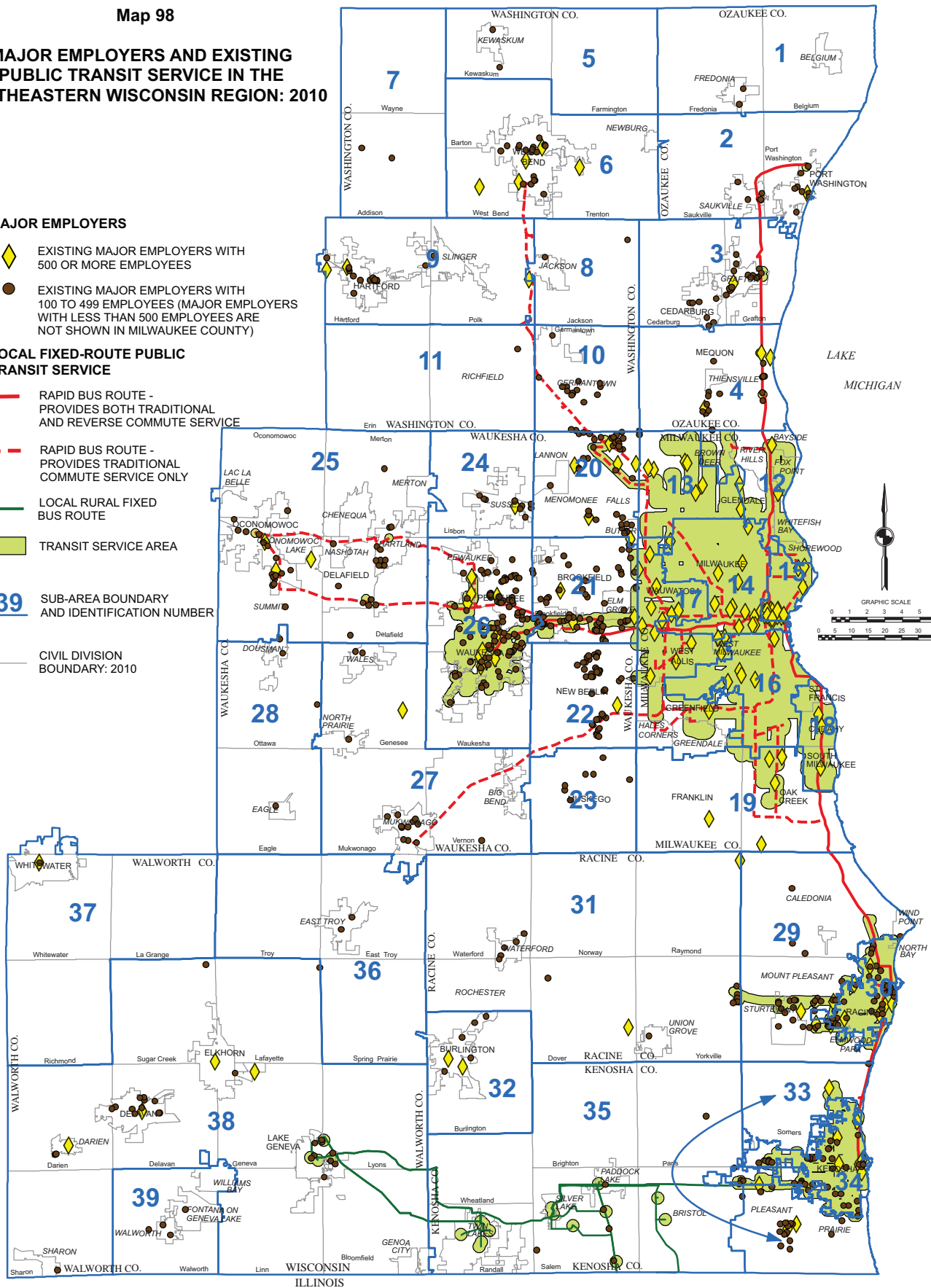
- ◆ EXISTING MAJOR EMPLOYERS WITH 500 OR MORE EMPLOYEES
- EXISTING MAJOR EMPLOYERS WITH 100 TO 499 EMPLOYEES (MAJOR EMPLOYERS WITH LESS THAN 500 EMPLOYEES ARE NOT SHOWN IN MILWAUKEE COUNTY)

LOCAL FIXED-ROUTE PUBLIC TRANSIT SERVICE

- RAPID BUS ROUTE - PROVIDES BOTH TRADITIONAL AND REVERSE COMMUTE SERVICE
- - - RAPID BUS ROUTE - PROVIDES TRADITIONAL COMMUTE SERVICE ONLY
- LOCAL RURAL FIXED BUS ROUTE
- TRANSIT SERVICE AREA

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

— CIVIL DIVISION BOUNDARY: 2010



Source: SEWRPC.

- Racine County employers with 100 or more employees: 71 percent
- Walworth County employers with 100 or more employees: 18 percent
- Washington County employers with 100 or more employees: none
- Waukesha County employers with 100 or more employees: 30 percent.

Washington and Ozaukee Counties and several outlying communities operate shared-ride taxis that connect some rural portions of the Region to sub-areas with major employment centers. The public shared-ride taxi system operated by Ozaukee County provides connections between stops on the rapid transit services and some major employers to facilitate reverse commute travel from Milwaukee County. The employers are primarily concentrated in the Mequon-Thiensville, Cedarburg-Grafton, and Saukville areas.

In addition to service area, service frequency and service times of local and rapid transit are important considerations. Service does not assist a worker if it does not coincide with work schedules. Table 145 shows the service hours and frequencies of rapid and local transit service provided by transit operators in the Region in 2010. Rapid transit service in the Region generally operates during peak weekday hours, and in some instances in peak directions, which limits transit options for workers commuting from Milwaukee County to areas outside the County. Transit access is not available to several major employment centers in sub-areas with a low job to housing ratio or a lower-cost or moderate-cost job/housing imbalance, including sub-areas 20 (Menomonee Falls/Butler/Lannon), 22 (New Berlin), 25 (Northwest Waukesha County), and 27 (Southern Waukesha County). Rapid transit service times and frequencies are better for workers commuting from Milwaukee to sub-areas 21 (Brookfield) and 26 (Waukesha/Pewaukee). Service for workers commuting between Milwaukee and Kenosha, Ozaukee, and Racine Counties is also provided.

Local transit service in the Region generally operates during more extensive weekday and weekday evening hours than rapid transit and also more extensively during the weekends, particularly in Milwaukee County. This provides workers using local transit with greater flexibility. The 2035 regional transportation system plan also recommends implementation of a network of express transit routes in the Region. No such services exist as of 2011. It should also be noted that the 2035 regional transportation plan recommends a doubling of public transit service in the Region from the base year 2005. This recommendation now represents a somewhat more than doubling from 2010 regional transit service levels, given reductions in transit service between 2005 and 2010. Implementation of the 2035 recommendations is discussed further in Part 2 of this Chapter.

Housing and Transportation Costs¹³

The standard established by HUD for housing affordability, defined as a household paying no more than 30 percent of its gross income on housing costs, is used as the standard for housing affordability in this report. This standard does not consider transportation costs, which are typically a household's second largest cost. The Center for Neighborhood Technology (CNT) has developed a Housing and Transportation (H+T) Affordability Index for 337 metropolitan areas throughout the Country, including the Milwaukee Metropolitan Area and Kenosha and Racine Counties within the Southeastern Wisconsin Region (an index was not developed for Walworth County). The H+T Index uses a transportation model that considers neighborhood variables, including residential density, block size, transit connectivity, job density, and travel time to work. The model also considers household variables, including household income, household size, and commuters per household.

CNT has collected data from the 337 metropolitan area indexes, which range from large metropolitan areas with extensive transit to small metropolitan areas with limited transit, and determined that 18 percent of area median

¹³A guide to the Housing and Transportation Affordability Index is presented in the document titled, Penny Wise Pound Fuelish, Center for Neighborhood Technology, March 2010. Housing and Transportation Affordability Index maps can be accessed on the CNT website at <http://htaindex.cnt.org/>.

Table 145

EXISTING TRANSIT SERVICE HOURS AND FREQUENCY IN THE SOUTHEASTERN WISCONSIN REGION: 2010

Service Type	Existing Year 2010	
	Service Hours	Service Headways
Rapid Transit Service		
Milwaukee County	<u>Weekdays only</u> 6:00 a.m.-9:00 a.m. 3:30 p.m.-7:30 p.m. (Peak direction service only)	10-30 minutes
Waukesha County	<u>Weekdays Only</u> 5:15 a.m.-9:00 p.m.	10-30 minutes peak period 25-45 minutes off-peak periods
Waukesha	<u>Weekends</u> 8:00 a.m.-8:30 p.m.	120 minutes
Oconomowoc, Mukwonago, Menomonee Falls	<u>Weekdays Only</u> 6:00 a.m.-7:00 p.m. (Peak direction service only)	15-30 minutes
Washington County	<u>Weekdays Only</u> 5:30 a.m.-8:00 p.m. (Peak direction service only)	25 minutes peak periods 60-120 minutes off-peak periods
Ozaukee County	<u>Weekdays Only</u> 5:30 a.m.-6:30 p.m.	20 minutes peak periods 60 minutes off-peak periods
Kenosha-Racine-Milwaukee County	<u>Weekdays Only</u> 5:00 a.m.-11:30 p.m.	35-60 minutes peak periods 160 minutes off-peak periods
	<u>Weekends</u> 8:00 a.m.-10:00 p.m.	90-180 minutes
Express Transit Service	None	- -
Local Transit Service		
Central Milwaukee County	<u>Weekdays</u> 4:30 a.m.-1:00 a.m.	10-15 minutes peak periods 10-20 minutes midday 15-30 minutes evening
	<u>Weekends</u> 5:00 a.m.-1:00 a.m.	15-30 minutes
Outlying Milwaukee County	<u>Weekdays</u> 4:30 a.m.-1:00 a.m.	15-30 minutes peak periods 15-35 minutes off-peak periods
	<u>Weekends</u> 6:00 a.m.-12:00 a.m.	30-60 minutes
City of Kenosha Area	<u>Weekdays</u> 6:00 a.m.-7:30 p.m.	30 minutes peak periods 60-90 minutes off-peak periods
	<u>Saturdays</u> 6:00 a.m.-5:00 p.m.	60 minutes
Western Kenosha County	<u>Weekdays</u> 6:00 a.m.-7:00 p.m.	<u>Headways</u> 60-110 minutes
Racine Area	<u>Weekdays</u> 5:30 a.m.-12:00 a.m.	<u>Weekdays</u> 30-60 minutes peak periods 30-60 minutes off-peak periods
	<u>Saturdays</u> 5:30 a.m.-10:30 p.m.	<u>Weekends</u> 60-90 minutes
	<u>Sundays</u> 9:30 a.m.-7:00 p.m.	
Waukesha Area	<u>Weekdays</u> 6:00 a.m.-10:00 p.m.	<u>Weekdays</u> 30-70 minutes peak periods 30-70 minutes off-peak periods
	<u>Saturdays</u> 8:30 a.m.-10:00 p.m.	<u>Weekends</u> 30-60 minutes
	<u>Sundays</u> 9:30 a.m.-7:00 p.m.	

Source: SEWRPC.

income (AMI) is an attainable standard for transportation affordability. CNT then set an H+T affordability standard at 45 percent of AMI, which combines the housing affordability standard of 30 percent with a transportation affordability goal of 15 percent. CNT found that about 70 percent of communities nationwide are considered affordable under the conventional standard for affordable housing and only about 40 percent are considered affordable under the H+T standard for affordable housing. The index shows that compact, mixed-use communities with a balance of housing, jobs, and stores and easy access to transit (called location-efficient neighborhoods by CNT) have lower transportation costs because they enable residents to meet daily needs with fewer vehicles, which are the single greatest transportation cost factor for most households. The index also indicates that the transportation cost savings of compact mixed-use neighborhoods often outweigh the housing savings that may be found in less dense suburban and urban fringe communities.¹⁴

Map 99 shows the H+T indexes for Southeastern Wisconsin have similar results. Housing that is affordable to households earning the AMI using the HUD standard can be found in significant portions of each County in the Region. Using the H+T index, areas that are affordable to households earning the AMI are primarily limited to Milwaukee County (excluding the Northshore suburbs and the Cities of Franklin and Oak Creek) and the Cities of Kenosha, Racine, Waukesha, and West Bend. Areas that are unaffordable using H+T generally coincide with sub-areas that have potential lower-cost and/or moderate-cost job/housing imbalances. Development methods that encourage location-efficient neighborhoods, such as Transit Oriented Development (TOD), are described in Chapter XI.

PART 2: PROJECTED JOB/HOUSING BALANCE

This section includes an analysis of the projected balance between jobs and housing in the Region for the regional housing plan design year 2035. The analysis is focused on areas of the Region that are projected to support significant employment. The amount and type of housing planned for these areas is compared to the projected amount and type of employment. This comparison forms the projected job/housing balance for the Region by sub-regional housing analysis area. Transit service recommendations from the 2035 regional transportation system plan, which would help provide access to job locations, are also included in the analysis.

Planned Land Uses Projected to Accommodate Jobs and Housing

An analysis of comprehensive plans adopted by local governments in the Region was the basis for determining the projected job/housing balance in each sub-area. Wisconsin's comprehensive planning law, which is described in more detail in Chapter III, requires that county and local governments adopt a comprehensive plan in order to administer zoning, land division, and official mapping ordinances. A comprehensive plan must include a land use element and a land use plan map. Local zoning ordinance and map amendments, which have a direct impact on the affordability and suitability of housing for a community's residents and those who may desire to live in a community, must be consistent with the land uses designated on the land use plan map. Although there is a process for amending comprehensive plans, they do provide a picture of how communities intend to develop in the future.

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

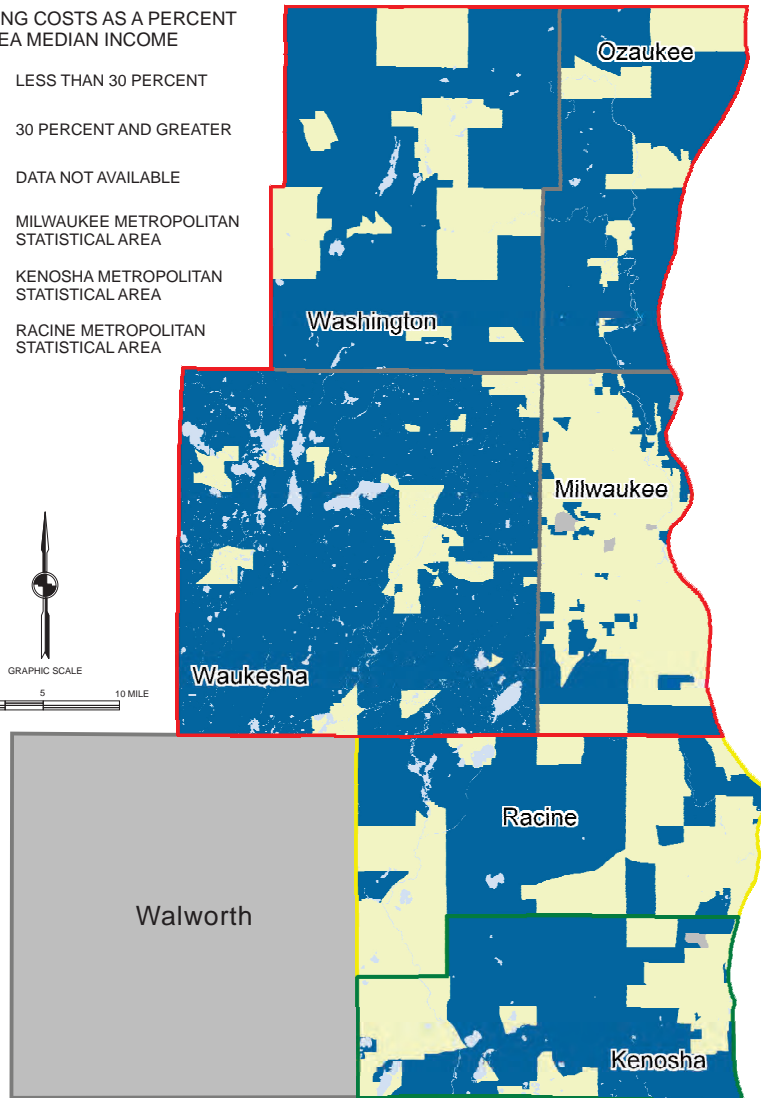
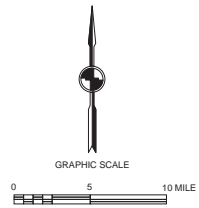
¹⁴Urban fringe communities are communities at the edge of an urban area usually consisting of mixed agricultural and urban land uses.

Map 99

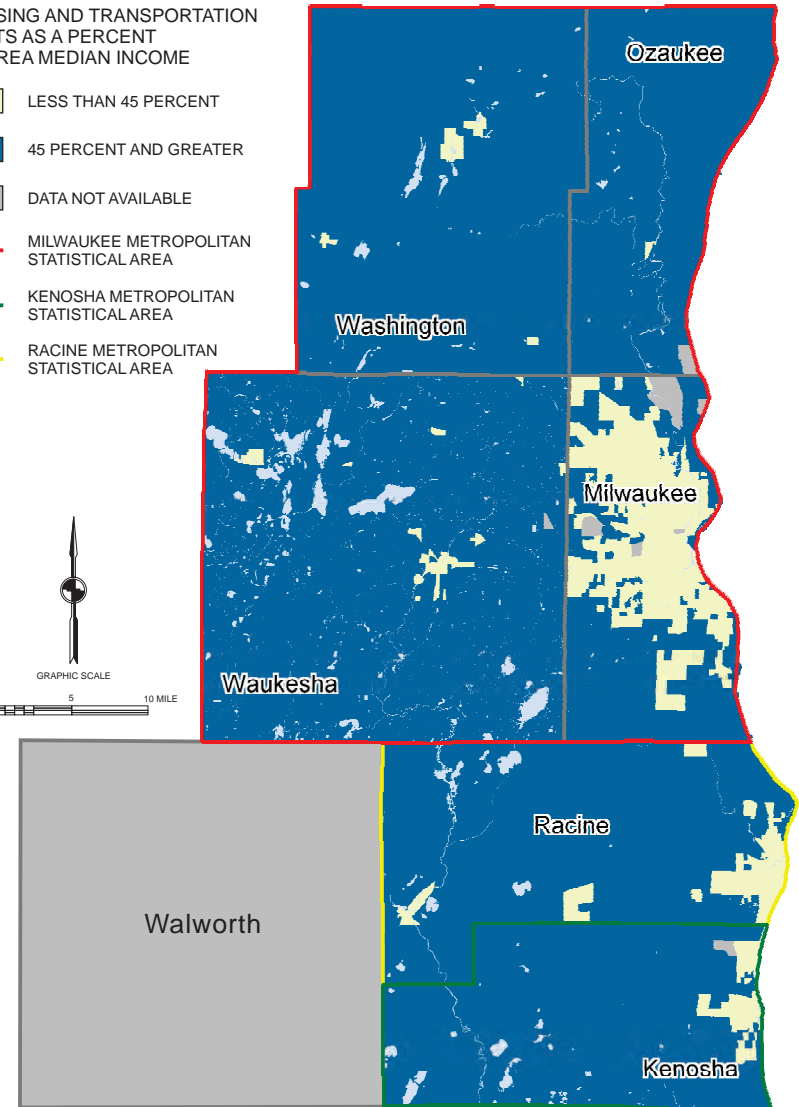
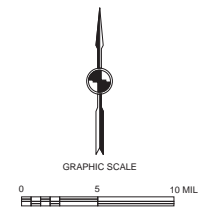
HOUSING AND TRANSPORTATION COSTS IN SOUTHEASTERN WISCONSIN

HOUSING COSTS AS A PERCENT
OF AREA MEDIAN INCOME

- LESS THAN 30 PERCENT
- 30 PERCENT AND GREATER
- DATA NOT AVAILABLE
- MILWAUKEE METROPOLITAN
STATISTICAL AREA
- KENOSHA METROPOLITAN
STATISTICAL AREA
- RACINE METROPOLITAN
STATISTICAL AREA

HOUSING AND TRANSPORTATION
COSTS AS A PERCENT
OF AREA MEDIAN INCOME

- LESS THAN 45 PERCENT
- 45 PERCENT AND GREATER
- DATA NOT AVAILABLE
- MILWAUKEE METROPOLITAN
STATISTICAL AREA
- KENOSHA METROPOLITAN
STATISTICAL AREA
- RACINE METROPOLITAN
STATISTICAL AREA



Notes: Transportation costs are modeled for the typical regional household. Three regions, with different Area Median Incomes, are presented here. Data are not available for Walworth County.

Source: Center for Neighborhood Technology and SEWRPC.

Table 146

**RELATIONSHIP BETWEEN LAND USE CATEGORIES AND HOUSING UNIT COST
CATEGORIES USED FOR THE JOB/HOUSING BALANCE ANALYSIS**

County	Land Use Categories Included in Lower-Cost Housing Category ^a	Land Use Categories Included in Moderate-Cost Housing Category ^a	Land Use Categories Included in Higher-Cost Housing Category ^a
Kenosha	High Density Residential Mixed Use ^b	Medium Density Residential	Suburban Density Residential Low Density Residential
Milwaukee	High Density Residential Mixed Use Including Residential ^b	Medium Density Residential Medium-High Density Residential	Suburban Density Residential Low Density Residential Medium-Low Density Residential
Ozaukee	High Density Residential Mixed Use ^b	Traditional Neighborhood Development Medium-High Density Residential	Suburban Density Residential Medium Density Residential
Racine	High Density Residential Mixed Use ^b	Medium-High Density Residential	Suburban Density Residential Low Density Residential Medium Density Residential
Walworth	High Density Residential Mixed Use ^b	Medium Density Residential Medium-High Density Residential	Suburban Density Residential Low Density Residential Medium-Low Density Residential
Washington	High Density Residential Housing for the Elderly Mixed Use ^b	Medium-High Density Residential	Suburban Density Residential Medium Density Residential
Waukesha	High Density Residential Housing for the Elderly Mixed Use (Residential and Commercial) ^b	Medium-High Density Residential	Suburban Density Residential Low Density Residential Medium Density Residential

^aLand use plan maps from comprehensive plans adopted by communities with sanitary sewer service, converted to uniform land use categories, are shown on Maps 48, 51, 54, 57, 60, 63, and 66 in Chapter V. Table 57 in Chapter V describes the density and structure types included in each residential land use category.

^bIn all counties, it was assumed that 75 percent of the area designated for development of mixed commercial and residential uses would be developed with high-density residential uses and 25 percent would be developed with commercial uses.

Source: SEWRPC.

The land use plan map included in the comprehensive plan adopted by each sewer community in a sub-area was the basis for determining the potential number of jobs and number of housing units that could be accommodated in each sub-area. The land use plan maps adopted by sewer communities in each county are shown on Maps 48, 51, 54, 57, 60, 63, and 66 in Chapter V. The categories shown on community land use plan maps were converted to uniform categories in each county. Appendix E includes tables showing the relationship between local plan categories and the categories used on the comprehensive plan maps in Chapter V.

Table 146 lists the residential land use categories used to determine the number of potential housing units within each cost category. Generally, lower-cost housing includes multi-family dwellings and two- and single-family dwellings at existing or planned densities of 6,000 square feet or less per dwelling unit, and moderately-priced housing includes two- and single-family dwellings at densities equating to one dwelling per 6,000 to 20,000 square feet for homes constructed prior to 2000 and to densities equating to one dwelling per 6,000 to 10,000 square feet for planned residential areas. Total planned acres of residential land within each category were adjusted to subtract existing residential areas and to convert areas planned for future residential development from gross to net acreages by subtracting a percentage assumed to be developed for streets. Areas within wetlands, floodplains, and primary environmental corridors were also subtracted from the total acreages if a community

land use plan map did not map these categories separately. A factor to convert net acres of planned residential development between 2010 and 2035 to the number of additional housing units that could be developed was calculated for each housing cost category based on the minimum lot sizes in each community's zoning ordinance. The number of existing dwellings in 2000 and the number of dwellings constructed between 2000 and 2010 were added to the calculated increase in dwelling units between 2010 and 2035. The resulting number of dwelling units within each cost category was also adjusted to take into account the average number of workers per household in each sub-area (see Table 128 in Chapter VII).

The number of jobs that could be accommodated in each sub-area was determined by adjusting the number of acres of planned commercial, industrial, and governmental and institutional land uses to subtract wetlands, floodplains, and primary environmental corridors. The number of acres in commercial, industrial, and governmental and institutional land uses from the Commission's year 2000 land use inventory was subtracted from the planned land use acreages to determine the incremental number of acres in each category designated on local land use plan maps. Regional standards for the number of acres needed to accommodate 100 jobs in each category¹⁵ were then applied to the adjusted incremental acreages to determine the number of additional jobs within each sub-area, which were added to the number of existing jobs in 2000. The resulting total number of jobs within each sub-area was categorized into higher-, moderate-, and lower-wage jobs based on the percentage distribution of jobs by industry type in 2010 (shown on Table 137 in Chapter VII), the average annual wage for jobs within each industry type (shown on Table 139 in Chapter VII), and the wage ranges for each County shown on Table 143.

Tables 147 through 153 provide a comparison of jobs that could be accommodated in planned sewerage portions of each sub-regional housing analysis area to housing units that could be accommodated. The percentage of jobs and percentage of housing units within each category were compared, rather than the total number of jobs and housing units. In almost all cases, the number of jobs that could be accommodated exceeds the number of housing units in the sub-area. There are several reasons for this, including:

- The job-housing analysis calculations did not include housing units in unsewered portions of the sub-area. In most cases, these housing units are or would be developed at lower densities, and would be included in the higher-cost category. The job/housing balance analysis is most concerned with helping to ensure an adequate number of housing units for workers with lower- and moderate-wage jobs, and therefore focused on higher- density (and typically lower-cost) housing within sewerage communities. An analysis of the housing need throughout the Region, which takes into account housing need in unsewered portions of the Region, is provided in Part 1 of Chapter XII.
- The calculation of the total number of planned housing units within each sub-area was based on minimum lot sizes required by each community's zoning ordinance, and is therefore more community-specific than the Region-wide standards used to determine the number of jobs that could be accommodated in each community.
- Communities often designate more land for commercial and industrial development than will be needed by the plan design year in order to preserve the most desirable areas for such uses from incompatible development.

¹⁵Regional standards used were 12.0 acres per 100 industrial jobs, 4.25 acres for 100 commercial (office, retail, and service) jobs, and 24.0 acres per 100 governmental and institutional jobs. The standards for industrial and commercial jobs are those from the year 2035 regional land use plan. The standard for governmental and institutional jobs is the average number of acres for 100 jobs based on existing jobs and acres in this category in the year 2000.

Sub-areas in the Region shown on Map 100 as having a projected lower-cost or moderate-cost job/housing imbalance are a result of the comparisons shown on Tables 147 through 153. Projected lower-cost and moderate-cost imbalances are similar to those discussed under the current job/housing balance analysis. Sub-areas with a projected lower-cost imbalance are projected to have a higher percentage of lower-wage jobs than lower-cost housing. Sub-areas with a projected moderate-cost imbalance are projected to have a higher percentage of moderate-wage jobs than moderate-cost housing. Sub-areas with a projected lower-cost job/housing imbalance by County include:¹⁶

- Ozaukee County: 1, 3, and 4
- Washington County: None
- Milwaukee County: None
- Waukesha County: 21, 22, 23, 25, 27, and 28
- Racine County: 29
- Kenosha County: 35
- Walworth County: 36, 38, and 39.

Sub-areas with a projected moderate-cost job/housing imbalance by County include:¹⁷

- Ozaukee County: 1, 2, 3, and 4
- Washington County: 7, 8, 9, and 10
- Milwaukee County: 12 and 19
- Waukesha County: 20, 21, 22, 23, 24, 25, 26, 27, and 28
- Racine County: 31
- Kenosha County: None
- Walworth County: None.

The projected job/housing balance analysis shows that the same sub-areas with a major employment center that currently have a lower-cost or moderate-cost job/housing imbalance will likely continue to have a job/housing imbalance if their comprehensive plans are implemented without amendments designed to accommodate additional lower- and/or moderate-cost housing. Sub-area 12 (North Shore suburbs) in Milwaukee County is the only sub-area with a major employment center and a projected job/housing imbalance that does not have a current job/housing imbalance.

A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewer communities. One or more of the communities in sub-areas comprised of multiple communities may have a balance between jobs and housing; although at least one sewer community has an imbalance if the sub-area is identified as not having a balance between jobs and

¹⁶A sub-area has a projected imbalance if there is a housing to job deficit of 10 or more percentage points.

¹⁷Sub-areas 13-16, 17, 18, 30, and 34 have a moderate-cost imbalance; however, these sub-areas have enough lower-cost housing to accommodate both lower-wage and moderate-wage workers. It should also be noted that some high-density single-family residential development in these sub-areas may be counted as lower-cost housing, but is more characteristic of moderate-cost housing.

Map 100

PROJECTED JOB/HOUSING IMBALANCES IN SUB-AREAS IN THE SOUTHEASTERN WISCONSIN REGION: 2035

● MAJOR EMPLOYMENT CENTERS: 2035

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

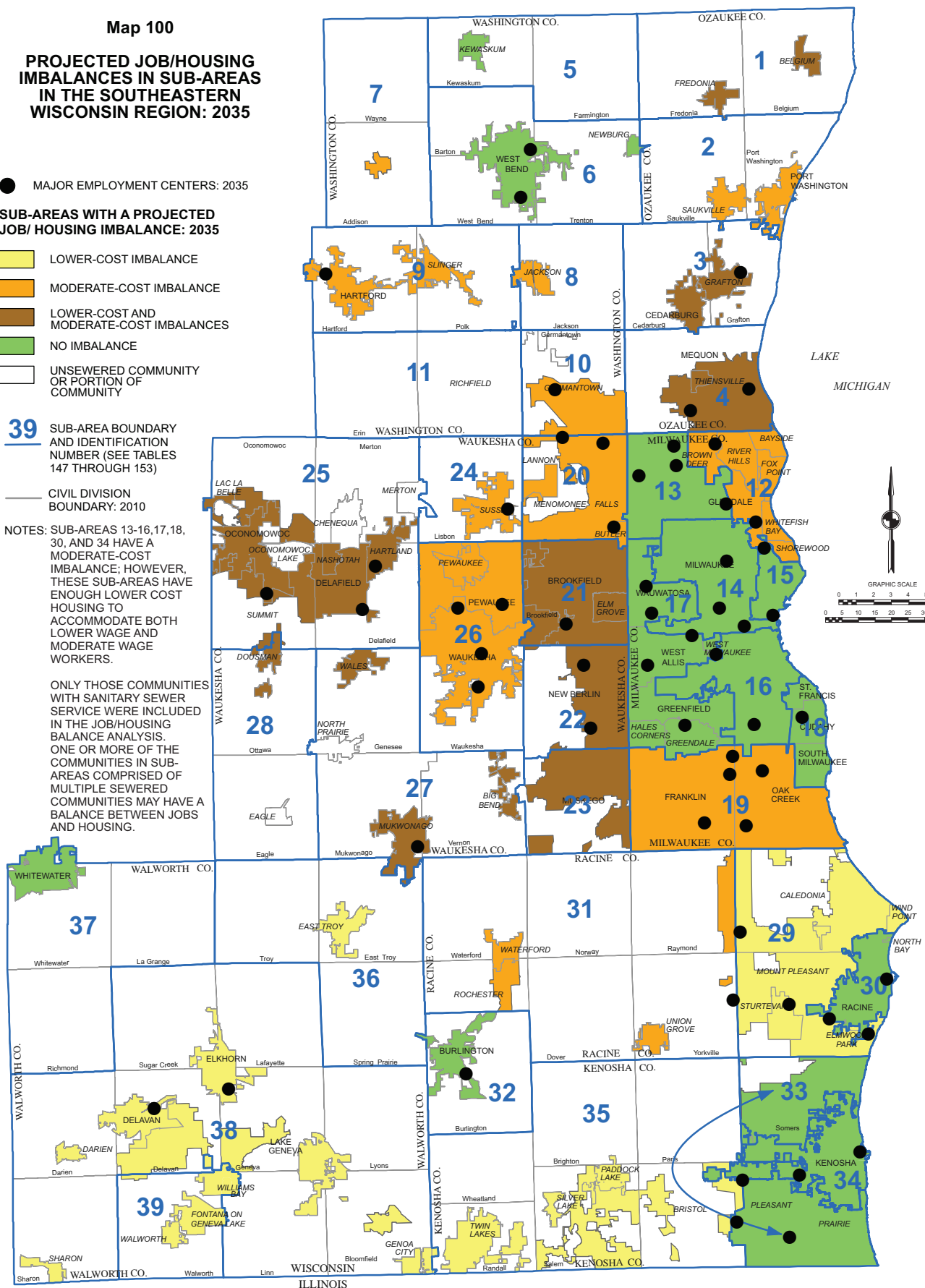
- LOWER-COST IMBALANCE
- MODERATE-COST IMBALANCE
- LOWER-COST AND
MODERATE-COST IMBALANCES
- NO IMBALANCE
- UNSEWERED COMMUNITY
OR PORTION OF
COMMUNITY

39 SUB-AREA BOUNDARY
AND IDENTIFICATION
NUMBER (SEE TABLES
147 THROUGH 153)

— CIVIL DIVISION
BOUNDARY: 2010

NOTES: SUB-AREAS 13-16, 17, 18,
30, AND 34 HAVE A
MODERATE-COST
IMBALANCE; HOWEVER,
THESE SUB-AREAS HAVE
ENOUGH LOWER COST
HOUSING TO
ACCOMMODATE BOTH
LOWER WAGE AND
MODERATE WAGE
WORKERS.

ONLY THOSE COMMUNITIES
WITH SANITARY SEWER
SERVICE WERE INCLUDED
IN THE JOB/HOUSING
BALANCE ANALYSIS.
ONE OR MORE OF THE
COMMUNITIES IN SUB-
AREAS COMPRISED OF
MULTIPLE SEWERED
COMMUNITIES MAY HAVE A
BALANCE BETWEEN JOBS
AND HOUSING.



Source: Local Government Comprehensive Plans and SEWRPC.

Table 147

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

Job/Housing Balance	Sub-areas/County				
	Sub-area 1	Sub-area 2	Sub-area 3	Sub-area 4	Ozaukee County ^a
Lower-Wage/Cost					
Jobs	6,004	9,014	8,761	5,090	28,869
Percent of Total Jobs	29.5	26.7	33.6	25.9	28.9
Housing Units.....	515	4,898	3,761	1,940	11,114
Average Number of Workers Per Household.....	1.53	1.41	1.38	1.22	1.35
Housing Capacity.....	788	6,906	5,190	2,367	15,004
Percent of Total Housing Capacity.....	7.5	29.4	19.4	10.2	17.9
Difference (percentage points)	-22.0	2.7	-14.2	-15.7	-11.0
Moderate-Wage/Cost					
Jobs	12,864	22,012	15,461	11,850	62,187
Percent of Total Jobs	63.2	65.2	59.3	60.3	62.3
Housing Units.....	3,561	3,671	7,090	1,488	15,810
Average Number of Workers Per Household.....	1.53	1.41	1.38	1.22	1.35
Housing Capacity.....	5,448	5,176	9,784	1,815	21,344
Percent of Total Housing Capacity.....	51.6	22.0	36.5	7.9	25.6
Difference (percentage points)	-11.6	-43.2	-22.8	-52.4	-36.7
Higher-Wage/Cost					
Jobs	1,486	2,735	1,851	2,712	8,784
Percent of Total Jobs	7.3	8.1	7.1	13.8	8.8
Housing Units.....	2,824	8,104	8,581	15,509	35,018
Average Number of Workers Per Household.....	1.53	1.41	1.38	1.22	1.35
Housing Capacity.....	4,321	11,427	11,842	18,921	47,274
Percent of Total Housing Capacity.....	40.9	48.6	44.1	81.9	56.5
Difference (percentage points)	33.6	40.5	37.0	68.1	47.7
Projected Imbalance Type(s)	Lower- and moderate-cost	Moderate-cost	Lower- and moderate-cost	Lower- and moderate-cost	Lower- and moderate-cost

NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table 143.

Land use plan categories included in each housing cost type are provided in Table 146.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

Only those communities with sanitary sewer service were included in the projected job/housing balance analysis. A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewered communities. One or more of the communities in sub-areas comprised of multiple sewered communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

^aExcludes the portions of the Village of Newburg and Village of Bayside in Ozaukee County.

Source: Local government comprehensive plans and SEWRPC.

Table 148

PROJECTED JOB/HOUSING BALANCE BY SUB-REGIONAL HOUSING ANALYSIS AREA IN WASHINGTON COUNTY: 2035^a

Job/Housing Balance	Sub-areas/County						
	Sub-area 5	Sub-area 6	Sub-area 7	Sub-area 8	Sub-area 9	Sub-area 10	Washington County ^b
Lower-Wage/Cost							
Jobs.....	1,724	13,729	827	2,615	12,742	8,121	39,758
Percent of Total Jobs.....	31.6	32.1	12.8	22.2	27.9	24.8	27.4
Housing Units	936	7,638	693	1,077	3,816	2,745	16,905
Average Number of Workers Per Household.....	1.59	1.32	1.59	1.65	1.37	1.48	1.43
Housing Capacity	1,488	10,082	1,102	1,777	5,228	4,063	24,174
Percent of Total Housing Capacity	26.1	31.6	32.3	26.7	23.5	24.0	27.4
Difference (percentage points)	-5.5	-0.5	19.5	4.5	-4.4	-0.8	0.0
Moderate-Wage/Cost							
Jobs.....	3,083	24,121	5,267	7,031	30,599	20,304	90,405
Percent of Total Jobs.....	56.5	56.4	81.5	59.7	67.0	62.0	62.4
Housing Units	2,184	12,378	536	1,302	4,113	4,231	24,744
Average Number of Workers Per Household.....	1.59	1.32	1.59	1.65	1.37	1.48	1.43
Housing Capacity	3,473	16,339	852	2,148	5,635	6,262	35,383
Percent of Total Housing Capacity	60.8	51.2	25.0	32.4	25.4	37.1	40.2
Difference (percentage points)	4.3	-5.2	-56.5	-27.3	-41.6	-24.9	-22.2
Higher-Wage/Cost							
Jobs.....	649	4,918	369	2,132	2,329	4,323	14,720
Percent of Total Jobs.....	11.9	11.5	5.7	18.1	5.1	13.2	10.2
Housing Units	472	4,175	915	1,649	8,284	4,447	19,942
Average Number of Workers Per Household.....	1.59	1.32	1.59	1.65	1.37	1.48	1.43
Housing Capacity	750	5,511	1,455	2,721	11,349	6,582	28,517
Percent of Total Housing Capacity	13.1	17.3	42.7	40.9	51.1	38.9	32.4
Difference (percentage points)	1.2	5.8	37.0	22.8	46.0	25.7	22.2
Projected Imbalance Type(s)	- -	- -	Moderate-cost	Moderate-cost	Moderate-cost	Moderate-cost	Moderate-cost

NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table 143.

Land use plan categories included in each housing cost type are provided in Table 146.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

Only those communities with sanitary sewer service were included in the projected job/housing balance analysis. A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewer communities. One or more of the communities in sub-areas comprised of multiple sewer communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

^aSub-area 11(Richfield/Erin) is not included in the analysis because there are no proposed sewer service areas in the sub-area.

^bIncludes that portion of the City of Hartford in Dodge County and that portion of the Village of Newburg in Ozaukee County.

Source: Local government comprehensive plans and SEWRPC.

Table 149

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

Job/Housing Balance	Sub-areas/County					
	Sub-area 12	Sub-areas 13-16	Sub-area 17	Sub-area 18	Sub-area 19	Milwaukee County ^a
Lower-Wage/Cost						
Jobs.....	21,559	100,005	69,703	8,639	44,243	244,149
Percent of Total Jobs.....	37.4	27.8	40.9	22.2	27.6	31.0
Housing Units.....	17,256	236,045	53,051	16,912	14,497	337,761
Average Number of Workers Per Household.....	1.22	1.18	1.18	1.17	1.44	1.20
Housing Capacity.....	21,052	278,533	62,600	19,787	20,876	405,313
Percent of Total Housing Capacity.....	47.6	90.9	61.2	72.6	34.6	75.4
Difference (percentage points)	10.2	63.1	20.3	50.4	7.0	44.4
Moderate-Wage/Cost						
Jobs.....	27,093	189,218	77,032	27,746	96,500	417,589
Percent of Total Jobs.....	47.0	52.6	45.2	71.3	60.2	53.1
Housing Units.....	8,598	19,555	22,005	6,323	8,544	65,025
Average Number of Workers Per Household.....	1.22	1.18	1.18	1.17	1.44	1.20
Housing Capacity.....	10,490	23,075	25,966	7,398	12,303	78,030
Percent of Total Housing Capacity.....	23.7	7.5	25.3	27.1	20.3	14.5
Difference (percentage points)	-23.3	-45.1	-19.9	-44.2	-39.9	-38.6
Higher-Wage/Cost						
Jobs.....	8,993	70,507	23,689	2,529	19,557	125,275
Percent of Total Jobs.....	15.6	19.6	13.9	6.5	12.2	15.9
Housing Units.....	10,419	4,107	11,668	59	18,918	45,171
Average Number of Workers Per Household.....	1.22	1.18	1.18	1.17	1.44	1.20
Housing Capacity.....	12,711	4,846	13,768	69	27,242	54,205
Percent of Total Housing Capacity.....	28.7	1.6	13.5	0.3	45.1	10.1
Difference (percentage points)	13.1	-18.0	-0.4	-6.2	32.9	-5.8
Projected Imbalance Type(s)	Moderate-cost	Moderate- ^b and higher- cost	Moderate- cost ^b	Moderate- cost ^b	Moderate-cost	Moderate-cost

NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table 143.

Land use plan categories included in each housing cost type are provided in Table 146.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

Only those communities with sanitary sewer service were included in the projected job/housing balance analysis. A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewerage communities. One or more of the communities in sub-areas comprised of multiple sewerage communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

^aIncludes the portion of the Village of Bayside in Ozaukee County.

^bAlthough Sub-areas 13-16, 17, and 18 have a moderate-cost imbalance, these sub-areas have enough lower-cost housing to accommodate both lower-wage and moderate-wage workers.

Source: Local government comprehensive plans and SEWRPC.

Table 150

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

Job/Housing Balance	Sub-areas/County									
	Sub-area 20	Sub-area 21	Sub-area 22	Sub-area 23	Sub-area 24	Sub-area 25 ^b	Sub-area 26	Sub-area 27	Sub-area 28	Waukesha County ^a
Lower-Wage/Cost										
Jobs	15,261	23,395	12,346	9,534	2,266	18,759	30,112	16,958	1,200	129,498
Percent of Total Jobs	25.4	37.5	31.7	31.8	21.4	34.4	27.6	40.1	20.2	31.4
Housing Units.....	5,181	3,696	3,748	1,350	1,330	6,736	19,356	1,900	255	43,552
Average Number of Workers Per Household	1.30	1.30	1.41	1.49	1.53	1.41	1.33	1.63	1.58	1.40
Housing Capacity	6,735	4,805	5,285	2,012	2,035	9,498	25,743	3,097	403	60,973
Percent of Total Housing Capacity	19.9	10.0	15.4	8.4	17.0	21.0	27.7	18.9	10.1	19.3
Difference (percentage points)	-5.5	-27.5	-16.3	-23.4	-4.4	-13.4	0.1	-21.2	-10.1	-12.1
Moderate-Wage/Cost										
Jobs	36,470	22,334	21,810	18,018	7,836	30,755	63,389	22,033	4,472	226,572
Percent of Total Jobs	60.7	35.8	56.0	60.1	74.0	56.4	58.1	52.1	75.3	54.9
Housing Units.....	2,298	1,368	4,459	2,543	2,455	6,085	16,030	2,479	328	38,045
Average Number of Workers Per Household	1.30	1.30	1.41	1.49	1.53	1.41	1.33	1.63	1.58	1.40
Housing Capacity	2,987	1,778	6,287	3,789	3,756	8,580	21,320	4,041	518	53,263
Percent of Total Housing Capacity	8.9	3.7	18.3	15.9	31.3	19.0	23.0	24.6	13.0	16.8
Difference (percentage points)	-51.8	-32.1	-37.7	-44.2	-42.7	-37.4	-35.1	-27.5	-62.3	-38.1
Higher-Wage/Cost										
Jobs	8,351	16,657	4,791	2,428	487	5,017	15,602	3,299	267	56,810
Percent of Total Jobs	13.9	26.7	12.3	8.1	4.6	9.2	14.3	7.8	4.5	13.7
Housing Units.....	18,527	32,001	16,175	12,130	4,048	19,255	34,457	5,697	1,937	144,227
Average Number of Workers Per Household	1.30	1.30	1.41	1.49	1.53	1.41	1.33	1.63	1.58	1.40
Housing Capacity	24,085	41,601	22,807	18,074	6,193	27,150	45,828	9,286	3,060	201,918
Percent of Total Housing Capacity	71.2	86.3	66.3	75.7	51.7	60.0	49.3	56.5	76.9	63.9
Difference (percentage points)	57.3	59.6	54.0	67.6	47.1	50.8	35.0	48.7	72.4	50.2
Projected Imbalance Type(s)	Moderate-cost	Lower- and Moderate-cost	Lower- and Moderate-cost	Lower- and Moderate-cost	Moderate-cost	Lower- and Moderate-cost	Moderate-cost	Lower- and Moderate-cost	Lower- and Moderate-cost	Lower- and Moderate-cost

NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table 143.

Land use plan categories included in each housing cost type are provided in Table 146.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

Only those communities with sanitary sewer service were included in the projected job/housing balance analysis. A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewered communities. One or more of the communities in sub-areas comprised of multiple sewered communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

^aIncludes that portion of the Village of Lac La Belle in Jefferson County and that portion of the Village of Mukwonago in Walworth County.

^bAreas designated as "Urban Reserve" in the City of Oconomowoc Comprehensive Plan were not included in the job/housing balance analysis.

Source: Local government comprehensive plans and SEWRPC.

Table 151

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

Job/Housing Balance	Sub-areas/County				
	Sub-area 29	Sub-area 30	Sub-area 31	Sub-area 32	Racine County ^a
Lower-Wage/Cost					
Jobs	34,890	8,786	8,095	5,217	56,988
Percent of Total Jobs	34.6	31.0	21.2	27.5	30.6
Housing Units.....	8,786	26,730	2,611	2,222	40,349
Average Number of Workers Per Household	1.26	1.12	1.43	1.47	1.25
Housing Capacity	11,070	29,938	3,734	3,266	50,436
Percent of Total Housing Capacity.....	21.4	77.8	23.2	39.3	43.7
Difference (percentage points)	-13.2	46.8	2.0	11.8	13.1
Moderate-Wage/Cost					
Jobs	34,890	13,491	26,193	9,541	84,115
Percent of Total Jobs	34.6	47.6	68.6	50.3	45.1
Housing Units.....	13,022	7,436	2,206	2,490	25,154
Average Number of Workers Per Household	1.26	1.12	1.43	1.47	1.25
Housing Capacity	16,408	8,328	3,155	3,660	31,443
Percent of Total Housing Capacity.....	31.7	21.6	19.6	44.1	27.3
Difference (percentage points)	-2.9	-26.0	-49.0	-6.2	-17.8
Higher-Wage/Cost					
Jobs	31,059	6,065	3,895	4,211	45,230
Percent of Total Jobs	30.8	21.4	10.2	22.2	24.3
Housing Units.....	19,224	210	6,443	941	26,818
Average Number of Workers Per Household	1.26	1.12	1.43	1.47	1.25
Housing Capacity	24,222	235	9,213	1,383	33,523
Percent of Total Housing Capacity.....	46.9	0.6	57.2	16.6	29.0
Difference (percentage points)	16.1	-20.8	47.0	-5.6	4.7
Projected Imbalance Type(s)	Lower-cost	Moderate- ^b and higher-cost	Moderate-cost	- -	Moderate-cost

NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table 143.

Land use plan categories included in each housing cost type are provided in Table 146.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

Only those communities with sanitary sewer service were included in the projected job/housing balance analysis. A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewerage communities. One or more of the communities in sub-areas comprised of multiple sewerage communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

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

^bAlthough Sub-area 30 has a moderate-cost imbalance, it has enough lower-cost housing to accommodate both lower-wage and moderate-wage workers.

Source: Local government comprehensive plans and SEWRPC.

Table 152

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

Job/Housing Balance	Sub-areas/County			
	Sub-area 33	Sub-area 34	Sub-area 35	Kenosha County ^a
Lower-Wage/Cost				
Jobs	69,020	26,216	19,692	114,928
Percent of Total Jobs	37.6	37.7	37.1	37.5
Housing Units.....	5,323	28,723	2,691	36,737
Average Number of Workers Per Household	1.27	1.25	1.37	1.28
Housing Capacity	6,760	35,904	3,687	47,023
Percent of Total Housing Capacity.....	30.4	65.3	11.9	43.7
Difference (percentage points)	-7.2	27.6	-25.2	6.2
Moderate-Wage/Cost				
Jobs	31,940	31,292	19,638	82,870
Percent of Total Jobs	17.4	45.0	37.0	27.0
Housing Units.....	3,137	14,031	12,265	29,433
Average Number of Workers Per Household	1.27	1.25	1.37	1.28
Housing Capacity	3,984	17,539	16,803	37,674
Percent of Total Housing Capacity.....	17.9	31.9	54.5	35.0
Difference (percentage points)	0.5	-13.1	17.5	8.0
Higher-Wage/Cost				
Jobs	82,604	12,030	13,747	108,381
Percent of Total Jobs	45.0	17.3	25.9	35.4
Housing Units.....	9,051	1,252	7,582	17,885
Average Number of Workers Per Household	1.27	1.25	1.37	1.28
Housing Capacity	11,495	1,565	10,387	22,893
Percent of Total Housing Capacity.....	51.7	2.8	33.6	21.3
Difference (percentage points)	6.7	-14.5	7.7	-14.1
Projected Imbalance Type(s)	- -	Moderate- ^b and higher-cost	Lower-cost	Higher-cost

NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table 143.

Land use plan categories included in each housing cost type are provided in Table 146.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

Only those communities with sanitary sewer service were included in the projected job/housing balance analysis. A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewer communities. One or more of the communities in sub-areas comprised of multiple sewer communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

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

^bAlthough Sub-area 34 has a moderate-cost imbalance, it has enough lower-cost housing to accommodate both lower-wage and moderate-wage workers.

Source: Local government comprehensive plans and SEWRPC.

Table 153

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

Job/Housing Balance	Sub-areas/County				
	Sub-area 36 ^a	Sub-area 37 ^b	Sub-area 38 ^c	Sub-area 39	Walworth County ^{b,c}
Lower-Wage/Cost					
Jobs	5,936	6,253	40,614	5,576	58,379
Percent of Total Jobs	33.1	23.0	42.6	42.2	38.0
Housing Units.....	1,033	5,917	12,828	1,552	21,330
Average Number of Workers Per Household	1.54	1.48	1.31	1.27	1.36
Housing Capacity	1,591	8,757	16,805	1,971	29,009
Percent of Total Housing Capacity	21.5	44.8	26.0	14.7	27.4
Difference (percentage points)	-11.6	21.8	-16.6	-27.5	-10.6
Moderate-Wage/Cost					
Jobs	6,582	13,758	34,322	4,004	58,666
Percent of Total Jobs	36.7	50.6	36.0	30.3	38.2
Housing Units.....	2,101	7,268	26,321	3,200	38,890
Average Number of Workers Per Household	1.54	1.48	1.31	1.27	1.36
Housing Capacity	3,236	10,757	34,481	4,064	52,890
Percent of Total Housing Capacity	43.7	55.0	53.3	30.3	49.9
Difference (percentage points)	7.0	4.4	17.3	0.0	11.7
Higher-Wage/Cost					
Jobs	5,416	7,178	20,402	3,634	36,630
Percent of Total Jobs	30.2	26.4	21.4	27.5	23.8
Housing Units.....	1,672	24	10,196	5,813	17,705
Average Number of Workers Per Household	1.54	1.48	1.31	1.27	1.36
Housing Capacity	2,575	36	13,357	7,383	24,079
Percent of Total Housing Capacity	34.8	0.2	20.7	55.0	22.7
Difference (percentage points)	4.6	-26.2	-0.7	27.5	-1.1
Projected Imbalance Type(s)	Lower-cost	Higher-cost	Lower-cost	Lower-cost	Lower-cost

NOTES:

Lower-wage jobs include those with a 2009 average annual wage of 80 percent or below the 2009 average annual wage for all jobs in the County in which the sub-area is located. Moderate-wage jobs include those with a 2009 average annual wage between 80 and 135 percent of the 2009 average annual wage for all jobs in the County in which the sub-area is located. Higher-wage jobs include those with a 2009 average annual wage of 135 percent or more of the 2009 average annual wage for all jobs in the County in which the sub-area is located. The wage thresholds by County are shown on Table 143.

Land use plan categories included in each housing cost type are provided in Table 146.

A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage employment than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage employment than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage employment than higher-cost housing. A sub-area has an imbalance if there is a housing to job deficit of 10 or more percentage points.

Only those communities with sanitary sewer service were included in the projected job/housing balance analysis. A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewerage communities. One or more of the communities in sub-areas comprised of multiple sewerage communities may have a balance between jobs and housing; although at least one community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

^aThat portion of the Village of Mukwonago located in Walworth County is included on the Waukesha County table (Table 150).

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

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

Source: Local government comprehensive plans and SEWRPC.

housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.

Recommended Regional Land Use Plan: 2035

The regional land use plan, which is described in greater detail in Chapter III, sets forth the fundamental concepts recommended to guide the development of the Region and serves as a foundation for the regional housing plan and other plans prepared by SEWRPC. Implementation of the regional land use and housing plans depend, in part, on the actions of local governments. Comprehensive planning and zoning actions are two of the primary activities undertaken by local governments that impact implementation of the regional land use and housing plans. The regional land use plan includes a number of recommendations that relate directly to the required local comprehensive plan elements, including the land use element and the housing element. The State comprehensive planning law does not mandate consistency between local comprehensive plans and the regional land use plan;¹⁸ however, a relatively compact and efficient overall development pattern for the Region may be achieved if local governments integrate the regional land use plan into local comprehensive plans. The regional land use plan for 2035 is set forth on Map 2 in Chapter III.

The regional land use plan allocates future increments in population, households, employment, and attendant increments in urban land to planned urban service areas, with the amount of incremental population, households, and employment controlled to projection levels. The allocations were made, insofar as practicable, in a manner that is consistent with a set of general and specific land use development objectives, which are set forth in Chapter II of this report. The regional land use plan accommodates new urban development within existing urban service areas as infill development and through redevelopment, as appropriate. Beyond this, additional urban development required to meet projected needs was accommodated on lands proximate to existing urban service areas where basic urban services and facilities can be readily provided, which would result in the orderly expansion of existing urban service areas. The urban service areas and proximate lands correspond to the proposed sewer service areas for 2035 set forth in the regional land use plan.

Local government planned urban land uses are generally consistent with the proposed sanitary sewer service areas set forth in the regional land use plan. Exceptions where the areas planned for urban development is significantly larger than the corresponding sewer service area proposed by the regional land use plan include:

- Kenosha County: Village of Twin Lakes
- Milwaukee County: None
- Ozaukee County: Village of Fredonia
- Racine County: Town of Raymond
- Walworth County: City of Elkhorn, Village of Darien, Town of Bloomfield
- Washington County: Village of Slinger, Town of Addison
- Waukesha County: None.

The total number of jobs that can be accommodated based on local comprehensive plans is significantly greater than the number based on the regional land use plan in most sub-areas of the Region. This is particularly true of sub-areas outside the Region's central cities because there is developable land and communities often designate

¹⁸*Under the State comprehensive planning law (Section 66.1001 of the Wisconsin Statutes) local comprehensive plans must incorporate regional transportation plans. This is the only consistency requirement between local comprehensive plans and regional plans specified in the State comprehensive planning law.*

more land for commercial and industrial development than will be needed by the plan design year in order to preserve the most desirable areas for such uses from incompatible development. The sub-areas with communities that have planned urban land uses significantly beyond the boundaries of proposed sewer service areas have planned to accommodate more than twice as much potential employment as is envisioned by the regional land use plan. Each of these sub-areas also has a projected lower-cost or moderate-cost job/housing imbalance. It is particularly important that communities re-evaluate the balance between jobs and housing as local comprehensive plans are updated.

Recommended Employment-Housing-Transit Connections: 2035

The year 2035 regional transportation system plan, which is described in greater detail in Chapter III, was designed to serve, and be consistent with, the year 2035 regional land use plan. Future needs for public transit considered in the regional transportation planning process were derived from the projected travel based on the regional land use plan. The public transit element of the 2035 regional transportation system plan envisions significant improvement and expansion of public transit that would improve linkages between affordable housing and the employment centers as envisioned by the regional land use plan.

Map 101 shows a comparison of the recommended transit element and major employment centers. Almost all major employment centers would be accessible by either local transit or rapid or express transit under the recommended transit element of the year 2035 regional transportation plan. The exceptions are major employment centers in Sub-areas 32 (Burlington) and 38 (Delevan/Elkhorn/Lake Geneva). Table 154 shows that reverse commute service hours and frequency would also increase significantly over the year 2010 levels. Most notably, rapid transit service would have increased reverse commute service hours and attractive service frequency, which would increase transit options for workers commuting from Milwaukee County to sub-areas outside of the County where reverse commute rapid transit options are currently limited and there is a major employment center and a projected lower-cost or moderate-cost job/housing imbalance. These sub-areas include 6 (West Bend), 10 (Germantown), 20 (Menomonee Falls/Butler/Lannon), 22 (New Berlin), 25 (Northwest Waukesha County), and 27 (Southern Waukesha County). In addition, express transit service would be added in Milwaukee, Racine, and Kenosha, increasing the speed with which transit riders could reach employment in these areas.

As previously stated, the recommended public transit service levels for 2035 represent more than a doubling over those of 2010. Implementation of this recommended expansion would be dependent on the continued commitment of the State to be a partner in the maintenance, improvement and expansion, and attendant funding of public transit. The State has historically funded 40 to 45 percent of transit operating cost, and has increased funding to address inflation in the cost of providing public transit as well as providing for transit improvement and expansion. In contrast, the 2011-2013 State budget includes a 10 percent reduction in State funding for operating public transit systems. Potential service reductions could range between 6 and 12 percent and potential fare increases could range between 29 and 60 percent for the Region's bus systems to offset the reduced State transit assistance. This is a significant reduction in service given the 4 percent reduction in transit service that occurred between 2006 and 2010 and the 17 percent reduction in service that occurred between 2000 and 2006. Increases in local or Federal funding could potentially offset the reductions in State funding and the projected service reductions and fare increases.

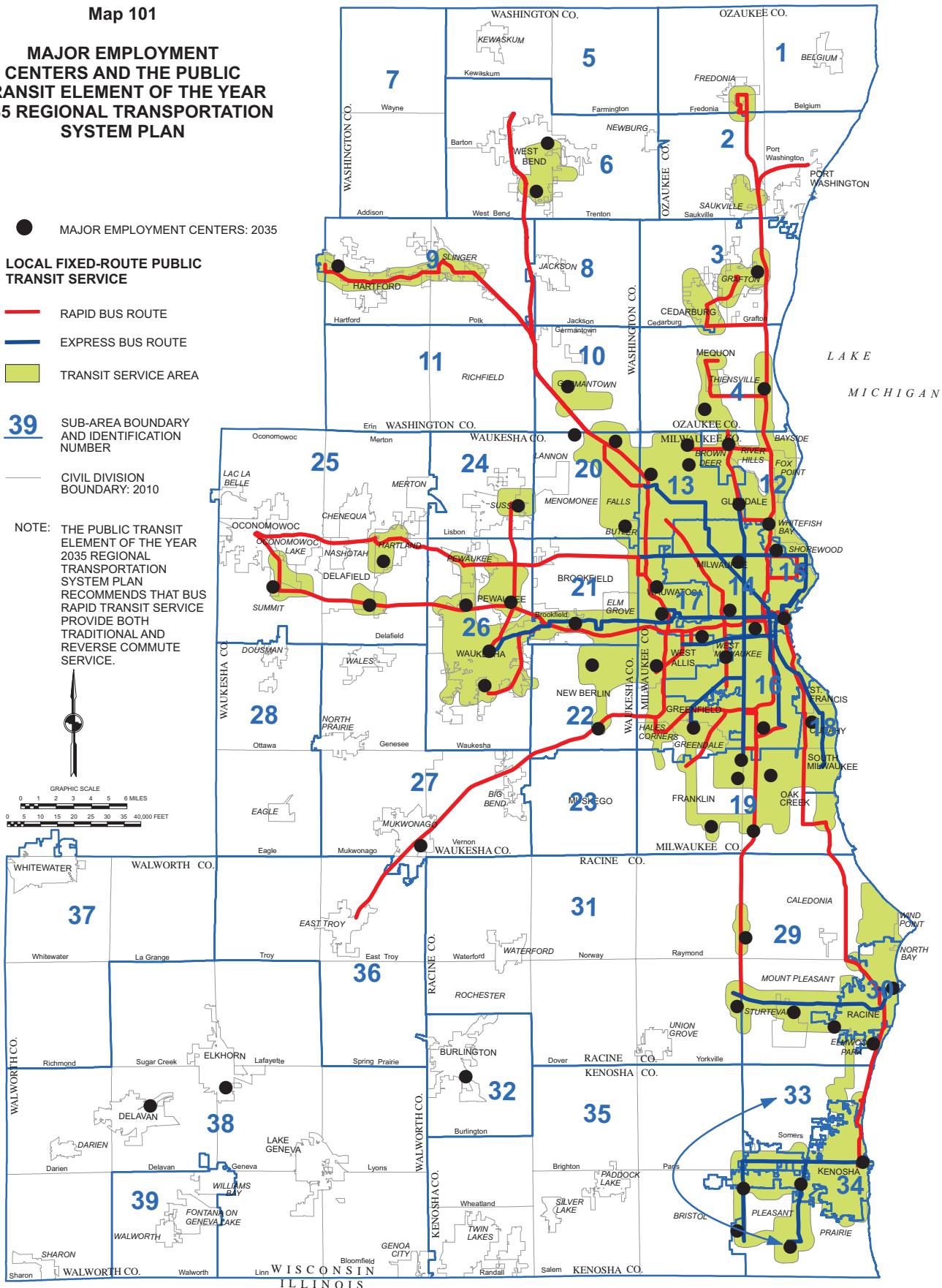
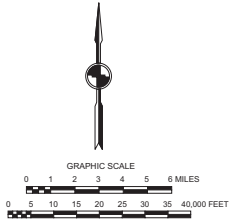
Implementation of the recommended expansion of public transit in the Region would also be dependent on attaining dedicated local funding for public transit. In the absence of dedicated local funding, which would likely require State legislation, a continued decline in transit may be expected to occur. The local share of funding for public transit in the Region is provided through County or municipal budgets, and represents about 15 percent of the total operating costs and 20 percent of the total costs of public transit. Thus, the local share of funding public transit is largely provided by property taxes, and public transit must annually compete with mandated services and projects. Counties and municipalities have found it increasingly difficult to provide funding to address transit needs and respond to shortfalls in Federal and State funding due to the constraints in property tax based funding. Most public transit systems around the Country have dedicated local funding, typically a sales tax of 0.25 to 1.0 percent, and are not nearly as dependent on Federal and State funding. A sales tax provides funding that should increase with inflation and area growth, thereby addressing funding needs attendant to inflation in the costs of providing public transit and transit system expansion.

Map 101

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

- MAJOR EMPLOYMENT CENTERS: 2035
- LOCAL FIXED-ROUTE PUBLIC
TRANSIT SERVICE**
 - RAPID BUS ROUTE
 - EXPRESS BUS ROUTE
 - TRANSIT SERVICE AREA
- 39** SUB-AREA BOUNDARY
AND IDENTIFICATION
NUMBER
- CIVIL DIVISION
BOUNDARY: 2010

NOTE: THE PUBLIC TRANSIT
ELEMENT OF THE YEAR
2035 REGIONAL
TRANSPORTATION
SYSTEM PLAN
RECOMMENDS THAT BUS
RAPID TRANSIT SERVICE
PROVIDE BOTH
TRADITIONAL AND
REVERSE COMMUTE
SERVICE.



Source: SEWRPC.

Table 154

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

Service Type	Recommended Plan	
	Service Hours	Service Headways
Rapid Transit Service Milwaukee County	<u>Daily</u> 6:00 a.m.-10:00 p.m. (both directions)	10-30 minutes weekday peak period 30-60 minutes off-peak period and weekends
Waukesha County Waukesha	<u>Daily</u> 6:00 a.m.-10:00 p.m. (both directions)	20-30 minutes weekday peak periods
Oconomowoc, Mukwonago, Menomonee Falls Washington County	<u>Daily</u> 6:00 a.m.-10:00 p.m. (both directions)	60 minutes off-peak period and weekends
Ozaukee County	<u>Daily</u> 6:00 a.m.-10:00 p.m. (both directions)	20-30 minutes weekday peak periods 60 minutes off-peak period and weekends
Kenosha-Racine-Milwaukee County	<u>Daily</u> 6:00 a.m.-10:00 p.m. (both directions)	20-30 minutes weekday peak periods 60 minutes off-peak period and weekends
Express Transit Service	<u>Weekdays</u> 5:00 a.m.-1:00 a.m. <u>Weekends</u> 5:00 a.m.-1:00 a.m.	5-15 minutes peak periods 10-20 minutes off-peak periods 10-20 minutes
Local Transit Service Central Milwaukee County	<u>Weekdays</u> 5:00 a.m.-1:00 a.m.	5-10 minutes peak periods 10-15 minutes midday 10-20 minutes evening
Outlying Milwaukee County	<u>Weekends</u> 5:00 a.m.-1:00 a.m. <u>Weekdays</u> 5:00 a.m.-1:00 a.m.	10-20 minutes 10-30 minutes peak periods 20-60 minutes off-peak periods
Kenosha Area	<u>Weekends</u> 5:00 a.m.-1:00 a.m. <u>Daily</u> 6:00 a.m.-10:00 p.m.	20-60 minutes <u>Weekdays</u> 15-30 minutes peak periods 30 minutes midday 60 minutes evening <u>Weekends</u> 30-60 minutes Saturday 60 minutes Sunday
Racine Area	<u>Daily</u> 6:00 a.m.-10:00 p.m.	<u>Weekdays</u> 15-30 minutes peak periods 30 minutes midday 60 minutes evening <u>Weekends</u> 30-60 minutes Saturday 60 minutes Sunday
Waukesha Area	<u>Daily</u> 6:00 a.m.-10:00 p.m.	<u>Weekdays</u> 20 minutes peak periods 30 minutes midday 60 minutes evening <u>Weekends</u> 30-60 minutes Saturday 30-60 minutes Sunday

Source: SEWRPC.

Potential Benefits of Implementing the Recommended Regional Transportation System Plan for Minority and Low Income Populations

The public transit recommendations of the 2035 regional transportation system plan would, in particular, serve minority and low-income populations in the Region. Data compiled in Appendix H of the regional transportation system plan report show that low-income households and a number of minority populations are particularly dependent on public transit because a significant portion of those populations have no private vehicle available for travel. Driver's license data indicate a similar conclusion. In 2000, only about 68 percent of African American households in Milwaukee County indicated they have a vehicle available for travel and an estimated 60 percent of African American adults indicated they had a driver's license. Only about 80 percent of Hispanic households in Milwaukee County indicated they had a vehicle available for travel and an estimated 50 percent of Hispanic adults indicated they had a driver's license. More recent data compiled in Chapter VII of this report from the 2005-2009 American Community Survey (ACS) are consistent with these findings. Sub-regional housing analysis areas in the Region with the highest concentrations of minority populations also have the highest percentage of households with no vehicle available; particularly the sub-areas that comprise the City of Milwaukee (see Table 131 in Chapter VII).

Map 101 shows that almost all of the major employment centers (and therefore the areas with the highest job densities) in the Region would be served by expanded public transit and improved reverse-commute service under the recommended regional transportation system plan. Thus, the transit element of the regional transportation system plan would connect minority and low-income populations in the Region with jobs. The transit recommendations are directed towards improving transit service in central Milwaukee County and those areas with concentrations of minority and low-income populations through:

- **Rapid Transit Service:** The existing rapid transit routes serving central Milwaukee County typically operate only during the peak periods in the peak direction with service frequencies ranging from 10 to 30 minutes. The public transit recommendations of the year 2035 regional transportation plan include rapid transit routes providing service in both directions during all periods of the day, which would provide better access for central Milwaukee County residents, including minority and low-income populations, to employment opportunities in the outlying communities of the Region.
- **Express Transit Service:** As of 2011, there was no express transit service provided in the Region. The recommended transit plan includes 17,000 revenue vehicle-hours of express transit service in the Milwaukee urbanized area operating in both directions during all periods of the day and evening with service frequencies of about 10 minutes during the peak periods, and about 20 to 30 minutes during weekday off-peak periods and on weekends. Thus, the recommended express transit would provide better access for central Milwaukee County residents, including minority and low-income populations, to employment opportunities within Milwaukee and Waukesha Counties.

PART 3: AFFORDABLE HOUSING AND ECONOMIC DEVELOPMENT

The job/housing balance discussion has been primarily concerned with ensuring that residents of the Region have access to employment opportunities through affordable housing and transit, and researchers in the housing field have noted that access to affordable housing is a concern shared by employers and commuters. A report prepared by the Harvard University Joint Center for Housing Studies titled, *Strengthening our Workforce and our Communities through Housing Solutions*,¹⁹ notes that these concerns can be attributed to two types of communities. The first are communities that may have attracted jobs, but may also have regulatory barriers or community opposition to the types of housing that tend to be more affordable, such as high-density and multi-family housing. The second are communities that may have experienced economic challenges and a stagnant or decreased share of an area's jobs or population. These community types are similar to the sub-regional housing

¹⁹The study can be viewed on the Harvard University Joint Center for Housing Studies website at www.jchs.harvard.edu.

analysis areas in the Region. The first type of sub-area tends to have a current or projected lower-cost or moderate-cost job/housing imbalance and the second type of sub-area may be experiencing economic challenges such as high unemployment, low median earnings, low household incomes, and/or high housing cost burdens.

Sub-area Housing Affordability and Employment

Researchers in the housing field have identified employer and commuter concerns regarding the cost of housing and time spent traveling to work. These concerns underscore the importance of having affordable housing in all sub-areas of the Region, particularly those sub-areas with major employers, and the importance of planning for future affordable housing, particularly in communities that are planning to support a significant amount of future employment.

The Urban Land Institute (ULI) released a survey of employers and commuters nationwide regarding the impact of long distances between housing and jobs on business operations and workers' quality of life in 2007. The ULI found that the survey results suggest a need for more housing that is affordable to low- and moderate-income workers located near jobs.

A ULI press release²⁰ notes the following as some of the survey highlights from employers and commuters:

- 55 percent of companies with 100 or more employees (large companies) reported a lack of affordable housing near their location
- 67 percent of large companies that reported a lack of affordable housing believe it is having a negative impact on retaining qualified entry- and mid-level employees
- 58 percent of large companies that reported a lack of affordable housing also reported having lost employees at least in part due to long commute times
- 69 percent of larger companies believe a long commute increases employee stress, 63 percent believe it triggers negative emotion among employees, 48 percent believe it causes increased absenteeism, and 46 percent believe it contributes to employee turnover
- 67 percent of commuters with annual household incomes of less than \$50,000 would be at least somewhat likely to move closer to work if more affordable housing were available
- 64 percent of commuters with annual household incomes of less than \$50,000 and 60 percent of commuters with annual household incomes of more than \$50,000 would be at least somewhat likely to make a lateral employment move in exchange for a shorter commute
- 76 percent of commuters 18 to 34 years of age would be at least somewhat likely to make a lateral employment move in exchange for a shorter commute and 76 percent in that age group would be at least somewhat likely to move closer to work if affordable housing were available
- 57 percent of all commuters would be at least somewhat likely to move closer to work if affordable housing were available
- 85 percent of respondents who commute more than 90 minutes daily said they would be at least somewhat likely to make a lateral job switch to cut commute time in half
- 47 percent of commuters who work in suburbs prefer to live closer to work even though it may mean higher housing prices and less disposable income and 53 percent of suburban workers prefer to live in an area with affordable housing opportunities and more disposable income even if it means a longer commute.

²⁰The press release is titled, *Lack of Affordable Housing Near Jobs: A Problem for Employers and Employees*. The press release can be viewed on the ULI website at www.uli.org.

A 2008 survey was conducted by the Waukesha County Chamber of Commerce regarding affordable housing needs of the business community in Waukesha County.²¹ Respondents to the survey included 29 Waukesha County businesses. When asked what community components are considered necessary for the successful recruitment and maintenance of a quality employee pool, 16 respondents referenced housing. Education was the only component to be referenced more often than housing. Of the 16 references to housing, 11 respondents used the descriptor “affordable” and two used the descriptor “housing choices.” Eight respondents referenced housing when asked what components could inhibit recruitment and maintenance of a quality employee. Four components, including high taxes, crime, education, and transportation, received more responses and 10 components received fewer responses. “Lack of rental housing,” “unaffordable housing,” and “high priced” were some of the descriptors used when housing was referenced.

The concerns identified in these surveys reflect the income and housing cost patterns of communities with current lower-cost and/or moderate-cost job/housing imbalances. Table 155 and Figure 31 show the monthly housing budget for workers in the four largest industry types in the Region and the monthly median cost of occupying homeowner (with a mortgage) and rental housing units in the Region’s sub-areas. The industry types include manufacturing, health care and social assistance, retail trade, and accommodation and food services. The monthly housing budgets are based on 30 percent of the average wage by industry type in each County.

Manufacturing jobs have the highest average annual wage of the four largest industry types at between \$44,507 in Walworth County to \$64,462 in Racine County. Median-cost rental housing is on average affordable to a household with a single income from a manufacturing job in each sub-area of the Region. Median-cost homeownership would be affordable in seven of the Region’s sub-areas. These sub-areas include 13-16 (City of Milwaukee), 18 (St. Francis/Cudahy/South Milwaukee), 29 (Caledonia/Mt. Pleasant/Sturtevant), and 30 (City of Racine). Many of the sub-areas that are not affordable for a household with a single income from a manufacturing job have a moderate-cost job/housing imbalance (about 69 percent).

Health care and social assistance jobs have the second highest average annual wage of the four largest industry types at between \$31,863 in Walworth County to \$44,971 in Waukesha County. Median cost rental housing is on average affordable to a household with a single income from a health care/social assistance job in almost all of the sub-areas in the Region. The only sub-areas that are not affordable include 21 (Brookfield), 33 (Somers/Pleasant Prairie) and 36 (northeastern Walworth County). Sub-areas 21 and 36 have a lower-cost imbalance and sub-area 33 does not. Median-cost homeownership is not affordable in any of the Region’s sub-areas for a household with a single income from a health care/social assistance job. The most affordable sub-areas in the Region are 13-16 (City of Milwaukee), 30 (Racine), 18 (St. Francis/Cudahy/South Milwaukee), 2 (Port Washington/Saukville), 1 (Belgium/Fredonia), 17 (western Milwaukee County), 6 (West Bend), and 26 (Waukesha/Pewaukee) when comparing health care/social assistance wages to homeownership costs. A household with a single income from a health care/social assistance job would have to spend more than 150 percent of its housing budget on housing costs in every other sub-area in the Region.

Retail trade jobs have the second lowest average annual wage of the four largest industry types at between \$21,048 in Racine County and \$23,650 in Milwaukee County. Neither the monthly median renter cost nor owner cost are affordable to households with a single income from a retail trade job. Nine of the Region’s sub-areas have median renter costs greater than 150 percent of the housing budget for a household with a single income from a retail job including sub-areas 33 and 35 (western Kenosha County); sub-area 4 (Mequon/Thiensville) in Ozaukee County; sub-area 31 (western Racine County); sub-area 36 in Walworth County; sub-area 10 in Washington County; and sub-areas 21 (Brookfield), 22 (New Berlin), and 23 (Muskego) in Waukesha County. Lower-cost imbalances are found in sub-areas in each County in the Region, particularly Walworth and Waukesha Counties. The percentage of housing budget spent on renter costs was highest in sub-area 21 (Brookfield/Elm Grove) (about 206 percent). All of the Region’s sub-areas have median owner costs above 220 percent of the housing budget for a household with a single income from a retail trade job and more than half of the Region’s sub-areas have owner costs above 300 percent.

²¹The survey is included in a report that documents a recommended housing mix policy for consideration by the City of Waukesha Common Council. The report is titled, Ad Hoc Housing Mix Committee Report, March 2009.

Table 155

**HOUSING BUDGET AND COST COMPARISON FOR SELECTED
INDUSTRY TYPES IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2009**

Sub-area/County ^b	Employment Type ^a								
	Manufacturing			Health Care and Social Assistance			Retail Trade		
	Housing Budget ^c	Percent of Owner Cost ^d	Percent of Renter Cost ^e	Housing Budget ^c	Percent of Owner Cost ^d	Percent of Renter Cost ^e	Housing Budget ^c	Percent of Owner Cost ^d	Percent of Renter Cost ^e
1	\$1,256	125.9	56.6	\$1,123	140.8	63.3	\$554	285.4	128.3
2	1,256	125.6	57.2	1,123	140.4	63.9	554	284.6	129.6
3	1,256	144.4	62.2	1,123	161.5	69.5	554	327.4	141.0
4	1,256	178.2	70.0	1,123	199.3	78.3	554	404.0	158.7
Ozaukee County	1,256	145.1	60.9	1,123	162.3	68.1	554	329.1	138.1
5	1,141	144.9	63.3	1,067	154.9	67.7	531	311.3	136.0
6	1,141	137.2	66.0	1,067	146.7	70.6	531	294.7	141.8
7	1,141	151.5	56.2	1,067	162.0	60.1	531	325.6	120.7
8	1,141	150.1	68.0	1,067	160.5	72.7	531	322.6	146.1
9	1,141	143.6	63.4	1,067	153.6	67.8	531	308.7	136.2
10	1,141	150.9	70.9	1,067	161.4	75.8	531	324.3	152.4
11	1,141	169.5	59.0	1,067	181.3	63.1	531	364.2	126.7
Washington County	1,141	145.8	65.8	1,067	156.0	70.4	531	313.4	141.4
12	1,402	138.6	61.3	1,059	183.5	81.2	591	328.8	145.5
13-16	1,402	93.8	51.4	1,059	124.2	68.1	591	222.5	122.0
17	1,402	110.8	54.9	1,059	146.6	72.7	591	262.8	130.3
18	1,402	98.9	48.9	1,059	131.0	64.8	591	234.7	116.1
19	1,402	123.0	61.6	1,059	162.8	81.5	591	291.7	146.0
Milwaukee County	1,402	102.8	52.7	1,059	136.1	69.8	591	243.8	125.0
20	1,375	128.3	62.5	1,124	156.9	76.5	586	301.0	146.8
21	1,375	141.1	87.9	1,124	172.6	107.5	586	331.1	206.1
22	1,375	129.9	70.2	1,124	158.9	85.9	586	304.8	164.7
23	1,375	136.4	69.8	1,124	166.8	85.4	586	320.0	163.8
24	1,375	135.6	62.7	1,124	165.8	76.7	586	318.1	147.1
25	1,375	147.0	60.4	1,124	179.8	73.8	586	344.9	141.6
26	1,375	121.8	57.9	1,124	149.0	70.8	586	285.8	135.8
27	1,375	129.2	57.7	1,124	158.1	70.6	586	303.2	135.5
28	1,375	129.7	63.8	1,124	158.6	78.0	586	304.3	149.7
Waukesha County	1,375	131.6	62.6	1,124	161.0	76.6	586	308.9	146.9
29	1,612	95.8	46.0	982	157.3	75.5	526	293.7	140.9
30	1,612	76.1	41.7	982	124.8	68.5	526	233.1	127.9
31	1,612	109.4	53.3	982	179.5	87.5	526	335.2	163.3
32	1,612	100.4	46.9	982	164.8	77.0	526	307.6	143.7
Racine County	1,612	90.1	43.7	982	147.9	71.8	526	276.0	134.0
33	1,336	130.7	69.5	913	191.2	101.8	550	317.5	168.9
34	1,336	109.5	57.2	913	160.2	83.7	550	266.0	138.9
35	1,336	124.7	62.9	913	182.5	92.1	550	302.9	152.9
Kenosha County	1,336	116.9	59.1	913	171.1	86.4	550	284.0	143.5
36	1,113	152.0	85.0	797	212.3	118.7	540	313.3	175.2
37 ^e	1,113	136.3	58.3	797	190.3	81.4	540	280.9	120.2
38	1,113	136.0	69.8	797	190.0	97.5	540	280.4	143.9
39	1,113	143.9	65.6	797	201.0	91.6	540	296.7	135.2
Walworth County	\$1,113	138.7	67.0	\$797	193.7	93.6	\$540	285.9	138.1

Table 155 (continued)

Sub-area/County ^b	Employment Type ^a			Median Monthly Housing Cost ^b		Potential 2010 Housing Imbalance Type ^f
	Accommodation and Food Service					
	Housing Budget ^c	Percent of Owner Cost ^d	Percent of Renter Cost ^e	Owner Cost	Rental Cost	
1	\$282	560.6	252.1	\$1,581	\$ 711	Lower- and moderate-cost
2	282	559.2	254.6	1,577	718	Moderate-cost
3	282	643.2	277.0	1,814	781	Moderate-cost
4	282	793.6	311.7	2,238	879	Moderate-cost
Ozaukee County	282	646.5	271.3	1,823	765	Moderate-cost
5	264	626.1	273.5	1,653	722	Lower- and moderate-cost
6	264	592.8	285.2	1,565	753	Moderate-cost
7	264	654.9	242.8	1,729	641	Moderate-cost
8	264	648.9	293.9	1,713	776	Moderate-cost
9	264	620.8	273.9	1,639	723	Moderate-cost
10	264	652.3	306.4	1,722	809	- -
11	264	732.6	254.9	1,934	673	Lower- and moderate-cost
Washington County	264	630.3	284.5	1,664	751	Moderate-cost
12	346	561.6	248.6	1,943	860	- -
13-16	346	380.1	208.4	1,315	721	Higher-cost
17	346	448.8	222.5	1,553	770	- -
18	346	400.9	198.3	1,387	686	Moderate-cost
19	346	498.3	249.4	1,724	863	Moderate-cost
Milwaukee County	346	416.5	213.6	1,441	739	Higher-cost
20	310	569.0	277.4	1,764	860	Moderate-cost
21	310	625.8	389.7	1,940	1,208	Lower- and moderate-cost
22	310	576.1	311.3	1,786	965	Moderate-cost
23	310	604.8	309.7	1,875	960	Lower- and moderate-cost
24	310	601.3	278.1	1,864	862	Moderate-cost
25	310	651.9	267.7	2,021	830	Lower- and moderate-cost
26	310	540.3	256.8	1,675	796	Moderate-cost
27	310	573.2	256.1	1,777	794	Lower- and moderate-cost
28	310	575.2	282.9	1,783	877	Lower- and moderate-cost
Waukesha County	310	583.9	277.7	1,810	861	Moderate-cost
29	296	522.0	250.3	1,545	741	Lower-cost
30	296	414.2	227.4	1,226	673	Higher-cost
31	296	595.6	290.2	1,763	859	Moderate-cost
32	296	546.6	255.4	1,618	756	- -
Racine County	296	490.5	238.2	1,452	705	- -
33	298	585.9	311.7	1,746	929	- -
34	298	490.9	256.4	1,463	764	Higher-cost
35	298	559.1	282.2	1,666	841	Lower-cost
Kenosha County	298	524.2	264.8	1,562	789	- -
36	361	468.7	262.0	1,692	946	Lower-cost
37 ^a	361	420.2	179.8	1,517	649	Moderate-cost
38	361	419.4	215.2	1,514	777	Lower-cost
39	361	443.8	202.2	1,602	730	Lower-cost
Walworth County	\$361	427.7	206.6	\$1,544	\$ 746	Lower-cost

^aAverage annual income from wages by employment type is based on 2009 data set forth on Table 139 in Chapter VII.

^bMonthly housing costs are median monthly owner costs for specified housing units with a mortgage and gross rent from the 2005-2009 American Community Survey (ACS).

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

^dMedian monthly owner costs for specified housing units with a mortgage as a percentage of housing budget. A percentage of 100.0 indicates that the housing budget (30 percent of income from wages) is equal to housing cost. A percentage over 100.0 indicates the housing cost is more than 30 percent of income from wages, and a percentage of less than 100.0 indicates the housing cost is less than 30 percent of income from wages.

^eMedian monthly gross rent as a percentage of housing budget. A percentage of 100.0 indicates that the housing budget (30 percent of income from wages) is equal to housing cost. A percentage over 100.0 indicates the housing cost is more than 30 percent of income from wages, and a percentage of less than 100.0 indicates the housing cost is less than 30 percent of income from wages.

^fA lower-cost job/housing imbalance is a sub-area with a high percentage of lower-wage employment compared to lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a high percentage of moderate-wage employment compared to moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a high percentage of higher-wage employment compared to higher-cost housing.

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

Figure 31

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

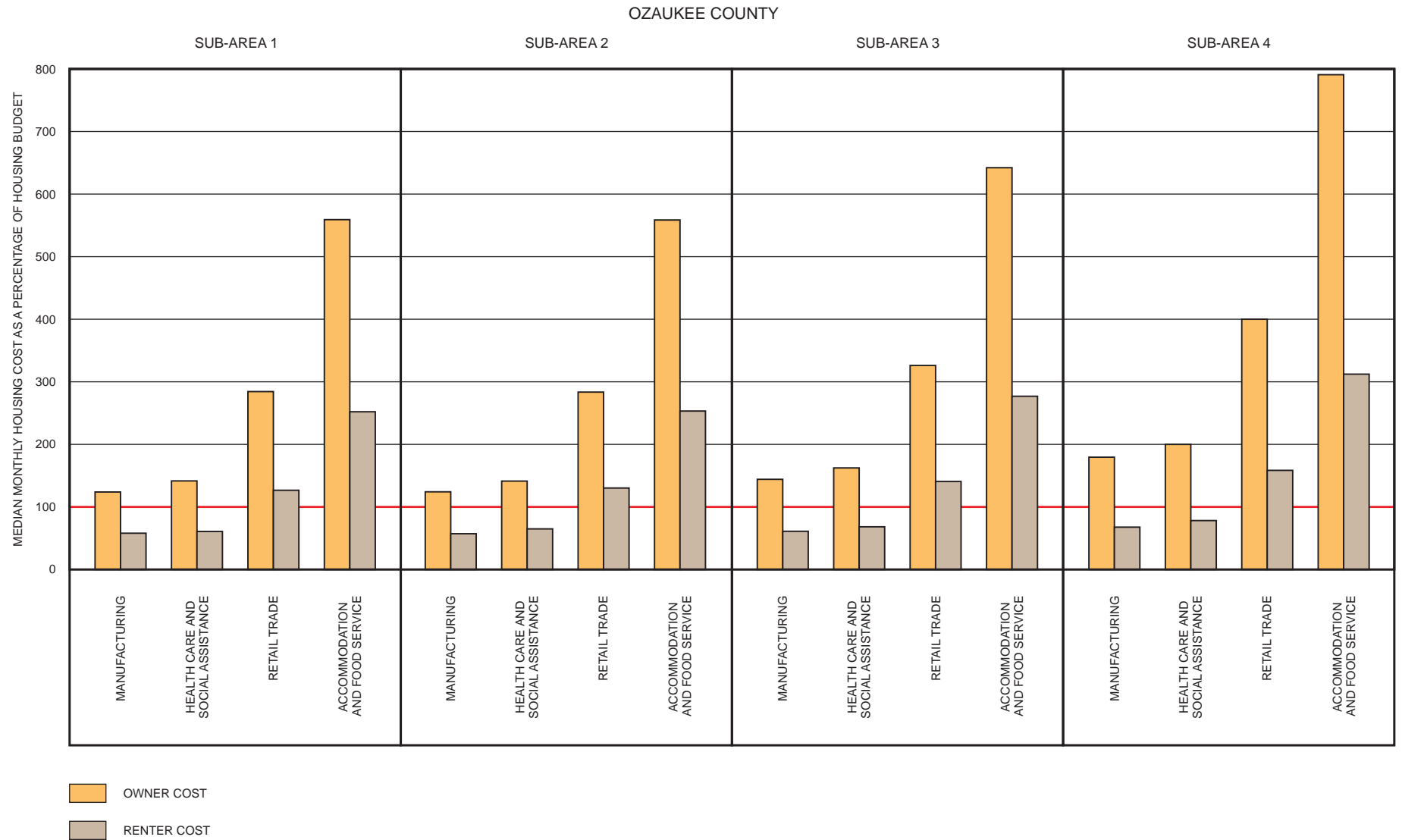


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN WAGE) FOR VARIOUS EMPLOYMENT CATEGORIES. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF THE MEDIAN WAGE, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS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

Figure 31 (continued)

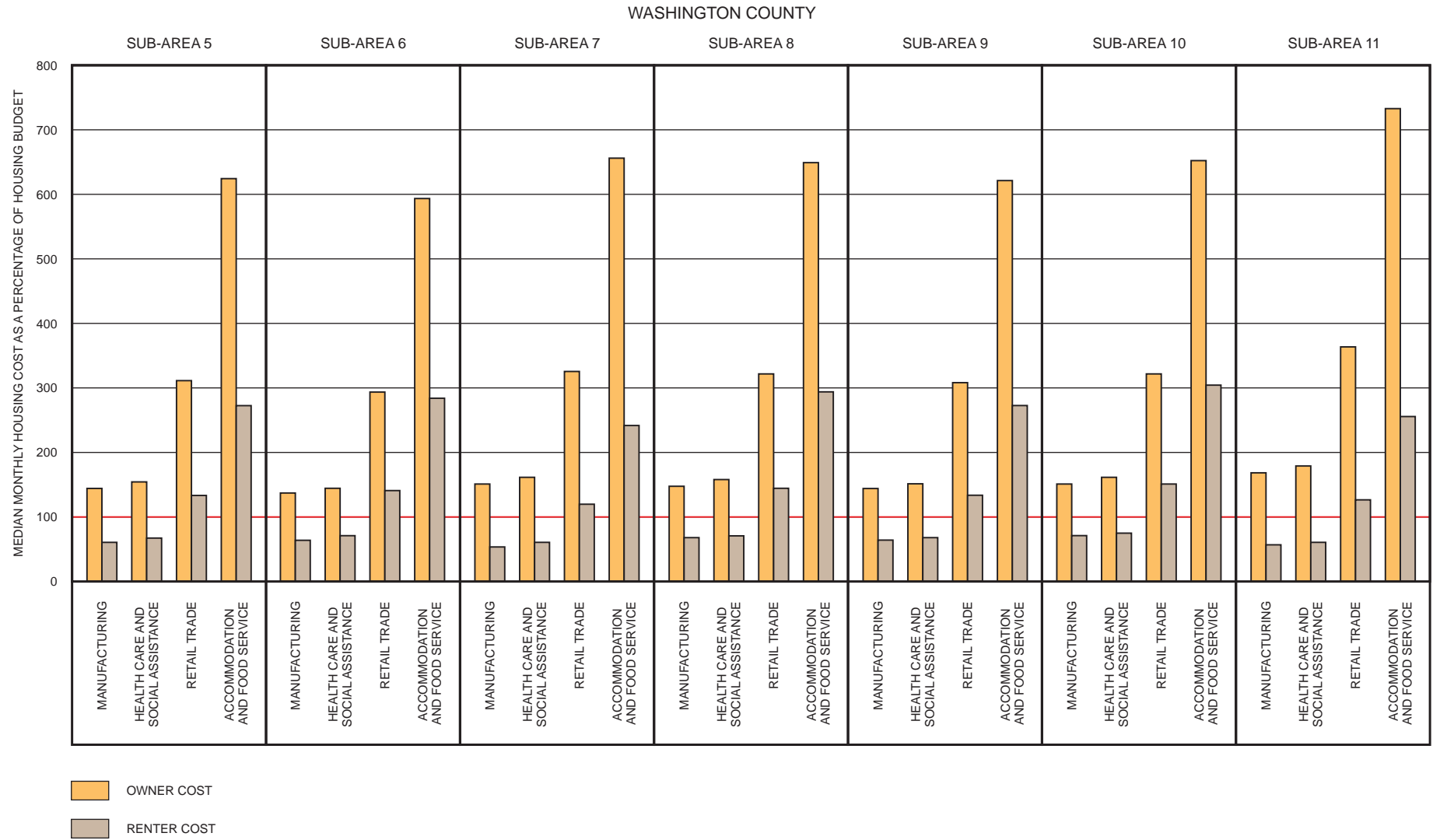


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN WAGE) FOR VARIOUS EMPLOYMENT CATEGORIES. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF THE MEDIAN WAGE, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS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

Figure 31 (continued)

MILWAUKEE COUNTY

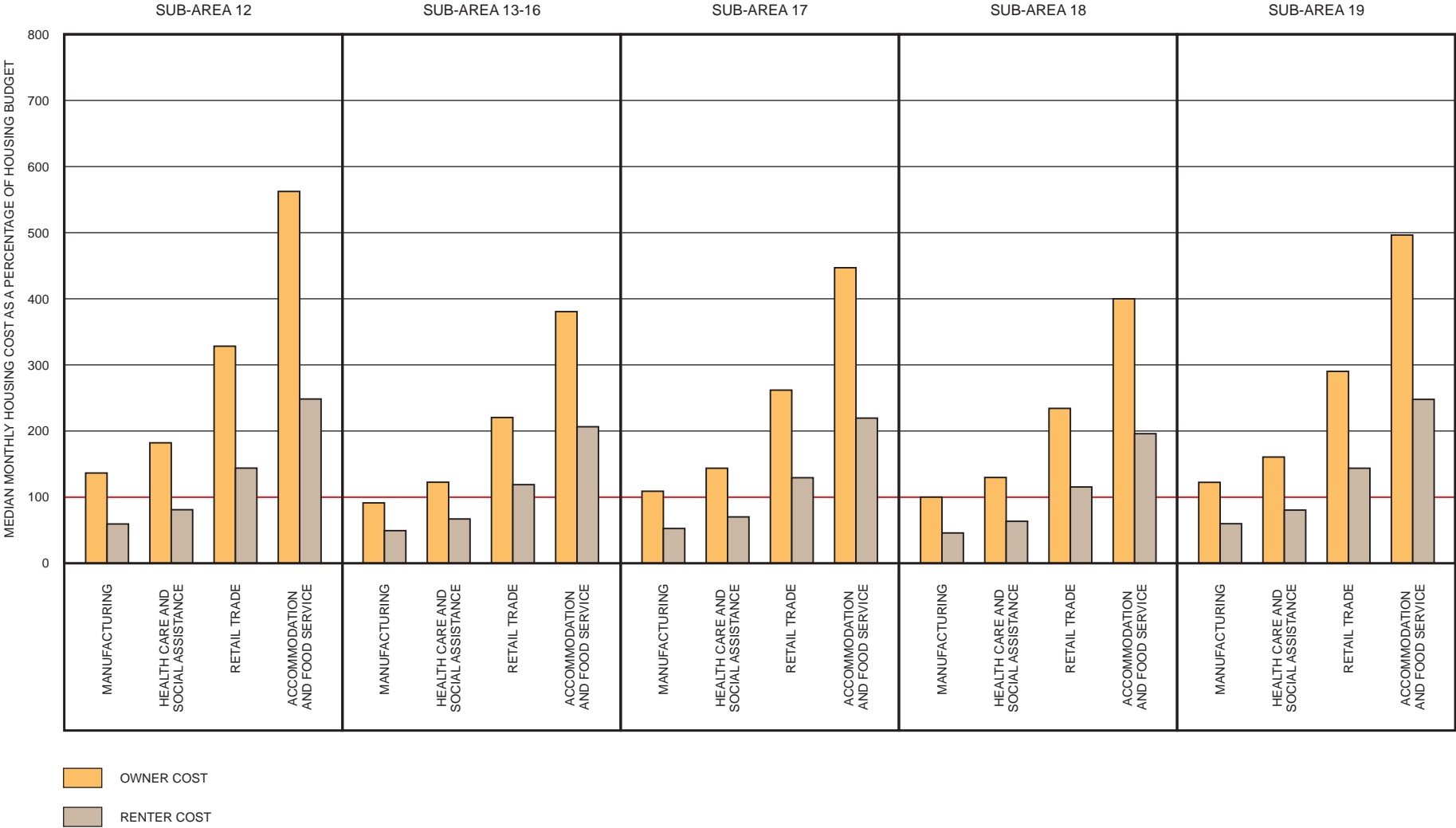


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Figure 31 (continued)

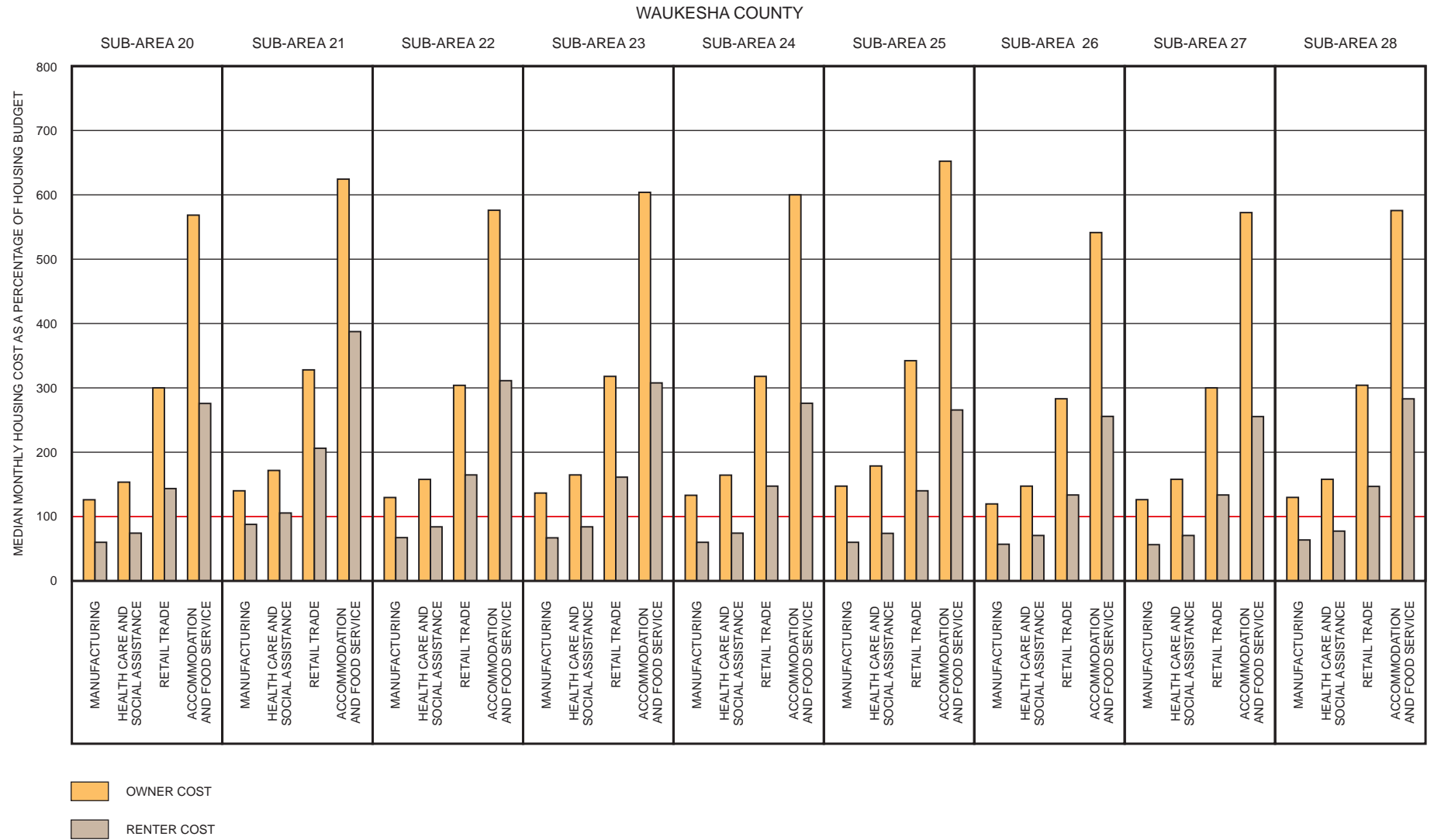


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Figure 31 (continued)

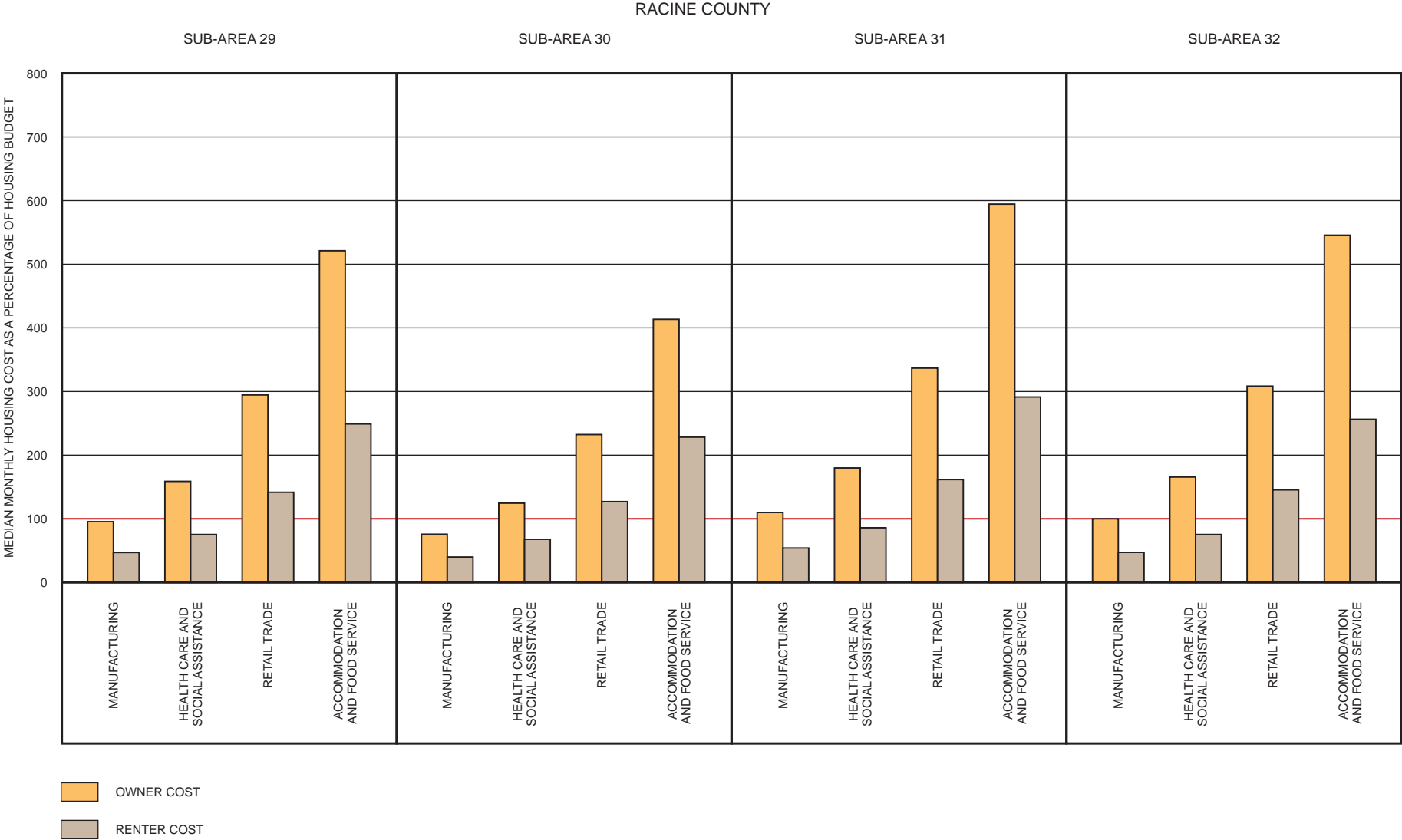


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN WAGE) FOR VARIOUS EMPLOYMENT CATEGORIES. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF THE MEDIAN WAGE, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS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

Figure 31 (continued)

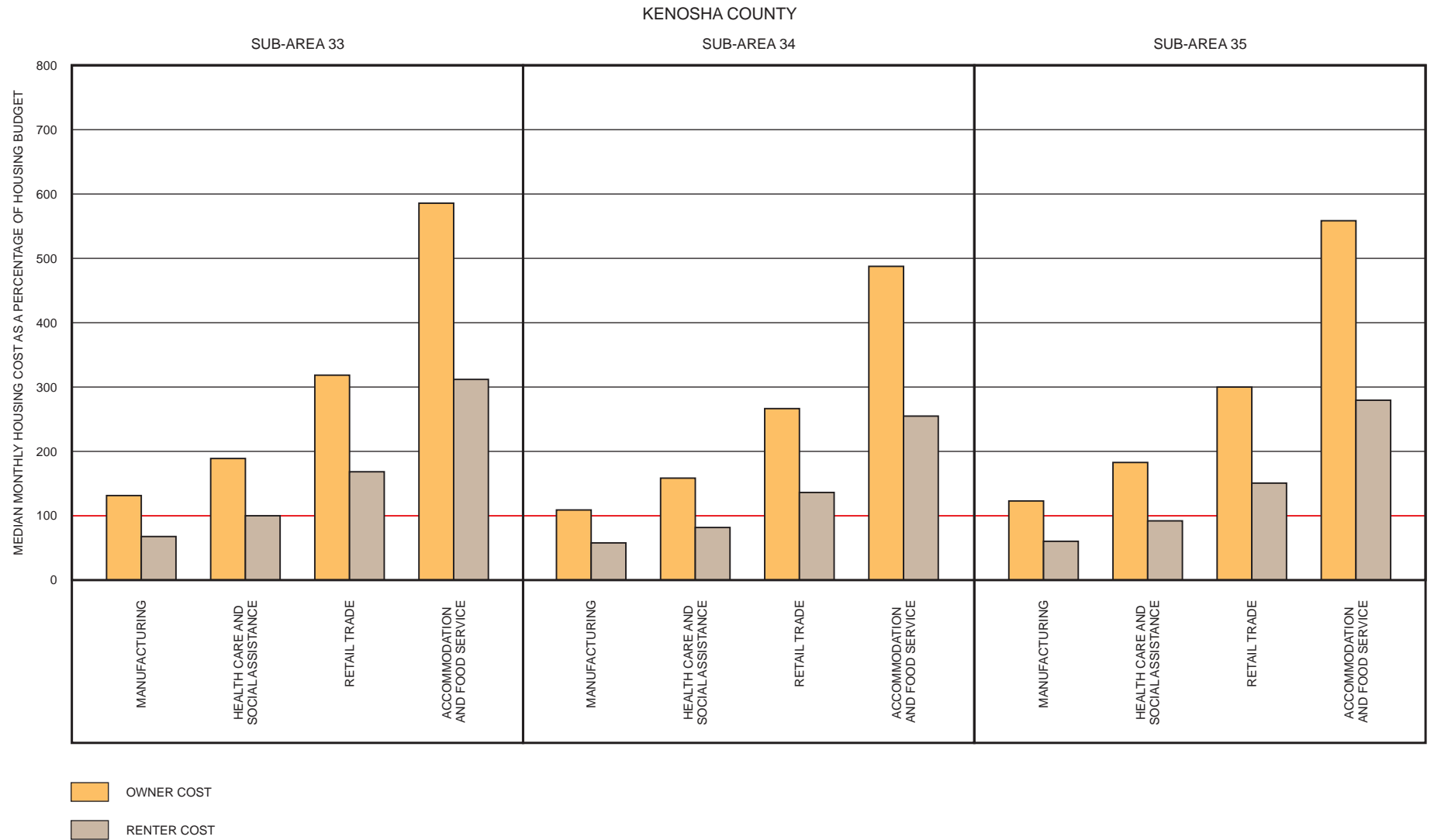
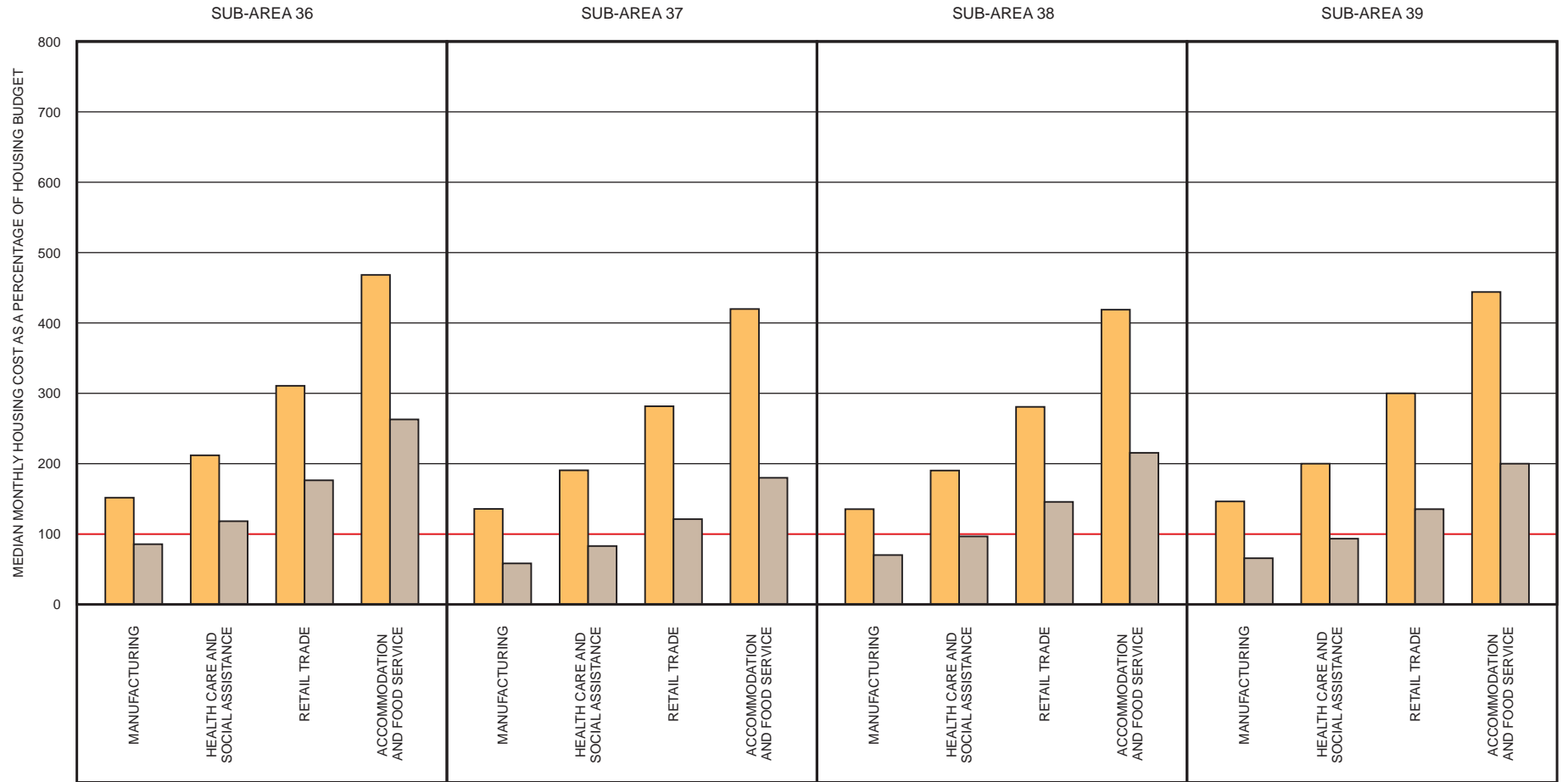


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN WAGE) FOR VARIOUS EMPLOYMENT CATEGORIES. A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF THE MEDIAN WAGE, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS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

Figure 31 (continued)

WALWORTH COUNTY



OWNER COST
RENTER COST

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

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

Accommodation and food service jobs have the lowest average annual wage of the four largest industry types (and lowest overall) at between \$10,578 in Washington County and \$14,436 in Walworth County. Neither the monthly median renter cost nor owner cost are affordable to households with a single income from an accommodation and food service job. All but two of the Region's sub-areas have median renter costs above 200 percent of the housing budget for a household with a single income from an accommodation and food service job and six sub-areas have a median renter cost above 300 percent. The six sub-areas include 4 (Mequon/Thiensville), 10 (Germantown), 21 (Brookfield/Elm Grove), 22 (New Berlin), 23 (Muskego), and 33 (Pleasant Prairie/Somers). Two of these sub-areas, 21 (Brookfield/Elm Grove) and 23 (Muskego) also have a lower-cost imbalance. All of the sub-areas in the Region outside the City of Milwaukee have median owner costs above 400 percent of the housing budget for a household with a single income from an accommodation and food services job and two sub-areas 4 (Mequon/Thiensville) and 11 (Erin/Richfield) have owner costs above 700 percent.

Many households have more than one income; however, the data set forth in Table 155 and Figure 31 show that housing affordability for the Region's workers should be a concern. Finding affordable housing in any of the Region's sub-areas may be difficult for lower-income workers, such as those with jobs in retail trade or accommodation and food service. In addition, finding affordable housing in sub-areas of the Region with a lower-cost and/or moderate-cost job/housing imbalance may be difficult even for workers with jobs in industries with moderate to higher wages, such as health/care social assistance and manufacturing jobs.

As documented in Part 2 of this Chapter, all of the sub-areas in the Region with an existing or envisioned major employment center and a current lower-cost or moderate-cost job/housing imbalance also have a projected lower-cost or moderate-cost imbalance, based on analyses of their comprehensive plans. Communities in these sub-areas have planned for areas that will support a significant number of jobs without a corresponding amount of areas at densities likely to accommodate affordable housing. It is recommended that these communities consider conducting a job/housing balance analysis as part of their comprehensive plan updates²² to correct a potential job/housing imbalance and encourage housing variety, including multi-family housing and smaller single-family homes on smaller lots.

Housing in these communities may be more expensive than that of other communities in the Region, so even multi-family developments that are market rate may not be affordable to persons employed in lower-wage jobs. Affordable housing strategies that could be used to provide subsidized housing, such as the Section 8 Housing Choice Voucher program and the Low Income Housing Tax Credit (LIHTC) Program, should be considered by these communities. Other strategies that may promote affordable housing in communities where housing is typically more expensive, such as housing trust funds, are discussed further in Chapters XI and XII.

Sub-area Housing Affordability and Resident Incomes

Some of the sub-areas of the Region with a large employment base and housing problems, such as a high housing cost burden, may also be experiencing economic challenges or have other unique characteristics where increased access to good-paying jobs and/or workforce development efforts, in addition to affordable housing, may be necessary to reduce housing problems. The sub-areas with housing problems, such as a comparatively high percentage of households experiencing a high cost burden, that do not have lower-cost or moderate-cost job/housing imbalances tend to be in the Region's central city areas, particularly in the Cities of Milwaukee, Racine, and Kenosha.

Table 144 shows that sub-areas 13-16 (Milwaukee), 30 (Racine), and 34 (Kenosha) have among the highest unemployment rates, lowest median earnings, and lowest household incomes in the Region. Although, as documented in Chapter VII, the Milwaukee, Racine, and Kenosha areas have had stagnate or declining shares of the Region's jobs since 1970, each of these areas still has a high (City of Milwaukee) or balanced (Cities of Racine and Kenosha) ratio of jobs to housing and a large amount of total employment. A comparison of median

²²*The State comprehensive planning law requires that adopted comprehensive plans be reviewed and updated at least once every 10 years.*

earnings and average wages in these sub-areas shows that residents are earning significantly less than the wages offered by area jobs, particularly in the City of Milwaukee, where the median annual earnings for residents are \$24,646 and the average annual wage for a job in Milwaukee County is \$45,652; and the City of Racine, where the median earnings for residents are \$25,048 and the average annual wage for a job in Racine County is \$40,660.

Further comparison of the median earnings and median household incomes to owner and renter housing costs in the Region by sub-area, shown on Table 156 and Figure 32, show that higher household incomes may be necessary to decrease high housing cost burdens in economically challenged areas. The Table shows that median annual earnings as a percentage of homeownership cost and rental cost is somewhat consistent between sub-areas with lower-cost and moderate-cost imbalances and the Region's central city areas, although housing cost as a percentage of earnings in central city sub-areas are among the highest. The Table also shows that household income as a percentage of homeownership cost and rental cost is highest in the sub-areas consisting of the Cities of Milwaukee, Racine, and Kenosha, even though median owner costs are among the lowest in the Region and median renter cost are low to moderate compared to the rest of the Region.

The data set forth on Table 156 is consistent with findings from a report prepared by the Public Policy Forum in 2009 regarding the need for affordable housing in Milwaukee County titled, *Give Me Shelter: Responding to Milwaukee County's Affordable Housing Challenges*. One of the key findings of the report notes that the housing affordability crisis in Milwaukee County is driven by low household incomes rather than high rents. In 2000, Milwaukee County had one of the lowest average household incomes among the Nation's largest Counties. The median family income declined by 10.3 percent between 2002 and 2007, which further exacerbated the housing cost burden among renters (51.6 percent of renters reported having a high housing cost burden in the City of Milwaukee, according to the 2005-2009 ACS).

The recent decline in household income in Milwaukee County is a trend that has been occurring in the Region's central city areas since 1979, when household income is adjusted for inflation. Table 107 in Chapter VII shows that adjusted income has declined in Milwaukee (-15.6 percent), Racine (-9.7 percent), and Kenosha (-4.4 percent) Counties between 1979 and 2005-2009 while increasing or remaining stable in the other Counties of the Region.²³ The Public Policy Forum finds that an affordable housing strategy for Milwaukee County needs to include economic and workforce development efforts to effectively address affordable housing needs in the County. This finding would also apply to the Cities of Racine and Kenosha, which the data compiled in this report shows to have some of the same economic challenges as Milwaukee.

A workforce development area to focus on may be education, which local employer surveys find to be of very high importance to employers.²⁴ The educational attainment of residents 25 years of age and older in the Cities of Milwaukee, Racine, and Kenosha lags behind the rest of the Region according to 2005-2009 ACS data (see Table 100 in Chapter VII). There are large numbers of employers in the Milwaukee, Racine, and Kenosha sub-areas and the level of educational attainment is one indicator of the types of occupations that a community's workforce is most suited to fill, which, in turn, influences earning potential and housing affordability. Gains in resident workforce educational attainment may help to increase the number of residents hired by existing employers and

²³Adjusted income increased by 0.6 percent in Waukesha County, 1.3 in Ozaukee County, 2.6 percent in Washington County, and 7.7 percent in Walworth County.

²⁴Workforce quality and K-12 education were found to be among the most important elements of a good business climate by area manufacturers interviewed as part of a 2006 survey conducted by UW-Milwaukee for the Milwaukee Development Corporation, Milwaukee 7, and Milwaukee Regional Economic Development titled, M7 Manufacturing Survey Results: An Analysis of the CEO Call Program 2006. Education was the community component considered most necessary for the successful recruitment and maintenance of a quality employee pool in the 2008 Waukesha Chamber of Commerce Employer Survey.

Table 156

**RESIDENT HOUSING BUDGET AND COST COMPARISON
IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2005-2009**

Sub-area/County ^b	Median Annual Earnings			Median Annual Household Income			Median Monthly Housing Cost		Potential 2010 Housing Imbalance Type ^d
	Housing Budget ^a	Percent of Owner Cost ^b	Percent of Renter Cost ^c	Housing Budget ^a	Percent of Owner Cost ^b	Percent of Renter Cost ^c	Owner Cost	Renter Cost	
1	\$ 874	180.9	81.3	\$1,829	86.4	38.9	\$1,581	\$ 711	Lower- and moderate-cost
2	739	213.3	97.1	1,452	108.6	49.4	1,577	718	Moderate-cost
3	879	206.5	88.9	1,860	97.5	42.0	1,814	781	Moderate-cost
4	1,048	213.6	83.9	2,330	96.1	37.7	2,238	879	Moderate-cost
Ozaukee County	883	206.6	86.7	1,856	98.2	41.2	1,823	765	Moderate-cost
5	904	182.9	79.9	1,789	92.4	40.4	1,653	722	Lower- and moderate-cost
6	795	197.0	94.8	1,420	110.2	53.0	1,565	753	Moderate-cost
7	825	209.5	77.7	1,628	106.2	39.4	1,729	641	Moderate-cost
8	840	204.0	92.4	1,692	101.2	45.9	1,713	776	Moderate-cost
9	827	198.1	87.4	1,505	108.9	48.0	1,639	723	Moderate-cost
10	994	173.3	81.4	1,799	95.7	45.0	1,722	809	- -
11	1,019	189.8	66.0	2,193	88.2	30.7	1,934	673	Lower- and moderate-cost
Washington County	864	192.7	87.0	1,617	102.9	46.4	1,664	751	Moderate-cost
12	974	199.4	88.3	1,810	107.3	47.5	1,943	860	- -
13-16	616	213.4	117.0	927	141.9	77.8	1,315	721	Higher-cost
17	853	182.1	90.3	1,315	118.1	58.6	1,553	770	- -
18	786	176.4	87.2	1,239	111.9	55.4	1,387	686	Moderate-cost
19	951	181.3	90.7	1,765	97.7	48.9	1,724	863	Moderate-cost
Milwaukee County	710	202.9	104.1	1,096	131.5	67.4	1,441	739	Higher-cost
20	941	187.4	91.4	1,673	105.4	51.4	1,764	860	Moderate-cost
21	1,069	181.4	113.0	2,160	89.8	55.9	1,940	1,208	Lower- and moderate-cost
22	1,054	169.5	91.6	1,931	92.5	50.0	1,786	965	Moderate-cost
23	1,016	184.5	94.5	2,052	91.4	46.8	1,875	960	Lower- and moderate-cost
24	996	187.2	86.6	2,003	93.1	43.0	1,864	862	Moderate-cost
25	998	202.6	83.2	2,086	96.9	39.8	2,021	830	Lower- and moderate-cost
26	867	193.2	91.8	1,576	106.3	50.5	1,675	796	Moderate-cost
27	920	193.1	86.3	1,995	89.1	39.8	1,777	794	Lower- and moderate-cost
28	981	181.8	89.4	1,912	93.3	45.9	1,783	877	Lower- and moderate-cost
Waukesha County	959	188.7	89.8	1,862	97.2	46.2	1,810	861	Moderate-cost
29	884	174.7	83.8	1,603	96.4	46.2	1,545	741	Lower-cost
30	626	195.8	107.5	1,022	120.0	65.9	1,226	673	Higher-cost
31	864	204.2	99.5	1,743	101.1	49.3	1,763	859	Moderate-cost
32	818	197.8	92.4	1,473	109.8	51.3	1,618	756	- -
Racine County	762	190.7	92.6	1,355	107.2	52.0	1,452	705	- -
33	884	197.5	105.1	1,788	97.7	52.0	1,746	929	- -
34	686	213.3	111.4	1,205	121.4	63.4	1,463	764	Higher-cost
35	829	200.9	101.4	1,665	100.1	50.5	1,666	841	Lower-cost
Kenosha County	751	208.1	105.1	1,376	113.5	57.3	1,562	789	- -
36	828	204.2	114.2	1,714	98.7	55.2	1,692	946	Lower-cost
37 ^e	271	559.0	239.2	975	155.6	66.6	1,517	649	Moderate-cost
38	700	216.1	110.9	1,330	113.8	58.4	1,514	777	Lower-cost
39	639	250.5	114.2	1,424	112.5	51.3	1,602	730	Lower-cost
Walworth County	\$ 647	238.7	115.3	\$1,348	114.5	55.3	1,544	\$ 746	Lower-cost

^aHousing budgets are based on 30 percent of median annual earnings (income from wages) or median annual household income (wages and other income, such as Social Security payments, for all persons 15 years and older in a household).

^bMedian monthly owner costs for specified housing units with a mortgage as a percentage of housing budget. A percentage of 100.0 indicates that the housing budget (30 percent of income) is equal to housing cost. A percentage over 100.0 indicates the housing cost is more than 30 percent of earnings or income, and percentage of less than 100.0 indicates the housing cost is less than 30 percent of earnings or income.

^cMedian monthly gross rent as a percentage of housing budget. A percentage of 100.0 indicates that the housing budget (30 percent of income) is equal to housing cost. A percentage over 100.0 indicates the housing cost is more than 30 percent of earnings or income, and percentage of less than 100.0 indicates the housing cost is less than 30 percent of earnings or income.

^dA lower-cost job/housing imbalance is a sub-area with a high percentage of lower-wage employment compared to lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a high percentage of moderate-wage employment compared to moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a high percentage of higher-wage employment compared to higher-cost housing.

Source: U.S. Bureau of the Census (2005-2009 American Community Survey), Wisconsin Department of Administration, and SEWRPC.

Figure 32

HOUSING BUDGET COMPARISON TO MEDIAN EARNINGS AND HOUSEHOLD INCOME BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2009

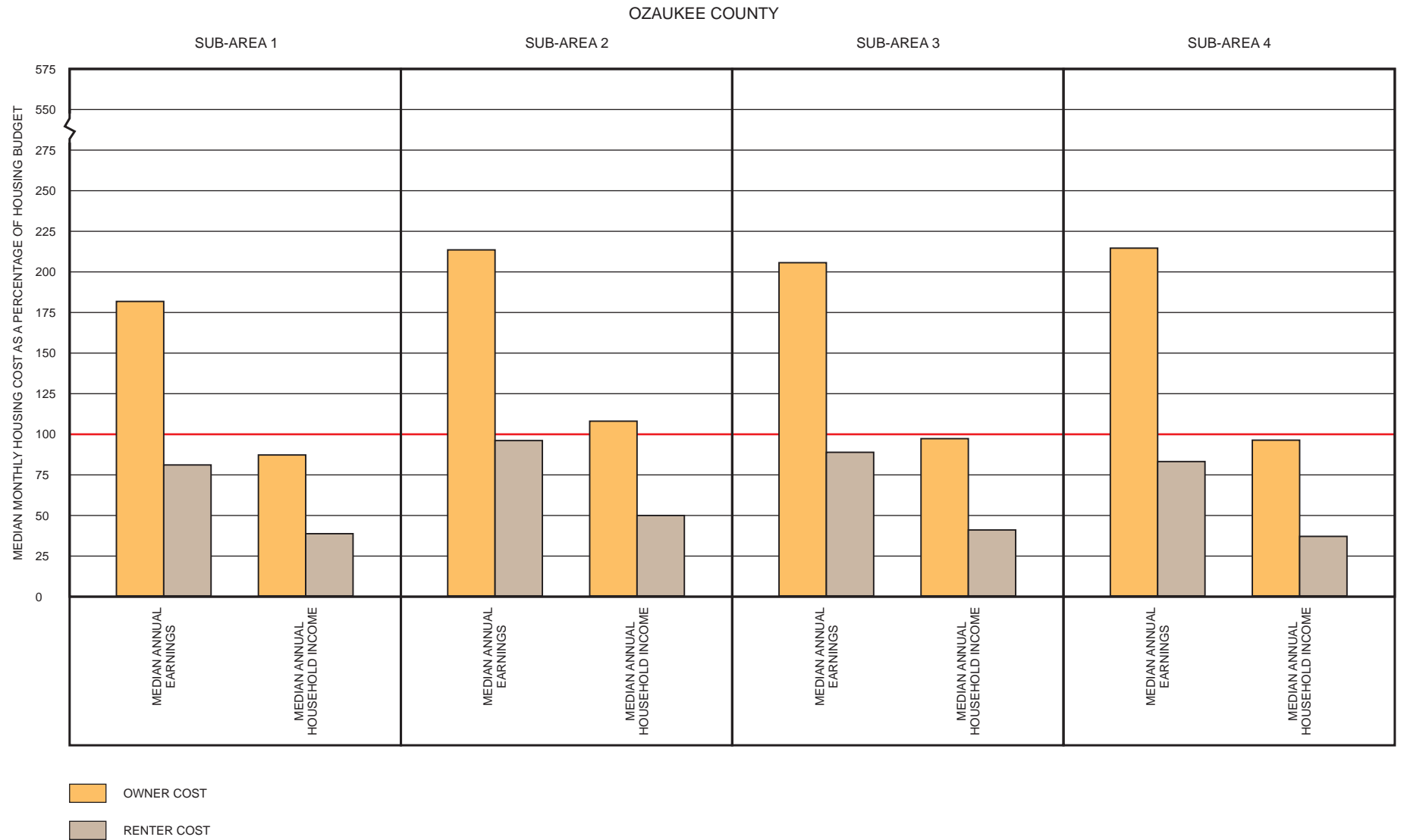


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN EARNINGS OR INCOME). A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN EARNINGS OR INCOME, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN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

Figure 32 (continued)

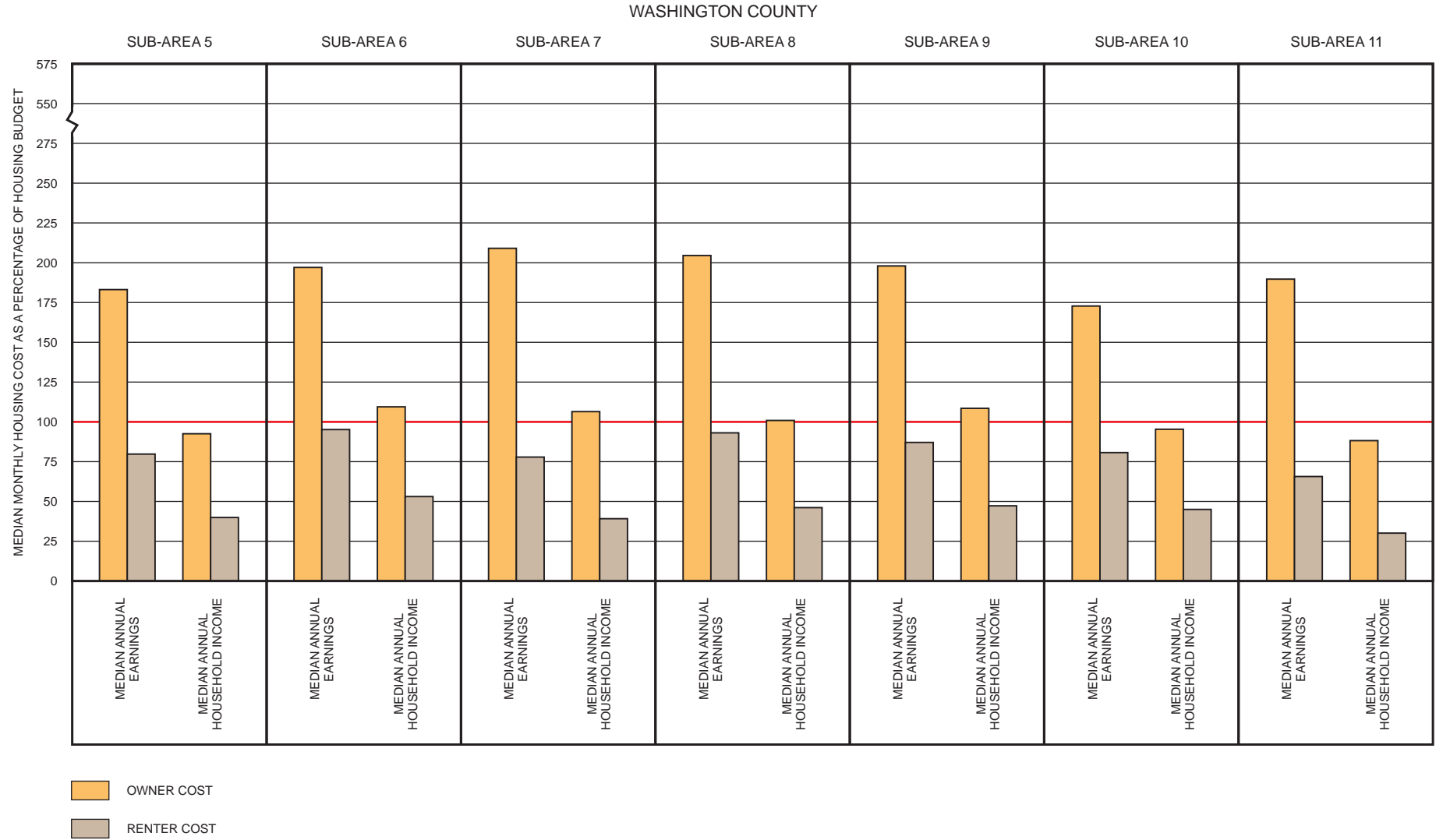
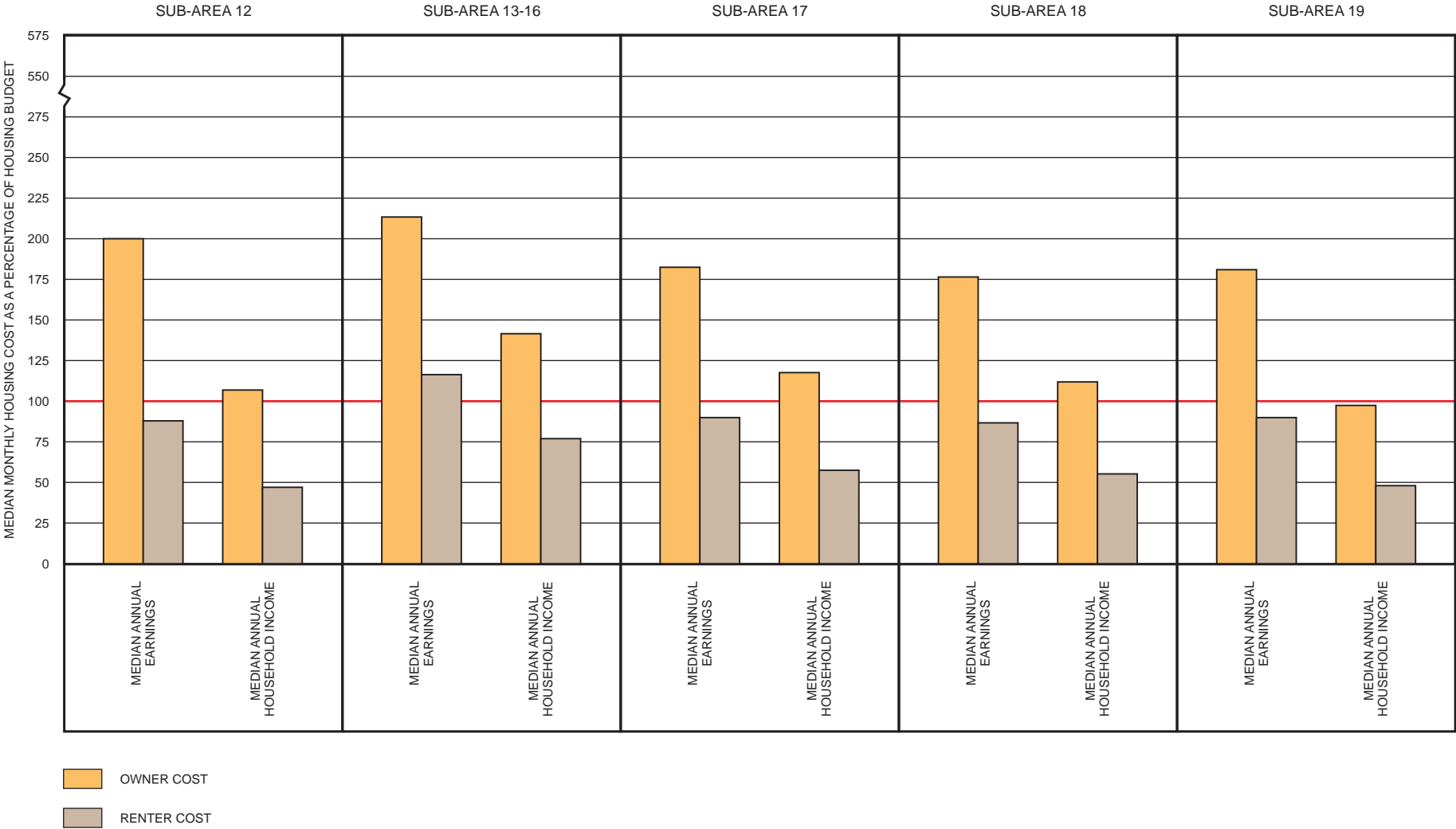


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN EARNINGS OR INCOME). A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN EARNINGS OR INCOME, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN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

Figure 32 (continued)

MILWAUKEE COUNTY



OWNER COST
RENTER COST

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

Figure 32 (continued)

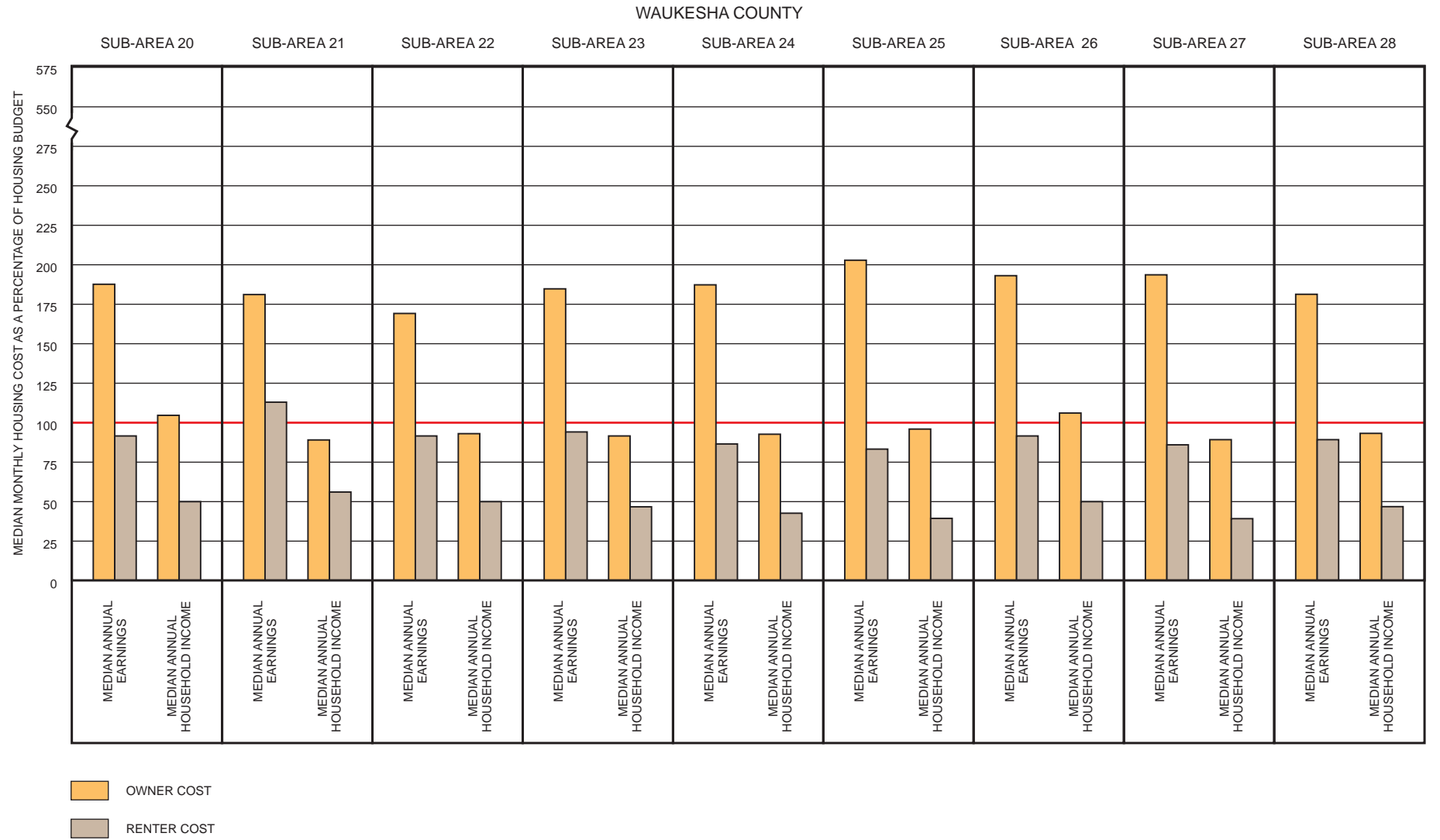


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN EARNINGS OR INCOME). A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN EARNINGS OR INCOME, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN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

Figure 32 (continued)

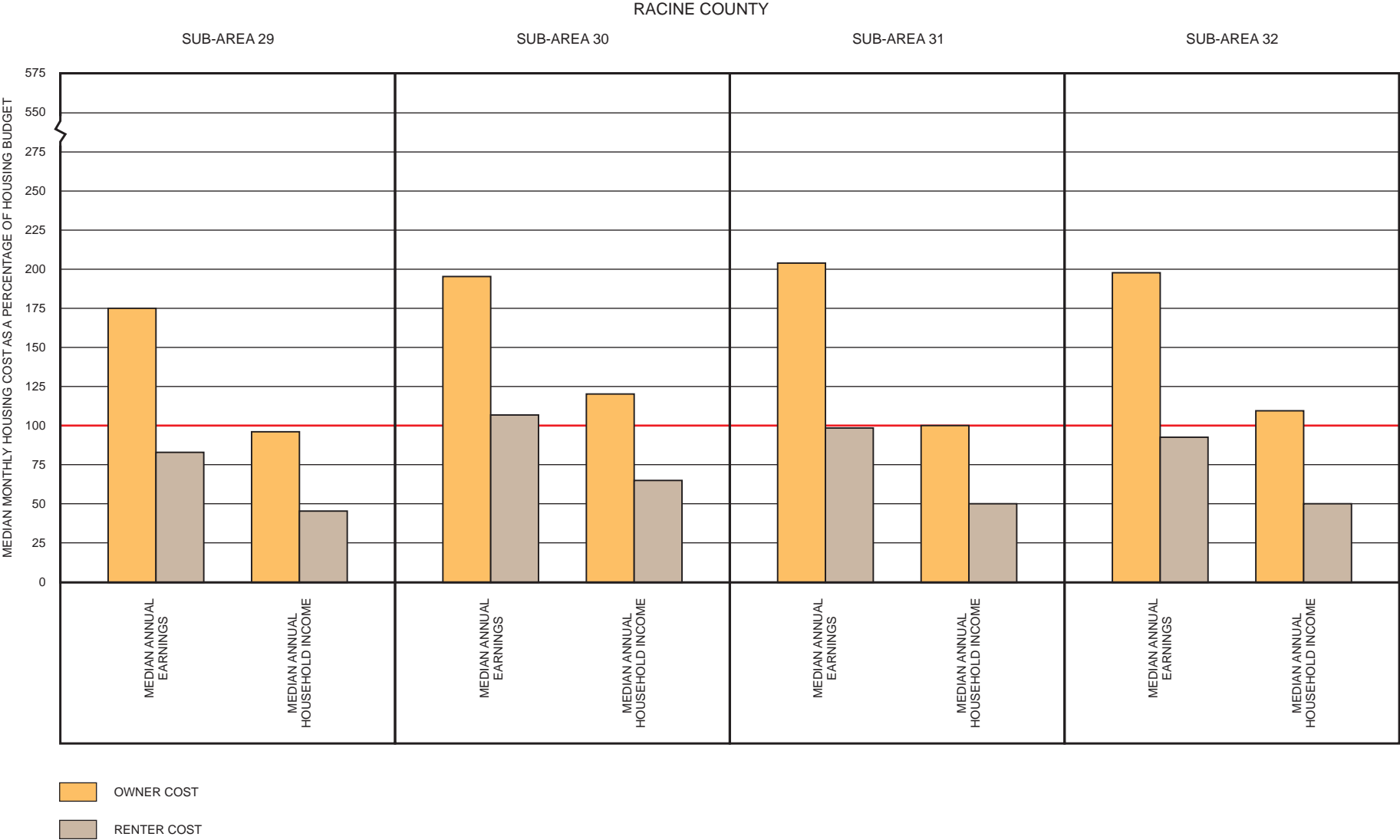


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN EARNINGS OR INCOME). A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN EARNINGS OR INCOME, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN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

Figure 32 (continued)

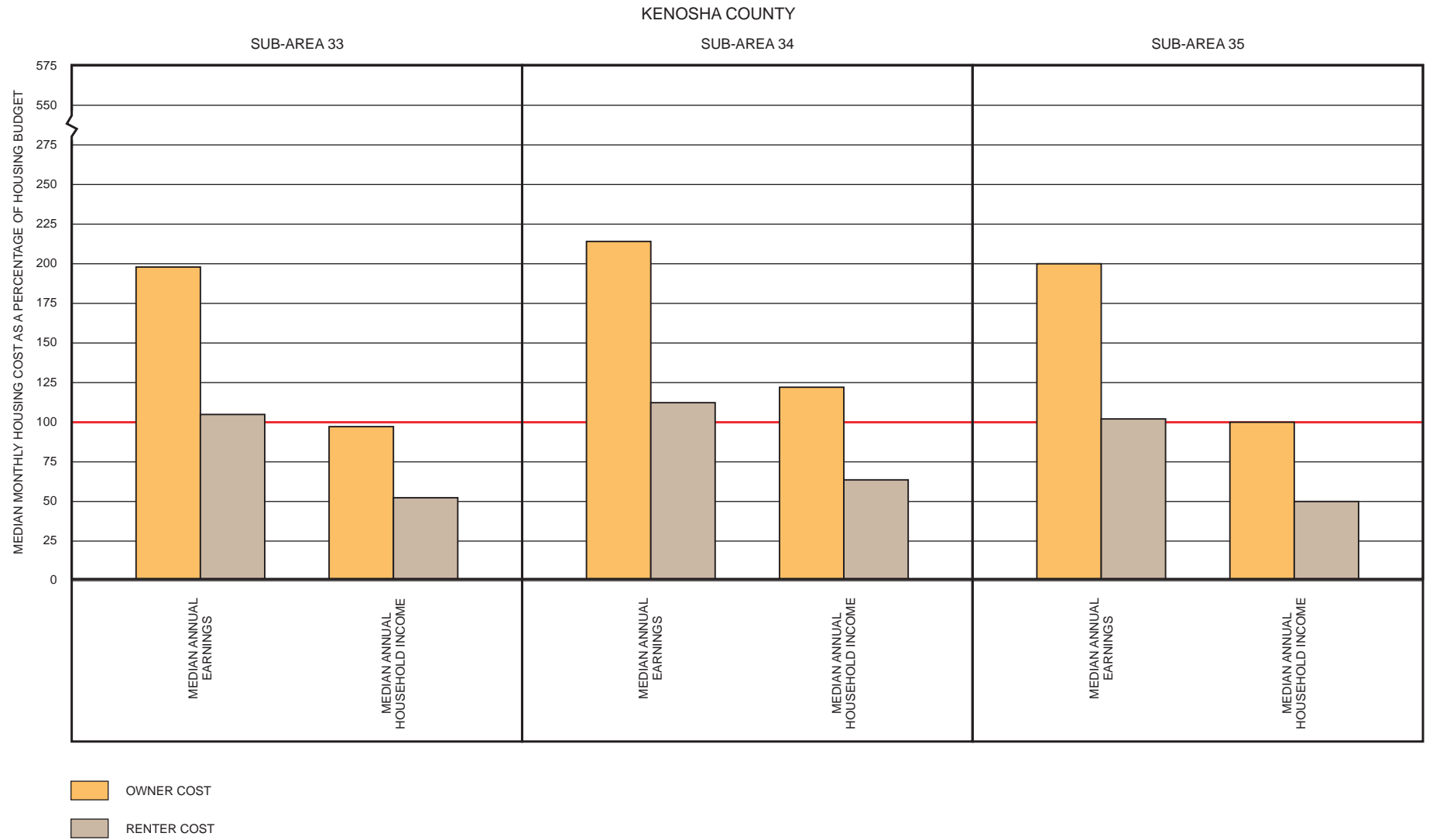


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN EARNINGS OR INCOME). A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN EARNINGS OR INCOME, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN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

Figure 32 (continued)

WALWORTH COUNTY

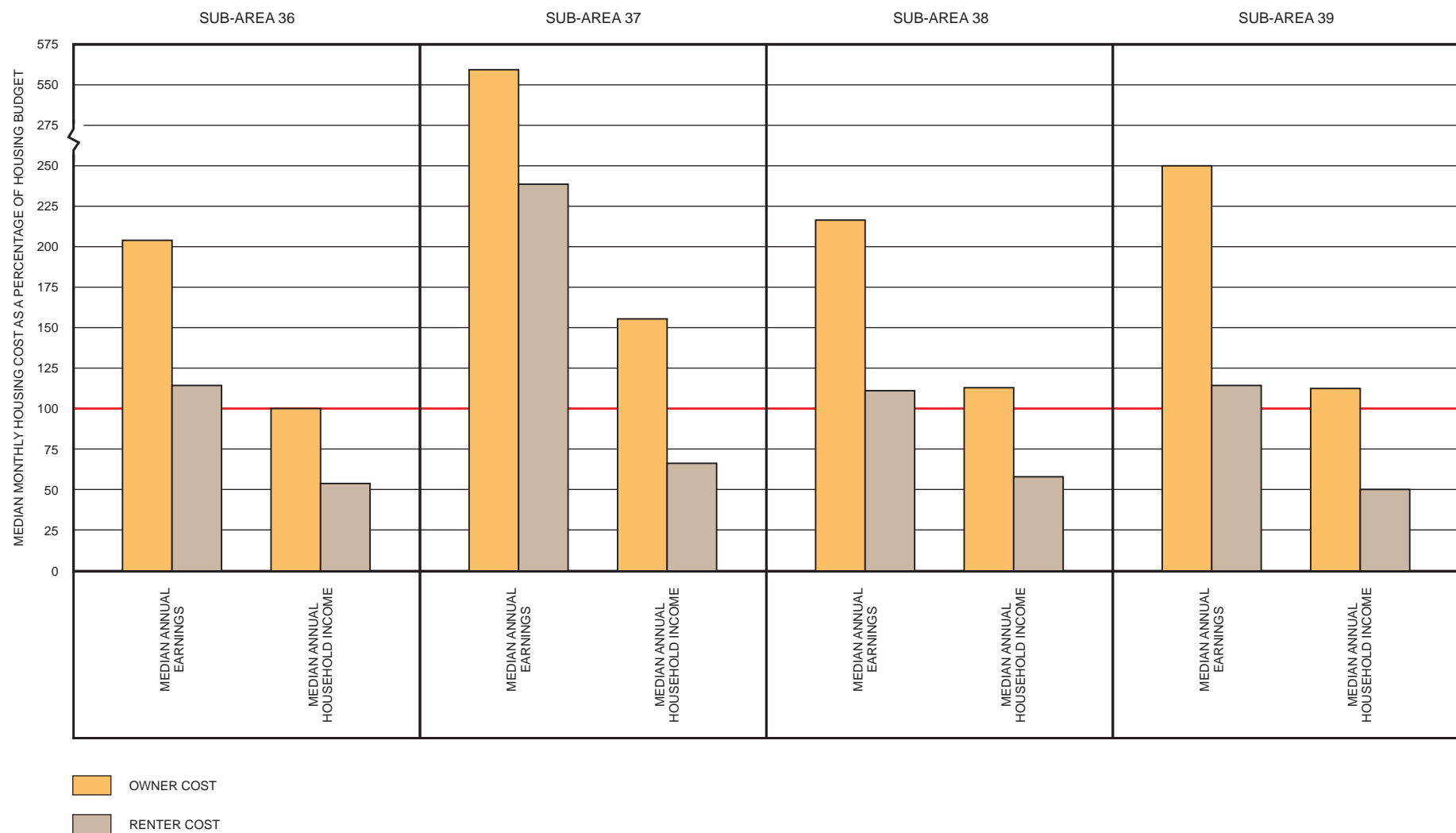


FIGURE ILLUSTRATES MEDIAN MONTHLY HOUSING COSTS AS A PERCENTAGE OF THE HOUSING BUDGET (30 PERCENT OF MEDIAN EARNINGS OR INCOME). A PERCENTAGE OVER 100 INDICATES THE HOUSING COST IS MORE THAN 30 PERCENT OF MEDIAN EARNINGS OR INCOME, AND A PERCENTAGE LESS THAN 100 INDICATES THE HOUSING COST IS LESS THAN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

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

may help to retain existing employers and attract new employers to the Region. Implementation of the transit element of the regional transportation system plan may also help to connect residents in central city portions of the Region to additional job opportunities in outlying areas.

Additional affordable housing units may also be a necessary component of the strategy to address affordable housing in the Region's central city areas, even though these sub-areas have among the highest percentages of existing multi-family and subsidized housing units per total housing units and it is clear that economic and workforce development efforts are necessary. Table 53 in Chapter IV shows sub-areas 13-16, 30, and 34 have among the most non-multi-family housing units considered to be in poor/very poor or unsound condition. Most of these housing units are single-family homes in dense urban neighborhoods with smaller lots. These homes could be rehabilitated or replaced to provide higher-quality lower- and moderate-cost housing.²⁵ The Cities of Milwaukee, Racine, and Kenosha also have the oldest existing housing stock in the Region. Table 76 in Chapter IV shows that a significant portion of each community's housing stock was built prior to 1940. As the housing stock continues to age, some multi-family and single-family units that are currently affordable to lower- and moderate-income households may need to be rehabilitated or replaced.

PART 4: FINDINGS

The following findings are based on the job/housing balance analysis and the discussion regarding affordable housing and economic development presented in this Chapter. Findings were considered during preparation of recommendations intended to address the provision of affordable housing and transit connections near existing and proposed major employment centers in the Region. Recommendations are presented in Chapter XII.

- A lower-cost job/housing imbalance refers to sub-areas of the Region that have a higher percentage of lower-wage jobs than lower-cost housing. Lower-cost housing includes multi-family housing, two-family housing, and mobile homes. Sub-areas with current and projected (year 2035) lower-cost imbalances tend to be in the Region's suburban communities. Additional multi-family housing units may help to correct the potential job/housing imbalances in these sub-areas.
- A moderate-cost job/housing imbalance refers to sub-areas that have a higher percentage of moderate-wage jobs than moderate-cost housing. Moderate-cost housing includes higher-density single-family housing. A moderate-cost imbalance is the most common type of current and projected job/housing imbalance in the Region and also tends to occur in suburban communities, particularly sub-areas in Ozaukee, Washington, and Waukesha Counties. Additional modest sized single-family homes on small to modest size lots may help to correct job/housing imbalances in these sub-areas.
- A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewerred communities. One or more of the communities in sub-areas comprised of multiple sewerred communities may have a balance between jobs and housing; although at least one sewerred community has an imbalance if the sub-area is identified as not having a balance between jobs and housing. Communities with sewer service to all or a portion of the community should conduct a job/housing balance analysis when the local comprehensive plan is updated to determine if a balance exists between jobs and housing in the community.
- Central city portions of the Region that do not have lower-cost or moderate-cost job/housing imbalances have among the highest percentages of households with a high housing cost burden. These areas also have high unemployment rates and low median earnings compared to other portions of the Region.

²⁵*Government and private initiatives intended to rehabilitate or replace similar housing stock are documented in Chapters IV and X.*

- Sub-areas with a major employment center and a lower-cost or moderate-cost job/housing imbalance are located outside areas with the greatest concentrations of minority populations.
- Migrant workers that come to the State with a work agreement are guaranteed payment by State law and may also receive employer provided housing. The larger migrant worker housing issue is providing housing for the many workers who come to the Region in search of seasonal employment without a work agreement, and guarantee of employment or housing. Organizations that provide aid to migrant workers often do not have enough resources to meet the temporary housing needs of migrant workers who do not find employment soon after arriving in Wisconsin. The Wisconsin Department of Workforce Development should develop a method to document the number of migrant workers that come to the Region without a work agreement to help quantify the potential need for temporary housing for workers and their families.
- The accessibility of the Region's population without access to a vehicle to jobs, health care, shopping, and education is almost entirely dependent on the extent to which public transit is available and reasonably fast, convenient, and affordable. Most of the major employment centers in Milwaukee County and the Cities of Kenosha, Racine, and Waukesha are currently accessible by local fixed-route public transit. Some additional major employment centers in Ozaukee and Waukesha Counties are accessible by a rapid bus route. The remaining major employment centers are not accessible by public transit, which may restrict employment in these centers to persons with a vehicle or carpool availability or persons who live close enough to walk or bicycle to work.
- Major employment centers that are not currently served by reverse-commute public transit that would become accessible by public transit from Milwaukee under the recommended 2035 regional transportation system plan include those in sub-areas 6 (West Bend), 10 (Germantown), 20 (Menomonee Falls/Butler/Lannon), 22 (New Berlin), 25 (Northwest Waukesha County), and 27 (Southern Waukesha County). Public transit improvements recommended by the 2035 regional transportation system plan would also provide better connectivity between minority and low-income populations in Central Milwaukee to job opportunities in the Region's outlying areas.
- National and local surveys have shown that proximity of affordable housing to employment is a concern shared by employers and commuters. The median cost of rental housing in most sub-areas of the Region is generally affordable to households with a single income from a higher-paying job, such as those in manufacturing or health care; however, homeownership may not be affordable. Rental housing in the Region is generally not affordable to a household with a single income from a lower-paying job, such as those in retail or accommodation and food service.
- Communities in sub-areas that have planned for areas that will support a significant number of jobs without residential areas with densities likely to accommodate affordable non-subsidized housing should consider conducting a job/housing balance analysis as part of their required comprehensive plan updates to address potential imbalances. Housing in these communities is generally expensive, so additional affordable housing strategies, such as encouraging the development of Low Income Housing Tax Credit (LIHTC) housing, may be necessary to provide affordable housing.
- Affordable housing strategies in central city areas of the Region with high unemployment and low earnings should include economic and workforce development components to help reduce high housing cost burden.

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Chapter IX

ACCESSIBLE HOUSING

INTRODUCTION

A need for accessible housing for persons with disabilities was identified as a component of the Region's housing problem, which is defined in Chapter II. In response to this problem, this chapter describes State and Federal housing laws regarding the provision of accessible housing and construction practices that could increase the number of new accessible housing units. In addition, an estimate has been made of the availability of, and demand for, accessible housing units in the Region. Accessible housing units for persons with disabilities that are not necessarily physical disabilities are also addressed in this chapter. The findings presented in this chapter were used to develop plan recommendations to address the need for accessible housing in the Region.

PART 1: FEDERAL AND STATE LAWS REQUIRING ACCESSIBLE HOUSING

Several Federal and State laws set forth minimum accessibility design and construction standards that apply to multi-family residential structures, which are intended to decrease barriers to housing opportunities for persons with disabilities. Federal legislation summarized in this report includes the Fair Housing Act, Section 504 of the Rehabilitation Act, the Americans with Disabilities Act, and the Architectural Barriers Act. State legislation summarized in this report includes the Wisconsin Open Housing Law and Section 101.132 of the *Wisconsin Statutes*.

Federal Fair Housing Act

The Federal Fair Housing Act, which is described in further detail in Chapter VI and Appendix F, provides protection to protected classes against housing discrimination. Persons with disabilities were added as a protected class through an amendment to the Act in 1988. The Act also sets forth basic accessibility requirements, which apply to all multi-family buildings of four or more units ready for first occupancy after March 13, 1991. In buildings of four or more units with an elevator, all units must be accessible. In buildings without an elevator, all units on the ground floor must be accessible. Entrances and common areas must also be accessible.

The U.S. Department of Housing and Urban Development (HUD) has developed Fair Housing Accessibility Guidelines¹ and a Fair Housing Act Design Manual,² which provide technical guidance to implement the accessibility requirements of the Fair Housing Act, including:

¹*The Guidelines are codified in 24 CFR Chapter 1, Subchapter A, Appendix II.*

²*U.S. Department of Housing and Urban Development, Fair Housing Act Design Manual, August 1996, revised April 1998.*

- Accessible building entrance and entrance route
- Accessible routes to dwelling units
- Accessible common use areas and doors to common use areas
- Doors within individual dwelling units
- Low thresholds at exterior doors
- Bathrooms and reinforced walls for grab bars
- Bathrooms and kitchens that can accommodate wheelchairs
- Accessible light switches, electrical outlets, thermostats, and other environmental controls

The guidelines are intended to avoid design specifications that significantly increase the cost of constructing new multi-family housing, and also provide an allowance for sites where the implementation of the guidelines would not be practical, such as buildings located on steep slopes where provision of an accessible entrance would not be practical. The Fair Housing Act Design Manual sets forth guidelines to comply with requirements of the Act, and also provides recommendations for additional accessibility features that are not required by the Act. The Fair Housing Act Design Manual provides a “safe harbor,” meaning that developers and others who adhere to the Manual will be in compliance with the accessibility requirements of the Fair Housing Act. HUD also recognizes six other safe harbors for compliance with the design and construction requirements of the Fair Housing Act, including:

- HUD’s March 6, 1991 Fair Housing Accessibility Guidelines (the Guidelines) and the June 28, 1994 Supplemental Notice to the Guidelines
- American National Standards Institute (ANSI) A117.1-1986, used in conjunction with the Act, HUD regulations, and the Guidelines
- Council of American Building Officials (CABO)/ANSI A117.1-1992, used in conjunction with the Act, HUD regulations, and the Guidelines
- International Code Council (ICC)/ANSI A117.1-1998, used in conjunction with the Act, HUD regulations, and the Guidelines
- *Code Requirements for Housing Accessibility 2000*, approved and published by the International Code Council, October 2000
- International Building Code 2000 (IBC), as amended by the IBC 2001 Supplement to the International Codes.

Several other Federal laws require certain multi-family buildings or portions of buildings, such as rental offices, to be accessible to persons with disabilities, and are described in the following sections.

Rehabilitation Act

Section 504 of the Rehabilitation Act, originally passed in 1973 and subsequently amended, is intended to eliminate discrimination against persons with disabilities employed by Federal agencies, in programs or activities that receive Federal funding, or under any program or activity conducted by a Federal agency. Each Federal agency has its own set of Section 504 regulations that apply to its own programs and to entities that receive funding from the agency. Section 504 regulations define persons with disabilities as any person who has a physical or mental disability that substantially limits one or more major life activities, has a record of such an impairment, or is regarded as having such an impairment. Major life activities include walking, talking, hearing,

seeing, breathing, learning, performing manual tasks, and caring for oneself. The Section 504 regulations adopted by HUD affect the provision of housing for persons with disabilities, and apply to any recipient of HUD funds, which includes:

- Any State or local government
- Any instrumentality of a State or local government
- Any public or private agency, institution, organization, or other entity
- Any person to which Federal financial assistance is extended for any program or activity directly or through another recipient, with the exception of the ultimate beneficiary of the assistance. An entity or person receiving housing assistance payments from a recipient on behalf of eligible households under a housing assistance payment or voucher program is not considered a recipient.

Recipients of HUD funds must comply with several Section 504 requirements related to housing, including but not limited to:

- Operate existing housing programs in a manner that does not discriminate on the basis of disability, and take steps, as needed, to ensure that existing housing programs are readily accessible to and usable by persons with disabilities. Recipients must develop and implement a transition plan to assure compliance.
- Pay for a reasonable accommodation needed by the individual unless providing that accommodation would be an undue financial and administrative burden or a fundamental alteration of the program.
- Ensure that all new construction of housing facilities is readily accessible to and usable by persons with disabilities, and meets the requirements of applicable accessibility standards.
- Ensure that substantial alterations meet the requirements for new construction. Ensure that all other alterations, to the maximum extent feasible, meet the requirements of applicable accessibility standards.
- Conduct any required needs assessments to determine the extent to which the housing needs of persons with disabilities are being met by the recipient's program and in the community (applies to public housing agencies).
- Distribute accessible dwelling units throughout projects and sites and make such units available in the same ranges of sizes and amenities to provide housing choices for persons with disabilities that are the same as those provided to others.
- Adopt suitable means to ensure persons with disabilities are made aware of the availability of accessible units and to maximize use of accessible units by individuals needing the features of the units.
- Conduct any required self-evaluations of programs, services, and activities to determine if they are programmatically and physically accessible to persons with disabilities, and involve persons with disabilities in these evaluations.
- Maintain records and reports of efforts to meet the requirements of Section 504, and keep these records on file so they are available if a complaint is filed, or if HUD conducts a compliance review.

HUD regulates compliance with Section 504 through compliance reviews of the recipient's programs, services, and activities and through investigation of complaints filed by persons with disabilities who allege discriminatory behavior by a recipient in violation of Section 504.

Accessibility standards are set forth in Title 24, Volume 1, Part 8, Subpart C of the Federal Code of Regulations (24 CFR Part 8). Subpart C specifies the number of housing units that must meet accessibility requirements in new construction of multi-family housing projects as follows:

- A minimum of 5 percent of the total dwelling units or at least one unit, whichever is greater, must be made accessible to persons with mobility impairments. An additional 2 percent, or not less than one unit, must be accessible for persons with hearing or vision impairments.
- HUD may require a greater percentage or number of accessible units upon the request of a funding recipient or a State or local government agency based upon the demonstration of need. Need may be demonstrated through Census data or other data that may be available through documents such as a current housing assistance plan or comprehensive homeless assistance plan.

Subpart C also specifies the circumstances under which the alterations of existing housing facilities must meet accessibility requirements as follows:

- If the existing housing has 15 or more units and undergoes substantial alterations, which consist of alterations that amount to 75 percent or more of the replacement cost of the housing, accessibility requirements apply to the alterations.
- Other alterations to dwelling units in multi-family housing projects should be made to be readily accessible and usable to persons with disabilities to the maximum extent feasible. An entire dwelling unit should be made accessible if enough alterations to single elements or areas of a dwelling unit occur to be considered an alteration of the entire dwelling unit. Alterations to dwelling units are not required to be accessible once 5 percent of the units in a building are entirely accessible to persons with disabilities. Alterations to common areas should also be made accessible to the maximum extent feasible. A recipient is not required to make a dwelling unit, element of a dwelling unit, or common area accessible if it would impose undue financial or administrative burdens on a multi-family housing project.
- As with new multi-family housing, HUD may require a greater percentage or number of accessible units upon the request of a funding recipient or State or local government based upon demonstrated need.

In addition, accessibility standards for housing activities undertaken by funding recipients, including public housing authorities, are specified in Subpart C. Standards are specified for the distribution of accessible dwelling units, occupancy of accessible dwelling units, homeownership programs, rental rehabilitation programs, and historic properties. Subpart C specifies that all design, construction, and alteration of buildings must be in conformance with the Uniform Federal Accessibility Standards (UFAS). UFAS attempts to minimize the differences between standards used by the four Federal agencies that administer regulations to implement Section 504 of the Rehabilitation Act. The UFAS also complies as much as possible with the ANSI standards, which provide the technical basis for the first accessibility standards adopted by the Federal government. The current ANSI standards are based on research funded by HUD and are typically those used by the private sector. UFAS minimum standards address accessibility needs within individual dwelling units, common areas of buildings, exterior features of buildings, and building site features such as parking areas. These standards apply in addition to the design and construction standard provisions established by the Fair Housing Act. UFAS standards can be viewed on the SEWRPC housing webpage at www.sewrpc.org/SEWRPC/Housing.htm under the Accessible Housing section.

Americans with Disabilities Act

The Americans with Disabilities Act (ADA) was enacted in 1990 and prohibits, under certain circumstances, discrimination based on disability. Disability is defined by the ADA as "a physical or mental impairment that substantially limits a major life activity." The determination of whether any particular condition is considered a disability is made on a case by case basis. The ADA extends the requirements of Section 504 of the Rehabilitation Act related to employment to the private sector, and seeks to eliminate barriers to persons with disabilities in private buildings that are open to the public and to transportation and communication services.

Title II of the Americans with Disabilities Act (ADA) prohibits discrimination against persons with disabilities in services, programs, and activities made available by State and local governments. The Act applies to all State and local governments with the intent of extending the prohibition of discrimination in Federally-assisted programs by Section 504 of the Rehabilitation Act to all activities of State and local governments, including those that do not receive Federal financial assistance. The United States Access Board, which is a Federal agency that provides technical assistance regarding accessible design, has developed ADA Accessibility Guidelines (ADAAG) that applies to facilities covered by the ADA. The U.S. Department of Justice is the Federal agency responsible for enforcing ADA accessibility standards, which are based on the ADAAG. The ADAAG can be viewed on the SEWRPC housing webpage under the Accessible Housing section.

Architectural Barriers Act

The Architectural Barriers Act (ABA) was enacted in 1968 and requires buildings and facilities that are constructed, leased, or financed by the Federal government to be accessible to persons with mobility impairments. The ABA was one of the first efforts to improve access to the built environment for persons with mobility impairments. Several Federal agencies ensure compliance with ABA accessibility standards. HUD is responsible for ensuring compliance with standards related to the design, construction, and alteration of residential structures that are subject to the ABA. The UFAS are used as the ABA accessibility standards.

Wisconsin Open Housing Law

Wisconsin Open Housing Law, which is described in further detail in Chapter VI and Appendix F, provides additional protection for persons with disabilities against discriminatory housing acts. Discriminatory acts under State housing laws specifically related to providing accessible housing units include not allowing a person with a disability to make reasonable modifications to a unit and failing to build accessible multi-family housing, which must meet the standards set forth in Section 101.132 of the *Wisconsin Statutes*. Section 101.132 requires that certain multi-family housing include design features to accommodate persons with disabilities and defines accessible as “able to be approached, entered, and used by persons with disabilities.” The required design features include:

- At least one accessible entrance for each building, which is on an accessible route
- Public and common use areas are accessible to persons with disabilities
- Interior and exterior doors and interior passages are sufficiently wide to allow passage by those persons with disabilities that use wheelchairs
- Light switches, electrical outlets, circuit controls, thermostats, and other environmental controls are located in accessible locations
- Reinforcements are installed in bathroom walls to allow later installation of grab bars around the toilet, tub, shower stall, and shower seat, when such facilities are provided
- Kitchens and bathrooms allow an individual in a wheelchair to maneuver about the space
- On request of the renter and at no cost to the renter, single lever controls are on all doors and plumbing fixtures.

These requirements apply to housing consisting of three or more units based on the following:

- All units in buildings with one or more elevators in multi-family housing that was first ready for occupancy on or after October 1, 1993; or multi-family housing where more than 50 percent of the interior square footage is remodeled, regardless of when the housing was first occupied
- All grade level units in buildings with no elevators in multi-family housing that was first ready for occupancy on or after October 1, 1993; or in multi-family housing where more than 50 percent of the interior square footage is remodeled, regardless of when the housing was first occupied

- If 25 to 50 percent of the interior square footage is remodeled, units or areas included in the remodeling must be made accessible
- If less than 25 percent of the interior square footage is to be remodeled, the remodeling is not subject to the accessibility standards unless it involves work on the doors, entrances, exits, or toilet rooms; which must be made accessible as a result of the work.

The term remodel is defined by the *Statute* as “substantially improve, alter, extend, or otherwise change the structure of a building or change the location of exits, but does not include maintenance, redecoration, reroofing, or alteration of mechanical or electrical systems.” Covered multi-family housing, including remodeled multi-family housing, must comply with the applicable ANSI guidelines, or other guidelines that provide an equivalent or greater level of accessibility, to be considered accessible. The Wisconsin Department of Safety and Professional Services is responsible for ensuring compliance with the *Statute*.

PART 2: CONSTRUCTION PRACTICES THAT PROMOTE ACCESSIBLE HOUSING

In addition to Federal and State laws that require certain types of housing units to be accessible to persons with disabilities, mainly new or substantially remodeled multi-family housing, there are construction concepts that can be applied to all housing types, including single-family housing. Although not required under State or Federal law, the design concepts of universal design and visitability are gaining increased awareness by the general public and the housing industry.

Universal Design

Universal design (UD) can be defined as the design of products, buildings, and environments to be usable by people of all ages and physical capabilities without the need for adaptation or specialized design. UD can make it possible for all people to have access to and fully enjoy their homes, neighborhoods, workplaces, and other community facilities. The intent of UD when applied to housing is to provide housing that is usable to all people, at little or no extra cost. By designing housing that is accessible to everyone, there will be an increase in the availability of affordable housing for everyone, regardless of age or ability.

As described in Chapter VII, the number and percentage of persons aged 65 and older is expected to increase significantly in the next 20 to 30 years, due to the aging of the “baby boom” generation and increasing life expectancies. Because the incidence of disability increases as people age, the aging of the population may require additional accessible housing units to meet the current and future housing needs of persons with disabilities. The use of universal design features in all new housing would help to meet this need. The National Association of Home Builders (NAHB) recommends that homes contain the following features to allow elderly residents to remain in their homes longer (aging in place):

- A master bedroom and bath on the first floor
- A low- or no-threshold entrance to the home with an overhang
- Lever-style door handles
- No change in levels on the main floor
- Bright lighting in all areas, especially places like stairways
- A low-maintenance exterior
- Non-slip flooring at the main entryway
- An open floor plan, especially in the kitchen/dining areas
- Handrails at all steps.

Electrical outlets two to three feet above the floor also improve livability for persons with mobility disabilities.

The Center for Universal Design at North Carolina State University's College of Design has compiled a document entitled *Universal Design in Housing* (revised in January 2006) that lists both structural and non-structural universal design features that can be applied to housing. Table 157 sets forth a list of UD housing feature options identified in the study. The study notes that not all of the features listed would be expected to be included in any one given home and that a component to successful universal design is maintaining market appeal. Basic UD features consist of:

- Installing standard electrical receptacles higher than usual above the floor so they are in easy reach of everyone
- Selecting wider doors
- Providing level (zero-step) entrances
- Installing handles for doors and drawers that require no gripping or twisting to operate, such as lever handles
- Storage spaces within reach of people of all heights.

Many universal design features are not costly; but features such as wider doorways and accessible kitchens would be costly if constructed as a retrofit to existing dwellings. Such features would be less costly if included in initial construction.

Visitability

Visitability refers to single-family or owner-occupied housing designed to be lived in or visited by persons with mobility impairments who may have trouble with steps or use walkers or wheelchairs. The concept of visitability seeks to make homes more accessible to visit or live in short-term for a person with mobility impairments by meeting three general conditions that are considered the most essential, including:

- One zero-step entrance at the front, side, or rear of the home
- 32-inch wide clearances at doorways, and hallways with at least 36 inches of clear width
- At least one accessible half bath on the main floor.

The Center for Inclusive Design and Environmental Access (IDEA) in the School of Architecture and Planning, the State University of New York (SUNY) at Buffalo notes in a recent book, *Inclusive Housing: A Pattern Book*, that visitability features in housing can often be easily incorporated into suburban housing located in neighborhoods that may not include a high level of pedestrian amenities, and that visitability features are often not incorporated into urban housing located in neighborhoods with greater pedestrian amenities and shorter travel distances to destinations such as shopping and services, which are desirable features for persons with mobility disabilities. The book recommends that accessible housing be combined with traditional urban style housing in mixed use, higher-density neighborhoods to maximize accessibility in housing and access to various community facilities for persons with mobility and sensory impairments. In addition, the book recognizes the need to ensure that accessible housing remain affordable to low- and moderate-income households and the concern that adding features to increase accessibility will also increase cost. The book includes home designs and lot layouts for new home construction that incorporate visitability features and traditional urban housing characteristics without increasing home size.

PART 3: ACCESSIBLE HOUSING UNITS

This section includes an estimate of the current and anticipated future demand for accessible housing units as part of the effort to address the need for accessible housing stock to accommodate persons with disabilities. An estimated inventory of accessible units, including units in multi-family buildings constructed after 1990 and public housing units constructed after 1968, is also included in this section. In addition, the inventory includes housing units that may be accessible to persons with disabilities other than mobility impairments, such as community based residential facilities (CBRF), assisted living facilities, and nursing homes.

Table 157

EXAMPLES OF UNIVERSAL DESIGN FEATURES IN HOUSING

Entrance Characteristics

- Stepless Entrances
 - It is best to make all home entrances stepless
 - More than one stepless entrance is preferred
 - At least one stepless entrance is essential; if only one, not through a garage or from a patio or raised deck
- Site Design Methods for Integrated Stepless Entrances
 - Driveway and garage elevated to floor level so vehicles do the climbing
 - Earth berm and bridge with sloping walk
 - Site grading and earth work (with foundation waterproofing) and sloping walks at 1:20 maximum slope
- Other Entrance Features
 - One-half inch maximum rise at entrance thresholds
 - Minimum 5' x 5' level clear space inside and outside entry door (can be smaller if power door is provided)
 - Power door operators whenever possible
 - Weather protection such as a porch, stoop with roof, awning, long roof overhang, and/or carport
 - Built-in shelf, bench, or table with knee space below located outside the door
 - Full length sidelights, windows in doors, and/or windows nearby
 - Lighted doorbell at a reachable height
 - Light outside every door and motion detector controlled lights
 - House number should be large with high contrast located in prominent place

Interior Circulation

- An open plan design
- At least one bedroom and accessible bathroom should be located on an accessible ground floor entry level (same level as kitchen, living room, etc.)
- Clear door opening of at least 32 inches, preferably 34 inches to 36 inches, for all doorways
- Flush thresholds at all doorways
- Clear floor space (18-inch minimum) beside door on pull side at latch jamb
- Circulation route 42-inch minimum width
- Turning space in all rooms (5' diameter)

Vertical Circulation

- All stairs should be appropriate width and have space at the bottom for later installation of a platform, if needed
- Two Story Dwellings
 - At least one set of stacked closets, pantries, or storage spaces with knock-out floor or a residential elevator with minimum 3' x 4' clear floor area installed at time of initial construction
 - Stair handrails to extend horizontally beyond top and bottom risers

Bathrooms

- When more than one bathroom is provided, all should meet the following criteria, including bathrooms on the second floor
 - At least one bathroom should have a minimum 3' x 5' curbless shower or tub with integrated seat, waterproof floor, and a floor drain
 - Other bathrooms in the same house may have a tub with an integrated seat or a 3' x 3' transfer shower with an "L" shaped folding seat and one-half inch maximum curb in lieu of fixtures described above. When possible, arrange at least one shower control for right-hand use and one for left-hand use
- Adequate maneuvering space: 60-inch diameter turning space in the room and 30-inch by 48-inch clear floor space at each fixture, spaces may overlap

Table 157 (continued)

- 3' clear space in front and to one side of toilet
- Toilet centered 18 inches from any side wall, cabinet, or tub
- Broad blocking in walls around toilet, tub, and shower for future placement and relocation of grab bars
- Grab bars should not be stainless steel or chrome, colors should match décor
- Lavatory counter height 32 inches minimum
- Knee space under lavatory 29 inches high. May be open knee space or achieved by means of removable vanity or foldback/self-storing doors. Pipe protection panels should be provided to prevent contact with hot or sharp surfaces
- Countertop lavatories preferred with bowl mounted as close to front edge as possible
- Wall hung lavatories acceptable with appropriate pipe protection
- Pedestal lavatories are not acceptable
- Long mirrors should be placed with bottom no more than 36 inches above finished floor and top at least 72 inches high, full length mirrors are good choices
- Fixture Controls
 - Offset controls in tub/shower with adjacent clear floor space
 - Single-lever water controls at all plumbing fixtures and faucets
 - Pressure balanced anti-scald valves at tubs and showers
 - Adjustable height, moveable hand-held shower head or 60- to 72-inch flexible hose
 - Hand-held shower heads in all tubs and showers, in addition to fixed heads if provided, with single-lever diverter valves if needed
 - Mixer valve with pressure balancing and hot water limiter

Kitchens

- Space between face of cabinets and walls should be 48 inches minimum
- Clear knee space (minimum 29 inches high) under sink (must have pipe protection), counters, and cook tops. May be open knee space or achieved by means of removable base cabinets or foldback/self-storing doors
- Variable height (28- to 42-inches) work surfaces such as countertops, sinks, and/or cooktops. May be mechanically adjustable in two-inch increments or be electronically powered, through a continuous range
- Contrasting color border treatment on countertops
- Stretches of continuous countertops particularly between refrigerator, sink, and stove top
- Adjustable height shelves in wall cabinets
- Full-extension, pull-out drawers, shelves, and racks in base cabinets
- Full height pantry storage with easy access pull-out and/or adjustable height shelves
- Front-mounted controls on all appliances
- Cooktop or range with staggered burners and front or side-mounted controls
- Glare-free task lighting to illuminate work areas without too much reflectivity
- Side-by-side refrigerator with pull out shelving or under counter and drawer type refrigerators installed on raised platforms
- Built-in oven with knee space beside, set for one pull-out oven rack at the same height as adjacent countertop
- Drop-in range with knee space beside, top set at 34 inches above finished floor
- Dishwasher raised on platform or drawer unit, so top rack is level with adjacent countertop
- Single level water controls at all plumbing fixtures and faucets

Table 157 (continued)

Laundry Areas

- Front-loading washers and dryers, with front controls, raised on platforms
- Laundry sink and countertop surface no more than 34 inches above finished floor with knee space below
- Clear floor space 36 inches wide across full width in front of washer and dryer and extending at least 18 inches beyond right and left sides (extended knee space can be part of knee space under counter tops, sink, etc.)

Storage

- 50 percent of all storage should be less than 54 inches high
- Adjustable height closet rods and shelves
- Power operated clothing carousels
- Motorized cabinets that raise and lower

Garages and Carports

- Power operated overhead doors
- 8' minimum door height or alternate on-site parking for tall vehicles
- Extra length and width around cars
- Sloping garage floor (with through-the-wall vents at bottom of slope to release fumes) in lieu of stepped entrance with ramp from garage to house interior
- Avoid ramps in garages

Decks

- Build deck at same level as house floor
- Use slatted decking for positive drainage

Hardware

- Lever door handles
- Push plates
- Loop handle pulls on drawers and cabinet doors – no knobs
- Touch latches
- Magnetic latches in lieu of mechanical locks

Home Automation

- Motion detector light switches in garages, utility spaces, entrances, and basements
- Remote controls for selected lights
- Remote controls for heating and cooling
- Doorbell intercoms that connect to portable telephones
- Audible and visual alarms for doorbell, baby monitor, smoke detectors, etc.

Light and Color

- Color contrast between floor surfaces and trim, avoid glossy surfaces
- Color contrast between stair treads and risers
- Emphasize lighting at stairs, entrances, and task lighting
- Ambient, focused, and variable lighting
- Contrast between countertops and front edges or cabinet faces

Table 157 (continued)

Switches and Controls

- Light switches 44 to 48 inches high and thermostats 48-inch maximum height
- Easy-touch rocker or hands free switches
- Electrical outlets at beds and desks, four-plex boxes at each side for computer and electronic equipment as well as personal use equipment
- Electrical outlets, 18-inch maximum height
- Electrical panel with top no more than 54 inches above floor located with a minimum 30 inch x 48 inch clear floor space in front

Windows

- Windows for viewing with maximum 36-inch sill height
- Use casement, awning, hopper, or jalousie style windows
- Use crank operated style and power operators whenever possible

Sliding Doors

- Exterior sliding doors: drop frame and threshold into subfloor to reduce height of track, or ramp the finished floor to top of track
- Interior pocket doors: when fully open, door should extend at least two inches outside doorjamb and be equipped with open loop handles for easy gripping
- By-passing closet doors: each panel should create an opening at least 32 inches clear

Source: The Center for Universal Design, North Carolina State University College of Design.

Demand for Accessible Housing Units

The demand for accessible housing units has been estimated for each County in the Region using data regarding the total number of persons with disabilities and disability type from the 2009 American Community Survey (ACS) conducted by the U.S. Census Bureau. Data is not available for geographies in which the ACS data is collected using multiple years because of a change in questions regarding persons with disabilities in 2009. This includes all communities under 65,000 people as estimated by the U.S. Census Bureau in 2009. Responses to the 2009 ACS questions are not comparable to responses to earlier versions of the ACS questionnaire.

Table 158 sets forth the total number of persons with disabilities by County in the Region in 2009. About 11 percent of the Region's population, or about 221,712 persons, reported having a disability in 2009. About 5 percent of persons age five to 17, about 9 percent of persons age 17 to 64, and about 35 percent of persons age 65 and older reported having a disability. Milwaukee County had the highest percentage of residents reporting a disability at about 13 percent (118,048 persons). Between 8 and 11 percent of residents in the remaining Counties in the Region reported having a disability. Waukesha County had the lowest percentage of residents reporting a disability.

The 65 and over age group has the highest percentage of persons reporting disabilities. If this trend were to continue in the future it could create an increased demand for accessible housing units because the age composition of the Region is projected to increase over the planning period. The number and percentage of persons age 65 and older in the Region is projected to increase from about 13 percent of the total population (241,024 persons) in 2000 to 20 percent (448,032 persons) in the plan design year 2035. The number and percentage of persons age 65 and older is also projected to increase in each County of the Region. Map 102 shows the projected change in the percentage of persons age 65 and older in each County of the Region from 2010 to 2035.

Map 103 shows the distribution of persons with disabilities in the Region, based on responses to the 2000 U.S. Census.³ Census tracts with high percentages of persons with disabilities are located in the larger cities in the Region, including Kenosha, Milwaukee, Racine, West Bend, and Waukesha. Urban areas typically have a higher concentration of persons with disabilities because of the availability of public transit and other services. Areas with high concentrations of persons experiencing poverty often overlap with areas that have a high concentration of persons with disabilities because of the connections between poverty, health, and disabilities.

Disability is related to interactions among individuals' bodies; their physical, emotional, and mental health; and the physical and social environment in which they live, work, or play. Disability exists where this interaction results in limitations of activities and restrictions to full participation at school, work, home, or in the community. Disability status and severity can also change over time as one's health improves or declines, as technology advances, and as social structures adapt. The ACS has identified serious difficulty with six areas of functioning and activities in an attempt to identify populations with specific types of disabilities. This information is used by a number of governmental agencies to distribute funds and develop programs for persons with disabilities. The six areas of functioning and activities include:

- **Hearing difficulty:** Includes persons who respond that they are deaf or have serious difficulty hearing
- **Vision difficulty:** Includes persons who respond that they are blind or have serious difficulty seeing even when wearing glasses
- **Cognitive difficulty:** Includes persons who respond that due to physical, mental, or emotional condition, they have serious difficulty concentrating, remembering, or making decisions
- **Ambulatory difficulty:** Includes persons who respond that they have serious difficulty walking or climbing stairs

Table 158

**PERSONS WITH DISABILITIES BY COUNTY IN
THE SOUTHEASTERN WISCONSIN REGION: 2009**

County/Age Group ^a	Persons with a Disability		Total Population in Age Group
	Number	Percent (By Age Group)	
Kenosha County			
Under 5	96	0.9	11,121
5 to 17	1,199	3.9	30,675
18 to 64	10,454	10.1	103,192
65 and Over.....	6,073	33.2	18,311
County Total	17,822	10.9	163,299
Milwaukee County			
Under 5	1,168	1.6	74,526
5 to 17	10,949	6.6	165,764
18 to 64	65,310	10.9	600,743
65 and Over.....	40,621	38.6	105,160
County Total	118,048	12.5	946,193
Ozaukee County			
Under 5	78	1.7	4,565
5 to 17	580	3.8	15,370
18 to 64	3,652	6.9	53,287
65 and Over.....	4,035	32.2	12,535
County Total	8,345	9.7	85,757
Racine County			
Under 5	49	0.4	13,236
5 to 17	1,552	4.3	36,406
18 to 64	11,551	9.5	121,167
65 and Over.....	7,711	31.4	24,525
County Total	20,863	10.7	195,334
Walworth County			
Under 5	0	0.0	5,320
5 to 17	689	4.0	17,171
18 to 64	5,426	8.4	64,739
65 and Over.....	5,057	38.1	13,280
County Total	11,172	11.1	100,510
Washington County			
Under 5	0	0.0	7,731
5 to 17	1,455	6.0	24,228
18 to 64	5,868	7.2	81,382
65 and Over.....	6,520	38.5	16,941
County Total	13,843	10.6	130,282
Waukesha County			
Under 5	45	0.2	21,507
5 to 17	2,341	3.4	68,273
18 to 64	13,175	5.6	236,706
65 and Over.....	16,058	30.1	53,280
County Total	31,619	8.3	379,766
Region			
Under 5	1,436	1.0	138,006
5 to 17	18,765	5.2	357,887
18 to 64	115,436	9.2	1,261,216
65 and Over.....	86,075	35.3	244,032
Region Total	221,712	11.1	2,001,141

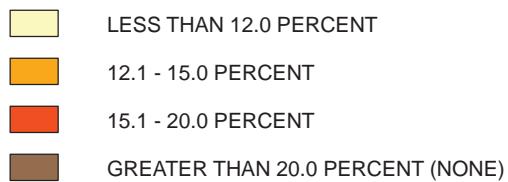
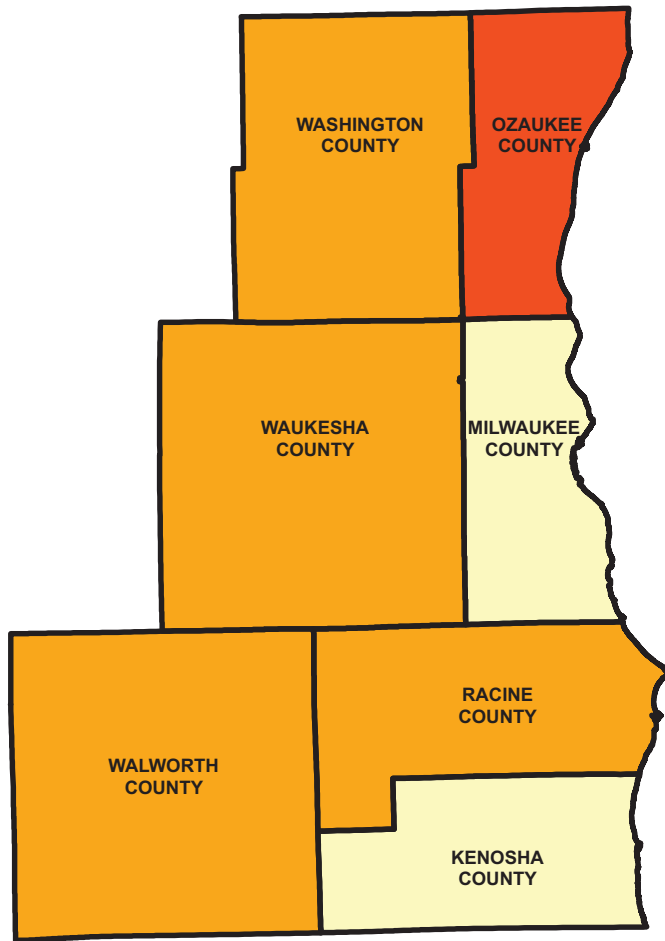
^a The data for the under five age group is not reliable due to the large margin of error.

Source: U.S. Bureau of the Census 2009 American Community Survey and SEWRPC.

³Updated data will not be available until mid-2013.

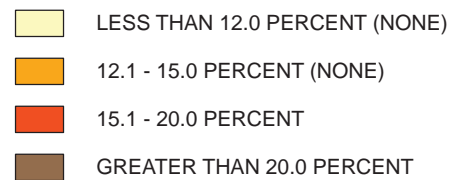
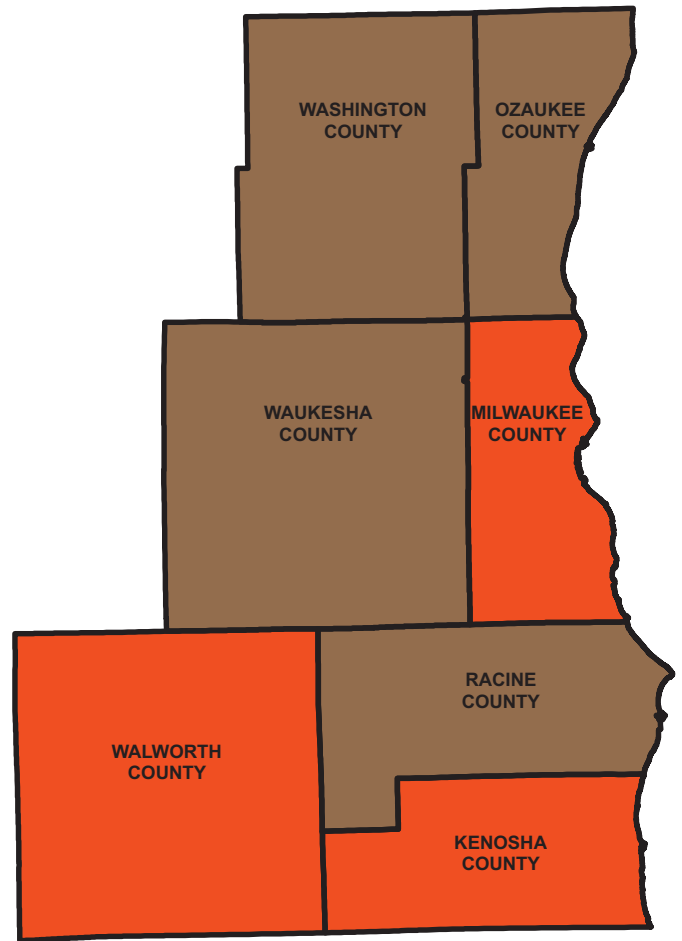
PERCENT OF POPULATION AGE 65 YEARS AND OLDER BY COUNTY: 2010 AND 2035

PERCENT OF POPULATION
AGE 65 AND OLDER: 2010

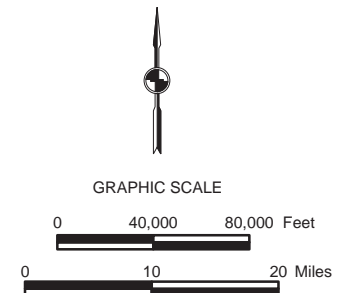


Source: U.S. Bureau of the Census.

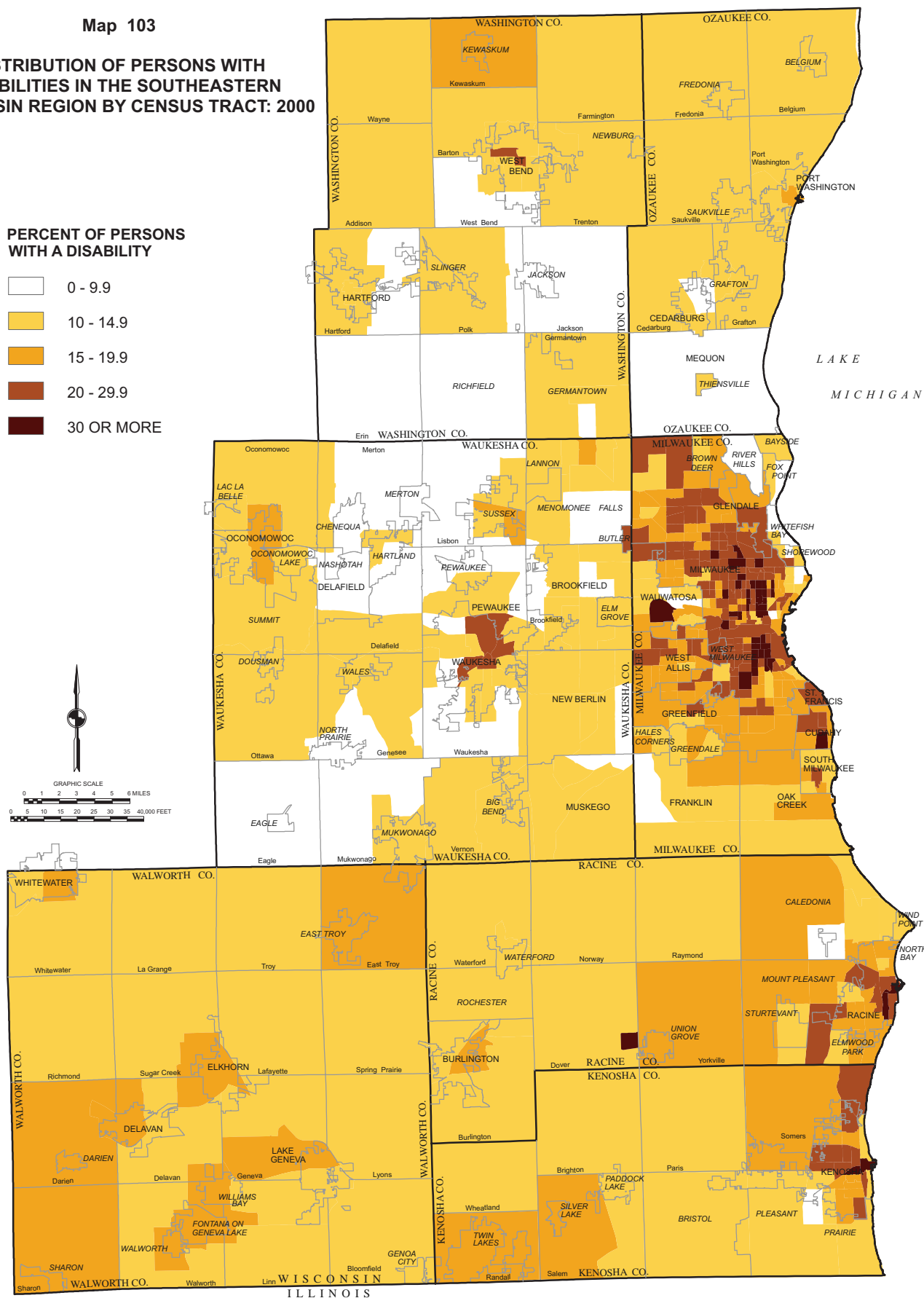
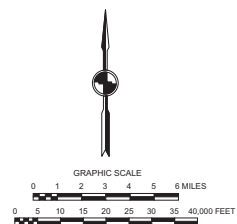
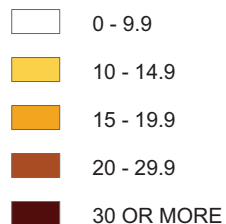
PERCENT OF POPULATION
AGE 65 AND OLDER: 2035



Source: SEWRPC.



DISTRIBUTION OF PERSONS WITH DISABILITIES IN THE SOUTHEASTERN WISCONSIN REGION BY CENSUS TRACT: 2000



- Self-care difficulty: Includes persons who respond that they have difficulty dressing or bathing
- Independent living difficulty: Includes persons who respond that due to a physical, mental, or emotional condition, they have difficulty performing errands alone, such as visiting a doctor's office or shopping.

Table 159 sets forth type of disability data for persons with disabilities by County in the Region in 2009. A person may respond to having more than one type of disability. Almost 112,600 persons in the Region reported having a mobility (ambulatory) disability. Almost 81,500 persons reported having a cognitive disability and almost 77,400 persons reported having an independent living disability. Almost 58,400 persons reported having a hearing disability and over 40,700 persons reported having a self-care disability. In addition, almost 36,200 persons reported having a vision disability. Ambulatory disabilities were the most frequently reported disabilities in each County in the Region. This range of disabilities requires a range of different types of accessible housing to serve the needs of persons with disabilities. A multi-family housing unit that meets the basic accessibility requirements set forth by Federal and State regulations for a person with mobility impairment may not meet the needs of a person with a sensory disability or a disability that is not physical in nature.

According to 2010 ACS data, about 169,000 households, or about 21 percent of households in the Region, included at least one person with a disability. Table 160 shows the number and percentage of households in each County that reported having one or more members with a disability. Because the incidence of disability increases as people age, the percentage of households with a person with a disability is likely to increase in the next 20 to 30 years as the "baby boom" generation enters the 65 years and older age group.

Supply of Accessible Housing Stock

The following data are estimates of the various types of accessible housing units located in the Region, including housing units intended to meet the needs of persons with various levels of physical disability and other disabilities that are not physical in nature.

Multi-Family Housing Units

As previously noted, most multi-family units constructed after 1990 are subject to either Federal or State regulations that include basic accessibility standards, such as doorway widths and the placement of light and environmental controls for persons with mobility impairments. The Federal regulations apply to all units in buildings with an elevator and four or more units, or to the ground floor units of buildings with four or more units and no elevator, that were constructed or ready for occupancy after March 13, 1991. State regulations apply to multi-family units in buildings with three or more units that were first ready for occupancy on or after October 1, 1993. State regulations apply only to grade level units in buildings without an elevator. Buildings originally constructed prior to October 1, 1993, may also be subject to State regulations if they undergo substantial rehabilitation or remodeling after that date.

A total of 50,165 multi-family dwelling units were constructed in the Region between 1990 and 2009. Table 161 indicates the number of units constructed in each County. Most of the units constructed, 43,419 units or 87 percent, were in buildings with five or more units and the remaining 6,746 units were in three or four unit buildings. The number of multi-family units constructed in each County between 1990 and 2009 were:

- Kenosha County: 5,056 (10 percent of units constructed in the Region)
- Milwaukee County: 17,368 (35 percent of units constructed in the Region)
- Ozaukee County: 2,310 (5 percent of units constructed in the Region)
- Racine County: 3,330 (7 percent of units constructed in the Region)
- Walworth County: 5,641 (11 percent of units constructed in the Region)
- Washington County: 2,981 (6 percent of units constructed in the Region)
- Waukesha County: 13,479 (27 percent of units constructed in the Region).

Table 159

TYPE OF DISABILITY FOR PERSONS WITH DISABILITIES BY COUNTY IN THE SOUTHEASTERN WISCONSIN REGION: 2009

County/Age Group	Type of Disability											
	Hearing		Vision		Cognitive		Ambulatory		Self-Care ^a		Independent Living ^b	
	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c
Kenosha County												
Under 18	145	0.3	126	0.3	909	3.0	0	0.0	207	0.7	--	--
18 to 64	1,863	1.8	1,656	1.6	2,928	2.8	5,418	5.3	1,616	1.6	2,501	2.4
65 and Over.....	2,864	15.6	948	5.2	1,859	10.2	4,211	23.0	1,686	9.2	2,475	13.5
County Total	4,872	3.0	2,730	1.7	5,696	3.7	9,629	6.3	3,509	2.3	4,976	3.3
Milwaukee County												
Under 18	2,618	1.1	2,045	0.9	8,493	5.1	1,517	0.9	1,437	0.9	--	--
18 to 64	10,334	1.7	9,676	1.6	28,586	4.8	32,700	5.4	11,201	1.9	24,972	4.2
65 and Over.....	14,887	14.2	8,612	8.2	8,869	8.4	26,243	25.0	8,820	8.4	18,471	17.6
County Total	27,839	2.9	20,333	2.1	45,948	5.3	60,460	6.9	21,458	2.5	43,443	5.0
Ozaukee County												
Under 18	112	0.6	137	0.7	468	3.0	0	0.0	0	0.0	--	--
18 to 64	819	1.5	504	0.9	1,216	2.3	1,831	3.4	290	0.5	812	1.5
65 and Over.....	1,865	14.9	484	3.9	1,045	8.3	2,458	19.6	480	3.8	2,090	16.7
County Total	2,796	3.3	1,125	1.3	2,729	3.4	4,289	5.3	770	0.9	2,902	3.6
Racine County												
Under 18	494	1.0	101	0.2	1,134	3.1	197	0.5	285	0.8	--	--
18 to 64	2,380	2.0	1,921	1.6	5,029	4.2	5,271	4.4	1,801	1.5	3,571	2.9
65 and Over.....	3,194	13.0	1,729	7.0	1,541	6.3	4,376	17.8	1,867	7.6	3,147	12.8
County Total	6,068	3.1	3,751	1.9	7,704	4.2	9,844	5.4	3,953	2.2	6,718	3.7
Walworth County												
Under 18	62	0.3	70	0.3	548	3.2	46	0.3	130	0.8	--	--
18 to 64	919	1.4	626	1.0	2,747	4.2	2,744	4.2	1,186	1.8	1,307	2.0
65 and Over.....	1,822	13.7	713	5.4	1,493	11.2	3,430	25.8	1,682	12.7	2,209	16.6
County Total	2,803	2.8	1,409	1.4	4,788	5.0	6,220	6.5	2,998	3.1	3,516	3.7
Washington County												
Under 18	332	1.0	66	0.2	985	4.1	62	0.3	440	1.8	--	--
18 to 64	1,540	1.9	613	0.8	1,944	2.4	2,617	3.2	854	1.0	2,163	2.7
65 and Over.....	2,640	15.6	1,562	9.2	1,670	9.9	3,425	20.2	1,242	7.3	2,459	14.5
County Total	4,512	3.5	2,241	1.7	4,599	3.8	6,104	5.0	2,536	2.1	4,622	3.8
Waukesha County												
Under 18	412	0.5	154	0.2	1,614	2.4	234	0.3	565	0.8	--	--
18 to 64	3,172	1.3	1,969	0.8	4,771	2.0	6,367	2.7	1,816	0.8	3,932	1.7
65 and Over.....	5,920	11.1	2,478	4.7	3,621	6.8	9,432	17.7	3,116	5.8	7,246	13.6
County Total	9,504	2.5	4,601	1.2	10,006	2.8	16,033	4.5	5,497	1.5	11,178	3.1
Region												
Under 18	4,175	0.8	2,699	0.5	14,151	4.0	2,056	0.6	3,064	0.9	--	--
18 to 64	21,027	1.7	16,965	1.3	47,221	3.7	56,948	4.5	18,764	1.5	39,258	3.1
65 and Over.....	33,192	13.6	16,526	6.8	20,098	8.2	53,575	22.0	18,893	7.7	38,097	15.6
Region Total	58,394	2.9	36,190	1.8	81,470	4.4	112,579	6.0	40,721	2.2	77,355	4.2

^aExcludes persons under age five.^bExcludes persons under age 18.^cPercent of persons in age group.

Source: U.S. Bureau of the Census 2009 American Community Survey and SEWRPC.

Table 160

HOUSEHOLDS REPORTING ONE OR MORE MEMBERS WITH A DISABILITY: 2010

County	Households Reporting One or more Members With a Disability		Households Reporting No Members With a Disability		Total Households	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^b
Kenosha	14,815	23.3	48,750	76.7	63,565	8.0
Milwaukee.....	87,388	23.1	291,488	76.9	378,876	47.8
Ozaukee	5,406	15.9	28,621	84.1	34,027	4.3
Racine	15,954	21.3	58,854	78.7	74,808	9.4
Walworth.....	7,445	19.0	31,663	81.0	39,108	4.9
Washington.....	9,257	18.1	41,971	81.9	51,228	6.5
Waukesha.....	28,757	19.0	122,356	81.0	151,113	19.1
Region	169,022	21.3	623,703	78.7	792,725	100.0

^aPercent of County households.

^bPercent of Region households.

Source: U.S. Bureau of the Census 2010 American Community Survey and SEWRPC.

As shown by Table 159, there are more persons with ambulatory disabilities in each of the Region's Counties than multi-family housing units constructed between 1990 and 2009, which could result in an inadequate supply of accessible dwelling units. Additional factors regarding accessible multi-family housing units to be considered when accessing the housing needs of persons with disabilities include:

- Not all of the multi-family housing units constructed between 1990 and 2009 are required to meet Federal and State accessibility standards, due to building size and the presence or lack of elevators
- Federal and State accessibility regulations for multi-family housing units are intended to address the housing needs of persons with mobility impairments, but may not meet the accessibility needs of persons with other types of disabilities such as hearing difficulty, vision difficulty, cognitive difficulty, self-care difficulty, or independent living difficulty
- Other characteristics, such as income and household size, may be of concern
- Accessible single-family housing may be more desirable to some households that include a person or persons with disabilities

Table 161

MULTI-FAMILY HOUSING UNITS CONSTRUCTED IN THE SOUTHEASTERN WISCONSIN REGION: 1990-2009

County	Multi-Family Units in 3-4 Unit Structures	Multi-Family Units in 5 or More Unit Structures	Total Multi-Family Units
Kenosha	816	4,240	5,056
Milwaukee.....	2,153	15,215	17,368
Ozaukee	168	2,142	2,310
Racine	31	3,299	3,330
Walworth.....	1,212	4,429	5,641
Washington.....	1,483	1,498	2,981
Waukesha.....	883	12,596	13,479
Region	6,746	43,419	50,165

NOTE: Not all of the multi-family housing units constructed between 1990 and 2009 are required to meet Federal and State accessibility standards. Federal accessibility requirements apply to multi-family buildings with four or more units that were constructed or ready for occupancy after March 13, 1991. State accessibility requirements apply to multi-family buildings with three or more units that were first ready for occupancy on or after October 1, 1993. Both State and Federal requirements apply only to grade level units in buildings without an elevator; and to all units in buildings with at least three or four units, respectively, in buildings with an elevator. Totals may not match those provided in Chapter IV, *Existing Housing*. Data in Chapter IV was provided by the Wisconsin Department of Administration based on building permits issued by local governments.

Source: U.S. Bureau of the Census 1990 Decennial Census and 2009 American Community Survey, and SEWRPC.

- An adequate number of accessible multi-family housing units should have convenient access to employment centers, medical centers, parks, schools, shopping and service areas, and transit service.

Map 104 identifies sewered communities in the Region whose zoning regulations would allow the construction of multi-family buildings and communities where public transit service is available. Communities that lack multi-family housing and public transit service may limit options for persons with disabilities who may wish to reside in those communities.

Government Assisted Housing

A number of housing units reserved for occupancy by the elderly or persons with disabilities that may include features intended to increase accessibility were constructed in the Region prior to 1991 using Federal subsidized housing and LIHTC funds. There were 11,485 of these housing units constructed Region-wide. The number of these units constructed by County includes:

- Kenosha County: 973 (9 percent of units in the Region)
- Milwaukee County: 7,993 (70 percent of units in the Region)
- Ozaukee County: 267 (2 percent of units in the Region)
- Racine County: 969 (8 percent of units in the Region)
- Walworth County: 202 (2 percent of units in the Region)
- Washington County: 379 (3 percent of units in the Region)
- Waukesha County: 702 (6 percent of units in the Region).

In addition, the Federal Home Loan Bank of Chicago (FHLBC) and USDA Rural Development Program support the development of both multi-family and single-family accessible housing. The FHLBC supports accessible housing through its Affordable Housing Program. The program provides competitive grants, generally to non-profit organizations, for multi-family and single-family housing. A criterion used in awarding grants is the inclusion of design features intended to increase accessibility. Multi-family projects receiving funding from the Affordable Housing Program are also required to meet fair housing law accessibility regulations. The USDA Rural Development Program⁴ offers several grant and loan products designed to allow low-income households to make accessibility improvements to both single-family and multi-family dwelling units (see Table 14 in Chapter III for a description of USDA programs). FHLBC and USDA Rural Development multi-family units are included in the inventory of multi-family dwelling units in Table 161 and/or the inventory of government assisted housing units in Chapter X.

Housing Alternatives for Persons with Special Needs and Older Persons




Housing for persons with mobility impairments is generally the focus of Federal and State housing accessibility requirements. There are several types of housing that can provide care for a range of disabilities beyond mobility impairment, including community based residential facilities (CBRF), adult family homes, and residential care apartment complexes; however, it cannot be assumed that all such facilities are accessible to persons with disabilities.⁵ These types of facilities are subject to the regulations governing the location of community living arrangements in residential areas set forth in Sections 59.69(15), 60.63, and 62.23(7)(i) of the *Wisconsin Statutes* (see Figure 22 in Chapter VI for more information). Map 105 shows the distribution of community living arrangements in the Region and Maps 106 through 112 show the distribution in each County.

⁴See Map 19 in Chapter III for areas of the Region that are eligible for USDA Rural Development programs.


⁵Community living arrangements that are not intended to provide housing for persons with disabilities, such as persons released from correctional institutions or persons suffering from addictions, may not be accessible to persons with physical disabilities if they do not fall under Federal or State accessible building requirements.

Map 104



COMMUNITIES WITH MULTI-FAMILY ZONING DISTRICTS AND PUBLIC TRANSIT SERVICE IN THE SOUTHEASTERN WISCONSIN: 2010



-  SEWERED COMMUNITIES WITH MULTI-FAMILY ZONING DISTRICTS
-  UNSEWERED COMMUNITIES OR UNSEWERED PORTION OF COMMUNITY
-  MULTI-FAMILY HOUSING REQUIRES A CONDITIONAL USE PERMIT

LOCAL FIXED-ROUTE PUBLIC TRANSIT SERVICE

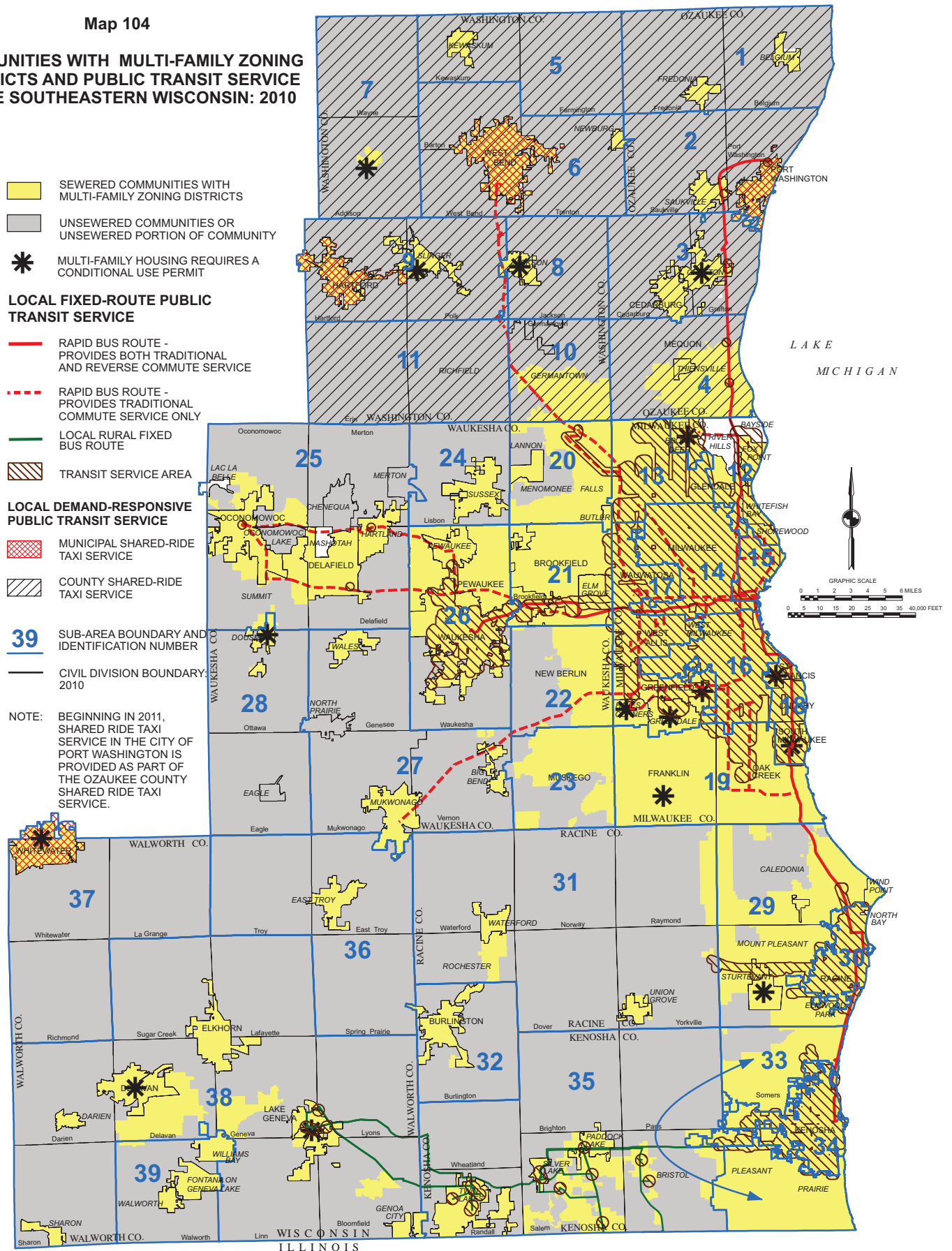
-  RAPID BUS ROUTE - PROVIDES BOTH TRADITIONAL AND REVERSE COMMUTE SERVICE
-  RAPID BUS ROUTE - PROVIDES TRADITIONAL COMMUTE SERVICE ONLY
-  LOCAL RURAL FIXED BUS ROUTE
-  TRANSIT SERVICE AREA

LOCAL DEMAND-RESPONSIVE PUBLIC TRANSIT SERVICE

-  MUNICIPAL SHARED-RIDE TAXI SERVICE
-  COUNTY SHARED-RIDE TAXI SERVICE

-  SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER
-  CIVIL DIVISION BOUNDARY: 2010

NOTE: BEGINNING IN 2011, SHARED RIDE TAXI SERVICE IN THE CITY OF PORT WASHINGTON IS PROVIDED AS PART OF THE OZAUKEE COUNTY SHARED RIDE TAXI SERVICE.



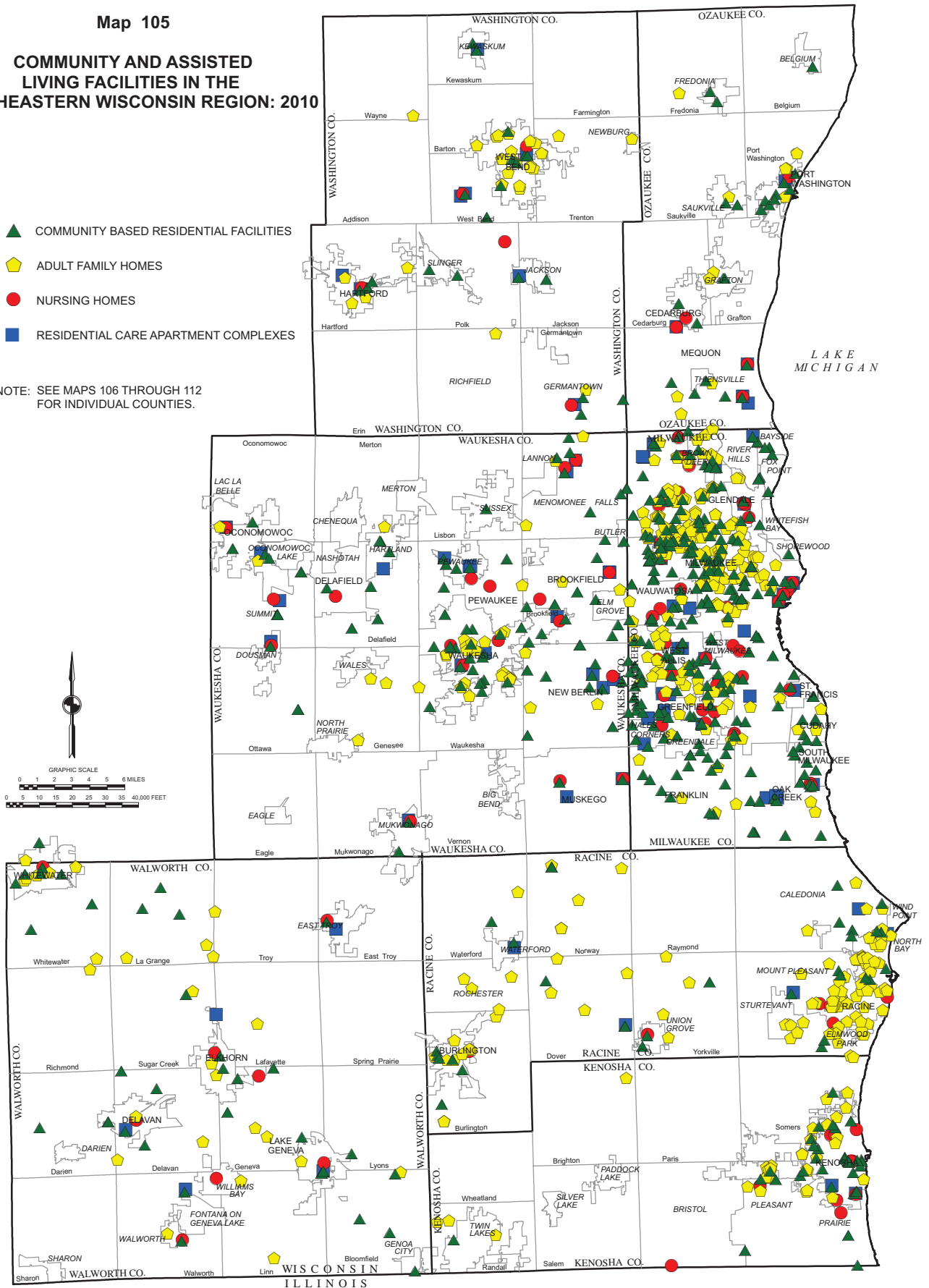
Source: SEWRPC.

Map 105

**COMMUNITY AND ASSISTED
LIVING FACILITIES IN THE
SOUTHEASTERN WISCONSIN REGION: 2010**

- ▲ COMMUNITY BASED RESIDENTIAL FACILITIES
- ◆ ADULT FAMILY HOMES
- NURSING HOMES
- RESIDENTIAL CARE APARTMENT COMPLEXES

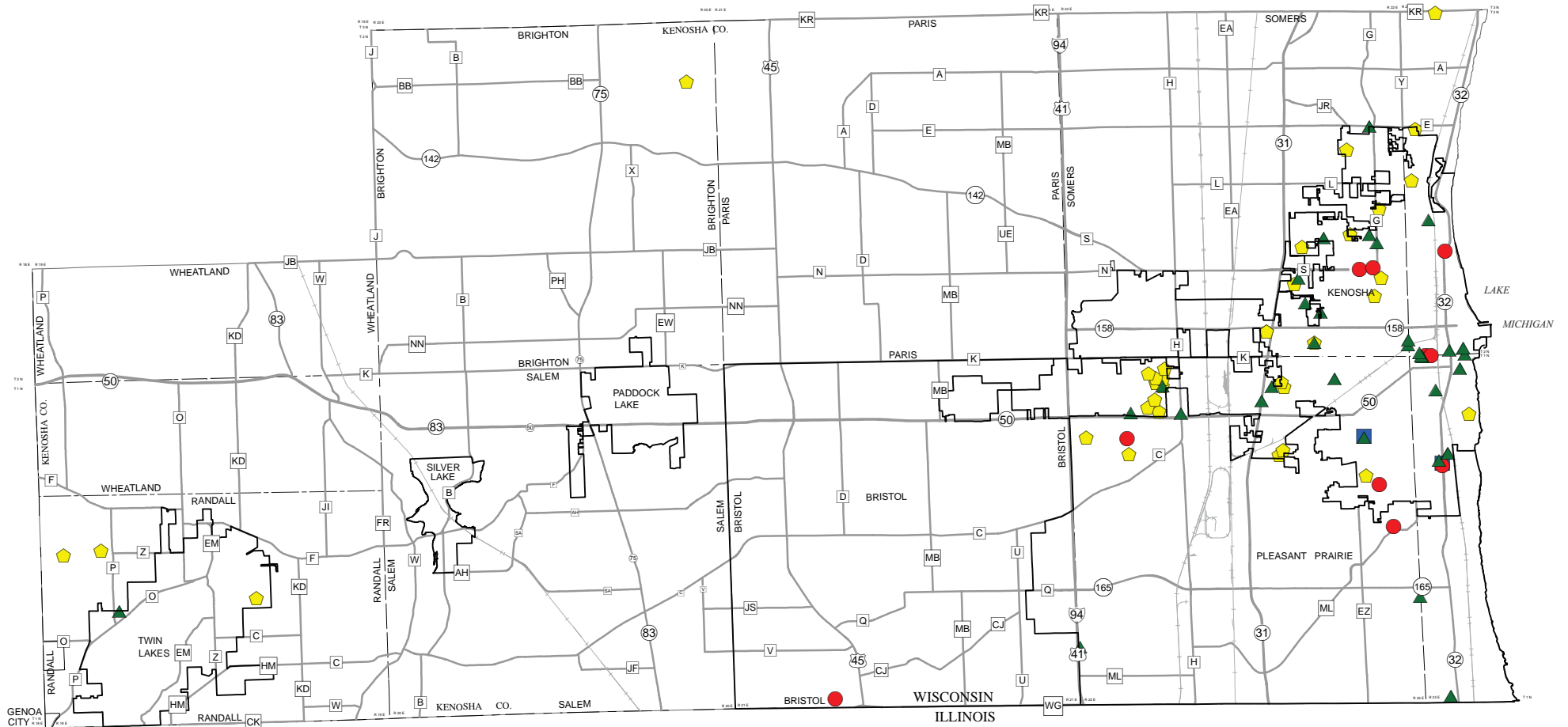
NOTE: SEE MAPS 106 THROUGH 112
FOR INDIVIDUAL COUNTIES.



Source: Wisconsin Department of Health Services and SEWRPC.

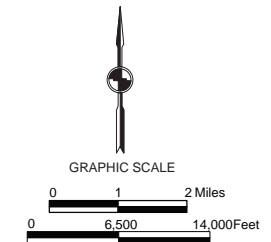
Map 106

COMMUNITY AND ASSISTED LIVING FACILITIES IN KENOSHA COUNTY: 2010



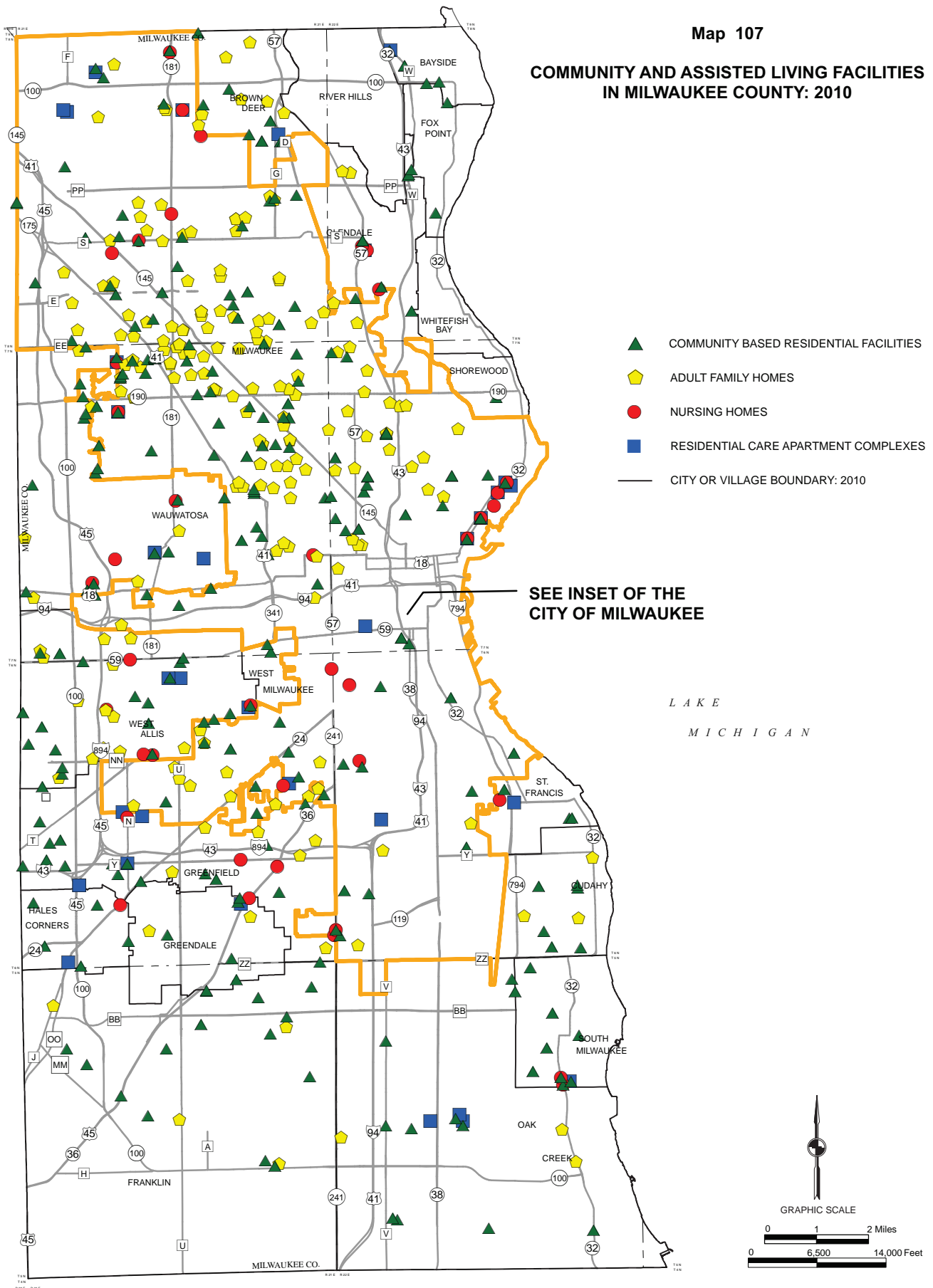
- ▲ COMMUNITY BASED RESIDENTIAL FACILITIES
- ⬠ ADULT FAMILY HOMES
- NURSING HOMES
- RESIDENTIAL CARE APARTMENT COMPLEXES
- CITY OR VILLAGE BOUNDARY: 2010

Source: Wisconsin Department of Health Services and SEWRPC.



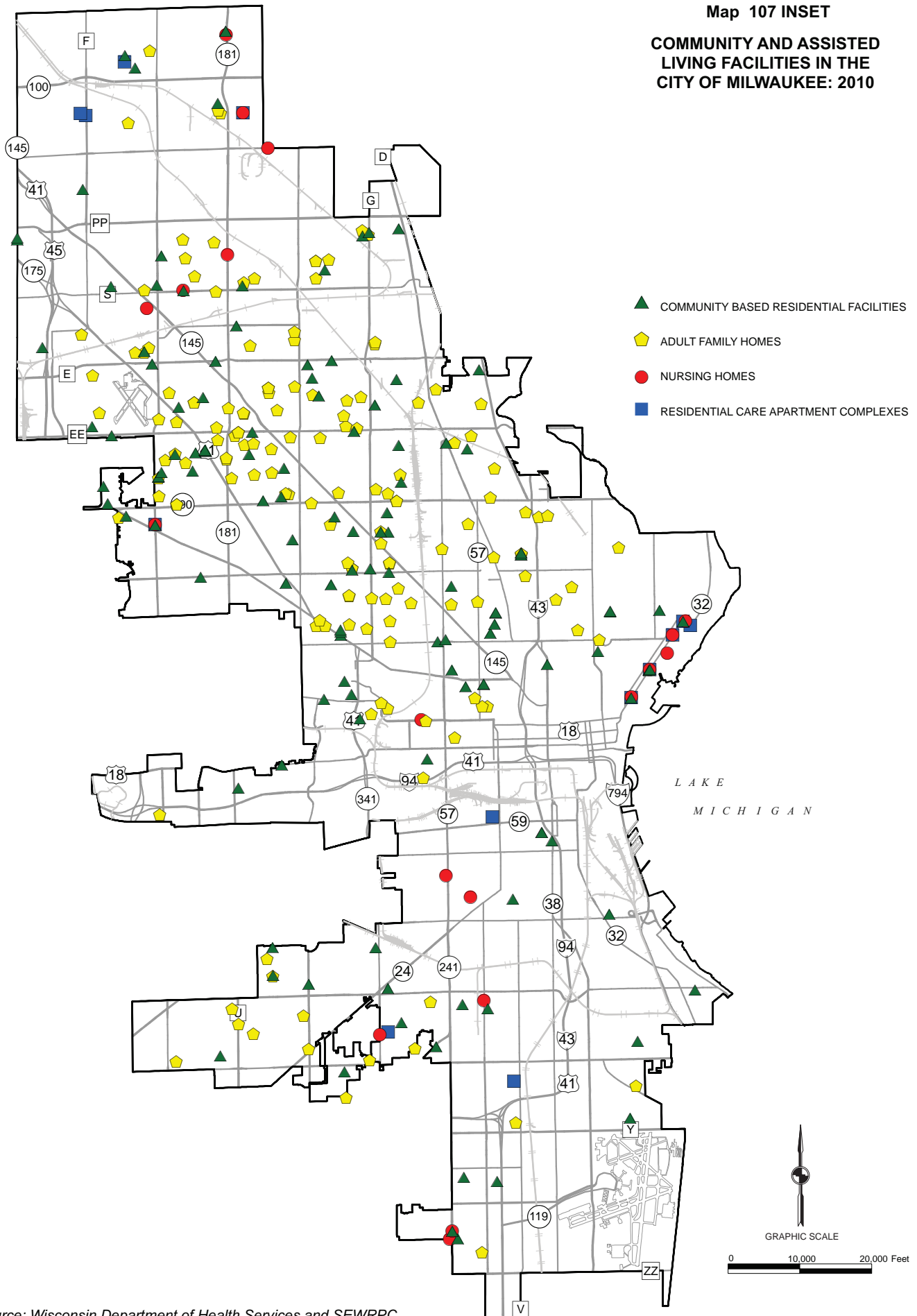
Map 107

**COMMUNITY AND ASSISTED LIVING FACILITIES
IN MILWAUKEE COUNTY: 2010**

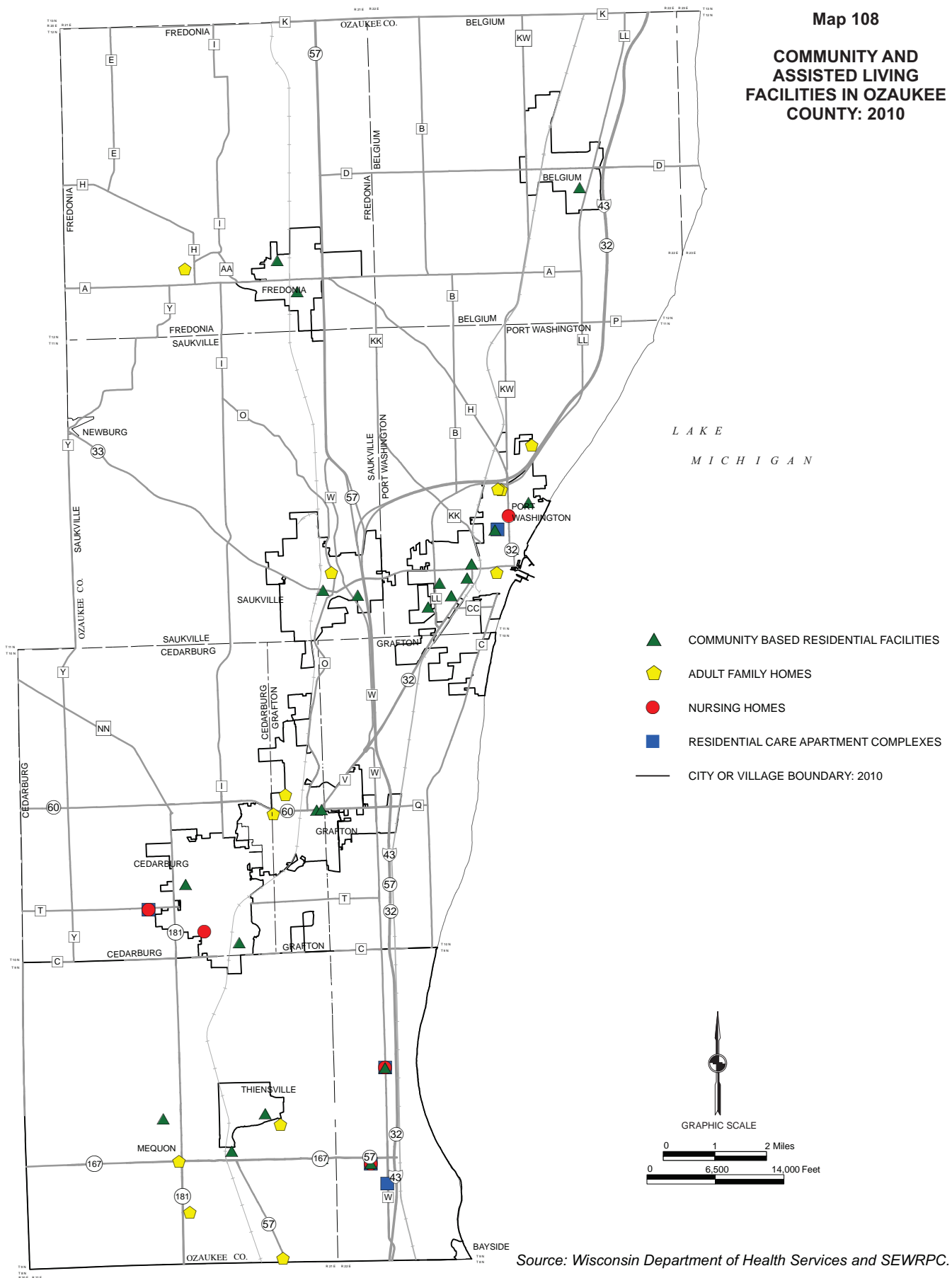


Source: Wisconsin Department of Health Services and SEWRPC.

Map 107 INSET
COMMUNITY AND ASSISTED
LIVING FACILITIES IN THE
CITY OF MILWAUKEE: 2010

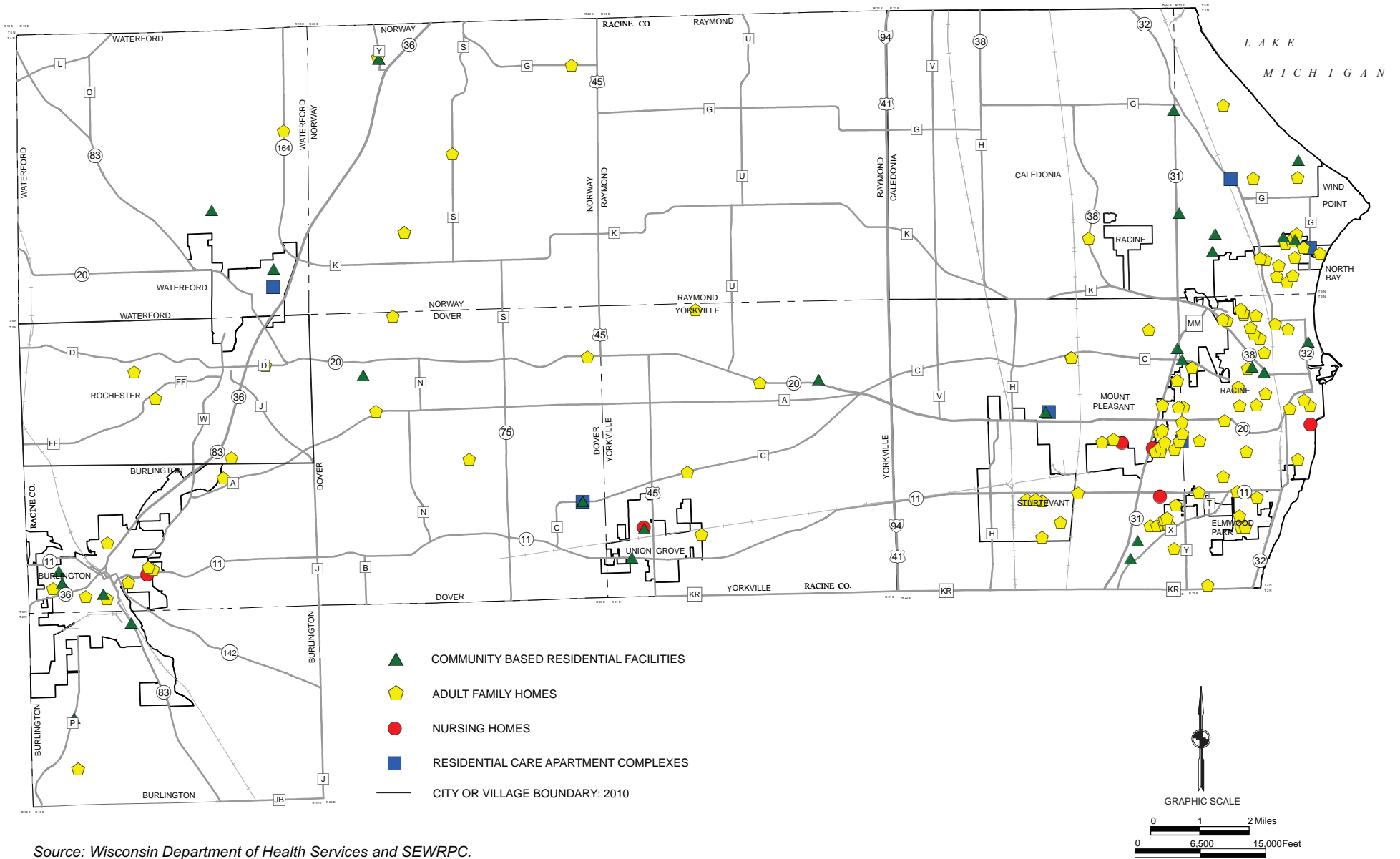


Map 108
COMMUNITY AND
ASSISTED LIVING
FACILITIES IN OZAUKEE
COUNTY: 2010



Map 109

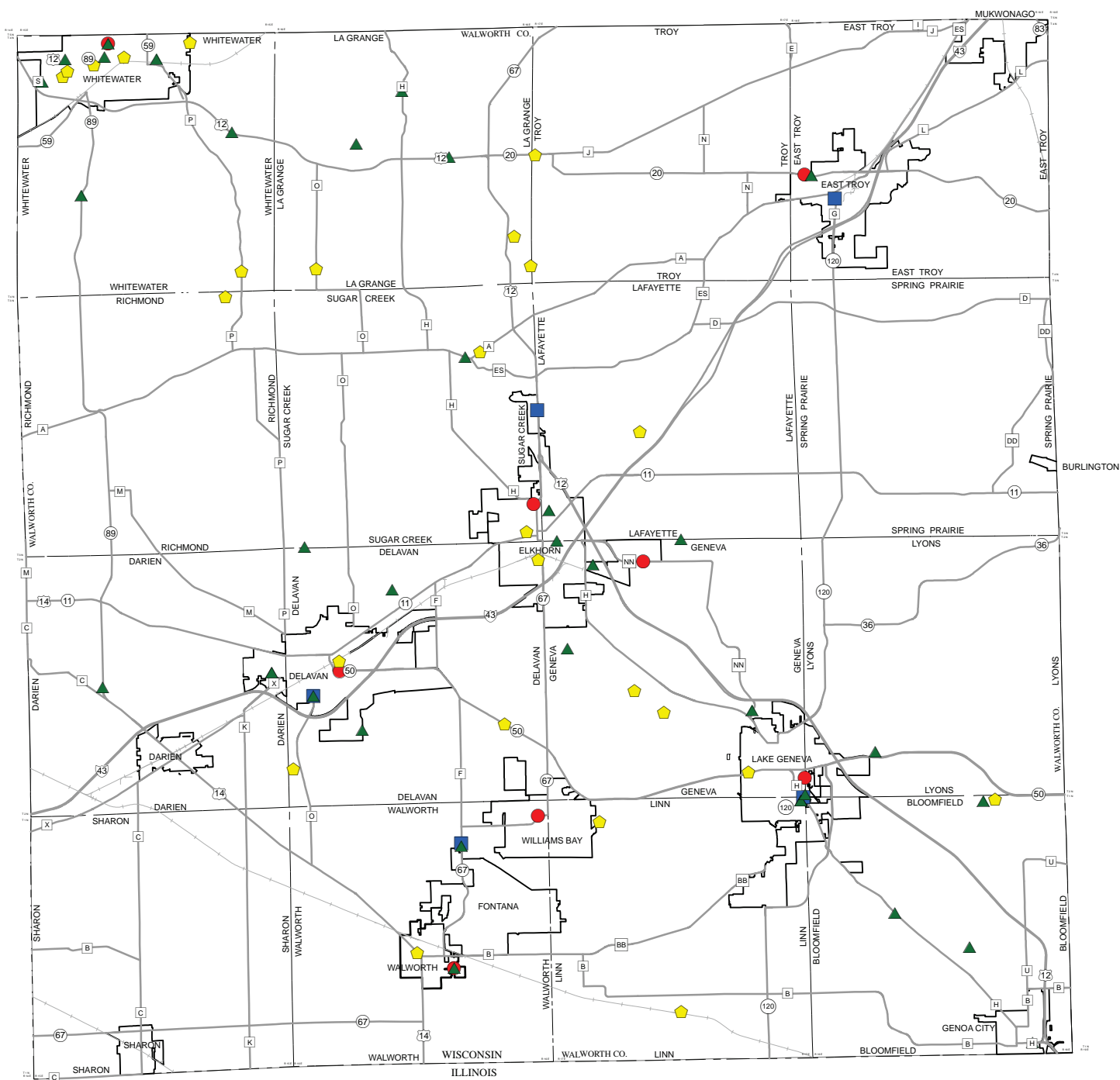
COMMUNITY AND ASSISTED LIVING FACILITIES IN RACINE COUNTY: 2010



Source: Wisconsin Department of Health Services and SEWRPC.

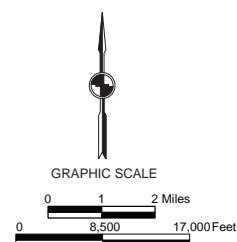
Map 110

COMMUNITY AND ASSISTED LIVING FACILITIES IN WALWORTH COUNTY: 2010



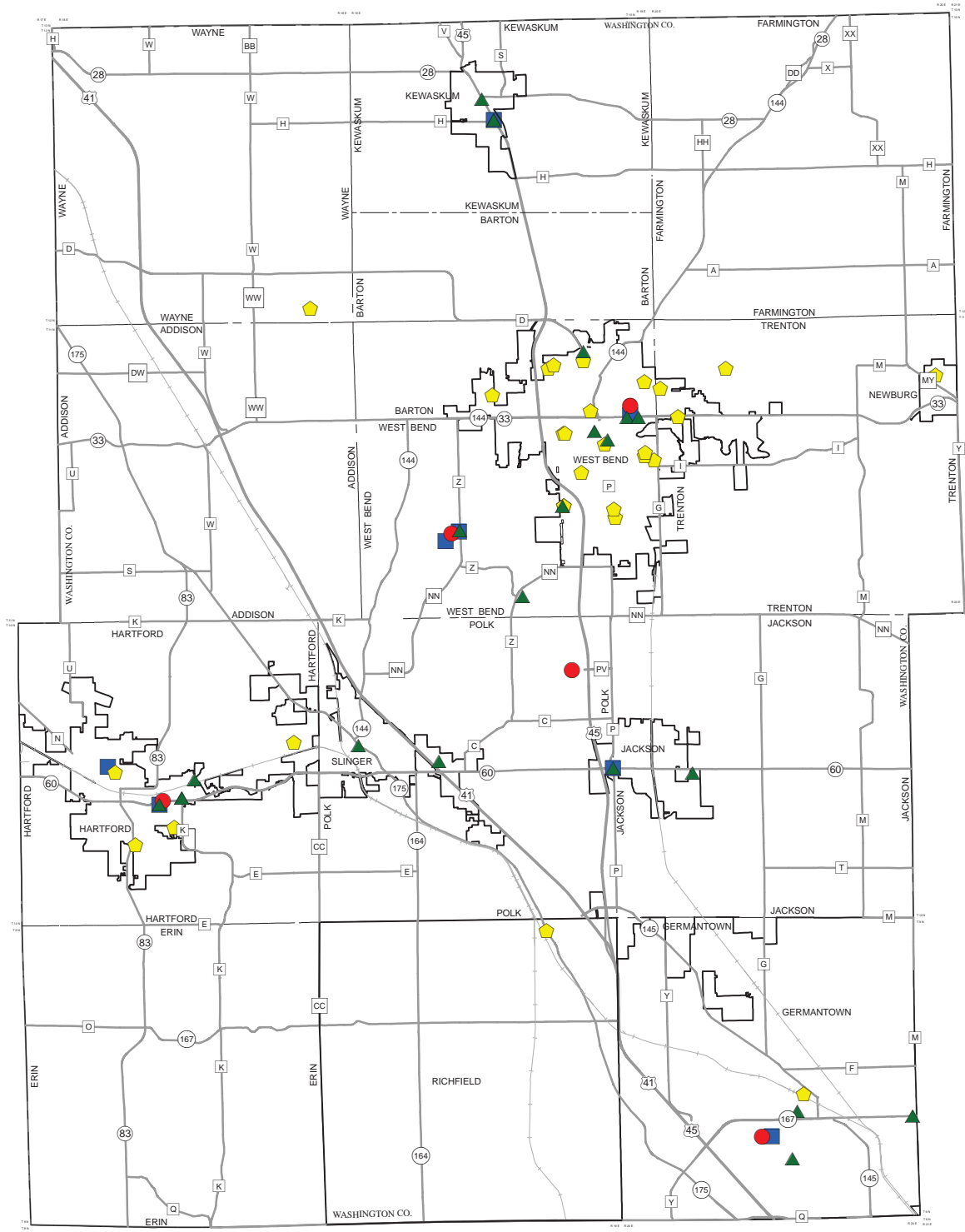
- ▲ COMMUNITY BASED RESIDENTIAL FACILITIES
- ⬠ ADULT FAMILY HOMES
- NURSING HOMES
- RESIDENTIAL CARE APARTMENT COMPLEXES
- CITY OR VILLAGE BOUNDARY: 2010

Source: Wisconsin Department of Health Services and SEWRPC.



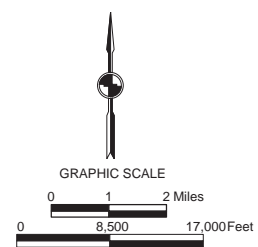
Map 111

COMMUNITY AND ASSISTED LIVING FACILITIES IN WASHINGTON COUNTY: 2010



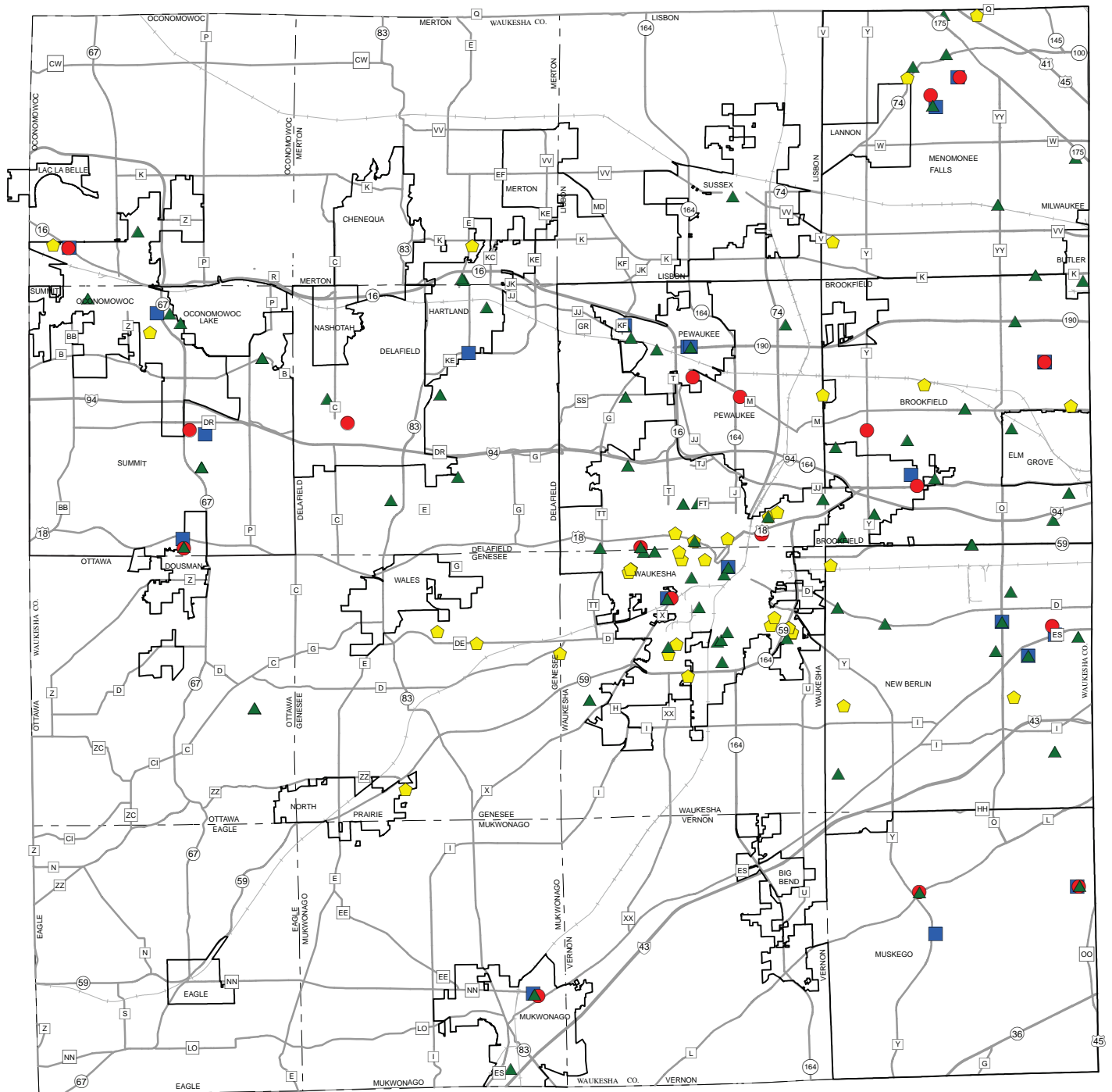
- ▲ COMMUNITY BASED RESIDENTIAL FACILITIES
- ⬠ ADULT FAMILY HOMES
- NURSING HOMES
- RESIDENTIAL CARE APARTMENT COMPLEXES
- CITY OR VILLAGE BOUNDARY: 2010

Source: Wisconsin Department of Health Services and SEWRPC.



Map 112

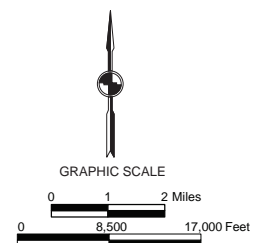
COMMUNITY AND ASSISTED LIVING FACILITIES IN WAUKESHA COUNTY: 2010



- ▲ COMMUNITY BASED RESIDENTIAL FACILITIES
- ⬠ ADULT FAMILY HOMES
- NURSING HOMES
- RESIDENTIAL CARE APARTMENT COMPLEXES

— CITY OR VILLAGE BOUNDARY: 2010

Source: Wisconsin Department of Health Services and SEWRPC.



As described in Figure 22 the *Statutes* provide that no community living arrangement may be established within 2,500 feet, or lesser distance established by local ordinance, of any other community living arrangement. A 1998 Federal District Court decision⁶ found that the 2,500-foot spacing requirement for community living arrangements in the *Wisconsin Statutes* limits access to housing for persons with developmental disabilities and is in conflict with Federal laws. The *Statutes* also set forth a density limit and other requirements for community living arrangements, which are also described in Figure 22.

A CBRF is a facility where five or more adults reside who are not related to the operator or administrator, do not require care above intermediate level nursing care, and receive care, treatment, or services that are above the level of room and board, but includes no more than three hours of nursing care per week per resident. These facilities are licensed under Chapter DHS 83 of the *Wisconsin Administrative Code*. They can admit people of advanced age and persons with dementia, developmental disabilities, mental health problems, physical disabilities, traumatic brain injury, AIDS, alcohol and other drug addictions, correctional clients, pregnant women needing counseling, and the terminally ill. A person must be 18 years of age to reside in a CBRF. The cost for residing in a CBRF in the Region in 2009 was between \$3,692 and \$4,555 per month. The number and total capacity of CBRFs in each sub-regional housing analysis area is set forth in Table 162. The average number of residents in each CBRF in the Region is 18. The average number of residents per CBRF ranges from 17 to 20 persons in each of the counties except Racine County, which averages 28 persons in each CBRF. As shown on Map 105, CBRFs are generally concentrated in the Cities of Greenfield, Milwaukee, West Allis, Kenosha, and Waukesha.

An adult family home is a facility where three to four adults who are not related to the operator reside and receive care, treatment, or services that are above the level of room and board and that may include up to seven hours per week of nursing care per resident. These facilities are licensed under Chapter DHS 88 of the *Wisconsin Administrative Code*. Facilities with one to two adults can be licensed by counties. Adult family homes can admit persons with the same needs as CBRFs. The cost for residing in an adult family home in the Region in 2009 was between \$3,872 and \$5,326 per month. The number and total capacity of adult family homes in each sub-area is set forth in Table 162. Based on the average number of persons per facility, 3.9 in the Region, most adult family homes operate near capacity. Adult family homes are concentrated in the same cities that have a concentration of CBRFs, and the Cities of Racine and West Bend.

A residential care apartment complex (RCAC) is a facility where five or more adults reside in an independent apartment living setting. RCAC apartments must have a lockable entrance; kitchen; and individual bathroom, sleeping, and living areas. A number of services can be provided to residents for up to 28 hours a week, including:

- Supportive Services: Activities related to general housekeeping and transportation to community services and recreational activities
- Personal Assistance: Services related to activities of daily living such as dressing, eating, bathing, and grooming
- Nursing Services: Health monitoring such as the assessment of physical, functional, and cognitive status to detect changes that may indicate health problems and to facilitate appropriate intervention; and medication administration and management
- Emergency Assistance: An RCAC must ensure that tenant health and safety are protected in the event of an emergency and must provide emergency assistance 24 hours a day.

⁶*Oconomowoc Residential Programs, Inc. v. City of Greenfield and Village of Greendale*, 23 F. Supp. 2d 941 (E.D. Wis. 1998).

Table 162

ASSISTED LIVING FACILITIES IN THE SOUTHEASTERN WISCONSIN REGION: 2010

Sub-area/County	Community Based Residential Facilities (CBRF)		Adult Family Homes (AFH)		Residential Care Apartment Complexes (RCAC)		Nursing Homes		Total	
	Number	Capacity	Number	Capacity	Number	Capacity	Number	Capacity	Number	Capacity
1	3	35	1	4	0	0	0	0	4	39
2	10	196	5	17	1	20	1	74	17	307
3	5	117	2	6	1	60	2	268	10	451
4	6	72	4	16	3	141	2	72	150	301
Ozaukee County	24	420	12	43	5	221	5	414	46	1,098
5	3	56	0	0	1	21	0	0	4	77
6	8	144	22	83	3	184	3	378	36	789
7	0	0	0	0	0	0	0	0	0	0
8	2	46	0	0	1	33	0	0	3	79
9	6	117	4	15	2	76	1	106	13	314
10	3	35	1	4	1	48	1	121	6	208
11	0	0	1	3	0	0	0	0	1	3
Washington County	22	398	28	105	8	362	5	605	63	1,470
12	24	288	10	40	3	149	3	332	40	809
13	24	348	29	111	4	240	6	775	63	1,474
14	71	877	98	372	1	43	4	494	174	1,786
15	9	282	7	27	5	258	5	574	26	1,141
16	23	350	13	48	3	159	7	955	46	1,512
17	62	1,412	28	109	13	730	11	1,192	107	3,179
18	18	405	3	12	2	89	3	319	26	825
19	26	411	7	28	3	116	0	0	36	555
Milwaukee County	257	4,373	195	747	34	1,784	39	4,641	525	11,545
20	8	236	3	12	2	179	2	213	15	640
21	11	176	3	12	3	144	4	538	21	870
22	9	114	3	12	3	191	1	135	16	452
23	2	23	0	0	2	172	2	110	6	305
24	1	20	0	0	0	0	0	0	1	20
25	14	168	3	12	4	206	3	285	24	671
26	31	576	23	88	5	208	5	720	64	1,592
27	2	40	1	4	1	58	1	53	5	155
28	3	42	0	0	1	75	1	84	5	201
Waukesha County	81	1,424	36	140	21	1,233	19	2,138	157	4,935
29	1	50	10	40	0	0	0	0	11	90
30	14	341	82	321	4	215	4	492	104	1,369
31	10	350	13	51	2	82	1	77	26	560
32	6	133	14	56	0	0	1	155	21	344
Racine County	31	874	119	468	6	297	6	724	162	2,363
33	2	16	3	12	0	0	1	118	6	146
34	29	623	28	109	2	89	8	912	67	1,733
35	1	8	3	12	0	0	0	0	4	20
Kenosha County	32	647	34	133	2	89	9	1,090	77	1,959
36	1	8	1	4	1	20	1	50	4	82
37	11	296	9	36	0	0	1	84	21	416
38	22	374	15	59	3	114	4	301	44	848
39	2	47	1	4	1	27	2	98	6	176
Walworth County	36	725	26	103	5	161	8	533	75	1,522
Region	483	8,861	450	1,739	81	4,147	91	10,145	1,105	24,892

Source: Wisconsin Department of Health Services and SEWRPC.

RCACs are not intended to house persons that require a high level of monitoring by health care professionals, such as persons with Alzheimer-related dementia. RCACs may be a physically distinct part of a structure that also includes facilities such as nursing homes to facilitate continuum of care housing. These facilities are licensed under Chapter DHS 89 of the *Wisconsin Administrative Code*. The cost for residing in a RCAC in the Region in 2009 was between \$1,900 and \$3,451 per month. The number and total capacity of RCACs in each sub-area is set forth in Table 162. An average of 51 persons live in each RCAC in the Region. RCACs are fewer in number and are more widely distributed than CBRFs and adult family homes.

Some individuals may require care that is beyond the scope of services provided by community living arrangements. In these cases a nursing home may be an appropriate housing alternative. A nursing home is a facility that provides the highest level of skilled care nursing, although some nursing home facilities may provide a continuum of care that includes RCAC type independent living facilities and assisted living facilities that provide a lower level of services. Nursing homes are licensed under Chapter DHS 132 of the *Wisconsin Administrative Code*. The number and total capacity of nursing homes in each sub-area is set forth in Table 162. The locations of nursing homes in the Region are shown on Map 105. Nursing homes are also more widely dispersed than CBRFs or adult family homes. An average of 111 people live in each nursing home in the Region.

The preceding maps show a concentration of community living arrangements in the Region's larger cities; however, the percentage of community and assisted living arrangements by County in the Region is generally consistent with the percentage of the Region's population in each County (see Table 163).

Home Health Care

Home health care is another assistance option that can help persons with disabilities maintain their residence in existing housing as opposed to a community or assisted living arrangement. There were 38 home health agencies in the Region licensed by the Wisconsin Department of Health Services in 2005. These agencies provided home health services to thousands of patients of all ages in the Region. The types of services provided include skilled nursing, home health aide, physical therapy, speech and occupational therapy, medical social services, other home health care and personal services. Most patient reimbursement for these services comes from Medicare, Medicaid, and other private insurance.

Senior Housing Developments

Senior housing developments, or retirement communities, are another accessible housing option designed specifically for older persons, and may be an increasingly important form of housing as the number of persons aged 65 and older continues to increase. Retirement communities are generally self-contained communities that offer apartment type units catering to independent older adults. These communities often offer meal programs and social and recreational activities in addition to apartment features that enhance accessibility. Many retirement communities have embraced the continuum of care philosophy. Continuing care retirement communities (CCRC) provide residents with the availability of adjoining facilities licensed to provide skilled nursing care and personal care services. The benefit of the CCRC is the ability to provide for future needs within the same organization and at the same location. This allows residents to remain in familiar surroundings while receiving increasing levels of care. Table 164 sets forth the number of senior housing developments in the Region by County. Senior housing multi-family developments built after March 13, 1991, are also included in the multi-family housing unit inventory in Table 161.

Housing for Disabled Veterans

As shown on Table 165, there were 135,777 veterans residing in the Region in 2010. Of that, 17,339 veterans, or about 13 percent of the Region's veterans, had a service-connected disability. The number of veterans with a disability is about 8 percent of Region residents reporting a disability.

Veterans and active service members with specific permanent service-connected disabilities may be entitled to receive a grant from the U.S. Department of Veterans Affairs (VA) to construct a new adapted dwelling or modify an existing dwelling to meet their needs under the Specially Adapted Housing (SAH) Program. SAH

Table 163

**NUMBER AND PERCENTAGE OF COMMUNITY AND ASSISTED LIVING
ARRANGEMENTS IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 2010**

County	Community Based Residential Facility			Adult Family Home			Residential Care Apartment Complex		
	Number	Percent ^a	Beds ^b	Number	Percent ^a	Beds ^b	Number	Percent ^a	Beds ^b
Kenosha	32	6.6	3.9	34	6.6	0.8	2	2.5	0.5
Milwaukee.....	257	53.2	4.6	195	53.2	0.8	34	42.0	1.9
Ozaukee	24	5.0	9.7	12	5.0	0.5	5	6.2	2.6
Racine	31	6.4	4.8	119	6.4	2.3	6	7.4	1.5
Walworth.....	36	7.4	7.2	26	7.4	1.0	5	6.2	1.6
Washington.....	22	4.6	3.0	28	4.6	0.8	8	9.9	2.8
Waukesha.....	81	16.8	3.7	36	16.8	0.4	21	25.8	3.2
Total	483	100.0	4.6	450	100.0	0.9	81	100.0	2.0

County	Nursing Home			Total Population ^c		
	Number	Percent ^a	Beds ^b	Number	Percent ^a	Beds ^b
Kenosha	9	9.9	6.6	165,382	8.2	11.8
Milwaukee.....	39	42.9	4.8	959,521	47.3	12.0
Ozaukee	5	5.5	4.8	86,311	4.3	17.6
Racine	6	6.6	3.6	200,601	9.8	12.2
Walworth.....	8	8.8	5.3	100,593	5.0	15.1
Washington.....	5	5.5	4.6	130,681	6.5	11.2
Waukesha.....	19	20.8	5.6	383,154	18.9	12.9
Total	91	100.0	5.0	2,026,243	100.0	12.5

^aPercent of facility type in County.

^bNumber of facility beds per 1,000 County residents.

^cCounty population is from the 2009 American Community Survey (ACS).

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

Grant 2101 (a) is intended to provide a barrier-free, wheelchair accessible living environment for a veteran or service member who has lost the use of one or both lower extremities. A qualified veteran or service member may receive a grant of up to 50 percent of the cost of building or remodeling a home, up to a maximum of \$63,780. A grant of up to \$12,756 is available under SAH Grant 2101 (b) for modifications to a dwelling for a veteran or service member who has lost the use of an upper extremity. Grants under these two programs are also available to veterans or service members with a disability due to a severe burn injury or blindness, based on the severity of the disability. A temporary grant (TRA) may be made available to veterans or service members who are or will be temporarily residing in a home owned by a family member. The maximum TRA amount under SAH Grant 2101 (a) is \$14,000. The maximum TRA amount under SAH Grant 2101 (b) is \$2,000. Eligibility is based on the severity of the service-related disability, as determined by the VA.

Affordability and Service Coordination

Housing affordability is a consideration for many persons with disabilities and their households. Table 166 shows that persons with disabilities tend to have lower earnings than those without disabilities. The median annual earnings of persons with disabilities in the Region in 2009 was \$16,562, which is about 54 percent of the median annual earnings of persons without a disability.

Table 164

SENIOR HOUSING DEVELOPMENTS IN THE SOUTHEASTERN WISCONSIN REGION: 2010^a

County	Continuing Care Retirement Communities ^b		Independent Senior Living Units ^c		Subsidized Units ^d		Total	
	Number of Facilities	Number of Units	Number of Facilities	Number of Units	Number of Facilities	Number of Units	Number of Facilities	Number of Units
Kenosha.....	2	89	8	562	11	1,014	21	1,665
Milwaukee.....	24	4,150	53	3,782	94	9,352	171	17,284
Ozaukee	4	310	7	521	5	245	16	1,076
Racine.....	6	290	12	970	20	1,313	38	2,573
Walworth.....	5	173	13	825	11	420	29	1,418
Washington.....	3	441	16	833	7	367	26	1,641
Waukesha.....	13	1,152	39	2,676	19	1,139	71	4,967
Total	57	6,605	148	10,169	167	13,850	372	30,624

^aData for Kenosha, Racine, and Walworth Counties were collected in 2010. Data for Milwaukee, Ozaukee, Washington, and Waukesha Counties were collected in 2008.

^bIncludes units designed for independent living in Continuing Care Retirement Communities (CCRC). Does not include nursing homes, community living arrangements, or other facilities located within a CCRC.

^cIncludes multi-family buildings designed for and marketed to independent senior adults. Of the 115 facilities listed, 11 were limited to households with at least one member age 62 or older, 90 were limited to households with at least one member age 55 or older, one was limited to households with at least one member age 50 or older, and 13 did not specify a minimum age.

^dIncludes multi-family buildings intended to serve qualified (low income and very low income) individuals or households with at least one member age 62 or older, or mobility-impaired persons with disabilities.

Source: Senior Resources, Inc. and SEWRPC.

Table 165

VETERANS BY SERVICE-CONNECTED DISABILITY IN THE SOUTHEASTERN WISCONSIN REGION: 2010

County	Veterans with No Service-Connected Disability		Veterans with a Service-Connected Disability		Total		
	Number	Percent of Veterans ^a	Number	Percent of Veterans ^a	Number	Percent of Veterans ^a	Percent of Total Population ^b
Kenosha County	10,856	85.0	1,909	15.0	12,765	100.0	7.7
Milwaukee County.....	49,408	86.2	7,935	13.8	57,343	100.0	6.1
Ozaukee County.....	6,191	91.2	594	8.8	6,785	100.0	7.9
Racine County	12,929	87.7	1,812	12.3	14,741	100.0	7.5
Walworth County.....	6,643	87.0	993	13.0	7,636	100.0	7.5
Washington County.....	7,841	87.5	1,121	12.5	8,962	100.0	6.8
Waukesha County.....	24,570	89.2	2,975	10.8	27,545	100.0	7.1
Region	118,438	87.2	17,339	12.8	135,777	100.0	6.7

^aPercent of County or Region's total veteran population.

^bPercent of County or Region's total population.

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

Many persons with disabilities rely on Supplemental Security Income (SSI) payments from Social Security as their source of income. SSI is the Federal income maintenance program that provides a monthly income to meet the basic needs for food, clothing, and shelter for persons with significant and long-term disabilities and assets of less than \$2,000 for a single person and \$3,000 for a married couple. In 2010, there were 33,193 adults between

Table 166

**MEDIAN EARNINGS BY DISABILITY STATUS FOR
PERSONS 16 YEARS AND OLDER WITH EARNINGS
IN THE SOUTHEASTERN WISCONSIN REGION: 2009**

County	Persons with a Disability	Persons without a Disability
Kenosha County	\$14,599	\$28,214
Milwaukee County	16,817	27,905
Ozaukee County	14,924	35,283
Racine County	14,569	29,662
Walworth County	18,416	23,678
Washington County	16,784	33,077
Waukesha County	17,727	39,693
Region	\$16,562	\$30,924

Source: U.S. Bureau of the Census 2009 American Community Survey and SEWRPC.

the ages of 18 and 64 in the Region who received SSI benefits. The monthly SSI benefit for residents living independently (including community living arrangements but not including those in a nursing home or other institution) in 2010 was \$758, which includes a State supplement of about \$84. As shown on Table 167 in Chapter X, the fair market rent for a one-bedroom apartment in the Region ranged from \$606 to \$725 per month, and the fair market rent for an efficiency apartment ranged from \$518 to \$653 per month. A person with a disability receiving SSI would have to pay 80 percent of their monthly income to rent an efficiency unit, and 96 percent of their income to rent a one-bedroom apartment in Milwaukee County, where 74 percent of persons receiving SSI payments lived in 2010. Persons with disabilities who rely on SSI payments clearly require assistance through housing vouchers or other assistance to find housing that costs no more than 30 percent of their income.

As previously noted, some accessible housing that is affordable to low-income households is available through Federal and State regulations that require a minimum percentage of housing units in a publicly funded housing development to be accessible to persons with mobility and sensory impairments. In addition, publicly funded multi-family developments must meet the accessibility requirements of Federal and State fair housing laws if they were built after March 13, 1991, and on or after October 1, 1993, respectively. Other sources of funds intended for the construction of affordable accessible housing are also available through HUD. Two of the primary programs providing funds are Section 811, Supportive Housing for Persons with Disabilities and Section 202, Supportive Housing for the Elderly. Both programs provide interest-free capital advances to eligible nonprofit organizations to finance the construction, rehabilitation, or acquisition of rental housing for very-low income households with persons with disabilities or elderly persons. In 2011, there were 2,261 Section 811 or 202 housing units Region-wide. The number of these units by County includes:

- Kenosha County: 60 (3 percent of units in the Region)
- Milwaukee County: 1,562 (69 percent of units in the Region)
- Ozaukee County: 55 (2 percent of units in the Region)
- Racine County: 308 (14 percent of units in the Region)
- Walworth County: 143 (6 percent of units in the Region)
- Washington County: 4 (less than 1 percent of units in the Region)
- Waukesha County: 129 (6 percent of units in the Region).

Concerns regarding the cost and complexity of the long-term housing and health care needs of the State's aging population and of persons with disabilities prompted the creation of Wisconsin's Family Care Program in the late 1990s. That program is now available in all Southeastern Wisconsin counties. Family Care serves persons with physical and developmental disabilities as well as the aging population. Its specific goals are:

- Giving people better choices about where they live and what kinds of services and support they receive to meet their needs
- Improving access to services
- Improving quality through a focus on health and social outcomes
- Creating a cost-effective system for the future.

Family Care has two major organizational components. The first of the two components are the County aging and disability resource centers (ADRC). They are designed to be a single point of entry where older persons and persons with disabilities and their families can get information and advice about a wide range of resources related to housing and health care. In addition, ADRCs administer the Long-Term Care Functional Screen to assess an individual's level of need for services and eligibility for the Family Care Benefit. Once the need level is determined, the ADRC can provide advice about available options such as enrolling in Family Care or other Medicaid or privately financed service options.

The second Family Care organizational component is managed care organizations (MCO), which manage and deliver the Family Care Benefit. The Family Care Benefit is intended to improve the cost-effective coordination of long-term care services by creating a single flexible benefit that includes a large number of health and long-term care services that otherwise would be available through separate programs. A member of a MCO has access to a large number of health services offered by Medicaid, as well as the long-term care services in the Home and Community-Based Waivers⁷ and the State-funded Community Options Program. To assure access to services, a MCO develops and manages a comprehensive network of long-term care services and support, either through contracts with providers, or by direct service provision by MCO employees. MCOs are responsible for assuring and continually improving the quality of care and services consumers receive. MCOs receive a monthly payment to manage and purchase care for their members, who may be living in their own homes, community living arrangements, or nursing homes. One of the highlights of the program is that people can receive services where they live, which may allow them to remain in their existing homes. In addition, services can include home modifications to increase accessibility. Persons with disabilities may also live in community-based residential facilities or other community living arrangement, rather than in an institutional setting.

Options that include home- or community-based residential settings are consistent with the Supreme Court's Olmstead decision,⁸ in which the Court ruled that Title II of the Americans with Disabilities Act prohibits the unnecessary institutionalization of persons with disabilities. The Court ruled that services to persons with disabilities must be provided "in the most integrated setting possible," appropriate to the needs of a person with disabilities.

PART 4: FINDINGS

- There are no definitive data on the number of housing units that are accessible to persons with disabilities. 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. 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. 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.

⁷The Home and Community-Based Waiver program can be used to fund services not otherwise authorized by the Federal Medicaid Statute, such as respite care, home modifications, non-medical transportation, and personal care.

⁸Olmstead, Commissioner, Georgia Department of Human Resources, et. al. versus L.C., by Zimring, Guardian Ad Litem and Next Friend, et. al. *Supreme Court of the United States*, 1999.

- 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. A need also exists for better data on the number of accessible housing units, which could potentially be gathered as part of the American Housing Survey⁹ conducted by the Census Bureau.
- Accessibility requirements of Federal and State fair housing laws may not address the housing accessibility needs of persons with sensory disabilities or other disabilities that are not physical in nature, 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.
- Housing affordability is a concern for persons with disabilities. The median annual earnings for 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.
- More widespread use of universal design features in new homes would increase the availability of affordable housing for everyone, regardless of age or ability, and would also allow elderly residents to remain in their homes longer (aging in place).

⁹*The American Housing Survey began collecting data in 2011 on the number of housing units (including single-family units) with accessibility features. Data are expected to be available in 2013.*

Chapter X

SUBSIDIZED AND TAX CREDIT HOUSING

INTRODUCTION

The vision of the regional housing plan is to “provide financially sustainable housing for persons of all income levels, age groups, and special needs throughout the entire Southeastern Wisconsin Region.” This plan recommends a variety of methods to achieve the vision that do not involve government assistance; however, it is also recognized that non-government assistance recommendations cannot eliminate the entire housing need in the Region. Data compiled in this chapter suggest that government financial assistance is needed to effectively reduce the economic constraints to housing for the lowest-income households in the Region.

The challenge of sustaining the present supply of subsidized housing stock in the Region was identified as a component of the Region’s housing problem, which is described in Chapter II. This chapter includes a regional inventory of the current supply of various types of subsidized housing by County and sub-regional housing analysis area. Demographic and economic information from Chapter VII that relates to the potential demand for subsidized housing is used with the inventory data to identify areas of the Region that may be underserved by existing subsidized housing. This chapter also includes information regarding historical decisions relative to the type, amount, and location of subsidized housing and how those decisions may have affected development of such housing in the Region. Concerns relating to extending the life of existing subsidized housing stock and increasing the supply of subsidized and tax credit housing units and emergency shelter needs and facilities are also identified. The findings presented in this chapter were used to develop plan recommendations to address the need for subsidized and tax credit housing in the Region. Recommendations are set forth in Chapter XII, *Recommended Housing Plan for the Region*.

PART 1: INVENTORY AND ANALYSIS OF SUBSIDIZED AND TAX CREDIT HOUSING

This section includes an inventory of subsidized housing vouchers, subsidized housing units, and housing units financed through the Low Income Housing Tax Credit (LIHTC) program. This section also includes analyses regarding the demand for various types of subsidized housing in the Region.

Supply of Subsidized and Tax Credit Housing

Subsidized housing is provided through government assistance in the form of voucher-based assistance, where the subsidy is attached to the household receiving assistance, and project-based assistance, where the subsidy is attached to a housing unit. The LIHTC program is also used to provide affordable housing for low- and moderate-income households. The program provides Federal tax credits that can be used as an incentive for developers to construct or rehabilitate affordable housing units. The subsidized and tax credit units inventoried in this section are primarily in multi-family housing complexes. Additional information regarding housing programs that

Table 167

FAIR MARKET RENTS (FMR) IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 2011

County	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Kenosha.....	\$653	\$680	\$844	\$1,161	\$1,335
Milwaukee.....	608	725	866	1,091	1,124
Ozaukee	608	725	866	1,091	1,124
Racine.....	518	606	760	945	1,037
Walworth.....	530	624	813	1,015	1,047
Washington.....	608	725	866	1,091	1,124
Waukesha.....	\$608	\$725	\$866	\$1,091	\$1,124

Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

provide financial assistance to current and potential homeowners for home purchases, rehabilitation, and foreclosure assistance is provided in Chapter III. Additional information regarding foreclosure assistance programs is included in Part 3 of Chapter IV.

Voucher-Based Assistance

The U.S. Department of Housing and Urban Development (HUD) Section 8 Housing Choice Voucher Program is HUD's primary voucher-based assistance program. The voucher program provides affordable housing choices for low-income families by providing rental assistance that allows families to reside in privately-owned rental units. These units are usually found in multi-family housing developments; however, vouchers may also be used for single-family and two-family rental units if they meet program requirements. Typically, a public housing authority (PHA) administers the voucher program with annual funding from HUD. The PHA generally pays the landlord the difference between 30 percent of a family's gross monthly household income and the PHA-determined payment standard, about 80 to 100 percent of the HUD-determined Fair Market Rent (FMR). The voucher program is administered through WHEDA in areas of the Region where there is no PHA. Households may use a voucher at any location within an administration area where the landlord is willing to participate in the program and the housing unit meets program requirements.

Table 167 sets forth 2011 FMRs for the Region by County. They are gross rent estimates determined annually by HUD for 530 metropolitan areas and 2,045 nonmetropolitan county FMR areas throughout the Country. They include the rent plus the cost of all tenant-paid utilities excluding telephone, cable or satellite television service, and internet service. HUD sets FMRs to assure that a sufficient supply of rental housing will be available to program participants. To accomplish this objective, FMRs must be high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income households as possible. FMRs are expressed as a percentile point within the rent distribution of standard-quality rental housing units¹ for a metropolitan or FMR area. The FMR is typically the 40th percentile rent, or the dollar amount below which 40 percent of the standard-quality rental housing units are rented; however, the FMR in the Milwaukee Metropolitan Area has been set at the 50th percentile for 2011. The FMR calculation excludes all non-market rate rental housing.

Table 168 sets forth the number of vouchers allotted to the Region as of 2011 by PHA jurisdiction.² A total of 13,061 vouchers are allotted in the Region. The Housing Authority of the City of Milwaukee (HACM) is allotted

¹Standard-quality rental housing units are occupied rental units where cash rent is charged with full plumbing and a full kitchen. The unit must be more than two years old and meals are not included in the rent.

²All public housing authorities located in the Region, including contact information, are listed on Table 16 in Chapter III.

the most vouchers in the Region, with 5,600 vouchers, or about 43 percent of the Region's vouchers. Ozaukee County, where the voucher program is administered by WHEDA, is allotted the fewest vouchers in the Region, with 100 vouchers, or less than 1 percent of the Region's vouchers. Map 113 shows the number of Section 8 Housing Choice Voucher holders in the Region by Census Tract in 2008.

There is a much greater demand for vouchers than supply in the Region. It is difficult for PHAs to estimate the length of time a family will have to wait for a voucher because each PHA has a maximum amount of funding budgeted for assistance. The amount of money that will be needed to provide rent assistance to families varies as family incomes vary and not all of the applicants on a waiting list will qualify for the program. Demand for vouchers as of 2011 can be summarized as follows:

- Ozaukee, Washington, and Kenosha County outside of the Kenosha PHA (administered by WHEDA): The waiting period is about four to six years in each County
- Kenosha Housing Authority: There are about 3,600 applications on the waiting list, which has been closed since 2009
- Housing Authority of the City of Milwaukee: There are 3,568 applications on the waiting list and the average wait is one to three years. The waiting list was last opened in May 2006 for 30 hours, which resulted in 17,000 applications. Applicants on the waiting list were chosen by lottery from the applications submitted
- Milwaukee County Housing Authority: There are 10,000 applications on the waiting list, which has been closed since 2001
- West Allis Housing Authority: There are 100 to 200 applications on the waiting list, which has been closed since 2005 when over 5,000 applications were received
- Racine County Housing Authority: There are about 600 applications on the waiting list, which has been closed since 2009
- Walworth County Housing Authority: The average wait for a voucher is about three years and the waiting list was last open for one day in 2010.
- Housing Authorities of the City and County of Waukesha: There are 3,400 applications on the waiting list, which was closed in September 2010

Table 168

**SECTION 8 HOUSING CHOICE VOUCHERS
ALLOTTED IN THE SOUTHEASTERN WISCONSIN
REGION BY COUNTY: 2011**

Public Housing Authority (PHA) ^a /County	Vouchers	
	Number	Percent ^b
Kenosha County		
Kenosha Housing Authority	1,161	8.9
WHEDA	100	0.8
County total	1,261	9.7
Milwaukee County		
Housing Authority of the City of Milwaukee	5,600	42.9
Milwaukee County Housing Authority	2,014	15.4
West Allis Housing Authority	457	3.5
County total	8,071	61.8
Ozaukee County		
WHEDA	100	0.8
County total	100	0.8
Racine County		
Racine County Housing Authority	1,539	11.8
County total	1,539	11.8
Walworth County		
Walworth County Housing Authority	410	3.1
County total	410	3.1
Washington County		
Hartford Community Development Authority	118 ^c	0.9
West Bend Housing Authority	244 ^c	1.8
WHEDA	75	0.6
County total	437	3.3
Waukesha County		
New Berlin Housing Authority	88 ^d	0.7 ^d
Waukesha Housing Authority	899 ^d	6.9 ^d
Waukesha County Housing Authority	256 ^d	1.9 ^d
County total	1,243	9.5
Region	13,061	100.0

^aIncludes only public housing authorities that administer the Section 8 Housing Choice Voucher Program. All public housing authorities located in the Region, including contact information, are listed on Table 16 in Chapter III.

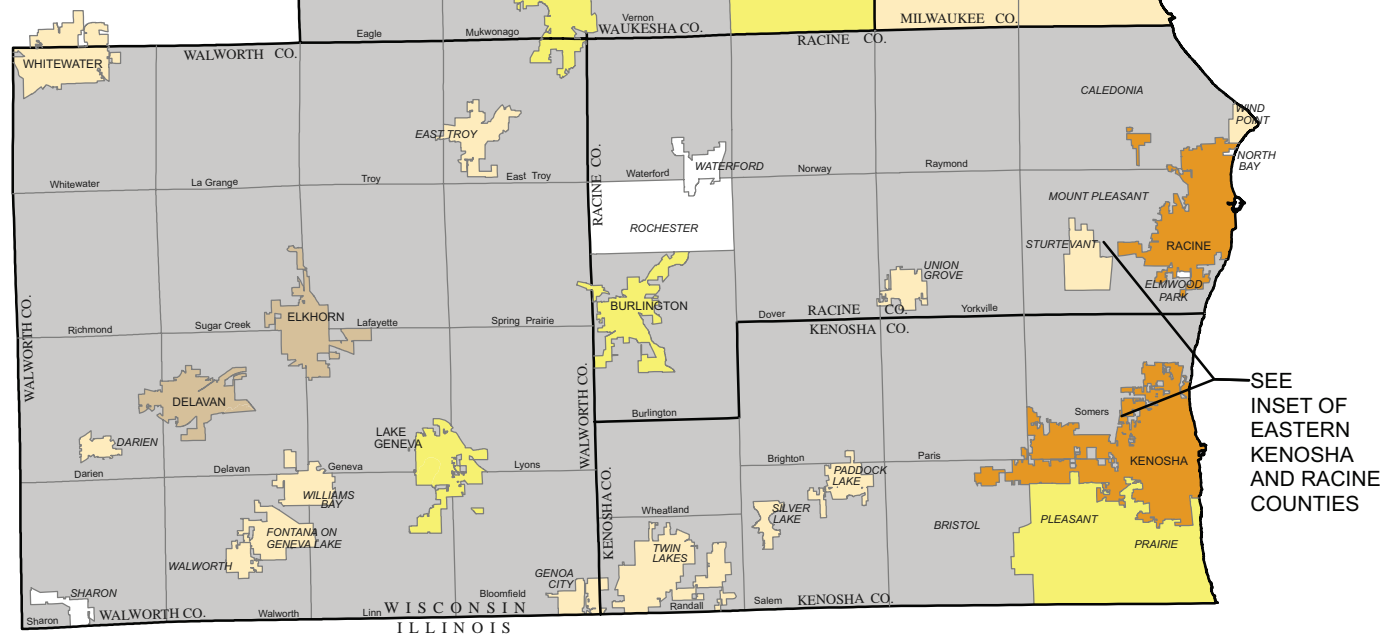
^bPercent of vouchers allocated in the Region.

^cThe PHA voucher program is now administered by WHEDA.

^dThe Voucher program for all PHAs in Waukesha County is administered by the Housing Authorities of the City and County of Waukesha. Vouchers may be used throughout Waukesha County.

Source: U.S. Department of Housing and Urban Development (HUD), local PHAs, and SEWRPC.

**SECTION 8 HOUSING
CHOICE VOUCHER HOLDERS
IN THE SOUTHEASTERN WISCONSIN
REGION BY CITY AND VILLAGE:2008**



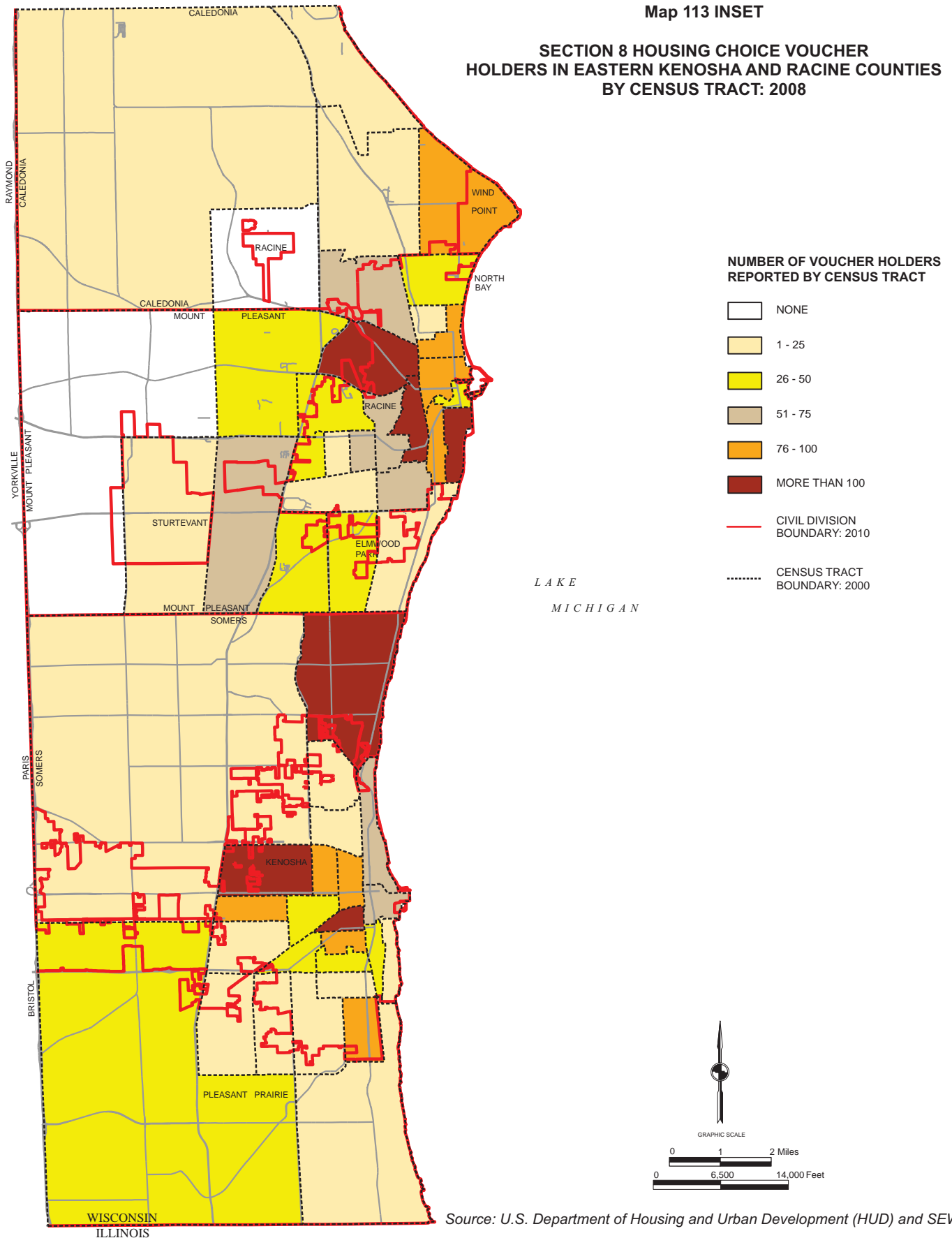
-SEE
INSET OF
EASTERN
KENOSHA
AND RACINE
COUNTIES

SECTION 8 HOUSING CHOICE VOUCHER HOLDERS IN MILWAUKEE COUNTY BY CENSUS TRACT: 2008



Map 113 INSET

**SECTION 8 HOUSING CHOICE VOUCHER
HOLDERS IN EASTERN KENOSHA AND RACINE COUNTIES
BY CENSUS TRACT: 2008**



Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

Eligibility for the voucher program is determined by the PHA based on total annual gross income, family size, and citizenship or eligible immigration status. Typically, the family's income may not exceed 50 percent of the median income for the metropolitan area or county in which the family chooses to reside. In addition, a PHA must provide 75 percent of its vouchers to families whose incomes do not exceed 30 percent of the area median income. HUD estimated median family incomes by family size for the Region are set forth in Table 15 in Chapter III.

The current number of vouchers a PHA is allotted is not determined by any single formula, but is essentially the sum of the vouchers that the agency has been awarded since the start of the program. At the start of the program HUD allocated vouchers to PHAs based on a number of criteria, including the number of renter households at or below the poverty level; the number of renter-occupied housing units with an occupancy ratio of 1.01 or more persons per room; the number of rental housing units that would be required to maintain vacancies at levels typical of balanced market conditions; the number of housing units built before 1940 and occupied by renter households with annual incomes at or below the poverty level; and the number of renter households with incomes below specified levels and paying a gross rent of more than 30 percent of household income. Periodically, Congress provides funding for additional vouchers. Generally, funding for incremental vouchers is awarded on a competitive basis. Congress also funds tenant-protection vouchers to replace project-based subsidized housing units that are removed from service. Typically, tenant-protection vouchers replace apartments in project-based Section 8 buildings whose owners opt to leave the program when their contract expires or apartments in public housing developments that are demolished or converted to mixed-income housing.

Project-Based Assistance

The project-based housing assistance inventory includes several types of housing developments that receive government assistance from HUD and the U.S. Department of Agriculture's Rural Development Program, including public housing and other forms of assisted housing that are intended to house families, the elderly, persons with disabilities, homeless persons, and provide affordable housing outside the urban centers of the Region. Project-based housing units are typically in multi-family housing developments, including attached single-family units such as townhomes.

The number and type of public housing units managed by PHAs in the Region in 2011 are set forth on Table 169 and shown on Map 114. There are a total of 5,422 public housing units managed by PHAs in the Region. About 57 percent are family units and about 43 percent are housing units for the elderly or persons with disabilities. About 88 percent of the Region's public housing units are located in the City of Milwaukee. About 93 percent of the Region's public housing units that house families and about 82 percent of the Region's public housing units that house the elderly and persons with disabilities are located in the City of Milwaukee.

Similar to the demand for Section 8 Housing Choice Vouchers, there is a much greater demand for public housing units than supply. It is difficult for PHA authorities to estimate the length of time a family will have to wait for a public housing unit because many of the applications on the waiting list may not meet eligibility requirements. Demand for public housing units as of 2011 can be summarized as follows:

- **Housing Authority of the City of Milwaukee:** There are 3,891 applications on the waiting list for family housing units. The waiting period is typically one to three years with a longer waiting period for four and five bedroom units. The waiting list for family units was last open between November 2008 and May 2009, during which time 8,200 applications were received. There are 1,842 applications on the waiting list for elderly housing units. The waiting period is typically about six months. The waiting list for elderly units is open
- **South Milwaukee Housing Authority:** The waiting period for elderly housing units is about two years and the waiting list is open. The waiting period for two bedroom family housing units is about nine to ten months and the waiting list is open. Three vacancies for three bedroom family units are currently being filled from a waiting list of 20 applications and the waiting list is open. The waiting period for four bedroom family units is about eight months and the waiting list is open

Table 169

**PUBLIC HOUSING UNITS MANAGED BY PUBLIC HOUSING
AUTHORITIES (PHA) IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 2011**

Public Housing Authority ^a /County	Family Units		Elderly/Special Needs Units		Total Units	
	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b
Milwaukee County						
Housing Authority of the City of Milwaukee	2,881 ^c	93.1	1,906	81.8	4,787	88.3
South Milwaukee Housing Authority	52	1.7	8	0.3	60	1.1
West Allis Housing Authority ^d	0	0.0	104	4.5	104	1.9
County total	2,933	94.8	2,018	86.6	4,951	91.3
Racine County						
Racine County Housing Authority	0	0.0	10 ^e	0.4	10 ^e	0.2
County total	0	0.0	10	0.4	10	0.2
Washington County						
Slinger Housing Authority	8	0.3	41	1.8	49	0.9
West Bend Housing Authority	0	0.0	146	6.3	146	2.7
County total	8	0.3	187	8.1	195	3.6
Waukesha County						
Waukesha Housing Authority	152	4.9	114	4.9	266	4.9
County total	152	4.9	114	4.9	266	4.9
Region	3,093	100.0	2,329	100.0	5,422	100.0

^aIncludes only public housing authorities that manage low-rent public housing units. All public housing authorities located in the Region, including contact information, are listed on Table 16 in Chapter III.

^bPercent of public housing units located in the Region.

^c980 family housing units are affordable housing units for families with an average annual income of \$24,794 (Middle-Income Housing).

^dThe West Allis Housing Authority does not receive any Federal rent-assistance funding for the Beloit Road Senior Housing complex.

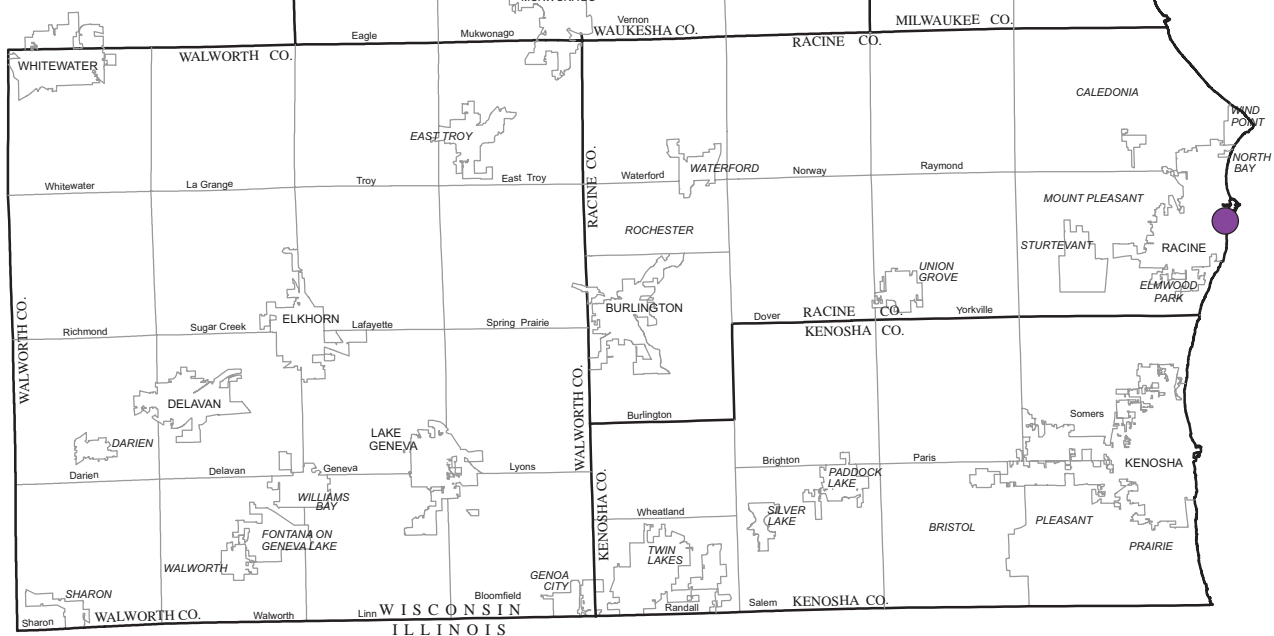
^eNumber of public housing units managed by the PHA as of 2008. 2011 data was not provided by the PHA.

Source: U.S. Department of Housing and Urban Development (HUD), local PHAs, and SEWRPC.

- Racine County Housing Authority: Waiting list information was not provided
- Slinger Housing Authority: The number of applications on the waiting list changes frequently. Recent vacancies have been filled
- West Bend Housing Authority: The number of applications on the waiting list changes frequently. The current waiting period is about six months
- Housing Authorities of the City and County of Waukesha: The waiting list for elderly housing units is about three months.

Occupancy of HUD public housing units is limited to low-income families and individuals. The PHA determines eligibility based on annual gross income; qualification as a family, an elderly family or individual, or a person with a disability; and citizenship or eligible immigration status. References are required and a PHA may deny admission to an applicant whose habits and practices may be expected to have a detrimental effect on other tenants or the development's environment. PHAs use income limits developed by HUD to determine eligibility. The low-income threshold is 50 to 80 percent of a metropolitan area or county median income and the very-low income threshold is 50 percent or less of a metropolitan area or county median income. Income thresholds in the Region are set forth on Table 15 in Chapter III. Rent, which is referred to as the Total Tenant Payment (TTP), is typically 30 percent of a family's monthly income. Additional information regarding PHA responsibilities is set forth in Chapter III.

HOUSING COMPLEXES MANAGED BY PUBLIC HOUSING AUTHORITIES IN THE SOUTHEASTERN WISCONSIN REGION: 2011



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Table 170

**HUD ASSISTED MULTI-FAMILY HOUSING COMPLEXES
IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2008**

Sub-area/County	Family Units		Elderly Units		Units for Persons with Disabilities		Units for Persons with Disabilities/Elderly		Total	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	0	--	0	--	0	--	0	--	0	--
2	40	0.8	88	1.0	15	1.4	0	--	143	0.9
3	30	0.6	135	1.5	0	--	0	--	165	1.1
4	0	--	40	0.4	0	--	0	--	40	0.2
Ozaukee County	70	1.4	263	2.9	15	1.4	0	--	348	2.2
5	37	0.7	0	--	0	--	0	--	37	0.2
6	71	1.4	174	1.9	0	--	0	--	245	1.6
7	0	--	0	--	0	--	0	--	0	--
8	0	--	0	--	0	--	0	--	0	--
9	32	0.6	45	0.5	0	--	0	--	77	0.5
10	64	1.3	0	--	4	0.4	0	--	68	0.5
11	0	--	0	--	0	--	0	--	0	--
Washington County	204	4.0	219	2.4	4	0.4	0	--	427	2.8
12	28	0.6	429	4.7	107	10.0	0	--	564	3.6
13-16	2,671	52.6	3,931	42.7	534	50.0	66	61.7	7,202	46.6
17	287	5.6	1,136	12.4	40	3.8	35	32.7	1,498	9.7
18	241	4.7	186	2.0	0	--	0	--	427	2.8
19	0	--	382	4.1	127	11.9	0	--	509	3.3
Milwaukee County	3,227	63.5	6,064	65.9	808	75.7	101	94.4	10,200	66.0
20	45	0.9	199	2.2	0	--	0	--	244	1.6
21	0	--	0	--	0	--	0	--	0	--
22	0	--	47	0.5	0	--	0	--	47	0.3
23	0	--	0	--	0	--	0	--	0	--
24	117	2.3	0	--	0	--	0	--	117	0.8
25	128	2.5	140	1.5	0	--	0	--	268	1.7
26	318	6.3	245	2.7	0	--	0	--	563	3.6
27	0	--	0	--	0	--	0	--	0	--
28	0	--	0	--	0	--	0	--	0	--
Waukesha County	608	12.0	631	6.9	0	--	0	--	1,239	8.0
29	0	--	24	0.3	0	--	0	--	24	0.2
30	343	6.8	655	7.1	214	20.1	0	--	1,212	7.8
31	0	--	64	0.7	0	--	0	--	64	0.4
32	37	0.7	0	--	0	--	6	5.6	43	0.3
Racine County	380	7.5	743	8.1	214	20.1	6	5.6	1,343	8.7
33	0	--	0	--	0	--	0	--	0	--
34	236	4.6	965	10.5	0	--	0	--	1,201	7.8
35	36	0.7	24	0.2	0	--	0	--	60	0.4
Kenosha County	272	5.3	989	10.7	0	--	0	--	1,261	8.2
36	16	0.3	139	1.5	0	--	0	--	155	1.0
37	16	0.3	58	0.6	26	2.4	0	--	100	0.6
38	289	5.7	91	1.0	0	--	0	--	380	2.5
39	0	--	0	--	0	--	0	--	0	--
Walworth County	321	6.3	288	3.1	26	2.4	0	--	635	4.1
Region	5,082	100.0	9,197	100.0	1,067	100.0	107	100.0	15,453	100.0

^aPercent of units in the Region.

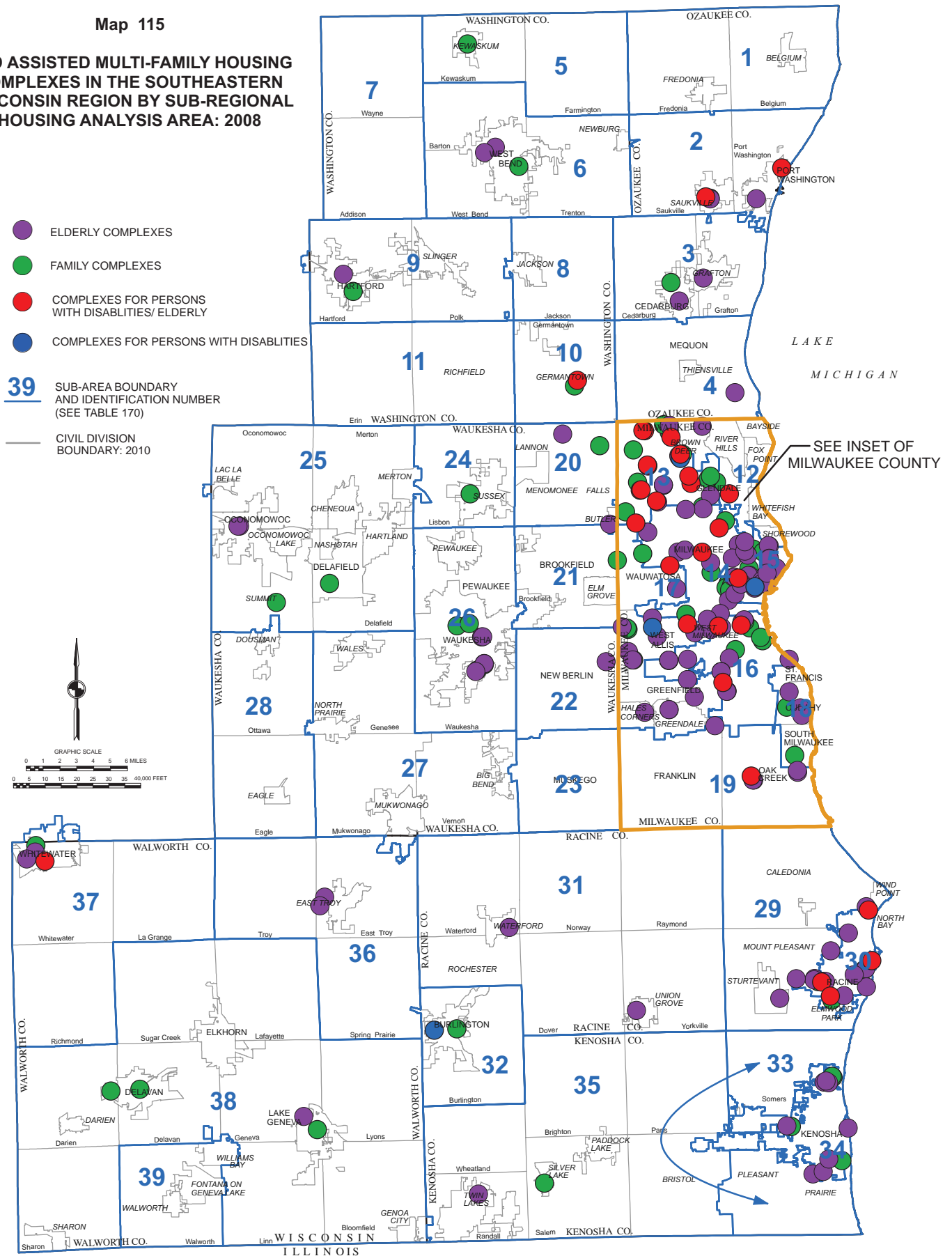
Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

There are additional privately owned multi-family housing developments in the Region that receive assistance through HUD programs that require units to be reserved for lower-income families. These developments receive assistance through several HUD programs, including the Section 8 Loan Modification Program, Section 8 Moderate Rehabilitation Program, Section 8 New Construction or Substantial Rehabilitation Program, and Section 202 and 811 Capital Advance Program. Program summaries are provided on Table 14 in Chapter III. The number of privately owned HUD assisted housing units in the Region by sub-area as of 2008 is set forth in Table 170. The locations of the developments are shown on Map 115. There are a total of 15,453 privately

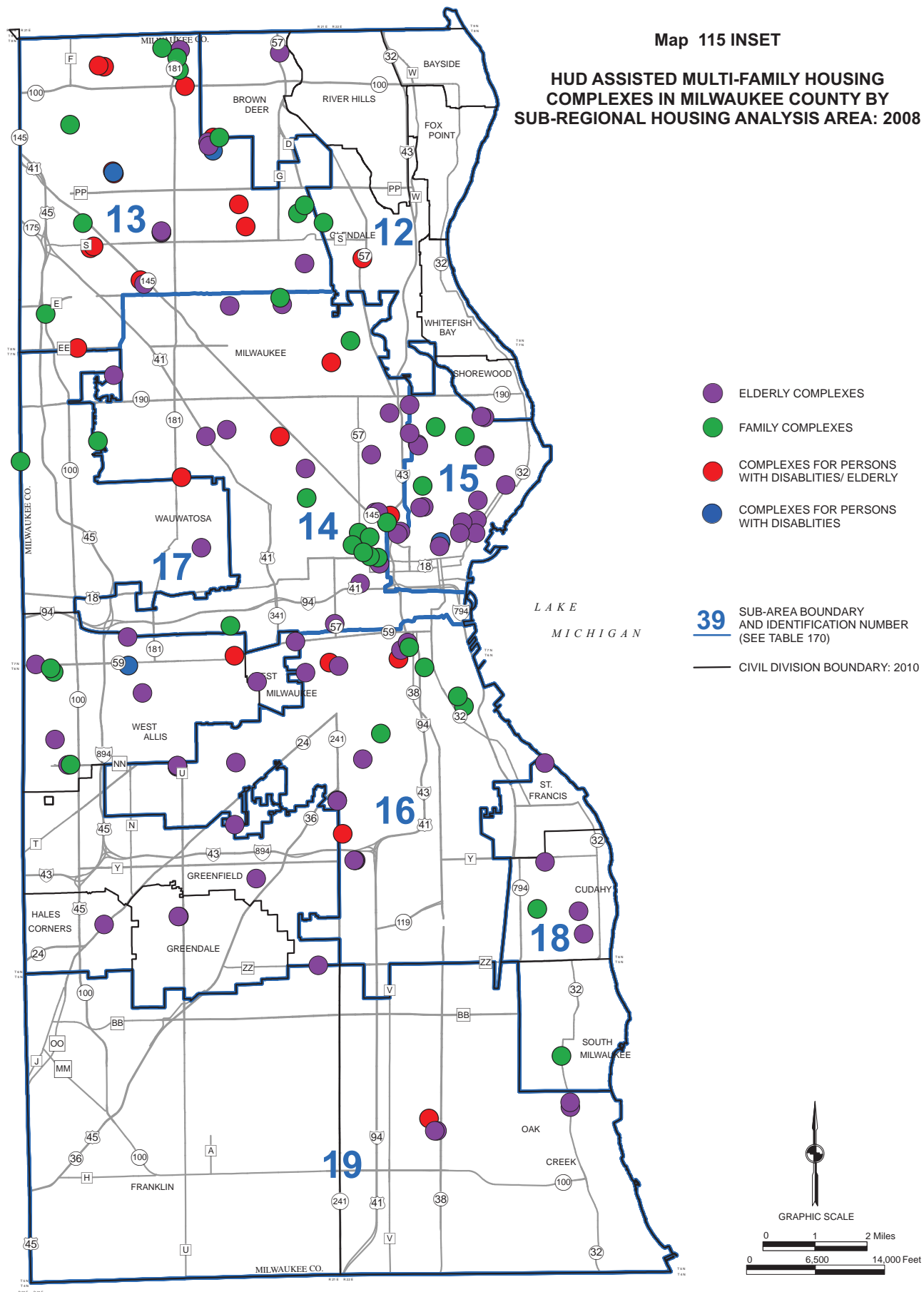
Map 115

**HUD ASSISTED MULTI-FAMILY HOUSING
COMPLEXES IN THE SOUTHEASTERN
WISCONSIN REGION BY SUB-REGIONAL
HOUSING ANALYSIS AREA: 2008**

- ELDERLY COMPLEXES
- FAMILY COMPLEXES
- COMPLEXES FOR PERSONS WITH DISABILITIES/ ELDERLY
- COMPLEXES FOR PERSONS WITH DISABILITIES
- 39** SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER (SEE TABLE 170)
- CIVIL DIVISION BOUNDARY: 2010



Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.



Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

owned HUD assisted housing units in the Region. About 33 percent of the units house families, about 60 percent house the elderly, and about 7 percent house a combination of persons with disabilities and the elderly. About 53 percent of the family units, 43 percent of the elderly units, and 51 percent of the units for persons with disabilities or the elderly are located in the City of Milwaukee (sub-areas 13-16 on Table 170).

Low Income Housing Tax Credit (LIHTC) Units

The LIHTC program is an indirect Federal subsidy used to finance the development of affordable housing for low- and moderate-income households. The LIHTC Program, which is based on Section 42 of the Internal Revenue Code, was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers sell these tax credits to investors to raise capital for their projects, which reduces the debt the developer would otherwise have to borrow. A tax credit property can offer more affordable rents because the debt is lower. WHEDA administers the LIHTC program in Wisconsin and develops the Qualified Allocation Plan (QAP), which is used to award tax credits to developers. The QAP includes several scoring criteria for developments and set asides for various development types. The criteria are shown on Table 171. The set-asides used in the 2011-12 QAP include:

- General: 35 percent, or approximately \$4,156,258
- Non-profit: 10 percent, or approximately \$1,187,502, is available for non-profit organizations that have an ownership interest in a tax credit development
- Preservation: 30 percent, or approximately \$3,562,507, is available for the preservation of Federally assisted units
- Rural: 10 percent, or approximately \$1,187,502, is available for developments in rural locations
- Supportive housing: 10 percent, or approximately \$1,187,502, is available for developments intending to provide supportive services in at least 50 percent of the units for individuals and families who are homeless, at risk of homelessness, or require access to supportive services to maintain housing due to a disability.

The number and type of LIHTC units in the Region in service as of 2011 are set forth in Table 172 and the locations are shown on Map 116. There were 13,033 LIHTC units located in the Region in 2011. About 14 percent, or 1,849 units, are located in developments that combine tax credits with an additional form of project-based subsidy. About 48 percent of the units are family units, about 43 percent are elderly/majority elderly units, and about 9 percent are some other type of occupancy.³ About 63 percent of the Region's family/majority family units are located in the City of Milwaukee, compared to about 22 percent of the Region's elderly/majority elderly units. The percentage of family/majority family and elderly/majority elderly units by County includes:

- Kenosha County: About 5 percent of the family units and about 7 percent of the elderly units
- Milwaukee County: About 76 percent of the family units and about 51 percent of the elderly units
- Ozaukee County: About 2 percent of the family units and about 6 percent of the elderly units
- Racine County: About 8 percent of the family units and about 10 percent of the elderly units
- Walworth County: About 3 percent of the family units and about 3 percent of the elderly units
- Washington County: About 3 percent of the family units and about 6 percent of the elderly units

³“Other” units include units for persons with disabilities/majority persons with disabilities, homeless/majority homeless, residential care apartment complexes (RCAC), and mixed complexes.

Table 171

**WHEDA LOW INCOME HOUSING TAX CREDIT (LIHTC)
QUALIFIED ALLOCATION PLAN SCORING CATEGORIES: 2011-2012**

Category 1 – Lower-Income Areas: Development is located within a qualified census tract and contributes to a community revitalization or redevelopment plan and/or located on Federally designated tribal land. (10 points)

Category 2 – Energy Efficiency and Sustainability: Development is thoughtfully designed to promote long term energy efficiency and sustainability through project design and site location. (30 points)

Category 3 – Local Support: Development demonstrates community support of elected and non-elected officials or housing related neighborhood groups. Additional consideration is given for indirect financial support. (27 points)

Category 4 – Mixed-Income Incentive: Development offers both affordable and market rate units. (15 points)

Category 5 – Serves Larger Families (3-bedroom or larger units): Development offers a minimum of 10 percent of the total units with three or more bedrooms. (18 points)

Category 6 – Serves Lowest Income Residents: Development reserves units for households at least 50 percent or below County median income. Units serving the lowest income residents must be of comparable quality to other units in the development. The owner is required to maintain the stated set-aside through a Land Use Restriction Agreement (LURA). Applications in the Preservation Set-Aside are not eligible to score points in this category. (70 points)

Category 7 – Supportive Housing: Supportive services provided to at least 50 percent of the units for individuals and families who are homeless, at risk of homelessness, or have a disability. (25 points)

Category 8 – Elderly Assisted Living: Development intends to provide supportive services to elderly persons in a certified Residential Care Apartment Complex (RCAC). (18 points)

Category 9 – Acquisition/Rehab: Development proposes rehabilitation, or acquisition and rehabilitation, of existing housing units. (30 points)

Category 10 – Market Appeal: Development offers amenities that enhance market appeal and promote long-term development viability. (20 points)

Category 11 – Universal Design: Development offering architectural features that increase accessibility will broaden the market for many units. (23 points)

Category 12 – Financial Participation:

- A. Development has financial participation, supported by a written conditional financial commitment. Examples of permanent (not construction) financing include:
- Tribal, Federal, State, county, or local governments
 - Public Housing Authorities
 - Federal Home Loan Bank (FHLB)
 - Tax-exempt bonding authorities
 - Unaffiliated public or private foundations
 - Unaffiliated nonprofits
 - Federal/State Historic Tax Credit.

-OR-

- B. Section 8 HAP or RAP (Section 8 New Construction and Substantial Rehabilitation Program) or other rental subsidy contracts and all documented contracts providing operating subsidies are eligible to score points. (points variable)

Category 13 – Owner Characteristics: Development where the controlling entity (managing member or general partner) is partially owned and controlled by minority group members or tribal government. – OR – The controlling entity is at least 51 percent owned and controlled by a local tax-exempt organization. (3 to 6 points)

Category 14 – Eventual Resident Ownership: Development is intended for eventual low-income resident ownership. (3 points)

Category 15 – Project Team: Development team (developer, management agent, and consultant) will be evaluated based on past performance and previous tax credit program participation. (50 points)

Category 16 – Readiness to Proceed: Development has permissive zoning in place, including any conditional use permit or other acceptable zoning. (15 points)

Category 17 – Credit Per Low Income Unit: Development uses fewer credits per low income unit produced. (30 points)

Category 18 – Debt Coverage Ratio: Developments with DCRs minimum 1.20. (6 points)

Source: Wisconsin Housing and Economic Development Authority (WHEDA) and SEWRPC.

Table 172

**LOW INCOME HOUSING TAX CREDIT (LIHTC) UNITS
IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2011^a**

Sub-area/County	No Other Project-Based Subsidy							
	Family/Majority Family		Elderly/Majority Elderly		Other ^b		Total	
	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c
1	--	--	--	--	--	--	--	--
2	62	1.2	155	3.3	64	5.4	281	2.5
3	--	--	149	3.2	--	--	149	1.3
4	--	--	35	0.8	--	--	35	0.3
Ozaukee County	62	1.2	339	7.3	64	5.4	465	4.1
5	--	--	--	--	--	--	--	--
6	155	2.9	100	2.1	--	--	255	2.3
7	--	--	--	--	--	--	--	--
8	--	--	--	--	--	--	--	--
9	24	0.4	88	1.9	--	--	112	1.0
10	--	--	110	2.4	--	--	110	1.0
11	--	--	--	--	--	--	--	--
Washington County	179	3.3	298	6.4	--	--	477	4.3
12	174	3.3	105	2.3	164	13.7	443	4.0
13-16	3,473	64.9	616	13.3	545	45.7	4,634	41.4
17	--	--	641	13.8	--	--	641	5.7
18	229	4.3	419	9.0	--	--	648	5.8
19	312	5.8	364	7.8	--	--	676	6.1
Milwaukee County	4,188	78.3	2,145	46.2	709	59.4	7,042	63.0
20	--	--	139	3.0	--	--	139	1.2
21	--	--	137	3.0	--	--	137	1.2
22	--	--	145	3.1	--	--	145	1.3
23	--	--	24	0.5	--	--	24	0.2
24	91	1.7	60	1.3	--	--	151	1.4
25	--	--	261	5.6	--	--	261	2.3
26	103	1.9	160	3.4	--	--	263	2.4
27	--	--	27	0.6	--	--	27	0.2
28	--	--	--	--	--	--	--	--
Waukesha County	194	3.6	953	20.5	--	--	1,147	10.2
29	20	0.4	89	1.9	64	5.4	173	1.6
30	449	8.4	322	6.9	92	7.7	863	7.7
31	--	--	--	--	--	--	--	--
32	26	0.5	48	1.1	--	--	74	0.7
Racine County	495	9.3	459	9.9	156	13.1	1,110	10.0
33	--	--	166	3.6	--	--	166	1.5
34	147	2.7	60	1.3	144	12.1	351	3.1
35	--	--	32	0.7	--	--	32	0.3
Kenosha County	147	2.7	258	5.6	144	12.1	549	4.9
36	-	--	--	--	--	--	--	--
37	8	0.1	--	--	--	--	8	0.1
38	30	0.6	188	4.1	120	10.0	338	3.0
39	48	0.9	--	--	--	--	48	0.4
Walworth County	86	1.6	188	4.1	120	10.0	394	3.5
Region	5,351	100.0	4,640	100.0	1,193	100.0	11,184	100.0

Table 172 (continued)

Sub-area/County	Combined With Other Project-Based Subsidy						Total	
	Family/Majority Family		Elderly/Majority Elderly		Total			
	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c
1	16	1.8	--	--	16	0.9	16	0.1
2	32	3.6	--	--	32	1.7	313	2.4
3	--	--	--	--	--	--	149	1.1
4	--	--	--	--	--	--	35	0.3
Ozaukee County	48	5.4	--	--	48	2.6	513	3.9
5	--	--	--	--	--	--	--	--
6	12	1.4	--	--	12	0.6	267	2.0
7	--	--	--	--	--	--	--	--
8	--	--	25	2.6	25	1.4	25	0.2
9	--	--	--	--	--	--	112	0.9
10	--	--	--	--	--	--	110	0.8
11	--	--	--	--	--	--	--	--
Washington County	12	1.4	25	2.6	37	2.0	514	3.9
12	--	--	--	--	--	--	443	3.4
13-16	461	52.1	640	66.3	1,101	59.6	5,735	44.0
17	60	6.8	55	5.7	115	6.2	756	5.8
18	--	--	--	--	--	--	648	5.0
19	--	--	--	--	--	--	676	5.2
Milwaukee County	521	58.9	695	72.0	1,216	65.8	8,258	63.4
20	--	--	--	--	--	--	139	1.1
21	--	--	--	--	--	--	137	1.0
22	--	--	--	--	--	--	145	1.1
23	--	--	--	--	--	--	24	0.2
24	--	--	--	--	--	--	151	1.2
25	--	--	--	--	--	--	261	2.0
26	--	--	--	--	--	--	263	2.0
27	--	--	--	--	--	--	27	0.2
28	12	1.4	--	--	12	0.6	12	0.1
Waukesha County	12	1.4	--	--	12	0.6	1,159	8.9
29	--	--	24	2.5	24	1.3	197	1.5
30	--	--	97	10.0	97	5.3	960	7.4
31	--	--	--	--	--	--	--	--
32	--	--	--	--	--	--	74	0.6
Racine County	--	--	121	12.5	121	6.6	1,231	9.5
33	--	--	--	--	--	--	166	1.3
34	119	13.4	100	10.4	219	11.8	570	4.4
35	44	5.0	24	2.5	68	3.7	100	0.7
Kenosha County	163	18.4	124	12.9	287	15.5	836	6.4
36	--	--	--	--	--	--	--	--
37	80	9.1	--	--	80	4.3	88	0.7
38	48	5.4	--	--	48	2.6	386	2.9
39	--	--	--	--	--	--	48	0.4
Walworth County	128	14.5	--	--	128	6.9	522	4.0
Region	884	100.0	965	100.0	1,849	100.0	13,033	100.0

^aIncludes only units in which allocated credits have been placed-in-service. Does not include units with allocated credits that have not been completed or fully occupied.

^bIncludes units in complexes for persons with disabilities/majority persons with disabilities, homeless/majority homeless, and residential care apartment complexes (RCAC).

^cPercent of units in the Region.

Source: Wisconsin Housing and Economic Development Authority (WHEDA) and SEWRPC.

Map 116

**LIHTC MULTI-FAMILY HOUSING COMPLEXES
IN THE SOUTHEASTERN WISCONSIN REGION
BY SUB-REGIONAL HOUSING ANALYSIS
AREA: 2011**

NO OTHER SUBSIDY

- ELDERLY / MAJORITY ELDERLY COMPLEXES
- FAMILY/MAJORITY FAMILY COMPLEXES
- OTHER COMPLEXES

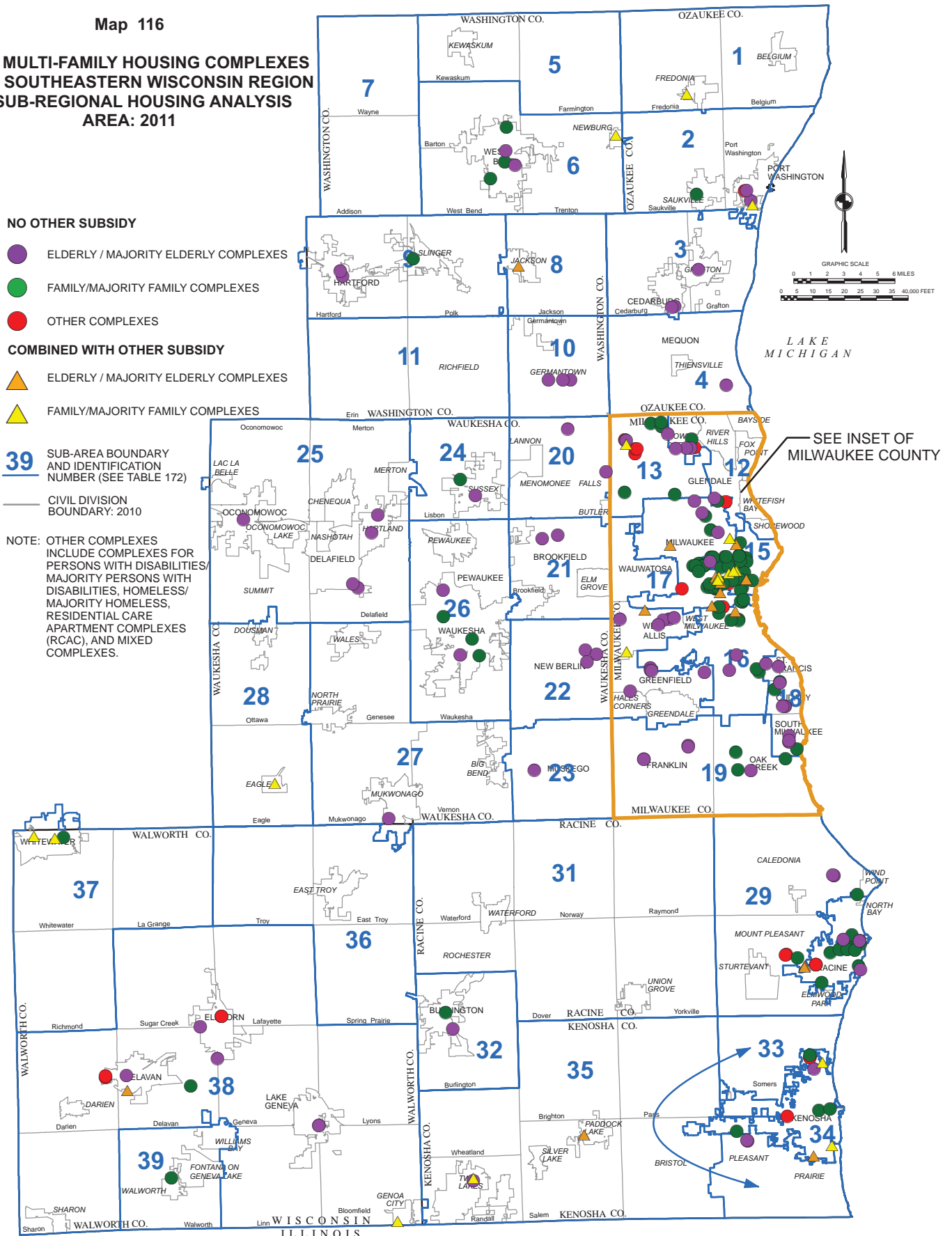
COMBINED WITH OTHER SUBSIDY

- ▲ ELDERLY / MAJORITY ELDERLY COMPLEXES
- ▲ FAMILY/MAJORITY FAMILY COMPLEXES

39 SUB-AREA BOUNDARY
AND IDENTIFICATION
NUMBER (SEE TABLE 172)

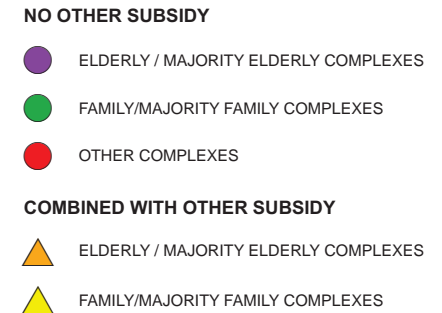
— CIVIL DIVISION
BOUNDARY: 2010

NOTE: OTHER COMPLEXES
INCLUDE COMPLEXES FOR
PERSONS WITH DISABILITIES/
MAJORITY PERSONS WITH
DISABILITIES, HOMELESS/
MAJORITY HOMELESS,
RESIDENTIAL CARE
APARTMENT COMPLEXES
(RCAC), AND MIXED
COMPLEXES.



Source: Wisconsin Housing and Economic Development Authority (WHEDA) and SEWRPC.

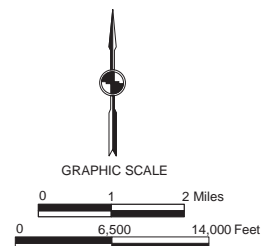
LIHTC MULTI-FAMILY HOUSING COMPLEXES IN MILWAUKEE COUNTY BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2011



39 SUB-AREA BOUNDARY
AND IDENTIFICATION NUMBER
(SEE TABLE 172)

CIVIL DIVISION BOUNDARY: 2010

NOTE: OTHER COMPLEXES INCLUDE COMPLEXES FOR PERSONS WITH DISABILITIES/MAJORITY PERSONS WITH DISABILITIES, HOMELESS/ MAJORITY HOMELESS, RESIDENTIAL CARE APARTMENT COMPLEXES (RCAC), AND MIXED COMPLEXES.



- Waukesha County: About 3 percent of the family units and about 17 percent of the elderly units.

At least 40 percent of the units must be occupied by households whose incomes are at or below 60 percent of the county median income,⁴ and these housing units have a maximum rent limit that is based on the county median income. While only 40 percent of the units are required to meet affordability requirements, it is common for most or all of the units in LIHTC developments in Wisconsin to be affordable. Only the affordable units are included in this inventory.

Table 173 sets forth the number and type of developments awarded tax credits between 2006 and 2011. Listed developments, particularly those receiving awards after 2008, may be in various stages of the development process. A total of 75 developments were awarded tax credits between 2006 and 2011, which would provide 3,969 low-income units, including 2,493 new units and the rehabilitation of 1,476 existing units. About 77 percent of the awards were in Milwaukee County. About 51 percent of the awards were for family/majority family developments and about 49 percent were for elderly/majority elderly/other developments.⁵ The number of family/majority family and elderly/majority elderly/other awards by County between 2006 and 2011 was:

- Kenosha County: Two family/majority family award and two elderly/majority elderly/other awards
- Milwaukee County: 33 family/majority family awards and 25 elderly/majority elderly/other awards
- Ozaukee County: One elderly/majority elderly/other award
- Racine County: One family/majority family award and four elderly/majority elderly/other awards
- Walworth County: None
- Washington County: One family/majority family award and three elderly/majority elderly/other awards
- Waukesha County: One family/majority family award and two elderly/majority elderly/other awards.

Table 174 compares the number and type of developments awarded tax credits between 2006 and 2011 in Southeastern Wisconsin to those awarded in other regions in the State. About 52 percent of all low-income housing units that received LIHTC awards in the State were located in the Southeastern Wisconsin Region. About 53 percent of all units for families, 44 percent of units for the elderly, and 74 percent of all other units receiving LIHTC awards were located in Southeastern Wisconsin. In 2010, Southeastern Wisconsin comprised about 36 percent of the State's total population and had about 33 percent of the State's housing units.

USDA Rural Development

The U.S. Department of Agriculture (USDA) administers the primary Federal program addressing the need for affordable housing in rural areas of the Region. USDA Rural Development provides loans and grants to develop affordable housing in cities, villages, and towns with a population under 20,000 residents outside urbanized areas. The USDA assists with the development of multi-family housing as well as single-family housing.⁶

⁴Twenty percent of the units in a LIHTC development must be occupied by households whose incomes are at or below 50 percent of the county median income if the development receives a 4 percent subsidy. These developments are not common in Wisconsin.

⁵Other developments include residential care apartment complexes (RCAC), mixed developments, majority persons with disabilities complexes, and homeless complexes.

⁶Single-family home loan programs are summarized on Table 14 in Chapter III.

Table 173

**LOW INCOME HOUSING TAX CREDIT (LIHTC) AWARDS IN THE
SOUTHEASTERN WISCONSIN REGION BY COUNTY AND COMMUNITY: 2006-2011**

County/Community	Name	Year of Award	Household Type	Low-Income Units	Total Units
Kenosha County					
Village of Pleasant Prairie.....	Prairie Villa Senior Apartments ^a	2007 ^b	Elderly	56	71
City of Kenosha	Celebre Place	2010	RCAC	47	47
City of Kenosha	Uptown Gardens	2010	Family	70	70
Scattered	Silvercrest – Arbor Green ^c	2011	Majority Family	84 ^d	84
County Total	--	--	--	257	272
Milwaukee County					
City of Milwaukee	Boulevard Commons ^a	2006	Family	20	22
City of Milwaukee	Cherry Court Midrise ^a	2006 ^b	Majority Persons with Disabilities	120 ^e	120
City of Milwaukee	Convent Hill Gardens ^a	2006 ^b	Elderly	40 ^f	40
City of Milwaukee	Dr. Wesley L. Scott Senior Living Community ^a	2006 ^b	Elderly	74	80
City of Milwaukee	Fond du Lac Center ^a	2006	Family	22	24
City of Milwaukee	Grand Haven Apartments ^{a,c}	2006	Elderly	79 ^d	80
City of Milwaukee	Granville Heights ^a	2006	Majority Elderly	50	63
City of Milwaukee	Kramer Lofts	2006	Family	43	55
City of Milwaukee	New Village ^a	2006 ^b	Family	24	24
City of Milwaukee	Park Club Apartments ^{a,c}	2006	Family	56 ^d	56
City of Milwaukee	Park Hill Senior Apartments ^c	2006	Elderly	62 ^d	62
City of Milwaukee	Windsor Court Apartment Homes ^{a,c}	2006	Majority Family	159 ^d	159
City of Milwaukee	1218 Highland Avenue	2007	Homeless	24	24
City of Milwaukee	Bishop's Creek Family Housing ^a	2007 ^b	Family	45	54
City of Milwaukee	Blue Ribbon Loft Apartments ^a	2007	Family	56	92
City of Milwaukee	Boulevard Commons – Additional Credit	2007	Family	21	23
City of Milwaukee	Convent Hill ^{a,c} – Additional Credit	2007 ^b	Majority Elderly	80 ^g	80
City of Milwaukee	Garden Terrace RCAC ^a	2007	Mixed	64	80
City of Milwaukee	King Drive Commons II ^a – Additional Credit	2007 ^b	Family	23	24
City of Milwaukee	Prince Hall Village ^a	2007	Family	24	24
City of Milwaukee	Scattered Sites ^{a,c}	2007	Majority Family	24	24
City of Milwaukee	St. Catherine Residence	2007	Family	42	46
City of Milwaukee	Teutonia Gardens ^a	2007	Family	21	24
City of Milwaukee	UMCS Townhomes ^a	2007	Family	5	6
City of Milwaukee	United House ^a	2007	Family	23	24
City of Milwaukee	Valley Gardens RCAC	2007	Majority RCAC	49	60
City of Milwaukee	Blue Ribbon Loft Apartments – Additional Credit	2008	Family	69	95
City of Milwaukee	Fernwood Court ^{a,c}	2008	Elderly	120 ^d	121
City of Milwaukee	McGovern Commons ^c	2008	Elderly	56	56
City of Milwaukee	Prince Hall Assisted Living	2008	RCAC	52	60
City of Milwaukee	Scattered Sites II ^{a,c}	2008	Majority Family	24	24
City of Milwaukee	Silver Spring Square Apartments ^c	2008	Mixed	48 ^d	48
City of Milwaukee	The Avenue	2008	Family	20	24
City of Milwaukee	UMCS Expansion	2008	Mixed	22	24
City of Milwaukee	William A. Passavant RCAC	2008	RCAC	45	52
City of Franklin.....	Foresthill Highlands, Phase 6	2010	Elderly	17	24
City of Milwaukee	Beerline B Apartments	2010	Family	119	140
City of Milwaukee	Brewer's Hill Lofts	2010	Family	45	45
City of Milwaukee	Mitchell Street Market Lofts	2010	Family	23	24
City of Milwaukee	Northside Homeowners Initiative	2010	Family	40	40
City of Milwaukee	Olga Village ^a	2010	Elderly	37 ^h	37
City of Milwaukee	Riverworks Lofts	2010	Family	36	36
City of Milwaukee	UMCS Phase III	2010	Family	24	24
City of Milwaukee	United Home	2010	Family	24	24
City of Milwaukee	Westlawn Revitalization ⁱ	2010	Family	250 ^j	250

Table 173 (continued)

County/Community	Name	Year of Award	Household Type	Low-Income Units	Total Units
Milwaukee County (continued)					
City of Wauwatosa.....	Cedar Glen Senior Housing	2010	Elderly	79	80
Village of Greendale.....	Berkshire Greendale	2010	Elderly	76	90
City of Milwaukee.....	Brewery Point Apartments	2011	Elderly	46	48
City of Milwaukee.....	Grand Avenue Lofts ^c	2011	Family	32	32
City of Milwaukee.....	King Drive Commons IV	2011	Family	45	45
City of Milwaukee.....	La Corona ^c	2011	Majority Family	55 ^d	55
City of Milwaukee.....	Maria Linden	2011	Mixed	61	72
City of Milwaukee.....	Northside Neighborhood Initiative ^c	2011	Family	40	40
City of Milwaukee.....	NSP Scattered Sites ^c	2011	Family	40	40
City of Milwaukee.....	Sherman Park Commons	2011	Family	68	68
City of West Allis.....	Beloit Road Senior Housing ^c	2011	Majority Elderly	100 ^k	104
City of West Allis.....	The Fountains of West Allis ^c	2011	Majority Persons with Disabilities	35 ^d	35
Village of Brown Deer.....	Bradley Crossing	2011	Mixed	60	60
County Total	--	--	--	3,058	3,287
Ozaukee County					
Village of Belgium.....	New Luxembourg Senior Housing	2008	Elderly	20	24
County Total	--	--	--	20	24
Racine County					
City of Racine.....	Hometown Harbor Racine – Unit 3 ^a	2007	RCAC	21	24
Village of Caledonia.....	Parkview Gardens	2007	Elderly	19	24
City of Burlington.....	Foxtree Hillcrest Combined Application ^c	2008	Family	36 ^l	36
City of Racine.....	Lincoln Villas ^{a,c}	2008	Elderly	97 ^d	99
Village of Caledonia.....	Parkview Gardens II	2011	RCAC	23	23
County Total	--	--	--	196	206
Walworth County					
None.....	--	--	--	0	0
County Total	--	--	--	0	0
Washington County					
Village of Kewaskum.....	Flagship Apartments ^c	2007	Majority Elderly	70	70
City of Hartford.....	Millpond Apartments ^c	2008	Elderly	32 ^l	32
City of West Bend.....	Arbor Trace Apartments ^c	2010	Family	71 ^d	74
City of West Bend.....	Auxiliary Court	2010	Elderly	53	59
County Total	--	--	--	226	235
Waukesha County					
City of New Berlin.....	MSP New Berlin-GO	2010	Family	102	102
City of New Berlin.....	New Berlin Senior Apartments II	2010	Elderly	34	34
City of Oconomowoc.....	Wilkinson Manor ^c	2011	Majority Elderly	76 ^d	76
County Total	--	--	--	212	212
Region	--	--	--	3,969 ^m	4,232

^aCredits in service as of June 2011.^bCredits were received in multiple years.^cAwarded credits to rehabilitate existing units.^dCredits were combined with HUD project-based assistance.^eIncludes 70 public housing units.^fIncludes 36 units receiving HUD project-based assistance.^gIncludes 42 public housing units.^hIncludes 37 public housing units.ⁱThe east wing of Westlawn was demolished and rebuilt. Credits were awarded for new construction.^jIncludes 250 public housing units.^kBeloit Road Senior Housing units are subsidized by the City of West Allis and did not receive Federal rental assistance as of June 2011.^lCredits were combined with USDA Rural Development project-based assistance.^mIncludes credits awarded for new construction, adaptive reuse, and rehabilitation of existing units, including 2,513 new construction or adaptive reuse units and 1,476 rehabilitating existing units.

Source: Wisconsin Housing and Economic Development Authority (WHEDA) and SEWRPC.

Table 174

LOW INCOME HOUSING TAX CREDIT (LIHTC) AWARDS IN THE STATE OF WISCONSIN: 2006-2011

Region ^a	LIHTC Units By Household Type								Population		Total Housing Units		Percent LIHTC Units in Region ^c
	Family		Elderly		Other		Total		2010 Population	Percent ^b	2010 Housing Units	Percent ^b	
	Low-Income Units	Percent ^b	Low-Income Units	Percent ^b	Low-Income Units	Percent ^b	Low-Income Units	Percent ^b					
Bay-Lake ^d	279	7.7	326	10.6	--	--	605	7.9	577,147	10.1	284,292	10.8	0.21
Capital Area ^e	258	7.1	147	4.8	--	--	405	5.3	488,073	8.6	216,022	8.2	0.19
East Central ^f	460	12.7	468	15.1	43	4.8	971	12.7	651,835	11.5	293,807	11.2	0.33
Mississippi River ^g	68	1.9	198	6.4	127	14.1	393	5.2	317,068	5.6	138,849	5.3	0.28
None ^h	142	3.9	109	3.5	13	1.4	264	3.5	451,585	7.9	196,419	7.5	0.13
North Central ⁱ	353	9.7	222	7.2	37	4.1	612	8.0	441,822	7.8	247,336	9.4	0.25
Northwest ^j	101	2.8	79	2.6	--	--	180	2.4	178,774	3.1	126,296	4.8	0.14
Southeastern ^k	1,925	53.0	1,373	44.4	671	74.2	3,969	52.1	2,019,970	35.5	872,862 ^l	33.3	0.45
Southwestern ^m	--	--	22	0.7	--	--	22	0.3	146,594	2.6	64,254	2.5	0.03
West Central ⁿ	42	1.2	146	4.7	13	1.4	201	2.6	414,118	7.3	184,221	7.0	0.11
State	3,628	100.0	3,010	100.0	904	100.0	7,622	100.0	5,686,986	100.0	2,624,358	100.0	0.29

^aBased on areas served by Regional Planning Commissions.

^bPercent of State total.

^cLow-income units receiving Low Income Housing Tax Credit (LIHTC) awards from 2006 to 2011 as a percent of the Region's 2010 total housing units.

^dThe Bay-Lake Region consists of Brown, Door, Florence, Kewaunee, Manitowoc, Marinette, Oconto, and Sheboygan Counties.

^eThe Capital Area Region consists of Dane County.

^fThe East Central Wisconsin Region consists of Calumet, Fond du Lac, Green Lake, Marquette, Menominee, Outagamie, Shawano, Waupaca, Waushara, and Winnebago Counties.

^gThe Mississippi River Region consists of Buffalo, Crawford, Jackson, La Crosse, Monroe, Pepin, Pierce, Trempealeau, and Vernon Counties.

^hIncludes Columbia, Dodge, Jefferson, Rock, and Sauk Counties, which are not served by a Regional Planning Commission.

ⁱThe North Central Wisconsin Region consists of Adams, Forest, Juneau, Langlade, Lincoln, Marathon, Oneida, Portage, Vilas, and Wood Counties.

^jThe Northwest Region consists of Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Taylor, and Washburn Counties.

^kThe Southeastern Wisconsin Region consists of Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington, and Waukesha Counties.

^lThe total housing units shown in this table may not equal the total reported in other sections of this report due to the use of different data sources or geographies.

^mThe Southwestern Wisconsin Region consists of Grant, Green, Iowa, Lafayette, and Richland Counties.

ⁿThe West Central Wisconsin Region consists of Barron, Chippewa, Clark, Dunn, Eau Claire, Polk, and St. Croix Counties.

Source: U.S. Bureau of the Census, Wisconsin Housing and Economic Development Authority (WHEDA), and SEWRPC.

The multi-family guaranteed loan program provides loan guarantees for newly constructed or rehabilitated rental properties intended to help meet the needs of low and moderate income households in rural areas. Guarantees may be used in conjunction with other programs, such as the LIHTC and HOME programs. A tenant's income cannot exceed 115 percent of the area median income adjusted for family size (see Table 15 in Chapter III). The rent for any unit at initial occupancy, including tenant paid utilities, cannot exceed 30 percent of 115 percent of the area median income and the average rent for all units in a development cannot exceed 30 percent of 100 percent of area median income. In addition to loan guarantees, direct loans are provided for the development of affordable housing in rural communities for seniors, individuals, and families. Low and very-low income households are targeted as tenants, but moderate-income households are also eligible. USDA rental assistance may also be provided with the loan to increase affordability. The rental assistance is a project-based tenant subsidy that pays a portion of tenant costs, reducing them to 30 percent of the tenant's income.

The number and type of USDA multi-family units is set forth on Table 175 and the locations of the developments are shown on Map 117. There are 580 USDA multi-family housing units in the Region. About 47 percent are family units and about 53 percent are elderly units. There is about a 9 percent vacancy rate for USDA multi-family units in USDA Rural Development Area 3, which serves the Region and several counties outside of the Region; however, there is a high demand for units that also receive USDA rental assistance.

Tax-Exempt Bonds

Tax-exempt bonds, also known as private activity bonds, are bonds where the interest earned by the bondholder is exempt from Federal (and often local and State) taxes. Because the interest is tax-exempt, the debt has a lower interest rate than traditional financing. These bonds are used to attract private investment for projects that have some public benefit. Projects that are eligible for tax-exempt bond funding under Section 142(d) of the Internal Revenue Code include airports, highways, water supply facilities, wastewater treatment facilities, public educational facilities, and qualified residential rental projects.

Each state receives an annual allocation, called a volume cap, to be allocated to issuers of private activity bonds. The 2011 volume cap for each State is based on the greater of \$277,820,000 or 95 multiplied by the State's 2010 population. The 2011 volume cap for Wisconsin was \$540,264,000. WHEDA is allocated 50 percent of the total amount of the volume cap less \$10 million allocated to the State building commission. The volume cap allocated to WHEDA is further allocated to local issuers by WHEDA or utilized by WHEDA for single-family housing bonds, multi-family housing bonds, and beginning farmer bonds. From the volume cap allocated to WHEDA, \$15 million must be set aside for issuers of multi-family housing bonds.

Multi-family Housing Bonds

Tax-exempt bonds can be issued to fund loans for the acquisition, construction, rehabilitation, and refinancing of a variety of multi-family housing projects. Borrowers may be for-profit corporations, limited partnerships, 501(c)(3) nonprofit corporations, or governmental agencies such as State housing agencies, cities, counties, redevelopment agencies, and local housing authorities. The project must meet certain affordability requirements for private activity bonds to be used to finance a "qualified residential rental project."

Multi-family tax-exempt bonds are often combined with Federal tax credits to provide further benefit to developers. Eligible borrowers for multi-family tax-exempt bonds issued by WHEDA include for-profit, qualified nonprofits, housing authorities, or other entities meeting criteria established by WHEDA. Developments must be residential rental housing for families, the elderly, or persons with disabilities. Projects must meet the LIHTC program affordability requirements. Table 176 lists tax-exempt bond issues in the Region that have resulted in housing units for low-income households from 1975 through 2010.

Other Housing Programs that Benefit Low- and Moderate-Income Households

In addition to the subsidized and tax credit housing programs discussed in this chapter, other programs in the Region may add to the inventory of housing units that are affordable to low- and moderate-income households. These programs are described in Chapter XI and include:

- Housing trust funds
- HUD Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) programs
- Tax Increment Financing (TIF)
- Habitat for Humanity and other private or faith-based organizations.

Descriptions of programs administered by public agencies are also included in Chapter III.

Total Subsidized and Tax Credit Housing Units

Table 177 sets forth the total number of family and elderly/special needs subsidized housing units in the Region by County in 2011. There were 13,797 family and 18,818 elderly/special needs units in the Region. About 73 percent of the family units and about 63 percent of the elderly/special needs units are located in Milwaukee County. No other County in the Region has more than 8 percent of the Region's family units or 10 percent of the Region's elderly/special needs units. The data shown on Table 177 include only project-based subsidized and tax credit housing units and do not include Section 8 Housing Choice Vouchers.

Need for Subsidized and Tax Credit Housing

The lack of vacant housing units and long waiting lists for subsidized housing vouchers and units demonstrate that there is a high demand for government assisted housing throughout the Region; however, this data alone does not necessarily reflect the extent to which there is a need for government assisted housing. Data compiled in Chapters IV and VII further demonstrate the potential demand for government assisted housing in the Region. The number of households with housing problems, including high cost burden, over-crowding, and lack of complete plumbing and kitchen facilities, are identified in Chapter VII in Tables 112, 114, and 115, respectively. The data show that while there are a small number of households living in overcrowded housing units or housing units that lack adequate facilities, almost all of the households that experience housing problems in the Region have a high cost burden.

About 36 percent of the Region's households, including homeowner and renter households, have a high housing cost burden according to 2005-2009 American Community Survey (ACS) data. That percentage increases to 47 percent for renters only and to over 55 percent for renters in sub-areas 13 and 14 (City of Milwaukee) and 37 (City of Whitewater),⁷ where the household incomes in the Region are among the lowest (see Table 107 in Chapter VII). These sub-areas, in particular the sub-areas in the City of Milwaukee, also have a comparatively high percentage of multi-family housing units (see Table 46 in Chapter IV), which are generally less costly than single-family housing. These conditions suggest it is not likely that market rate multi-family housing alone can alleviate housing problems in areas of the Region with the highest concentrations of low-income households.

PART 2: HISTORICAL PERSPECTIVE

This section describes historical Federal housing policies and the resulting type, amount, and location of subsidized housing in the Region.^{8,9} A comparison of past and current socio-economic characteristics of residents of public housing in the City of Milwaukee is also included in this section.

⁷The high proportion of college students (UW-Whitewater) lowers the median annual household income of sub-area 37.

⁸The summary of Federal housing legislation from 1930 through 1960 and the inventory of subsidized housing units as of 1973 is based on information from the 1975 regional housing plan, which is documented in SEWRPC Planning Report No. 20, available at http://www.sewrpc.org/SEWRPCFiles/Publications/pr/pr-020_regional_housing_plan.pdf. Information on Federal housing legislation after 1970 is based on information in the report, A History of HUD, written by Lawrence L. Thompson, 2006.

⁹Additional discussion regarding the history and impacts of housing discrimination and racial distribution patterns as they relate to past Federal housing legislation is provided in Part 1 of Chapter VI.

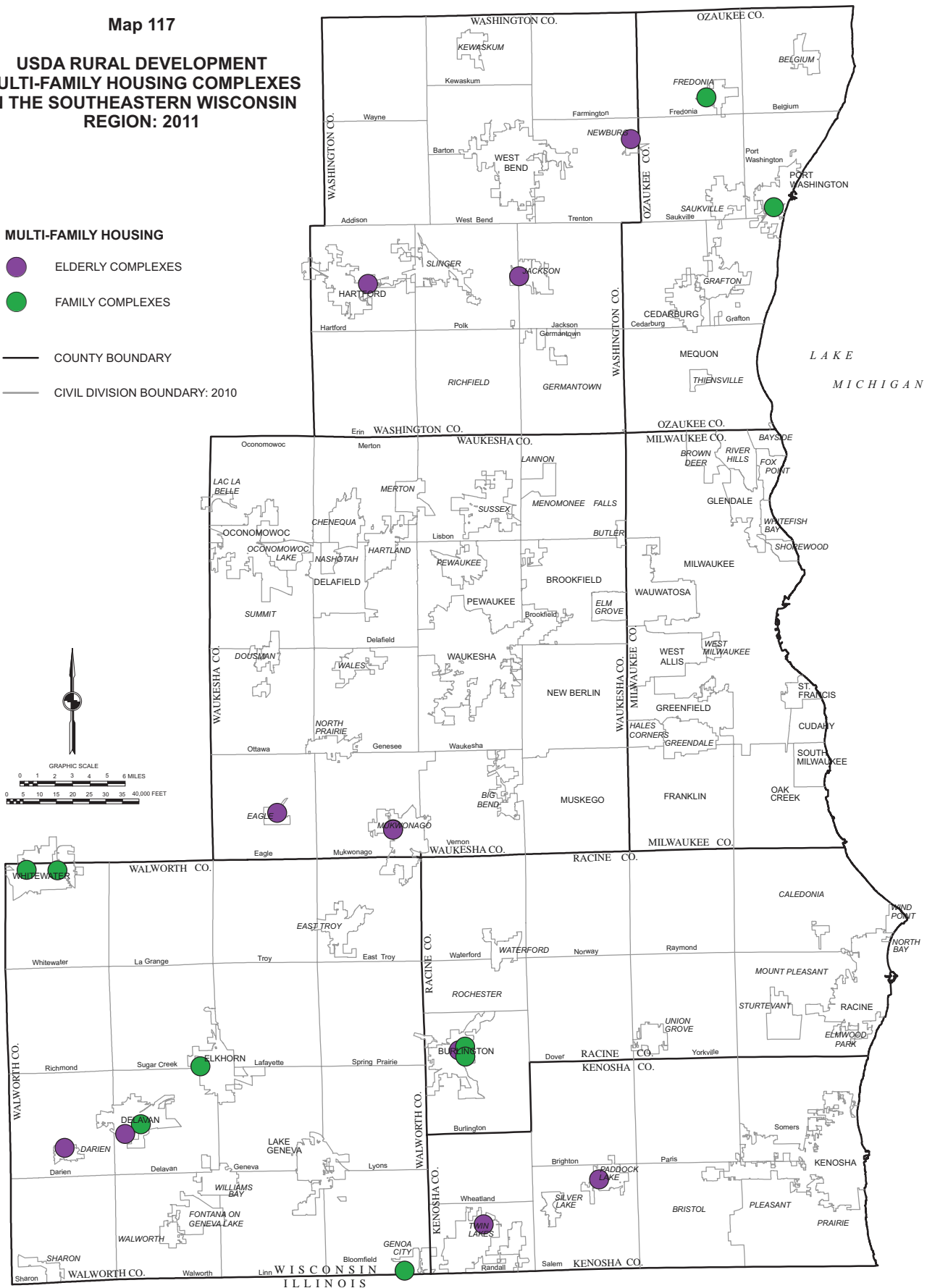
Table 175

USDA RURAL DEVELOPMENT MULTI-FAMILY HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY AND COMMUNITY: 2011

County/Community	Household Type		Total Units
	Family	Elderly	
Kenosha County			
Village of Paddock Lake.....	- -	24	24
Village of Twin Lakes	- -	44	44
County Total	- -	68	68
Ozaukee County			
City of Port Washington.....	32	- -	32
Village of Fredonia	16	- -	16
County Total	48	- -	48
Racine County			
City of Burlington.....	36	92	128
County Total	36	92	128
Walworth County			
City of Delavan.....	31	24	55
City of Elkhorn.....	31	- -	31
City of Whitewater	78	- -	78
Village of Darien.....	- -	16	16
Village of Genoa City	47	- -	47
County Total	187	40	227
Washington County			
City of Hartford.....	- -	32	32
Village of Jackson	- -	25	25
Village of Newburg	- -	12	12
County Total	- -	69	69
Waukesha County			
Village of Eagle	- -	12	12
Village of Mukwonago	- -	28	28
County Total	- -	40	40
Region	271	309	580

Source: U.S. Department of Agriculture (USDA) and SEWRPC.

**USDA RURAL DEVELOPMENT
MULTI-FAMILY HOUSING COMPLEXES
IN THE SOUTHEASTERN WISCONSIN
REGION: 2011**



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Table 176

MULTI-FAMILY HOUSING DEVELOPMENTS IN THE REGION FUNDED BY TAX-EXEMPT BONDS: 1975-2010^a

County/Community	Project Name	Year ^b	Household Type	Type of Borrower	Total Units
Kenosha County					
City of Kenosha.....	Arbor Green ^c	1981	Family	For Profit	48
City of Kenosha.....	Forest Court ^c	1980	Family	For Profit	68
City of Kenosha.....	Tanglewood Apartments ^{c,d}	2001	Elderly	For Profit	100
City of Kenosha.....	Tuscan Villas ^c	1978	Majority Elderly	For Profit	122
Village of Silver Lake.....	Silvercrest ^{c,d}	1983	Majority Elderly	For Profit	36
County Total	--	--	--	--	374
Milwaukee County					
City of Glendale.....	Silver Creek Village Senior ^d	2001	Elderly	For Profit	65
City of Milwaukee.....	Atlas Apartments	1993	Family	Not For Profit	10
City of Milwaukee.....	Blue Ribbon Loft Apartments ^d	2010	Family	For Profit	95
City of Milwaukee.....	Bradford Place Apartments ^c	1978	Elderly	For Profit	94
City of Milwaukee.....	Castings Place Apartments ^d	2008	Family	For Profit	55
City of Milwaukee.....	Edgewood Terrace Apartments	1995	Elderly	Not For Profit	20
City of Milwaukee.....	Family House	1994	Special Needs	Not For Profit	15
City of Milwaukee.....	Family House (6)	2002	Special Needs	Not For Profit	18
City of Milwaukee.....	Gateway Plaza I	2010	Family	For Profit	14
City of Milwaukee.....	Gateway Plaza II	2010	Family	For Profit	10
City of Milwaukee.....	Grand Haven Apartments ^{c,d}	2009	Elderly	For Profit	80
City of Milwaukee.....	Granville Heights ^d	2009	Elderly	For Profit	63
City of Milwaukee.....	King Drive Commons Phase II ^d	2009	Family	For Profit	24
City of Milwaukee.....	Kunzelmann-Esser Loft Apartments ^d	2004	Family	For Profit	67
City of Milwaukee.....	La Corona Apartments ^{c,d}	2001	Family	Not For Profit	55
City of Milwaukee.....	Majestic Milwaukee Loft Apartments ^d	2006	Family	For Profit	135
City of Milwaukee.....	Meinecke House	1992	Special Needs	Not For Profit	13
City of Milwaukee.....	Metcalfe Park Homes ^d	2010	Family	For Profit	30
City of Milwaukee.....	Park Bluff Apartments ^{c,d}	2002	Elderly	For Profit	185
City of Milwaukee.....	Park East Enterprise Live-Work ^d	2007	Family	For Profit	85
City of Milwaukee.....	Prince Hall Village ^d	2009	Family	For Profit	24
City of Milwaukee.....	Rolling Stone House	1995	Special Needs	Not For Profit	8
City of Milwaukee.....	The Knitting Factory ^d	2004	Family	For Profit	100
City of Milwaukee.....	The Village at Lakeside I ^c	2004	Family	For Profit	151
City of Milwaukee.....	The Village at Lakeside II ^c	2004	Family	For Profit	207
City of Milwaukee.....	WAICO Apartments I & II ^d	2004	Family	For Profit	142
City of Milwaukee.....	Wilson Commons ^d	2006	Elderly	For Profit	244
City of Milwaukee.....	Winchester Village ^c	1983	Majority Elderly	For Profit	56
City of Milwaukee.....	Windsor Court Apartment Homes ^c	2008	Family	For Profit	239
City of Oak Creek.....	The Cornerstone	2002	Elderly	For Profit	36
City of Saint Francis.....	Juniper Court	1994	Elderly	Not For Profit	52
City of Wauwatosa.....	The Courtyard ^c	1980	Majority Elderly	For Profit	162
City of West Allis.....	Fountains of West Allis ^{c,d}	1982	Elderly	For Profit	35
City of West Allis.....	Heritage House ^c	1977	Elderly	For Profit	142
City of West Allis.....	Heritage, West Allis	2010	Elderly	For Profit	40
City of West Allis.....	Housing With Help	2003	Elderly	Not For Profit	75
City of West Allis.....	Transitional Living Services	1987	Special Needs	Not For Profit	42
City of West Allis.....	Transitional Living Services	2008	Special Needs	Not For Profit	137
City of West Allis.....	West Allis Senior Apartments ^d	2010	Elderly	For Profit	122
Village of Greendale.....	Ridgedale Apartments ^c	1978	Elderly	For Profit	180
Village of Shorewood.....	River Park Apartments ^c	1976	Elderly	For Profit	215
Village of Shorewood.....	River Park Apartments II ^c	1978	Elderly	For Profit	214
County Total	--	--	--	--	3,756

Table 176 (continued)

County/Community	Project Name	Year ^b	Household Type	Type of Borrower	Total Units
Ozaukee County					
City of Cedarburg	Fisher Terrace Apartments	1982	Elderly	Not For Profit	50
City of Cedarburg	Washington Court Apartments ^c	1982	Family	For Profit	30
County Total	--	--	--	--	80
Racine County					
City of Racine	Bethany Apartments	1992	Family	Not For Profit	13
City of Racine	Chateau Oakwood ^c	2004	Majority Family	Not For Profit	44
City of Racine	Chateau Regency Apartments ^c	2002	Elderly	Not For Profit	65
City of Racine	Hometown Harbor Racine – Unit 3 ^d	2009	Elderly	For Profit	24
City of Racine	McMynn Tower ^c	1981	Elderly	For Profit	123
City of Racine	Mount Pleasant Manor ^c	1975	Elderly	Not For Profit	79
City of Racine	Sunset Terrace Apartments ^c	2000	Family	Not For Profit	120
Town of Norway.....	Norway Shores	1996	Elderly	Not For Profit	28
Village of Union Grove.....	Hillpark Heights I ^c	1982	Majority Elderly	Not For Profit	40
County Total	--	--	--	--	536
Walworth County					
City of Delavan	Parkside Village Apartments ^d	1997	Elderly	For Profit	46
City of Delavan	Town Hall Apartments ^d	2005	Family	For Profit	30
City of Lake Geneva	Arbor Village/Village Glen	2004	Elderly	For Profit	54
City of Lake Geneva	Highlands of Geneva Crossing ^d	2004	Elderly	For Profit	48
City of Lake Geneva	Terraces of Geneva Crossing ^d	2001	Elderly	For Profit	48
Village of East Troy	Fairview Family ^c	1982	Family	Not For Profit	16
Village of East Troy	Quail Run ^c	1982	Majority Elderly	Not For Profit	38
County Total	--	--	--	--	280
Washington County					
City of Hartford	Hartford Highlands	1994	Family	Not For Profit	44
City of West Bend.....	Stonefield Manor Apartments ^d	1997	Elderly	For Profit	49
County Total	--	--	--	--	93
Waukesha County					
City of Delafield	Hillside Woods Apartment Homes ^d	2004	Elderly	For Profit	60
City of New Berlin	Parkwood Highlands II ^d	1995	Elderly	For Profit	38
City of New Berlin	Parkwood Highlands III	2005	Elderly	For Profit	38
City of Oconomowoc	Wilkinson Manor ^{c,d}	1981	Family	For Profit	76
City of Waukesha	Cornerstone Apartments	1994	Family	For Profit	38
City of Waukesha	La Casa Village Apartments ^c	2006	Elderly	Not For Profit	46
City of Waukesha	Rivers Edge II	1996	Family	For Profit	92
City of Waukesha	Westwood Heights ^c	1981	Family	For Profit	40
Village of Hartland	Breezewood Village II ^d	1996	Elderly	For Profit	65
Village of Mukwonago	Birchrock Apartments ^d	2001	Elderly	For Profit	48
County Total	--	--	--	--	541
Region	--	--	--	--	5,660

NOTE: Data to determine the number of units resulting from tax-exempt bond issues that are affordable to households with incomes of 60 percent or less of the County median income are not available.

^aIncludes all WHEDA loans that are linked to bond issues, including taxable loans funded from earnings derived from tax-exempt bond issues.

^bYear of amortization date of bond.

^cAlso received HUD project-based assistance.

^dAlso received Low-Income Housing Tax Credits (LIHTC).

Source: Wisconsin Housing and Economic Development Authority (WHEDA) and SEWRPC.

Table 177

**SUBSIDIZED AND TAX CREDIT HOUSING UNITS BY UNIT TYPE
IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 2011**

County	Family Units ^a		Elderly/Special Needs Units ^a		Total Units ^a	
	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b
Kenosha County	419	3.1	1,435	7.6	1,854	5.7
Milwaukee County	10,348	75.0	11,845	62.9	22,193	68.0
Ozaukee County	180	1.3	681	3.6	861	2.6
Racine County	911	6.6	1,680	8.9	2,591	7.9
Walworth County	594	4.3	662	3.5	1,256	3.9
Washington County	391	2.8	777	4.1	1,168	3.6
Waukesha County	954	6.9	1,738	9.2	2,692	8.3
Region	13,797	100.0	18,818	100.0	32,615	100.0

^aIncludes only units receiving project-based assistance with the exception of units in tax-exempt bond developments, and does not include households receiving Section 8 Vouchers. Units in tax-exempt bond developments are not included because information regarding the number of units available to households with incomes of 60 percent or less of the County median income is not available.

^bPercent of subsidized or tax credit housing units located in the Region.

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Wisconsin Housing and Economic Development Authority (WHEDA), local PHAs, and SEWRPC.

Federal Housing Legislation in the 1930s

As a result of the Great Depression, the Federal government recognized that slums and related housing problems in the United States had become a national issue that required Federal assistance. In addition to creating severe slum areas, the Depression had caused a loss of confidence in real estate and the mortgage market experienced a state of near inactivity. The Federal government enacted the National Housing Act of 1934, which was the first major piece of Federal housing legislation. The Act created the Federal Housing Administration (FHA) in an effort to loosen mortgage money and promote economic recovery by stimulating home building. The primary function of the FHA was to insure loans made by private lending institutions for housing construction, rehabilitation, and purchase. The FHA made the low down payment and long-term mortgage a feasible and economical way for many families to own homes.

The United States Housing Act of 1937 was the second major piece of Federal housing legislation. This legislation created the United States Housing Authority and the public housing program, which was the first significant subsidy program intended to lower rents. The program was also intended to be used as a vehicle for slum clearance. It required the construction of a new residential unit for every dilapidated unit demolished. Another important feature of the public housing program was allocating the responsibility of developing, owning, and managing public housing developments to local housing authorities.

Federal Housing Legislation in the 1940s

The Veterans Guarantee Program, which was similar to the FHA mortgage insurance program, was developed in 1944. The program was administered by the Veterans Administration and became known as the "G. I. Loan." It provided mortgage guarantees on low down payment loans issued by private lenders. The program enabled veterans who qualified for a loan to borrow up to 100 percent of the cost of a house.

The Housing Act of 1949 was one of the most historically significant Federal housing acts. It was determined that the public housing program, in effect since 1937, had not been successful enough at slum clearance. The 1949 Act created an urban redevelopment program to aid in financing urban slum clearance. The urban redevelopment program used temporary loans and grants to finance land acquisition in order to reduce the costs of

clearing developed urban areas, including non-residential areas, so that cleared land could be made available for sale or lease to private or public residential developers. Another important element of the 1949 Act was public responsibility for relocating families displaced by public action as a result of the redevelopment program. The concept of this program eventually evolved into the urban renewal program.

Federal Housing Legislation in the 1950s

The Housing Act of 1954, which included the Urban Renewal Program, was one of two major housing laws enacted during the 1950s. Urban Renewal added a slum prevention program to expand the slum clearance and urban redevelopment programs established by the 1949 Act. The Urban Renewal Program promoted urban planning, rehabilitation of buildings that could be saved, provision of modern infrastructure, and commercial redevelopment in addition to housing redevelopment. Some critics identified negative consequences of urban renewal, including excessive demolition, inadequate help for families displaced from poor and working class neighborhoods, large inventories of vacant land awaiting redevelopment, and cumbersome Federal regulations. The City of Milwaukee was the only community in the Region to undertake an urban renewal program.

A major change in the development and operation of subsidized housing occurred with the creation of the Section 202 Housing Program under the Housing Act of 1959. This program authorized direct loans from the Federal government to nonprofit private sponsors of rental developments for the elderly and persons with disabilities. The program expanded the development of these types of housing from public owners and recognized for the first time the need for a rental subsidy for people whose incomes were only marginally above the public housing eligibility threshold.

Federal Housing Legislation in the 1960s

The Housing Act of 1965 created the U.S. Department of Housing and Urban Development (HUD) and also directed more attention to the use of project-based subsidies in privately owned buildings with the creation of the rent supplement program and the Section 23 leased housing program. The rent supplement program was designed to provide the difference between a tenant's monthly rental payment and the market rental fee, but could not exceed 70 percent of the market rental. The Section 23 leased housing program enabled local public housing authorities to subsidize rents in existing rental units. An additional step forward in the movement towards the use of subsidy payments for occupancy in privately owned dwellings came with the creation of the Section 235 homeownership and Section 236 rental housing programs under the U.S. Housing and Urban Development Act of 1968. These programs provided subsidies to enable lower-income families whose incomes exceeded the income limits for public housing to purchase new or existing housing or rent such housing. The 1968 Act also included significant legislation dealing with the relocation of families displaced by government actions.¹⁰

The Model Cities Program was established in 1966 to further address the problems of inner cities. The program required local citizen participation in the preparation and implementation of five-year comprehensive plans for designated cities, including the City of Milwaukee. The program stressed the need for social services as well as physical improvements and sought to involve many other Federal agencies in a coordinated effort. The Model Cities program was criticized because of a perceived lack of tangible results.

¹⁰*Relocation within the State of Wisconsin was addressed with the 1959 enactment of Wisconsin's initial relocation law, including revisions in 1960. This law required payments for moving costs, refinancing costs, rent loss, and loss of plans rendered unusable. Relocation law was further addressed during 1970 with the "Conta Bill," which established a uniform policy for providing assistance to those uprooted from homes, businesses, and farms. The law applied to County and local governments and private corporations empowered to condemn and obtain property under Wisconsin's eminent domain laws. Provisions were also included for relocated tenants to receive assistance for either new rental housing or a down payment to purchase housing. Eminent domain and relocation procedures are set forth in Chapter 32 of the Wisconsin Statutes.*

Federal Housing Legislation in the 1970s

The production of private sector subsidized rental housing increased significantly following the change in 1965 to involve the private sector in providing subsidized housing for low-income households; however, this growth was coupled with several concerns on the National level. These concerns included rising subsidy costs that strained HUD budgets, multi-family projects sited in poor locations (including the concentration of projects in the urban core of the Southeastern Wisconsin Region), and overlap and confusion among many similar programs.

A funding moratorium on HUD programs occurred in 1973 in response to these concerns. The moratorium affected the public housing and rental assistance programs as well as homeownership programs, such as the Section 235 program, and the Urban Renewal and Model Cities programs. The 1973 moratorium was followed by the Housing and Community Development Act of 1974. The 1974 Act initiated fundamental policy shifts, including:

- Halting new activity under the array of rental assistance programs, such as the Section 236 program, and reduced emphasis on public housing construction in favor of the new “project-based” Section 8 rental assistance program
- Introduced a new approach to rental housing assistance in the form of the “tenant-based” Section 8 Program, which would come to be known as the Section 8 Housing Choice Voucher Program
- Ended programs such as Urban Renewal and Model Cities and created the Community Development Block Grant (CDBG) program, where funds are distributed annually to County and local governments to use with considerable discretion to promote the overall health of cities.

Federal Housing Legislation in the 1980s

Under the Section 8 “project-based” housing development program, eligible low-income renters pay 30 percent of their income for rent and HUD pays the remainder directly to the property owner. This subsidy formula allows more tenants with lower incomes to participate in the program than the previous rent supplement programs, such as the Section 236 program. The Section 8 “tenant-based” voucher program uses the same subsidy formula but attaches the subsidy to a household rather than a housing unit. Advocates of the voucher program argue that it provides more personal choice and can help alleviate the problem of concentrating low-income households in particular buildings and areas. It was also argued that the voucher program would be less costly to administer than project-based subsidies. In 1983 most funding for new Section 8 project-based housing was ended in favor of the Section 8 voucher program. The voucher program has since become the predominant means of providing Federal rental assistance.

The LIHTC program, described in Part 1, was enacted in 1986 to provide an incentive to private developers to invest in affordable rental housing.

Federal Housing Legislation in the 1990s

The HOPE VI program was established in 1993 to fund the revitalization of deteriorated public housing. The HOPE VI program is intended to:

- Improve the physical condition of public housing
- Establish positive incentive for resident self-sufficiency
- Lessen the concentrations of poverty by placing public housing outside of low-income communities and promoting mixed-income communities
- Create partnerships among Federal agencies, local governments, nonprofit organizations, and private businesses to leverage support and resources.

Any public housing authority that has severely distressed public housing units in its inventory is eligible to apply for a HOPE VI revitalization grant. Grants may fund:

- Capital costs of major rehabilitation, new construction, and other physical improvements
- Demolition of severely distressed public housing
- Acquisition of sites for off-site construction
- Community and supportive service programs for residents, including those relocated as a result of revitalization efforts.

HOPE VI funds have been used by the Housing Authority of the City of Milwaukee to assist with the revitalization of the Hillside Terrace, Parklawn, Lapham Park, and Highland Park public housing developments and Scattered Sites I, which formerly consisted of duplex and four-family units located in the Midtown neighborhood of the City of Milwaukee. Examples of renovations are shown on Figure 33, and include remodeling of building interiors and exteriors and replacing paved areas with greenspace. More extensive revitalization efforts included replacing some older multi-family buildings with single-family homes and construction of a new YMCA and a Cyberschool at Parklawn; and replacing high-rise buildings with a mid-rise building and single-family homes at Highland Park.

Evaluations of the HOPE VI projects in Milwaukee suggest that targeted investment can lead to improvements for residents of public housing and surrounding neighborhoods. Highlighted findings of the HOPE VI evaluations undertaken by the Housing Authority of the City of Milwaukee (HACM) include:¹¹

- Project Management: Findings include dramatic increases in the desirability of living in developments after HOPE VI revitalization, a reduction in crime resulting from public safety interventions and improvements in the physical environment, and increases in rent contributions from residents as they enter the labor force and increase their earnings
- Community and support services: Findings include improved access to and utilization of services such as counseling and case management and improvements in employment and earnings levels that are attributable to HACM's programs
- Neighborhood Revitalization (from the Scattered Sites I evaluation): Findings include increased property values in the immediate areas surrounding Scattered Sites I that are affiliated with HOPE VI.

In addition to improvements in housing, continued improvement of physical infrastructure, social services, and economic development was needed in low-income communities. Programs such as Urban Renewal and Model Cities, which were at times met with resistance, were replaced by the CDBG and HOME programs, which give local governments flexibility in funding housing and community projects.¹²

Choice Neighborhoods Initiative

In 2010, HUD established the Choice Neighborhoods Initiative (CNI) as part of a larger program known as the Neighborhood Revitalization Initiative (NRI). The NRI is an interagency collaborative created to implement a place-based strategy to revitalize neighborhoods of concentrated poverty. The NRI seeks to strengthen Federal neighborhood revitalization efforts by coordinating the requirements and leveraging the funding sources of

¹¹*The bulleted summary is excerpted from the document titled, HOPE VI Evaluation of Scattered Sites I, prepared by the Housing Authority of the City of Milwaukee, February 2010.*

¹²*Local government housing programs utilizing CDBG and HOME funds for 2010-2014 are listed on Table 3 in Chapter III.*

Figure 33

HOPE VI PUBLIC HOUSING RENOVATIONS IN
THE CITY OF MILWAUKEE



Hillside Terrace Multi-Family Housing



Hillside Terrace Family Resource Center



Parklawn Single- and Multi-Family Housing



New School at Parklawn



Highland Homes Single-Family Housing



Highland Gardens Multi-family Housing

Source: SEWRPC.

Federal programs to create an interdisciplinary approach to addressing the interconnected problems in distressed neighborhoods. The NRI is centered on the following five programs: the CNI, the Department of Education's Promise Neighborhoods program, the Department of Justice's Byrne Criminal Justice Innovation program, and the Department of Health and Human Service's Community Health Centers and Behavioral Health Services programs.

The CNI was established as a successor to the HOPE VI program that was aimed at transforming distressed public housing. It is intended to expand the scope of HOPE VI by using a more comprehensive approach that also expands social services and educational opportunities and requires partnerships with neighborhood institutions. The three core goals of the CNI include:

- Transform distressed public and assisted housing into sustainable mixed-income housing that is physically and financially viable over the long-term;
- Support positive outcomes for families who live in target developments and the surrounding neighborhoods, particularly outcomes related to residents' health, safety, employment, mobility, and education;
- Transform neighborhoods of poverty into viable, mixed-income neighborhoods with access to well-functioning services, high quality public schools and education programs, high quality early learning programs and services, public assets, public transportation, and improved access to jobs.

HUD provides two types of competitively-awarded grants to eligible non-profit organizations, private firms, local governments, and public housing authorities. Planning Grants are awarded to help communities develop a Neighborhood Transformation Plan (NTP), identify strategic investment opportunities for renewal of distressed properties complementary to the surrounding area, and develop the necessary partnership support for the plan to be successfully implemented. Implementation Grants are awarded to applicants that have undergone a comprehensive local planning process that includes public and private agencies, organizations, and individuals to gather and leverage resources needed to support the financial sustainability of the Transformation Plan. In 2010 and 2011, applicants in 30 cities were awarded Planning Grants totaling \$7.6 million, and \$5 million in Planning Grants will be awarded in 2012. In 2011, applicants in five cities (Chicago, Boston, New Orleans, San Francisco, and Seattle) were awarded Implementation Grants totaling \$122 million. Applicants in nine cities, including the Housing Authority of the City of Milwaukee, are finalists for \$110 million in Implementation Grants in 2012. Table 178 shows the annual funding received by the HOPE VI program and Choice Neighborhoods Initiative from 1993 to 2012.

History of Public Housing in the Region¹³

The first public housing in the Region was built in Milwaukee County as part of President Franklin Roosevelt's "New Deal," Parklawn in 1934 and Greendale in 1935. Little private housing was built during the Great Depression or World War II, resulting in an acute housing shortage by the end of the war. In response, the City of Milwaukee constructed the Northlawn and Southlawn housing projects in the late 1940's for returning veterans. The City also constructed the Hillside public housing project during that time, which replaced an area of blighted housing on W. Vliet Street. An addition to Hillside was constructed a few years later, followed by a third housing project for veterans, Berryland, and the largest public housing project in the Region, Westlawn. These early public housing developments were typically two-story multi-family buildings. Public housing projects built during the 1960's, Lapham Park and Highland Park, included multi-story apartment buildings, including two 12-story buildings in Highland Park. The 12-story buildings in Highland Park have been replaced with a combination of mid-rise buildings, townhouses, and single-family homes.

¹³Information for this section was based on the record of a public address by former Milwaukee Mayor Frank Zeidler, presented at a Marquette University Law School Conference, Segregation and Resegregation: Wisconsin's Unfinished Experience, Brown's Legacy After 50 Years, on April 8, 2004 (<http://epublications.marquette.edu/cgi/viewcontent.cgi?article=1086&context=mulr&sei-edir=1#search=Brown's+legacy+Marquette>).

Table 178

**CONGRESSIONAL APPROPRIATIONS FOR THE
HOPE VI PROGRAM/CHOICE NEIGHBORHOODS INITIATIVE: 1993-2013^a**

Fiscal Year	Appropriation Amount	Percent Change	Fiscal Year	Appropriation Amount	Percent Change
1993	\$300,000,000	- -	2004	\$ 150,000,000	-73.9
1994	778,200,000	159.4	2005	144,000,000	-4.0
1995	500,000,000	-35.7	2006	100,000,000	-30.6
1996	480,000,000	-4.0	2007	100,000,000	0.0
1997	550,000,000	14.6	2008	100,000,000	0.0
1998	550,000,000	0.0	2009	120,000,000	20.0
1999	625,000,000	13.6	2010 ^b	200,000,000	66.7
2000	575,000,000	-8.0	2011 ^c	165,000,000	-17.5
2001	575,000,000	0.0	2012 ^d	120,000,000	-27.3
2002	573,700,000	-0.2	2013 ^e	120,000,000	0.0
2003	\$574,000,000	0.1	Total	\$7,399,900,000	- -

^aThe Choice Neighborhoods Initiative was established in 2010.

^bThe HOPE VI program was funded at \$200 million in fiscal year 2010, with \$65 million set aside for the Choice Neighborhoods Initiative.

^cThe HOPE VI program was funded at \$165 million in fiscal year 2011, with \$65 million set aside for the Choice Neighborhoods Initiative.

^dThe HOPE VI program received no funding in 2012, all funds were provided to the Choice Neighborhoods Initiative.

^eFigure shown is the amount included in the Senate Appropriation Committee's fiscal year 2013 appropriations bill. The House Appropriation Committee's fiscal year 2013 appropriations bill provided no funding to the Choice Neighborhoods Initiative. HUD requested \$150 million for fiscal year 2013.

Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

Development Patterns of Subsidized Housing: 1973 to Present

Table 179 shows the number of subsidized housing units in the Region in 1973 that resulted from the 1930 through 1960's era Federal housing legislation. As of 1973, there were 15,888 subsidized housing units in the Region and about 74 percent of the units were in Milwaukee County. Subsidized housing units comprised about 3 percent of all occupied housing units in the Region. All of the subsidized housing units located in the Region as of 1973 were Section 235, Section 236, Section 502, Section 221 (d) (3), or public housing units.

About 35 percent of the subsidized housing units in the Region, or 5,558 units, were Section 235 Homeownership Program units. This program was created under the U.S. Housing and Urban Development Act of 1968, which authorized HUD through the FHA to insure home loans for families with low and moderate incomes. This program could be used for the construction of new housing units or the purchase, and when necessary rehabilitation, of existing housing units. They could be single-family or multi-family units and were widely distributed across the Region.

About 20 percent of the subsidized housing units in the Region, or 3,213 units, were Section 236 Housing Subsidy Program units. This program was also created under the U.S. Housing and Urban Development Act of 1968. The FHA, under HUD, insured lenders against loss on mortgage loans and provided interest subsidy payments to reduce interest charges to as low as 1 percent in order to reduce rental housing costs for lower-income families within Section 236 developments. Tenants paid the greater of 25 percent of their gross income or the subsidized rent under this program. A rent supplement payment could also be used to supplement the rental charges for individuals and families that qualified for such assistance under the income and asset limits set by HUD. The supplement assistance covered the difference between the tenant's payment and the subsidized Section 236 rental fee. Section 236 units were not as widely distributed across the Region as Section 235 units. About 76 percent of the Section 236 units were located in Milwaukee County.

Table 179

**HOUSING UNITS COMMITTED OR CONSTRUCTED UNDER HOUSING
SUBSIDY PROGRAMS IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 1973**

County	Section 235		Section 502		Section 236		Section 221 (d)(3)	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
Kenosha.....	668	66.7	13	1.3	96	9.6	224	22.4
Milwaukee.....	2,989	25.3	--	--	2,436	20.6	326	2.7
Ozaukee	28	90.3	3	9.7	--	--	--	--
Racine.....	1,238	70.1	36	2.0	423	23.9	72	4.0
Walworth.....	54	31.6	9	5.2	108	63.2	--	--
Washington.....	241	52.3	29	6.3	118	25.6	--	--
Waukesha.....	340	56.3	30	4.9	32	5.2	33	5.3
Civil Division Not Known	--	--	16	100.0	--	--	--	--
Region	5,558	35.0	136	0.9	3,213	20.2	655	4.1

County	Section 221 (d)(3) BMIR		Public Housing		Total Subsidized Units		Total Occupied Housing Units 1970	Total Subsidized Units as Percent of Occupied Units
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a		
Kenosha.....	--	--	--	--	1,001	6.3	35,468	2.8
Milwaukee.....	634	5.4	5,439	46.0	11,824	74.4	338,605	3.5
Ozaukee	--	--	--	--	31	0.2	14,753	0.2
Racine.....	--	--	--	--	1,769	11.1	49,796	3.6
Walworth.....	--	--	--	--	171	1.1	18,554	0.9
Washington.....	--	--	73	15.8	461	2.9	17,385	2.7
Waukesha.....	--	--	180	29.3	615	3.9	61,935	1.0
Civil Division Not Known	--	--	--	--	16	0.1	--	--
Region	634	4.0	5,692	35.8	15,888	100.0	536,486	3.0

^aPercentage of all subsidized units located in the County or Region.

^bPercentage of all subsidized units located in the Region.

Source: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Cities of Milwaukee, South Milwaukee, Waukesha, and West Bend; and SEWRPC.

About 8 percent of the subsidized housing units in the Region, or 1,289 units, were Section 221 (d) (3) Housing Program units. This program was created under the Housing Act of 1954. It insured lenders against losses on mortgages to provide rental or cooperative housing within the price range of low- and moderate-income families. The program could be used in conjunction with a rent supplement program that allowed up to 100 percent of the households residing in Section 221 (d) (3) constructed units to receive a rental assistance payment. Section 221 (d) (3) units were located exclusively in the Cities of Kenosha, Milwaukee, Racine, and Waukesha.

About 1 percent of the subsidized housing units in the Region, or 136 units, were Section 502 Rural Housing Subsidy Program units. This program was created under the Housing Act of 1949 and authorized the Farmers Home Administration in the U.S. Department of Agriculture to issue loans to assist rural families in obtaining housing. The loans could be used for the repair and/or purchase of existing housing or the construction or purchase of new housing. Section 502 homes were located in all Counties of the Region with the exception of Milwaukee County, which was not classified as a rural area by the Farmers Home Administration.

About 36 percent of the subsidized housing units in the Region, or 5,692 units, were constructed and managed by local public housing authorities (PHAs) under the public housing program. Public housing, created under the United States Housing Act of 1937, is the oldest national low-income housing program in the United States. Under the 1937 Act, as amended, PHAs were able to borrow funds from the Federal government to construct

Table 180

PUBLIC HOUSING UNITS IN THE CITY OF MILWAUKEE: 1973

Project	Number of Units	Number of Bedrooms				
		One	Two	Three	Four	Five or More
Low-Income Elderly						
Arlington Court	230	230	--	--	--	--
Becher Court	100	100	--	--	--	--
Cherry Court	120	120	--	--	--	--
College Court	251	251	--	--	--	--
Convent Hill	120	120	--	--	--	--
Highland Park	220	220	--	--	--	--
Holton Terrace	120	120	--	--	--	--
Lapham Park	172	172	--	--	--	--
Lincoln Court	110	110	--	--	--	--
Locust Court	230	230	--	--	--	--
Merrill Park	120	120	--	--	--	--
Mitchell Court	100	100	--	--	--	--
Riverview	180	180	--	--	--	--
Subtotal	2,073	2,073	--	--	--	--
Low-Income Families						
Highland Park	56	--	--	--	40	16
Hillside Terrace	596	90	294	168	36	8
Lapham Park ^b	198	--	28	102	48	20
Parklawn	518	136	300	82	--	--
Westlawn	726	181	326	181	38	--
Scattered Sites	244 ^a	--	6	160	42	36
Subtotal	2,338	407	954	693	204	80
Veterans Housing						
Berryland	391	16	263	112	--	--
Northlawn	247	31	156	60	--	--
Southlawn	330	42	204	84	--	--
Subtotal	968	89	623	256	--	--
Total	5,379	2,569	1,577	949	204	80

^aIncludes firm commitments for units, as well as units constructed by June 1973.

^bLapham Park was designated an elderly-only building in 1993.

Source: City of Milwaukee Department of City Development (DCD) and SEWRPC.

low-rent housing units. The PHA would issue a bond to repay the loan. Although PHAs issued the bonds, the Federal government guaranteed payment of the principal and the interest through an annual contributions contract with the PHA, essentially covering the full debt service of the bonds. Only the cost of operating the housing was paid for by income from the rental payment of tenants once housing was built and occupied.

Almost all of the public housing units in the Region (about 96 percent) were located in the City of Milwaukee. Table 180 shows the type of public housing units in the City as of 1973. There were 2,073 units in multi-family housing developments dedicated to low-income elderly housing. An additional 407 one bedroom units located in low-income family housing developments were likely occupied by elderly households. The remaining 1,931 two, three, four, and five or more bedroom housing units located in low-income family developments were likely occupied by family households. About 49 percent of these were two bedroom units, about 36 percent were three bedroom units, about 11 percent were four bedroom units, and about 4 percent were units with five or more bedrooms. There were also 968 units in the Northlawn, Southlawn, and Berryland Veterans housing developments.

Table 181

SUBSIDIZED HOUSING UNITS IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 1973 AND 2011

County	1973 ^a			2011 ^b		
	Number	Percent	Percent of Occupied Units	Number	Percent	Percent of Occupied Units ^c
Kenosha.....	1,001	6.3	2.8	3,115	6.8	5.0
Milwaukee	11,824	74.4	3.5	30,264	66.3	7.9
Ozaukee	31	0.2	0.2	961	2.1	2.8
Racine	1,769	11.1	3.6	4,130	9.0	5.5
Walworth	171	1.1	0.9	1,666	3.7	4.2
Washington	461	2.9	2.7	1,605	3.5	3.1
Waukesha	615	3.9	1.0	3,935	8.6	2.6
Region	15,888	100.0	3.0	45,676	100.0	5.7

^aIncludes Section 235, Section 236, Section 502, Section 221(d)(3) and Section 221(d)(3) BMIR, and public housing units. The locations of 16 Section 502 units could not be determined from the information provided by the U.S. Department of Agriculture Rural Development.

^bThe 2011 total includes data from 2011 and 2008 as follows: Section 8 Housing Choice Vouchers and public housing units (2011), other HUD assisted units (2008), Low Income Tax Credit Housing Units (2011), and USDA Rural Development Units (2011). Units funded by tax-exempt bonds are not included because information on the number of such units affordable to households with incomes of 60 percent or less of the County median income was not provided by WHEDA.

^cBased on occupied housing units from the 2009 American Community Survey.

Source: U.S. Department of Housing and Urban Development (HUD), Wisconsin Housing and Economic Development Authority (WHEDA), U.S. Department of Agriculture Rural Development and SEWRPC.

Table 181 shows the amount of subsidized housing in the Region by County in 1973 and 2011.¹⁴ Subsidized housing in the Region increased by about 187 percent between 1973 and 2011, from 15,888 units to 45,676 units and vouchers. Subsidized housing remains concentrated in Milwaukee County; however, it is distributed across the Region to a greater extent than in 1973. The percentage of the Region's subsidized housing in Milwaukee County decreased from about 74 percent in 1973 to 66 percent in 2011. The percentage of the Region's subsidized housing increased in each of the other counties. Subsidized housing as a percentage of total occupied housing units in the Region increased from 3 percent to about 6 percent between 1973 and 2011. Subsidized housing as a percentage of total occupied housing units also increased in each County in the Region between 1973 and 2011. Milwaukee County has the highest percentage of subsidized housing at about 8 percent and Waukesha County has the lowest at less than 3 percent.

Table 182 shows the socio-economic characteristics of households occupying public housing units in the City of Milwaukee in 1970 and 2011. The economic conditions of those residing in Milwaukee's public housing did not improve between 1970 and 2011. This is not surprising because public housing is intended for those households that are most in need of economic assistance. The average household income of low-income elderly households was \$11,256 in 1970 when expressed in 2010 constant dollars, and the average household income of low-income family households was \$22,949, when expressed in 2010 constant dollars. The average household income in

¹⁴The 1973 total includes Section 235, Section 236, Section 502, Section 221(d)(3), and Section 221(d)(3) Below Market Interest Rate, and public housing units. The 2011 total includes data from 2011 and 2008 as follows: Section 8 Housing Choice Vouchers (2011), public housing units (2011), other HUD assisted units (2008), Low Income Housing Tax Credit units (2011), and USDA Rural Development units (2011). Units in LIHTC developments that combine tax credits with an additional form of subsidy are not included in the total to avoid double counting subsidized units.

Table 182

**SOCIO-ECONOMIC CHARACTERISTICS OF HOUSEHOLDS
OCCUPYING PUBLIC HOUSING UNITS IN THE CITY OF MILWAUKEE: 1970 AND 2011**

Year/Type of Household	Average Number of Persons per Household	Average Number of Minors per Household	Race (percent)		Source of Income (Percent of Households Receiving) ^a		Average Annual Income
			White	Non-White	Wage	Government Assistance	
1970							
Low-Income Elderly	1.0	0.0	93.2	6.8 ^b	0.4	99.6	\$11,256 ^c
Low-Income Family	3.0	2.0	50.6	49.4 ^b	29.8	70.1	22,949 ^c
2011 ^d							
Low-Income Majority Elderly	1.0	0.0	33.0	67.0 ^{e,f}	14.8 ^a	- ^a	11,916 ^h
Low-Income Family	2.7	1.4	3.5	96.5 ^{e,g}	51.6 ^a	- ^a	17,428 ^h

^aOnly the primary source of household income is included in the 1970 source of income data. Government assistance included welfare, social security, and other in 1970 (1969 income). Multiple sources of income are included in the 2011 source of income data. A household with wages as a source of income may also receive government assistance. Government assistance included Supplemental Security Income (SSI), Social Security, Pension, Temporary Assistance for Needy Families (TANF), and food stamps (2010 income).

^bIncludes African Americans, Hispanics, American Indian and Native Alaskan, Asian and Pacific Islander, other races, and two or more races.

^c1970 average annual income (1969 income) is expressed in 2010 constant dollars.

^dDoes not include families housed in Middle Income (Affordable) Housing and Mixed Finance (Tax Credit) Developments. Families residing in Middle Income (Affordable) Housing have an annual average income of \$24,794.

^eIncludes African Americans, American Indian and Native Alaskan, Asian and Pacific Islander, other races, and two or more races. Hispanics may be included in any race.

^fAfrican Americans comprise about 66 percent of low-income majority elderly population and Hispanics (any race) comprise about 9 percent of the low-income majority elderly population.

^gAfrican Americans comprise about 92 percent of low-income majority elderly population and Hispanics (any race) comprise about 5 percent of the low-income majority elderly population.

^h2010 income.

Source: Housing Authority of the City of Milwaukee and SEWRPC.

2011 for low-income majority elderly households is \$11,916, and is \$17,428¹⁵ for low-income family households. The average household income was lower for low-income family households in 2011 than in 1970 even though it appears that less low-income family households relied entirely on government assistance as a source of income.

Table 182 also shows that the racial and ethnic composition of those residing in public housing in the City of Milwaukee includes a significantly higher percentage of minority residents in 2011 than in 1970. Non-whites comprised about 7 percent of the low-income elderly population and about 49 percent of the low-income family population in 1970. In 2011, non-whites comprised about 67 percent of the low-income majority elderly population and about 97 percent of the low-income family population.

PART 3: CHALLENGES FACING SUBSIDIZED HOUSING

The data compiled in this chapter shows there is a significant need for subsidized housing in the Southeastern Wisconsin Region. While there is a significant need, the cost associated with providing housing assistance may make it difficult to increase or even maintain the number of households receiving government assistance. Many government assistance housing programs rely on the Federal budget for funding. This section describes the challenges facing the voucher-based, project-based, and tax credit methods of government housing assistance with a focus on Federal funding issues and the number and complexity of programs and administering authorities.

¹⁵Households residing in Middle Income (Affordable) Housing and Mixed Finance (Tax Credit) Housing are not included in Table 182. The average household income of households residing in Middle Income (Affordable) Housing is \$24,794.

Voucher-Based Assistance

The Section 8 Housing Choice Voucher program is HUD's largest rental assistance program and it serves the housing needs of the lowest income households. The program was introduced in 1974 and has generally been deemed a success because it is a "deep" subsidy that provides affordable housing to households with very low incomes and also provides greater choices in housing location. The program grew incrementally between 1974 and 2002, which, for the most part, was the first year new vouchers were not funded. The program lost 150,000 vouchers between 2004 and 2007. Incremental vouchers have been added since 2008; however, rising rents and decreased tenant incomes during the recession have resulted in increased funding needs in many areas of the Country. As the household incomes of those receiving assistance decreases, the amount of subsidy per household increases.

The voucher program, like all HUD affordable housing programs, is not an entitlement program. As demonstrated by the data compiled in this chapter, many more households qualify for vouchers than receive them. Maintaining and expanding the existing voucher program depends on sufficient annual appropriations, which will likely continue to be a challenge in the future. Although 39,000 vouchers have been added to the program since 2008, advocates estimate that an additional 250,000 vouchers are needed to meet the nationwide demand for housing that is affordable to the lowest-income households.¹⁶

The Public Policy Forum notes in its 2009 paper titled, *Give Me Shelter: Responding to Milwaukee County's Affordable Housing Challenges*, there is a mismatch between the administration of vouchers and the regional nature of the housing market, resulting in overlapping jurisdictions. This results in confusion for both renters and property owners. Renters must go through separate application processes for the multiple jurisdictions in Milwaukee County and property owners must work with multiple jurisdictions that have different regulations and procedures. It should also be noted that while vouchers are not usually tied to a particular development, there is still a great deal of concentration of the Region's households using vouchers in the City of Milwaukee. This concentration may be linked to the difficulty in transferring vouchers across PHA jurisdictions and concentrations of property owners with lower-cost units that are familiar with the program and willing to accept vouchers.

Project-Based Assistance

Like the Section 8 voucher program, project-based subsidized housing also faces funding challenges. In addition, project-based programs face challenges that are unique to programs with physical assets, such as aging complexes in need of repair and expiring program contracts.

Public Housing

Public housing is also intended to serve very vulnerable people, such as those with extremely low incomes, the elderly, and persons with disabilities. Many of the Nation's public housing complexes are aging because of a shift in the emphasis of government assisted housing from publicly owned and managed subsidized housing to privately owned and managed subsidized housing, and later housing choice vouchers. The aging of public housing across the Nation has caused a backlog of capital needs and some of the public housing is badly deteriorated. HUD estimates there is an \$18 billion to \$24 billion dollar nationwide capital needs backlog that will be very difficult to fund given Federal fiscal constraints. The primary challenge in maintaining the existing public housing stock will be maintaining quality and rents that are affordable to extremely low-income households.

As described previously, several of the public housing complexes in the City of Milwaukee have been revitalized in the last decade through funds from the HOPE VI program. A recent proposal intended to further address the funding problems faced by public housing (and privately owned project-based subsidized housing) is the Transforming Rental Assistance (TRA) Initiative. This initiative recognizes that the number and complexity of HUD programs and administrators is one of the challenges to maintaining the existing stock of public housing units. As of 2011, HUD provided "deep" rental assistance to more than 4.6 million households through at least 13

¹⁶National Low Income Housing Coalition data.

programs each with its own rules delivered through an infrastructure of 4,200 public housing agencies and over 17,000 private owners and non-profits on the private project-based assistance side. This structure increases costs for communities and makes it more difficult for those in housing need to access HUD programs. In addition, the structure of the public housing program makes it difficult for PHAs to leverage debt and raise funds to address modernization needs.

The TRA will offer PHAs (and private owners) the option of converting to long-term property-based rental assistance with a resident mobility feature, whereby current residents who wish to move will be provided with a housing choice voucher without affecting the project-based voucher attached to their current unit. The intended outcome of the initiative is to provide PHAs the ability to leverage debt to use for rehabilitating aging properties and increasing their energy efficiency. HUD also proposes to prioritize TRA funding for neighboring PHAs that cooperatively administer the Section 8 Housing Choice Voucher Program.

Section 8 Project-Based and Other Privately Owned HUD Assisted Units¹⁷

Although the focus of the HUD Section 8 rental assistance program shifted from project-based assistance to tenant based assistance in the early 1980s, many subsidized units in the Region as of 2011 were Section 8 project-based and other project-based HUD assisted units. A large number of Section 8 project-based units were constructed in the Region during the late 1970s prior to the shift in focus of HUD resources. At the end of the contract term an owner of a property can “opt out” of the Section 8 program, which would decrease the number of subsidized housing units in the Region. Section 8 properties most likely to be lost are those located in higher market rent, low poverty, and high growth areas. They are also more likely to be units that could potentially house low-income family households (two and three bedroom units). The remaining units may be concentrated in lower-income areas and may not be suitable for family households, which are already underserved in all areas of the Region. In addition to losing subsidized units because there is more profit potential for owners to opt out of contracts, some aging developments may be lost because they are in need of repairs or rehabilitation to meet the housing unit condition requirements set by HUD for subsidized housing.

HUD initiatives were undertaken starting in the 1990s to address the “opt out” situation. The Mark to Market and Mark-up to Market initiatives were voluntary and provided incentives for owners of subsidized developments to accept new 30 year use and affordability agreements. In addition to extending the affordable rent requirements for these developments, the agreements were also structured in a fashion to allow for revitalization of the aging structures. The proposed TRA is also intended to preserve privately owned subsidized housing units, including Section 8 units. Other forms of financing, such as the LIHTC preservation program, can be used to rehabilitate aging subsidized units so they continue to meet HUD requirements.

LIHTC Program

The LIHTC program has become an important method of providing affordable housing nationwide and within the Southeastern Wisconsin Region. The LIHTC program has become one of the primary sources of government assistance for new affordable housing units with the HUD shift from project-based subsidized housing to tenant based subsidized housing. The LIHTC program is typically less complex to administer than traditional subsidized housing programs. The program uses “flat” rents that are typically based on 60 percent of AMI (area median income), as opposed to rents that vary with tenant incomes. Another simplification compared with traditional subsidized housing programs is that the LIHTC program provides only capital subsidies and there is no ongoing operating subsidy built into the design of the program. While these features have made the LIHTC program popular with developers of multi-family housing, they do not result in housing units that are affordable to extremely low-income households or households experiencing poverty.

¹⁷*Much of the discussion in this section is based on information from the document titled, Designing Subsidized Rental Housing Programs: What Have We Learned?, Jill Khadduri and Charles Wilkins, Joint Center for Housing Studies, Harvard University, March 2007.*

A challenge that became apparent during the economic recession beginning in 2008 was the program's reliance on a demand for tax credits from investors. The tax credit must be sold to investors to raise capital and reduce debt for the project, which results in lower than market rents. The Federal government was able to address this issue through the Tax Credit Assistance Program (TCAP) and 1602 Exchange Program, which were funded through the American Recovery and Reinvestment Act (ARRA) of 2009. A one-time \$35 million TCAP loan was allocated to Wisconsin to use in the LIHTC Program. In addition, the 1602 Exchange Program enabled up to 100 percent of the unused 2008 allocation and up to 40 percent of the 2009 allocation to be exchanged for equity from the Federal government. In total, WHEDA exchanged \$139.5 million under the 1602 Exchange Program.

Another challenge to the development of LIHTC projects identified by the development and housing advocacy communities is opposition from community residents, which, in some instances, is referred to as NIMBYism (Not In My Back Yard). Neighboring property owners may attend public meetings and hearings to oppose multi-family housing, tax credit housing, and other types of housing that they perceive will have a negative impact on the community. The negative perceptions commonly associated with multi-family housing include increased costs of community services (especially for schools and law enforcement) and a potential for increases in traffic, noise, and crime.

Elderly housing LIHTC developments do not appear to experience this opposition (see Map 116 and Table 172). About 63 percent of all tax credit units are located in Milwaukee County; however, 76 percent of all the family units are located in Milwaukee County. Milwaukee County is also the only county in the Region with a higher percentage of the Region's family units than elderly units. In addition, 77 percent of recent tax credit awards have been to proposed developments in Milwaukee County. About 87 percent of the awards to proposed family developments were in Milwaukee County compared to 68 percent of the awards for proposed elderly housing developments. Additional information related to community opposition to LIHTC housing for families is provided in Chapter VI.

Low-income housing advocates have indicated concerns with the criteria used by WHEDA (see Table 171) to award tax credits for proposed LIHTC developments. Suggestions for revised criteria include awarding 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. Concerns have also been expressed regarding the points allocated for local community support, particularly in view of the NIMBY issue experienced by proposed LIHTC housing developments in suburban counties; however, an up-front documentation of community support can sometimes avoid the loss of project planning money when projects are approved by WHEDA but not issued needed zoning permits by local governments.

USDA Rural Development¹⁸

USDA Rural Development has operated a rural rental housing program since the 1960s and is facing challenges similar to the Section 8 project-based housing program that may result in the potential loss of a significant amount of its 400,000 assisted rental housing units. There has been little production of new units since the mid-1990s because of funding constraints, and in recent years the program has lost more units to loan prepayment than it has added. A significant number of loans will also become eligible for prepayment soon, which could potentially result in owners converting units to market rents and displacing current tenants. In addition, the age of rural development units is a concern because of deferred maintenance needs, which has been exacerbated by the policy of avoiding rent increases to decrease the cost of rental assistance for budgetary purposes.

A Section 515 owner's ability to prepay a loan is restricted by Federal law. The details vary depending on when a loan was approved, but in all cases Rural Development is either permitted or required to offer owners incentives not to prepay, and in exchange the property is preserved for low-income occupants for an additional

¹⁸*Much of the information in this section is based on information from the document titled, A Guide to Best Practices in Rural Rental Preservation, Housing Assistance Council, 2008.*

20 years. The incentives include equity loans, reduced interest rates, and additional rental assistance. In some cases, an owner that rejects the incentive(s) must offer the project for sale to a nonprofit organization or public agency. The Section 515 program may be used in conjunction with another program, such as the LIHTC program, to provide equity to owners as an incentive to avoid prepayment and preserve affordable housing.

Prevailing Wage Requirements

Prevailing wage requirements have been identified as a challenge to constructing new subsidized and tax credit housing by some developers and local officials, who assert that the requirements increase the cost of housing and may therefore decrease the number of units that can be constructed. Prevailing wage laws were enacted to discourage the awarding of public works contracts to employers who underbid local employers by paying their workers substantially lower wages than normally received by workers in the project area. The Federal prevailing wage law, known as the Davis-Bacon Act, was enacted in 1931. All Federal government construction contracts and most contracts for federally assisted construction over \$2,000 must include provisions for paying workers no less than the local prevailing wage and benefits paid on similar projects. The U.S. Department of Labor determines prevailing wage rates and accompanying benefits required by Federal law, which are determined by job classification and county. Federal prevailing wage requirements apply to HUD-assisted housing and community development projects, including construction workers for HUD-assisted construction projects and maintenance employees of public housing agencies.

The State of Wisconsin also has prevailing wage laws. Prevailing wage rates under Wisconsin laws are determined by the Department of Workforce Development (DWD). Section 66.0903 of the *Wisconsin Statutes*, enacted in 1933, covers projects bid or negotiated by a local governmental unit¹⁹ and projects dedicated to and accepted by a local governmental unit with an estimated cost of contracted work and materials of \$25,000 or more. Section 103.49 of the *Statutes* covers projects bid by a State agency, except State highway and bridge projects, which are governed by Section 103.50. These requirements were enacted in 1931. Section 66.0904 of the *Statutes*, which applies to publicly funded private construction projects, took effect on January 1, 2010. Publicly funded private construction projects include projects where a local governmental unit directly provides grants or other funding of \$1 million or more to assist in the construction, repair, remodeling, or demolition of a private facility. Residential projects containing four units or less and projects supported by affordable housing grants, home improvement grants, or grants from a local housing trust fund are exempt from State prevailing wage laws; but Federal requirements will apply if a portion of the funding is provided by HUD.

Federal prevailing wage requirements do not typically apply to construction projects administered by WHEDA. Tax credit housing and tax-exempt bonds used to develop housing are not considered direct Federal subsidies, and are not subject to prevailing wage requirements.²⁰ WHEDA construction projects that use only WHEDA funds are not subject to State or Federal prevailing wage requirements. In some construction projects, however, WHEDA programs are used to leverage Federal funds not administered by WHEDA, most typically HOME program funds, to cover all or part of the cost of the project. When those Federal funds are used, construction projects may be subject to prevailing wage requirements as required by the allocating agency of those Federal funds.

A publicly funded private construction project in which the labor for the project is provided by unpaid volunteers is exempt from State prevailing wage requirements. DWD may also exempt a developer from complying with

¹⁹*In addition to counties, cities, towns, and villages, “local governmental units” include special-purpose units of government, such as school, utility, and lake districts, and corporations of the foregoing, such as an economic development commission. Prevailing wage requirements do not apply when a local governmental unit uses its own employees exclusively to complete a project.*

²⁰*Low income tax credit housing funds made available through the Tax Credit Assistance Program (TCAP), which was funded through the American Recovery and Reinvestment Act of 2009 (ARRA), are subject to Federal prevailing wage requirements because of a specific ARRA provision.*

State prevailing wage requirements if a project is subject to a local ordinance that is equally or more restrictive than State requirements. The City of Milwaukee adopted a prevailing wage requirement as part of the Milwaukee Opportunities for Restoring Employment (MORE) Ordinance in 2009. The requirement, in Section 355-13 (3) of the City Code of Ordinances, applies to private projects that receive City subsidies of \$1 million or more. Subsidies may include below-market land sales, tax increment financing, and below-market rate loans.

A study of the effect of prevailing wage requirements specifically on LIHTC projects,²¹ which included 205 projects constructed between 1997 and 2002, determined that prevailing wage requirements in California law²² under one of the models used in the study (instrumental variables) increased the cost of low-income residential projects between 19 and 37 percent. The other model used in the study (least squares) determined that prevailing wages increased the cost of construction by 9 to 11 percent. The analysis was based on a comparison between 175 of the projects that were subject to prevailing wage requirements to 30 projects that were not.

A study conducted on the impact of prevailing wage requirements on the City of Milwaukee in 2008,²³ which reviewed 12 prevailing wage projects in the City, found that most prevailing wage jobs and construction contracts in the City were awarded to workers and firms based outside the City; prevailing wage requirements reduced minority hiring; and prevailing wage jobs increased project cost. The City subsequently adopted ordinances intended to increase the number of City workers and firms, including minority workers and firms, awarded City contracts.

To date, the California study described above is the only study that considered the impact of prevailing wage laws specifically on LIHTC projects. Other studies of public buildings, primarily public schools, have determined that higher wages paid because of prevailing wage requirements do not necessarily increase the cost of construction and/or the overall cost to the public because the cost of labor is a relatively small part of a construction budget. The use of workers with higher levels of training and skill results in fewer hours of labor, and the cost of using more highly-skilled labor may be offset by the use of more economical building materials or construction practices. Studies have also shown that prevailing wage laws lead to improved workplace safety with fewer accidents, fewer change orders, increased government income tax revenue due to higher wages, more training opportunities through union apprenticeship programs, and lower future maintenance and repair costs.²⁴

PART 4: EMERGENCY SHELTER NEEDS AND FACILITIES

Homelessness has been identified as a problem that persists in the Region and in many other parts of the Country. The major reasons for homelessness include mental illnesses, which may affect an individual's capacity to obtain and maintain housing, victims of domestic abuse, alcohol and drug addiction, and lack of income and/or housing that is affordable to lower- and moderate-income households. The economic recession and associated long-term unemployment, part-time employment, and wage cuts have affected the ability of many households to meet mortgage or rent payments. Emergency shelter and transitional housing facilities exist in the Region to provide

²¹Dunn, Sarah, John Quigley, and Larry Rosenthal, "The Effects of Prevailing Wage Requirements on the Cost of Low-Income Housing," *Industrial and Labor Relations Review*, Vol. 59, No. 1, pages 141-157, 2005.

²²California law specifically requires prevailing wages to be paid for LIHTC housing projects. There is no similar requirement in Wisconsin.

²³Eppli, Mark J., *The Impact of the Prevailing Wage Requirement on the City of Milwaukee*, October 2008.

²⁴Mahalia, Nooshin, *Prevailing Wages and Government Contracting Costs: A Review of the Research*, *Economic Policy Institute Briefing Paper # 215*, July 2008; and Belman, Dale and Paula B. Voos, *Prevailing Wage Laws in Construction: The Costs of Repeal to Wisconsin*, *The Institute for Wisconsin's Future*, October 1995.

temporary housing for individuals and families experiencing homelessness or at risk of becoming homeless; however, there are concerns that the existing facilities are not adequate. There are also concerns regarding the ability to prevent homelessness for at risk individuals and families. This section includes information regarding the demographic characteristics of the Region's homeless population, an inventory of emergency shelter and transitional housing facilities in the Region, and discussion regarding the challenges of homelessness prevention and providing adequate emergency and transitional shelter facilities for the Region's homeless population. The demographic and facilities data inventoried in this section were obtained from the Wisconsin Homelessness Information Management System, which is called WI Service Point (WISP). The Wisconsin Department of Administration administers the program, which allows local homeless service providers to update resource information that can be used to inform various levels of government and the public about the extent and nature of homelessness throughout the State of Wisconsin.

Information regarding homelessness assistance programs is provided in Chapter III. Chapter III also provides a description of the Continuum of Care approach for applying for Federal funds to implement homelessness programs. There are three CoCs in the Region that encourage cooperation between individual service providers. These include the Milwaukee CoC, Racine CoC, and the Balance of State CoC, which serves counties across the State, including Kenosha, Ozaukee, Walworth, Washington, and Waukesha Counties within the Region. In addition to applying for funds, each CoC has prepared a 10 year plan to end homelessness that includes strategies and activities for ending homelessness beyond temporary housing. The Milwaukee, Racine, and Balance of State plans are summarized in Table 4 in Chapter III.

Demographic Characteristics of the Region's Homeless Population

The Federal definition of a homeless person is an individual who lacks a fixed, regular, and adequate nighttime residence. An individual is also considered homeless if they have a primary nighttime residence that is a supervised public or private temporary shelter, an institution that provides a temporary residence for individuals intended to be institutionalized, or a public or private place not designed as a regular sleeping place for people.²⁵ One method used to measure homelessness is a point-in-time count, which attempts to count all persons who are homeless on a given day or during a given week. In most cases, however, homelessness is a temporary condition and point-in-time studies do not accurately identify the intermittently homeless. A more appropriate measure of the magnitude of homelessness is a period prevalence count, which measures the number of people who experience homelessness over a period of time.

The data inventoried in this chapter is comprised of information collected by WISP for all persons recorded as having received assistance from homeless service providers in the Region throughout the year 2010. This data is divided into two categories, the first of which consists of persons receiving emergency shelter assistance. HUD defines an emergency shelter as any facility with the primary purpose of providing temporary or transitional shelter for the homeless in general or for specific populations of the homeless. The second category consists of persons receiving transitional housing services, permanent supportive housing services, homelessness prevention services such as rent assistance and foreclosure prevention, or other supportive services such as food banks and programs for victims of domestic abuse. Transitional housing is defined as a project with the purpose of facilitating the movement of homeless individuals and families to permanent housing within a reasonable amount of time (usually 24 months). Permanent supportive housing is defined as long-term, community-based housing that has supportive services for homeless individuals with disabilities. It is important to note that the second category includes persons considered to be precariously housed as well persons who are literally homeless. A person considered precariously housed is on the edge of becoming literally homeless and may be sharing housing with friends or relatives or paying an extremely high percentage of their resources toward rent. This group is often characterized as being at imminent risk of becoming homeless.

²⁵HUD defines a chronically homeless person as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for over one year or four or more times over a three year period. Individuals who are in transitional housing or permanent supportive housing programs are not considered to be chronically homeless even if they have been in the program for more than one year.

Table 183

PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Emergency Shelter			Transitional Housing or Other Support			Total		
	Number	Percent	Percent of County Population	Number	Percent	Percent of County Population	Number	Percent	Percent of County Population
Kenosha County ^a	832	9.7	0.5	8,722	35.4	5.2	9,554	28.8	2.4
Milwaukee County.....	5,863	68.4	0.6	11,289	45.8	1.2	17,152	51.6	1.8
Ozaukee County ^b	--	--	--	59	0.2	0.1	59	0.2	0.1
Racine County	918	10.7	0.5	2,050	8.3	1.0	2,968	8.9	1.5
Walworth County.....	125	1.4	0.1	289	1.2	0.3	414	1.2	0.4
Washington County.....	186	2.2	0.1	379	1.5	0.3	565	1.7	0.4
Waukesha County.....	650	7.6	0.2	1,869	7.6	0.5	2,519	7.6	0.6
Region	8,574	100.0	0.4	24,657	100.0	1.2	33,231	100.0	1.4

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

It is also important to note that this data does not comprise a complete representation of the Region's homeless population, as many homeless persons may not have been counted because they did not receive assistance from a homelessness service provider in 2010. A significant proportion of the homeless population is classified as unsheltered and live in vehicles, abandoned buildings, makeshift housing, and other places not meant for human habitation. There may also be a significant number of people who are staying with relatives or friends who cannot afford housing of their own. Families and individuals who are "doubled up" with family and friends are not considered homeless by HUD, but could be at risk of homelessness. Additionally, only homelessness service providers that receive funding from HUD are required to submit client data to WISP. It is estimated that WISP accounts for approximately 80 percent of all emergency shelter beds in the State.

As shown in Table 183, a total of 33,231 persons received assistance from homelessness service providers in the Region in 2010, with 8,574 receiving emergency shelter assistance and 24,657 receiving transitional housing or other types of support services. The majority of emergency shelter recipients, 68 percent, were in Milwaukee County, and there were no recipients of emergency shelter services in Ozaukee County. Milwaukee County also had the highest percentage, about 46 percent, of recipients of transitional or other services, although Kenosha County had the highest proportion of recipients as a percentage of the County's total population. It should be noted that the number of persons reported as receiving transitional shelter or other services in Kenosha County may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry program. Ozaukee County had the lowest percentage, less than 1 percent, of recipients of transitional or other services as well as the lowest proportion of recipients as a percentage of the County's total population. It is important to note that this count does not reflect every episode of homelessness experienced in the Region in 2010 as this data includes each recipient only once, although a recipient may have experienced multiple episodes of homelessness or received assistance through multiple programs throughout the year.

Demographic information shows there is a need for emergency shelter and transitional housing facilities that can serve a range of individuals and families experiencing or at risk of homelessness. The data show that the Region's homeless can be of any age, race and ethnicity, family status, employment status, status of disabilities, and educational level. These demographic characteristics influence the number and type of facilities needed to serve the Region's homeless and at risk populations. The totals regarding demographic characteristics may not match each other or the totals shown in Table 183 because not all information could be obtained from each individual due to the method of data collection (survey). In addition, certain categories, such as employment status, may only apply to adults. The data attempt to control for double counting; however, there is the possibility of persons who used multiple programs being counted multiple times.

As shown on Table 184, emergency shelter recipients tended to be older than recipients of transitional housing or other support services. About 37 percent of emergency shelter recipients were 41 to 61 years of age, about 35 percent were 19 to 40 years of age, about 24 percent were 18 years of age or younger, and about 3 percent were 62 years of age or older. About 35 percent of transitional or other service recipients were 18 years of age or younger, about 31 percent were 19 to 40 years of age, about 29 percent were 41 to 61 years of age, and about 4 percent were 62 years of age or older. The age of recipients by County does not vary significantly. As shown on Table 185, about 62 percent of the Region's emergency shelter recipients were men and 38 percent were women, while only about 48 percent of transitional or other service recipients were men and about 52 percent were women.

Table 186 and Figure 34 set forth race of the Region's homelessness service recipients by County in 2010. About 58 percent of the recipients were minorities, which comprise 29 percent of the total population (see Table 99 in Chapter VII). About 53 percent were African Americans compared to about 15 percent of the total population. Only about 42 percent of the recipient population was White compared to 71 percent of the total population. Milwaukee County had the highest percentage of minorities among its recipient population and Ozaukee County had the lowest. The race of recipients does not vary significantly between emergency shelter and transitional or other service recipients. About 10 percent of recipients were of Hispanic ethnicity; however, data regarding the race of Hispanic recipients were not available.

Table 187 and Figure 35 set forth data regarding the family composition of the Region's adult homelessness service recipient population by County in 2010. About 82 percent of the recipients in the Region were single adults without children and about 14 percent were single adults with children. Very few adult recipients were part of a couple, with or without children. Kenosha and Walworth Counties had the highest percentage of single or coupled adult recipients with children and Ozaukee County had the lowest. Table 188 sets forth the number of children in recipient families in the Region by County in 2010. The average number of children per recipient family was 2.2. The family composition and number of children per family does not vary significantly between emergency shelter and transitional or other service recipients.

Table 189 sets forth the educational attainment of the Region's adult homelessness service recipients by County in 2010. About 62 percent of the Region's recipients had a high school diploma or higher level of education, compared to about 88 percent of the Region's total population, and about 3 percent had a bachelor or graduate degree, compared to about 29 percent of the Region's total population. The educational attainment of recipients does not vary significantly between emergency shelter and transitional or other service recipients. Table 190 shows that most of the Region's homelessness service recipients were unemployed in 2010. A higher percentage of emergency shelter service recipients, about 91 percent, were unemployed compared to transitional housing or other service recipients, about 57 percent. About 3 percent of emergency shelter recipients were employed full-time, about 3 percent were employed part time and about 4 percent were not in the labor force. About 11 percent of transitional housing or other service recipients were employed full-time, about 11 percent were employed part time, and about 22 percent were not in the labor force. The high rate of unemployment among homelessness service recipients was consistent throughout the Region's Counties.

Table 191 shows that many homelessness service recipients in the Region receive some form of government benefit. About 62 percent of government benefits used by recipients were food and nutrition-related benefits such as food stamps and the Women, Infants, and Children (WIC) Special Supplemental Nutrition Program. About 29 percent of the benefits used were health care related benefits including Medicare/Medicaid, the State Children's Health Care Insurance Program (SCHIP), and Veteran's Administration (VA) medical services. About 2 percent of the benefits used were housing related benefits such as Section 8 Housing Choice Vouchers and other forms of rental assistance, which were used by transitional shelter or other service recipients. With the exception of housing-related benefits, the types of government benefits received by recipients generally do not vary significantly between emergency shelter and transitional or other service recipients.

Table 192 shows that 42 percent of the Region's homelessness service recipients in 2010 reported having a disability, compared to about 11 of the Region's total population in 2009 (see Table 158 in Chapter IX). The

Table 184

AGE DISTRIBUTION OF PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Age Group	Emergency Shelter		Transitional Housing or Other Support		Total	
		Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	Under 19 years of age	219	31.9	3,205	40.6	3,424	39.9
	19 to 40 years of age	258	37.6	2,302	29.2	2,560	29.9
	41 to 61 years of age	184	26.8	1,798	22.8	1,982	23.1
	62 years of age and older	25	3.7	583	7.4	608	7.1
	All ages	686	100.0	7,888	100.0	8,574	100.0
Milwaukee County	Under 19 years of age	1,220	24.4	3,042	33.7	4,262	30.4
	19 to 40 years of age	1,648	32.9	2,735	30.3	4,383	31.2
	41 to 61 years of age	1,971	39.4	3,063	33.9	5,034	35.9
	62 years of age and older	166	3.3	192	2.1	358	2.5
	All ages	5,005	100.0	9,032	100.0	14,037	100.0
Ozaukee County ^b	Under 19 years of age	--	--	29	49.2	29	49.2
	19 to 40 years of age	--	--	12	20.3	12	20.3
	41 to 61 years of age	--	--	16	27.1	16	27.1
	62 years of age and older	--	--	2	3.4	2	3.4
	All ages	--	--	59	100.0	59	100.0
Racine County	Under 19 years of age	171	19.3	534	29.2	705	26.0
	19 to 40 years of age	376	42.5	686	37.6	1,062	39.2
	41 to 61 years of age	324	36.6	573	31.4	897	33.1
	62 years of age and older	14	1.6	33	1.8	47	1.7
	All ages	885	100.0	1,826	100.0	2,711	100.0
Walworth County	Under 19 years of age	50	40.0	126	44.4	176	43.0
	19 to 40 years of age	47	37.6	94	33.1	141	34.5
	41 to 61 years of age	28	22.4	60	21.1	88	21.5
	62 years of age and older	--	--	4	1.4	4	1.0
	All ages	125	100.0	284	100.0	409	100.0
Washington County	Under 19 years of age	49	30.8	123	34.5	172	33.3
	19 to 40 years of age	65	40.9	130	36.4	195	37.8
	41 to 61 years of age	42	26.4	98	27.4	140	27.1
	62 years of age and older	3	1.9	6	1.7	9	1.8
	All ages	159	100.0	357	100.0	516	100.0
Waukesha County	Under 19 years of age	86	16.7	315	21.7	401	20.4
	19 to 40 years of age	203	39.5	551	38.0	754	38.4
	41 to 61 years of age	209	40.7	527	36.3	736	37.4
	62 years of age and older	16	3.1	58	4.0	74	3.8
	All Ages	514	100.0	1,451	100.0	1,965	100.0
Region	Under 19 years of age	1,795	24.4	7,374	35.3	9,169	32.4
	19 to 40 years of age	2,597	35.2	6,510	31.1	9,107	32.2
	41 to 61 years of age	2,758	37.4	6,135	29.4	8,893	31.5
	62 years of age and older	224	3.0	878	4.2	1,102	3.9
	All ages	7,374	100.0	20,897	100.0	28,271	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table 185

GENDER COMPOSITION OF PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Gender	Emergency Shelter		Transitional Housing or Other Support		Total	
		Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	Males	381	55.3	3,572	46.5	3,953	47.2
	Females	308	44.7	4,106	53.5	4,414	52.8
	Total	689	100.0	7,678	100.0	8,367	100.0
Milwaukee County	Males	3,187	63.2	4,412	49.4	7,599	54.4
	Females	1,855	36.8	4,512	50.6	6,367	45.6
	Total	5,042	100.0	8,924	100.0	13,966	100.0
Ozaukee County ^b	Males	--	--	25	42.4	25	42.4
	Females	--	--	34	57.6	34	57.6
	Total	--	--	59	100.0	59	100.0
Racine County	Males	563	63.6	936	52.4	1,499	56.1
	Females	322	36.4	850	47.6	1,172	43.9
	Total	885	100.0	1,786	100.0	2,671	100.0
Walworth County	Males	57	45.6	119	44.6	176	44.9
	Females	68	54.4	148	55.4	216	55.1
	Total	125	100.0	267	100.0	392	100.0
Washington County	Males	83	52.2	145	46.6	228	48.5
	Females	76	47.8	166	53.4	242	51.5
	Total	159	100.0	311	100.0	470	100.0
Waukesha County	Males	309	60.2	582	43.8	891	48.4
	Females	204	39.8	746	56.2	950	51.6
	Total	513	100.0	1,328	100.0	1,841	100.0
Region	Males	4,580	61.8	9,791	48.1	14,371	51.8
	Females	2,833	38.2	10,562	51.9	13,395	48.2
	Total	7,413	100.0	20,353	100.0	27,766	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

percentage of recipients that reported a disability ranged from 24 percent in Kenosha County to 58 percent in Waukesha County. As shown in Table 193, about 8 percent of the Region's adult homelessness service recipients identified themselves as a veteran in 2010. The disability status and veteran status of recipients does not vary significantly between emergency shelter and transitional or other service recipients.

Characteristics of Homelessness Episodes

In addition to understanding the demographic characteristics of the Region's homelessness service recipients, data regarding the characteristics of homelessness episodes are useful when considering the types of facilities needed to house those who are homeless and the types of programs that may keep those at risk from experiencing homelessness.

Table 186

PERSONS RECEIVING HOMELESSNESS SERVICES BY RACE IN THE REGION BY COUNTY: 2010^a

County	White Alone		Minority					
			African-American Alone		American Indian and Alaska Native Alone		Asian and Pacific Islander Alone	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^b	4,843	58.1	2,988	35.8	28	0.3	13	0.2
Milwaukee County	3,421	24.8	9,843	71.5	152	1.1	74	0.5
Ozaukee County ^c	55	94.8	3	5.2	--	--	--	--
Racine County	1,122	41.5	1,330	49.2	32	1.2	10	0.4
Walworth County	350	89.5	32	8.2	8	2.0	--	--
Washington County	385	82.8	32	6.9	15	3.2	4	0.9
Waukesha County	1,365	74.7	350	19.1	17	0.9	10	0.6
Region	11,541	41.9	14,578	52.9	252	0.9	111	0.4

County	Minority						Total Population	
	Other Race, Alone		Two or More Races		Total Minority Population			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^b	386	4.6	83	1.0	3,498	41.9	8,341	100.0
Milwaukee County	202	1.5	80	0.6	10,351	75.2	13,772	100.0
Ozaukee County ^c	--	--	--	--	3	5.2	58	100.0
Racine County	165	6.1	45	1.6	1,582	58.5	2,704	100.0
Walworth County	1	0.3	--	--	41	10.5	391	100.0
Washington County	25	5.3	4	0.9	80	17.2	465	100.0
Waukesha County	57	3.1	29	1.6	463	25.3	1,828	100.0
Region	836	3.0	241	0.9	16,018	58.1	27,559	100.0

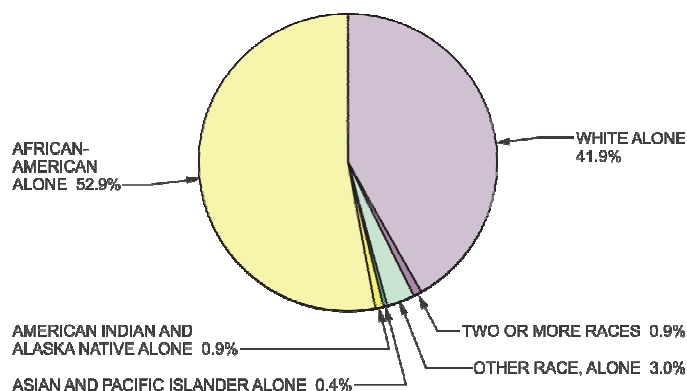
NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^a2,804 homelessness service recipients, or about 10 percent, reported being of Hispanic ethnicity, however, data regarding the race of Hispanic recipients were not available.

^bKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^cNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Figure 34**PERSONS RECEIVING HOMELESSNESS SERVICES BY RACE IN THE SOUTHEASTERN WISCONSIN REGION: 2010**

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table 194 shows that most of the people receiving homelessness services remained in the same County in which they previously resided. In 2010, about 85 percent of people receiving homelessness services remained in the same County, about 5 percent came from another County in the Region, about 4 percent came from a County outside of the Region but in the State, and about 6 percent came from another State. Figure 36 shows that Washington County had the highest percentage of recipients who previously resided outside of the County and Ozaukee County had the lowest.

Table 195 sets forth the length of shelter stays of persons receiving emergency shelter services in the Region by County in 2010. About 42 percent of shelter stays in the Region were less than one week in length, about 29 percent lasted from one

Table 187

FAMILY COMPOSITION OF ADULTS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

Emergency Shelter Service Recipients														
County	Unaccompanied		Families										Total	
			Single Parent		Couple With Children		Couple Without Children		Extended Family/Other		Sub-Total			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County	353	67.8	123	23.6	28	5.4	11	2.1	6	1.1	168	32.2	521	100.0
Milwaukee County	3,346	84.6	560	14.2	37	0.9	3	0.1	9	0.2	609	15.4	3,955	100.0
Ozaukee County ^a	--	--	--	--	--	--	--	--	--	--	--	--	--	100.0
Racine County	635	86.9	74	10.1	12	1.6	3	0.4	7	1.0	96	13.1	731	100.0
Walworth County	38	52.1	20	27.4	13	17.8	2	2.7	--	--	35	47.9	73	100.0
Washington County	85	75.2	18	15.9	9	8.0	--	--	1	0.9	28	24.8	113	100.0
Waukesha County	397	83.9	51	10.8	22	4.7	1	0.2	2	0.4	76	16.1	473	100.0
Region	4,854	82.7	846	14.4	121	2.1	20	0.4	25	0.4	1,012	17.3	5,866	100.0

Transitional Housing or Other Service Recipients														
County	Unaccompanied		Families										Total	
			Single Parent		Couple With Children		Couple Without Children		Extended Family/Other		Sub-Total			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^b	2,707	63.1	1,098	25.6	350	8.2	92	2.1	44	1.0	1,584	36.9	4,291	100.0
Milwaukee County	4,372	95.9	177	3.9	9	0.2	--	--	2	-- ^c	188	4.1	4,560	100.0
Ozaukee County	13	100.0	--	--	--	--	--	--	--	--	--	--	13	100.0
Racine County	1,171	92.1	81	6.4	14	1.1	3	0.2	2	0.2	100	7.9	1,271	100.0
Walworth County	79	69.3	23	20.2	10	8.8	2	1.7	--	--	35	30.7	114	100.0
Washington County	218	96.5	7	3.1	--	--	--	--	1	0.4	8	3.5	226	100.0
Waukesha County	1,024	85.5	134	--	31	--	4	--	4	--	173	14.5	1,197	100.0
Region	9,584	82.1	1,520	13.0	414	3.5	101	0.9	53	0.5	2,088	17.9	11,672	100.0

All Homelessness Service Recipients														
County	Unaccompanied		Families										Total	
			Single Parent		Couple With Children		Couple Without Children		Extended Family/Other		Sub-Total			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^b	3,060	63.6	1,221	25.4	378	7.9	103	2.1	50	1.0	1,752	36.4	4,812	100.0
Milwaukee County	7,718	90.6	737	8.7	46	0.5	3	0.1	11	0.1	797	9.4	8,515	100.0
Ozaukee County ^a	13	100.0	--	--	--	--	--	--	--	--	--	--	13	100.0
Racine County	1,806	90.2	155	7.7	26	1.3	6	0.3	9	0.5	196	9.8	2,002	100.0
Walworth County	117	62.6	43	23.0	23	12.3	4	2.1	-	-	70	37.4	187	100.0
Washington County	303	89.4	25	7.4	9	2.6	--	--	2	0.6	36	10.6	339	100.0
Waukesha County	1,421	85.1	185	11.1	53	3.2	5	0.3	6	0.3	249	14.9	1,670	100.0
Region	14,438	82.3	2,366	13.5	535	3.1	121	0.7	78	0.4	3,100	17.7	17,538	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

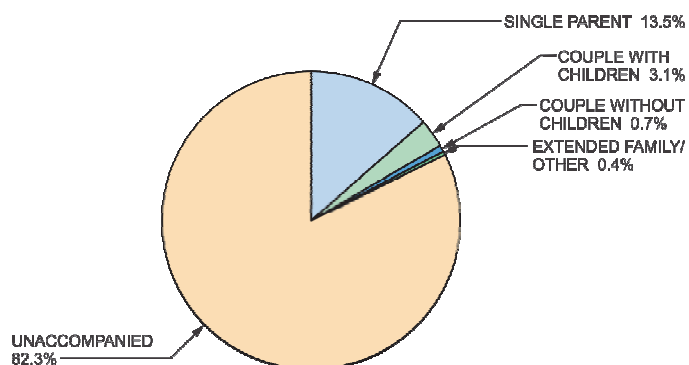
^bKenosha County total for persons receiving transitional housing and other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^cLess than 0.05 percent.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Figure 35

**FAMILY COMPOSITION OF ADULTS
RECEIVING HOMELESSNESS SERVICES IN
THE SOUTHEASTERN WISCONSIN REGION: 2010**



Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

experienced three episodes. A person who has experienced four or more episodes of homelessness in the past three years meets the HUD threshold for chronic homelessness. Data showing the number of homelessness episodes experienced by persons over the last three years was not available; however, about 9 percent of homeless adults in the Region in 2010 had experienced four to 10 episodes of homelessness in their lives and about 3 percent experienced 11 or more episodes. Milwaukee County had the highest percentage of homeless adults that experienced four or more episodes of homelessness. None of the persons receiving emergency shelter services in Walworth County reported more than two homelessness episodes.

Table 197 shows the destination of persons receiving assistance from transitional shelter or other support programs after they left the program. Data for persons receiving emergency shelter assistance was not available. About 71 percent of recipients went to a home they either rented or owned. Note that many recipients of various support programs may have been at risk of homelessness rather than literally homeless. About 9 percent went to the residence of a family member or friend, about 7 percent went to another homeless shelter or facility, and about 1 percent went to an institution such as a jail, hospital, psychiatric facility, or substance abuse rehabilitation facility. About 12 percent did not know their post-service destination or reported going to a place not meant for habitation.

At Risk Population

The National Coalition for the Homeless has identified several of the key reasons people experience homelessness nationwide. These include reasons such as loss of housing due to foreclosure, lack of work opportunities, no availability of public assistance for housing, shortage of housing affordable to extremely low-income households, addiction disorders, mental illness, domestic violence, and lack of affordable healthcare. Table 198 sets forth reasons given by persons receiving emergency shelter services in the Region for why they are experiencing their current episode of homelessness.

The reasons cited in the Region generally coincide with those identified on a nationwide basis. The most common reason for homelessness in the Region was insufficient income, in which the respondent was either unemployed or had a low income that left them unable to find affordable housing. This reason was cited by about 42 percent of recipients. This was much more common than the next most common reasons, which were eviction (about 13 percent), domestic problems or family break-up (about 8 percent), and mental or physical illness or substance abuse problems (about 6 percent).

Data compiled for this report show that there is a substantial population residing in the Region that may be vulnerable to homelessness based on the reasons for homeless episodes by those experiencing homelessness.

week to one month, about 22 percent lasted from one to three months, and about 3 percent lasted from three to six months. A person who has been continuously homeless for at least one year meets the HUD threshold for chronic homelessness. Data showing the number of shelter stays of at least one year in length were not available; however, about 4 percent of the episodes of homelessness in the Region in 2010 were at least six months in length. Racine County had the highest percentage of shelter stays of at least six months in length. Walworth County did not have any shelter stays of six months or longer.

As shown in Table 196, about 65 percent of persons receiving emergency shelter services in the Region in 2010 were homeless for the first time. About 18 percent had experienced two episodes of homelessness in their lives and about 6 percent had

Table 188

FAMILIES RECEIVING HOMELESSNESS SERVICES IN THE REGION BY NUMBER OF CHILDREN BY COUNTY: 2010

County	One Child		Two Children		Three Children	
	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	1,193	33.1	1,201	33.3	670	18.6
Milwaukee County	838	38.5	652	30.0	408	18.7
Ozaukee County ^b	8	50.0	4	25.0	2	12.5
Racine County	124	34.0	135	37.0	63	17.2
Walworth County	39	39.8	36	36.7	15	15.3
Washington County	52	56.5	25	27.2	11	12.0
Waukesha County	125	46.0	87	32.0	48	17.6
Region	2,379	35.9	2,140	32.3	1,217	18.4

County	Four or More Children		Total		Average Children Per Family
	Number	Percent	Number	Percent	Number
Kenosha County ^a	540	15.0	3,604	100.0	2.26
Milwaukee County	279	12.8	2,177	100.0	2.12
Ozaukee County ^b	2	12.5	16	100.0	2.13
Racine County	43	11.8	365	100.0	2.13
Walworth County	8	8.2	98	100.0	1.92
Washington County	4	4.3	92	100.0	1.71
Waukesha County	12	4.4	272	100.0	1.83
Region	888	13.4	6,624	100.0	2.18

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Those that may be most vulnerable to losing a home because of financial reasons include households with a high housing cost burden. Table 115 in Chapter VII shows that about 15 percent of households in the Region spent more than 50 percent of their monthly income on housing costs. In addition, data set forth in Chapter IX show that there are a substantial number of people residing in the Region that report having various cognitive disabilities, which may put them at a greater risk of losing their home if they do not receive assistance in managing their financial affairs. Many persons with cognitive disabilities also rely on Supplemental Security Income (SSI) payments from Social Security as their source of income. A 2009 study by the Public Policy Forum titled, *Give Me Shelter: Responding to Milwaukee County's Affordable Housing Challenges*, finds that SSI payments do not keep pace with the cost of housing. As described in Chapter IX, a person with a disability receiving SSI payments would have to pay 80 percent of their monthly income to rent an efficiency apartment, and 96 percent of their income to rent a one-bedroom apartment, at fair market rents in Milwaukee County, where 74 percent of persons receiving SSI payments in the Region lived in 2010.

Table 189

EDUCATIONAL ATTAINMENT OF PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Less than 9th Grade		9th to 12th Grade No Diploma		High School Graduate	
	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	191	6.5	1,002	33.9	1,141	38.6
Milwaukee County	141	9.0	555	35.5	617	39.4
Ozaukee County ^b	N/A	N/A	N/A	N/A	N/A	N/A
Racine County	17	1.1	424	28.2	712	47.4
Walworth County	18	11.2	51	31.7	53	32.9
Washington County	1	2.2	14	30.4	22	47.8
Waukesha County	41	6.6	124	19.8	292	46.7
Region	409	6.0	2,170	31.6	2,837	41.4

County	Some College or Associates Degree		Bachelor or Graduate Degree		Total	
	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	545	18.4	76	2.6	2,955	100.0
Milwaukee County	212	13.5	40	2.6	1,565	100.0
Ozaukee County ^b	N/A	N/A	N/A	N/A	N/A	N/A
Racine County	319	21.2	32	2.1	1,504	100.0
Walworth County	38	23.6	1	0.6	161	100.0
Washington County	9	19.6	- -	- -	46	100.0
Waukesha County	141	22.6	27	4.3	625	100.0
Region	1,264	18.4	176	2.6	6,856	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010. No data regarding educational attainment was reported for persons receiving transitional or other support services in Ozaukee County.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Milwaukee City/County Commission on Supportive Housing

As noted in the previous section, there are a substantial number of residents in the Region that have reported having various cognitive disabilities, which may put them at a greater risk of homelessness if they do not receive assistance. The Supportive Housing Commission was created jointly by the City of Milwaukee and Milwaukee County in late 2007 to set goals and benchmarks for the effort to address housing needs for persons with mental illness and other special needs, and to monitor progress in meeting those goals. The Supportive Housing Commission has engaged in advocacy on behalf of several supportive housing developments and related legislation. Many of the housing projects have received funding through HUD, the Low Income Housing Tax Credit (LIHTC) program, and the City and County Housing Trust Funds. Examples include:

- Sustaining funding levels for supportive housing activities in the Milwaukee County budget
- Prairie Apartments, a 24-unit building located at 1218 N. Highland Boulevard in the City of Milwaukee, which serves individuals at risk of homelessness because of mental health or other conditions

Table 190

EMPLOYMENT STATUS OF PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

Emergency Shelter Service Recipients										
County	In Labor Force						Not In Labor Force		Total	
	Employed Full-Time		Employed Part-Time		Unemployed					
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County	12	2.6	29	6.3	386	84.5	30	6.6	457	100.0
Milwaukee County.....	91	2.0	84	1.8	4,316	93.2	139	3.0	4,630	100.0
Ozaukee County ^a	- -	- -	- -	- -	- -	- -	- -	- -	- -	100.0
Racine County	27	7.5	30	8.3	276	76.2	29	8.0	362	100.0
Walworth County.....	9	10.8	7	8.4	52	62.7	15	18.1	83	100.0
Washington County.....	4	2.9	- -	- -	135	96.4	1	0.7	140	100.0
Waukesha County.....	27	6.8	20	5.0	325	82.1	24	6.1	396	100.0
Region	170	2.8	170	2.8	5,490	90.5	238	3.9	6,068	100.0

Transitional Housing or Other Service Recipients										
County	In Labor Force						Not In Labor Force		Total	
	Employed Full-Time		Employed Part-Time		Unemployed					
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^b	275	8.6	412	12.9	1,809	56.8	690	21.7	3,186	100.0
Milwaukee County.....	362	14.8	229	9.4	1,249	51.1	602	24.7	2,442	100.0
Ozaukee County	- -	- -	1	33.3	2	66.7	- -	- -	3	100.0
Racine County	76	6.4	100	8.5	766	64.7	241	20.4	1,183	100.0
Walworth County.....	12	12.4	8	8.2	62	63.9	15	15.5	97	100.0
Washington County.....	7	15.2	6	13.0	28	60.9	5	10.9	46	100.0
Waukesha County.....	59	12.6	79	16.8	285	60.8	46	9.8	469	100.0
Region	791	10.7	835	11.2	4,201	56.6	1,599	21.5	7,426	100.0

All Homelessness Service Recipients										
County	In Labor Force						Not In Labor Force		Total	
	Employed Full-Time		Employed Part-Time		Unemployed					
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^b	287	7.9	441	12.1	2,195	60.2	720	19.8	3,643	100.0
Milwaukee County.....	453	6.4	313	4.4	5,565	78.7	741	10.5	7,072	100.0
Ozaukee County ^a	- -	- -	1	33.3	2	66.7	- -	- -	3	100.0
Racine County	103	6.7	130	8.4	1,042	67.4	270	17.5	1,545	100.0
Walworth County.....	21	11.7	15	8.3	114	63.3	30	16.7	180	100.0
Washington County.....	11	5.9	6	3.2	163	87.7	6	3.2	186	100.0
Waukesha County.....	86	9.9	99	11.5	610	70.5	70	8.1	865	100.0
Region	961	7.1	1,105	7.5	9,691	71.8	1,837	13.6	13,494	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

^bKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table 191

**GOVERNMENT BENEFITS RECEIVED BY PERSONS RECEIVING
HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010**

County	Health Care		Food		Housing		Other		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County	763	19.6	2,890	74.3	187	4.8	49	1.3	3,889	100.0
Milwaukee County.....	3,235	34.5	5,155	54.9	49	0.5	947	10.1	9,386	100.0
Ozaukee County	19	42.3	22	48.9	2	4.4	2	4.4	45	100.0
Racine County	475	28.1	1,132	66.9	22	1.3	62	3.7	1,691	100.0
Walworth County.....	49	26.8	132	72.1	2	1.1	--	--	183	100.0
Washington County.....	31	12.9	198	82.1	5	2.1	7	2.9	241	100.0
Waukesha County.....	195	20.1	644	66.3	84	8.6	48	5.0	971	100.0
Region	4,767	29.1	10,173	62.0	351	2.1	1,115	6.8	16,406	100.0

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table 192

PERSONS WITH DISABILITIES RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Persons with Disabilities		Persons without Disabilities		Total	
	Number	Percent	Number	Percent	Number	Percent
Kenosha ^a	1,250	24.0	3,961	76.0	5,211	100.0
Milwaukee.....	4,940	48.3	5,287	51.7	10,227	100.0
Ozaukee ^b	9	30.0	21	70.0	30	100.0
Racine.....	983	44.2	1,241	55.8	2,224	100.0
Walworth.....	99	37.1	168	62.9	267	100.0
Washington.....	106	28.6	264	71.4	370	100.0
Waukesha.....	847	57.5	626	42.5	1,473	100.0
Region	8,234	41.6	11,568	58.4	19,802	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

- Washington Square Apartments, a 24-unit building located at 3940 W. Lisbon Avenue in the City of Milwaukee, which includes 12 units reserved for families in recovery from homelessness or mental illness and space for a food and clothing bank
- Johnston Center Residences, a 91-unit redevelopment of the former Johnston Community Health Clinic located at 1230 W. Grant Street in the City of Milwaukee, which is Milwaukee's largest supportive housing development
- Empowerment Village-National Avenue, a 34-unit building located at 1525 W. National Avenue in the City of Milwaukee, where supportive services are provided for residents

Table 193

VETERANS STATUS OF PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Veteran		Not a Veteran		Total	
	Number	Percent	Number	Percent	Number	Percent
Kenosha ^a	202	3.9	4,991	96.1	5,193	100.0
Milwaukee.....	1,002	9.3	9,736	90.7	10,738	100.0
Ozaukee ^b	1	3.7	26	96.3	27	100.0
Racine.....	282	12.9	1,901	87.1	2,183	100.0
Walworth.....	12	4.4	261	95.6	273	100.0
Washington.....	31	8.2	349	91.8	380	100.0
Waukesha.....	81	5.8	1,432	94.2	1,405	100.0
Region	1,611	7.9	18,696	92.1	20,307	100.0

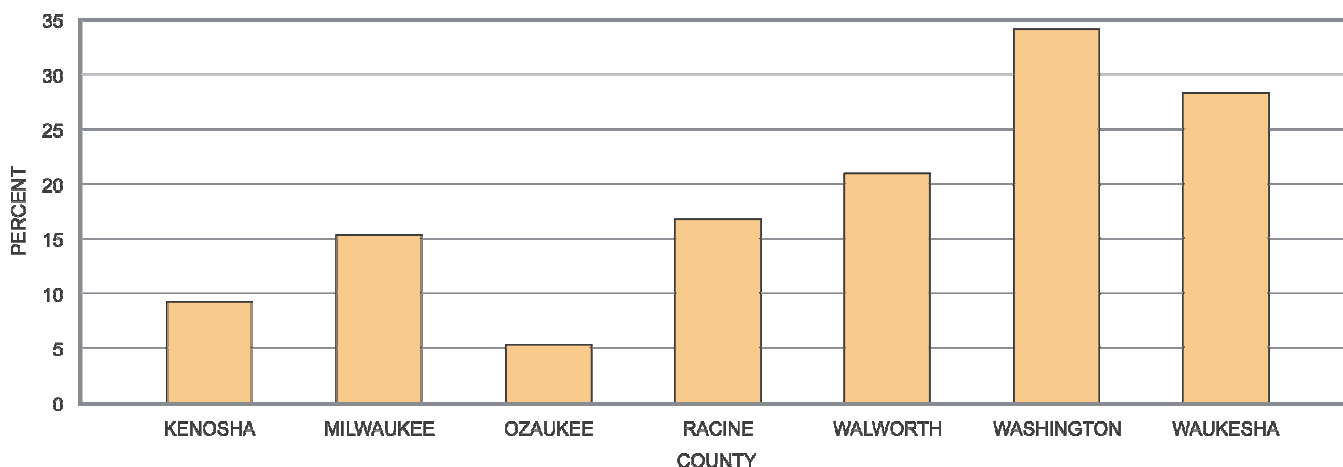
NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Figure 36

PERCENT OF PERSONS RECEIVING HOMELESSNESS SERVICES WHO PREVIOUSLY RESIDED OUTSIDE THE COUNTY

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

- Empowerment Village-Lincoln Avenue, a 30-unit building located at 525 W. Lincoln Avenue in the City of Milwaukee, where supportive services are provided for residents
- Veterans Manor, a 52-unit building located at 3430 W. Wisconsin Avenue in the City of Milwaukee, is focused on veterans at risk of homelessness
- State legislation that requires health insurance policies to provide coverage for mental health services at a level comparable to coverage for physical health services.

Table 194

**COUNTY OF LAST KNOWN ADDRESS OF PERSONS RECEIVING
HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010**

County	In Region							
	Kenosha County		Milwaukee County		Ozaukee County		Racine County	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	7,092	90.8	28	0.4	--	--	163	2.1
Milwaukee County	56	0.4	10,447	84.7	16	0.1	120	1.0
Ozaukee County ^b	--	--	3	5.2	55	94.8	--	--
Racine County	106	3.9	93	3.4	--	--	2,285	83.3
Walworth County	3	0.8	10	2.8	--	--	4	1.1
Washington County	--	--	32	7.2	22	4.9	--	--
Waukesha County	11	0.6	231	13.0	3	0.2	33	1.9
Region	7,268	28.5	10,844	42.5	96	0.4	2,605	10.2

County	In Region							
	Walworth County		Washington County		Waukesha County		Sub-total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	10	0.1	--	--	11	0.1	7,304	93.5
Milwaukee County	21	0.2	27	0.2	152	1.2	10,839	87.8
Ozaukee County ^b	--	--	--	--	--	--	58	100.0
Racine County	10	0.3	5	0.2	12	0.4	2,511	91.5
Walworth County	285	79.0	--	--	--	--	302	83.7
Washington County	1	0.2	294	65.8	22	4.9	371	83.0
Waukesha County	4	0.2	63	3.6	1,269	71.6	1,614	91.1
Region	331	1.3	389	1.5	1,466	5.7	22,999	90.1

County	Outside Region						Total	
	In Wisconsin		Outside Wisconsin		Sub-total			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	102	1.3	404	5.2	506	6.5	7,810	100.0
Milwaukee County	618	5.0	882	7.2	1,500	12.2	12,339	100.0
Ozaukee County ^b	--	--	--	--	--	--	58	100.0
Racine County	86	3.2	146	5.3	232	8.5	2,743	100.0
Walworth County	32	8.8	27	7.5	59	16.3	361	100.0
Washington County	58	13.0	18	4.0	76	17.0	447	100.0
Waukesha County	67	3.8	91	5.1	158	8.9	1,772	100.0
Region	963	3.8	1,568	6.1	2,531	9.9	25,530	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table 195

LENGTH OF SHELTER STAY BY COUNTY: 2010^a

County	Less Than One Week		One Week to Less Than One Month		One Month to Less Than Three Months	
	Number	Percent	Number	Percent	Number	Percent
Kenosha County	522	56.3	253	27.3	118	12.7
Milwaukee County	2,815	43.3	1,959	30.2	1,404	21.6
Ozaukee County ^b	--	--	--	--	--	--
Racine County	348	31.5	304	27.6	267	24.2
Walworth County	13	10.1	23	18.0	75	58.6
Washington County	75	39.5	62	32.6	36	18.9
Waukesha County	230	33.4	199	28.9	157	22.8
Region	4,003	42.0	2,800	29.4	2,057	21.6

County	Three Months to Less Than Six Months		Six Months or Longer		Total	
	Number	Percent	Number	Percent	Number	Percent
Kenosha County	7	0.8	27	2.9	927	100.0
Milwaukee County	163	2.5	153	2.4	6,494	100.0
Ozaukee County ^b	--	--	--	--	--	100.0
Racine County	65	5.9	119	10.8	1,103	100.0
Walworth County	17	13.3	--	--	128	100.0
Washington County	11	5.8	6	3.2	190	100.0
Waukesha County	53	7.7	50	7.2	689	100.0
Region	316	3.3	355	3.7	9,531	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aIncludes only data from persons receiving assistance from emergency shelter program. Data from transitional housing programs are not available.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Inventory of Homeless Assistance Programs and Facilities

The homeless assistance system is principally made up of local public and private non-profit organizations that deliver a wide range of shelter and supportive services to people who are or may be at risk of becoming homeless. These services are generally funded through a patchwork of Federal, State, and local public funds, coupled with charitable giving. While many Federal government agencies administer a wide variety of homeless assistance programs, direct Federal funding is primarily administered by HUD, which was authorized by the McKinney-Vento Homelessness Assistance Act of 1987 to make Emergency Shelter Grant (ESG) and other program funds available for the provision of emergency shelter, transitional shelter, permanent housing, and supportive services for people experiencing homelessness. To encourage more community-wide planning and coordination, local service providers are required to submit a consolidated application to receive Federal funding, rather than individual applications. As further explained in Chapter III, this has resulted in a “Continuum of Care” approach to collaborative planning and seeking of Federal homelessness funds. There are three continua of care (CoC) serving the Region, including the Milwaukee CoC, Racine CoC, and the Balance of the State of Wisconsin CoC. Many of the homelessness programs undertaken by local governments and CoCs serving the Region are summarized in Tables 3 and 4 in Chapter III.

Table 196

**NUMBER OF HOMELESSNESS EPISODES OF PERSONS RECEIVING
EMERGENCY SHELTER SERVICES IN THE REGION BY COUNTY: 2010^{a, b}**

County	One		Two		Three	
	Number	Percent	Number	Percent	Number	Percent
Kenosha County.....	400	57.1	179	25.5	69	9.8
Milwaukee County	3,230	63.8	818	16.1	306	6.0
Ozaukee County ^c	--	--	--	--	--	--
Racine County.....	637	71.8	179	20.2	48	5.4
Walworth County.....	122	97.6	3	2.4	--	--
Washington County	110	69.2	36	22.6	3	1.9
Waukesha County	343	66.5	93	18.0	28	5.4
Region	4,842	64.9	1,308	17.5	454	6.1

County	Four to 10		11 or More		Total	
	Number	Percent	Number	Percent	Number	Percent
Kenosha County.....	53	7.6	--	--	701	100.0
Milwaukee County	503	9.9	210	4.2	5,067	100.0
Ozaukee County ^c	--	--	--	--	--	100.0
Racine County.....	23	2.6	--	--	887	100.0
Walworth County.....	--	--	--	--	125	100.0
Washington County	10	6.3	--	--	159	100.0
Waukesha County	42	8.2	10	1.9	516	100.0
Region	631	8.5	220	3.0	7,455	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aIncludes only data from persons receiving assistance from emergency shelter program. Data from transitional housing programs are not available.

^bData presented shows the number of homelessness episodes over the lifetime of persons receiving assistance from emergency shelter programs in 2010, not the number of homelessness episodes experienced by persons during the year 2010.

^cNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Emergency Shelter, Transitional Housing, and Permanent Supportive Housing

One goal of the homeless assistance system is to address the immediate housing needs of a homeless person. Table 199 provides a list of emergency shelter, transitional housing, and permanent supportive housing programs in the Region in 2010, including the capacity of the facilities provided by those programs. As shown on Table 200, there were 36 emergency shelter programs with a total of 1,274 beds in the Region in 2010. Milwaukee County had the highest percentage of emergency shelter beds, with about 62 percent. There were 40 transitional housing programs with a total of 1,202 beds in the Region in 2010, about 64 percent of which were located in Milwaukee County. There were 26 permanent supportive housing programs with a total of 1,124 beds in the Region in 2010, about 78 percent of which were located in Milwaukee County.

According to the National Council for the Homeless (NCH), a majority of State and local homeless coalitions have seen a significant increase in homelessness since the beginning of the foreclosure crisis and economic recession that began in 2007. This has raised concerns that the existing emergency shelter, transitional housing, and permanent supportive housing facilities may not adequately serve the Region's homeless and at risk

Table 197

**POST-SERVICE DESTINATION OF PERSONS RECEIVING
HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010^a**

County	Home Owned or Rented by Person		Residence of Family or Friend		Other Shelter/Program	
	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^b	9,237	87.1	638	6.0	250	2.3
Milwaukee County	4,454	60.0	793	10.7	858	11.5
Ozaukee County	48	82.8	4	6.9	- -	- -
Racine County	935	49.4	201	10.6	152	8.0
Walworth County	99	56.6	28	16.0	4	2.3
Washington County	91	25.1	50	13.8	79	21.8
Waukesha County	367	33.9	309	28.5	179	16.5
Region	15,231	70.5	2,023	9.4	1,522	7.0

County	Institution		Don't Know/Other		Total	
	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^b	6	0.1	474	4.5	10,605	100.0
Milwaukee County	175	2.4	1,146	15.4	7,426	100.0
Ozaukee County	- -	- -	6	10.3	58	100.0
Racine County	48	2.5	559	29.5	1,895	100.0
Walworth County	4	2.3	40	22.8	175	100.0
Washington County	14	3.9	128	35.4	362	100.0
Waukesha County	27	2.5	202	18.6	1,084	100.0
Region	274	1.3	2,555	11.8	21,605	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aIncludes only data from persons receiving assistance from transitional shelter or other support programs. Data from emergency shelter programs are not available.

^bKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

population. In 2011, WISP began collecting shelter bed utilization rate data which could be useful for assessing the need for additional shelter facilities in the future. The data received from WISP represents point-in-time counts of persons in emergency shelters for one day in July 2011 and one day in January 2012. Point-in-time counts do not accurately identify the intermittently homeless and therefore may misrepresent the magnitude of homelessness and the potential need for shelter facilities in the Region. For that reason, that data is not included in this report. A period prevalence count, which measures the number of people who experience homelessness over a period of time, would provide a more appropriate measure; however, that information was not available at the time this report was prepared.

Homelessness Prevention

In addition to services that meet the immediate needs of persons experiencing homelessness, another goal of the homeless assistance system is to prevent at risk individuals or households from becoming homeless. In response to the impact of the foreclosure crisis that began in 2007, the Homeless Emergency Assistance and Transition to Housing (HEARTH) Act was enacted in 2009 as part of the Helping Families Save Their Homes Act. HEARTH re-authorized HUD's McKinney-Vento Homeless Assistance programs as well as modified the programs to

Table 198

REASONS FOR HOMELESSNESS EPISODES IN THE REGION BY COUNTY: 2010^a

County	Insufficient Income		Eviction		Institutional Discharge		Domestic Problems	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County	292	44.9	55	8.5	60	9.2	36	5.5
Milwaukee County	565	31.8	303	17.1	136	7.7	146	8.2
Ozaukee County ^b	--	--	--	--	--	--	--	--
Racine County	529	62.9	41	4.9	130	15.4	37	4.4
Walworth County	47	37.9	40	32.3	3	2.4	15	12.1
Washington County	44	37.9	21	18.1	10	8.6	18	15.5
Waukesha County	100	40.5	35	14.2	17	6.9	29	11.7
Region	1,577	42.0	495	13.2	356	9.5	281	7.5

County	Addiction/Illness		Other		Total	
	Number	Percent	Number	Percent	Number	Percent
Kenosha County	5	0.8	202	31.1	650	100.0
Milwaukee County	135	7.6	490	27.6	1,775	100.0
Ozaukee County ^b	--	--	--	--	--	--
Racine County	31	3.7	73	8.7	841	100.0
Walworth County	5	4.0	14	11.3	124	100.0
Washington County	14	12.1	9	7.8	116	100.0
Waukesha County	29	11.7	37	15.0	247	100.0
Region	219	5.8	825	22.0	3,753	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aIncludes only data from persons receiving assistance from emergency shelter programs. Data from transitional housing programs are not available.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

emphasize rapid rehousing, creating more permanent supportive housing for the chronically homeless, and expanding homelessness prevention. The ESG program was renamed the “Emergency Solutions Grant,” signifying its shift to funding homelessness prevention and rehousing, as well as emergency shelter.

Also in response to the foreclosure crisis, the Homelessness Prevention and Rapid Rehousing Program (HPRP) was established as part of the American Recovery and Reinvestment Act (ARRA) of 2009. The purpose of HPRP was to assist individuals and families who are otherwise healthy and not chronically homeless in escaping homelessness or preventing homelessness of the vulnerable population. Primary activities include short-term and medium-term rental assistance and housing relocation and stabilization services, including mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management. Under HPRP, the State of Wisconsin received \$17,101,862; the City of Milwaukee received \$6,912,159; the City of Racine received \$817,554; the City of West Allis received \$574,434; and Milwaukee County received \$712,755.

Homelessness prevention is a major component of the Continuum of Care (CoC) approach to addressing homelessness and each CoC is required to submit a 10 year plan to prevent homelessness. Strategies and activities intended to prevent homelessness included in the 10 year plans prepared by the Milwaukee, Racine, and Balance of State CoCs (summarized in Table 4 in Chapter III) include:

Table 199

HOMELESS SHELTER FACILITIES IN THE SOUTHEASTERN WISCONSIN REGION: 2010

County/Community	Program Name	Address	Program Type	Capacity (beds)
Kenosha County				
City of Kenosha.....	Kenosha Human Development Services - Homeless Youth Project	4844 42nd Ave.	Transitional Housing	85
City of Kenosha.....	Kenosha Human Development Services - Supportive Apartment Program	5407 8th Ave.	Transitional Housing	4
City of Kenosha.....	Kenosha Human Development Services - Supportive Housing Program	5407 8th Ave.	Transitional Housing	12
City of Kenosha.....	Shalom Center - Emergency Family Shelter	1713 62nd St.	Emergency Shelter	24
City of Kenosha.....	Shalom Center – INNS Program	1713 62nd St.	Emergency Shelter	28
City of Kenosha.....	Women and Children's Horizons Emergency Shelter	2525 63rd St.	Emergency Shelter	30
City of Kenosha.....	Women and Children's Horizons Transitional Living Program	2525 63rd St.	Transitional Housing	54
County Total	- -	- -	- -	237
Milwaukee County				
City of Milwaukee.....	ARCW Wisconsin House	820 N. Plankinton Ave.	Transitional Housing	26
City of Milwaukee.....	Casa Maria	1131 N. 21st St.	Emergency Shelter	10
City of Milwaukee.....	Cathedral Center Emergency Shelter	845 N. Van Buren St.	Emergency Shelter	67
City of Milwaukee.....	Community Advocates Autumn West Permanent Housing	3010 W. Wells St.	Permanent Supportive Housing	20
City of Milwaukee.....	Community Advocates Family Support Center	3025 Mitchell St.	Emergency Shelter	76
City of Milwaukee.....	Community Advocates MWC Emergency Shelter	728 N. James Lovell St.	Emergency Shelter	22
City of Milwaukee.....	Community Advocates Project Bridge	1143 N. 29th St.	Permanent Supportive Housing	60
City of Milwaukee.....	CVI Milwaukee MLK	3312 W. Wells St.	Transitional Housing	12
City of Milwaukee.....	CVI VETS Place Central SRO Permanent Housing	3312 W. Wells St.	Permanent Supportive Housing	16
City of Milwaukee.....	Daystar Inc.	P.O. Box 2130	Transitional Housing	10
City of Milwaukee.....	Guest House of Milwaukee	1216 N. 13th St.	Emergency Shelter	54
City of Milwaukee.....	Guest House of Milwaukee – Home Linc III	1216 N. 13th St.	Permanent Supportive Housing	85
City of Milwaukee.....	Guest House of Milwaukee – Home Linc III Exp	1216 N. 13th St.	Permanent Supportive Housing	19
City of Milwaukee.....	Guest House of Milwaukee – LEADS Program	1216 N. 13th St.	Transitional Housing	40
City of Milwaukee.....	Guest House of Milwaukee – Prairie Apartments	1218 W. Highland Ave.	Permanent Supportive Housing	15 ^a
City of Milwaukee.....	Guest House of Milwaukee – VA Per Diem TH Program	1216 N. 13th St.	Transitional Housing	7
City of Milwaukee.....	Health Care for the Homeless FAITH Program	711 W. Capitol Dr.	Transitional Housing	197
City of Milwaukee.....	Health Care for the Homeless Family Abodes Program	711 W. Capitol Dr.	Transitional Housing	102
City of Milwaukee.....	Hope House of Milwaukee Emergency Shelter	209 W. Orchard St.	Emergency Shelter	11
City of Milwaukee.....	Hope House of Milwaukee SRO	209 W. Orchard St.	Permanent Supportive Housing	13
City of Milwaukee.....	Hope House of Milwaukee Transitional Shelter	209 W. Orchard St.	Transitional Housing	52
City of Milwaukee.....	La Causa, Inc.	522 W. Walker St.	Emergency Shelter	12
City of Milwaukee.....	Meta House Bremen TH 1	2625 N. Weil St.	Transitional Housing	30
City of Milwaukee.....	Meta House First Street PSH 3	2625 N. Weil St.	Permanent Supportive Housing	41
City of Milwaukee.....	Meta House Locust TH 2	2625 N. Weil St.	Transitional Housing	21
City of Milwaukee.....	Milwaukee County Mercy Housing	9201 Watertown Plank Rd.	Permanent Supportive Housing	33
City of Milwaukee.....	Milwaukee County Shelter Care Plus	9201 Watertown Plank Rd.	Permanent Supportive Housing	481
City of Milwaukee.....	Milwaukee Rescue Mission Joy House	830 N. 19th St.	Emergency Shelter	80
City of Milwaukee.....	Milwaukee Rescue Mission Joy House Transitional Housing	830 N. 19th St.	Transitional Housing	30
City of Milwaukee.....	Milwaukee Rescue Mission Safe Harbor	830 N. 19th St.	Emergency Shelter	250
City of Milwaukee.....	Milwaukee Rescue Mission Safe Harbor Transitional Housing	830 N. 19th St.	Transitional Housing	30
City of Milwaukee.....	My Home Your Home-Lissy's Place - Transitional Housing Program	6200 W. Center St.	Transitional Housing	14
City of Milwaukee.....	Pathfinders	2038 N. Bartlett Ave.	Emergency Shelter	8
City of Milwaukee.....	SDC Transitional Living Center	4041 N. Richards St.	Transitional Housing	- ^b
City of Milwaukee.....	SET Ministries Project Restore Permanent	2400A S. 13th St.	Permanent Supportive Housing	43

Table 199 (continued)

County/Community	Program Name	Address	Program Type	Capacity (beds)
Milwaukee County (continued)				
City of Milwaukee	SET Ministries Project Restore Transitional	2400A S. 13th St.	Transitional Housing	62
City of Milwaukee	Sojourner Truth House Shelter	P.O. Box 080319	Emergency Shelter	41
City of Milwaukee	St. Aemilian – Lakeside Permanent Supportive Housing Program	8901 W. Capitol Dr.	Permanent Supportive Housing	9
City of Milwaukee	St. Catherine Residence	1032 E. Knapp St.	Permanent Supportive Housing	25
City of Milwaukee	The Salvation Army of Milwaukee Emergency Lodge	1730 N. 7th St.	Emergency Shelter	100
City of Milwaukee	The Salvation Army of Milwaukee - RESPITE	1730 N. 7th St.	Emergency Shelter	20
City of Milwaukee	The Salvation Army of Milwaukee – ROOTS	1730 N. 7th St.	Permanent Supportive Housing	13
City of Milwaukee	The Salvation Army of Milwaukee – Winterstar	1730 N. 7th St.	Transitional Housing	30
City of Milwaukee	US Dept. of Veteran's Affairs Milwaukee Vet Center Domiciliary	5401 N. 76th St.	Emergency Shelter	35
City of Milwaukee	US Dept. of Veteran's Affairs Milwaukee Vet Center Transitional Housing	5401 N. 76th St.	Transitional Housing	9
City of Milwaukee	Walker's Point Fast Track Insights THP	2030 W. National Ave.	Transitional Housing	8
City of Milwaukee	Walker's Point Transitional Living Program (Grant Street)	2175 S. Layton Blvd.	Transitional Housing	8
City of Milwaukee	YWCA Transitional Housing Program	2431 W. Capitol Dr.	Transitional Housing	82
County Total	- -	- -	- -	2,429
Ozaukee County				
Village of Saukville	Advocates of Ozaukee Emergency Shelter ^c	P.O. Box 80166	Emergency Shelter	16
Village of Saukville	Advocates of Ozaukee Motel Voucher Program ^c	P.O. Box 80166	Emergency Shelter	1
Village of Saukville	Advocates of Ozaukee Transitional Housing Program	P.O. Box 80166	Transitional Housing	6
Village of Grafton	The Youth and Family Project Ozaukee Transitional Units	885 Badger Circle	Transitional Housing	5
County Total	- -	- -	- -	28
Racine County				
City of Burlington	Burlington Transitional Living Center Emergency Shelter	428 S. Pine St.	Emergency Shelter	16
City of Burlington	Burlington Transitional Living Center Morrow House	332 State St.	Emergency Shelter	8
City of Racine	Catherine Marian Housing Inc./Bethany Apartments	806 Wisconsin Ave.	Transitional Housing	34
City of Racine	CVI Racine College Avenue Permanent Housing	1501 Villa St.	Permanent Supportive Housing	18
Village of Union Grove	CVI Union Grove Veterans Assistance Program	21425 Spring St.	Transitional Housing	63
City of Racine	HALO, Inc. Men's Shelter	2000 DeKoven Ave.	Emergency Shelter	60
City of Racine	HALO, Inc. Women and Children's Shelter	2000 DeKoven Ave.	Emergency Shelter	60
City of Racine	HALO Permanent Housing Program	2000 DeKoven Ave.	Permanent Supportive Housing	12
City of Racine	HALO THP Family Units	2000 DeKoven Ave.	Transitional Housing	33
City of Racine	HALO THP Single Units	2000 DeKoven Ave.	Transitional Housing	9
City of Racine	Love and Charity Mission	1031 Douglas Ave.	Emergency Shelter	18
City of Racine	Project New Life Gideon House	3433 Douglas Ave.	Emergency Shelter	6
City of Racine	Project New Life Nehemia Place	3433 Douglas Ave.	Permanent Supportive Housing	11
City of Racine	SAFE Haven of Racine SAFE Passage	1600 W. 6th St.	Transitional Housing	8
City of Racine	SAFE Haven of Racine Youth Shelter	1030 Washington Ave.	Emergency Shelter	8
County Total	- -	- -	- -	364
Walworth County				
City of Whitewater	Bethel House	130 S. Church St.	Transitional Housing	25
Village of Darien	CAI Twin Oaks Shelter for the Homeless	W9665 U.S. Hwy 14	Emergency Shelter	44
City of Elkhorn	The Association for the Prevention of Family Violence	461 E. Geneva St.	Transitional Housing	23
City of Delavan	Walworth County Emergency Homeless Shelter	P.O. Box 226	Emergency Shelter	12
City of Elkhorn	Walworth County Housing Authority – Hartwell	27 S. Broad St.	Permanent Supportive Housing	14
County Total	- -	- -	- -	118

Table 199 (continued)

County/Community	Program Name	Address	Program Type	Capacity (beds)
Washington County				
Village of Slinger	Family Promise of Washington County	3128 Slinger Rd.	Emergency Shelter	14
City of West Bend	Friends of Abused Families – Transitional Living Program	P.O. Box 117	Transitional Housing	7
City of West Bend	Genesis Behavioral Services	1626 Clarence Ct.	Transitional Housing	4
City of West Bend	Hebron House Transitional Housing ^d	143 N. 8th St.	Transitional Housing	9
City of West Bend	Hebron House – Washington Emergency Shelter ^d	143 N. 8th St.	Emergency Shelter	8
City of West Bend	St. Vincent de Paul Stores and Services	420 N. River Rd.	Emergency Shelter	-- ^e
City of West Bend	The Salvation Army Bread of Life Washington County	485 N. Main St.	Emergency Shelter	-- ^f
City of West Bend	The Youth and Family Project Emergency Shelter	630 Elm St.	Emergency Shelter	3
City of West Bend	The Youth and Family Project Transitional Housing	630 Elm St.	Transitional Housing	10
County Total	--	--	--	57
Waukesha County				
City of Waukesha	Hebron House Cornerstone Apartments	134 N. North St.	Permanent Supportive Housing	43
City of Waukesha	Hebron House Cliff Alex A	2009 Cliff Alex Ct.	Permanent Supportive Housing	16
City of Waukesha	Hebron House Cliff Alex B	2054 Cliff Alex Ct.	Permanent Supportive Housing	16
City of Waukesha	Hebron House Drop-In Shelter	1601 E. Racine Ave.	Emergency Shelter	35
City of Waukesha	Hebron House Emergency Shelter – Hebron House	812 N. East Ave.	Emergency Shelter	24
City of Waukesha	Hebron House Emergency Shelter – Siena House	1519 Summit Ave.	Emergency Shelter	27
City of Waukesha	Hebron House Hillside Apartments	817 E. Main St.	Permanent Supportive Housing	16
City of Waukesha	Hebron House Jeremy House	1301 E. Moreland Blvd.	Permanent Supportive Housing	7
City of Waukesha	Hebron House Mainstream Program	1601 E. Racine Ave.	Permanent Supportive Housing	39
City of Waukesha	Pregnancy Support Connection	434 Madison St.	Transitional Housing	8
City of Waukesha	Richard's Place Permanent Housing Program	P.O. Box 294	Permanent Supportive Housing	4
City of Waukesha	Richard's Place Transitional Housing Program	P.O. Box 294	Transitional Housing	4
City of Waukesha	The Salvation Army of Waukesha Emergency Lodge	445 Madison St.	Emergency Shelter	30
City of Waukesha	The Women's Center Sister House	505 N. East Ave.	Emergency Shelter	16
City of Waukesha	The Women's Center Transitional Housing	505 N. East Ave.	Transitional Housing	29
City of Waukesha	Waukesha Housing Authority Shelter Care Plus	120 Corrina Blvd.	Permanent Supportive Housing	55
County Total	--	--	--	369
Region	--	--	--	3,600

^aPrairie Apartments contains 24 apartment units, 10 of which are reserved for individuals receiving support from the Milwaukee County Behavioral Health Division and five of which are reserved for individuals coming out of homelessness. The remaining nine units are conventional affordable apartments for residents earning no more than 40 percent of the area median income.

^bCapacity data were not available.

^cNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

^dFacility closed in 2011.

^eFacility includes a thrift store but does not provide shelter services.

^fFacility includes a food pantry but does not provide shelter services.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

- Implementing programs to prevent persons residing temporarily in local institutions from becoming homeless immediately upon release
- Increasing accessibility to financial assistance for households in an emergency
- Increasing the number of households approved for SSI/SSDI benefits
- Advocating collaboration between for-profit developers and local non-profits to develop affordable housing units.

Table 200

CAPACITY OF HOMELESS SHELTER PROGRAMS IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 2010

County	Emergency Shelters			Transitional Housing		
	Programs	Beds	Percent	Programs	Beds	Percent
Kenosha County	3	82	6.4	4	155	12.9
Milwaukee County	14	786	61.7	20	770	64.1
Ozaukee County ^a	2	17	1.3	2	11	0.9
Racine County	7	176	13.8	5	147	12.2
Walworth County	2	56	4.4	2	48	4.0
Washington County	3 ^b	25 ^b	2.0	4 ^c	30 ^c	2.5
Waukesha County	5	132	10.4	3	41	3.4
Region	36	1,274	100.0	40	1,202	100.0

County	Permanent Supportive Housing			Total		
	Programs	Beds	Percent	Programs	Beds	Percent
Kenosha County	--	--	--	7	237	6.6
Milwaukee County	14	873	77.7	48	2,429	67.5
Ozaukee County ^a	--	--	--	4	28	0.8
Racine County	3	41	3.7	15	364	10.1
Walworth County	1	14	1.2	5	118	3.3
Washington County	--	--	--	9	55	1.5
Waukesha County	8	196	17.4	16	369	10.2
Region	26	1,124	100.0	102	3,600	100.0

^aNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

^bThe Hebron House – Washington Emergency Shelter, which provided eight beds, closed in 2011.

^cHebron House Transitional Housing, which provided nine beds, closed in 2011.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Challenges

Although Federal funding for homelessness services has increased in response to the foreclosure crisis and economic recession that began in 2007, there are still many challenges facing the provision of homelessness services and facilities. High unemployment and underemployment may increase the number of people who are homeless or who are at risk of experiencing homelessness, and people staying in the homes of relatives or friends who are not considered homeless under the HUD definition may result in underestimating the demand for homelessness services. Supportive housing for the homeless frequently faces vigorous neighborhood opposition on the basis of property values and a fear of crime, despite evidence from numerous studies showing that supportive housing does not decrease property values nor increase criminal activity.²⁶ Although the CoC planning process has led to greater access to homeless services and better coordinated programs, efforts are still needed to address the root causes of homelessness. Effective planning and 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, and Medicaid, is necessary to develop more effective prevention strategies. In addition, persons with disabilities who rely on SSI payments clearly require assistance through housing vouchers or other assistance to maintain stable housing.

²⁶American Planning Association, Policy Guide on Homelessness, March 2003.

PART 5: FINDINGS

The following are findings regarding the data and discussion compiled in this chapter, which were used to prepare recommendations intended to address the need for subsidized and tax credit housing in the Region presented in Chapter XII:

- 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 of the lowest-income households in the Region.
- The Region's lowest income families and subsidized housing are both disproportionately concentrated in Milwaukee County.
- Subsidized housing has become more widely distributed across the Region over time; however, the economic status of public housing residents in the City of Milwaukee has not improved and the proportion of minorities among City of Milwaukee public housing residents has increased significantly.
- 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 public housing authorities (PHAs) in an effort to maintain and expand the number of households receiving government assistance.
- 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 to award tax credits for proposed LIHTC developments. Suggestions for revised criteria include awarding 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, and reducing or eliminating points allocated for community support of a proposed LIHTC development.
- 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 individuals and families experiencing poverty and others with a high housing cost burden.
- 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 foreclosure crisis, economic recession, and continuing high unemployment.
- 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.

Chapter XI

BEST HOUSING PRACTICES

INTRODUCTION

This chapter includes a review of best housing practices, with two areas of focus. The first area of focus is on programs and methods that have been successful in producing affordable housing. The second is on best practices in housing and neighborhood design. The review of best practices is intended to help in the development of plan recommendations that will address the plan objectives documented in Chapter II. Recommendations are set forth in Chapter XII.

PART 1: AFFORDABLE HOUSING BEST PRACTICES

The following review of affordable housing best practices was a principal consideration in the development of housing recommendations, particularly as they relate to planning for a variety of housing options near existing and envisioned employment and activity centers throughout the Region. The review of affordable housing best practices includes fair share programs, land use control practices, tax increment financing (TIF), housing trust funds, and other government and non-profit community development programs.

Fair Share Programs¹

The concept of fair share housing is to promote an equitable distribution of affordable housing throughout a region. A target number of affordable housing units are typically assigned to each municipality in a region with a fair share program. States typically facilitate a fair share program by creating rights for developers to build affordable housing where such housing is in short supply. Typically these rights are enforced by an enforcement agency or state court that hears expedited appeals from developers whose affordable housing proposals were denied. The enforcement agency typically has the authority to override local government regulations that fail to comply with state requirements. This process is sometimes referred to as a “builder’s remedy.” In general, the burden of proof in the appeal is shifted to the local government, which must justify the decision to deny approval.

A number of state-wide and regional fair-share housing programs have been implemented across the country. Statewide examples reviewed in this section include those in New Jersey, New Hampshire, Massachusetts, California, and Illinois. The implementation of fair-share programs similar to those discussed in this section in Wisconsin would require State legislation. An example of an incentive based regional fair-share program from the Twin Cities area is also reviewed in this section.

¹Much of the information regarding Fair Share Programs is from the Center for Housing Policy. The Center for Housing Policy website can be accessed at www.housingpolicy.org.

New Jersey

The Mount Laurel I² and II³ lawsuits in the State of New Jersey established the requirement that all municipalities “provide a realistic opportunity” for development of their share of low- and moderate-income housing. The first Mount Laurel decision found that land use regulations in the Township of Mount Laurel unlawfully excluded low- and moderate-income families. The New Jersey Supreme Court held that local government zoning ordinances in the State must be read in the context of a State constitutional requirement to legislate “for the general welfare” and local zoning ordinances that make it physically and economically impossible to provide low- and moderate-income housing are unconstitutional. The Court concluded that:

“Every municipality must, by its land use regulations, presumptively make realistically possible an appropriate variety and choice of housing. More specifically, presumptively it cannot foreclose the opportunity of the classes of people mentioned for low and moderate income housing and its regulations must affirmatively afford that opportunity, at least to the extent of the municipality’s fair share of the present and prospective regional need therefore.”

The U.S. Supreme Court refused a request by the Township of Mt. Laurel to hear an appeal of the case.

The Mount Laurel II decision provided clarification for implementing the Mount Laurel I decision and also created the State Council on Affordable Housing (COAH) to determine a municipality’s fair share requirement and evaluate plans submitted to meet the requirement. A municipality’s fair share requirement is based on the present and prospective need for low- and moderate-income housing at the State and regional levels. The housing regions are determined by the COAH.

Growth share is the method used by COAH to determine a municipality’s affordable housing needs. The growth share method is based on residential and commercial growth in a municipality. One housing unit of every five units must be affordable and one affordable housing unit must be provided for every 16 jobs created by new commercial development. New affordable housing units are not required if neither new market rate housing nor commercial development occurs in the municipality. The affordable housing obligation is mandatory and participation in COAH’s process is voluntary. Municipalities that fail to submit and obtain COAH-certification for a plan to achieve their fair share goal are susceptible to builder’s remedy lawsuits filed by developers who are denied approval for the construction of affordable housing.

COAH has identified options that can be included in municipal affordable housing plans to create a realistic opportunity for addressing the affordable housing need. Options include zoning for affordable housing and working with non-profit and for-profit partners. Municipalities also have the ability to collect development fees on market rate residential and commercial development for funding affordable housing and have access to a statewide pool of funding for affordable housing. It is estimated that the fair share program in New Jersey has resulted in 75,096 new or rehabilitated affordable housing units. An additional 124,411 new or rehabilitated affordable housing units are planned. A unit is considered affordable if an owner pays 28 percent of gross household income towards housing costs or a renter pays 30 percent of gross household income towards housing costs.⁴ Households with up to 80 percent of the area median income (AMI) are eligible to occupy the housing.

²Southern Burlington County N.A.A.C.P. v. Township of Mount Laurel, 67 N.J. 151 (1975).

³*The second Mt. Laurel decision*, Southern Burlington County N.A.A.C.P. v. Township of Mount Laurel, 92 N.J. 158 (1983), was accompanied by five other cases that were heard together because they raised many similar issues. All were decided in a single opinion, which became known as *Mt. Laurel II*.

⁴*Owner housing costs include the mortgage payments, property taxes, insurance, utilities, and any homeowners’ association fees. Renter housing costs include rent and utilities.*

New Hampshire

The State of New Hampshire Workforce Housing Law (SB 342) took effect on January 1, 2010. The law is intended to expedite the appeals process for developers of workforce housing whose proposals have been denied by a local government and helps to codify a 1991 New Hampshire State Supreme Court Decision (*Britton v. Town of Chester*), in which the Court ruled that the State's planning and zoning statutes call for municipalities to provide a reasonable and realistic opportunity for development of housing that is affordable to low- and moderate-income households, and particularly for the development of multi-family housing. The law directs municipalities to review land use ordinances and amend lot size and density requirements to provide opportunities for the development of workforce housing. Workforce housing must be permitted in a majority of the community's residentially zoned areas and rental multi-family housing must be allowed in a reasonable portion of a municipality. Workforce housing is defined as owner-occupied housing that is affordable to a four person household with an income of 100 percent of the AMI or rental housing that is affordable to a three person household with an income of 60 percent of the AMI.

A developer may appeal the denial or conditions of approval in court when proposed workforce housing is denied or receives approval subject to conditions that threaten the project's economic viability. The Workforce Housing Law requires that the court or an impartial party hold a hearing within six months of the appeal. The hearing may result in a builder's remedy in which the ruling supersedes the local government's decision. In its defense, a municipality may demonstrate that it has its fair share of current and future regional workforce housing. A municipality may also demonstrate that there are reasonable and realistic opportunities for workforce housing elsewhere in the municipality or that the challenged conditions of approval are necessary to protect public health, safety, and welfare.

Massachusetts

Massachusetts State Statute Chapter 40B enables local zoning boards of appeal (ZBA) to approve affordable housing developments using flexible rules if at least 20 to 25 percent of the units remain affordable long-term. The Statute, which is also known as the Comprehensive Permit Law, was enacted in 1969 to help address a state-wide shortage of affordable housing. The law is intended to reduce barriers to affordable housing created by local zoning and encourage affordable housing in all of the State's communities.

New development proposals must include a percentage of affordable housing units mixed with market rate units for qualifying projects under the Comprehensive Permit Law. At least 25 percent of units in a homeownership development must be sold to households with incomes of 80 percent or less of the AMI. Sales prices must be restricted to levels that are affordable to these households. At least 25 percent of rental units in a rental development must be affordable to households with incomes of 80 percent or less of the AMI, or 20 percent of the units must be affordable to households with incomes of 50 percent or less of the AMI. Both for profit and non-profit developers must agree to restrict profits to a maximum of 20 percent for owner-occupied developments and 10 percent for rental developments. A development proposal may use a State or Federal subsidized housing program to qualify for a Comprehensive Permit.

The ZBA is the permit granting authority under Chapter 40B of the Massachusetts general laws. A ZBA has three options when issuing a decision regarding a Comprehensive Permit development. It may approve a project as submitted, approve a project with conditions, or deny a project under certain circumstances. An applicant can appeal a decision within 20 days to the State Housing Appeals Committee (HAC) if the ZBA rejects a project or imposes conditions that make the project economically infeasible. The HAC must render a decision within 30 days of the conclusion of the hearing, which may overrule the decision of the local government. An applicant can only appeal a ZBA decision in a community that has not met the standards and goals of Chapter 40B. At least 10 percent of a community's housing stock must meet the State's definition of low- or moderate-income housing to meet State standards. As of 2011, 9.1 percent of the State's housing units, or 245,042 units, were included in the affordable housing inventory.

California

The California Housing Element Law, enacted in 1980, requires regional councils of governments (COG) to determine the existing and projected housing needs for persons of all income levels. This process is called a Regional Housing Needs Assessment (RHNA). The COG is also required to determine each local government's share of the housing need. The Housing Element Law and the RHNA process are intended to address housing needs for the State's projected population and household growth, create a balance of jobs and housing in local governments, and ensure the availability of affordable housing for all income groups. A COG determines existing housing need by examining key Census data such as households with a high housing cost burden and overcrowded housing units. The future housing need is determined by the COG population and household growth forecast and a public participation process.

The Housing Element Law requires local governments to prepare plans that adequately address their share of existing and projected population growth. The plans must take projected population growth and the affordability of existing and planned housing into consideration. The California Department of Housing and Community Development (HCD) enforces the Housing Element Law by requiring certified Housing Elements as part of local government General (comprehensive) Plans.

Illinois

The Affordable Housing Planning and Appeal Act (AHPAA) became effective in Illinois on January 1, 2004. The purpose of the AHPAA is to encourage counties and municipalities to incorporate a sufficient amount of affordable housing into their housing stock to meet housing needs. The Act provides developers of affordable housing the ability to seek relief from local ordinances and regulations that may inhibit the construction of affordable housing for low- and moderate-income households.

The Illinois Housing Development Authority (IHDA) is the State agency responsible for administering the law. The IHDA determines which local governments are exempt from the AHPAA based on the total number of housing units in the most recent decennial Census and the total number of affordable for-sale and rental housing units. The Act defines affordable housing as housing with a sales price or rental amount that is 30 percent or less of the household income of a low- or moderate-income household (households with incomes of 50 to 80 percent of AMI, respectively). Local governments with 10 percent or more of their housing stock determined by the IHDA to be affordable or with populations of fewer than 1,000 residents are exempt from the Act.

There are 49 non-exempt local governments in the State. All non-exempt local governments must submit an affordable housing plan to the IHDA. A developer of affordable housing may appeal a decision by a non-exempt local government to deny an affordable housing project or approve it with conditions that would make the project infeasible to the State Housing Appeals Board within 45 days of the decision. The Board may affirm, reverse, or modify the decision made by the local government. The IHDA tracks the number of affordable housing units in non-exempt local governments and their progress towards implementing their affordable housing plans.

Twin Cities

The Livable Communities Program was created for communities in the Metropolitan Twin Cities area (Minneapolis and St. Paul, Minnesota) under the Livable Communities Act (LCA), enacted by the State Legislature in 1995. The program is intended to increase the production of affordable housing throughout the area's communities and to eliminate regulatory barriers to such housing. The program is administered by the Metropolitan Council for the seven county Twin Cities area. Several grants are available through the Act that provide funding for communities to invest in affordable housing, as well as economic redevelopment, brownfield redevelopment, and the development of compact neighborhoods that are pedestrian and transit friendly. Grants are available through four types of accounts, including:

- Tax Base Revitalization Account (TBRA), which funds brownfield cleanup and redevelopment for job creation and affordable housing. The TBRA is funded by a property tax levy established in the Council's annual budget.

- Livable Communities Demonstration Account (LCDA), which supports development and redevelopment that links housing, jobs, and services while demonstrating efficient and cost-effective use of land and infrastructure. The LCDA is funded by a property tax levy established in the Council's annual budget.
- Local Housing Incentives Account (LHIA), which funds production and preservation of affordable housing for households with low- to moderate-incomes. The LHIA is funded annually from the Council's budget.
- Land Acquisition for Affordable New Development (LAAND), which provides communities loans to purchase land, at current land prices, for the development of affordable housing in the future. The LAAND is funded by a shift of funds from the LCDA account.

Participation in the Program is voluntary for communities in the seven county area. Communities must negotiate long-term affordable and lifecycle housing goals with the Metropolitan Council and develop a housing action plan to compete for funding. In 2011, 94 of the 182 communities in the Metropolitan Twin Cities area participated in the program. Affordable housing-related awards made by the Council between 1996 and 2010 resulted in 717 rehabilitated affordable rental units, 2,112 new affordable rental units, and 800 new and rehabilitated units for ownership across the metropolitan area.

The State Legislature established the Metropolitan Council in 1967 to coordinate planning and development for the seven county Twin Cities area. Additional legislative acts strengthened the Council's regional planning and policy roles and merged the functions of the Metropolitan Transit Commission, Regional Transit Board, and Metropolitan Waste Control Commission into the Metropolitan Council. The Council employs about 3,700 people and has an annual operating budget of \$739 million. About 70 percent of the budget is for day-to-day operations, 19 percent is debt service for wastewater and transportation capital projects, and 11 percent is pass-through grants to other agencies and units of government. The \$78 million in grants made in 2010 to other agencies were for regional park operations, suburban transit agency operations, and community development and housing assistance grants, such as the grants made through the Livable Communities Program. In 2010, the Council received its revenue from user fees, such as wastewater charges and bus fares (45 percent); State and Federal Funds (41 percent); regional property tax levy (10 percent); and other sources (4 percent). Most of the Council's employees operate the region's transit and regional wastewater treatment systems.

Assisted Housing Mobility Programs

Programs that provide assistance to low-income families to move to less impoverished areas are referred to as "assisted housing mobility programs." These programs help low-income families relocate from high-poverty central city areas to areas with better schools and employment opportunities, and less exposure to crime. A current successful program is the Baltimore Housing Mobility Program, which was established in 2003 as part of a settlement of a public housing desegregation lawsuit filed in 1995. The program is administered by the Metropolitan Baltimore Quadel (MBQ), a private company, under contract to the Housing Authority of Baltimore City.

Under the Baltimore program, participating families are provided assistance with moving to "Opportunity Neighborhoods," which are census tracts in the six-county Baltimore metropolitan area where less than 10 percent of residents are in poverty, less than 30 percent of residents are minority (less than the regional percentage of minority residents), and less than 5 percent of all housing units are public or HUD-assisted housing units. All residents of public housing and those on waiting lists for public housing or vouchers are eligible to apply for the program, but background checks and other requirements must be met to be accepted into the program. Participating families receive budgeting and financial education and must save for a down payment (or security deposit) on their new home. MBQ provides assistance in finding a suitable new home and provides help in identifying job and educational opportunities, both prior to the move and for two years after the move, and financial assistance through vouchers for housing. About 2,200 vouchers are available through the program, including about 62 percent for tenant-based vouchers, 30 percent for project-based vouchers, and 8 percent for assistance in purchasing a home. MBQ administers the vouchers, which can be used region-wide. MBQ markets

the program to landlords to ensure a supply of rental units in the Opportunity Neighborhoods, and also monitors the placement of voucher holders to avoid “clustering” program participants. In 2009, over 1,500 families had moved to Opportunity Neighborhoods⁵ as part of the program.

The Baltimore Housing Mobility Program is similar to the Center for Integrated Living (CIL) program established by the Metropolitan Milwaukee Fair Housing Council in 1989, which is described in Chapter VI. The CIL was established with funds from WHEDA as a result of a settlement agreement in a lawsuit brought by the Milwaukee Public School district (MPS) against suburban school districts and the State. The settlement agreement recognized that racially segregated housing patterns contributed to the segregation of schools and the inequality of educational opportunities in the Milwaukee area. The emphasis of the CIL was to assist families with children in the MPS system to relocate to portions of the metropolitan area where the race of the home seeker was under-represented. These services were designed to facilitate pro-integrative housing moves. CIL programs were suspended in 1991 when funding under the settlement agreement expired.

Chicago Regional Housing Choice Initiative Program

The Chicago Regional Housing Choice Initiative (CRHCI) program was established in 2012 as a three-year demonstration project with \$1 million in funding from HUD. The project will study the effects of mobility counseling and housing opportunities on households and neighborhoods, and administrative and financial savings to public housing authorities (PHAs), for regional administration of a pool of vouchers contributed by the eight participating PHAs.⁶ The CRHCI program is being carried out by a number of partners, including the Regional Housing Initiative (RHI), which is a consortia of six PHAs, the Illinois Housing Development Authority, and the Metropolitan Planning Council (MPC), a non-profit organization in the Chicago metropolitan area. Other partners include the Metropolitan Mayors Caucus, the Chicago Metropolitan Agency for Planning, the Chicago Alliance to End Homelessness, and additional non-profit organizations. The primary goals of the project are to assist households with moving into areas of the Chicago metropolitan area with job and educational opportunities, referred to as opportunity areas, and to reduce costs for PHAs and participating households. The program includes both tenant-based and project-based components.

The CRHCI proposal to HUD identified the primary barriers to mobility and regional voucher coordination as administrative burdens, expense, lack of mobility counseling, disincentives within the Section 8 Management Assessment Program (SEMAP) scoring due to a 60-day limit on finding housing for voucher-holders, and budget and programmatic fragmentation within the region. Funding and program changes have been approved by HUD to address many of these issues through the CRHCI program. The funding proposal also requested an increase in the rent limit for vouchers in opportunity areas to 130 percent of area fair market rent (FMR) and establishment of a regional central reserve fund to offset losses to PHA funds for moves to opportunity areas, in recognition that opportunity areas generally have higher-cost housing. These requests are still under consideration by HUD.

The CRHCI program will serve a minimum of 325 households in a borderless region for the geography covered by participating PHAs.⁷ Of these, 200 will be households that already hold Section 8 Housing Choice Vouchers in “traditional areas” of the Chicago metropolitan area that are interested in moving to opportunity areas defined

⁵*Additional information about the Baltimore program is available in the report titled, New Homes, New Neighborhoods, New Schools: A Progress Report on the Baltimore Housing Mobility Program, by Lora Engdahl, October 2009 (available at www.prrac.org/pdf/BaltimoreMobilityReport.pdf).*

⁶*Partial transfer of vouchers by a PHA to another PHA or administering body requires approval from HUD.*

⁷*Participating PHAs include the six PHAs that belong to the RHI consortia (Chicago Housing Authority, Housing Authority of Cook County, Lake County Housing Authority, McHenry County Housing Authority, Housing Authority of Joliet, and the Waukegan Housing Authority), and the Oak Park and DuPage Housing Authorities.*

in the program's administrative plan. The remainder will be households recruited from existing PHA waiting lists to be placed in project-based voucher units located in opportunity areas. A significant component of the program is mobility counseling, including assisting households in moving to opportunity areas through:⁸

- Introducing households to the community, including transportation, local support organizations, and schools
- An incentive that provides \$500 to tenant-based voucher holders for moving costs
- Credit counseling
- Good neighbor, budgeting and financial management, home maintenance, and conflict resolution programs
- Rental application assistance
- Expedited unit inspections and rent determinations on behalf of partnering PHAs
- Follow-up visits after three months to assess tenant needs, and referrals to address needs.

The project-based program is a continuation of a program established by the Regional Housing Initiative (RHI) in 2002. The RHI program has resulted in the construction of 312 subsidized housing units in 19 developments across the Chicago metropolitan area. The RHI is expected to expand capacity with new funding resulting from its absorption into the CRHCI. Additional project-based program features identified in the administrative plan include:⁹

- The Illinois Housing Development Authority Low Income Housing Tax Credit (LIHTC) Qualified Allocation Plan (QAP) will allocate six additional points to developments approved by the RHI due to similar goals of developing affordable housing near jobs and transit (opportunity areas)
- The participating PHAs are expected to expand the existing regional pool of 350 project-based vouchers, which has been exhausted
- Mixed income developments are encouraged and proposals for elderly-only housing are not eligible under the RHI program, although households headed by elderly persons are eligible to occupy project-based voucher units. Up to 25 percent of units in a multi-family proposal may receive voucher assistance. The 25 percent cap also applies on a building-by-building basis in multiple building developments
- Developments intended for occupancy by persons with disabilities may receive RHI vouchers for up to 100 percent of units; however, RHI will not provide funding for special services
- Proposals that include units that have been subsidized using public housing funds or other forms of project-based assistance are not eligible
- Developments located in low poverty census tracts are encouraged.

The CRHCI will also establish a centralized waiting list for households interested in RHI project-based vouchers. The centralized waiting list is intended to facilitate a simplified process for both property owners and PHAs to

⁸Three different groups of program participants will be evaluated to determine the impact of mobility counseling: tenant-based households that receive counseling and financial incentives, tenant-based households that receive only a financial incentive, and project-based households with the option of receiving counseling.

⁹The administrative plan includes an extensive proposal selection process.

place interested households. The list will be comprised of interested households from the participating PHA's tenant-based voucher waiting lists. Households will have the opportunity to be placed in any of the PHA jurisdictions. The administrative plan also includes an extensive process for waiting list formation and criteria for tenant eligibility.

Land Use Control Practices

As described in Chapter V and other chapters of this report, the housing characteristics of the Region are heavily influenced by community planning and land use regulations. Chapter V provides a set of basic zoning ordinance and comprehensive plan findings related to reducing barriers to the development of affordable housing. The findings are based on the costs related to the development of new-single family housing that may be affordable to moderate-income households (households earning 80 to 135 percent of the Region's median household income) and new multi-family housing that may be affordable to low-income households (households earning 50 to 80 percent of the Region's median household income).

The following findings can be considered by local governments as best practices for encouraging the development of affordable single-family housing:

- Smaller lot and home sizes generally result in more affordable homes, and local governments with sanitary sewer and other urban services should consider providing areas within the community for the development of new homes on lots of 10,000 square feet or smaller, with home sizes less than 1,200 square feet, and identify such areas in the community's comprehensive plan.
- Communities with sanitary sewer service should consider including a district in the zoning ordinance that would allow single-family homes with a minimum lot size of 10,000 square feet and a minimum home size of less than 1,200 square feet (Map 71 identifies communities that have adopted such regulations). Flexible zoning regulations such as planned unit development (PUD), traditional neighborhood developments (TND), and density bonuses for affordable housing may also facilitate the development of affordable single-family housing.

The following findings can be considered by local governments as best practices for encouraging the development of affordable multi-family housing:

- Every community with sanitary sewer service should consider including at least one land use category in its comprehensive plan that allows for high density urban residential development (7.3 or more housing units per acre, equivalent to 6,000 square feet per housing unit). Maps 50, 53, 56, 59, 62, 65, and 68 in Chapter V depict areas within adopted sanitary sewer service areas that have been designated in community comprehensive plans for residential development at this density or higher. As the analysis in Chapter V indicates, 7.3 housing units per acre may not be a high enough density to provide for apartments with rents affordable to households earning 50 percent of the Region's median income. To provide affordable housing options for these households, a community zoning ordinance should have at least one district that allows for multi-family housing development at a density of at least 10 units per acre, and a two bedroom dwelling unit size of 800 square feet or less (Map 72 in Chapter V shows communities with zoning ordinances that allow these densities and apartment sizes). Housing densities of 18 or more units per acre may be needed to develop affordable multi-family housing in areas of the Region with higher land costs, such as infill and redevelopment in Milwaukee County neighborhoods near Lake Michigan and other areas of existing high density urban development.
- Flexible zoning regulations such as planned unit development (PUD), traditional neighborhood developments (TND), and density bonuses for affordable housing could be used by local governments to facilitate the development of affordable multi-family housing through increased density.

Data regarding local governments that have land use control ordinances and plans that currently meet these recommendations are set forth in Chapter V.

Inclusionary Zoning

Inclusionary zoning (IZ) refers to a method of providing affordable housing that links the production of affordable housing to the production of market-rate housing, often through land use control regulations. Local government IZ regulations typically require new residential developments to include a percentage of housing units that are affordable to low- and moderate-income households. Typically, these regulations also provide developers with cost offsets such as density bonuses, expedited permitting, or adjusted parking regulations to enhance the economic viability of new residential development that includes affordable housing.

It is estimated that there are over 300 local government and county IZ regulations Nationwide, with many variations. Regulations may be triggered by different types and sizes of developments, target different household income levels, require affordable units to be located on-site or allow them to be off-site, or impose affordability restrictions for varying lengths of time. The New York University (NYU) Center for Real Estate and Urban Policy conducted a 2008 study titled, *The Effects of Inclusionary Zoning on Local Government Housing Markets: Lessons from the San Francisco, Washington D.C., and Suburban Boston Areas*, to analyze concerns with various IZ regulations.

The San Francisco, Washington D.C., and Suburban Boston study areas were chosen because they reflect the diversity that is typical of IZ regulations and there was generally sufficient data to conduct an analysis of IZ impacts on local housing markets while controlling for other factors. The study analyzed types of jurisdictions that are most likely to adopt IZ regulations, the amount of affordable units produced through different IZ regulations, and the impact of different IZ regulations on the price and production of market-rate housing. The study found that local governments and counties most likely to adopt an IZ regulation are:

- Larger and more affluent
- Have neighboring local governments or counties with an IZ regulation
- Have adopted land use regulations that address conservation or cluster development and growth management.

The study sets forth the following policy recommendations for local governments regarding whether to adopt IZ regulations, and if so, how to structure the regulations:

- IZ regulations were determined to produce a significant amount of affordable housing in some instances; however, these regulations should be considered as one piece of a broader comprehensive housing strategy rather than a stand-alone policy for production of an adequate amount of affordable housing.
- An IZ regulation should involve flexible policies, which may lead to greater production of affordable units. This recommendation is based on the findings from the San Francisco area where IZ regulations that included density bonuses and exemptions for smaller projects were most successful in producing affordable housing units. IZ regulations that include compensatory policies that offset profit losses on affordable housing units, particularly density bonuses, seem to have very few adverse impacts on the cost and supply of market-rate housing. The most common compensatory policy in the IZ study were density bonuses; however, expedited permitting and reduced parking requirements were also included in some of the IZ regulations that were analyzed for the study.
- It is likely that different communities will have to adopt different compensatory policies, or different combinations of compensatory policies, because factors that impact the economics of development change between communities and over time.
- Compensatory policies need to be practical to implement. Community opposition to a policy or other regulations, such as height limits, that are not consistent with the compensatory policy may discourage developers from building in the community or may increase market-rate unit costs to make up for losses on affordable units. Broad-based consultations with stake-holders, such as for profit and non-profit developers, may be helpful in designing compensatory policies that can be successfully implemented.

These stakeholders can help local governments develop policies that consider the realities of construction costs and provide feedback on how the policies impact the affordability of market-rate housing once they are implemented.

Madison Inclusionary Zoning Program

An example of an IZ regulation in the State of Wisconsin was the ordinance adopted by the City of Madison in 2004. The stated goals of the Madison ordinance were to increase the number of affordable dwelling units in the City of Madison and to create mixed-income neighborhoods throughout the City. The ordinance originally applied to both homeownership developments and rental developments and required 15 percent of dwelling units in new residential developments with 10 or more units to be affordable at certain income levels. The expectation was to create 200 to 300 affordable homeownership and rental dwelling units a year.

The program had been in existence for four years at the time of the last inclusionary zoning annual report, which was prepared in 2008. An average of 174 affordable dwelling units per year were approved over that time period; however, a high percentage of the approved units were removed from the program for various reasons and resulted in very few occupied affordable units. Revisions to the original ordinance were adopted by the City in 2006 in response to multiple issues.

One issue was a lawsuit brought against the City by the Apartment Association of South Central Wisconsin.¹⁰ Wisconsin, like several other states, has adopted a ban on local ordinances that regulate rents. Section 66.1005 (1) of the *Wisconsin Statutes* provides that no city, village, town, or county may regulate the amount of rent or fees charged for the use of a residential rental dwelling unit. The Apartment Association argued that Madison's IZ ordinance was in violation of the Statute because it required 15 percent of the dwelling units in new rental developments of 10 units or more to be affordable to households with incomes of 60 percent of AMI. The Circuit Court found that Wisconsin's rent control Statute does not prohibit a city from "entering into an agreement with a private person who regulates rent or fees charged for a residential dwelling unit" and rejected the Association's challenge. The Court concluded that the IZ ordinance did not constitute illegal rent control because it was within the City's authority to enter into agreements with individuals who regulate rent. Upon appeal, however, the Court of Appeals reversed the Circuit Court decision and found that the Madison IZ ordinance was in violation of the Statute.¹¹

The 2006 ordinance revision was also intended to address marketability issues that City staff believed resulted in a low occupancy percentage of approved affordable homeownership units. Staff found that there was poor buyer response to affordable units due to a complex equity-sharing formula. It was also thought that developers were not actively marketing for-sale affordable units because they could be removed from the program if they did not sell to a qualified low-income household within a specified period of time. Provisions for an Inclusionary Zoning Advisory Committee (IZAC) and a sunset clause that took effect on January 5, 2009, were also included in the 2006 IZ ordinance revision.

The IZAC worked to identify further shortcomings in the ordinance through statistical analysis and interviews with stakeholders such as buyers, realtors, and developers. The IZAC was unable to develop recommendations to improve the ordinance and it has since reached its sunset date. Development applications received after January 5, 2009, are no longer subject to the IZ ordinance. Although the IZAC was unable to come to a consensus on recommendations, stakeholder feedback was gathered and summarized as follows:¹²

¹⁰*Apartment Association of South Central Wisconsin v. City of Madison*, 05-CV-0423.

¹¹*Apartment Association of South Central Wisconsin v. City of Madison*, 2006 WI APP 192.

¹²Inclusionary Zoning Annual Report and Proposals for Improvements to the Inclusionary Zoning Program, *City of Madison Inclusionary Zoning Oversight Advisory Committee*, September 2008.

- Buyers: Only two buyers returned surveys. Both buyers purchased units in condo developments and price and location were the primary criteria in their purchasing decisions. One heard about the program from a friend and the other found information on a website. Both buyers felt they received a lot of assistance from realtors, bankers, and developers; however, both felt the program needed to be marketed more extensively to make the public aware of its availability. Both felt the process was complicated and one felt the developer “added on” fees outside the purchase price, such as non-standard appliances and parking.
- Realtors: Three realtors were surveyed. All three felt that price and location are the key criteria buyers look for and they felt the key IZ program advantage for buyers was affordability. Several disadvantages regarding the IZ program were noted, including:
 - A limited number of units because they were linked to new housing starts. Limited locations sometimes lead to clients not participating in the program.
 - Clients pay for upgrades to basic units, such as different appliances and parking.
 - Unanticipated changes in a WHEDA loan program, which was identified as financing many IZ unit mortgages, added extra cost to mortgage insurance coverage.

The realtors identified the following as possible improvements to the program:

- Increasing available units
- Simplifying documents
- Allowing for upgrades to property and parking costs in the loan arrangements
- Increasing buyer education regarding equity at the time of future property sale.
- Developers: Two developers were interviewed, who identified several areas of the program they felt were shortcomings:
 - They felt they understood the program’s goals and that the program did not meet its goals.
 - They did not identify any aspects of the program that assisted them and felt the program added costs to their developments.
 - They felt that if the program were to continue it should be as flexible as possible and be open beyond new developments.
 - They felt that down payment assistance would be more helpful than mandating specific affordable unit targets.
 - They noted what appeared to be inconsistencies between City agencies in the approval process for development incentives including park impact fees that were not reduced, unrealistic density bonuses, and changes requested by the Urban Design Commission that added to development costs and reduced profit margins.
 - They felt City agencies involved in the IZ program needed to work cooperatively to address its shortcomings.

The challenges faced in implementing the City of Madison IZ ordinance appear to be consistent with the findings of the NYU study. Flexible regulations and adequate compensatory policies appear to be necessary to offset potential profit losses on affordable housing units. It also appears that the compensatory policies need to be consistent with other regulations and local government agencies must apply the policies in a consistent manner. Consultation with stakeholders, such as developers, may result in policies that can be successfully implemented by considering the realities of project development and the impacts on affordability of market-rate housing. Additional consultation with other stakeholders, such as realtors, lenders, and homebuyers may result in a process that is less complex and more appealing to those involved in marketing and purchasing affordable units.

Density Bonus

A density bonus is a flexible zoning regulation used to allow for additional residential units beyond the maximum for which a parcel is zoned in exchange for the provision or preservation of a desirable public amenity on the same site or another location. A desirable public amenity can take many forms; however, providing an incentive for affordable housing through increased density is the public amenity most applicable to this discussion of density bonuses (discussion regarding density bonuses and the provision of environmentally responsible and attractive housing and neighborhood design is included in Part 2 of this chapter).

Density bonus ordinances are found throughout the Country, including the State of California, which has a State Density Bonus Law. The California Density Bonus Law requires a city or county to grant a density bonus and permit an additional housing incentive for developers who agree to construct affordable housing for lower income households, unless the city can make a written finding that a density bonus or other incentive would not be necessary for the developer to provide affordable units. The law historically required local governments to compensate developers with a density bonus of 25 percent and at least one additional incentive. It is triggered by a development that sets aside one of the following:

- At least 20 percent of the total units as affordable to low-income households
- At least 10 percent of the total units as affordable to very low-income household
- At least 50 percent of the total units for occupancy by senior citizens
- At least 20 percent of units as affordable to moderate-income households in condominium development (10 percent density bonus).

A project that receives a density bonus or incentive must retain affordability of the units for at least 30 years. Development incentives may include:

- A reduction in site development standards
- A modification of zoning code requirements such as a reduction in setbacks, square footage requirements, parking requirements, or architectural design requirements that exceed minimum building standards
- Approval of mixed use zoning in conjunction with the housing project if commercial, office, industrial, or other land uses will reduce the cost of the housing development, and if such nonresidential uses are compatible with the project
- Other regulatory incentives proposed by the developer or local government that result in identifiable cost reductions.

The State of California enacted changes to the Density Bonus Law that went into effect in 2005. The State was experiencing rising land and construction costs at that time and the changes in the Law were enacted to encourage more housing construction to meet increasing demand for affordable housing in the State. SB 1818 included the following changes:

- The density bonus is now on a sliding scale from 20 percent to 35 percent for apartments and 5 percent to 35 percent for condominiums. The set aside triggers are lower to provide an incentive for developers to include affordable housing in developments that may have otherwise been all market-rate and the sliding scale provides an incentive for increasing the number of affordable units over the minimum amount to trigger the density bonus requirement. A 20 to 35 percent density bonus is now available to developments with:
 - 10 percent of units affordable to low-income households, with a 1.5 percent density increase for every 1 percent increase in units affordable to low-income households above 10 percent
 - 5 percent of units affordable to very low-income households, with a 2.5 percent density increase for every 1 percent increase in units affordable to very low-income households above 5 percent
 - A flat 20 percent density bonus for all senior developments

- In addition, a 5 percent density bonus is available to condominium/PUD developments with 10 percent of units affordable to moderate-income households. There is a 1 percent density increase for every 1 percent increase in units affordable to moderate income households above 10 percent
- A land donation density bonus was created for developers who donate land for very low-income housing to local governments and other housing developers. A developer is entitled to a 15 percent density bonus if land is donated for a different project that can accommodate 40 units per acre with 10 percent of the units affordable to very low-income households. The density bonus increases by 1 percent for every 1 percent of units affordable to very low-income households above 10 percent, with a maximum density bonus of 35 percent
- Local government must offer between one and three additional incentives depending on the percentage of affordable housing units in a development.

The California density bonus incentives are similar to those used in other parts of the Country, and most inclusionary zoning ordinances have a provision for density bonus to offset the profit lost by developers on affordable housing units. A number of local governments in Southeastern Wisconsin have adopted planned unit development (PUD) ordinances that allow for increased density as an incentive to provide desirable public amenities (see Table 53 in Chapter V). Communities in the Region that are in need of additional affordable housing, such as communities with a job/housing imbalance and very little subsidized housing, should consider implementing a density bonus program or updating existing PUD regulations to allow for increased density as part of an affordable housing strategy.

The incentive that allows for modification of architectural standards that exceed minimum building standards may not be desirable for communities in the Region if the California Density Bonus Law is studied as an example. The Regional Housing Plan Advisory Committee has identified public perception of affordable housing as a concern. Committee members noted that residents in a community where affordable housing is proposed may oppose the development because of the perception that it is unattractive. Communities should work with qualified consultants, such as architects with experience in designing affordable housing, if they wish to make ordinance changes that would reduce the cost of producing affordable housing. Changes to exterior building material, parking, and landscaping requirements should be considered during the review. Examples of affordable and attractive façade materials are shown in Figure 16 in Chapter V.

Accessory Dwelling Units

Allowing accessory dwelling units (ADU) in single family residential zoning districts is another program that can be implemented by local governments to increase the amount of affordable housing in a community. An ADU, sometimes referred to as a mother-in-law apartment or granny flat, is a secondary dwelling unit with kitchen and bathroom facilities established in conjunction with and clearly subordinate to a primary dwelling unit. An ADU may be part of the primary dwelling structure or a free standing structure. Although ADUs are often intended for occupancy by a relative of the residents of the primary dwelling, ADUs could also be a source of affordable housing in communities oriented towards single-family neighborhoods.

A 2008 study undertaken by the HUD Office of Policy Research and Development titled, *Accessory Dwelling Units: Case Study*, notes that accessory dwelling units offer a variety of benefits to communities, including:

- Increasing the affordable housing supply for low- and moderate-income residents
- Providing housing options for elderly relatives and persons with disabilities
- Providing convenient and affordable housing options for empty nesters and young adults entering the workforce
- Providing extra income to homeowners.

Figure 37

DETACHED ACCESSORY DWELLING UNIT



Source: SEWRPC.

ADUs can also be designed to be compatible with surrounding architecture and neighborhood character. They can be classified as either interior, attached, or detached. Interior ADUs are located within the primary dwelling units through a conversion of an existing space such as an attic or basement. Attached ADUs are typically added onto the side or rear of a primary unit, or built on top of an attached garage. Detached ADUs are often built over an existing accessory structure, such as a detached garage. They can also be free standing dwelling units that are not attached to another existing structure. Figure 37 shows an example of a detached ADU.

The HUD study includes examples of several ADU ordinances adopted by communities under development pressure and in need of affordable housing, including Lexington, Massachusetts; Santa Cruz, California; and Portland, Oregon. Lexington is a community of about 31,000 residents located in the Boston Metropolitan Area. Its 2002 comprehensive plan identified only 1,000 acres as available for development and it had a median home sales price of \$600,000 in 2007. Lexington has historically been an affluent community and adopted its first ADU ordinance in 1983, which resulted in the construction of 60 accessory units. In 2005 the Town affirmed that ADUs should increase housing choice while maintaining community character and the ordinance was amended to provide increased flexibility for ADUs. Ordinance amendments include:

- Reduction or elimination of minimum lot size requirements
- Allowing ADUs “by-right” in recently constructed existing homes
- Allowing ADUs as a special use in new construction

- Two ADUs are allowed on lots connected to public sewer and water systems
- By-right ADUs must be located within the primary dwelling on lots of at least 10,000 square feet
- By-right ADUs can have a maximum floor area of 1,000 square feet and no more than two bedrooms
- A minimum of one off street parking space must be provided for each ADU.

Santa Cruz is a community of about 60,000 residents located in the Bay Area of California. The median home sales price was \$746,000 in 2006 and the amount of land available for development within the City is limited by a greenbelt. The City adopted an ADU ordinance in 2003 to preserve the greenbelt while accommodating new growth, promoting public transportation, and increasing the supply of affordable housing. ADUs are permitted in designated residential zones on lots that are at least 5,000 square feet in area. One ADU is allowed per lot and the property owner must live in either the primary structure or the ADU. Development fees are waived for ADUs made available to low- and very low-income households. Santa Cruz has also established an ADU development program. The program includes a Plan Sets Book that contains designs homeowners can select from to receive permits in an expedited manner. The City also offers an ADU Manual, which provides information on designing ADUs to be compatible with their neighborhood, zoning regulations relevant to ADUs, and the permitting process. The City has approved an average of 40 to 50 ADU permits per year since the beginning of the program, as reported by the 2008 HUD study. Program materials, including the Plan Sets Book and ADU Manual, can be accessed on the City's website at www.cityofsantacruz.com/index.aspx?page=1150.

Portland, with a population of about 584,000, is the largest city in Oregon and has strong growth management controls through an urban growth boundary. The City considers ADUs to be an affordable housing option and amended its ADU ordinance in 1998 to relax regulations. ADUs are allowed in all residential zones, including single-family districts as long as the ADU is smaller and supplementary to the primary residence and is no more than 800 square feet in size. ADUs can be new construction or can be converted from an existing structure, and there are no owner-occupancy or off-street parking requirements. ADUs that meet all standards are permitted by right and do not require a land use review. Portland's ADU program guide includes an early assistance process for ADUs created through the conversion of an existing structure and outlines methods to bring existing nonconforming units into compliance. Program materials are available on the City website at www.portlandonline.com/bds/36676.

Local governments in the Region that allow ADUs in single-family residential zoning districts are listed in Table 56 in Chapter V. The Cities of Milwaukee and Muskego and the Village of Richfield are the only local governments that allow ADUs as permitted uses. A limited number of additional communities allow ADUs as conditional uses. It should be noted that several town zoning ordinances allow for an additional dwelling unit on the same lot as a primary residential structure in agricultural districts with the intent of providing housing for farm workers and relatives of the farm owner.

Tax Increment Financing

Wisconsin's Tax Increment Finance (TIF) program was approved by the Legislature in 1975 with the purpose of providing a method for a city or village to promote tax base expansion. Wisconsin's TIF law was amended in 2004 to allow limited town participation in the program. TIF is aimed at eliminating blight, rehabilitating declining property values, and promoting industrial and mixed-use development. TIF is intended to spur development that would otherwise not occur by using the increased property taxes that a new real estate development makes to finance the cost of the development.

When a TIF district (TID) is created, the aggregate equalized value of taxable and certain municipality owned property is established by the Department of Revenue prior to any improvements being made. This value is called the tax incremental base. To stimulate development or redevelopment within a TID, the municipality makes public improvements, such as new roads, sewers, and other public amenities. To the extent such efforts are successful, property values rise, leading to an increase in actual property tax receipts above the base. The amount of the increase in property tax receipts over the base is called the tax increment. The base amount of property tax

revenue continues to be used to fund city services but, over a set period of time, the increment is captured by the TID as revenue, which is used to reimburse the community (or a partner developer) for the cost of the improvements that stimulated the rise in property values and tax revenue. Other taxing jurisdictions do not benefit from taxes collected on the tax increment until project costs have been recovered and the TID is retired, at which point the increased property value is added to the tax base and all taxing jurisdictions share the increase in property value.

TIF can be used as a mechanism to facilitate the development of affordable housing. TIDs can be created expressly to fund investments in affordable housing, with the housing development being the capital investment intended to spur community revitalization. TIDs can also be set up principally to fund infrastructure or other public improvements intended to stimulate economic revitalization with affordable housing development or preservation funded as a secondary activity to help prevent displacement of residents due to higher taxes and increased rents or home prices resulting from higher property values. Some states and municipalities have passed legislation to require that a minimum portion of TIF revenue go toward affordable housing development. Wisconsin TIF legislation was amended in 2009 to allow municipalities to extend the life of a TID for one year after paying off the TID's project costs. In that year, at least 75 percent of any tax revenue received from the value increment must be used to benefit affordable housing in the municipality and the remainder must be used to improve the municipality's housing stock.

The following three examples demonstrate how much a one-year extension of a TID could potentially contribute to a municipality's affordable housing supply. These are hypothetical examples; the TIDs are still active and have not sought extensions. As of 2011, no TIDs in the Region have been extended to provide for affordable housing. These examples use the 2011 value increment for the TIDs in place of the incremental value of the TID in the extension year. In 2011, there were 202 active TIDs in the Region with an average value increment of about \$29 million and a median value increment of about \$12 million. The three example TIDs were chosen to demonstrate the potential contributions of high, medium, and low value TIDs toward affordable housing.

- The first example is TID 3 in the City of Oconomowoc, also known as the Pabst Farms TID, which had the fourth highest value increment in the Region in 2011. TID 3 was established in 2001 with a base equalized value of \$6,076,800. The 2011 equalized value of TID 3 was \$211,256,600, resulting in a 2011 value increment of \$205,179,800. Of that amount, about \$3.7 million in tax revenue was collected by the City. If that amount was collected in an extension year, at least 75 percent, or about \$2.8 million, would have to be used to benefit affordable housing in the City with the remainder to be used to improve the City's housing stock.
- The second example is TID 30 in the City of Milwaukee, also known as the Westtown Village TID. TID 30 was established in 1996 with a base equalized value of \$14,066,000 and had a 2011 equalized value of \$43,385,000. The resulting 2011 value increment of \$29,319,000 is near the average value increment of all TID's in the Region in 2011, from which about \$850,000 in tax revenue was collected. If that amount was collected in an extension year, at least 75 percent, or about \$637,500, would have to be used to benefit affordable housing in the City, with the remainder to be used to improve the City's housing stock.
- The third example is TID 18 in the City of Milwaukee, also known as the New Covenant Housing TID. TID 18 was established in 1992 with a base equalized value of \$120,300 and had a 2011 equalized value of \$2,425,100. The resulting 2011 value increment of \$2,304,800 is among the lowest value increments of all TID's in the Region in 2011, from which about \$65,000 in tax revenue was collected. If that amount was collected in an extension year, at least 75 percent, or about \$48,750, would have to be used to benefit affordable housing in the City, with the remainder to be used to improve the City's housing stock.

School districts, counties, and other taxing authorities often express concerns that property tax revenues for parcels within a TID are essentially "frozen" for many years, which limits their ability to provide services to the parcels concerned and to other parcels and constituents.

Housing Trust Funds

Housing trust funds are distinct funds typically established by local, county, or state governments to provide a predictable, stable source of revenue reserved solely for addressing affordable housing needs. A variety of funding sources are used to support housing trust funds, as local conditions affect potential sources of funds. Dedicated housing trust funds are associated with a source of funding that will continue to provide resources on an ongoing basis without being subject to an annual appropriations process, and can be a reliable funding mechanism to meet affordable housing needs when other sources of public funding may be limited, such as during an economic downturn. Housing trust funds can also be funded through direct appropriations or other sources of revenue that are not dedicated. However, these funds are less stable than dedicated housing trust funds as they are often subject to an unpredictable budget process. As of 2010, nearly 700 local government, county, and state housing trust funds had been established across the Country, allocating a combined \$1.6 billion annually towards addressing affordable housing needs.

A benefit of housing trust funds is that the governing jurisdiction can control how the funds are spent without Federal restrictions, allowing the funds to be tailored to meet particular local needs, some of which may be ineligible for funding through other programs. Common uses of housing trust fund dollars include: the production, preservation, rehabilitation, or maintenance of affordable housing units; homebuyer assistance such as counseling, down payment and mortgage assistance, and interest subsidies; rental assistance; and creating and improving homeless shelters. To aid in the development of affordable housing units, housing trust funds typically provide gap financing, or funds to fill part or all of the gap remaining between the real cost of producing housing and the amount raised after all other funding sources have been secured. Gap financing can come in the form of grants or low-interest loans given to developers of affordable housing units. Housing trust funds can also provide matching funds that may be required to leverage additional public or private resources toward affordable housing development. Affordable housing developments often combine funding from housing trust funds with other sources such as tax-exempt bonds, Low-Income Housing Tax Credits (LIHTC), and CDBG or HOME funds.

National Housing Trust Fund

The National Housing Trust Fund (NHTF) was enacted as part of the Housing and Economic Recovery Act (HERA) of 2008 with the purpose of increasing and preserving the supply of rental housing for extremely low- and very low-income households, including homeless households, and increasing homeownership for extremely low- and very low-income households. HUD published proposed regulations for implementation of the NHTF in 2010 and final regulations are expected to be issued in 2013. The core of the proposed regulations would be incorporated into the existing HOME program regulations. Under the proposed regulations, at least 90 percent of the funds will be reserved for the production, rehabilitation, or operation of rental housing and up to 10 percent can be used for homeownership activities for first-time homebuyers. At least 75 percent of the funds for rental housing must benefit extremely low-income households (30 percent or less of AMI) or households with incomes below the Federal poverty line. All funds must benefit very low-income households (50 percent or less of AMI). NHTF funds will be administered by HUD and distributed to states through block grants determined by a need-based formula. State designated receiving agencies will have to complete a HUD-approved plan for the allocation of the funds, which can be distributed to qualifying public, private, and nonprofit entities. As of 2013, a dedicated funding source for the NHTF has not been secured. The National Housing Trust Fund Campaign has identified several potential funding sources with an immediate goal of securing \$1 billion for 2013, a short term goal of an annual distribution of \$5 billion, and an eventual goal of distributing \$150 billion over 10 years to support 1.5 million households.

State Housing Trust Funds

As of 2010, 40 states have established what the Housing Trust Fund Project of the Center for Community Change has defined as a state-administered housing trust fund. Of the 40 state housing trust funds, 10 have not yet secured a dedicated funding source. Five state housing trust funds reported revenues of over \$25 million in 2010, with four reporting revenues of \$10 to 25 million, 18 reporting \$1 to 10 million, and three reporting less than \$1 million. Real estate transfer taxes are the most common source of dedicated revenue for housing trust funds administered at the state level. Other funding sources for state funds include interest from escrow accounts and unclaimed property funds, document recording fees, public purpose surcharges on utility bills, and tobacco taxes.

Examples of state housing trust funds reviewed in this section include the fund administered by the State of Wisconsin, as well as the Ohio Housing Trust Fund, which is often cited as an example of a successful, effective state housing trust fund.

Wisconsin Interest Bearing Real Estate Trust Account Program (IBRETA)

In Wisconsin, the Interest Bearing Real Estate Trust Account Program (IBRETA) is considered the State's housing trust fund. Since 1993, the *Wisconsin Statutes* have required real estate brokers to deposit any down payments or other money paid to the broker into an interest-bearing account from which the interest is remitted to the State, totaling \$200,000 to \$300,000 each year. The Department of Safety and Professional Services (formerly the Department of Commerce) uses these funds to support existing emergency and transitional homeless programs. While IBRETA does constitute a dedicated funding source for housing needs, its revenue stream is too small to significantly impact affordable housing needs in the State. The Wisconsin Community Action Program Association (WISCAP) is currently pursuing a campaign for a state housing trust fund with a desired size of \$80 million.

Ohio Housing Trust Fund

The Ohio Legislature enacted the Ohio Housing Trust Fund (OHTF) in 1991 in response to an advocacy campaign to improve the State's housing conditions. The State provided initial funding by allocating \$5 million to the OHTF from the State's general revenue in the 1992-1993 biennium. After 12 years of fluctuating allocation levels, the State Legislature created a permanent, dedicated funding source for the OHTF by approving an increase in recording fees in the 2004-2005 biennium budget, with the proceeds allocated to the OHTF. The State appropriated \$53 million each year to the OHTF in the 2010-2011 biennium. The OHTF provides funding to nonprofit organizations, public housing authorities, private developers and lenders, local governments, and consortia of eligible applicants that are interested in increasing the supply of affordable housing, expanding housing services, and improving housing conditions for Ohio's low- and moderate-income residents. OHTF awards consist of grants, loans, loan guarantees, and loan subsidies that can be used for:

- The acquisition, financing, construction, or rehabilitation of affordable housing units
- Providing matching funds for Federal monies received by the State, counties, or local governments
- Providing supportive services related to housing and the homeless
- Technical assistance, design, or finance services and consultation
- Payment of predevelopment and administrative costs.

In fiscal year 2011, OHTF awards resulted in the construction, rehabilitation, or repair of 936 rental units and 2,490 owner-occupied units. OHTF awards also resulted in the provision of homelessness prevention services, such as short-term rental assistance, utility assistance, and mortgage assistance, to 3,560 households. Other accomplishments include supportive services being provided to 123 households; down payment assistance or homebuyer counseling provided to 175 households; business assistance provided to 58 businesses; and training and technical assistance provided to 6,355 households. In 2011, an economic impact analysis of OHTF allocations for the fiscal years 2006 through 2009 was completed.¹³ The OTHF allocated about \$178 million for 771 projects over this time period. The analysis estimates that every dollar the OHTF awarded had an impact of \$2.31 on the State's economy and attracted \$6.23 of additional investment. The estimated total economic impact of OHTF projects from 2006-2009 is over \$2.6 billion with associated earnings of over \$829 million for nearly 32,000 workers.

¹³Economic and Job Creation Impact Study of the Ohio Housing Trust Fund Allocations Fiscal Years 2006-2009, *Vogt Santer Insights, March 2011*.

County and Local Government Housing Trust Funds

States generally have greater flexibility in selecting revenue sources than counties or local governments as state regulations may constrain local taxing and bonding authority and place other limitations on the ability to utilize specific revenue streams. Some states have eased these limitations by passing legislation that provides counties and local governments the authority to use new avenues of funding. County trust funds most commonly use document recording fees as a dedicated revenue source, with other sources including real estate transfer taxes, developer fees, hotel taxes, and property taxes. Developer fees are the most common dedicated revenue source for funds administered by local governments, with other sources including document recording fees, condominium conversion fees, hotel taxes, property taxes, and Tax Increment Financing (TIF) proceeds. Housing trust funds for the City of Milwaukee and Milwaukee County are reviewed in this section, as well as the nationally-recognized City of Chicago Low-Income Housing Trust Fund.

Housing Trust Fund for the City of Milwaukee

The Milwaukee Housing Trust Fund Coalition (MHTFC) was formed in 2004 in response to an increasing need for decent, accessible, affordable housing in the City of Milwaukee. The MHTFC is comprised of many faith and community based organizations such as the Interfaith Conference of Greater Milwaukee. The MHTFC led a grassroots campaign to establish a housing trust fund for the City resulting in legislation establishing the Housing Trust Fund of the City of Milwaukee (HTFM) in 2006. The HTFM was capitalized with \$2.5 million in bonding in 2007 and received \$400,000 in general tax revenue in both 2008 and 2009. Ongoing support is provided through the City's general purpose fund and ongoing bonding. The HTFM Advisory Board Finance Subcommittee is currently exploring potential sources of dedicated funding for the HTFM. The HTFM is administered by the City of Milwaukee Community Development Grants Administration and is intended to provide gap financing to developers of rental housing, owner-occupied housing, and housing and services to the homeless. As of 2011, the HTFM has provided more than \$3 million in grants and loans for 24 affordable housing projects generating 421 housing units. More than half of HTFM allocations have gone toward supportive housing for the homeless, making up more than half of the units produced to date. HTFM funding commitments have leveraged over \$62 million in total resources, with an average of \$9,336 in HTFM direct funding per unit.

Milwaukee County Special Needs Housing Trust Fund

The Milwaukee County Special Needs Housing Trust Fund (CHTF) was established to provide partial financing for the development of supportive housing in Milwaukee County in 2007. At least 40 percent of the units developed must be set aside for use by Milwaukee County Behavioral Health Division consumers living with serious and persistent mental illness. In addition, they must have incomes under 30 percent of AMI. The CHTF is funded through low-interest loans from the State of Wisconsin Trust Funds Loan Program, through which the CHTF has received annual loans of \$1 million. The CHTF provides funding for requests of between \$100,000 and \$500,000, provided that the amount does not exceed 10 percent of the project cost. As of 2010, the CHTF has provided nearly \$3 million in funding and assisted in the construction of 260 affordable housing units for persons with mental illnesses. Although the CHTF is a countywide program, all of the 260 affordable housing units that have received financial assistance through the CHTF are located in the City of Milwaukee.

Chicago Low-Income Housing Trust Fund

The City of Chicago's Low-Income Housing Trust Fund (CLIHTF) was created in 1990 with the purpose of meeting the permanent housing needs of the City's extremely low-income households (less than 30 percent of AMI). The CLIHTF utilizes a number of funding sources including discretionary funds from the City's corporate fund, HOME and other HUD funds, proceeds from the privatization of the Skyway (a 7.8 mile toll road connecting to the Indiana Tollway), and proceeds from the sale of parking meters. The CLIHTF was also designated by the City Council to receive 40 percent of the fees developers pay for zoning and/or administrative relief which allows them to build at a higher density than normally allowed. The CLIHTF is administered by the Chicago Department of Housing and provides three housing programs. To increase the supply of affordable rental housing, the Multi-year Affordability through Upfront Investment (MAUI) program uses a portion of HOME funds received by the City to provide developers an interest-free forgivable loan to replace up to 50 percent of the developer's private mortgage loan. The resulting cost savings are used to reduce rents for low-income tenants earning no more than 30 percent of the AMI. CLIHTF also offers the Supportive Housing Program that combines rental subsidies and a number of support services to help homeless individuals and families transition from homeless shelters or transitional housing to permanent housing.

CLHFTF primarily focuses its resources on its Rental Subsidy Program, which has become a nationally recognized model for assisting extremely low-income households. The Rental Subsidy Program reduces rents in a specified number of approved units in a building or development to a level that is affordable for very low-income households by providing annual rent subsidies directly to owners of qualified developments. Tenants pay a flat rent to the landlord and the City then pays the landlord a subsidy equal to the difference between the flat rent and the market rent for the unit. Properties are limited to receiving assistance for no more than one third of a property's units to prevent landlord reliance on the program for income. The CLHFTF is required to allocate at least 50 percent of its rental subsidies to serve households earning less than 15 percent of AMI and the remainder to households earning between 16 and 30 percent of AMI. In 2010, 2,684 units received rental assistance at a subsidy of \$13,655,073, or about \$424 per month per unit. About 64 percent of the households receiving rental assistance earned less than 15 percent of AMI and about 36 percent earned between 16 and 30 percent of AMI.

Multi-jurisdictional Housing Trust Funds

Although the vast majority of housing trust funds throughout the Country are administered within a single jurisdiction, a number of housing trust funds in which multiple jurisdictions collaborate to meet regional housing needs have been formed. A proposed Housing Trust Fund for Southeastern Wisconsin is discussed in this section, as well as A Regional Coalition for Housing (ARCH) in King County, Washington that is often cited as an innovative example of regional, cross-jurisdictional cooperation in addressing affordable housing needs.

Proposed Housing Trust Fund of Southeastern Wisconsin

In 2011, the Housing Trust Fund of the City of Milwaukee (HTFM) proposed the merger of the existing HTFM with the Milwaukee County Special Needs Housing Trust (CHTF) to form a Housing Trust Fund of Southeastern Wisconsin (HTF-SW).¹⁴ It is proposed that the HTF-SW expand to include communities in other counties, and possibly the entire seven-county Region. Local government participation in the HTF-SW would be voluntary. The four primary benefits provided to participating communities of the HTF-SW outlined in the proposal are:

- An increased pool of capital to invest in high-quality affordable housing initiatives that will meet the needs of the people of Southeastern Wisconsin and support economic growth and development.
- A resource for civic leaders, private investors, and developers to share ideas, experience, and expertise.
- A structure for productive and cooperative cross-jurisdictional dialogue around the critical issue of affordable housing to ensure that all perspectives, interests, and concerns are collaboratively addressed.
- Increased government efficiency by reducing duplication of efforts and services.

The proposal recommends that the City of Milwaukee and Milwaukee County each commit start-up funding and staff to the HTF-SW and that the HTF-SW subsequently seek to secure a commitment of matching funds from private sector sources, including donations from foundations and individuals. It is also recommended that HTF-SW use multiple sources of public funding so it is not dependent on a single revenue source. The proposal outlines three potential sources of revenue for the HTF-SW. They include appropriations from participating local governments, Tax Incremental Financing (TIF), and jurisdictional allocation of some portion of CDBG funds to the HTF-SW.

The proposed function of the HTF-SW is to provide funding for affordable housing development or rehabilitation projects through grants and loans to for profit and nonprofit developers, as well as help lead and coordinate the development of a regional housing strategy in collaboration with other stakeholders. The proposal recommends that the HTF-SW require a minimum term of affordability for rental housing of 30 years, with a possible lifting of the restriction after 15 years (except for LIHTC projects, which must meet a 30 year minimum term of

¹⁴Sustaining and Expanding Affordable Housing in Southeastern Wisconsin: Proposal for a Housing Trust Fund of Southeastern Wisconsin, *Housing Trust Fund of the City of Milwaukee*, March 2011.

affordability imposed by WHEDA). Housing for the homeless must remain affordable for 50 years and assistance for owner-occupied housing will be forgiven if the owner stays in the home for five years. The proposal also recommends that HTF-SW awards not exceed 10 percent of the total development costs and that no eligible project receive more than \$500,000 of HTF-SW funding in a given year. Proposed eligible housing types include rental housing, owner-occupied housing, and projects that provide housing for the homeless. The HTF-SW would not provide rental assistance. The following funding requirements are proposed:

- Housing for owner-occupants must be affordable within 100 percent of County median income
- Financial assistance for rental housing and projects for the homeless must produce housing units affordable within 60 percent of County median income
- At least 25 percent of funds must be used for housing or services for people who are homeless, at least 35 percent must be used to develop or rehabilitate rental housing, and at least 25 percent must be used to create and maintain home ownership opportunities
- Funds may be used for accessibility improvements or modifications in any category. However, at least 2 percent of available funds (or \$100,000, whichever is less) annually must be used to fund accessibility improvements or modifications.

A Regional Coalition for Housing (ARCH) – King County, Washington

Home to the headquarters of numerous large, multinational corporations such as Microsoft and AT&T Wireless Services, the suburban Seattle area of eastern King County, Washington underwent an economic boom in the 1980s and 1990s that dramatically increased the demand and cost for housing. To respond to skyrocketing housing costs and comply with the State of Washington's Growth Management Act, 15 municipalities and King County established A Regional Coalition for Housing (ARCH) in 1992. ARCH seeks to preserve and increase the supply of housing for low- and moderate-income households in eastern King County by pooling and coordinating resources and providing technical assistance to affordable housing developers throughout the Region. One of the key functions of ARCH is to administer the ARCH Housing Trust Fund, which was created in 1993. The ARCH Housing Trust Fund receives funding through a number of sources, including CDBG and general fund contributions, revenues from utility linkage fees paid by developers, loan repayments, interest earnings, and in-kind contributions from member municipalities such as fee waivers, infrastructure improvements, and land contributions. ARCH uses parity formulas, which take into account a municipality's population, expected job growth, and expected housing growth, to derive a fair funding goal for each municipality to contribute to the ARCH Housing Trust Fund over a five year period. ARCH prefers, but does not require, that projects be located in the municipality that provides the funds. Other factors for site selection include proximity to jobs, transportation, and services.

The ARCH Housing Trust Fund awards grants and low-interest contingent loans to for profit and nonprofit developers, public housing authorities, and public development authorities and encourages partnerships between these groups. Eligible activities include acquisition, pre-development costs, site development, rehabilitation, new construction, and tenant-based assistance programs. Emphasis is placed on awarding proposals that are financially sound, meet duration of affordability standards, serve very low-income (households earning 50 percent or less of AMI) and in special cases moderate-income households (households earning 80 percent of AMI), and meet local needs. ARCH has developed a set of long-term goals for the percentage of funding awarded to cover a wide spectrum of affordable housing needs to avoid overemphasis on one type of affordable housing. The goals are:

- Housing for families (including single households) should comprise 56 percent of all ARCH funding
- Homeless and transitional housing should comprise 13 percent
- Elderly housing should comprise 19 percent
- Housing for special needs populations should comprise 12 percent.

As of 2009, the ARCH Housing Trust Fund has awarded about \$34 million, funding the production of 2,593 affordable housing units since 1993. About 63 percent of the units were housing for families, about 17 percent were homeless or transitional housing units, about 14 percent were elderly units, and about 6 percent were special needs units.

Housing Collaboratives

In addition to administering a housing trust fund, ARCH is also an example of an interjurisdictional collaborative (IHC), which works on a variety of housing issues in the various communities of eastern King County Washington. The IHC concept recognizes that housing and economic challenges often transcend the corporate boundaries and fiscal capabilities of local governments. IHCs 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 create a “one-stop shop” for developers, lenders, and employers.

Several examples of IHCs are located in the Chicago area. These include the North Shore Collaborative, Northwest Suburban Housing Collaborative, West Cook County Housing Collaborative, and the Chicago Southland Housing Collaborative. The four Chicago area IHCs include communities of varying demographic and economic composition. Some IHCs include only affluent communities, while others include a mix of communities with higher household incomes and those with concentrations of low-income populations. Response to the foreclosure crisis was the catalyst for creation of IHCs in both affluent and low-income areas. The need for affordable housing near major employment centers was also cited as a reason for formation of IHCs in the more affluent suburban areas.

The North Shore and Northwest Suburban Chicago IHCs have only recently been formed and have not yet leveraged significant amounts of funding; however, they have undertaken activities including:

- Hosting employer outreach events on methods to support affordable housing
- Expanding a community land trust to serve neighboring communities (Highland Park)
- Holding a resource forum for owners and managers of multi-family rental housing
- Conducting a housing supply and demand analysis.

The West Cook County and Chicago Southland IHCs are more established and have leveraged significant amounts of funding at about \$7 million and \$15 million, respectively. These IHCs have undertaken activities similar to those of the North Shore and Northwest IHCs. The West Cook County and Chicago Southland IHCs have also rehabilitated or redeveloped over 140 foreclosed or vacant single-family and multi-family housing units and demolished another 45 foreclosed and blighted housing units using funds from the Federal Neighborhood Stabilization Program (NSP). In addition, the Chicago Southland IHC has received a HUD Sustainable Communities Grant for a proposal to accelerate its interjurisdictional transit oriented development (TOD) program.

The Federal Reserve Bank of Chicago has identified a role for regional planning agencies in the IHC framework in developing regional housing plans that can provide a regional review and coordination of local planning efforts. Regionwide demographic and economic data can be compiled to analyze a region’s housing need. In addition, local government ordinances and planning documents, such as zoning ordinances and land use plans, can be analyzed. Areas of a region that may have regulatory barriers to affordable housing can be identified and future need for affordable or workforce housing can be determined. These efforts were undertaken regionwide by SEWRPC as part of the 2035 regional housing plan. The Chicago Metropolitan Agency for Planning (CMAP) provides technical services and expertise to the West Cook County and Chicago Southland IHCs through its Local Technical Assistance Program, which is funded through a Sustainable Communities Regional Planning Grant from HUD. CMAP provides data and analyses regarding demographics, existing housing supply, and the match between key employment sectors and existing housing stock to each of the communities that participate in the West Cook County and Chicago Southland IHCs. Such analyses were undertaken regionwide by SEWRPC as part of the 2035 regional housing plan.

HUD Community Planning and Development Programs

As described in Chapter III, HUD provides Community Planning and Development grant funds through the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) programs to entitlement jurisdictions. Entitlement jurisdictions include entitlement counties, entitlement communities, and States, who distribute funding to non-entitlement counties and cities within the State. CDBG and HOME funds are intended to be used for housing programs that principally benefit low- and moderate-income households and other community development purposes.

An entitlement jurisdiction must prepare a consolidated plan outlining strategies to meet housing and other community development needs every five years in order for the jurisdiction to receive HUD Community Planning and Development funds. Table 3 in Chapter III sets forth the housing strategies/activities and resources identified in each of the consolidated plans prepared within the Region. Activities that have the potential for increasing the availability of affordable housing in the Region include the provision of funds to qualifying homeowners and new homebuyers for purchasing homes, financial assistance to build or rehabilitate housing for rent or ownership, site acquisition or improvement, demolition costs, payment of relocation expenses, and tenant-based rental assistance.

As shown on Table 201, entitlement jurisdictions in the Region have received \$69,055,524 million in CDBG funding for housing related programs from 2002 to 2009, which resulted in funds towards 24,499 housing units. Table 202 shows HOME funding received by participating jurisdictions in the Region from 1992 to 2010. A total of \$198,704,287 million resulted in funds towards 12,492 housing units or households.

Community Development Corporations and Community Housing Development Organizations

Many of the CDBG and HOME funded programs available in the Region are administered through local and statewide nonprofit organizations, including community development corporations (CDCs) and community housing development organizations (CHDOs). A CDC is usually a neighborhood-based nonprofit organization operated by a volunteer board of residents and community leaders to provide programs, offer services, and engage in other activities that promote and support community development. CDCs work to improve the physical and social infrastructure of low-income neighborhoods by producing affordable housing, supporting commercial and retail development, providing social services, and providing information regarding other available programs and services. CHDO is an official designation of selected private nonprofit housing development corporations that meet requirements set by HUD. A CHDO must be community-based and have significant representation of low-income community residents on the governing board. A CHDO may be created by a public body provided the nonprofit is not controlled by the public body. CHDOs can own, develop, and sponsor housing development projects for low-income households using HOME funds. A minimum of 15 percent of a participating jurisdiction's HOME allocation must be set aside for housing developed, sponsored, and owned by CHDOs.

A number of CDCs in the Region undertake housing-related activities such as rental rehabilitation, home improvement programs, and homebuyer counseling. However, housing is usually only one of many priorities for CDCs and many CDCs in the Region that attempted to focus on affordable housing production have struggled or ceased operation.¹⁵ The high costs and staff expertise necessary to acquire and rehabilitate housing units present challenges for which many CDCs lack the resources to overcome. These challenges have led some CDCs to partner with for profit and nonprofit developers to develop affordable housing in their neighborhoods. This approach allows CDCs to avoid overextending their capacity and 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.

¹⁵Give Me Shelter: Responding to Milwaukee County's Affordable Housing Challenges, *Public Policy Forum*, May 2009.

Table 201

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) FUNDING RECEIVED FOR HOUSING PROJECTS BY PARTICIPATING ENTITLEMENT JURISDICTIONS IN THE SOUTHEASTERN WISCONSIN REGION: 2002-2009^a

Participating Jurisdiction	Housing Units/Assistance ^b									
	Construction of Housing		Homeownership Assistance		Rehabilitation: Single-Unit		Rehabilitation: Multi-Unit		Acquisition for Rehabilitation	
	House-holds Assisted	Allocation (dollars)	House-holds Assisted ^c	Allocation (dollars)	House-holds Assisted	Allocation (dollars)	House-holds Assisted	Allocation (dollars)	House-holds Assisted	Allocation (dollars)
City of Kenosha.....	3	623,370	0	0	226	882,062	6	7,325	1	122,547
City of Milwaukee.....	0	0	351	358,724	18,407	20,930,975	379	1,434,397	95	2,019,950
City of Racine.....	26	450,479	42	21,746	1,433	6,768,116	258	1,741,300	0	0
City of Wauwatosa.....	0	0	0	0	0	0	0	0	0	0
City of West Allis.....	0	0	0	0	341	943,184	9	460,997	0	0
Milwaukee County HOME Consortium.....	0	49,000	16	0	450	2,216,691	0	20,000	0	0
Waukesha County HOME Consortium.....	113	636,011	296	63,411	145	2,963,585	40	340,113	0	5,650
Region ^d	142	1,758,860	705	443,881	21,002	34,704,613	692	4,004,132	96	2,148,147

Participating Jurisdiction	Housing Units/Assistance ^b									
	Lead-Based Paint Abatement		Rehabilitation Administration/Code Enforcement		Residential Historic Preservation		Public Housing Modernization		Housing Program Total	
	House-holds Assisted	Allocation (dollars)	House-holds Assisted ^c	Allocation (dollars)	House-holds Assisted	Allocation (dollars)	House-holds Assisted	Allocation (dollars)	House-holds Assisted	Allocation (dollars)
City of Kenosha.....	4	37,756	N/A	209,679	0	15,522	0	0	240	1,898,261
City of Milwaukee.....	1,734	8,632,984	N/A	13,426,235	0	0	0	0	20,966	46,803,265
City of Racine.....	0	0	N/A	1,964,602	0	0	0	0	1,759	10,946,243
City of Wauwatosa.....	0	4,800	N/A	0	0	5,268	34	207,600	34	217,668
City of West Allis.....	0	0	N/A	1,332,112	0	0	0	0	350	2,736,293
Milwaukee County HOME Consortium.....	0	0	N/A	85,618	0	0	0	0	466	2,371,309
Waukesha County HOME Consortium.....	0	0	N/A	0	90	73,715	0	0	684	4,082,485
Region ^d	1,738	8,675,540	N/A	17,018,246	90	94,505	34	207,600	24,499	69,055,524

^aTable 3 in Chapter III sets forth the housing activities each participating jurisdiction has allocated CDBG funds to in their 2010-2014 consolidated plans.

^bMany CDBG funded activities are multi-year efforts and do not necessarily achieve accomplishments in the year in which funding was allocated.

^cIncludes households receiving both direct and non-direct homeownership assistance.

^dAdditional CDBG funds may have been allocated to housing developments or assistance in the Region through the State of Wisconsin that are not reflected in the Region totals.

Source: U.S. Department of Housing and Urban Development (HUD) Integrated Disbursement System (IDIS) and SEWRPC.

Villard Square

A prominent example of collaboration between a CDC and a for-profit developer in developing affordable housing is the Villard Square development in the City of Milwaukee, which opened in 2011. Villard Square, shown in Figure 38, is a mixed-use development that includes a Milwaukee Public Library branch on the first floor and 47 privately owned affordable rental apartments on three upper stories targeted to families where grandparents are the primary caregivers for their grandchildren. The library replaces the original Villard Avenue Library, which fell into disrepair and faced closure in 2003 and 2009. The Northwest Side Community Development Corporation (NWSCDC), which had primarily focused on collaborating with neighborhood businesses to strengthen the neighborhood's commercial sector, viewed the library as a vital neighborhood asset and initiated the Villard Square project so that the library could remain an important anchor for the Villard Avenue neighborhood.¹⁶

¹⁶Daniell, Tina and Howard Snyder, The Northwest Side Community Development Corporation: Transforming the Approach to Creating Positive Economic Impact in Distressed Communities, *Profitwise News and Views*, September 2011.

Table 202

**HOME FUNDING RECEIVED BY PARTICIPATING ENTITLEMENT JURISDICTIONS
IN THE SOUTHEASTERN WISCONSIN REGION: 1992-2011^a**

Participating Jurisdiction	Completed Rental Units	Completed Homebuyer Units	Completed Homebuyer-Rehabilitation Units	TBRA ^b Households	Total Completed Units	Allocation Received (dollars)
City of Kenosha ^c	39	104	3	0	146	9,239,503
City of Milwaukee	2,456	1,542	3,297	0	7,295	137,281,667
City of Racine	129	911	188	410	1,638	13,734,840
Milwaukee County HOME Consortium	217	521	729	0	1,467	21,136,229
Waukesha County HOME Consortium ^d	61	1,331	487	67	1,946	17,312,0408
Region ^e	2,902	4,409	4,704	477	12,492	198,704,287

^aTable 3 in Chapter III sets forth the housing activities each participating jurisdiction has allocated HOME funds to in their 2010-2014 consolidated plans. Use of HOME funds can vary widely. Examples include providing financial assistance to homeowners and buyers for purchasing and rehabilitating single-family housing and the construction and rehabilitation of multi-family housing. HOME funds may be used in conjunction with other funding sources such as the Low Income Housing Tax Credit (LIHTC) program and housing trust funds.

^bTenant Based Rental Assistance (TBRA) is a flexible rental subsidy that participating jurisdictions can provide to help individual households afford housing costs such as rent, utility costs, and security deposits.

^cData are from 1994 to 2011.

^dData are from 1998 to 2011.

^eAdditional HOME funds may have been allocated to housing developments or assistance in the Region through the State of Wisconsin that are not reflected in the Region totals.

Source: U.S. Department of Housing and Urban Development (HUD) Integrated Disbursement System (IDIS) and SEWRPC.

The NWSCDC secured a development and construction partnership with for profit developer Gorman & Company and fostered support for the project working with City elected officials, the Milwaukee Department of City Development (DCD), and the Milwaukee Public Library. The project represents an investment of over \$11 million in the Villard Avenue neighborhood with financing for the affordable housing component provided by a private tax credit investor and lenders, Low Income Housing Tax Credits (LIHTC), and more than \$2 million of CDBG funding from the State of Wisconsin and the City of Milwaukee. The City of Milwaukee committed \$1,291,500 to purchase the library space, partnering with the Redevelopment Authority of the City of Milwaukee (RACM) to utilize New Market Tax Credits in order to reduce the City's capital outlay for the project. Villard Square is the first project of its kind in the City and was selected as a finalist for the best developments of 2010-2011 in the Master Planned/Mixed-Use category by Affordable Housing Finance magazine.¹⁷ Developments from around the Country were assessed on several characteristics including adding to the affordable housing stock, offering outstanding social services, and using cost-effective and innovative design. A similar project has been proposed for the Milwaukee Public Library branch located on North Avenue.

Faith-Based and Other Private Housing Programs

Numerous private nonprofit organizations, including faith-based organizations, play an important role in meeting the housing needs of low-income residents in the Region. These organizations include local chapters of larger national or regional organizations as well as smaller, community-based groups. Services may include construction and management of affordable housing units, home improvements and repairs, homebuyer counseling, and foreclosure prevention. A prominent nonprofit producer of housing in the Region, Habitat for Humanity, is discussed in this section.

¹⁷Anderson, Bendix, Master Planned/Mixed-Use Finalists, *Affordable Housing Finance*, July/August 2011.

Figure 38
VILLARD SQUARE



Source: SEWRPC.

Habitat for Humanity

Habitat for Humanity (HFH) builds and renovates homes with the help of future home owners through donations of money, materials, and volunteer labor and sells the homes to the partner families at no profit. HFH affiliates exist in Milwaukee, Ozaukee, Racine, Walworth, Washington, and Waukesha Counties. There is no HFH affiliate in Kenosha County. The affiliates are locally run affiliates of Habitat for Humanity International, a nonprofit, ecumenical Christian housing ministry. HFH works in partnership with people in need to build basic, decent, affordable housing. The houses are then sold to those in need at no profit and with no interest charged. Criteria that are considered when determining if families are eligible for a HFH home include:

Need

- Applicant's present housing must be considered inadequate per the following standards:
 - Applicant is unable to meet local government maintenance standards
 - The building has structural problems
 - The water, electrical, sewage, or heating systems are not functioning properly

- Applicant has not been able to obtain housing by conventional means

Ability to Pay

- Home is actually bought from Habitat for Humanity
- Applicant must demonstrate the ability to pay to HFH:
 - The monthly mortgage
 - Real estate taxes
 - Insurance
- Applicant must be able to meet all other family financial obligations
 - HFH can help develop a budget in order to determine eligibility

Willingness to Participate

- 12 hours of "sweat equity" must be completed prior to review of application
- 500 hours of "sweat equity" must be completed before house can be occupied
 - This can include hours worked by extended family or friends
- 50 hours of "sweat equity" must be donated after home is completed
 - This assures that Partner Families pass on what they have experienced
- Maintenance and repairs are the participant's responsibility after move in
- Maintain an ongoing relationship with HFH after moving in, and includes:
 - Financial counseling
 - Household maintenance education

As of 2011, HFH had built or renovated 595 housing units in the Region. About 93 percent of the units are single-family homes. Table 203 sets forth the number and type of HFH units in the Region by affiliate and location.

Milwaukee Habitat for Humanity

Established in 1984, Milwaukee Habitat for Humanity (MHFH) is the largest nonprofit home builder in the Region. MHFH has built 472 affordable housing units for low-income families in the City of Milwaukee. In 2008, MHFH partnered with the City of Milwaukee through the Milwaukee Foreclosure Partnership Initiative (MFPI), which formed a public-private partnership of lenders, foundations, real estate professionals, government representatives, and community stakeholders to carry out a coordinated strategy to assist homeowners at risk of losing their home to foreclosure, stabilize neighborhoods affected by increasing numbers of vacant foreclosed homes, and prevent future concentrated foreclosures. In 2010, MHFH was one of seven HFH affiliates from around the Country to receive over \$137 million in funding from the Neighborhood Stabilization Program 2 (NSP2) intended to alleviate the impact of high foreclosure rates in targeted neighborhoods (more information about the NSP program is provided in Chapter III). MHFH received \$11 million in NSP2 funds, and the City of Milwaukee received \$25 million. The NSP2 grant requires MHFH to increase its production capacity from about 20 homes per year to 40 or more and to contribute matching funds of about 41 percent of the amount received from nongovernmental sources.

In 2010, MHFH began an effort to build 100 affordable housing units on vacant lots donated by the City of Milwaukee over three years, largely through the funds awarded through NSP2. The Harambee, Amani, and Washington Park neighborhoods were selected as target areas for this effort due to the high rates of unemployment, subprime loans and predatory lending practices, foreclosures, vacant lots, and aging housing stock in those neighborhoods. MHFH has also developed extensive partnerships with community groups and clustered

Table 203

**HABITAT FOR HUMANITY (HFH) HOUSING UNITS IN THE
SOUTHEASTERN WISCONSIN REGION BY COUNTY AND COMMUNITY: 2011**

County/Community	Single-Family	Two-Family	Multi-Family	Total Units
Milwaukee County				
City of Milwaukee	454	--	18	472
County Total	454	--	18	472
Ozaukee County				
City of Port Washington.....	6	2	--	8
County Total	6	2	--	8
Racine County				
City of Racine	62	--	--	62
County Total	62	--	--	62
Walworth County				
City of Delavan	3	--	--	3
City of Lake Geneva	1	--	--	1
City of Whitewater	4	--	--	4
Village of Bloomfield.....	4	--	--	4
County Total	12	--	--	12
Washington County				
City of Hartford	2	--	--	2
City of West Bend.....	3	12	8	23
Village of Kewaskum	1	--	--	1
County Total	6	12	8	26
Waukesha County				
City of Muskego.....	1	--	--	1
City of New Berlin.....	1	--	--	1
City of Waukesha	7	4	--	11
Village of Menomonee Falls	1	--	--	1
Village of Mukwonago	1	--	--	1
County Total	11	4	--	15
Region	551	18	26	595

Source: Local Habitat for Humanity Chapters and SEWRPC.

much of their previous developments in these neighborhoods. In 2005, MHFH partnered with Local Initiatives Support Corporation (LISC) and Thrivent Financial for Lutherans to improve the Harambee neighborhood. Through this partnership, the Harambee Great Neighborhood Initiative (HGNI) was formed to implement a neighborhood planning process that has produced 167 new housing units and rehabilitated 99 housing units since 2007, funded largely through a commitment of over \$2.5 million from Thrivent Financial for Lutherans as well as NSP2 funds. The Harambee project is the first neighborhood-wide project undertaken by HFH and has become a model for other HFH projects around the Country. Figure 39 shows a MHFH home in the Harambee neighborhood. MHFH is also an active member in the Washington Park Partners neighborhood planning effort and is working with the Dominican Center for Women in the Amani neighborhood to create a neighborhood planning group.

PART 2: HOUSING AND NEIGHBORHOOD DESIGN BEST PRACTICES

Much of the focus of the regional housing plan, including Part 1 of this chapter, is related to the provision of affordable housing. It is also recognized that housing and neighborhood design is a principal consideration in the development of housing recommendations for the Region, particularly as they relate to planning for environmentally responsible, safe, accessible, attractive, and convenient residential development. The review of housing and neighborhood design best practices includes environmentally responsible practices such as transit

Figure 39

HABITAT FOR HUMANITY HOMES IN THE HARAMBEE NEIGHBORHOOD, CITY OF MILWAUKEE



Source: SEWRPC.

oriented development, traditional neighborhood development, neighborhood safety, and accessible housing design, which relate directly to the regional housing plan objective to encourage the use of environmentally responsible development practices throughout the Region in accordance with Objective No. 7 in Chapter II.

Environmentally Responsible Building Practices

Environmentally responsible building practices, commonly referred to as “green” building practices, involve a wide range of concepts, from energy conservation to natural resource protection. The environmentally responsible building practices reviewed in this report are focused on initiatives that can be undertaken by local governments to encourage the use of environmentally responsible residential development. In a broad sense, environmentally responsible development should meet the objectives and standards related to natural resource protection set forth in the year 2035 regional land use plan¹⁸ and consist of various “green” construction and development concepts, which integrate techniques that contribute to sustainability.

¹⁸Natural resource protection areas are set forth and described in Standard No. 3 under Objective No. 7 in Chapter II. They include protection of primary environmental corridors, secondary environmental corridors, and isolated natural resource areas; other environmentally sensitive lands located outside of environmental corridors and isolated natural resource areas such as wetlands, woodlands, prairies, natural areas, critical species habitat sites, 100-year recurrence interval floodplains, soils with severe limitations to urban land uses, areas with the highest potential for groundwater contamination, and important groundwater recharge areas; and productive agricultural land.

Environmentally Responsible Construction Techniques

Green construction techniques, which are set forth in Standard No. 1 under Objective No. 7 in Chapter II, can include, but are not limited to:

- Providing opportunities to make use of renewable energy sources, such as south-oriented buildings to capture passive solar radiation or to orient buildings to capture wind for natural air ventilation.
- Utilizing sun, wind, and/or earth for natural lighting, ventilation, heating, cooling, and other purposes (i.e. solar panels, wind turbines, and geothermal systems).
- Installing eco-friendly stormwater quality and quantity control mechanisms such as bioswales, bioinfiltration trenches or basins, rain gardens and barrels or cisterns, rooftop and wall or “vertical” gardens, and landscaping for cooling, wind protection, and landscaping that conserves water through drought-tolerant plants (i.e. mostly native plants) and ornate hardscapes or mulch versus traditional mowed lawns.
- Incorporating local, reused, recycled, recyclable, or eco-friendly construction materials and energy efficient appliances.
- Including other energy and water conservation and efficiency measures into site and building designs.
- Using permeable pavement; however, the use of permeable pavement should generally be avoided if chlorides (salt) are directly applied for deicing and anti-icing or if the area of permeable pavement will receive runoff from paved areas to which chlorides are applied.

The U.S. Green Building Council (USGBC) has assembled a list of structural and financial incentive strategies used by county and local governments across the Country to encourage green building techniques. The USGBC notes that rewarding developers and homeowners who choose to build green is an effective way to encourage the use of best practices in design, construction, and operation. Most of the programs listed by the USGBC provide various types of incentives for projects to be developed to LEED standards. The LEED (Leadership in Energy and Environmental Design) is a rating system that certifies buildings as meeting standards of energy and environmental sustainability, both in their interior environments and in their impact on the surrounding ecology. While most of the programs listed by USGBC refer to LEED, a local government could modify its incentive program towards its specific needs. More information regarding LEED rating systems can be accessed on the USGBC website at www.usgbc.org.

Structural incentives are modifications in zoning ordinance and permit review processes that can offset costs that could be associated with a green building project. The USGBC notes that density bonus is a leading green building incentive. Examples of local governments that have adopted density bonus green building incentive programs include:

- Bar Harbor, Maine amended its municipal code to award a density bonus of an additional market-rate dwelling unit for construction projects in which all dwelling units meet LEED standards.
- Seattle, Washington enacted a zoning amendment that allows a height or density bonus for residential projects that achieve at least LEED Silver certification and contribute to affordable housing.

Lengthy municipal review and permitting processes can result in increased project costs and a delay of financial returns on investments. Local governments can create an incentive for environmentally responsible developments by reducing project costs through an expedited review and permitting process. Examples of county and local government expedited review and permitting processes include:

- Dallas, Texas adopted a green building ordinance requiring energy and water efficiency improvements for new residential buildings. A residential green building checklist must be submitted for a project to qualify for the expedited permitting process. It can be a LEED for Homes, GreenPoint Rated, Green Communities, GreenBuilt North Texas, or other equivalent checklist.

- Hillsborough County, Florida has a Residential Green Homes Policy, which provides expedited permitting for home builders with a completed scorecard from either the LEED for Homes program or Florida Green Home Standard Checklist. Scorecards must be supplied by a LEED for Homes provider or a qualified third party green home certifier.

Financial incentives can also be used to encourage environmentally responsible construction. Methods of providing financial incentives to encourage environmentally responsible construction identified by the USGBC include tax credits and abatements, fee reductions or waivers, grants, and the use of revolving loan funds. Examples of county and local government financial incentive programs include:

- Baltimore County, Maryland has a residential tax credit program that allows for a 40 percent County tax credit for developments that earn a LEED Silver certification, 60 percent for LEED Gold certification, and 100 percent for LEED Platinum certification. The tax credits are in effect for three years or up to \$1 million.
- Cincinnati, Ohio provides a real property tax exemption of the assessed property value for newly constructed or rehabilitated residential property that earns LEED Silver or Gold certification of up to \$500,000, and no limit for LEED platinum certified buildings.
- An example of a green rehabilitation program in the Region is the City of Milwaukee's Milwaukee Energy Efficiency (Me2) program. The program offers financing for home energy retrofits. The Me2 program offers long-term repayment for the retrofits through additions to municipal service and utility bills at a rate less than the value of the energy saved. The repayment schedule is attached to the home in the event of a sale.
- Santa Monica, California offers a grant program that provides financial incentives for LEED Home certified projects. The grants range from \$2,000 to \$3,500 for multi-family developments and \$3,000 to \$8,000 for single-family developments.

Counties and local governments can also offer review and permit fee reductions or waivers to developers who commit to verifiable green building practices. The USGBC notes that this incentive can be coupled with an expedited review and permitting process to provide further incentive for environmentally responsible construction. Examples of local government fee reduction programs include:

- The Town of Babylon, New York requires LEED certification for new construction of multi-family buildings over 4,000 square feet in size. The Town refunds the cost of certification fees paid to the USGBC upon successful certification.
- San Antonio, Texas has an Incentive Scorecard System that allows for a reduction or waiver for certain development fees for projects reaching specified scores from the scorecard. Points are awarded for residential projects achieving LEED for Homes certification.

Recent studies have shown that the use of green building practices in commercial and institutional buildings result in a modest initial cost premium, about 2 to 3 percent on average, but that the long-term benefits far exceed the incremental capital costs. A developer may demand a higher sales price or rent for green construction in market-rate housing because of higher construction costs, which may decrease initial affordability for lower- and moderate-income households. Use of incentives or direct, up-front subsidies may be necessary to compensate a developer for constructing "green" housing for low- and moderate-income households to avoid passing the additional costs to prospective buyers or tenants.

A 2005 study conducted by New Ecology, Inc., a nonprofit organization that promotes sustainable development, evaluated the costs and benefits of applying green building practices to government assisted housing.¹⁹ For the 16 government assisted housing projects studied, the use of green building practices resulted in an average cost premium of 2.4 percent of total development costs and a median cost premium of 2.9 percent.²⁰ In most cases the reduced operating costs over the life of the buildings more than paid for the initial cost premium. HUD issued a notice in 2009 (PIH-2009-43) encouraging the use of renewable energy sources and green construction practices in the construction, rehabilitation, and maintenance of public housing. Advantages of green building practices include lower utility bills, better indoor environmental quality, less reliance on fossil fuels, and durability of building materials and structures. Partnerships with other agencies or organizations may help provide funding for green construction practices. For example, the Housing Authority of the City of Milwaukee (HACM) has partnered with the Milwaukee Metropolitan Sewerage District (MMSD), We Energies, and Focus on Energy to provide green roofs and alternative energy sources, such as geothermal energy, in its housing developments. HACM also uses low-flow shower heads and toilets, energy-efficient mechanical systems (heating, air conditioning, and water heaters), and Energy-Star appliances when developing or re-developing public housing.

Focus on Energy

Wisconsin's Focus on Energy is a Statewide program that can provide assistance for implementing green construction practices in new residential construction and rehabilitation (the program also has a commercial component). Focus on Energy works with eligible State residents and businesses to promote the installation of cost effective, energy efficient, and renewable energy projects. The intent is to provide assistance and incentives to implement projects that otherwise would not be completed, or to complete projects sooner than scheduled. These projects are intended to help State residents manage energy costs, promote in-State economic development, protect the environment, and control demand for electricity and natural gas in the State. A coalition of organizations, including the Public Service Commission of Wisconsin and State utilities, are participants in the Focus on Energy program.

Residential programs focus on lowering the carbon footprint and costs of living for State residents through energy efficiency. They include educational services and financial incentives and can apply to single-family and multi-family housing. Information regarding these programs can be accessed on the Focus on Energy website at www.focusonenergy.com.

Environmentally Responsible Development Concepts

Green development relates to arranging land uses and site features (i.e. lots, buildings, and infrastructure) to include or be in close proximity to services, employment centers, and transportation options such as transit, sidewalks, and bike paths. Green development should also protect natural features and productive farmland to the extent practical. Historically, the Commission has recommended a centralized settlement pattern at 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. The regional land use plan further recommends that urban residential uses be located in well-planned neighborhoods served by centralized public sanitary sewerage, water supply, and stormwater management facilities. Supporting services such as parks, schools, and shopping areas should be provided within reasonable walking and bicycling distances. Residents should have reasonable access through public transit and the arterial street and highway system to employment centers, community and major shopping centers, cultural and governmental centers, and secondary schools and higher education facilities.

¹⁹The Costs and Benefits of Green Affordable Housing, *New Ecology, Inc. and the Tellus Institute, 2005.*

²⁰*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.*

Local governments can incorporate several green development concepts into their planning efforts to encourage implementation of the regional land use plan, such as transit oriented development, traditional neighborhood development, brownfield redevelopment, and conservation subdivisions. In addition, the recommendations set forth in this plan can be incorporated into local government planning efforts to encourage the development of higher density residential and mixed use neighborhoods in communities with existing or proposed sanitary sewer service areas, which would help to achieve the development pattern recommended for the Region by the regional land use plan.

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.

Transit Oriented Development

The term transit oriented development (TOD) refers to compact, mixed use development whose internal design is intended to maximize access to a transit stop located in or adjacent to the development. Commercial uses and higher-density residential uses are located near the transit stop and the layout of streets and sidewalks provides convenient walking and bicycling access to the transit stop. Figure 40 shows an example of a neighborhood plan that embodies mixed-use, transit-oriented development concepts and Figure 41 shows renderings of TOD examples.

The Center for Transit-Oriented Development, in cooperation with the Center for Neighborhood Technology (CNT) has prepared a series of TOD best practice guidebooks²¹ sponsored by the Federal Transit Administration, in which they identify the general benefits of TODs, including:

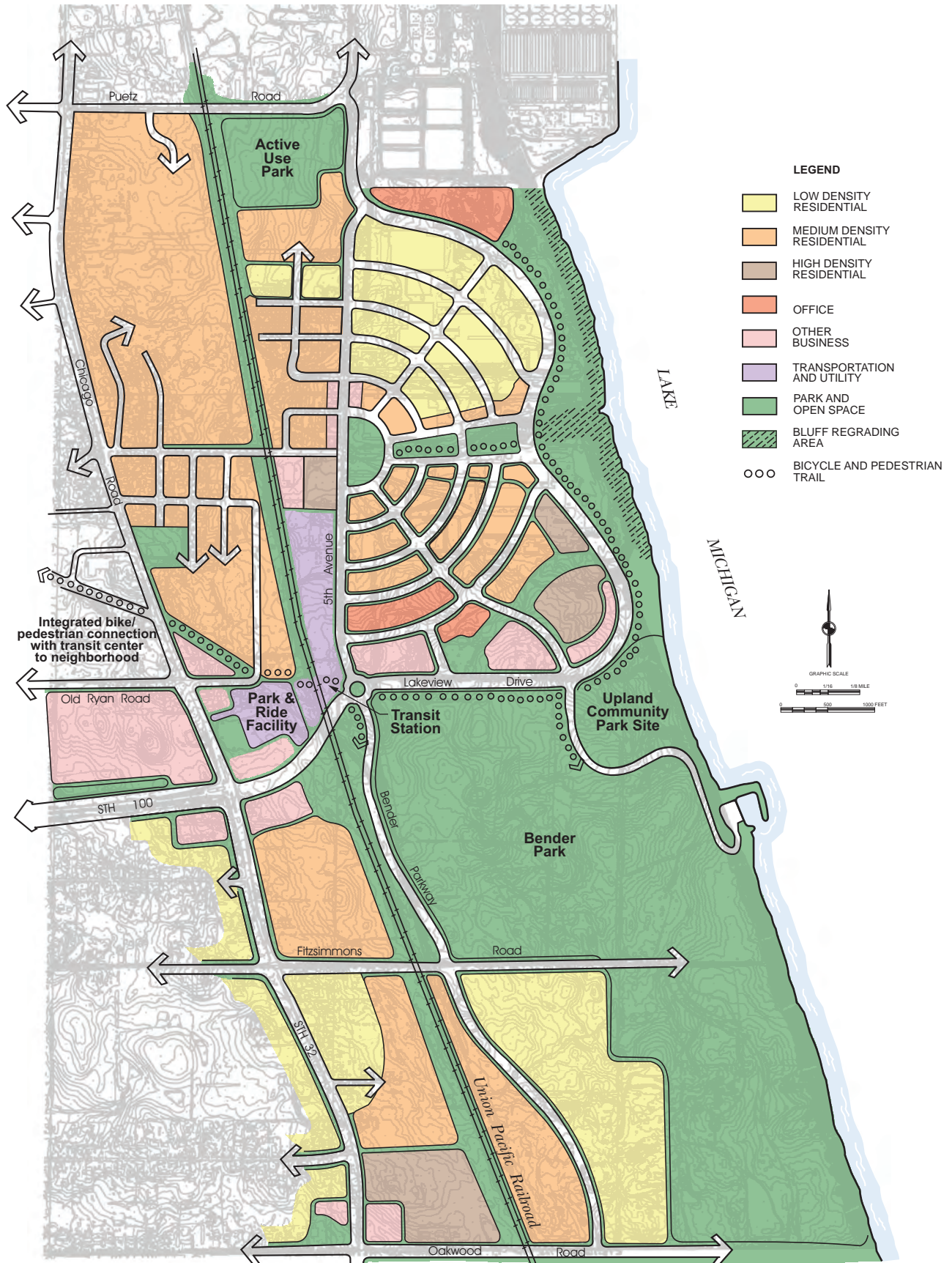
- Increases property values and lease revenues and rents
- Increases foot traffic for local businesses
- Increases tax revenues to the community
- Increases transit ridership
- Opportunities to build mixed income housing
- Reduced traffic congestion
- Reduced transportation expenditures for residents by encouraging walking, bicycling, and using public transit
- Increased neighborhood safety because there are more people and “eyes” on the street
- Environmental benefits of compact land use, including:
 - Conservation of open space on the urban fringe
 - Less oil and gas consumption.

The Rosslyn-Ballston Corridor in the Washington D.C. area (Arlington, Virginia) and Downtown Portland, Oregon were identified as examples of successful implementation of the TOD concept in the TOD guidebooks. The Rosslyn-Ballston corridor was a declining low density commercial corridor. Over 30 years, local government focused development around five closely spaced rail stations. The efforts have resulted in a large amount of high density development around the stations and the preservation of neighboring single-family residential areas (see Figure 42). Benefits include:

²¹The series can be accessed on the Reconnecting America website at www.reconnectingamerica.org.

Figure 40

**EXAMPLE OF A NEIGHBORHOOD DEVELOPMENT PLAN
INCORPORATING TRANSIT-ORIENTED DEVELOPMENT DESIGN PRINCIPLES (CITY OF OAK CREEK)**



Source: Vandewalle & Associates and SEWRPC.

Figure 41

**RENDERINGS OF TRANSIT
ORIENTED DEVELOPMENTS**



Source: Buckminster Fuller Institute, U.S. Department of Housing and Urban Development, and SEWRPC.



Source: Earth Tech and SEWRPC.

Figure 42

**ROSSLYN-BALLSTON TRANSIT
ORIENTED DEVELOPMENT CORRIDOR**



Source: National Resources Defense Council – Kaid Benfield staff blog and SEWRPC.

- An increase of the assessed value of land around the rail stations of 81 percent over 10 years
- The area encompasses 8 percent of Arlington County's land and produces 33 percent of Arlington County's property tax revenue, which allows Arlington to have the lowest property tax rate in Northern Virginia
- 73 percent of the rail station transit users walk to the rail stations.

In Portland, a streetcar line was built to connect two large parcels of vacant land north and south of downtown. A public/private partnership was formed between the City and the owner of the large vacant parcel on the north end of downtown (Pearl District). The owner developed the parcel at a density of 125 units per acre (the parcel was originally zoned for 15 dwelling units per acre) even though there was not a strong market for this density of housing in the area at the time of the proposal (early 1990s). The City agreed to construct the street car line adjacent to the vacant parcel. The parcel has been developed into the highest density neighborhood in the City and is projected to have 10,000 residents in 21,000 dwelling units at the time of build out. A similar redevelopment effort is proposed for the southern vacant parcel (South Waterfront). Figure 43 shows recent development along the Portland Streetcar line. Benefits include:

- Development of 7,248 housing units and 4.6 million square feet of commercial space within two blocks of the streetcar line between 2001 and 2005
- Portland's 20 year housing goal was met in seven years on one-tenth of the projected land area
- 25 percent of the units are affordable
- Properties closest to the streetcar line developed at 90 percent of maximum density allowed compared to 43 percent for properties located three to four blocks away.

Although there are documented benefits of TODs, there are also challenges associated with the development of TODs. A primary challenge related to the Southeastern Wisconsin Region is that TODs are most commonly

Figure 43

STREETCAR LINE IN PORTLAND, OREGON



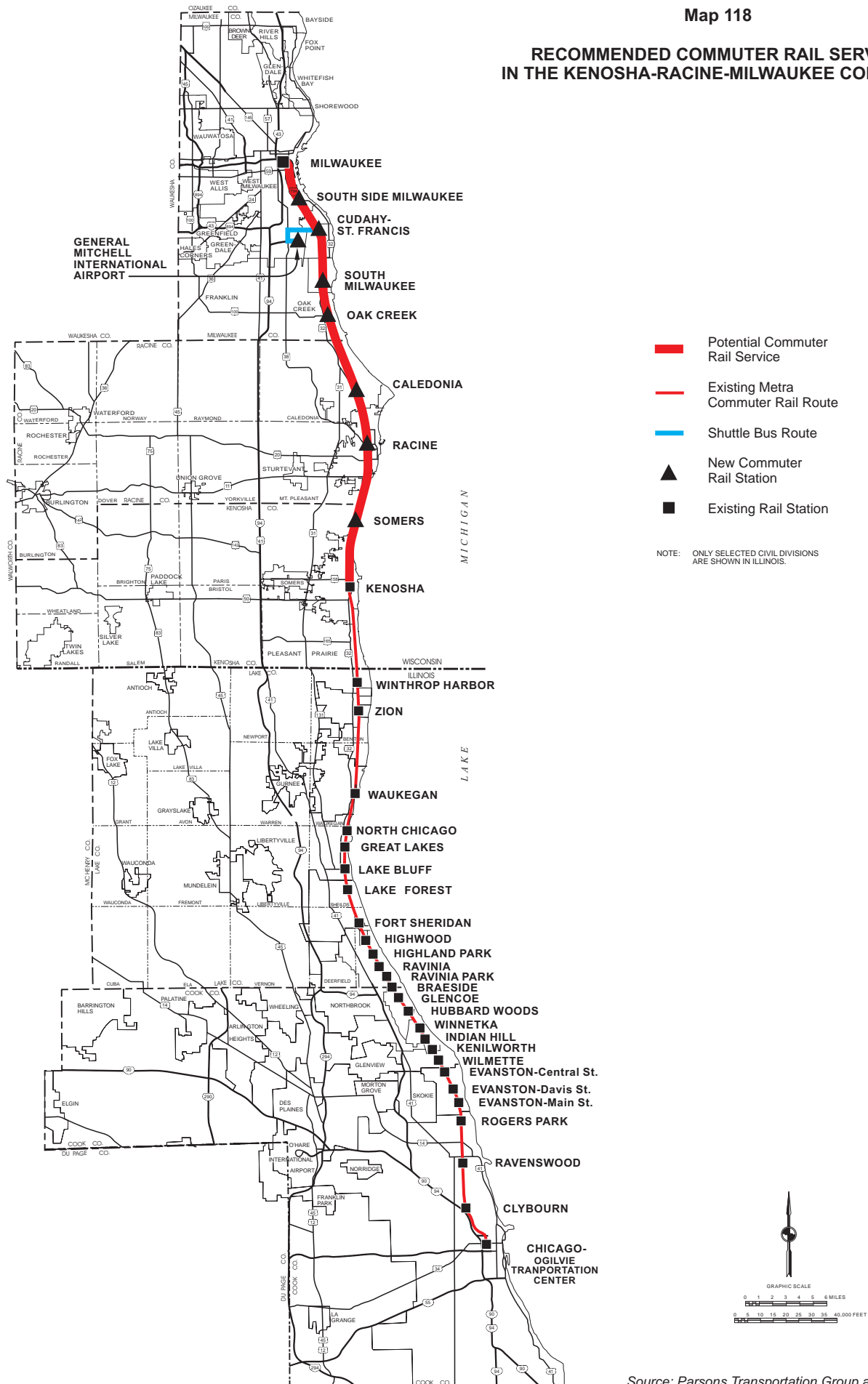
Source: City of Milwaukee and SEWRPC.

associated with rail transit as opposed to bus transit. It is widely accepted that fixed rail service may be expected to have land use and economic development impacts that bus service may not have. Fixed-rail urban transit, such as commuter, heavy, or light rail, represents a permanent long-term commitment to high quality transit service. Investment in residential and office development, and attendant retail development can be linked to the investment in rail transit. Bus service over existing streets and highways is flexible, and provides no long-term service commitment, and therefore, no link to investment in land development and redevelopment.

While no longer under consideration for implementation as of 2012, the Kenosha-Racine-Milwaukee (KRM) Commuter Link project was the type of commuter rail service that would have supported TODs. The KRM was a proposed commuter rail service that would have operated between the Cities of Kenosha and Milwaukee with stations in Kenosha, Somers, Racine, Caledonia, Oak Creek, South Milwaukee, Cudahy/St. Francis, the Southside of Milwaukee, and Downtown Milwaukee. Fifteen weekday trains were proposed in each direction and there would have been coordination with the Metra Station in Kenosha to provide increased connectivity between Southeastern Wisconsin and Northeastern Illinois. The route that was proposed for the KRM commuter rail line is shown on Map 118.

The purpose of the proposed KRM commuter rail line was to address a lack of regional transportation options for travel between communities in the corridor where mobility is limited for residents and workers with limited or no access to a vehicle. Many persons residing in the Cities of Milwaukee, Racine, and Kenosha are unemployed, living in poverty, or do not have access to a vehicle, which limits access to job opportunities outside their

RECOMMENDED COMMUTER RAIL SERVICE IN THE KENOSHA-RACINE-MILWAUKEE CORRIDOR



Source: Parsons Transportation Group and SEWRPC.

communities. The proposed KRM commuter rail line would have provided regional transit connections between residential and employment concentrations to improve the mobility and transit access of residents and workers, particularly those who depend on transit. The project was also intended to encourage transit oriented infill development and redevelopment around transit hubs.

Analysis of the possible impact of the KRM project showed that it would have increased job accessibility to a number of the Region's minority and transit dependent residents. As of the 2000 Census, about 41 percent of City of Milwaukee residents, or 245,900 people, lived within a three mile radius of the two proposed KRM stations. About 58 percent of these residents are African American or Hispanic and about 30 percent of these residents do not have access to a vehicle. The KRM line would have provided access to 140,000 jobs in Southeastern Wisconsin, excluding Downtown Milwaukee, and access would have been provided to an additional 660,000 jobs in Northern Illinois and Downtown Chicago. In addition, it is estimated that assessed property values within the station planning areas could have potentially increased from about \$421 million in 2006 to about \$7.9 billion in 2035 when expressed in constant 2006 dollars.²² TOD station plans were prepared for each proposed station and surrounding areas to identify potential redevelopment and development that local governments could expect if the KRM project was implemented. Input was sought through workshops in each community to build local consensus and commitment to station area redevelopment.

Potential TODs could be supported in the Region by the development of the Milwaukee Streetcar. The Center for Transit-Oriented Development notes that streetcars are well suited to promote TOD, as demonstrated by the Portland example. Construction of the Milwaukee Streetcar project is proposed to begin in 2014. The City conducted a land use analysis to determine the economic development potential within one-quarter mile of the initial route and two route extensions, which is proposed for the central business district. The analysis showed the following economic development activity could be generated by 2030:²³

- 9,000 new housing units
- 13,500 new residents
- 1,000,000 square feet of new retail space
- 4,000,000 square feet of new office space
- 20,500 new jobs
- An increase of \$3.35 billion in assessed property value.

The Center for Transit Oriented Development (CTOD) notes that two best practices regarding TOD planning are to develop and/or preserve affordable housing and plan for TODs at a regional scale. Housing and transportation are typically a family's largest expenditures. Developing mixed income housing as part of TODs provides an affordable housing option that reduces reliance on personal vehicles. In addition, TODs are often developed in more highly urbanized areas, where a higher percentage of low- and moderate-income households reside. There are, however, obstacles to developing mixed-income housing near transit. Some of the obstacles noted by the CTOD include:

- Land prices near transit stations may be high, and land prices may rise due to speculation in areas with a new transit line or station
- Mixed-income and use structures often require complex financing structures
- Funding for affordable housing, such as Low Income Housing Tax Credits, is limited

²²*Economic impact of development and redevelopment data is documented in the report titled, Transit-Oriented Land Use Final Technical Report, Earth Tech, January 2007.*

²³*More information can be found on the Milwaukee Streetcar website at www.milwaukeestreetcar.com.*

- Sites in highly urbanized areas often require land assembly and may require rezoning, which can lead to lengthy acquisition and permitting processes
- Mixed income development at TOD sites often requires a collaboration among the public, private, and non-profit sector, which can be difficult to coordinate given different needs, constraints, and schedules of each partner
- There may be community opposition to increased density and/or affordable housing in some areas.

The CTOD recommends several strategies for government entities to address the obstacles to developing mixed income housing near transit, including:

- Local governments can reduce complexities of public/private partnerships through a number of options. These options may include acquiring and assembling land, streamlining rezoning and permitting processes, and assistance with brownfield mitigation grants
- Existing government funding for affordable housing can be targeted to areas with public transit to encourage TODs
- A scoring category could be added to the State (WHEDA) Qualified Allocation Plan that would provide an incentive to locate Low Income Housing Tax Credit (LIHTC) developments near transit
- Local governments and nonprofits can develop land banking programs to acquire land or preserve existing affordable housing in areas along transit corridors
- Local governments can use density bonus in TODs as an incentive for affordable housing
- Local governments can reduce parking requirements in TODs as an incentive for affordable housing and to encourage transit ridership.

CTOD has also identified the benefits of planning for TODs at a regional scale, which include strengthening the regional economy, providing increased transportation options to job centers for persons of all income levels, increased regional transit ridership, and reduction in greenhouse gas emissions. The proposed KRM project was regional in scope, serving nine stops in Kenosha, Racine, and Milwaukee Counties. A transit oriented land use plan had been developed for each of the stops with links to local public transit service providers, including the existing Kenosha Streetcar and proposed Milwaukee Streetcar lines, and the Chicago METRA commuter rail line. KRM was to be overseen by a regional transit authority, the Southeastern Regional Transit Authority (SERTA). The State law that created SERTA was repealed in June 2011, which required SERTA to dissolve by September 28, 2011.

Traditional Neighborhood Development

A traditional neighborhood development (TND) incorporates many of the same concepts as a TOD because they are compact, mixed use neighborhoods where residential, commercial, and civic buildings are within close proximity to each other. It is a planning concept that is based on traditional small town and city neighborhood development principles. The TND concept is counter to the inefficient use of land and infrastructure that may be found in some newer residential developments. In addition, the TND concept 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. This may allow for the development of a mix of housing types that does not encroach on natural resources to the same extent as less compact development.

Section 66.1027 of the *Wisconsin Statutes* requires any city or village with a population of 12,500 or more residents to include provisions that would accommodate TNDs. UW-Extension has developed a model TND ordinance under the *Statutes* to be used as a guide for communities. TND principles identified in the model ordinance include:

- **Compact Development:** Compact development patterns for residential and commercial uses can promote a more efficient use of land and lower the costs of providing public infrastructure and services.
- **Mixed Uses:** Nonresidential uses, such as commercial, civic, and open space uses, are located near a mix of housing types and sizes to accommodate households of all ages, sizes, and incomes. Mixed use developments should include varying lot sizes and densities, and structure types, such as single-family, two-family, and multi-family housing. Housing may also be provided above commercial uses such as shops and offices.
- **Multiple Modes of Transportation:** TNDs provide access through an interconnected network of circulation systems that facilitate walking, bicycling, and driving.
- **Responsive to Cultural and Environmental Context:** Significant cultural and environmental features of a site (including development constraints such as steep slopes, wetlands, critical wildlife areas, and highly erodible soils)²⁴ should influence how a site is developed. Developments with a clear “sense of place” require careful design and siting of buildings, streets, and other infrastructure. This includes the provision of adequate open space and neighborhood parks and playgrounds. Environmentally responsive stormwater management systems, the use of indigenous vegetation, and the energy conservation measures in the design and orientation of structures also help to create “sustainable developments.” The historic and architectural character of a community should also be important design influences.

In addition to model ordinance text, the Model Ordinance for TNDs provides model design standards that can address the aesthetic and environmental aspects of a TND. The model ordinance can be accessed on the comprehensive planning section of the State Department of Administration website at www.doa.state.wi.us/category.asp?linkcatid=748&linkid=128&locid=9. An example TND neighborhood plan from the Middleton Hills development in Middleton, Wisconsin is shown on Figure 44. Table 54 in Chapter V sets forth Cities and Villages in the Region with a population of 12,500 or more residents that have adopted TND regulations or have PUD regulations that allow TND concepts.

Brownfield Redevelopment

The Southeastern Wisconsin Region, like many urbanized regions throughout the Country, has experienced an increase in vacant or underutilized sites once devoted to industrial, commercial, and related uses. Factors contributing to the abandonment or underutilization of older commercial and industrial sites vary from site to site, but often include structures which are obsolete in terms of accommodating current manufacturing, warehousing, and office needs; inadequate site access to the freeway system; and insufficient area for horizontally-oriented structures, contemporary parking and loading requirements, and possible future plant expansion needs.

The reuse of former commercial and industrial sites is frequently constrained by contamination problems created by past industrial and commercial activities, giving rise to the term “brownfields,” which are underutilized or abandoned sites known or suspected to be environmentally contaminated. Brownfields tend to be concentrated in older central-city areas; however, they can also occur in outlying urban areas. Redevelopment of brownfields is often hindered by high cleanup costs that tend to reduce private-sector interest in these sites.

Maintaining the viability of existing urban areas of the Region, as recommended in the regional land use plan, requires special efforts to promote the reuse of brownfields. Local units of government should include the cleanup and reuse of brownfields as a key element in their planning for revitalization of urban areas and promote

²⁴*These environmental features are often found in the Region’s primary environmental corridors, as well as secondary environmental corridors and isolated natural resource areas. Primary environmental corridors are shown on Map 3 in Chapter III. Environmental corridors and other natural resource areas are discussed further in Chapter III and the regional land use plan, which is documented in SEWRPC Planning Report No. 48.*

Figure 44

MIDDLETON HILLS TRADITIONAL NEIGHBORHOOD DEVELOPMENT (TND)



Source: DPZ Architects, Middleton Hills, Inc., and SEWRPC.

such reuse through tools such as tax increment financing (TIF). State and Federal financial assistance has been made available in support of the cleanup and reuse of contaminated sites. Local governments should make full use of, and assist private developers in securing, available State and Federal financial assistance. Information regarding brownfield redevelopment assistance can be accessed on the Wisconsin Department of Natural Resources (WDNR) website at <http://dnr.wi.gov/topic/Brownfields>. A list of brownfield redevelopment assistance programs is shown on Table 204.

The reuse of brownfield sites does not need to be limited to industrial uses. They may also include a mix of residential, commercial, recreational, and other development, in accordance with local development objectives. The cleanup and reuse of brownfields has many potential benefits in addition to underlying environmental benefits, which can include elimination of blight, increases in property values, expansion of housing stock, provision of jobs in close proximity to concentrations of labor force and existing affordable housing, and increased use of existing public infrastructure.

Figure 45 shows the Clarke Square Terrace Residential Care Apartment Complex (RCAC) in the City of Milwaukee. Clark Square Terrace is an example of a brownfield site that was redeveloped as a residential use. The development was awarded a \$200,000 Blight Elimination and Brownfield Redevelopment Program grant/low-cost loan in 2008 to help mitigate cleanup costs on a brownfield site that had been vacant for 50 years. It also received a \$6.7 million Low-Income Housing Tax Credit (LIHTC) award in 2007. The development consists of 60 independent and assisted living units for the elderly, 49 of which are affordable to low- and moderate-income seniors. In addition to the affordable housing units, the development has also created 24 full-time and part-time jobs. The jobs include registered nurses, a property manager, maintenance coordinator, assisted living coordinator, chef, and other workers who serve the needs of Clark Square Terrace's residents. Residents can receive meals and housekeeping assistance in addition to assisted care services. The development also caters to seniors enrolled in Wisconsin's Family Care Program, which provides an alternative to private pay for long-term care of low-income seniors.

Table 204

BROWNFIELD REMEDIATION PROGRAMS

- **Grants**
 - Blight Elimination and Brownfield Redevelopment (BEBR) Grants
 - Brownfield Economic Development Initiative (BEDI) Grants
 - Brownfield Green Space and Public Facilities Grants
 - Brownfield Site Assessment Grants (SAG)
 - Community Development Block Grants (CBDG)
 - Coastal Management Grants
 - Federal Brownfields Assessment Grants
 - Federal Brownfields Site Cleanup Grants
 - Federal Brownfields Revolving Loan Fund (RLF) Grants
 - Local Transportation Enhancements (TE) Program
 - Ready for Reuse Revolving Loan Fund – Grants
 - Stewardship Grants
 - Transportation Economic Assistance (TEA) Grants
- **Reimbursement Programs**
 - Agricultural Chemical Cleanup Program (ACCP)
 - Dry Cleaner Environmental Response Fund (DERF)
 - Local Government Cost Recovery
 - Local Governments Reimbursement Program
 - Petroleum Environmental Cleanup Fund Award (PECFA)
- **Loans and Loan Guarantees**
 - Land Recycling Loan Program
 - Ready for Reuse Revolving Loan Fund
 - State Trust Fund Loan Program
 - Section 108 Loan Guarantee
 - Small Business Administration Loans
- **Tax Credits and Incentives**
 - Agricultural Development Zone Program Tax Credits
 - Business Improvement Districts
 - Cancellation of Delinquent Property Taxes
 - Community Development Zone Program Tax Credits
 - Enterprise Development Zones
 - Environmental Remediation Tax Incremental Financing (ERTIF) Comparison of Regular and Environmental Remediation TIF Districts
 - Federal Brownfields Tax Incentive
 - Historic Preservation Income Tax Credits
 - New Market Tax Credits
 - Reassignment of Foreclosure Judgment
 - Tax Increment Financing (TIF)

NOTE: Information regarding brownfield redevelopment assistance can be accessed on the Wisconsin Department of Natural Resources (WDNR) website at <http://dnr.wi.gov/topic/Brownfields/>.

Source: Wisconsin Department of Natural Resources and SEWRPC.

Figure 45

CLARK SQUARE TERRACE BROWNFIELD REDEVELOPMENT



Source: SEWRPC.

Sound Land and Water Management Practices – Regional Land Use Plan

As described in Chapter III, the regional land use plan serves as a foundation for other plans prepared by SEWRPC, including the regional housing plan. It includes recommendations regarding the general location and intensity of urban lands, the preservation of environmentally significant lands, the preservation of prime agricultural land, and the appropriate use of land in other rural areas. As the regional land use plan is implemented in the years ahead, it is essential that appropriate land and water management practices be planned for and applied, as a complement to the regional land use plan. A detailed discussion in this regard is beyond the scope of the regional housing plan; however, the type of planning and related management practices that County and local governments should consider to encourage environmentally responsible development are highlighted in the following paragraphs.²⁵

Stormwater runoff pollution performance standards for new development are set forth in Chapters NR 151 and NR 216 of the *Wisconsin Administrative Code*. Stormwater management practices appropriate for each community or group of communities within a watershed can best be developed through the preparation of a management

²⁵Detailed information and recommendations regarding land and water management practices are presented in other SEWRPC reports, including the regional water quality management plan and the regional water supply plan, which can both be viewed on the SEWRPC website (www.sewrpc.org).

plan. 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 be considered.

Chapter 151 of the *Wisconsin Administrative Code*, along with the Wisconsin Uniform Dwelling Code, set forth regulations relating to construction site erosion. Construction site erosion is one of the leading causes of siltation in waterways. Municipalities can adopt a construction site erosion control ordinance which incorporates the sound erosion control techniques outlined in the rules noted above.

Eco-Municipality

An eco-municipality is a local government that aspires to develop as an ecologically, economically, and socially healthy community over the long-term. The Natural Step framework for sustainability, developed in Sweden, is used as the planning framework by an eco-municipality. A United States Sustainability Primer based on the Natural Step concept was developed by Natural Step Canada and edited by Natural Step U.S. The primer discusses several aspects of sustainability, including planning for sustainability.

The Natural Step planning process for sustainability involves four basic steps, which include awareness, baseline analysis, compelling vision, and down to action. Awareness involves creating a shared understanding of sustainability and a common sense of purpose among the teams, departments, and organizations involved in planning for sustainability. The Natural Step process defines sustainability as “Development that meets the needs of the present without compromising the ability of future generations to meet their own needs.”

For a local government, the baseline analysis involves completing an assessment of the community’s current operations to determine how different activities support or run counter to sustainability principles. As a local government develops a compelling vision, it should develop a description of success and identify opportunities for innovation. The culmination of the exercise should be tangible goals that form the basis of a sustainability vision and serve to guide future sustainability strategies and actions. The down to action step in planning for sustainability involves developing a list of actions and prioritizing them based on which action will move the community closer towards sustainability most quickly. The Natural Step suggests screening actions against three strategic questions:

- Does the action move the community towards its vision of sustainability and alignment with sustainability principles?
- Does the action provide a stepping stone to future actions?
- Does the action provide an adequate return on investment?

The affordable housing and housing and neighborhood design best practices discussed in this chapter are examples of actions a community can take in planning for sustainability.

Several local governments in the State have adopted resolutions supporting eco-municipality sustainability guidelines. The Village of Shorewood is the only local government located in the Region to do so. More information regarding eco-municipalities is available on the UW-Extension sustainable communities website at <http://www3.uwsuper.edu/sustainability/Eco-Municipality.htm>.

Neighborhood Safety

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. The City of Virginia Beach CPTED Committee developed a set of guidelines for designing safer communities that is intended to help developers, design professionals, and local government staff and elected officials incorporate CPTED principles into various types of development, including single-family and multi-family residential development.

The guidelines note that CPTED utilizes four general elements, including natural surveillance, natural access control, territorial reinforcement, and maintenance. The guidelines summarize each element as follows:

- **Natural Surveillance:** This is a design concept directed primarily at keeping space under observation. It utilizes design features to increase the visibility of a property or building. The proper placement and design of windows, lighting, and landscaping increases the ability to observe regular visitors and intruders that may engage in inappropriate behavior. Natural surveillance maximizes the potential to deter crime by making an offender's behavior more easily noticeable to residents, passersby, and police or private security. Activity rooms in residential buildings, such as living rooms and kitchens, should be located to maximize visual connection to public environments such as sidewalks and streets, parks, parking areas, and alleys.
- **Natural Access Control:** The primary goal of access control is to deny access to potential criminal offenders by creating a perception of risk. Common areas in a residential project should be placed as centrally as possible to major circulation paths and should not be placed in remote locations.
- **Territorial Reinforcement:** This employs design elements such as sidewalks, landscaping, and porches to help distinguish between public and private areas and help exhibit signs of "ownership" over a space. The concept of territorial reinforcement suggests that physical design can create or extend a sphere of territorial influence that can be perceived by potential offenders. An example of territorial reinforcement is design elements that define the entry space around a residential unit as belonging to (and the responsibility of) the residents of the unit.
- **Maintenance:** Care and maintenance allows for the continued use of a space for its intended purpose. Deterioration and blight indicate less concern and control by the intended users of a site and indicate a greater tolerance of disorder. Proper maintenance protects public health, safety, and welfare in structures and on premises by establishing acceptable standards. Maintenance is the responsibility of owners and occupants.

The guidelines also set forth specific design recommendations for single family and multi-family residential developments to encourage safe neighborhoods and neighborhood interaction. Single family design recommendations include:

- **Natural Surveillance:**
 - Fully illuminate all exterior doorways
 - Place the front door to be at least partially visible from the street
 - Install windows in living areas that provide views of the property
 - Provide appropriate illumination to sidewalks and yard
 - Place the driveway to be visible from either the front or back door and at least one window
 - Select landscaping that allows unobstructed views of vulnerable doors and windows from the street and other properties
- **Natural Access Control:** Use walkways and landscaping to direct visitors to the proper entrance and away from private areas
- **Territorial Reinforcement:**
 - Create a transitional area between the street and the home
 - Define property lines and private areas with plantings, pavement, or fences
 - Make the street address clearly visible from the street and public right-of-way

- Maintenance:
 - Keep trees and shrubs trimmed back from windows, doors, and walkways
 - Keep shrubs trimmed to three feet in height and prune lower branches of trees up to seven feet to maintain clear visibility
 - Use exterior lighting at night and keep lighting, house, and garage in good repair
 - Remove litter and trash from yard.

Multi-family design recommendations include:

- Natural Surveillance:
 - Design buildings so that exterior doors are visible from the street or by neighbors
 - Ensure all doors that open to the outside are well lit
 - Include windows on all four sides of the building to allow good surveillance
 - Use assigned parking for residents and designate visitor parking
 - Make parking areas visible from windows and building doors and adequately illuminate parking areas and pedestrian walkways
 - Position recreation areas to be visible from many unit windows and building doors
 - Avoid creating blind spots and hiding places when screening dumpsters
 - Keep shrubs trimmed to three feet in height and prune lower branches of trees up to seven feet to maintain clear visibility
 - Site buildings so that the doors of one building are visible from other building units
- Natural Access Control:
 - Define entrances to the site and parking lots with landscaping, architectural design, or symbolic gateways
 - Block off dead end spaces with fences or gates
 - Discourage loitering by unattended nonresidents
 - Use doors that automatically lock upon closing on common entrances to buildings
 - Provide good illumination in hallways
- Territorial Reinforcement:
 - Define property boundaries using landscaping or decorative fencing
 - Use low landscaping and fences to allow visibility from the street
 - Accentuate building entrances with architectural elements, lighting, and/or landscaping
 - Clearly identify all buildings using street numbers that are easily observed from the street
- Maintenance:
 - Prune trees and shrubs back from windows, doors, and walkways
 - Use and maintain exterior lighting
 - Strictly enforce rules regarding outside storage and junk vehicles to make the site appear maintained and secure.

CPTED guidelines can also be applied to neighborhoods to create a safe environment without the use of intimidating methods such as high fences and video monitoring. Neighborhood design recommendations include:

- Natural Surveillance:
 - Avoid landscaping that may create hiding places or blind spots
 - Locate open space and recreational areas so they are visible from nearby homes, commercial areas, and streets
 - Use pedestrian scale street lighting in high pedestrian traffic areas to help people recognize potential threats at night
- Natural Access Control:
 - Design streets to discourage high speed traffic
 - Install walkways in locations safe for pedestrians and use them to define pedestrian boundaries
- Territorial Reinforcement:
 - Design lots, streets, and houses to encourage interaction between neighbors
 - Clearly identify residential buildings using street numbers that are easily observed from the street
 - Define property lines with post and pillar fencing, gates, and plantings to direct pedestrian traffic to desired points of access
- Maintenance:
 - Maintain common areas and rights-of-way to high standards
 - Enforce municipal codes.



Source: City of Saskatoon and SEWRPC.

Figure 46 shows a multi-family development with CPTED principles incorporated into its design, including low fences, pedestrian scale lighting, and porches and balconies facing the sidewalk and street.

Accessible Housing

Construction practices that promote accessible housing, including universal design (UD) and visitability, are described in Chapter IX. UD is intended to provide housing that is useable to all people, regardless of age or ability, at little or no extra cost. Table 157 in Chapter IX sets forth a list of UD housing feature options. Not all of the features listed would be expected to be included in any one given home, and a component of successful universal design is maintaining market appeal. Basic UD features consist of:

- Installing standard electrical receptacles higher than usual above the floor so they are in easy reach of everyone
- Selecting wider doors
- Providing level (zero-step) entrances
- Installing handles for doors and drawers that require no gripping or twisting to operate, such as lever handles
- Storage spaces within reach of people of all heights.

Visitability refers to single-family or owner-occupied housing designed to be lived in or visited by persons with mobility impairments who may have trouble with steps or use walkers or wheelchairs. The concept of visitability is intended to make homes more accessible to visit or live in short-term for a person with mobility impairments by meeting three general conditions that are considered the most essential, including:

- One zero-step entrance at the front, side, or rear of the home
- 32-inch wide clearances at doorways, and hallways with at least 36 inches of clear width
- At least one accessible half bath on the main floor.

The Housing Authority of the City of Milwaukee (HACM) has incorporated the concepts of both universal design and visitability into several major projects. The Townhomes at Carver Park is an example of new housing construction incorporating both universal design and visitability features. Blighted, non-accessible, older public housing was demolished and replaced with a TND, the Townhomes at Carver Park, using HOPE VI funds²⁶ and Low Income Housing Tax Credits (LIHTC). The development includes 122 total units, 101 of which are visitable and 14 of which are fully accessible. IndependenceFirst, an advocacy group that works on behalf of persons with disabilities, provided design assistance to HACM for the development. Figure 47 shows the Townhomes at Carver Park street plan and an aerial view of the Townhomes at Carver Park and Figure 48 shows the exterior of a four unit building located in the development.

Figure 47
TOWNHOMES AT CARVER PARK DEVELOPMENT
NEIGHBORHOOD PLAN



AERIAL VIEW



Source: Housing Authority of the City of Milwaukee and SEWRPC.

Visitable unit features include a first floor accessible bathroom, at least one exterior entrance along an accessible route, lever action handles on all doors, and 34- and 36-inch doors providing a minimum 32-inch clearance at all doors. The fully accessible units feature:

- Roll in showers
- Front and rear exterior entrances along an accessible route
- All electrical switches and outlets at an accessible height
- Accessible and adaptable kitchens

²⁶The Choice Neighborhood Initiative, which is described in Chapter X, was established in 2010 as a successor to the HOPE VI program.

Figure 48

ACCESSIBLE BUILDING WITH FOUR DWELLING UNITS IN TOWNHOMES AT CARVER PARK



Source: SEWRPC.

- Laundry hookups on both the first floor and basement levels
- 34- and 36-inch doors providing a minimum of 32-inch clearance at all doors
- Electrical service panel containing main disconnect and all circuit breakers located on the first floor at an accessible height.

A similar project, also using HOPE VI funding, was undertaken at the Parklawn site. A 518 unit superblock built in 1937 was replaced with a TND. The TND includes a new street grid with smaller blocks, a number of accessible housing units, and the fully accessible Monument Park. Figure 49 shows an accessible single family home constructed at Parklawn. Figure 50 shows the neighborhood street plan and Figure 51 shows Monument Park.

While Federal law addresses accessibility in newly built multi-family housing, the issue of accessibility in single-family housing is left to State and local jurisdictions. An exception is that Section 504 of the Federal Rehabilitation Act requires that single-family housing units receiving Federal assistance for construction and rehabilitation must be made accessible upon request of the prospective buyer if the nature of that buyer's disability requires such modifications. Accessibility improvements are an eligible use of funds in many HUD programs, including CDBG and HOME, and HUD has offered incentives for Visitability features through its grant and program application process; however, relatively few single-family housing units are built or substantially rehabilitated using HUD funds. In the Region, the City of Milwaukee Housing Trust Fund requires Visitability in new construction and HACM provides Visitability features in their single-family homes when possible.

Figure 49

ACCESSIBLE SINGLE-FAMILY HOME IN PARKLAWN DEVELOPMENT



Source: SEWRPC.

Several communities have adopted accessible building codes that are good examples of programs a local government can undertake to incorporate accessible housing features in new private residential development. These communities include Scottsdale, Arizona; Berkeley, California; and Portland, Oregon. Another potential way for communities to incorporate accessibility is to negotiate accessibility standards or thresholds as part of planned unit developments (PUDs) or developer deeds. The Austin, Texas PUD Ordinance is an example of a PUD ordinance that encourages, but does not require, developments to provide for a degree of accessibility that exceeds applicable legal requirements.

Development Design Standards

Functional, safe, and attractive neighborhoods and communities ultimately depend on good design of individual development and redevelopment sites. In addition to the use of the best practices discussed in this chapter, local governments can promote good site design through the development of design standards for private-sector developments. Adherence to soundly conceived design standards can enhance the visual character of developed and redeveloped areas, contribute to the long-term stability of these areas and maintain property values, and protect public investment in supporting infrastructure systems.

Design standards should reflect both regional and local development objectives. Regional concerns that should be addressed in such standards include transit serviceability, proper access to arterial streets and highways, and the protection of the natural resource base. Local concerns that may be addressed in such standards include, but are not limited to, layout of lots and blocks; provision of off-street parking; building mass, façades, and materials; solar access; grading; drainage; screening or buffering of building appurtenances; landscaping; open space reserves; outdoor lighting; pedestrian and bicycle circulation; access to public transit; and buffering and screening of development along freeways and other major highways. Some of the design standards may be quantitative in nature, so that compliance is directly measurable. Other standards may be qualitative in nature, so that determination of compliance involves experienced judgment.

Figure 50

PARKLAWN NEIGHBORHOOD PLAN



Source: Housing Authority of the City of Milwaukee and SEWRPC.

The best way to ensure compliance with design standards is to incorporate those standards into local land use controls, particularly zoning and land division control ordinances. Zoning ordinances may require that site plans and building plans be prepared for multi-family, commercial, and industrial development and by specifying the standards the plans must meet. Land division control ordinances may stipulate additional design standards required as part of the land development process. Freestanding architectural control ordinances, or architectural control provisions included in zoning ordinances, may be used to codify building-related design standards.

Figure 51

MONUMENT PARK IN PARKLAWN DEVELOPMENT



Source: Housing Authority of the City of Milwaukee and SEWRPC.

Design standards can be incorporated into zoning in several ways. One example is where a zoning ordinance requires site and building plan review by the local plan commission. Specific design standards can be included in that section of the ordinance. Additionally, the zoning ordinance may require review by an architectural review team, which should include professional architects to provide expertise and minimize concept plan submittals and building material requirements. Design standards could also be incorporated as part of “form-based” zoning provisions. Still an emerging concept, form-based zoning generally places more emphasis on physical building and site design attributes and less emphasis on regulation of specific uses than conventional zoning. The use of form-based zoning is likely to have most application to situations where it is desired to accommodate a mix of uses and to allow buildings to accommodate a mix of uses over time.

Counties and local governments in the Region should consider the formulation of a comprehensive set of design standards reflecting regional and local development objectives and determine whether and how existing local land use controls should be amended to ensure adherence to those standards. Examples within the Region include the *City of West Bend Manual of Urban Design Standards* and the *State Highway 36 North Corridor Design Plan*, which is documented in SEWRPC Community Assistance Report No. 267.

PART 3: FINDINGS

Affordable Housing Best Practices

- The concept of fair share housing is to promote an equitable distribution of affordable housing throughout a region. A target number of affordable housing units is typically assigned to each municipality in a region with a fair share program, typically by a body that is regional in scope. States typically facilitate these programs through a builder's remedy, which allows an enforcement agency or review body to override local government decisions that prevent the development of affordable housing through denial of an application or by imposing conditions of approval that make the project economically unfeasible. Wisconsin does not have builder's remedy legislation in place.
- Programs that provide assistance to low-income families to move to less impoverished areas are referred to as "assisted housing mobility programs." These programs help low-income families relocate from high-poverty central city areas to areas with better schools and employment opportunities, and less exposure to crime. A current successful program is the Baltimore Housing Mobility Program. A similar program was conducted by the Metropolitan Milwaukee Fair Housing Council from 1989 to 1991, but was eliminated when funding expired.
- The housing characteristics of the Region are heavily influenced by community planning and land use regulations. Local governments with 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 home sizes of less than 1,200 square feet, to allow the development of housing affordable to moderate-income households. These communities 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 allow 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 one district that allows multi-family residential development of this nature in their zoning ordinances.
- Flexible zoning regulations such as planned unit development (PUD), traditional neighborhood development (TND), and density bonuses for affordable housing may facilitate the development of affordable single-family and multi-family housing.
- Inclusionary zoning (IZ) can be implemented through local government zoning ordinances to encourage the development of affordable housing. Studies have found that flexible IZ regulations and adequate compensatory policies such as density bonuses, expedited permitting processes, and relaxed parking regulations appear to offset the potential profit losses on affordable housing units; however, these policies need to be consistent with other regulations and local governments must apply the policies in a consistent manner. Consultation with stakeholders such as developers, realtors, lenders, and homebuyers may result in a process that is less complex and more appealing to developers and those involved in marketing and purchasing affordable housing units.
- Communities in the Region that are in need of additional affordable housing, such as those with a job/housing imbalance and very little subsidized housing, should consider a density bonus program or updating PUD regulations to allow for increased density as part of an affordable housing strategy. Allowing the modification of architectural standards that exceed minimum building standards may not be a desirable incentive for encouraging the development of affordable housing.
- Allowing accessory dwelling units (ADU) in single family-residential zoning districts is another program that can be implemented by local governments to increase the amount of affordable housing in a community, particularly communities oriented toward single-family neighborhoods. ADUs can also be used to help provide affordable housing in communities without sanitary sewer service.

- Wisconsin tax increment finance (TIF) legislation was amended in 2009 to allow municipalities to extend the life of a tax increment district (TID) for one year after paying off the TID project costs. Tax increments in that year must be used to benefit the community's affordable housing and improve the community's housing stock.
- Housing trust funds are distinct funds typically established by a local, county, or state government to provide a predictable, stable source of revenue reserved solely for addressing affordable housing needs. Housing trust funds were established by the City of Milwaukee and Milwaukee County in 2004 and 2007, respectively. The Housing Trust Fund of the City of Milwaukee has proposed merging with the Milwaukee County fund to create a Housing Trust Fund of Southeastern Wisconsin (HTF-SW). The intent of the HTF-SW is to expand to include communities in other Counties and possibly communities throughout each of the seven Counties in the Region. Four primary benefits to participating communities identified in the HTF-SW proposal include:
 - An increased pool of capital to invest in high-quality affordable housing initiatives that will meet the needs of the people of Southeastern Wisconsin and support economic growth and development
 - A resource for civic leaders, private investors, and developers to share ideas, experience, and expertise
 - A structure for productive and cooperative cross-jurisdictional dialogue around the critical issue of affordable housing to ensure that all perspectives, interests, and concerns are collaboratively addressed
 - Increased government efficiency by reducing duplication of efforts and services.
- 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 create a "one-stop shop" for developers, lenders, and employers. A regional planning commission can assist IHCs by developing a regional housing plan that provides coordination of local planning efforts and by providing technical assistance.
- HUD provides community planning and development grants through the Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) programs to entitlement counties, entitlement communities, and States (for distribution to non-entitlement counties and communities) for housing programs that principally benefit low- and moderate-income households and other community development purposes. CDBG funds have resulted in funds towards 24,999 affordable housing units in the Region between 2005 and 2009 and HOME funds have resulted in funds towards 12,492 affordable housing units or households in the Region between 1992 and 2010. Many of the CDBG and HOME funded programs available in the Region are administered through local and statewide nonprofit organizations, including community development corporations (CDCs) and community housing development organizations (CHDOs).
- Partnerships between CDCs and for profit and nonprofit 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 and Neighborhood Design Best Practices

- Environmentally responsible building practices involve a wide range of concepts, from energy conservation to natural resource protection. They consist of construction and development concepts that integrate techniques that contribute to sustainability.

- Local governments can provide incentives to encourage environmentally responsible construction techniques. Structural incentives can include modification in zoning ordinance and permit review processes. Financial incentives can include tax credits and abatements, fee reductions or waivers, grants, and the use of revolving loan funds.
- Environmentally responsible development relates to arranging land uses and site features to include or be in close proximity to services, employment centers, and transportation options such as transit, sidewalks, and bike paths. Environmentally responsible development should also protect natural features and productive agricultural land in accordance with adopted plans and regulations. Historically, the Commission has recommended 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 be effectively served by transit and other services, and help conserve farmland and natural resources. Local governments can incorporate several environmentally responsible development concepts into their planning efforts to encourage implementation of regional plans, including transit oriented development, traditional neighborhood development, brownfield redevelopment, and infill and mixed use development.
- Transit oriented development (TOD) refers to compact, mixed use development whose internal design is intended to maximize access to a transit stop. Documented benefits of TODs include economic benefits, such as economic development and neighborhood revitalization, and environmental benefits of compact land use, including the conservation of open space. TODs are most commonly associated with rail transit oriented development. Potential TODs could be supported through the development of the Milwaukee Streetcar.
- A traditional neighborhood development (TND) incorporates many of the same concepts as a TOD because they are compact, mixed use neighborhoods where residential, commercial, and civic buildings are in close proximity to each other, or in the same building. The TND concept 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.
- 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 an existing labor force and existing affordable housing, and increased use of existing public infrastructure. Local governments should include the cleanup and reuse of brownfields as a key element in planning for revitalization of urban areas and promote such reuse through tools such as TIF and State and Federal assistance.
- County and local governments should 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 this plan. The crime prevention through environmental design (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 help prevent crime.

- Universal design (UD) and visitability are construction practices that promote accessible housing for persons with disabilities, and should be encouraged by local governments. By designing accessible housing, there will be an increase in the availability of affordable housing for everyone, regardless of age or ability.
- Achievement of communities and neighborhoods that are functional, safe, and attractive, as recommended in the regional land use and housing plans, ultimately depend on good design of individual development and redevelopment sites. In addition to the use of the best practices described in this chapter, local governments can promote good site design through the development of design standards. Design standards should reflect both regional and local development objectives. The best way to ensure compliance with design standards is to incorporate those standards into local land use controls, particularly zoning and land division control ordinances.

Chapter XII

RECOMMENDED HOUSING PLAN FOR THE REGION

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 suggested by the socio-economic impact analysis of the plan. A summary of public comments received on the preliminary plan are also included in Part 2. Part 3 sets forth the final plan recommendations approved by the Advisory Committee and adopted by the Regional Planning Commission. Part 4 includes a recommended monitoring system for plan implementation, and recommendations for plan endorsement and plan updates. Plan conclusions are presented in Part 5.

Appendix K includes a summary of the socio-economic impact analysis of the preliminary regional housing plan recommendations 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 3 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 housing¹ in the Region is summarized on Table 205. 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 2005-2009.² 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 less than 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, 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 median income (less than \$26,940); particularly housing for family households 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 housing³ 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 206 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 206 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

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 nonprofit or religious group, or housing that is subsidized through a housing voucher.*

²*Income ranges shown in Chapter V are based on data from the 2008 American Community Survey (ACS).*

³*The standards set forth under Objective No. 1 in Chapter II should be used to determine if housing is decent, safe, and affordable.*

Table 205

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 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.

^aCounty 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.

^bSubsidized 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). Households in this need category that do not receive financial assistance may be vulnerable to experiencing homelessness or living in substandard housing.

^cHigher-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).

^dMulti-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).

^eHigher 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.

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 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 206 and Map 119 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

Table 206

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

Sub-area/County	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	17.1	-8.4	24.4	39.5	15.1	50.1	43.4	-6.7	--
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	25.2	-1.7	22.0	35.4	13.4	51.1	39.4	-11.7	--
5	25.9	21.6	-4.3	25.3	31.9	6.6	48.8	46.5	-2.3	--
6	36.8	32.1	-4.7	26.8	44.2	17.4	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	32.9	5.3	25.6	29.3	3.7	46.8	37.8	-9.0	--
9	32.2	32.3	0.1	27.1	41.7	14.6	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	37.5	11.5	43.8	35.5	-8.3	--
12	29.5	33.5	4.0	20.8	55.1	34.3	49.7	11.4	-38.3	--
13-16	56.3	55.5	-0.8	24.4	44.1	19.7	19.3	0.4	-18.9	-- ^d
17	40.5	43.0	2.5	26.2	51.1	24.9	33.3	5.9	-27.4	-- ^d
18	43.6	47.8	4.2	27.0	52.0	25.0	29.4	0.2	-29.2	-- ^d
19	27.6	37.6	10.0	23.8	35.5	11.7	48.6	26.9	-21.7	--
Milwaukee County.....	48.7	49.9	1.2	24.6	46.1	21.5	26.7	4.0	-22.7	--
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	23.4	0.6	23.9	28.3	4.4	53.3	48.3	-5.0	--
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	18.3	-4.1	20.3	29.7	9.4	57.3	52.0	-5.3	--
26	32.5	40.3	7.8	25.3	44.6	19.3	42.2	15.1	-27.1	--
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	28.3	2.8	53.5	61.9	8.4	Lower cost ^b
Waukesha County.....	25.9	24.9	-1.0	22.8	28.2	5.4	51.3	46.9	-4.4	--
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
33	31.2	30.1	-1.1	19.4	23.9	4.5	49.4	46.0	-3.4	--
34	44.9	38.8	-6.1	25.4	59.5	34.1	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	31.4	-7.9	24.0	51.7	27.7	36.7	16.9	-19.8	--
36	25.3	18.7	-6.6	28.9	33.1	4.2	45.8	48.2	2.4	--
37	51.7	34.4	-17.3	22.1	39.2	17.1	26.2	26.4	0.2	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	21.3	-15.2	25.6	55.7	30.1	37.9	23.0	-14.9	Lower cost
Walworth County.....	39.8	26.7	-13.1	26.1	40.5	14.4	34.1	32.8	-1.3	Lower cost
Region	40.2	38.1	-2.1	24.4	42.4	18.0	35.4	19.5	-15.9	--

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. 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.

^aCounty and Region totals include portions of sub-areas that cross County and Region boundaries.

^bOnly 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.

^cThere 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.

^dThere 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.

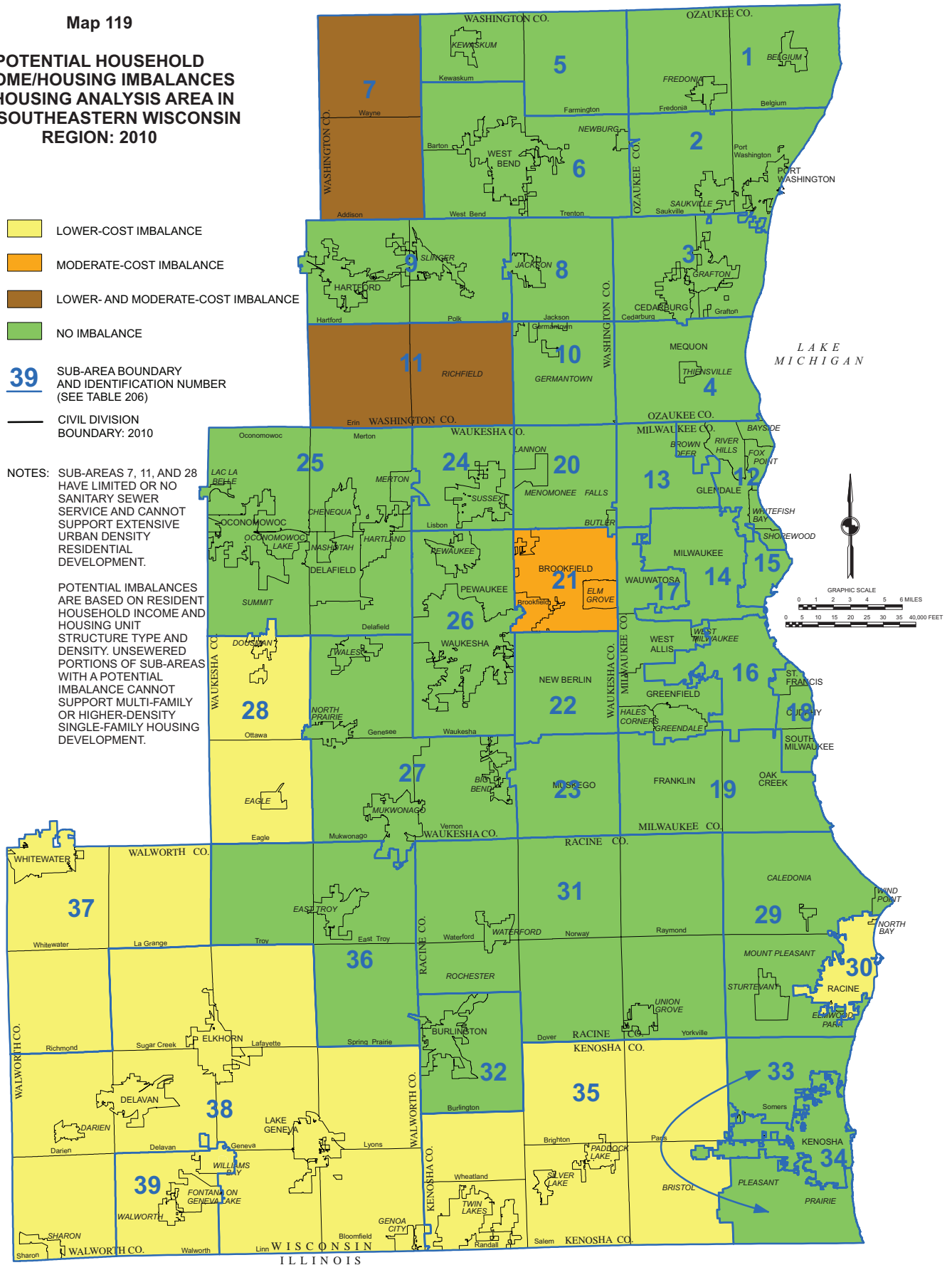
Map 119

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

- LOWER-COST IMBALANCE
- MODERATE-COST IMBALANCE
- LOWER- AND MODERATE-COST IMBALANCE
- NO IMBALANCE
- 39** SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER (SEE TABLE 206)
- 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 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, and SEWRPC.

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).⁴ 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 sanitary sewer service is currently or proposed to be provided.

Sub-areas with a moderate-cost income/housing imbalance include 7 (Addison/Wayne) and 11 (Erin/Richfield) in Washington County and 21 (Brookfield/Elm Grove) in Waukesha County. Additional modest sized single-family homes on small to modest sized lots (homes less than 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 (Brookfield/Elm Grove). Sanitary sewer service is available in only small portions of sub-areas 7 (Addison/Wayne) and 28 (Eagle/Dousman), and there is no sanitary sewer service in sub-area 11 (Erin/Richfield). 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 community comprehensive plans in sub-area 11.

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 206. 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 207, 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.

⁴*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 and/or student loans to pay housing costs.*

Table 207

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.

^aMedian 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.

^bThe 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.

^cFair 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 167 in Chapter X.

^dFMRs 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.

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 number of subsidized housing units and vouchers in each County in the Region. As shown on Table 208, 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 18,818 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.

Table 208

GOVERNMENT ASSISTED HOUSING IN THE REGION

County ^d	Households ^a			Government Assisted Housing ^b						Potential Need
	Extremely Low-Income ^e	Very Low-Income ^f	Total	Section 8 Housing Choice Vouchers	Subsidized Housing Units		LIHTC Housing Units ^c		Total	
					Family	Elderly/ Special Needs	Family	Elderly/ Special Needs		
Kenosha County	6,995	6,639	13,634	1,261	272	1,033	147	402	3,115	10,519
Milwaukee County.....	64,149	49,978	114,127	8,071	6,160	8,991	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	1,065	495	615	4,130	12,817
Walworth County.....	5,211	4,184	9,395	410	508	354	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	8,446	12,985	5,351	5,833	45,676	141,719

^aIncludes household data from the 2005-2009 American Community Survey (ACS).

^bIncludes 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.

^cDoes not include LIHTC units combined with another form of government subsidy.

^dCounty and Region totals include portions of sub-areas that cross County and Region boundaries.

^eExtremely low-income households have incomes of less than 30 percent of the Region median annual household income.

^fVery 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.

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;⁵ 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 209 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 117 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.

⁵Standard 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.

Table 209

**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**

Sub-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 209 (continued)

Sub-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

^aIncludes 2005-2009 household size by tenure data from the American Community Survey (ACS) applied to households from the 2010 Census.

^bCounty 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 210 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)⁶ than a potential household income/housing imbalance (lower- or moderate-cost), as shown on Map 120. 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.⁷ 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 distribution⁸ are identified in this section.

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 121 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.

⁶A lower-cost job/housing imbalance is a sub-area with a higher percentage of lower-wage jobs than lower-cost housing. A moderate-cost job/housing imbalance is a sub-area with a higher percentage of moderate-wage jobs than moderate-cost housing. A higher-cost job/housing imbalance is a sub-area with a higher percentage of higher-wage jobs than higher-cost housing.

⁷Chapter 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.

⁸Standard 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 average median income of \$43,103) in each sub-area should be within 25 percent of the regionwide percentage of low-income households.

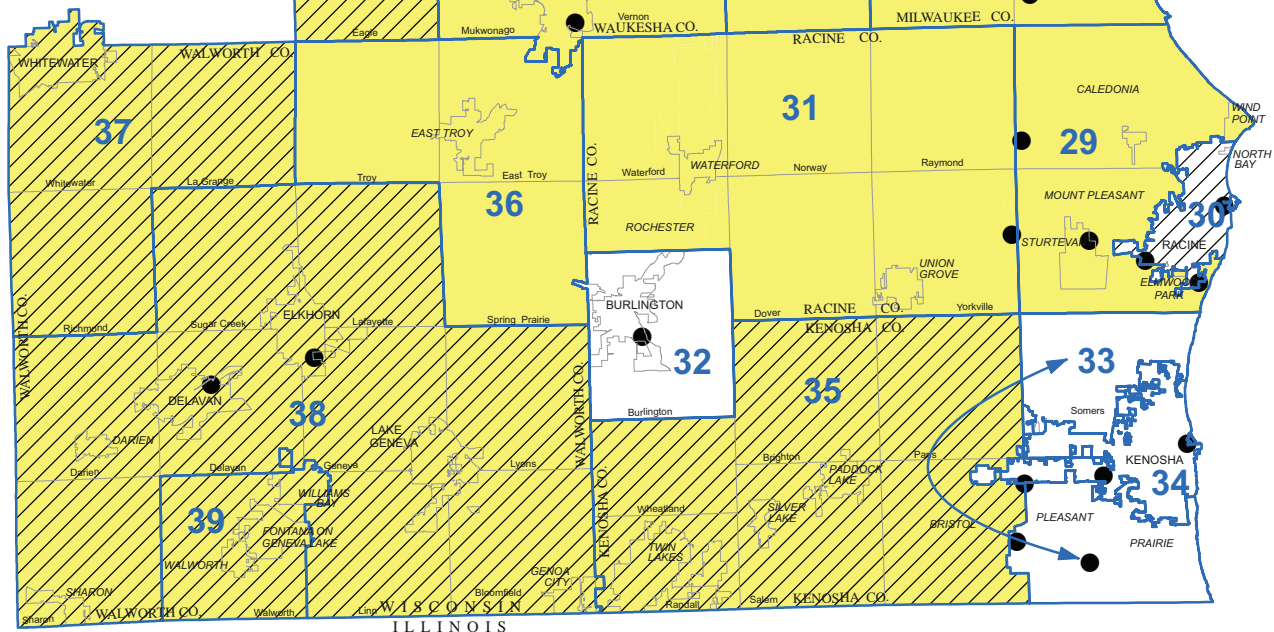
Map 120

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

- MAJOR EMPLOYMENT CENTER: 2035
- POTENTIAL JOB/HOUSING IMBALANCE
- ▨ POTENTIAL HOUSEHOLD INCOME/
HOUSING IMBALANCE
- 39** SUB-AREA BOUNDARY
AND IDENTIFICATION NUMBER
(SEE TABLE 210)
- 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.

Table 210

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

Sub-area/County ^b	Percent of Total Households with a High Housing Cost Burden ^a				Potential Job/Housing Imbalance Type ^{c,d}	Potential Income/Housing Imbalance Type ^e
	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 ^f
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 ^g
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	--
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	-- ^h	-- ^h

Footnotes to Table 210

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

^bCounty and Region totals include portions of sub-areas that cross County and Region boundaries.

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

^dA job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewer communities. One or more of the communities in sub-areas comprised of multiple sewer communities may have a balance between jobs and housing. At least one sewer community in a sub-area must have an imbalance between jobs and housing for the sub-area to have an imbalance.

^eA 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.

^fOnly 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.

^gThere 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.

^hSee specific sub-area.

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

Map 122 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.

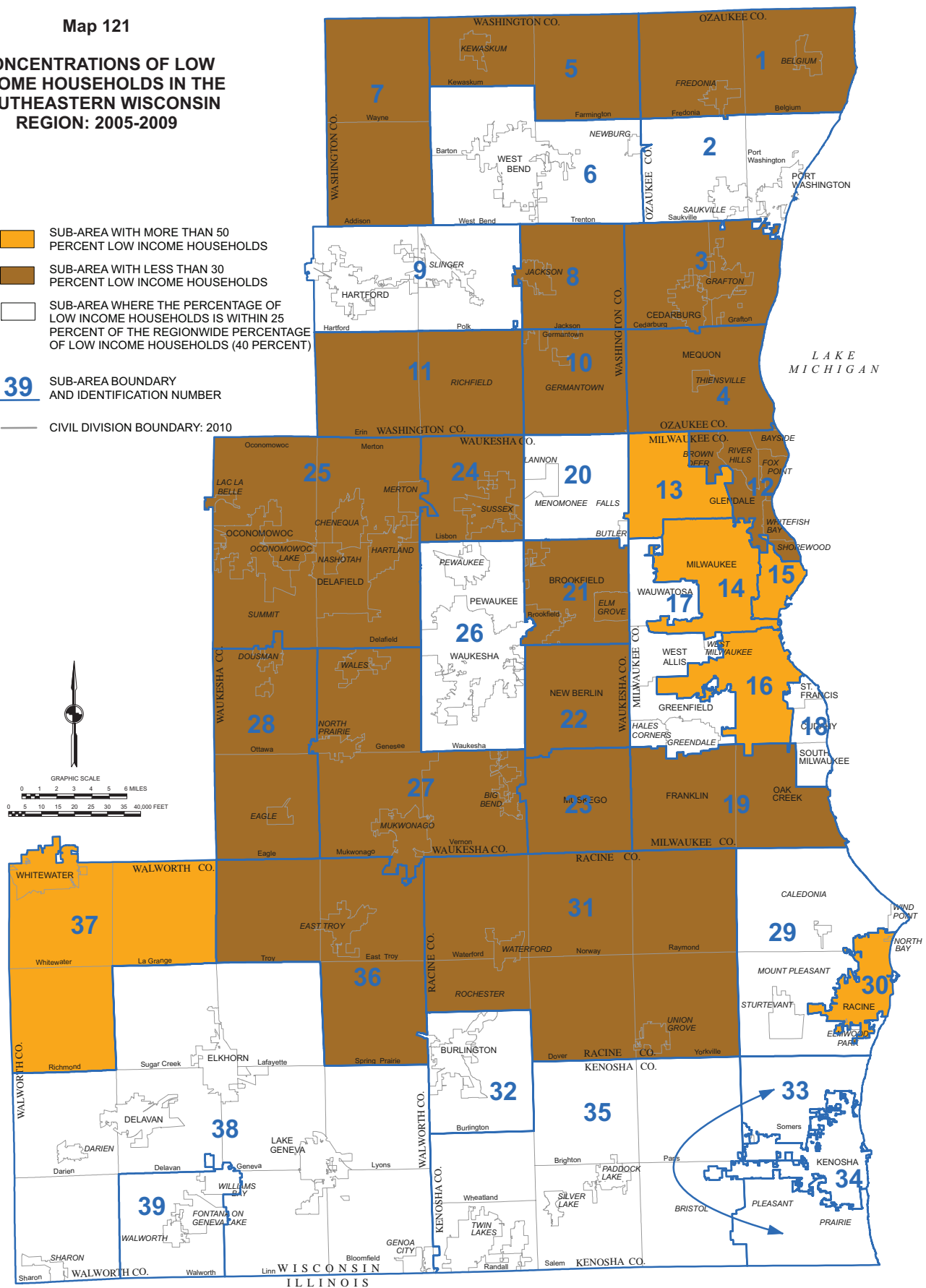
Additional data compiled for this report show that there are several sewer communities that have or are planning to accommodate a significant amount of employment that may limit affordable housing due to zoning regulations that do not allow higher-density multi- and/or single-family homes, or do not 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 123 shows communities with major employment centers and zoning requirements that may restrict the development of affordable single-family housing in relation to the sub-area job/housing balance. Map 124 shows communities with major employment centers and zoning regulations that may restrict the development of affordable multi-family housing in relation to the sub-area job/housing balance.

Map 125 shows existing and planned major employment centers, sewer communities with zoning regulations that do not allow higher-density multi- and/or single-family housing, and sewer 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 for low- and moderate-income households. 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.

Map 121

**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

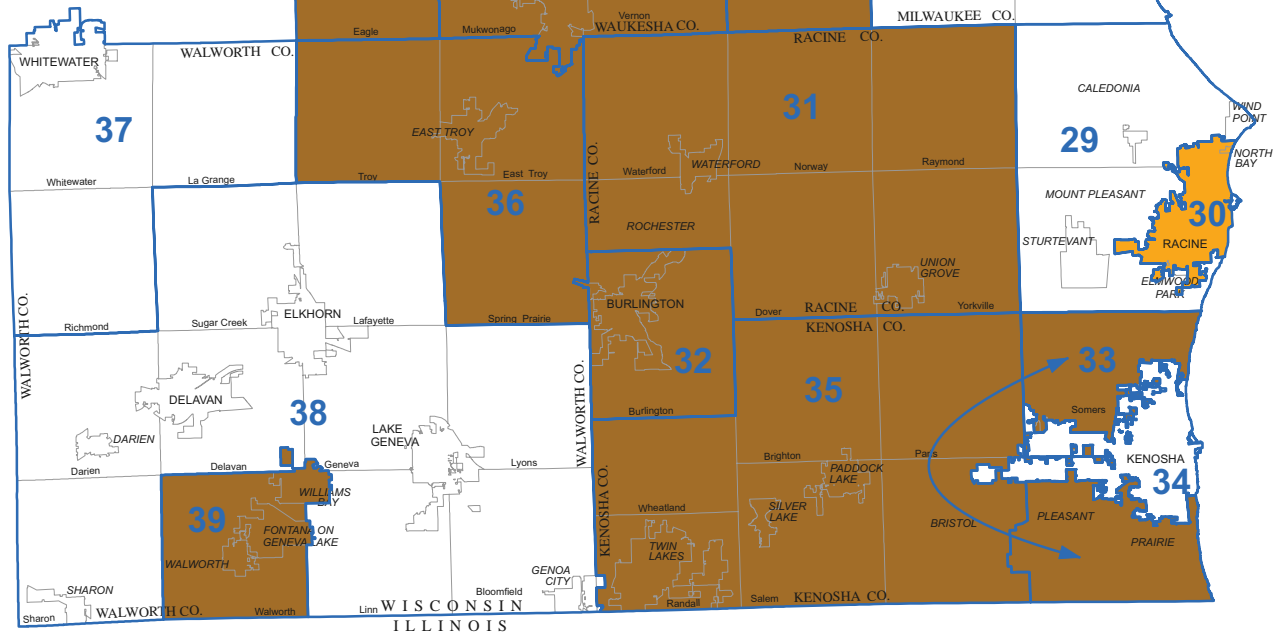
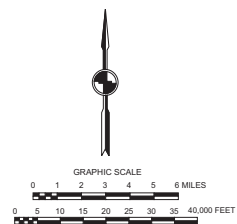


Source: U.S. Bureau of the Census and SEWRPC.

Map 122

**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 123

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

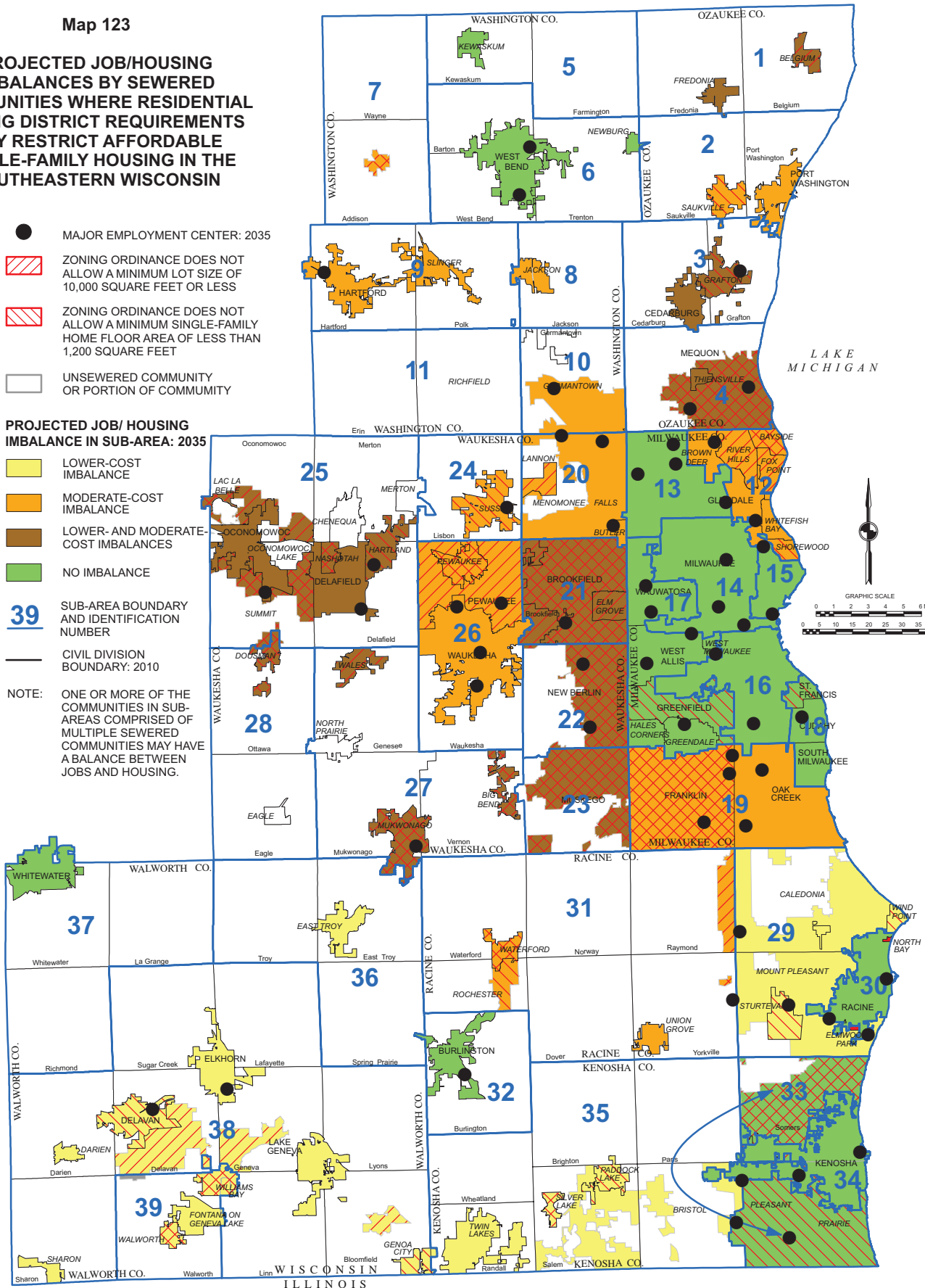
- MAJOR EMPLOYMENT CENTER: 2035
-  ZONING ORDINANCE DOES NOT ALLOW A MINIMUM LOT SIZE OF 10,000 SQUARE FEET OR LESS
-  ZONING ORDINANCE DOES NOT ALLOW A MINIMUM SINGLE-FAMILY HOME FLOOR AREA OF LESS THAN 1,200 SQUARE FEET
-  UNSEWERED COMMUNITY OR PORTION OF COMMUNITY

**PROJECTED JOB/ HOUSING
IMBALANCE IN SUB-AREA: 2035**

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

- 39** SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER
- CIVIL DIVISION BOUNDARY: 2010




NOTE: ONE OR MORE OF THE COMMUNITIES IN SUB-AREAS COMPRISED OF MULTIPLE SEWERED COMMUNITIES MAY HAVE A BALANCE BETWEEN JOBS AND HOUSING.







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

Map 124

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

- MAJOR EMPLOYMENT CENTER: 2035
-  ZONING ORDINANCE DOES NOT ALLOW MULTI-FAMILY DEVELOPMENT WITH A MAXIMUM DENSITY OF AT LEAST 10 DWELLING UNITS PER ACRE
-  ZONING ORDINANCE DOES NOT ALLOW A MINIMUM TWO BEDROOM MULTI-FAMILY DWELLING UNIT FLOOR AREA OF 800 SQUARE FEET OR LESS
- * MULTI-FAMILY HOUSING REQUIRES A CONDITIONAL USE PERMIT
-  UNSEWERED COMMUNITY OR PORTION OF COMMUNITY

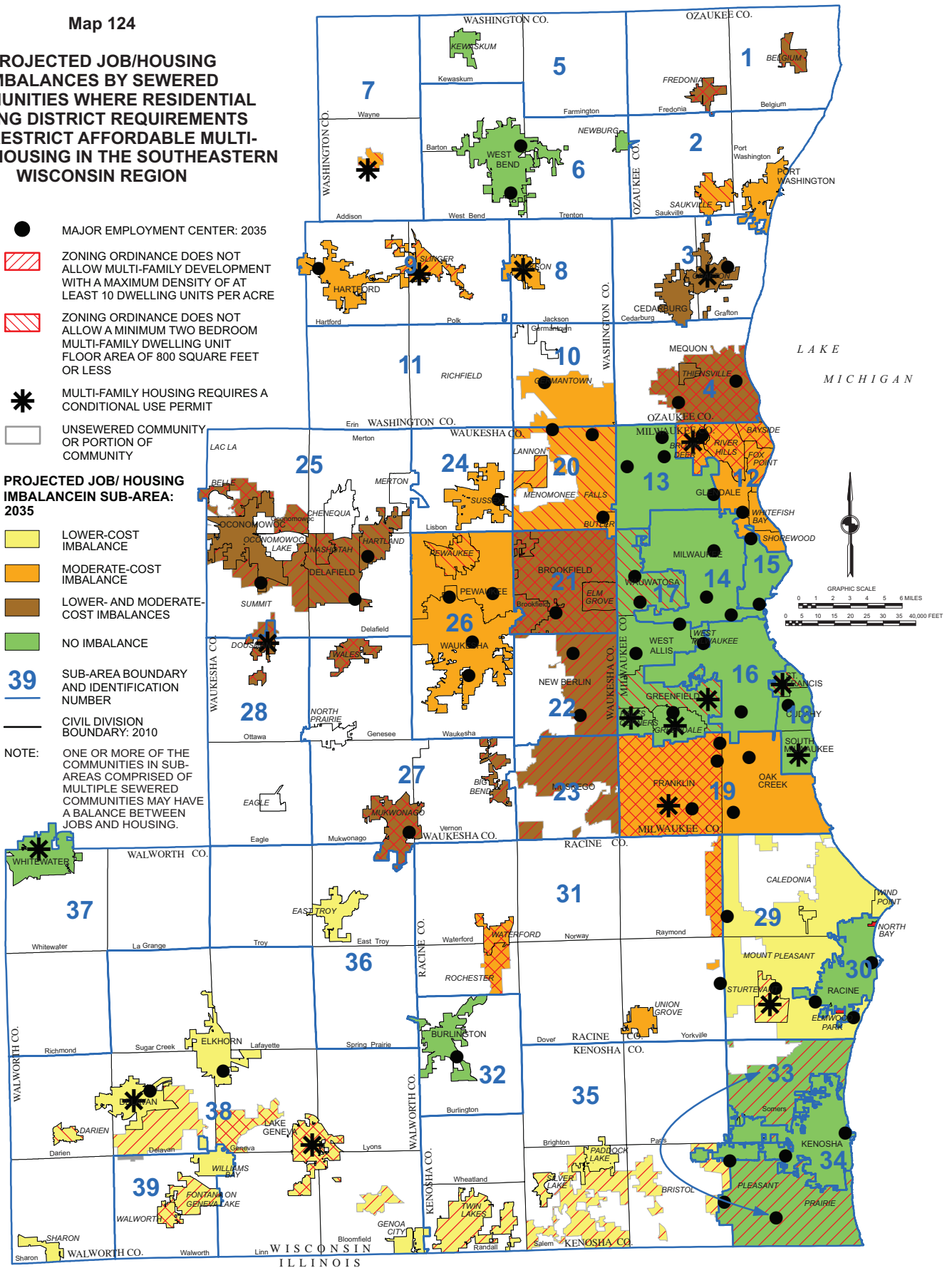
**PROJECTED JOB/ HOUSING
IMBALANCEIN SUB-AREA:
2035**

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

39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER

— CIVIL DIVISION BOUNDARY: 2010

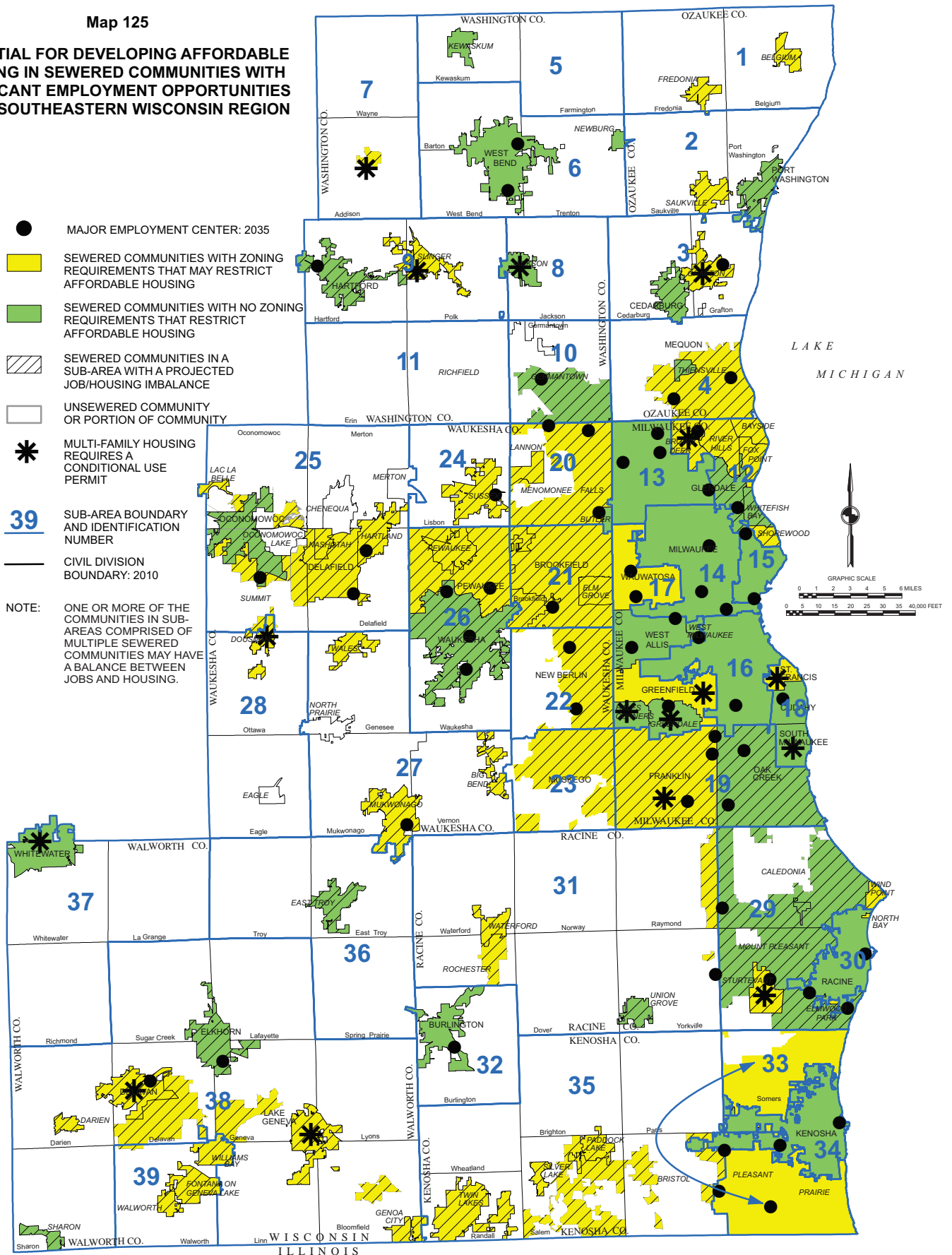
NOTE: ONE OR MORE OF THE COMMUNITIES IN SUB-AREAS COMPRISED OF MULTIPLE SEWERED COMMUNITIES MAY HAVE A BALANCE BETWEEN JOBS AND HOUSING.



Map 125

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

- MAJOR EMPLOYMENT CENTER: 2035
 - SEWERED COMMUNITIES WITH ZONING REQUIREMENTS THAT MAY RESTRICT AFFORDABLE HOUSING
 - SEWERED COMMUNITIES WITH NO ZONING REQUIREMENTS THAT RESTRICT AFFORDABLE HOUSING
 - SEWERED COMMUNITIES IN A SUB-AREA WITH A PROJECTED JOB/HOUSING IMBALANCE
 - UNSEWERED COMMUNITY OR PORTION OF COMMUNITY
 - * MULTI-FAMILY HOUSING REQUIRES A CONDITIONAL USE PERMIT
 - 39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER
 - CIVIL DIVISION BOUNDARY: 2010
- NOTE: ONE OR MORE OF THE COMMUNITIES IN SUB-AREAS COMPRISED OF MULTIPLE SEWERED COMMUNITIES MAY HAVE A BALANCE BETWEEN JOBS AND HOUSING.



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

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 100 in Chapter VII, educational attainment of residents age 25 and older is generally lower in sub-areas 13-16 (City of Milwaukee) and 30 (City of Racine) 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.⁹ 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 126 and 127 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.

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.¹⁰ 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.

⁹*Housing Costs, Zoning, and Access to High Scoring Schools*, Brookings Institute, April 2012.

¹⁰*Federal and State laws requiring accessible housing are described in greater detail in Chapter IX.*

Housing affordability is also a concern for persons with disabilities. Data compiled in Chapter IX show that persons with disabilities tend to have lower earnings than those without disabilities. The median annual earnings 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 103 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.

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.¹¹ 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 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

¹¹*Documented in the report, The Costs and Benefits of Green Affordable Housing, New Ecology, Inc. and the Tellus Institute, 2005.*

Map 126

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

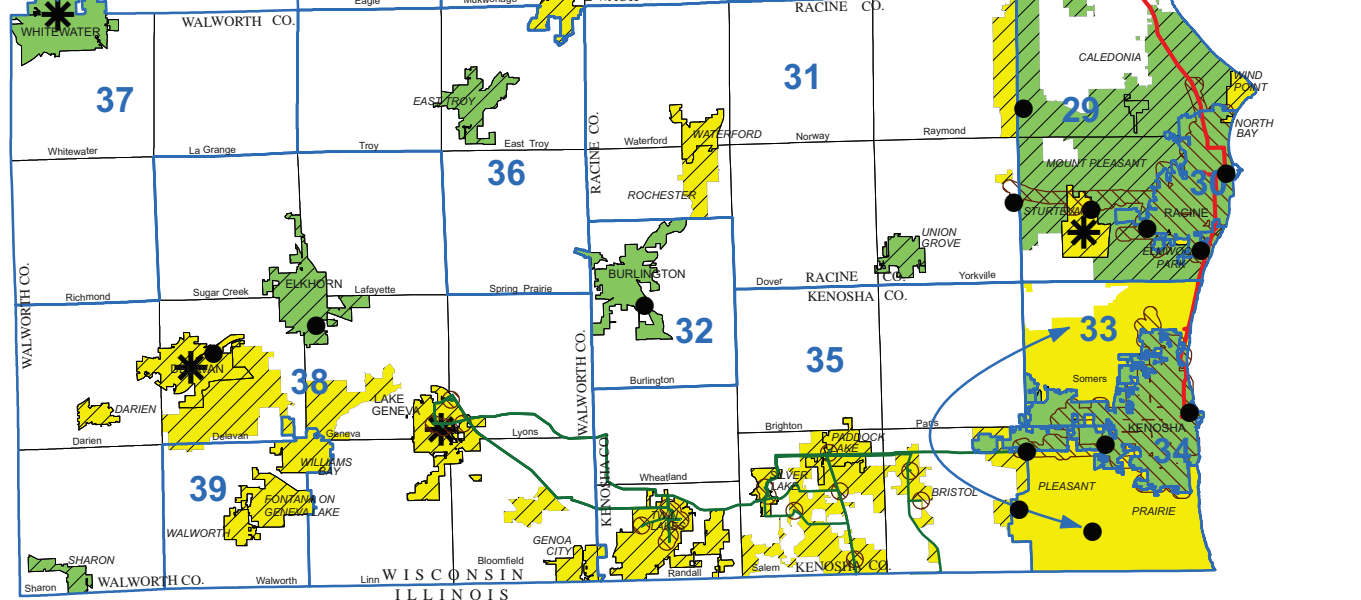
- MAJOR EMPLOYMENT CENTER: 2035
- SEWERED COMMUNITIES WITH ZONING REQUIREMENTS THAT MAY RESTRICT AFFORDABLE HOUSING
- SEWERED COMMUNITIES WITH NO ZONING REQUIREMENTS THAT MAY RESTRICT AFFORDABLE HOUSING
- SEWERED COMMUNITIES IN A SUB-AREA WITH A PROJECTED JOB/HOUSING IMBALANCE
- UNSEWERED COMMUNITY OR PORTION OF COMMUNITY
- * MULTI-FAMILY HOUSING REQUIRES A CONDITIONAL USE PERMIT

- 39** SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER
- CIVIL DIVISION BOUNDARY: 2010

LOCAL FIXED-ROUTE PUBLIC TRANSIT SERVICE

- RAPID BUS ROUTE - PROVIDES BOTH TRADITIONAL AND REVERSE COMMUTE SERVICE
- - - RAPID BUS ROUTE - PROVIDES TRADITIONAL COMMUTE SERVICE ONLY
- LOCAL RURAL FIXED BUS ROUTE
- TRANSIT SERVICE AREA

NOTE: ONE OR MORE OF THE COMMUNITIES IN SUB-AREAS COMPRISED OF MULTIPLE SEWERED COMMUNITIES MAY HAVE A BALANCE BETWEEN JOBS AND HOUSING.



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

Map 127

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

- MAJOR EMPLOYMENT CENTER: 2035
- SEWERED COMMUNITIES WITH ZONING REQUIREMENTS THAT MAY RESTRICT AFFORDABLE HOUSING
- SEWERED COMMUNITIES WITH NO ZONING REQUIREMENTS THAT RESTRICT AFFORDABLE HOUSING
- SEWERED COMMUNITIES IN A SUB-AREA WITH A PROJECTED JOB/HOUSING IMBALANCE
- UNSEWERED COMMUNITY OR PORTION OF COMMUNITY
- * MULTI-FAMILY HOUSING REQUIRES A CONDITIONAL USE PERMIT
- 39** SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER
- CIVIL DIVISION BOUNDARY: 2010

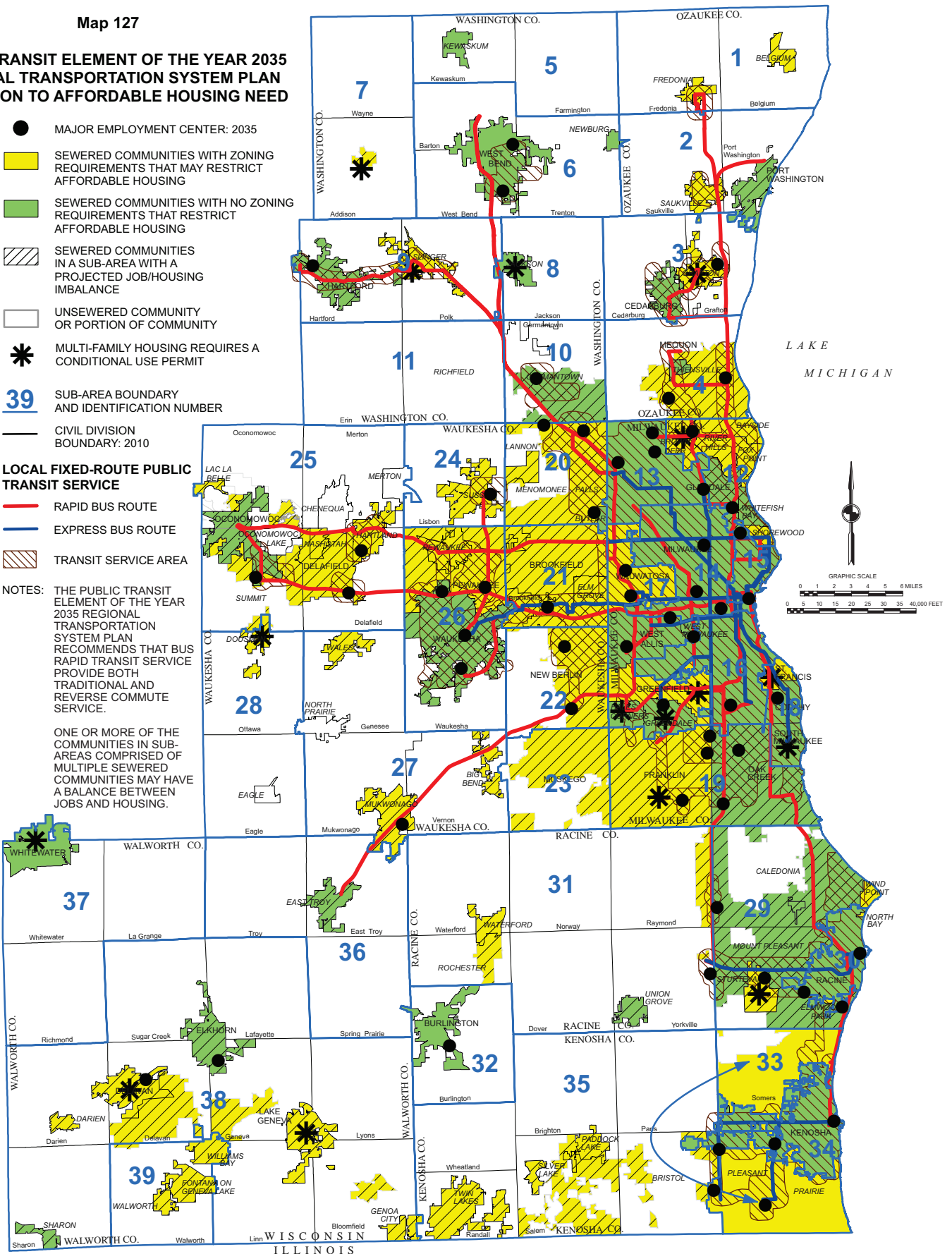
LOCAL FIXED-ROUTE PUBLIC TRANSIT SERVICE

- RAPID BUS ROUTE
- EXPRESS BUS ROUTE
- TRANSIT SERVICE AREA

NOTES:

THE PUBLIC TRANSIT ELEMENT OF THE YEAR 2035 REGIONAL TRANSPORTATION SYSTEM PLAN RECOMMENDS THAT BUS RAPID TRANSIT SERVICE PROVIDE BOTH TRADITIONAL AND REVERSE COMMUTE SERVICE.

ONE OR MORE OF THE COMMUNITIES IN SUB-AREAS COMPRISED OF MULTIPLE SEWERED COMMUNITIES MAY HAVE A BALANCE BETWEEN JOBS AND HOUSING.



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

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.¹² 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.¹³ 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 52, 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 2009.¹⁴ 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 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 sale¹⁵ 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

¹²See Maps 50, 53, 56, 59, 62, 65, and 68 in Chapter V for land designated in comprehensive plans by sewerage communities for high-density residential and mixed use land uses. See Tables 58 through 64, also in Chapter V, for the amount of land available for high-density residential and mixed use development by County and community.

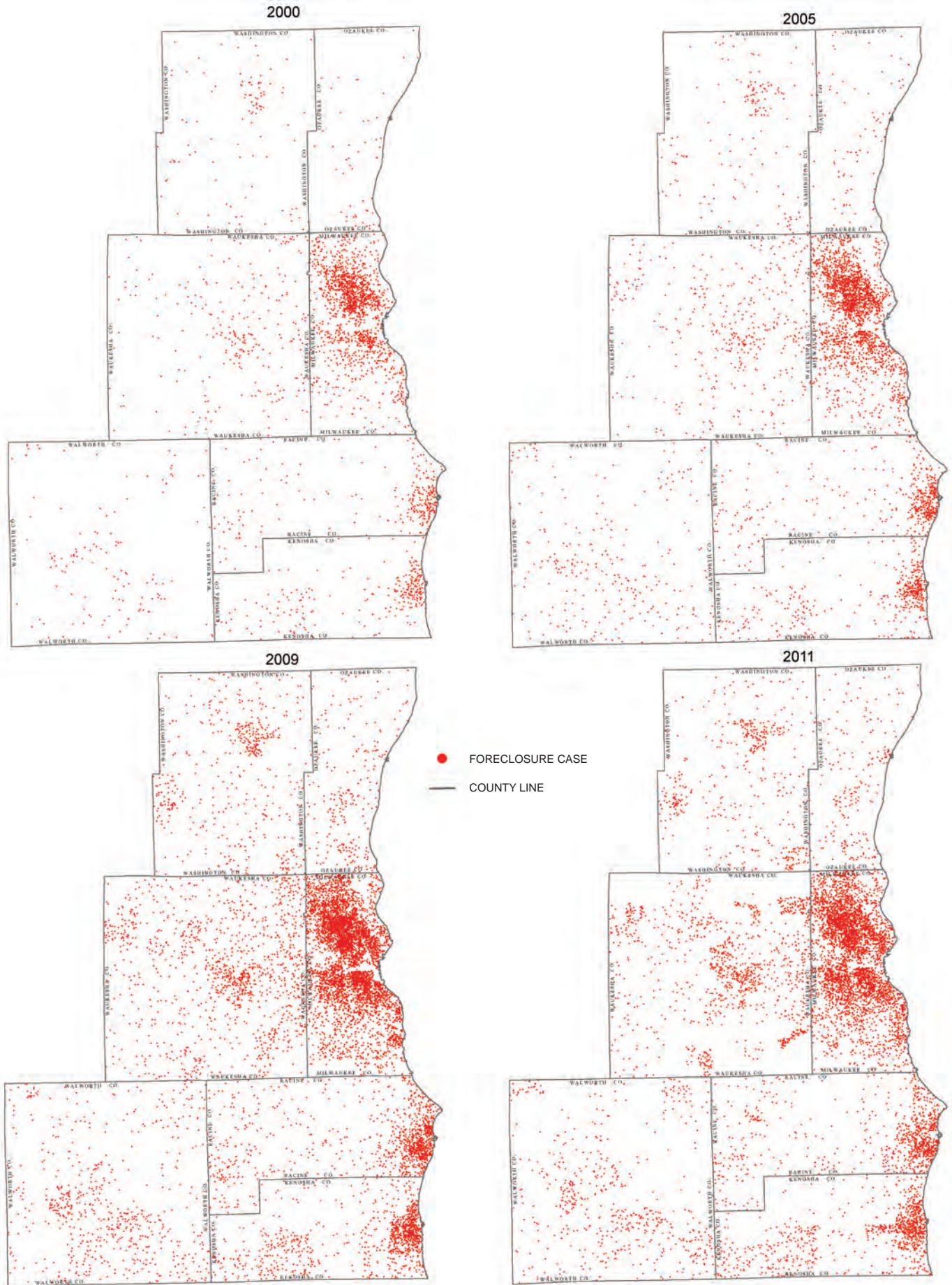
¹³See Table 94 in Chapter VI.

¹⁴See Table 49 in Chapter IV.

¹⁵A 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.

Figure 52

FORECLOSURE CASES IN SOUTHEASTERN WISCONSIN: 2000-2011



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.

Anticipated (Year 2035) Housing Need

About 64,000 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.¹⁶ Table 211 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 128, 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 47 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 46 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 sewerage communities in the Region in their comprehensive plans is more than four times the additional housing need of 64,000 units projected by the regional land use plan. Over 292,000 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

¹⁶Regional population, household, and employment projections are described in more detail in Chapter VII.

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 212 sets forth the percentage of lower-, moderate-, and higher-cost housing units projected for sewerer communities in each sub-area in 2035, based on the analysis of local comprehensive plans described in Chapter VIII. Local zoning ordinance and zoning map amendments must be consistent with the land uses designated in a 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 sewerer 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 212 were compared to the current percentage of households in the lower-, moderate-, and higher-income categories shown on Table 206. 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 212. 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 213 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 sewerer 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. Sewerer 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 (with the exception of sub-area 6) 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 sewerer 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 sewerer communities based on the land uses designated in local comprehensive plans. Sewerer 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. Individual sewerer communities in a sub-area identified as having a job/housing imbalance may have a balance between jobs and housing. A local analysis would confirm whether a balance or imbalance exists.

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 jobs and 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-

Table 211

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

Sub-Area/County	Housing Units (2010) ^a	Projected Households (2035) ^b	Change	Anticipated Additional Housing Unit Need (2035) ^c
1	3,257	3,289	32	33
2	8,205	9,072	867	893
3	13,740	15,782	2,042	2,103
4	10,807	11,717	910	937
Ozaukee County.....	36,009	39,989	3,980	4,099
5	3,567	3,745	178	183
6	19,044	22,537	3,493	3,598
7	2,120	2,197	77	79
8	4,385	5,190	805	829
9	11,353	12,637	1,284	1,323
10	8,191	10,449	2,258	2,326
11	5,909	6,188	279	287
Washington County	54,569	62,849	8,280	8,528
12	29,305	29,846	541	557
13-16	254,824	249,104	0	0
17	79,199	84,391	5,192	5,348
18	22,694	23,792	1,098	1,131
19	28,202	40,326	12,124	12,488
Milwaukee County	414,224	427,451	13,227	13,624
20	16,179	18,481	2,302	2,371
21	20,777	22,282	1,505	1,550
22	16,090	17,916	1,826	1,881
23	8,879	11,334	2,455	2,529
24	7,824	9,397	1,573	1,620
25	27,622	29,235	1,613	1,661
26	42,771	46,327	3,556	3,663
27	13,227	15,034	1,807	1,861
28	4,386	4,613	227	234
Waukesha County	157,755	174,149	16,394	16,886
29	24,917	28,199	3,282	3,380
30	33,985	32,444	0	0
31	15,437	15,757	320	330
32	7,419	7,575	156	161
Racine County	81,758	83,975	2,217	2,284
33	11,513	17,057	5,544	5,710
34	40,209	44,162	3,953	4,072
35	16,487	21,730	5,243	5,400
Kenosha County	68,209	82,949	14,740	15,182
36	5,627	6,980	1,353	1,394
37	8,257	8,553	296	305
38	31,167	33,914	2,747	2,829
39	6,039	4,860	0	0
Walworth County	51,090	54,410	3,320	3,420
Region	863,614	925,772	62,158	64,023

^aCounty 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.

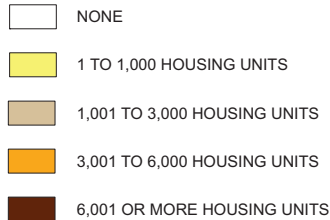
^bCounty and Region totals do not include portions of sub-areas that cross County and Region boundaries. Projected households are from the year 2035 regional land use plan.

^cIncludes 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.

Map 128

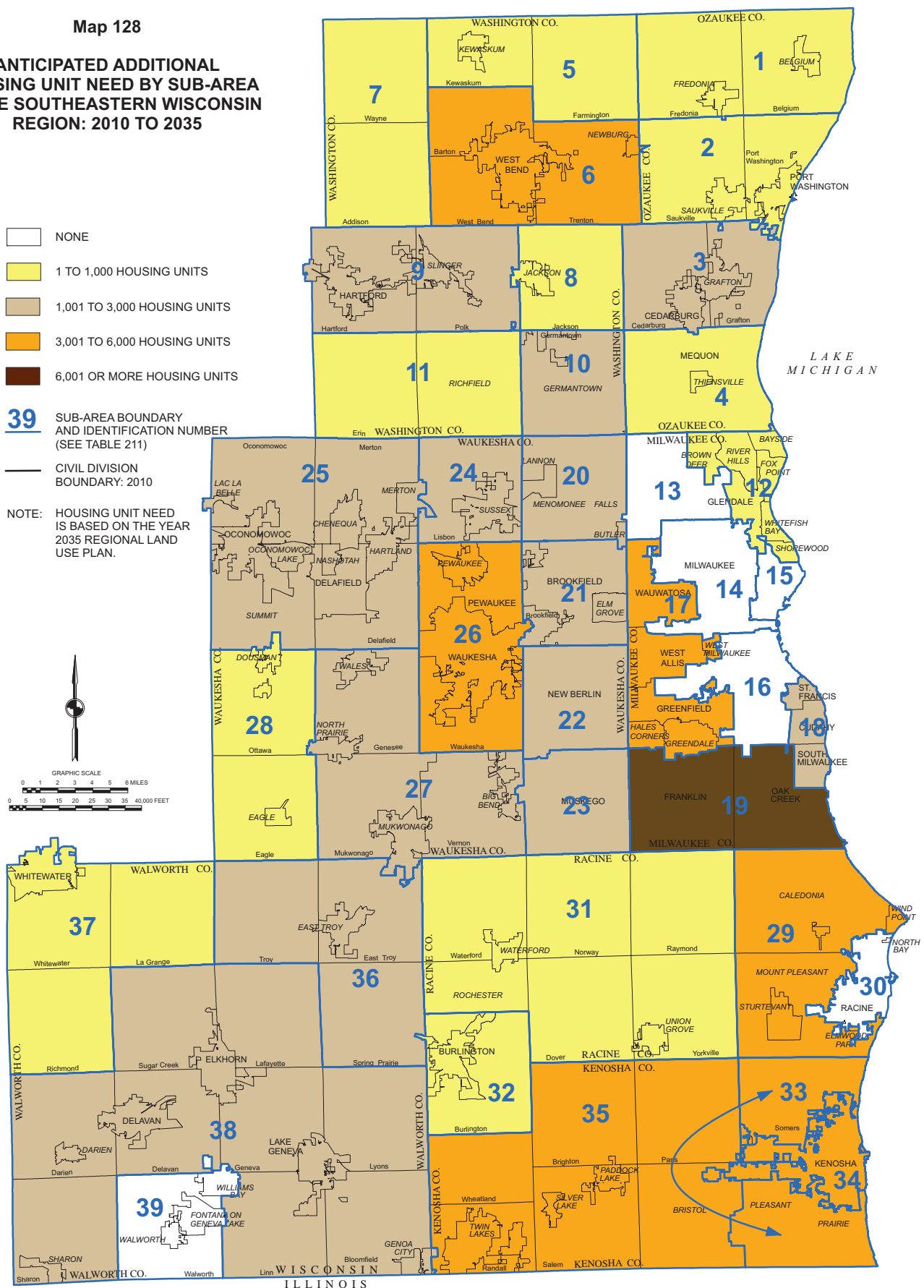
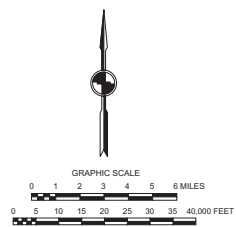
**ANTICIPATED ADDITIONAL
HOUSING UNIT NEED BY SUB-AREA
IN THE SOUTHEASTERN WISCONSIN
REGION: 2010 TO 2035**



39 SUB-AREA BOUNDARY AND IDENTIFICATION NUMBER (SEE TABLE 211)

— 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.

Table 212

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

Sub-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	31.6	51.2	17.3	--
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.....	27.4	40.2	32.4	--
12	47.6	23.7	28.7	--
13-16	90.9	7.5	1.6	-- ^c
17	61.2	25.3	13.5	--
18	72.6	27.1	0.3	--
19	34.6	20.3	45.1	--
Milwaukee County.....	75.4	14.5	10.1	-- ^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	21.0	19.0	60.0	--
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.....	19.3	16.8	63.9	--
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

NOTE: 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.

^aCounty and Region totals include portions of sub-areas that cross County and Region boundaries.

^bSub-area 11 was not included in the comprehensive plan analysis because local plans do not propose sewer service by 2035.

^cAlthough 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.

^dSee specific sub-areas.

Source: SEWRPC.

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 213 provide a comparison of the number of additional housing units projected to be needed in each sub-area between 2010 and 2035 based on the Regional Land Use Plan for the year 2035, and the number of lower-, moderate-, and higher-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 208 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 in the plan recommendations.

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 122 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 earnings 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 at densities equivalent to 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 213 and shown on Map 129. 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 13-16 (City of Milwaukee), 30 (City of Racine), 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. Sub-area 18 (Cudahy/St. Francis/South Milwaukee) may have a shortage of total planned housing units to meet its projected additional housing need.

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.

Table 213

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

Sub-area/County ^a	Projected Income/ Housing Imbalance Type	Projected Job/Housing Imbalance Type	Projected Affordable Housing Type Deficiency
1	Lower-cost	Lower- and moderate-cost	Multi-Family and Modest Single-Family
2	--	Moderate-cost	Modest Single-Family
3	--	Lower- and moderate-cost	Multi-Family and Modest Single-Family
4	Lower- and moderate-cost	Lower- and moderate-cost	Multi-Family and Modest Single-Family
Ozaukee County.....	-- ^d	-- ^d	-- ^d
5	--	--	None
6	--	--	None
7	--	Moderate-cost	Modest Single-Family
8	--	Moderate-cost	Modest Single-Family
9	--	Moderate-cost	Modest Single-Family
10	--	Moderate-cost	Modest Single-Family
11 ^e	-- ^e	-- ^e	-- ^e
Washington County	-- ^d	-- ^d	-- ^d
12	--	Moderate-cost	Modest Single-Family
13-16	-- ^f	-- ^g	None
17	--	-- ^g	None
18	--	-- ^g	None ^h
19	--	Moderate-cost	Modest Single-Family
Milwaukee County	-- ^d	-- ^d	-- ^d
20	Lower- and moderate-cost	Moderate-cost	Multi-Family and Modest Single-Family
21	Lower- and moderate-cost	Lower- and moderate-cost	Multi-Family and Modest Single-Family
22	--	Lower- and moderate-cost	Multi-Family and Modest Single-Family
23	Lower-cost	Lower- and moderate-cost	Multi-Family and Modest Single-Family
24	--	Moderate-cost	Modest Single-Family
25	--	Lower- and moderate-cost	Multi-Family and Modest Single-Family
26	--	Moderate-cost	Modest Single-Family
27	--	Lower- and moderate-cost	Multi-Family and Modest Single-Family
28	Lower- and moderate-cost	Lower- and moderate-cost	Multi-Family and Modest Single-Family
Waukesha County	-- ^d	-- ^d	-- ^d
29	Lower-cost	Lower-cost	Multi-Family
30	--	-- ^g	None
31	--	Moderate-cost	Modest Single-Family
32	--	--	None
Racine County.....	-- ^d	-- ^d	-- ^d
33	--	--	None
34	--	-- ^g	None
35	Lower-cost	Lower-cost	Multi-Family
Kenosha County.....	-- ^d	-- ^d	-- ^d
36	Lower-cost	Lower-cost	Multi-Family
37	--	-- ⁱ	None
38	Lower-cost	Lower-cost	Multi-Family
39	Lower-cost	Lower-cost	Multi-Family
Walworth County	-- ^d	-- ^d	-- ^d
Region	-- ^d	-- ^d	-- ^d

Table 213 (continued)

Sub-area/County ^a	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	33	57	2,624	2,390
2	893	2,281	5	7,408
3	2,103	301	1,638	7,559
4	937	42	0	8,401
Ozaukee County.....	4,099	2,681	4,267	25,758
5	183	249	1,367	200
6	3,598	646	5,405	4,593
7	79	563	0	470
8	829	23	97	1,603
9	1,323	466	770	6,267
10	2,326	615	0	3,018
11 ^e	287	- ^e	- ^e	- ^e
Washington County	8,528	2,562	7,639	16,151
12	557	99	9	7,081
13-16	0	1,366	3,313	1,305
17	5,348	1,044	265	7,003
18	1,131	150	615	0
19	12,488	4,359	677	11,808
Milwaukee County	13,624	7,018	4,879	27,197
20	2,371	997	122	9,566
21	1,550	0	200	16,421
22	1,881	0	0	8,655
23	2,529	0	174	7,606
24	1,620	0	349	3,684
25	1,661	2,074	198	10,930
26	3,663	325	491	29,762
27	1,861	635	750	4,233
28	234	0	0	1,778
Waukesha County.....	16,886	4,031	2,284	92,635
29	3,380	2,685	2,488	11,357
30	0	191	111	147
31	330	923	143	2,897
32	161	499	29	735
Racine County.....	2,284	4,298	2,771	15,136
33	5,710	2,711	867	4,516
34	4,072	2,217	3,022	577
35	5,400	1,271	5,779	5,154
Kenosha County.....	15,182	6,199	9,668	10,247
36	1,394	268	1,253	1,627
37	305	3,277	5,499	19
38	2,829	6,259	17,365	6,305
39	0	275	195	4,632
Walworth County	3,420	10,079	24,312	12,583
Region	64,023	36,868	55,820	199,707

^aCounty and Region totals include portions of sub-areas that cross County and Region boundaries.

^bBased on the Regional Land Use Plan for the year 2035. Includes a 3 percent vacancy rate for additional units between 2010 and 2035.

^cBased on the analysis of comprehensive plans for sewerage areas described in Chapter VIII.

^dSee specific sub-areas.

^eSub-area 11 was not included in the comprehensive plan analysis because local plans do not propose sewer service by 2035.

^fAlthough 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.

^gAlthough 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.

^hThere may be a shortage of total planned housing units in the sub-area to meet the total additional housing unit need.

ⁱThere 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.

Map 129

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

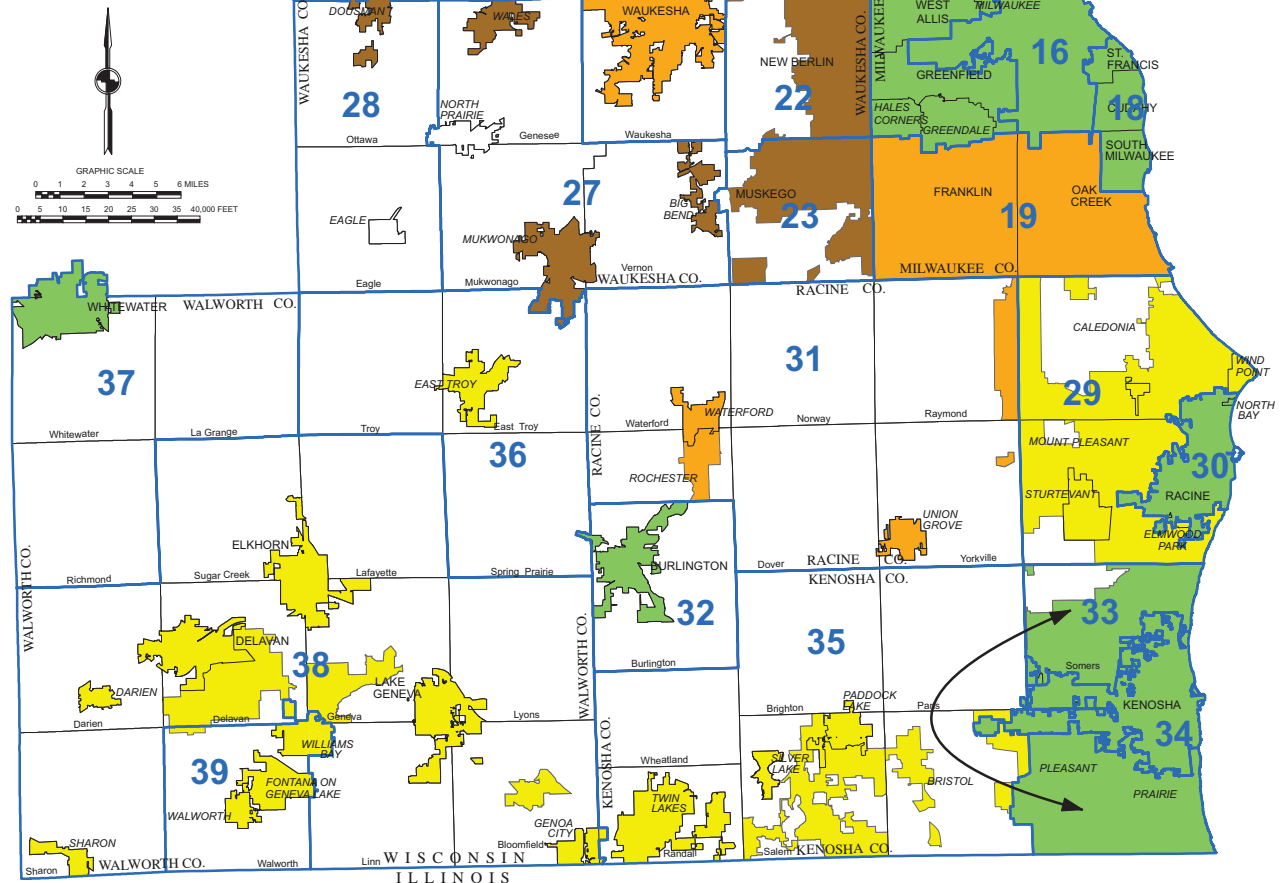
PROJECTED HOUSING DEFICIENCY

- NONE
- MULTI-FAMILY
- MODEST SINGLE-FAMILY
- MULTI-FAMILY AND MODEST SINGLE-FAMILY
- UNSEWERED COMMUNITY
OR PORTION OF COMMUNITY

39 SUB-AREA BOUNDARY
AND IDENTIFICATION
NUMBER (SEE TABLE 213)

— CIVIL DIVISION
BOUNDARY: 2010

NOTE: ONE OR MORE OF THE
COMMUNITIES IN SUB-
AREAS COMPRISED OF
MULTIPLE SEWERED
COMMUNITIES MAY NOT
HAVE A HOUSING
DEFICIENCY



Source: SEWRPC.

PART 2: PRELIMINARY 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 standards¹⁷ 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 nonprofit 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 recommendations, and documentation of the public review and comment obtained on the preliminary plan recommendations and the socio-economic impact analysis. Final plan recommendations developed in response to the socio-economic impact analysis and the public comment on the preliminary plan recommendations and adopted by the Regional Planning Commission are presented in Part 3 of the chapter.

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.¹⁸

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.

¹⁷See Table 4 in Chapter II.

¹⁸A summary of the Legacy Housing Plan is included in Chapter III. Legacy plan recommendations are summarized in Tables 12 and 13.

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 to medium income (80 to 135 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 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 213 as potentially having a projected affordable housing deficiency. Maps 123 and 124 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.¹⁹
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.

¹⁹*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 sewerred 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 69 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 130) 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.

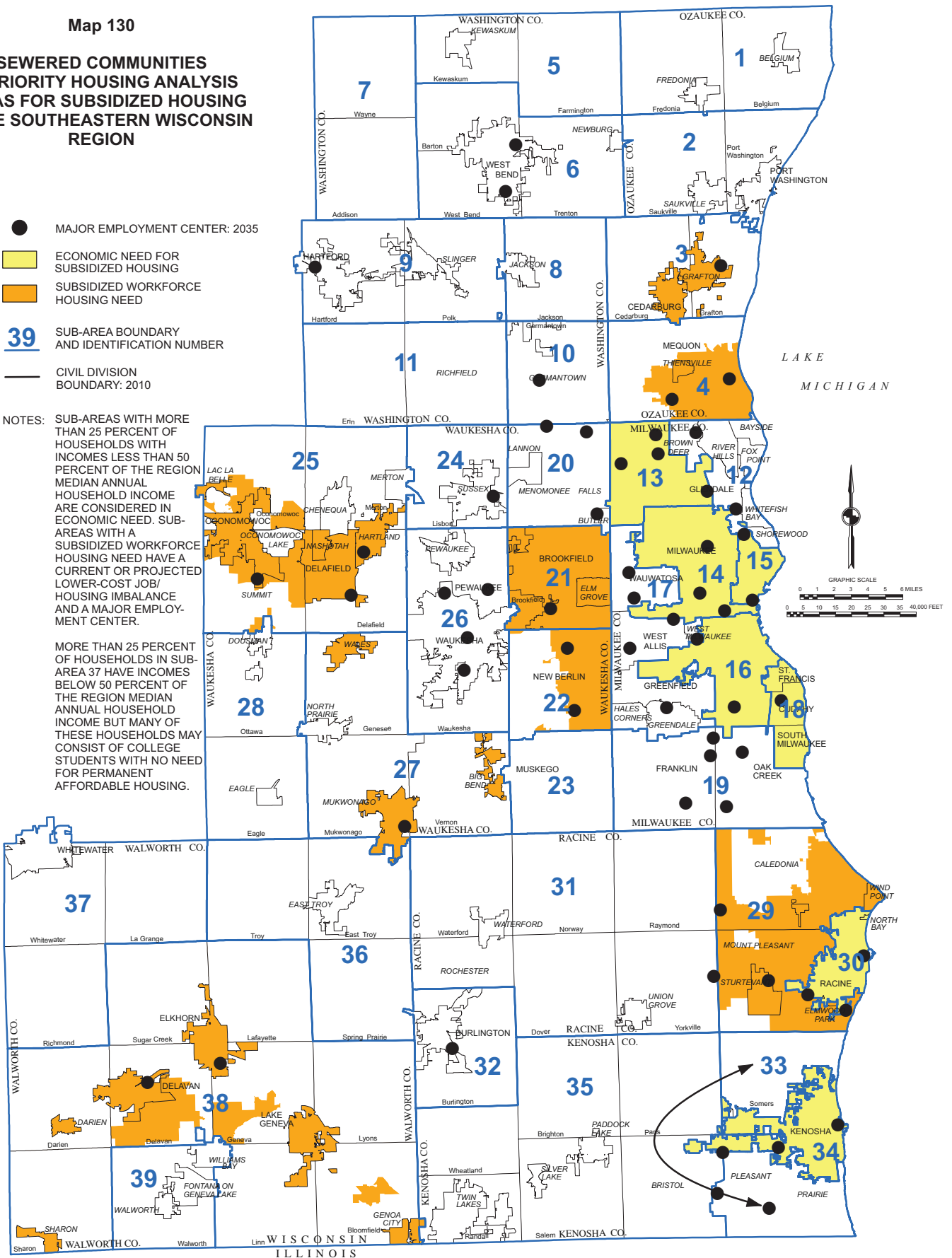
Map 130

**SEWERED COMMUNITIES
IN PRIORITY HOUSING ANALYSIS
AREAS FOR SUBSIDIZED HOUSING
IN THE SOUTHEASTERN WISCONSIN
REGION**

- MAJOR EMPLOYMENT CENTER: 2035
- 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.

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 208. 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 including Mequon East and Grafton, and in Waukesha County, including Bluemound Road and the Waukesha Central Business District, 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 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 sewerage communities in sub-areas

with a current or projected job/housing imbalance.²⁰ A job/housing imbalance in a sub-area may not reflect conditions in individual communities within the sub-area in sub-areas that include two or more sewer communities. One or more of the communities in sub-areas comprised of multiple communities may have a balance between jobs and housing. As shown on Map 211, there are several sewer 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 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.²¹
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

²⁰See Table 206 for sub-areas with a current potential job/housing imbalance, and Table 213 for sewer communities in sub-areas with a projected job/housing imbalance.

²¹It 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.

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.

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.²² 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.

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.

²²Sample 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 will include information on single- and multi-family housing units. Results from the 2011 AHS will be available in 2013.

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.²³
3. It is recommended that the Governor and State Legislature continue to support funding for publicly-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.

²³*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.*

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 nonprofit 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 current 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 130. Priority areas are sub-areas with the highest concentrations of the Region's lowest income households (economic need)²⁴ 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.²⁵ 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.

²⁴Sub-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.

²⁵More 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 130 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 Initiative.
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 130, 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 nonprofit 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 88). 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 89). 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 130.

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 4.

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 sewerred 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 nonprofit) 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, reevaluated, 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***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 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. 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.

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 Initiative (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

A series of nine public meetings were 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 was 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 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 was 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 was 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 sewer 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 was 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 sewer 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 façades, 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. **(Five 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 205 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 and are included in the final recommendations in Part 3:

- 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 a possible 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.

PART 3: FINAL PLAN RECOMMENDATIONS

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 January 23, 2013 and were adopted by the Regional Planning Commission on March 13, 2013. Table 214 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

Table 214

AGENCY RESPONSIBLE FOR IMPLEMENTATION OF REGIONAL HOUSING 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 <i>Wisconsin Statutes</i>							X				
11. Programs and ordinances to maintain existing housing stock		X					X	X			
12. Establish and fund Smart Growth Dividend Program		X					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				

Table 214 (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)											
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	
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 – 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	X	X			
4. Funding for independent living centers	X	X				X					
5. Prioritize funding to retro-fit existing housing	X	X				X	X				

Table 214 (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
Accessible Housing (continued)											
6. Building code enforcement education for accessibility		X					X	X			
7. Modify government programs to allow renters to use funds	X	X				X	X			X	
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	

^aSee Part 3 of this Chapter for full recommendations.

^bIncludes for profit developers.

^cIncludes nonprofit developers and housing advocacy organizations.

^dApplies to counties with general zoning ordinances.

^eRefers to accessory dwelling units in single-family residential zoning districts.

^fApplies to entitlement jurisdictions and sub-grantees.

^gApplies to county and local governments that operate transit systems.

^hPrivate employers would partner with WHEDA to implement program.

Source: SEWRPC.

or smaller, with home sizes less than 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.²⁶

2. It is recommended that the Governor and State Legislature establish a Task Force to study and develop strategies to 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. The Governor and State Legislature could consider providing exceptions to limits on property tax levies to those local governments that provide exemptions or reduce 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, 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 by reducing or eliminating requirements for masonry (stone or brick) exteriors or minimum home sizes of 1,200 square feet or more in all single-family and two-family residential zoning districts. 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.
 - 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

²⁶*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.*

- 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 69 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 130) 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. Funds should also be provided to assist landlords in making needed repairs to apartments that would be affordable to low- and moderate-income tenants. 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.

12. The Governor and State Legislature should consider funding the Smart Growth Dividend Aid Program established under Section 18zo of 1999 Wisconsin Act 9, under which a city, village, town, or county with an adopted comprehensive plan could receive one aid credit for each new housing unit sold or rented on lots of no more than one-quarter acre and could also receive one credit for each new housing unit sold at no more than 80 percent of the median sale price for new homes in the county in which the city, village, or town is located in the year before the year in which the grant application is made. The program should be amended to specify that eligible new housing units must be located in an area served by a sanitary sewerage system, and that new housing units in developments with a density equivalent to one home per one-quarter acre would also be eligible to receive aid credits.

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 sanitary 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 (less than 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.²⁷
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.
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

²⁷*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.*

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 (STP) - Milwaukee Urbanized Area funding (and potentially STP - Urbanized Area funding for the other urbanized areas in the Region) and Congestion Mitigation and Air Quality Improvement Program funding, and their 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 sanitary 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.²⁸
3. It is recommended that the Governor and State Legislature continue to support funding for publicly-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 accessibility features, including zero-step entrances, accessible bathrooms, hallways at least 36 inches wide, and doorways at least 32 inches wide, be documented in residential property assessments. Information on

²⁸The 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.

accessibility features would be collected through the Wisconsin transfer tax form at the time a housing unit is sold, and by local building inspectors in communities that require a building inspection at the time a housing unit is sold, and noted on assessment forms by the local assessor.

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 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 Initiative funding for the rehabilitation or replacement of existing public housing units. Local PHAs whose jurisdictions include priority sub-areas shown on Map 130 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 Initiative.

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 130, 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 nonprofit 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 nonprofit) 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 4: 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 sanitary 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 215 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 sewerage 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 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 sewerage 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. SEWRPC will also report, on an annual basis, the results of any community-level job/housing balance analysis conducted by SEWRPC or a community in the Region.

Table 215

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	Formation of task force; 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
Establish Smart Growth Dividend Program	Annually	Wisconsin Administrative Code and funding	Wisconsin Department of Administration
Community job/housing balance analyses	Annually	SEWRPC assistance provided to sewerer 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; document job/housing balance analyses conducted by communities	Local governments; 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
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

Table 215 (continued)

Recommendations to be Monitored by SEWRPC ^a	Monitoring Frequency	Measure	Anticipated Source of Data
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
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 local governments to identify the density of permitted housing units, which will be cross-checked based on orthophotography
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; community information from assessment records if available	Wisconsin Department of Administration and the U.S. Bureau of the Census; local governments
Implementation of comprehensive plan recommendations	10 years ^b	Recommendations incorporated into sewer 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 sewer 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 sewer 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
Neighborhood planning and development design standards	10 years	Preparation of neighborhood plans and design standards incorporated into sewer community and County ^d comprehensive plans and implementing ordinances	SEWRPC local government ordinance ^c and comprehensive plan inventory

^a See Part 3 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.

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 nonprofit 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 5: CONCLUSIONS

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 (less than 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, and 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 Help Increase Diversity in All Communities 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.

Chapter XIII

SUMMARY

INTRODUCTION

The Southeastern Wisconsin Regional Planning Commission (SEWRPC) completed and adopted this housing plan to help improve housing for current and future residents of the Region. This chapter provides a summary of the planning process, plan contents, and benefits of plan implementation.

PLANNING PROCESS

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 the housing needs of all residents of the Region. 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 government agencies; housing advocacy organizations; home builders and realtors; and research and policy institutions. Committee members are listed on the inside front cover of this report. In addition, all plan chapters and other materials were reviewed by the Commission's Environmental Justice Task Force (EJTF). The EJTF is an advisory body formed by the Commission to provide further input on regional plans from minority and low-income populations and persons with disabilities. EJTF members are listed in Figure 1 in Chapter I.

The Commission also provided a wide range of opportunities for members of the public to become engaged in preparation of the plan. Three series of public meetings were held 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. The first series of meetings was held to brief residents on the scope of work for the plan, and to obtain early public comment on the planning process and proposed plan contents. The second series of meetings was held to present housing-related information collected and analyzed as part of the plan, and to obtain public input to help shape plan recommendations. The third series of meetings was held to present and obtain public input on preliminary plan recommendations, and the findings of a draft socio-economic impact analysis (SEI) of the preliminary recommendations. The Commission contracted with UW-Milwaukee to conduct the SEI to evaluate the potential socio-economic impacts of the plan on minority and low-income populations, and on persons with disabilities. A summary of the SEI is provided in Appendix K.

Public input on preliminary plan recommendations obtained during the third series of public meetings, and the accompanying public comment period, is documented in the *Record of Public Comments, A Regional Housing Plan for Southeastern Wisconsin: 2035, November 13, 2012 through December 21, 2012*. News releases,

advertisements, direct mailings, and the SEWRPC website were used to publicize each series of meetings. The record of public comments and summaries of the first two series of public meetings are available on the SEWRPC website (<http://www.sewrpc.org/SEWRPC/Housing.htm>).

Additional outreach was undertaken throughout the planning process through newsletters, the SEWRPC website, and meetings with interested parties. A series of five newsletters were produced during the planning process, including three that coincided with the public meetings and covered the same topics. Additional newsletters were released in October 2010 and following adoption of the plan by the Regional Planning Commission in March 2013. Newsletters were distributed to a wide audience including elected officials, technical and appointed planning and housing officials, minority and low-income organizations, advocacy groups, print and broadcast media, and residents of the Region who indicated an interest in housing issues. Shorter English and Spanish language summary brochures and bulletins were produced with each newsletter. The newsletters, bulletins, and meeting schedules were posted on the SEWRPC website. Draft plan chapters were also posted on the SEWRPC website as they were prepared throughout the planning process. Additional presentations were made to local government officials, housing advocacy groups, and at various conferences, forums, and events, which are listed on Table 216.

SEWRPC staff also had ongoing contact with groups across the Region representing the interests of minority and low-income populations and persons with disabilities during the planning process. This resulted in an increased opportunity to provide input during plan preparation. Detailed summaries of SEWRPC outreach to groups representing the interests of minority and low-income populations and persons with disabilities during each year of the planning process are available in the Public Involvement and Outreach Division section of SEWRPC Annual Reports from 2009, 2010, 2011, and 2012. The annual reports are available on the SEWRPC website (<http://www.sewrpc.org/SEWRPC/DataResources.htm>).

PLAN CONTENT

Major topics addressed in this plan include the provision of market-based housing, housing discrimination, job/housing balance, accessible housing, subsidized housing, and best housing practices. This report includes at least one chapter dedicated to data compilation and analyses of each of these topics.

Early steps in the planning process, which are documented in Chapter II, included defining the housing problem, identification of sub-regional housing analysis areas (sub-areas) to facilitate data collection and analyses, and defining affordable housing. Chapter II also contains 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.”

Housing objectives were developed to support the regional housing vision and address the seven components of the Region’s housing problem. Eight housing objectives were developed that, if achieved, would address housing affordability, location, discrimination, accessibility, and development practices. The objectives and supporting housing principles and standards are documented in Chapter II.

Chapter III, *Plans and Programs Related to Housing in the Region*, includes an inventory of government plans and programs that impact housing in the Region. The inventory information was used to assess the potential of government agencies, often in concert with private entities, to help meet the housing needs of current and future residents. The implementation status of recommendations from the legacy housing plan for the Region, adopted by the Commission in 1975, is also analyzed in Chapter III. Chapter IV, *Existing Housing*, includes information on population and household distribution, existing housing stock, and foreclosure activity. The existing housing stock data includes housing cost, size, and condition information. Chapter V, *New Housing Development*, includes information on the development of new, primarily market-based, housing, including community comprehensive plans and zoning ordinances that affect the development of housing; the costs associated with developing new housing compared to low and moderate household incomes; and the costs of providing community services to residential development.

Table 216

REGIONAL HOUSING PLAN PRESENTATIONS AND EXHIBITS: 2008-2012

Date	Location	Group	Type	Topic
5/22/08	City of Waukesha	Waukesha Housing Action Coalition	Presentation	Plan scope of work
6/10/08	City of Milwaukee	Milwaukee Housing Action Coalition	Presentation	Plan scope of work
7/30/09	City of Milwaukee	Greater Milwaukee Association of Realtors	Presentation	Plan background
9/21/09	City of Racine	Racine Housing Action Coalition	Presentation	Plan background
7/21/10	City of La Crosse	A Home for Everyone Conference	Presentation	Plan background and data
9/20/11	City of Milwaukee	Brown Deer/Granville Chamber of Commerce	Exhibit	Plan background and findings
9/23-25/11	City of West Allis (State Fair Park)	Milwaukee County Harvest Fair	Exhibit	Plan background and findings
3/2/12	City of Mequon	Ozaukee County First Friday Forum	Presentation	Plan background and findings
9/10/12	City of Milwaukee	Public Policy Forum Viewpoint Luncheon	Presentation	Plan findings and preliminary recommendations
9/20/12	City of Milwaukee	Brown Deer/Granville Chamber of Commerce	Exhibit	Plan findings and preliminary recommendations
9/28-30/12	City of West Allis (State Fair Park)	Milwaukee County Harvest Fair	Exhibit	Plan findings and preliminary recommendations
11/8/12	City of Milwaukee	Urban Economic Development Association	Exhibit	Plan findings and preliminary recommendations
12/4/12	City of Milwaukee	Milwaukee Journal Sentinel Editorial Board	Presentation	Plan findings and preliminary recommendations
12/10/12	City of Milwaukee	City of Milwaukee Plan Commission	Presentation	Plan findings and preliminary recommendations
12/20/12	City of Waukesha	Waukesha County Business Alliance	Presentation	Plan findings and preliminary recommendations

Source: SEWRPC.

Chapter VI, *Housing Discrimination and Fair Housing Practices*, includes a summary of State and Federal fair housing laws, a description of the history of housing discrimination and racial distribution patterns in the Region and the resulting impacts, a summary of reported complaints of housing discrimination between 2000 and 2010, home mortgage and lending patterns by race and ethnic group, Federal requirements to affirmatively further fair housing, and recent legal actions related to fair housing. Chapter VII, *Demographic and Economic Characteristics*, includes much of the data regarding the characteristics of the Region's population, households, and jobs that were used to perform the key plan analyses in other plan chapters.

Chapter VIII, *Job/Housing Balance*, includes some of the key plan analyses and findings. An imbalance between jobs and housing in some portions of the Region was identified as a primary component of the regional housing problem to be addressed by the plan. The chapter includes analyses of the current and projected balance of jobs and housing in the Region by sub-area and identifies sub-areas with an imbalance between lower- and moderate-wage jobs compared to lower- and moderate-cost housing. Chapter IX, *Accessible Housing*, includes information and analyses related to the need for housing accessible to persons with disabilities. This includes a description of Federal and State laws regarding the provision of accessible housing and construction practices that could increase the number of new accessible housing units, an estimate of the supply of accessible housing stock in the Region, and an estimate of the demand for accessible housing.

The plan recommends a variety of methods that do not involve government assistance to achieve the vision of affordable housing for the Region's residents; however, it is recognized that government assistance will be required to meet the housing needs of very low-income residents. Chapter X, *Subsidized and Tax Credit Housing*, includes an inventory of the various types of subsidized housing vouchers and units and low income housing tax credit units in the Region. The chapter also includes information regarding historical decisions relative to the type, amount, and location of subsidized housing and challenges faced in maintaining and increasing government assistance for housing.

Chapter XI, *Best Housing Practices*, includes a review of best housing practices, with two areas of focus. The first area of focus is on programs and methods that have been successful in producing affordable housing. The second is on best practices in housing and neighborhood design. The review includes best housing practices case studies from the Region, State, and Nation.

Chapter XII, *Recommended Housing Plan for the Region*, presents a regional housing plan that looks ahead to the year 2035. The chapter provides a projected housing need for the Region and its sub-areas based on the various analyses from other plan chapters, in particular the analyses of comprehensive plans adopted by communities with current or planned public sanitary sewer service. Plan recommendations intended to achieve plan objectives for providing safe and decent housing for all residents of the Region are included in the chapter. Plan recommendations are grouped into the following six major topic areas addressed by the plan: affordable housing, fair housing/opportunity, job/housing balance, accessible housing, subsidized and tax credit housing, and housing development practices. Chapter XII also identifies units of government or other agencies that would need to take action to carry out plan recommendations.

BENEFITS OF PLAN IMPLEMENTATION

Help Provide Decent and Affordable Housing for all Residents of the Region

Safe and decent housing should be available to all residents of the Region, regardless of income level. 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.

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. Plan analyses have determined that the development of additional modest multi-family and single-family housing will help provide affordable housing for low- and moderate-income households with incomes above 50 percent of the median household income for the Region (the Region's median annual household income was \$53,879, according to data compiled from the 2005-2009 American Community Survey by the U.S. Bureau of the Census). 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). The plan also recommends that communities with sewer service allow the development of new single-family homes on 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 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 67 percent of the households with high housing costs are low- and moderate-income households.

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.

Help Provide Enough Subsidized Housing to Meet the Need

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. 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 housing and allocation of vouchers be targeted to areas with the greatest need, which are shown on Map 130 in Chapter XII. The identified priority areas are those with the most low-income households, and areas with a shortage of lower-cost housing compared to lower-wage jobs and a major employment center (a concentrated area with 3,500 or more jobs identified in the Regional Land Use Plan).

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 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.

Help Provide Enough Accessible Housing to Meet the Need

An adequate number of accessible housing units should be available throughout the Region to provide persons with disabilities with 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.

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 in outlying portions of the Region would also increase the availability of accessible housing near job centers in those areas.

Help Increase Diversity in All Communities in the Region

The Region's minority residents are concentrated in the central portions of the Cities of Milwaukee, Racine, and Kenosha. Minority households in the Region are much more likely than non-minority households to have low incomes. About 41 percent of minority households have incomes below 50 percent of the Region median income, compared to about 20 percent of non-minority households. Concentrated poverty is thought to have a negative impact on private-sector investment, prices for goods and services, employment networks, educational opportunities, crime, health, ability to accumulate wealth, and decent housing.

Lower- and moderate-cost housing is recommended by the plan in communities with public sanitary sewer service throughout the Region. Additional lower- and moderate-cost housing is recommended for those sewered communities found to have an inadequate supply of affordable housing through various plan analyses. This would increase housing opportunities for minority and low-income households 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 plan also recommends a regional voucher program to make it easier for households with a housing voucher to move to less-impovertised areas, and establishing programs to provide assistance to low-income families in moving to less impoverished areas. Such assistance could include help in finding suitable housing, work, enrolling children in school, and other services.

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). A recipient of CPD funds must proactively identify and take action to reverse patterns of discrimination and segregation under AFFH requirements. Fair housing advocacy groups have expressed concerns that some communities in the Region have taken limited actions to address impediments to fair housing in their community. The plan recommends that HUD entitlement jurisdictions explicitly require sub-grantees (often smaller counties and local governments) to certify that they will affirmatively further fair housing as a condition of receiving CPD funds to address this concern. The determination of whether a community is complying with AFFH requirements is within the purview of HUD and the U.S. Department of Justice; however, communities that comply fully with the recommendations made in this plan would likely meet AFFH requirements.

Help Provide Affordable Workforce Housing Near Job Centers

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 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.

The plan recommends that sewerage 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. If the community's analysis confirms an existing or projected job/housing imbalance, it should consider changes to its comprehensive plan that would encourage the development of housing appropriate for people holding jobs in the community, thereby supporting the availability of a workforce for local businesses and industries. The plan also recommends the expansion of public transit service to the levels recommended in the year 2035 regional transportation system plan to better connect jobs to areas with existing affordable housing.

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, can be served more efficiently and economically by public transit. More compact development would also help minimize the conversion of farmland to urban uses.

PLAN ENDORSEMENT AND MONITORING

Implementation of the regional housing plan recommendations will be dependent on the actions of Federal, State, County, and local government agencies and non-governmental housing stakeholders. The Commission provided a copy of the plan to each County and local government in the Region and to all concerned local, areawide, State, and Federal agencies following its adoption by the Regional Planning Commission. It is recommended that each of the concerned agencies and units of government endorse the regional housing plan and integrate the 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 sanitary sewer service.

An important part of the housing planning effort is monitoring of plan implementation activities to determine progress towards achievement of the plan vision and objectives. An ongoing, regionwide data collection effort will be undertaken by SEWRPC to monitor progress in implementing the plan, based largely on information to be gathered from Federal and State agencies and county and local governments.

APPENDICES

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Appendix A

LAND USE IN THE REGION BY COUNTY: 1963, 1970, 1980, 1990, AND 2000

This appendix presents the results of regional land use inventories conducted by the Regional Planning Commission by County for the years 1963, 1970, 1980, 1990, and 2000. In addition, the residential sub-category acreages for each County for the same years are summarized in Table 28 in Chapter IV. As part of the regional land use inventory for the year 2000, the delineation of existing land use was referenced to real property boundary information not available for prior inventories. This change increases the precision of the land use inventory and makes it more usable to public agencies and private interests throughout the Region. As a result of the change, however, year 2000 land use inventory data are not strictly comparable with data from the 1990 and prior inventories. At the county level, the most significant effect of the change is to increase the transportation, communication, and utilities category – the result of the use of actual street and highway rights-of-way as part of the 2000 land use inventory, as opposed to the use of narrower estimated rights-of-way in prior inventories. This treatment of streets and highways generally diminishes the area of adjacent land uses traversed by those streets and highways in the 2000 land use inventory relative to prior inventories.

Table A-1

LAND USE IN KENOSHA COUNTY: 1963, 1970, 1980, 1990, AND 2000

Land Use Category ^a	Existing Land Use									
	1963		1970		1980		1990		2000	
	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total
Urban										
Residential										
Single-Family	9,326	5.2	10,503	5.8	12,884	7.2	14,123	7.9	16,856	9.4
Two-Family	255	0.2	265	0.2	291	0.2	308	0.2	326	0.2
Multi-Family.....	65	- ^b	103	0.1	285	0.2	443	0.3	728	0.4
Mobile Homes	80	0.1	114	0.1	191	0.1	209	0.1	280	0.2
Subtotal Residential	9,726	5.5	10,985	6.2	13,651	7.7	15,083	8.5	18,190	10.2
Commercial	581	0.3	710	0.4	867	0.5	1,094	0.6	1,443	0.8
Industrial	767	0.4	844	0.5	1,013	0.6	919	0.5	1,436	0.8
Transportation, Communication, and Utilities.....	7,838	4.4	8,169	4.6	8,894	5.0	9,588	5.4	11,475	6.4
Governmental and Institutional	907	0.5	1,203	0.7	1,492	0.8	1,531	0.9	1,691	0.9
Recreational	1,862	1.0	2,088	1.2	2,531	1.4	2,793	1.6	3,409	1.9
Unused Urban Land.....	2,238	1.3	2,537	1.4	2,654	1.5	2,443	1.4	3,547	2.0
Subtotal Urban	23,919	13.4	26,535	15.0	31,103	17.5	33,452	18.9	41,191	23.0
Nonurban										
Natural Areas										
Surface Water	4,351	2.4	4,683	2.6	4,826	2.7	4,963	2.8	5,056	2.8
Wetlands.....	16,518	9.3	16,066	9.0	15,612	8.8	15,352	8.6	16,068	9.0
Woodlands.....	9,907	5.6	9,735	5.5	9,572	5.4	9,719	5.5	9,243	5.2
Subtotal Natural Areas	30,777	17.3	30,484	17.1	30,010	16.9	30,033	16.9	30,367	17.0
Agricultural.....	114,041	64.0	111,190	62.3	107,301	60.1	102,371	57.4	94,715	53.3
Unused Rural and Other Open Land.....	9,492	5.3	9,963	5.6	9,761	5.5	12,308	6.8	11,929	6.7
Subtotal Nonurban	154,310	86.6	151,636	85.0	147,072	82.5	144,712	81.1	137,012	77.0
Total	178,229	100.0	178,171	100.0	178,174	100.0	178,164	100.0	178,202	100.0

^a Off-street parking is included with the associated land use.

^b Less than 0.05 percent.

Source: SEWRPC.

Table A-2

LAND USE IN MILWAUKEE COUNTY: 1963, 1970, 1980, 1990, AND 2000

Land Use Category ^a	Existing Land Use									
	1963		1970		1980		1990		2000	
	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total
Urban										
Residential										
Single-Family	33,255	21.4	35,505	22.9	38,055	24.5	38,802	25.0	39,883	25.7
Two-Family	5,048	3.3	4,974	3.2	5,041	3.2	5,446	3.5	5,426	3.5
Multi-Family	1,899	1.2	2,542	1.6	3,829	2.5	4,624	2.9	5,361	3.4
Mobile Homes	71	0.1	80	0.1	91	0.1	96	0.1	104	0.1
Subtotal Residential	40,273	26.0	43,101	27.8	47,016	30.3	48,968	31.5	50,774	32.7
Commercial	3,569	2.3	4,308	2.8	5,266	3.4	6,405	4.1	7,141	4.6
Industrial	5,128	3.3	5,692	3.7	6,516	4.2	7,160	4.6	7,610	4.9
Transportation, Communication, and Utilities	25,664	16.5	29,211	18.8	30,374	19.6	30,728	19.8	33,252	21.4
Governmental and Institutional	6,646	4.3	7,523	4.8	7,902	5.1	8,042	5.2	8,214	5.3
Recreational	6,012	3.9	6,829	4.4	7,314	4.7	7,615	4.9	7,764	5.0
Unused Urban Land	17,153	11.1	13,598	8.8	10,838	7.0	9,617	6.2	10,669	6.9
Subtotal Urban	104,445	67.4	110,262	71.1	115,226	74.3	118,536	76.3	125,424	80.8
Nonurban										
Natural Areas										
Surface Water	1,193	0.8	1,261	0.8	1,327	0.9	1,317	0.8	1,298	0.8
Wetlands	4,176	2.7	4,139	2.7	4,129	2.7	4,702	3.0	5,298	3.4
Woodlands	5,467	3.5	5,087	3.3	4,856	3.1	4,773	3.1	4,550	2.9
Subtotal Natural Areas	10,836	7.0	10,487	6.8	10,311	6.7	10,792	6.9	11,146	7.1
Agricultural	34,046	21.9	27,801	17.9	23,051	14.8	18,767	12.2	12,933	8.3
Unused Rural and Other Open Land	5,750	3.7	6,586	4.2	6,605	4.2	7,164	4.6	5,830	3.8
Subtotal Nonurban	50,632	32.6	44,874	28.9	39,967	25.7	36,724	23.7	29,910	19.2
Total	155,077	100.0	155,136	100.0	155,193	100.0	155,259	100.0	155,333	100.0

^a Off-street parking is included with the associated land use.

Source: SEWRPC.

Table A-3

LAND USE IN OZAUKEE COUNTY: 1963, 1970, 1980, 1990, AND 2000

Land Use Category ^a	Existing Land Use									
	1963		1970		1980		1990		2000	
	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total
Urban										
Residential										
Single-Family	6,828	4.5	8,942	5.9	12,177	8.1	13,817	9.2	17,251	11.4
Two-Family	135	0.1	151	0.1	212	0.1	295	0.2	429	0.3
Multi-Family.....	30	- ^b	89	0.1	308	0.2	379	0.2	564	0.4
Mobile Homes	7	- ^b	8	- ^b	9	- ^b	12	- ^b	12	- ^b
Subtotal Residential	7,000	4.6	9,190	6.1	12,706	8.4	14,503	9.6	18,256	12.1
Commercial	321	0.2	424	0.3	594	0.4	793	0.5	975	0.6
Industrial	313	0.2	463	0.3	655	0.4	813	0.5	1,084	0.7
Transportation, Communication, and Utilities.....	5,807	3.9	6,654	4.4	8,053	5.4	8,397	5.6	9,685	6.4
Governmental and Institutional	745	0.5	957	0.6	1,122	0.7	1,213	0.8	1,263	0.8
Recreational	825	0.5	1,460	1.0	1,780	1.2	1,866	1.2	2,436	1.6
Unused Urban Land.....	1,479	1.0	1,840	1.2	1,629	1.1	1,570	1.0	2,134	1.4
Subtotal Urban	16,489	10.9	20,987	13.9	26,540	17.6	29,154	19.2	35,833	23.6
Nonurban										
Natural Areas										
Surface Water	1,723	1.1	1,823	1.2	1,986	1.3	2,063	1.4	2,147	1.4
Wetlands	16,357	10.9	16,274	10.8	15,988	10.6	16,334	10.9	16,914	11.2
Woodlands	6,805	4.5	6,664	4.4	6,620	4.4	6,993	4.6	7,150	4.7
Subtotal Natural Areas	24,884	16.5	24,761	16.4	24,594	16.3	25,390	16.9	26,211	17.3
Agricultural.....	104,153	69.3	99,162	66.0	93,833	62.5	89,410	59.5	81,201	54.0
Unused Rural and Other Open Land.....	5,015	3.3	5,546	3.7	5,489	3.6	6,504	4.4	7,463	5.1
Subtotal Nonurban	134,053	89.1	129,468	86.1	123,916	82.4	121,304	80.8	114,875	76.4
Total	150,542	100.0	150,455	100.0	150,456	100.0	150,458	100.0	150,708	100.0

^a Off-street parking is included with the associated land use.

^b Less than 0.05 percent.

Source: SEWRPC.

Table A-4

LAND USE IN RACINE COUNTY: 1963, 1970, 1980, 1990, AND 2000

Land Use Category ^a	Existing Land Use									
	1963		1970		1980		1990		2000	
	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total
Urban										
Residential										
Single-Family	11,779	5.4	14,187	6.5	17,060	7.8	18,260	8.4	21,782	10.0
Two-Family	482	0.2	534	0.3	591	0.3	634	0.3	710	0.3
Multi-Family.....	95	0.1	191	0.1	464	0.2	611	0.3	839	0.4
Mobile Homes	17	- ^b	32	- ^b	68	- ^b	75	- ^b	116	0.1
Subtotal Residential	12,373	5.7	14,944	6.9	18,183	8.3	19,580	9.0	23,447	10.8
Commercial	722	0.3	954	0.4	1,220	0.6	1,621	0.7	1,929	0.9
Industrial	797	0.4	1,302	0.6	1,642	0.8	1,915	0.9	2,429	1.1
Transportation, Communication, and Utilities.....	10,321	4.7	11,029	5.1	11,631	5.3	11,837	5.4	13,335	6.1
Governmental and Institutional	1,340	0.6	1,880	0.9	2,025	0.9	2,028	0.9	2,278	1.0
Recreational	1,659	0.8	1,908	0.9	2,429	1.1	2,592	1.2	3,008	1.4
Unused Urban Land.....	2,365	1.1	2,745	1.3	2,434	1.1	2,019	0.9	3,901	1.8
Subtotal Urban	29,578	13.6	34,763	16.1	39,565	18.1	41,591	19.0	50,327	23.1
Nonurban										
Natural Areas										
Surface Water	4,772	2.2	5,002	2.3	5,173	2.4	5,203	2.4	5,201	2.4
Wetlands	15,443	7.1	15,398	7.1	15,083	6.9	15,422	7.1	15,883	7.3
Woodlands	13,699	6.3	13,234	6.1	12,953	5.9	13,348	6.1	12,679	5.8
Subtotal Natural Areas	33,913	15.6	33,634	15.5	33,209	15.2	33,973	15.6	33,763	15.5
Agricultural.....	148,719	68.2	142,184	65.1	138,260	63.5	134,501	61.8	125,124	57.4
Unused Rural and Other Open Land.....	5,744	2.6	7,329	3.3	6,879	3.2	7,881	3.6	8,755	4.0
Subtotal Nonurban	188,377	86.4	183,146	83.9	178,348	81.9	176,354	81.0	167,642	76.9
Total	217,954	100.0	217,909	100.0	217,913	100.0	217,945	100.0	217,969	100.0

^aOff-street parking is included with the associated land use.

^bLess than 0.05 percent

Source: SEWRPC.

Table A-5

LAND USE IN WALWORTH COUNTY: 1963, 1970, 1980, 1990, AND 2000

Land Use Category ^a	Existing Land Use									
	1963		1970		1980		1990		2000	
	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total
Urban										
Residential										
Single-Family	10,487	2.8	11,586	3.1	14,483	4.0	15,741	4.3	19,113	5.2
Two-Family	31	- ^b	36	- ^b	45	- ^b	112	- ^b	178	- ^b
Multi-Family.....	41	- ^b	90	- ^b	301	0.1	413	0.1	754	0.2
Mobile Homes	33	- ^b	71	- ^b	144	- ^b	172	- ^b	214	0.1
Subtotal Residential	10,592	2.9	11,783	3.2	14,973	4.1	16,438	4.5	20,259	5.5
Commercial	655	0.2	776	0.2	931	0.3	1,088	0.3	1,248	0.3
Industrial	381	0.1	512	0.1	701	0.2	964	0.3	1,420	0.4
Transportation, Communication, and Utilities	10,628	2.9	11,774	3.2	13,893	3.8	14,022	3.8	15,206	4.1
Governmental and Institutional	1,060	0.3	1,279	0.3	1,379	0.4	1,393	0.4	1,734	0.5
Recreational	2,037	0.6	3,004	0.8	3,538	1.0	3,553	1.0	4,307	1.2
Unused Urban Land	2,235	0.6	2,136	0.6	2,039	0.6	1,745	0.5	2,380	0.6
Subtotal Urban	27,587	7.6	31,265	8.4	37,453	10.4	39,203	10.8	46,553	12.6
Nonurban										
Natural Areas										
Surface Water	13,769	3.7	14,025	3.8	14,394	3.9	14,439	3.9	14,466	3.9
Wetlands	28,688	7.8	27,679	7.5	26,669	7.2	26,147	7.1	26,854	7.3
Woodlands	31,516	8.5	31,535	8.5	31,382	8.5	31,942	8.7	31,294	8.5
Subtotal Natural Areas	73,973	20.0	73,239	19.8	72,445	19.6	72,528	19.7	72,613	19.7
Agricultural.....	260,647	70.6	257,702	69.9	250,659	67.8	247,015	66.8	237,671	64.4
Unused Rural and Other Open Land	6,749	1.8	6,750	1.9	8,400	2.2	10,210	2.7	12,113	3.3
Subtotal Nonurban	341,369	92.4	337,691	91.6	331,503	89.6	329,753	89.2	322,398	87.4
Total	368,956	100.0	368,956	100.0	368,956	100.0	368,956	100.0	368,951	100.0

^aOff-street parking is included with the associated land use.

^bLess than 0.05 percent

Source: SEWRPC.

Table A-6

LAND USE IN WASHINGTON COUNTY: 1963, 1970, 1980, 1990, AND 2000

Land Use Category ^a	Existing Land Use									
	1963		1970		1980		1990		2000	
	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total
Urban										
Residential										
Single-Family	6,879	2.4	9,159	3.3	14,383	5.2	17,526	6.3	24,183	8.7
Two-Family	113	- ^b	136	0.1	220	0.1	344	0.1	533	0.2
Multi-Family.....	48	- ^b	76	- ^b	277	0.1	474	0.2	760	0.3
Mobile Homes	18	- ^b	39	- ^b	67	- ^b	105	- ^b	114	- ^b
Subtotal Residential	7,058	2.5	9,410	3.4	14,947	5.4	18,449	6.6	25,590	9.2
Commercial	346	0.1	491	0.2	727	0.3	960	0.3	1,311	0.5
Industrial	342	0.1	522	0.2	826	0.3	1,135	0.4	1,549	0.6
Transportation, Communication, and Utilities.....	10,029	3.6	10,636	3.8	11,593	4.2	12,557	4.5	15,617	5.6
Governmental and Institutional	733	0.3	981	0.4	1,224	0.4	1,287	0.5	1,477	0.5
Recreational	964	0.3	1,322	0.5	1,829	0.7	2,177	0.8	3,067	1.1
Unused Urban Land.....	916	0.3	1,246	0.4	1,187	0.4	1,521	0.5	2,129	0.8
Subtotal Urban	20,388	7.2	24,607	8.9	32,333	11.7	38,086	13.6	50,739	18.3
Nonurban										
Natural Areas										
Surface Water	3,910	1.4	4,085	1.5	4,311	1.5	4,366	1.6	4,507	1.6
Wetlands	41,794	15.0	41,779	15.0	41,910	15.0	42,029	15.1	42,771	15.3
Woodlands	21,008	7.5	20,905	7.5	21,540	7.7	22,595	8.1	23,057	8.3
Subtotal Natural Areas	66,712	23.9	66,768	24.0	67,762	24.2	68,990	24.8	70,336	25.2
Agricultural.....	185,893	66.8	178,972	64.1	169,574	60.8	158,532	56.9	141,755	50.8
Unused Rural and Other Open Land.....	5,840	2.1	8,485	3.0	9,164	3.3	13,225	4.7	15,927	5.7
Subtotal Nonurban	258,445	92.8	254,226	91.1	246,500	88.3	240,747	86.4	228,017	81.7
Total	278,833	100.0	278,833	100.0	278,833	100.0	278,833	100.0	278,756	100.0

^aOff-street parking is included with the associated land use.

^bLess than 0.05 percent

Source: SEWRPC.

Table A-7

LAND USE IN WAUKESHA COUNTY: 1963, 1970, 1980, 1990, AND 2000

Land Use Category ^a	Existing Land Use									
	1963		1970		1980		1990		2000	
	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total	Acres	Percent of Total
Urban										
Residential										
Single-Family	27,799	7.5	34,832	9.3	49,342	13.4	57,069	15.3	71,621	19.3
Two-Family	166	- ^b	260	0.1	465	0.1	709	0.2	988	0.2
Multi-Family.....	152	- ^b	331	0.1	853	0.2	1,383	0.4	2,504	0.7
Mobile Homes	31	- ^b	53	- ^b	85	- ^b	86	- ^b	108	- ^b
Subtotal Residential	28,148	7.6	35,476	9.5	50,745	13.7	59,247	15.9	75,221	20.2
Commercial	1,197	0.3	1,831	0.5	2,754	0.7	3,827	1.0	5,351	1.4
Industrial	924	0.2	1,758	0.5	2,747	0.7	3,802	1.0	5,525	1.5
Transportation, Communication, and Utilities.....	16,079	4.3	18,545	5.0	21,867	5.9	22,805	6.1	30,001	8.1
Governmental and Institutional	2,550	0.7	3,587	1.0	4,037	1.1	4,215	1.1	4,887	1.3
Recreational	3,311	0.9	4,605	1.2	5,756	1.5	6,465	1.7	8,253	2.2
Unused Urban Land.....	8,509	2.3	8,516	2.3	8,017	2.2	7,025	1.9	7,806	2.1
Subtotal Urban	60,717	16.3	74,318	20.0	95,923	25.8	107,386	28.7	137,045	36.8
Nonurban										
Natural Areas										
Surface Water	16,076	4.3	16,461	4.4	16,753	4.5	16,878	4.5	16,892	4.5
Wetlands	52,588	14.2	51,660	13.9	51,233	13.8	51,978	14.0	52,661	14.2
Woodlands	31,181	8.4	30,818	8.3	29,472	7.9	29,584	8.0	28,932	7.8
Subtotal Natural Areas	99,846	26.9	98,939	26.6	97,458	26.2	98,439	26.5	98,484	26.5
Agricultural.....	200,242	53.9	184,389	49.6	161,558	43.5	142,429	38.4	112,611	30.4
Unused Rural and Other Open Land.....	10,786	2.9	13,943	3.8	16,651	4.5	23,336	6.4	23,397	6.3
Subtotal Nonurban	310,873	83.7	297,271	80.0	275,668	74.2	264,205	71.3	234,492	63.2
Total	371,591	100.0	371,591	100.0	371,591	100.0	371,591	100.0	371,537	100.0

^aOff-street parking is included with the associated land use.

^bLess than 0.05 percent

Source: SEWRPC.

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Appendix B

MINIMUM LOT SIZE AND FLOOR AREA REQUIREMENTS IN RESIDENTIAL ZONING DISTRICTS IN SOUTHEASTERN WISCONSIN: 2012

Table B-1

KENOSHA COUNTY

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Kenosha County and Village of Bristol ^a	R-1 Rural Residential	Five acres	1,400; 1,000 for first floor
	R-2 Suburban Single-Family Residential	40,000 square feet	1,200; 800 for first floor
	R-3 Urban Single-Family Residential	20,000 square feet	1,200; 800 for first floor
	R-4 Urban Single-Family Residential	15,000 square feet	1,200; 800 for first floor
	R-5 Urban Single-Family Residential	10,000 square feet	1,000; 800 for first floor
	R-6 Urban Single-Family Residential	6,000 square feet	800; 800 for first floor
	R-7 Suburban Two- and Three-Family Residential	80,000 square feet for two-family; 100,000 square feet for three-family	1,000 per unit; 1,500 for first floor of structure
	R-8 Urban Two-Family Residential	20,000 square feet	1,000 per unit; 1,500 for first floor of structure
	R-9 Multiple-Family Residential	10,000 square feet, or 5,000 square feet per unit	1,500; 1,000 for first floor; 500 for efficiency or one-bedroom units; 750 for two-bedroom units; 1,000 for three or more bedroom units
	R-10 Multiple-Family Residential	12,000 square feet, or 4,000 square feet per unit	2,000; 400 for efficiency or one-bedroom units; 600 for two-bedroom units; 800 for three or more bedroom units
	R-11 Multiple-Family Residential	20,000 square feet, or 3,000 square feet per unit	3,000; 300 for efficiency or one-bedroom units; 500 for two-bedroom units; 600 for three or more bedroom units
	R-12 Mobile Home/Manufactured Home Park/ Subdivision Residential	7,500 square feet	600
City of Kenosha	RR-1 Rural Single-Family Residential	40,000 square feet	--
	RR-2 Suburban Single-Family Residential	17,000 square feet	--
	RR-3 Urban Single-Family Residential	10,000 square feet	--
	RS-1 Single-Family Residential	8,000 square feet	--
	RS-2 Single-Family Residential	7,000 square feet	--
	RS-3 Single-Family Residential	5,000 square feet for single-family; 6,000 square feet for two-family ^b	--
	RD Two-Family Residential	8,000 square feet	--
	RG-1 General Residential	5,000 square feet for single-family; 6,000 square feet for two-family	--
	RG-2 General Residential	5,000 square feet for single-family; 6,000 square feet for two-family; Varies by structure type for multi-family	--
	RM-1 Multiple-Family Residential	8,000 square feet; maximum density of 11 dwelling units per acre	--
	RM-2 Multiple-Family Residential	25,000 square feet	--
	RM-3 Elderly and Handicapped Housing	25,000 square feet; maximum density of 24 units per acre	--
	TRD-1 Traditional Single and Two Family Residential	5,000 square feet	--
	TRD-2 Traditional Multiple Family Residential	--	--
Village of Paddock Lake	R-1 Single-Family Residential	8,000 square feet	1,250; 1,300 for dwellings with no basement
	R-2 Single-Family Residential	12,000 square feet	1,300; 1,450 for dwellings with no basement
	R-3 Single-Family Residential	16,000 square feet	1,400; 1,650 for dwellings with no basement
	Rd-1 Two-Family Residential	10,000 square feet	720 per unit
	Rm-1 Multiple-Family Residential	15,000 square feet, or 3,500 square feet per unit	2,500, or 720 per unit

Table B-1 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Pleasant Prairie	R-1 Rural Residential	Five acres	2,000; 1,500 for first floor
	R-2 Urban Single-Family Residential	40,000 square feet	2,000; 1,500 for first floor
	R-3 Urban Single-Family Residential	20,000 square feet	1,400; 1,000 for first floor
	R-4 Urban Single-Family Residential	15,000 square feet	1,400; 1,000 for first floor
	R-4.5 Urban Single-Family Residential	12,500 square feet	1,400; 1,000 for first floor
	R-5 Urban Single-Family Residential	10,000 square feet	1,200; 900 for first floor
	R-6 Urban Single-Family Residential	6,000 square feet	1,200; 700 for first floor
	R-7 Multiple-Family Residential	40,000 square feet; maximum density of 3.1 dwelling units per acre	1,400 per unit; 1,000 for first floor per structure
	R-8 Urban Two-Family Residential	20,000 square feet; maximum density of 4.4 dwelling units per acre	2,000 per two-family structure or 1,000 per unit; 1,500 for first floor per structure
	R-9 Multiple-Family Residential	One acre; maximum density of 4.0 dwelling units per acre	700 for efficiency or one bedroom unit; 1,000 for two-bedroom unit; 1,200 for three or more bedroom unit
	R-10 Multiple-Family Residential	65,340 square feet (1.5 acres); maximum density of 5.3 dwelling units per acre	700 for efficiency or one-bedroom unit; 1,000 for two-bedroom unit; 1,200 for three or more bedroom unit
	R-11 Multiple-Family Residential	108,900 square feet (2.5 acres); maximum density of 9.6 dwelling units per acre	700 for efficiency or one bedroom unit; 1,000 for two-bedroom unit; 1,200 for three or more bedroom unit
	R-12 Mobile Home Park/Manufactured Home/ Subdivision Residential	7,700 square feet	600
Village of Silver Lake	R-1 Single-Family Residential	12,500 square feet	1,250 for first floor; 1,300 for dwellings with no basement
	R-2 One- and Two-Family Residential	14,000 square feet, or 7,000 square feet per unit	1,250 for first floor
	R-3 Multi-Family Residential	21,000 square feet, or 7,000 square feet per unit	1,250 for first floor per unit; 500 for efficiency; 540 for one-bedroom unit; 800 for two-bedroom unit; 1,050 for three-bedroom unit
	R-5 Residential-Mobile Home Parks	7,500 square feet per lot; 10 acres per mobile home park	600
Village of Twin Lakes	Residential Zone (Single- and Two-Family Dwellings)	8,000 square feet for single-family, 10,000 square feet for two-family dwelling	- -
	Multiple Dwelling Zone	5,000 square feet per unit	- -

NOTES: This table provides a summary of residential zoning districts in Kenosha County. It lists residential zoning districts which allow various types of residential development as a principal use in each community. This table does not reflect conditional uses or special zoning provisions for senior housing, manufactured housing or mobile homes, housing conversions, or planned unit developments. Agricultural, conservancy and business districts which permit residences in addition to the primary agricultural and business uses are not included on this table. See Table 53 for information regarding PUD regulations.

This table is a summary and should not be used as a guide to answer zoning-related questions. Refer to the County or municipal zoning ordinances and maps for specific zoning information.

On this table, "- -" means that no regulation is specified in the zoning ordinance.

^aThe Kenosha County zoning ordinance applies to all Towns in the County. The Village of Bristol has adopted the Kenosha County zoning ordinance as the Village zoning ordinance. The ordinance is administered by the Village.

^bA two-family residence is allowed as a conditional use on a lot adjacent to a less restrictive use.

Source: SEWRPC.

Table B-2
MILWAUKEE COUNTY

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of Cudahy	RS-1 Single-Family Residential District	9,000 square feet	1,400
	RS-2 Single-Family Residential District	7,200 square feet	1,100
	RS-3 Manufactured Home Residential District	Park: 4,000 square feet (single module), 5,000 square feet (double module); Subdivision: 7,200 square feet	Park: 600; Subdivision: 720
	RD-1 Single-Family and Two-Family Residential District	9,000 square feet	Single-Family: 1,400; Two-Family: 1,100 per unit
	RD-2 Single-Family and Two-Family Residential District	7,200 square feet	Single-Family: 1,100; Two-Family: 800 per unit
	RM-1 Multi-Family Residential District	9,000 square feet; minimum lot area of 3,000 square feet per efficiency unit; 3,500 square feet for one-bedroom unit; 4,000 square feet for two-bedroom unit; 5,000 square feet for three or more bedroom unit	Efficiency: 400 per unit; One-bedroom: 600 per unit; Two-bedroom: 800 per unit; Three-bedroom or larger: add 150 per each additional bedroom
	RM-2 Multi-Family Residential District	9,000 square feet; minimum lot area of 2,000 square feet per efficiency unit; 2,500 square feet for one-bedroom unit; 3,000 square feet for two-bedroom unit; 3,500 square feet for three or more bedroom unit	Efficiency: 300 per unit; One-bedroom: 450 per unit; Two-bedroom: 600 per unit; Three-bedroom or larger: add 100 per each additional bedroom
	RM-3 Multi-Family Residential District	Five acres; 1,000 square feet minimum lot area per unit	Same as RM-2
City of Franklin	R-1 Countryside/Estate Single-Family Residence District	Two acres	1,600 for one-story plus 150 per each bedroom additional to three; 1,100 first floor and 1,900 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
	R-2 Estate Single-Family Residence District	40,000 square feet	2,000 for one-story plus 150 per each bedroom additional to three; add 250 to total area for dwellings with basements under 600; 1,100 first floor and 2,300 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
	R-3 Suburban/Estate Single-Family Residence District	20,000 square feet	1,700 for one-story plus 150 per each bedroom additional to three; add 250 to total area for dwellings with basements under 600; 1,100 first floor and 2,000 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
	R-3E Suburban/Estate Single-Family Residence District	25,000 square feet	2,000 for one-story plus 150 per each bedroom additional to three; add 250 to total area for dwellings with basements under 600; 1,800 first floor and 2,800 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
	R-4 Suburban Single-Family Residence District	16,000 square feet	1,600 for one-story plus 150 per each bedroom additional to three; add 250 to total area for dwellings with basements under 600; 1,050 first floor and 1,900 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
	R-5 Suburban Single-Family Residence District	13,000 square feet	1,500 for one-story plus 150 per each bedroom additional to three; add 250 to total area for dwellings with basements under 600; 1,000 first floor and 1,800 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600

Table B-2 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of Franklin (continued)	R-6 Suburban Single-Family Residence District	11,000 square feet	1,250 for one-story plus 150 per each bedroom additional to three; add 250 to total area for dwellings with basements under 600; 950 first floor and 1,550 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
	R-7 Two-Family Residence District	18,000 square feet	1,150 for one-story plus 150 per each bedroom additional to three; add 250 to total area for dwellings with basements under 600; 1,150 for multi-story plus 250 per each bedroom additional to three; add 150 to first floor area and total area for dwellings with basements under 600
	R-8 Multiple-Family Residence District ^a	Single and two-family: 6,000 square feet per unit Multi-family: one acre; maximum density of 8.0 dwelling units per acre	Single and two-family: 1,250 for one-story plus 150 per each bedroom additional to three; add 250 to total area for dwellings with basements under 600; 900 first floor and 1,500 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600; Three to four units per structure: 900 per unit plus 200 per bedroom additional to one; Five to eight units per structure: 850 per unit plus 200 per bedroom additional to one; Nine to 12 units per structure: 800 per unit plus 200 per bedroom additional to one; 13 or more units per structure: 750 per unit plus 200 per bedroom additional to one
	VR Village Residence District	7,200 square feet	1,200 for one-story plus 150 per each bedroom additional to three; add 250 to total area for dwellings with basements under 600; 950 first floor and 1,550 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
City of Glendale ^b	R-1 Residence District	40,000 square feet	--
	R-2 Residence District	20,000 square feet	--
	R-3 Residence District	--	--
	R-4 Residence District	--	--
	R-5 Residence District	--	--
	R-6 Residence District	--	--
	R-7 Residence District	--	--
	R-7A Residence District	2,400 square feet per unit	--
	R-8 Residence District	3,600 square feet per unit	--
City of Greenfield	R-1 Single-Family Residential District	15,000 square feet	1,700 for one-story plus 150 per each bedroom additional to three; 1,100 first floor and 1,800 total for multi-story plus 100 per each bedroom additional to three
	R-2 Single-Family Residential Conservation District	15,000 square feet	1,500 for one-story plus 150 per each bedroom additional to three; 1,000 first floor and 1,700 total for multi-story plus 100 per each bedroom additional to three
	R-2A Single-Family Residential District	12,000 square feet	1,500 for one-story plus 150 per each bedroom additional to three; 1,000 first floor and 1,700 total for multi-story plus 100 per each bedroom additional to three
	R-3 Single-Family Residential Conservation District	9,000 square feet	1,300 for one-story plus 150 per each bedroom additional to three; 900 first floor and 1,550 total for multi-story plus 100 per each bedroom additional to three
	R-3A Single-Family Residential District	7,200 square feet	1,300 for one-story plus 150 per each bedroom additional to three; 900 first floor and 1,400 total for multi-story plus 100 per each bedroom additional to three

Table B-2 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of Greenfield (continued)	R-4 Single-Family and Two-Family Residential Conservation District	7,200 square feet	1,200 for one-story plus 150 per each bedroom additional to three; 900 first floor and 1,400 total for multi-story plus 100 per each bedroom additional to three
	R-4A Single-Family and Two-Family Residential District	9,600 square feet	1,200 for one-story plus 150 per each bedroom additional to three; 900 first floor and 1,400 total for multi-story plus 100 per each bedroom additional to three
	R-4B Single-Family and Two-Family Residential District	15,000 square feet	Single-family: 1,500 for one-story plus 150 per each bedroom additional to three; 900 first floor and 1,000 first floor and 1,700 total for multi-story plus 100 per each bedroom additional to three; Two-family: 1,400 for one-story plus 150 per each bedroom additional to three; 900 first floor and 1,400 total for multi-story plus 100 per each bedroom additional to three
	MFR-1 Low Density Multiple-Family Residential District ^a	One acre; maximum density 8.0 units per net acre	Single-family and two-family: 1,200 for one-story plus 150 per each bedroom additional to three; 900 first floor and 1,400 total for multi-story plus 100 per each bedroom additional to three;
	MFR-2 Medium Density Multiple-Family Residential District ^a	One acre; maximum density 10.0 units per net acre	Three to eight units: 900 plus 200 per each bedroom additional to one; Nine or more units: 800 plus 200 per each bedroom additional to one
	MFR-3 High Density Multiple-Family Residential Conservation District ^a	One acre; maximum density 16.0 units per net acre	Three to eight units: 900 plus 200 per each bedroom additional to one; Nine or more units: 800 plus 200 per each bedroom additional to one
City of Milwaukee	RS1 Single-Family Residential District	20,000 square feet	One-story: 1,500; Split-level or taller: 1,900
	RS2 Single-Family Residential District	12,000 square feet	One-story: 1,500; Split-level or taller: 1,900
	RS3 Single-Family Residential District	9,000 square feet	One-story: 1,300; Split-level or taller: 1,700
	RS4 Single-Family Residential District	7,200 square feet	One-story: 1,200; Split-level or taller: 1,450
	RS5 Single-Family Residential District	6,000 square feet	One-story: 900; Split-level or taller: 1,200
	RS6 Single-Family Residential District	3,600 square feet	--
	RT1 Two-Family Residential District	Detached: 7,200 square feet Attached: 3,600 square feet	--
	RT2 Two-Family Residential District	Detached: 4,800 square feet Attached: 3,000 square feet	--
	RT3 Two-Family Residential District	Detached: 3,000 square feet Attached: 1,800 square feet	--
	RT4 Two-Family Residential District	Detached: 2,400 square feet Attached: 1,800 square feet	--
	RM1 Multi-Family Residential District	Detached: 3,600 square feet Attached: 3,000 square feet;	--
	RM2 Multi-Family Residential District	Detached: 3,600 square feet Attached: 3,000 square feet	--
	RM3 Multi-Family Residential District	Detached: 3,000 square feet Attached: 1,800 square feet	--
	RM4 Multi-Family Residential District	Detached: 2,400 square feet Attached: 1,800 square feet	--
	RM5 Multi-Family Residential District	Detached: 2,400 square feet Attached: 1,800 square feet	--
	RM6 Multi-Family Residential District	Detached: 3,600 square feet Attached: 1,800 square feet	--
	RM7 Multi-Family Residential District	Detached: 3,600 square feet Attached: 1,800 square feet	--

Table B-2 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of Milwaukee (continued)	RO1 Residential and Office District	Detached: 3,600 square feet Attached: 3,000 square feet	--
	RO2 Residential and Office District	Detached: 2,400 square feet Attached: 1,800 square feet	--
City of Oak Creek	ER Equestrian Residential District	Three acres	1,400 total (with basement), 1,700 total without basement; 800 first floor for two-story and bi-level; 400 per floor for tri-level
	Rs-1 Single-Family Residential District	21,780 square feet	1,500 total (with basement), 1,700 total without basement; 800 first floor for two-story and bi-level; 400 per floor for tri-level
	Rs-2 Single-Family Residential District	17,000 square feet	1,500 total (with basement), 1,800 total without basement; 900 first floor for two-story and bi-level; 500 per floor for tri-level
	Rs-3 Single-Family Residential District	12,000 square feet	980 total (with basement), 1,180 total without basement; 780 first floor for two-story and bi-level; 400 per floor for tri-level
	Rs-4 Single-Family Residential District	10,000 square feet	850 total (with basement), 1,050 total without basement; 675 first floor for two-story and bi-level; 350 per floor for tri-level
	Rs-5 Mobile Home Park District	6,000 square feet	980
	Rd-1 Two-Family Residential District	15,000 square feet	Single-family: 980 total (with basement), 1,180 total without basement; 780 for first floor in multi-story buildings Two-family: 2,000 (with basement), 2,400 (without basement); 1,000 for first floor in multi-story buildings; 850 per unit
	Rm-1 Multi-Family Residential District	15,000 square feet; minimum lot area of 3,000 square feet for efficiency and one-bedroom units; 4,500 square feet for two-bedroom units; 6,000 square feet for three-bedroom units; and 8,700 square feet for four-bedroom or larger units	Efficiency: 350 per unit; One-bedroom: 500 per unit; Two-bedroom: 700 per unit; Three-bedroom: 1,000 per unit; Four-bedroom or larger: 1,300 per unit
City of St. Francis	R-1 Single-Family Residential District	-- ^c	--
	R-2 Single-Family and Duplex Residential District	-- ^c	--
	R-3 Residential Mixed Use District ^a	Minimum lot area per unit (square feet): Single-family: 5,400; Two-family: 3,600; Multi-family: 1,750	1,200 per one-bedroom unit; add 200 per bedroom additional to one
	R-4 General Multi-Family and Commercial District ^a	Minimum lot area per unit (square feet): One-bedroom: 1,000; Two-bedroom: 1,750; add 1,000 square feet per unit per bedroom over two	1,200 per one-bedroom unit; add 200 per bedroom additional to one
	R-5 Intensive Multi-Family and Commercial District ^a	Minimum lot area per unit (square feet): One-bedroom: 1,000; Two-bedroom: 1,750; add 1,000 square feet per unit per bedroom over two	1,200 per unit; add 200 per bedroom additional to one
City of South Milwaukee	R-A Residential Zone	7,200 square feet	One-story: 1,000 for 2 bedroom; 1,125 for 3 bedroom; 1,225 for 4 bedroom; 1,325 for 5 bedroom; Multi-story: 800 first floor and 1,400 total
	R-B Residential Zone ^a	Minimum lot area per unit (square feet): Single-family: 7,200; Two-family: 3,600; Three-family: 3,000; Four-family: 2,700	Single-family: same as R-A; Two-family: 675 per unit; Three or four-family: 500 per unit
	R-C Residential Zone ^a	Minimum lot area per unit (square feet): One-story: 1,000; Two-story: 800; Three-story: 700; Four-story and over: 600	400 per unit

Table B-2 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of Wauwatosa ^d	Estate Single-Family Residence District	15,000 square feet	1,500 plus 100 per each bedroom additional to three
	AAA Single-Family Residence District	9,000 square feet	1,500 plus 100 per each bedroom additional to three
	AA Single-Family Residence District	6,000 square feet	1,100 plus 100 per each bedroom additional to three
	BB Two-Family Residence District	7,200 square feet	Single-Family: 20 percent of lot area provided that such floor area need not exceed 1,100 plus 100 per each bedroom additional to three; Two-Family: 750 in efficiency or one-bedroom; 900 in two or three-bedroom; add 200 per each bedroom additional to three
	CC Four-Family Residence District	7,200 square feet; minimum lot area of 1,600 square feet for efficiency and one-bedroom units; 2,000 square feet for two-bedroom units; add 400 square feet per each bedroom additional to two	Single-Family: 1,100 plus 100 per each bedroom additional to three; Multiple-Family: 750 in efficiency or one-bedroom; 900 in two or three-bedroom; add 200 per each bedroom additional to three
	DD Eight-Family Residence District	7,200 square feet; minimum lot area of 1,600 square feet for efficiency and one-bedroom units; 2,000 square feet for two-bedroom units; add 400 square feet per each bedroom additional to two	Single-Family: 1,100 plus 100 per each bedroom additional to three; Multiple-Family: 750 in efficiency or one-bedroom; 900 in two or three-bedroom; add 200 per each bedroom additional to three
City of West Allis	RE Residential Estate District	15,000 square feet of lot area per unit	--
	RA-1 Residence District	10,000 square feet of lot area per unit	--
	RA-2 Residence District	7,200 square feet of lot area per unit	--
	RA-3 Residence District	5,000 square feet of lot area per unit	--
	RA-4 Residence District	4,800 square feet of lot area per unit	--
	RB-1 Residence District	2,500 square feet of lot area per unit	--
	RB-2 Residence District	Minimum lot area per unit (square feet): Single-family: 2,500; Two-family: 3,600	--
	RC-1 Residence District	Minimum lot area per unit (square feet): Single-family: 5,000; Multi-family: 1,000 for efficiency; 1,500 for one bedroom; 2,000 for two or more bedroom	--
	RC-2 Residence District	Minimum lot area per unit (square feet): 400 for efficiency; 600 for one bedroom; 800 for two or more bedroom	--
Village of Bayside	"A" Residence District	40,000 square feet	One-story: 1,800; Two-story: 2,200
	"B" Residence District	22,000 square feet	One-story: 1,800; Two-story: 2,200
	"C" Residence District	--	One-story: 1,500; Two-story: 1,000 first floor, 1,750 total
Village of Brown Deer	R1 Single-Family Detached Residence District	14,400 square feet (15,400 for corner lots)	One-story: 1,750; Tri-level: 1,750; Two-story: 2,200; Bi-level: 2,800
	R2 Single-Family Detached Residence District	15,000 square feet (16,500 for corner lots)	One-story: 1,500; Tri-level: 1,500; Two-story: 2,000; Bi-level: 2,500
	R3 Single-Family Detached Residence District	10,000 square feet (11,000 for corner lots)	One-story: 1,500; Tri-level: 1,500; Two-story: 2,000; Bi-level: 2,500
	R3-A Single-Family Detached Residence District	10,000 square feet (11,000 for corner lots)	One-story: 1,100; Tri-level: 1,100; Two-story: 1,700; Bi-level: 2,150

Table B-2 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Brown Deer (continued)	R4 Single-Family Attached and Multiple-Family Residence District ^a	10,000 square feet (minimum lot area of 5,000 square feet per unit for duplexes)	Efficiency: 300 per unit; One-bedroom: 600 per unit; Two-bedroom: 1,000 per unit; Three-bedroom: 1,300 per unit; Four or more bedroom: 1,300 per unit, plus 200 per each bedroom additional to three
	R5 Single-Family Detached and Two-Family Detached and Semi-Attached Residence District	Single-family detached: 10,000 square feet; Two-family detached and semi-attached: 7,500 square feet per unit	Single-family detached: 1,300; Two-family detached and semi-attached: 1,100 square feet per unit
Village of Fox Point	A-1 Residence District	40,000 square feet per unit	--
	A-2 Residence District	30,000 square feet per unit	--
	A-3 Residence District	20,000 square feet per unit	--
	B Residence District	15,000 square feet per unit	--
	C Residence District	10,500 square feet per unit	--
Village of Greendale	R-1 Single-Family Detached Residence District	30,000 square feet	One-story: 2,000 without basement, 1,700 with basement; Multi-story: 1,100 for first floor and 2,000 total
	R-1A Single-Family Detached Residence District	20,000 square feet	One-story: 2,000 without basement, 1,700 with basement; Multi-story: 1,100 for first floor and 2,000 total
	R-2 Single-Family Detached Residence District	10,800 square feet	One-story: 1,800 without basement, 1,500 with basement; Multi-story: 1,000 for first floor and 1,800 total
	R-3 Single-Family Detached Residence District	8,400 square feet	One-story: 1,600 without basement, 1,300 with basement; Multi-story: 900 for first floor and 1,600 total
	R-4 Single-Family Detached and Semi-detached Residence District	Single-family detached 8,400 square feet; Single-family semi-detached and two-family detached: 9,600 square feet	Single-family detached: 1,400 (one story without basement); 1,100 (one-story with basement); 700 for first floor and 1,400 total (multi-story); Single-family semi-detached: 900 plus 150 per bedroom additional to one (one-story without basement); 950 plus 150 per bedroom additional to one (one-story with basement); 500 for first floor and 800 total plus 150 per bedroom additional to one (two-story); Two-family detached: 950 plus 150 per bedroom additional to one
	R-5 General Residence District ^a	Single-family semi-detached: 4,200 square feet; Two-family detached: 4,200 square feet per unit; Multi-family: 8,400 square feet; 2,500 per efficiency or one-bedroom unit, 4,000 per two-bedroom unit, 5,000 per three- or four-bedroom unit	One-story single- and two-family: 1,100 without basement, 1,000 with basement; Multi-story single- and two-family: 1,000 for first floor and 1,800 total Multi-family: 500 for efficiency; 650 for one bedroom; 800 for two bedroom, 950 for three bedroom; 1,150 for four bedroom
Village of Hales Corners	R-1 Residence District	10,000 square feet	--
	R-2 Residence District	15,000 square feet	--
	R-3 Residence District	20,000 square feet	--
	R-4 Residence District ^a	10,000 square feet; 2,500 per efficiency or one-bedroom unit, 3,500 per two or more bedroom unit	--
Village of River Hills	R-1 Residential District	Five acres	--
	R-2 Residential District	Two acres	--
	R-3 Residential District	One acre	--
Village of Shorewood	R-1 Lake Drive Residence District No. 1	24,000 square feet	1,200
	R-2 Lake Drive Residence District No. 2	8,000 square feet	1,200
	R-3 Lake Drive Residence District No. 3	8,000 square feet	1,200
	R-4 Lake Drive Residence District No. 4	18,000 square feet	1,200
	R-5 Single-Family Residence District No. 1	6,000 square feet	1,200

Table B-2 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Shorewood (continued)	R-6 One- and Two-Family Residence District No. 1	4,500 square feet	Single-family: 1,200; Two-family: 900 per unit
	R-7 Townhouse Residence District	25,000 square feet; minimum of 2,000 square feet per unit	1,200 per unit
	R-8 Estabrook Homes Residence District	Minimum lot area of 2,000 square feet per unit	Efficiency: 450 per unit; One-bedroom: 625 per unit; Two-bedroom: 750 per unit; Three-bedroom: 850 per unit
	R-9 Apartment House Residence District No. 1	Minimum lot area of 600 square feet per unit	Efficiency: 450 per unit; One-bedroom: 625 per unit; Two-bedroom: 750 per unit; Three-bedroom: 850 per unit
	R-10 Apartment House Residence District No. 2	--	Efficiency: 450 per unit; One-bedroom: 625 per unit; Two-bedroom: 750 per unit; Three-bedroom: 850 per unit
Village of West Milwaukee	RS-1 Single-Family Residential District	7,200 square feet	1,000 (800 for first floor of bi-level or two-story; 350 per level for tri-level)
	RS-2 Single-Family Residential District	4,800 square feet	1,000 (800 for first floor of bi-level or two-story; 350 per level for tri-level)
	RD-1 Two-Family Residential District	4,800 square feet (2,400 per unit)	1,600 per structure, 800 per unit; 800 first floor for two-family structure
	RM-1 Mid-Rise Multi-Family Residential District	4,800 square feet (1,500 per unit)	Efficiency: 300 per unit; One-bedroom: 450 per unit; Two or more bedroom: 600 per unit
	RM-2 High-Rise Multi-Family Residential District	4,800 square feet (1,500 per unit)	Efficiency: 300 per unit; One-bedroom: 450 per unit; Two or more bedroom: 600 per unit
Village of Whitefish Bay	District 1 – Lake Shore Residence District	9,600 square feet	--
	District 1A – Single-Family Residence District	6,000 square feet	--
	District 2 – Single-Family Residence District	4,800 square feet	--
	District 3 – Two-Family Residence District	7,200 square feet	--
	District 5 – Apartment District	850 square feet per unit	650 per unit

NOTES: This table provides a summary of residential zoning districts in Milwaukee County. It lists residential zoning districts which allow various types of residential development as a principal use in each community. This table does not reflect conditional uses or special zoning provisions for senior housing, manufactured housing or mobile homes, housing conversions, or planned unit developments. Agricultural, conservancy and business districts which permit residences in addition to the primary agricultural and business uses are not included on this table. See Table 53 for information regarding PUD regulations.

This table is a summary and should not be used as a guide to answer zoning-related questions. Refer to municipal zoning ordinances and maps for specific zoning information.

On this table, "--" means that no regulation is specified in the zoning ordinance.

^aMulti-family dwellings may be permitted only as a conditional use in the Cities of Franklin, Greenfield, St. Francis, and South Milwaukee, and the Villages of Brown Deer, Greendale, and Hales Corners.

^bRefer to Section 13.1.17 of the City of Glendale zoning code for information regarding minimum lot area and Section 13.1.16 for information regarding minimum floor area. Lot sizes in the R-3, R-4, R-5, and R-6 districts range from 7,200 to 15,000 square feet per single-family dwelling, depending on location.

^cThe City of St. Francis zoning ordinance does not specify a minimum lot size in the R-1 and R-2 districts. Minimum lot widths are specified, which vary based on the use (single- or two-family) and whether lots are existing or proposed new lots.

^dRefer to the City of Wauwatosa zoning ordinance for information regarding minimum first floor area.

Source: SEWRPC.

Table B-3
OZAUKEE COUNTY

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of Cedarburg	Rs-1 Single-Family Residential District	20,000 square feet	1,600; 1,000 first floor for two-story; 550 per floor for tri-level
	Rs-2 Single-Family Residential District	15,000 square feet	1,600; 1,000 first floor for two-story; 700 per floor for tri-level
	Rs-3 Single-Family Residential District	12,000 square feet	1,300; 850 first floor for two-story; 425 per floor for tri-level
	Rs-4 Single-Family Residential District	10,000 square feet	1,200; 800 first floor for two-story; 400 per floor for tri-level
	Rs-5 Single-Family Residential District	8,400 square feet	1,100; 800 first floor for two-story; 400 per floor for tri-level
	Rs-5 Single-Family/Two-Family Residential District	8,400 square feet	Single-family: 1,100; 750 first floor for two-story; Two-family: 750 per unit
	Rs-7 Low-Density Single-Family Residential District	20,000 square feet	1,600; 1,000 first floor for two-story; 550 per floor for tri-level
	Rs-8 Low-Density Single-Family Residential District	40,000 square feet	1,600; 1,000 first floor for two-story; 550 per floor for tri-level
	RD-1 Two-Family Residential District	12,000 square feet	Single-family : 1,300; 850 first floor for two-story; 425 per floor for tri-level; Two-family: 1,050 per unit; 1,050 first floor for two-story structures; add 100 to total for structures without a basement of at least 200 square feet
	RM-1 Multiple-Family Residential District	12,000 square feet; lot area of 4,000 square feet per one-bedroom unit and 5,000 square feet per two-bedroom unit	One-bedroom: 500 per unit; Two-bedroom: 850 square feet per unit
	RM-2 Multiple-Family Residential District	12,000 square feet; lot area of 2,700 square feet per one-bedroom unit and 3,300 square feet per two-bedroom unit	One-bedroom: 500 per unit; Two-bedroom: 800 square feet per unit
City of Mequon	R-1 Rural Residential Detached District	Five acres	1,800
	R-1B Rural Residential Detached District	2.5 acres	1,600
	R-2 Rural Residential Detached District	Two acres	1,800
	R-2B Suburban Residential Detached District	1.5 acres	1,400
	R-3 Suburban Residential Detached District	One acre	1,800
	R-4 Suburban Residential Detached District	32,670 square feet	1,600
	R-5 Suburban Residential Detached District	21,780 square feet	1,400
	R-6 Suburban Residential Attached District	One acre	One-bedroom: 1,000 per unit; Two-bedroom: 1,200 per unit; Three-bedroom: 1,400 per unit
	R-M Multiple-Family Residential District	Minimum lot area per unit: One-bedroom: 6,000 square feet; Two-bedroom: 7,000 square feet; Three-bedroom: 10,000 square feet	One-bedroom: 900 per unit; Two-bedroom: 1,100 per unit; Three-bedroom: 1,300 per unit
City of Port Washington ^a	R-1 Single-Family Residential District	45,000 square feet	1,250 for one story one to four bedroom; 1,400 for two story four bedroom; 1,450 for one to two story five bedroom; 1,600 for three story five bedroom; 1,650 for one to three story six bedroom; 1,750 for one to three story seven bedroom; 1,800 for four story six bedroom; 1,850 for four story seven bedroom; 1,950 for one to four story eight bedroom; 2,000 for five + story eight + bedroom
	RS-1 Single-Family Residential District	15,000 square feet	1,250 for one story one to four bedroom; 1,400 for two story four bedroom; 1,450 for one to two story five bedroom; 1,600 for three story five bedroom; 1,650 for one to three story six bedroom; 1,750 for one to three story seven bedroom; 1,800 for four story six bedroom; 1,850 for four story seven bedroom; 1,950 for one to four story eight bedroom; 2,000 for five + story eight + bedroom
	RS-2 Single-Family Residential District	12,000 square feet	1,250 for one story one to four bedroom; 1,250 for two story four bedroom; 1,300 for one to two story five bedroom; 1,450 for three story five bedroom; 1,500 for one to three story six bedroom; 1,600 for one to three story seven bedroom; 1,650 for four story six bedroom; 1,700 for four story seven bedroom; 1,800 for one to four story eight bedroom; 1,850 for five+ story eight+ bedroom

Table B-3 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of Port Washington ^a (continued)	RS-3 Single-Family Residential District	10,000 square feet	1,150 for one story one to four bedroom; 1,150 for two story four bedroom; 1,225 for one to two story five bedroom; 1,300 for three story five bedroom; 1,350 for one to three story six bedroom; 1,450 for one to three story seven bedroom; 1,500 for four story six bedroom; 1,550 for four story seven bedroom; 1,650 for one to four story eight bedroom; 1,700 for five+ story eight+ bedroom
	RS-4 Single-Family Residential District	8,400 square feet	1,000 for one story one to four bedroom; 1,000 for two story four bedroom; 1,075 for one to two story five bedroom; 1,150 for three story five bedroom; 1,200 for one to three story six bedroom; 1,300 for one to three story seven bedroom; 1,350 for four story six bedroom; 1,400 for four story seven bedroom; 1,500 for one to four story eight bedroom; 1,550 for five+ story eight+ bedroom
	RS-5 Single- and Two-Family Residential District	8,400 square feet; minimum lot area of 4,200 square feet per unit	1,000 (single-family) 650 (two-family) for one story one to four bedroom; 1,000 (single-family) 800 (two-family) for two story four bedroom; 1,075 (single-family) 850 (two-family) for one to two story five bedroom; 1,150 (single-family) 1,000 (two-family) for three story five bedroom; 1,200 (single-family) 1,050 (two-family) for one to three story six bedroom; 1,300 (single-family) 1,150 (two-family) for one to three story seven bedroom; 1,350 (single-family) 1,200 (two-family) for four story six bedroom; 1,400 (single-family) 1,250 (two-family) for four story seven bedroom; 1,500 (single-family) 1,350 (two-family) for one to four story eight bedroom; 1,550 (single-family) 1,400 (two-family) for five+ story eight+ bedroom
	RS-6 Single- and Two-Family Residential District	10,000 square feet; minimum lot area of 5,000 square feet per unit	1,000 (single family) 650 (two-family) for one story one to four bedroom; 1,000 (single-family) 800 (two-family) for two story four bedroom; 1,075 (single-family) 850 (two-family) for one to two story five bedroom; 1,150 (single-family) 1,000 (two-family) for three story five bedroom; 1,200 (single-family) 1,050 (two-family) for one to three story six bedroom; 1,300 (single-family) 1,150 (two-family) for one to three story seven bedroom; 1,350 (single-family) 1,200 (two-family) for four story six bedroom; 1,400 (single-family) 1,250 (two-family) for four story seven bedroom; 1,500 (single-family) 1,350 (two-family) for one to four story eight bedroom; 1,550 (single-family) 1,400 (two-family) for five+ story eight+ bedroom
	RM-1 Multi-Family Residential District	7,000 square feet; minimum lot area of 3,500 square feet per unit	- -
	RM-2 Multi-Family Residential District	Minimum lot area per unit (square feet): 3,200 for one-bedroom; 3,600 for two bedroom; 4,000 for three bedroom	650 for one story one to four bedroom; 800 for two story four bedroom; 850 for one to two story five bedroom; 1,000 for three story five bedroom; 1,050 for one to three story six bedroom; 1,150 for one to three story seven bedroom; 1,200 for four story six bedroom; 1,250 for four story seven bedroom; 1,350 for one to four story eight bedroom; 1,400 for five+ story eight+ bedroom
	RM-3 Multi-Family Residential District	Minimum lot area per unit (square feet): 2,700 for one-bedroom; 3,000 for two bedroom; 3,300 for three bedroom	350 for one story one bedroom; 400 for one story two bedroom; 500 for one story three bedroom; 650 for one story four bedroom; 800 for two story four bedroom; 850 for one to two story five bedroom; 1,000 for three story five bedroom; 1,050 for one to three story six bedroom; 1,150 for one to three story seven bedroom; 1,200 for four story six bedroom; 1,250 for four story seven bedroom; 1,350 for one to four story eight bedroom; 1,400 for five+ story eight+ bedroom

Table B-3 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of Port Washington ^a (continued)	RM-4 Multi-Family Residential District	Minimum lot area of 1,500 square feet per unit	Same as RM-3
Village of Belgium	RD-1 Single-Family Residential District	12,500 square feet	Two-bedroom: 1,100; Three-bedroom: 1,300; Four-bedroom: 1,500; add 200 per bedroom additional to four
	RD-2 Two-Family Residential District	15,000 square feet	Single-family same as RD-1; Two-family two-bedroom: 900; Two-family three-bedroom: 1,000
	RM-1 Multi-Family Residential District	12,000 square feet; minimum lot area of 4,000 square feet per unit for one-bedroom; 5,000 for two- or more bedroom	One-bedroom unit: 850; Two- or more bedroom unit: 1,000
	RM-2 Multi-Family Residential District	12,000 square feet; minimum lot area of 3,000 square feet per unit for one-bedroom; 3,300 for two- or more bedroom	One-bedroom unit: 800; Two- or more bedroom unit: 950
Village of Fredonia ^a	RS-1 Single-Family Residential District	16,000 square feet (17,000 for corner lot)	1,500
	RS-2 Single-Family Residential District	11,500 square feet (12,500 for corner lot)	1,350
	RS-3 Single-Family Residential District	8,000 square feet (9,000 for corner lot)	1,080
	RS-4 Large Lot Single-Family Residential District	20,000 square feet (21,500 for corner lot)	2,000
	RS-5 Estate Single-Family Residential District	40,000 square feet	2,500
	RD-1 Two-Family Residential District	12,500 square feet	1,200
	RD-2 Two-Family Residential District	7,200 square feet	1,000
	RD-3 Single-Family Attached Residential District	9,000 square feet	1,000
	RM-1 Multi-Family Residential District	12,500 square feet; maximum density of 6.0 units per net acre	One-bedroom unit: 800; Two-bedroom unit: 900; Three-bedroom unit: 1,000
	RM-2 Multi-Family Residential District	11,000 square feet; maximum density of 8.0 units per net acre	One-bedroom unit: 900; Two-bedroom unit: 1,000; Three-bedroom unit: 1,100
Village of Grafton ^a	R-RE Rural Estate Single-Family Residential District	Three acres	1,600 plus 250 per each bedroom additional to three; 1,100 first floor and 1,900 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
	R-E Estate Single-Family Residential District	40,000 square feet	1,600 plus 250 per each bedroom additional to three; 1,100 first floor and 1,900 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
	R-1 Suburban Estate Single-Family Residential District	18,000 square feet	1,600 plus 250 per each bedroom additional to three; 1,100 first floor and 1,900 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
	R-S Suburban Single-Family Residential District	15,000 square feet	1,600 plus 250 per each bedroom additional to three; 1,050 first floor and 1,900 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
	R-2 Single-Family Residential District	10,000 square feet	1,250 plus 250 per each bedroom additional to three; 950 first floor and 1,550 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
	R-3 Urban Single-Family Residential District	7,000 square feet	1,250 plus 250 per each bedroom additional to three; 950 first floor and 1,550 total for multi-story plus 100 per each bedroom additional to three; add 250 to first floor area and total area for dwellings with basements under 600
	R-4 Duplex/Townhouse Residential District	15,000 square feet	1,150 plus 150 per each bedroom additional to three; add 150 to total area for dwellings with basements under 600

Table B-3 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Grafton ^a (continued)	R-5 Suburban Two-Family Residential District	10,000 square feet	1,150 plus 150 per each bedroom additional to three; add 150 to total area for dwellings with basements under 600
	R-6 Urban Two-Family Residential District	8,000 square feet	1,150 plus 150 per each bedroom additional to 3; add 150 to total area for dwellings with basements under 600
	MFR-1 Medium Density Multi-Family Residential District ^b	Minimum lot area of 6,000 square feet per unit; maximum density of 8.0 units per net acre	650 square feet for a one-bedroom dwelling, plus an additional 150 square feet for each additional bedroom
	MFR-2 Low Density Multi-Family Residential District ^b	Minimum lot area of 6,000 square feet per unit; maximum density of 8.0 units per net acre	650 square feet for a one-bedroom dwelling, plus an additional 150 square feet for each additional bedroom
Village of Saukville ^a	R-1 Single-Family Residential District	20,000 square feet	1,600
	R-2 Single-Family Residential District	12,000 square feet	1,400
	R-3 Single-Family Residential District	10,000 square feet	1,200
	R-4 Two-Family Residential District	14,500 square feet; 7,250 square feet per unit	1,200 per unit
	R-5 Multi-Family Residential District	22,000 square feet; minimum lot area of 3,630 square feet for efficiency unit; 4,356 square feet for one-bedroom unit; 5,445 square feet for two or more bedroom units	Efficiency: 500 per unit; One-bedroom: 850 per unit; Two or more bedroom: 1,000 per unit
	R-C Condominium Residential District	40,000 square feet; minimum lot area of 4,356 square feet for one-bedroom unit; 5,445 square feet for two or more bedroom units	One-bedroom: 1,000 per unit; Two or more bedroom: 1,200 per unit
Village of Thiensville	R-1 Single-Family Residential District	13,500 square feet	1,200
	R-2 Single-Family Residential District	6,800 square feet	1,000
	R-3 Two-Family Residential District	15,000 square feet	1,000 per unit
	R-4 Multi-Family Residential District	15,000 square feet; minimum lot area of 3,800 square feet per unit	Efficiency/one-bedroom: 525 per unit; Two or more bedroom: 675 per unit
	R-5 Multi-Family Residential District	15,000 square feet; minimum lot area of 1,980 square feet for dwellings for the elderly and 3,800 square feet for the non-elderly	Same as R-4
Town of Belgium	R-1 Single-Family Residential District	1.5 acres	1,200
Town of Cedarburg ^a	R-1 Single-Family Residential District	80,000 square feet	1,800
	R-2 Single-Family Residential District	40,000 square feet	1,500
	R-3 Single-Family Residential District	40,000 square feet	1,200
	E-1 Estate District	Four acres	1,800
	CR-A Countryside Residential A District	One acre; maximum density of one dwelling unit per 4.5 acres	1,500
	CR-B Countryside Residential B District	One acre; maximum density of one dwelling unit per 4.5 acres	1,500
	TR Transitional Residential District	1.5 acres; maximum density of one dwelling unit per 2.25 acres	1,500
	TR-2 Transitional Residential District	One acre; maximum density of one dwelling unit per 2.0 acres	1,500
Town of Fredonia	R-1 Single-Family Residential District	Three acres	1,400
	R-2 Single-Family Residential District	One acre	1,200
	R-3 Single-Family Residential District	20,000 square feet	1,200
	R-4 Single-Family Residential District	7,200 square feet	1,000
	R-5 Mobile Home Park District	5,000 square feet	--
Town of Grafton ^a	R-1 Residential District	Five acres	3,000
	R-2 Residential District	Three acres	1,250
	R-3 Residential District	40,000 square feet	1,250
	R-4 Conservation Development District	21,780 square feet when 70 percent of common open space is provided; One acre when 60 percent of common open space is provided	--
Town of Port Washington ^a	R-1 Residential District	1.5 acres	2,000
	R-2 Residential District	One acre	1,200

Table B-3 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Town of Saukville ^a	R-1 Waterfront Residential Neighborhood Conservation District	40,000 square feet; Maximum density of 1.00 dwelling unit per acre	1,500 plus 150 per each bedroom additional to three; 1,100 first floor and 1,900 total for multi-story plus 150 per each bedroom additional to three; add 150 to first floor area and total area for dwellings with basements under 600
	R-2 Single-Family Residential Neighborhood Conservation District	40,000 square feet; Maximum density of 1.00 dwelling unit per acre	1,500 plus 150 per each bedroom additional to three; 1,100 first floor and 1,900 total for multi-story plus 150 per each bedroom additional to three; add 150 to first floor area and total area for dwellings with basements under 600
	R-3 Waterfront Residential Neighborhood Conservation District	20,000 square feet; Maximum density of 4.75 dwelling units per acre	1,500 plus 150 per each bedroom additional to three; 1,100 first floor and 1,900 total for multi-story plus 150 per each bedroom additional to three; add 150 to first floor area and total area for dwellings with basements under 600
	R-4 Transitional Urban to Suburban/Rural Residential District	20,000 square feet; Maximum gross density of 0.92 and net density of 1.68 dwelling units per acre	1,600 plus 200 per each bedroom additional to three; 900 first floor and 1,800 total for multi-story plus 200 per each bedroom additional to three; add 200 to first floor area and total area for dwellings with basements under 600

NOTES: This table provides a summary of residential zoning districts in Ozaukee County. It lists residential zoning districts which allow various types of residential development as a principal use in each community. This table does not reflect conditional uses or special zoning provisions for senior housing, manufactured housing or mobile homes, housing conversions, or planned unit developments. Agricultural, conservancy and business districts which permit residences in addition to the primary agricultural and business uses are not included on this table. See Table 53 for information regarding PUD regulations.

This table is a summary and should not be used as a guide to answer zoning-related questions. Refer to municipal zoning ordinances and maps for specific zoning information.

On this table, "-" means that no regulation is specified in the zoning ordinance.

^aRefer to the municipal zoning ordinance for information regarding minimum first floor area.

^bTwo-family dwellings are allowed as a principal use in the Village of Grafton; multi-family buildings with three or more units require approval of a conditional use permit.

Source: SEWRPC.

Table B-4
RACINE COUNTY

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Racine County ^a	R-1 Country Estate District	Five acres	800
	R-2 Suburban Residential District (Unsewered)	40,000 square feet	800
	R-2S Suburban Residential District (Sewered-large lots)	40,000 square feet	800
	R-3 Suburban Residential District (Sewered)	20,000 square feet	800
	R-3A Suburban Residential District (Sewered)	13,500 square feet	800
	R-4 Urban Residential District I	10,000 square feet	800
	R-5 Urban Residential District II	7,200 square feet	800
	R-5A Urban Residential District III	10,000 square feet	800
	R-6 Two-Family Residential District	10,000 square feet (5,000 square feet of lot area per unit)	800
	R-6A Two-Family Residential District II	20,000 square feet (10,000 square feet of lot area per unit)	800
	R-7 Multi-Family Residential District	15,000 square feet; minimum lot area of 2,000 square feet per efficiency unit; 2,500 square feet for one-bedroom unit; 3,000 square feet for two- or more bedroom unit	--
City of Burlington	Rs-1 Single-Family Residence District	14,000 square feet	--
	Rs-2 Single-Family Residence District	11,000 square feet	--
	Rs-3 Single-Family Residence District	8,000 square feet	--
	Rd-1 Two-Family Residence District	14,000 square feet	--
	Rd-2 Two-Family Residence District	11,000 square feet	--
	Rm-1 Multiple-Family Residence District	11,000 square feet; minimum lot area of 3,500 square feet for efficiency and one-bedroom units; 4,000 square feet for two-bedroom units; 6,000 square feet for three-bedroom units	--
	Rm-2 Multiple-Family Residence District	11,000 square feet; minimum lot area of 2,500 square feet for efficiency and one-bedroom units; 2,680 square feet for two-bedroom units; 4,500 square feet for three-bedroom units	--
	Rm-3 Low-Density Multiple-Family Residence District	One acre; up to eight dwelling units per building and up to eight dwelling units per acre	--
	Rm-4 Multiple-Family Residence District ^b	2.5 acres; up to 75 units per net acre	--
	TN-R Traditional Neighborhood Residence District	--	-- ^c
City of Racine	R1 Single-Family Residence District	8,400 square feet	--
	R2 Single-Family Residence District	6,000 square feet	--
	R3 Limited General Residence District	Single-family and community living with eight or fewer persons: 6,000 square feet; Community living with nine to 15 persons: 12,000 square feet; Two-family: 3,000 square feet per unit; Efficiency and one bedroom: 2,400 square feet per unit; Three bedroom or larger: 2,700 square feet per unit	--
	R4 General Residence District	Single- and two-family: 6,000 square feet; Single-family and community living with eight or fewer persons: 6,000 square feet; Community living with nine to 15 persons: 12,000 square feet; Efficiency and one bedroom: 1,500 square feet per unit; Two-bedroom: 1,800 square feet per unit; Three bedroom or larger: 2,100 square feet per unit	--

Table B-4 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of Racine (continued)	R5 General Residence District	Single- and two-family: 6,000 square feet; Single-family and community living with eight or fewer persons: 6,000 square feet; Community living with nine to 15 persons: 12,000 square feet; Efficiency and one bedroom: 700 square feet per unit; Two-bedroom: 850 square feet per unit; Three bedroom or larger: 1,000 square feet per unit	--
	R6 General Residence District	Single- and two-family: 6,000 square feet; Single-family and community living with eight or fewer persons: 6,000 square feet; Community living with nine to 15 persons: 12,000 square feet; Efficiency and one bedroom: 350 square feet per unit; Two-bedroom: 450 square feet per unit; Three bedroom or larger: 550 square feet per unit Boarding and fraternity: 325 square feet per unit	--
Village of Caledonia	R-1 Country Estate District	Five acres	800
	R-2 Suburban Residential District (unsewered)	40,000 square feet	800
	R-2S Suburban Residential District (sewered)	40,000 square feet	800
	R-3 Suburban Residential District (sewered)	20,000 square feet	800
	R-3A Suburban Residential District (sewered)	13,500 square feet	800
	R-4 Urban Residential District I	10,000 square feet	800
	R-5 Urban Residential District II	7,200 square feet	800
	R-5A Urban Residential District III	10,000 square feet	800
	R-6 Two-family Residential District	10,000 square feet	800
	R-6A Two-Family Residential District II	20,000 square feet	800
	R-7 Multi-Family Residential District	Multi-family buildings not to exceed eight units per structure	--
Village of Elmwood Park	R-1 Single-Family Residential District	10,200 square feet	One-story: 1,500; Split level: 2,000; Two-story: 1,850; 1,000 first floor
	PRD-1 Planned Residential District ^d	5,000 square feet per dwelling unit	--
Village of Mt. Pleasant	R-100 Residential Single-Family District	12,000 square feet	1-story: 1,800; 1.5- and two-story: 2,000
	R-75 Residential Single-Family District	9,000 square feet	1-story: 1,500; 1.5- and two-story: 1,700
	R-60 Residential Single-Family District	7,200 square feet	One-bedroom: 700; Two-bedroom: 800; Three- or more bedroom: 1,000
	R-50MH Residential Mobile Home District	6,000 square feet	--
	R-40E Residential Existing Limited District	4,000 square feet	One-bedroom: 600; Two-bedroom: 700; Three- or more bedroom: 850
	R-100D Residential Two-Family District	12,000 square feet	One-bedroom: 650; Two-bedroom: 900; Three- or more bedroom: 1,150
	R-75D Residential Two-Family District	9,000 square feet	One-bedroom: 650; Two-bedroom: 800; Three- or more bedroom: 1,000
	R-60D Residential Two-Family District	7,200 square feet	One-bedroom: 500; Two-bedroom: 700; Three- or more bedroom: 850
	RM-1 Residential Multi-Family District	As necessary to meet other requirements	One-bedroom: 650; Two-bedroom: 700; Three- or more bedroom: 900

Table B-4 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Mt. Pleasant (continued)	RM-2 Residential Multi-Family District	As necessary to meet other requirements	One-bedroom: 500; Two-bedroom: 700; Three- or more bedroom: 850
	RM-3 Residential Multi-Family District	As necessary to meet other requirements	One-bedroom: 500; Two-bedroom: 700; Three- or more bedroom: 850
	RM-4 Residential Multi-Family District	As necessary to meet other requirements	One-bedroom: 500; Two-bedroom: 700; Three- or more bedroom: 850
Village of North Bay	R-1 Single-Family Residence District	32,670 square feet; all lands west of N. Main St.	One-story: 1,700; Two-story: 2,000 ; 1,400 first floor
	R-2 Single-Family Residence District	21,780 square feet; all lands east of N. Main St.	One-story: 1,700; Two-story: 2,000; 1,400 first floor
Village of Rochester	R-1 Single-Family Residential District	12,000 square feet	One-story: 1,200 without garage; Two-story: 1,700
	R-2 Single-Family Residential District	10,000 square feet	One-story: 1,200 without garage; Multi-story: 1,700
	R-3 One and Two-Family Residential District	Single-family: 10,000 square feet Two-family: 6,000 square feet	One-story: 1,200 without garage; Multi-story single-family: 1,700; Two-family: 1,800 without garage
	R-4 Multiple-Family Residential District	18,000 square feet; minimum lot area of 4,500 square feet per one-bedroom unit; 6,000 square feet per two- and three-bedroom unit	One-bedroom unit: 750; Two- or three -bedroom units: 900
Village of Sturtevant	One- and Two-Family Residence District	Single-family: 9,000 square feet Two-family: 6,000 square feet	Single-family: 1,200; Two-family: 2,400
	Multiple Residence District ^e	Single-family: 9,000 square feet Two-family: 6,000 square feet	Single-family: 1,200; Two-family: 2,400; Multi-family: One-bedroom: 600; Two-bedroom: 750; Three-bedroom: 900
Village of Union Grove	R-90 Single-Family Residence District	13,000 square feet	One-story with three bedrooms or less: 1,100; One-story with four bedrooms or more: 1,400; 1.5-story: 1,000 (100 square feet may be reduced with attached garage); Split-level with three bedrooms: 1,100; Split-level with four or more bedrooms: 1,300
	R-80 Single-Family Residence District	8,000 square feet	One-story with three bedrooms or less: 2,200; One-story with four bedrooms or more: 2,800; 1.5-story: 2,000 (200 square feet may be reduced with attached garage); Split-level with three bedrooms: 1,100; Split-level with four or more bedrooms: 1,300
	R-90-D Two-Family Residence District	13,000 square feet; minimum of 6,500 square feet per unit	One-story with three bedrooms or less: 2,200; One-story with four bedrooms or more: 2,800; 1.5-story: 2,000 (200 square feet may be reduced with attached garage); Split-level with three bedrooms: 2,200; Split-level with four or more bedrooms: 2,600
	R-80-D Two-Family Residence District II	8,000 square feet; minimum of 4,000 square feet per unit	One-story with three bedrooms or less: 2,200; One-story with four bedrooms or more: 2,800; 1.5-story: 2,000 (200 square feet may be reduced with attached garage); Split-level with three bedrooms: 2,200; Split-level with four or more bedrooms: 2,600

Table B-4 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Union Grove (continued)	RM Multiple-Family Residence District	Minimum lot area per unit (square feet); One-bedroom or less: 2,400; Two-bedroom units: 3,000; Three-bedroom units: 4,000; Four-bedroom or larger units: 5,000	Studio or efficiency: 375; One-bedroom: 575; Two-bedroom: 750; Three bedroom: 900
	MH Mobile Home District	6,000 square feet	980
Village of Waterford	Single-Family Residence-A District	11,000 square feet	One-story: 1,200; Two-story: 1,700
	Single-Family Residence-B District	13,000 square feet	One-story: 1,200; Two-story: 1,700
	Two-Family Residence-A District	15,000 square feet	One-bedroom unit: 900; Each additional bedroom: 150
	Two-Family Residence-B District	6,000 square feet	One-bedroom unit: 900; Each additional bedroom: 150
	Multiple Family Residence District	Single-Family Residence-A District: 11,000 square feet Single-Family Residence-B District: 13,000 square feet Two-Family Residence-A District: 15,000 square feet Two-Family Residence-B District: 6,000 square feet Three-family: 6,000 square feet Four-families: 4,500 square feet	One-bedroom unit: 900; Each additional bedroom: 150
Village of Wind Point	R-1 Estate Single-Family Residence District	1.5 acres	One-story: 2,000; Two-story: 2,500
	R-2 Single-Family Residence District	20,000 square feet	One-story: 1,500; Tri-level: 1,800; Two-story: 2,100
	R-3 Single-Family Residence District	15,000 square feet	One-story: 1,200; Tri-level: 1,500; Two-story: 1,800
	R-4 Multiple-Family Residence District	Row house: 4,000 square feet; Detached single-family: 8,000 square feet; Duplexes: 10,000 square feet	--

NOTES: This table provides a summary of residential zoning districts in Racine County. It lists residential zoning districts which allow various types of residential development as a principal use in each community. This table does not reflect conditional uses or special zoning provisions for senior housing, manufactured housing or mobile homes, housing conversions, or planned unit developments. Agricultural, conservancy and business districts which permit residences in addition to the primary agricultural and business uses are not included on this table. See Table 53 for information regarding PUD regulations.

This table is a summary and should not be used as a guide to answer zoning-related questions. Refer to the County or municipal zoning ordinances and maps for specific zoning information.

On this table, "--" means that no regulation is specified in the zoning ordinance.

^aThe Racine County zoning ordinance applies to all Towns within the County. The minimum floor area requirements established in the County zoning ordinance apply to all towns. Additional floor area requirements have been established by the Town of Norway and the Town of Yorkville. Minimum floor area requirements for the Town of Norway are established in the Town land division ordinance as follows: one-story single family - 1,400 square feet; for other than one-story single family - 1,800 square feet with 1,000 square feet first floor; two family - 1,400 square feet with 1,000 square feet first floor. Minimum floor area requirements for the Town of Yorkville are established in the Town land division ordinance as follows: one-story single family - 1,400 square feet; for other than one-story single family - 1,600 square feet with 1,000 square feet first floor; two family - 1,400 square feet with 1,000 square feet first floor. Zoning districts in cities and villages within the County are assigned by the responsible municipality.

^bIn the City of Burlington Rm-4 zoning district, multi-family housing may only be developed as part of a Planned Unit Development.

^cUsed exclusively in areas of the City of Burlington planned for traditional neighborhood development of a residential nature as indicated on the City's Comprehensive Master Plan or element of the City's Comprehensive Master Plan.

^dClustered single-family dwellings and condominium multi-family dwellings may be allowed as part of a Planned Residential District (PRD) if a rezoning to PRD is approved by the Village Board.

^eMulti-family dwellings may be permitted only as a conditional use in the Village of Sturtevant.

Source: SEWRPC.

Table B-5
WALWORTH COUNTY

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Walworth County ^a	R-1 Single-Family Residence (unsewered)	40,000 square feet	- ^b
	R-2 Single-Family Residence (sewered)	15,000 square feet	- ^b
	R-2A Single-Family Residence (sewered)	40,000 square feet	- ^b
	R-3 Two-Family Residence (sewered and unsewered)	Sewered: Two-family: 7,500 square feet per unit; Unsewered: Single-family: 40,000 square feet; Two-family: 40,000 square feet per unit	- ^b
	R-4 Multiple-Family Residence (sewered and unsewered)	Sewered: Single-family: 15,000 square feet; Two-family: 6,000 square feet per unit; Multi-family: maximum density of six units per net acre; Unsewered: All structure types: 40,000 square feet per unit Maximum density: five units per net acre	- ^b
	R-6 Planned Mobile Home Park Residence	Sewered: 15,000 square feet; Unsewered: 40,000 square feet	- ^b
	R-7 Mobile Home Subdivision Residence (sewered and unsewered)	Sewered: 10,890 square feet; maximum density four units per net acre; Unsewered: 40,000 square feet per unit	- ^b
	R-8 Multiple-Family Residence (sewered and unsewered)		
City of Delavan	RE-5ac Residential Estate	175,000 square feet	1,200
	RS-2 Residential Single-Family-2	20,000 square feet	1,200
	RS-3 Residential Single-Family-3	10,500 square feet	1,200
	RS-5 Residential Single-Family-5	8,000 square feet	1,200
	RM-8 Residential Mixed ^c	4,000 square feet per unit	Single-family: 1,200; Two-family: 1,000 per unit; Multi-family: 900 per unit
	RM-12 Residential Multi-Family ^c	2,400 square feet per unit	Multiplex: 900 per unit; Apartment: Efficiency: 500 per unit; One-bedroom: 700 per unit; Two-bedroom: 800 per unit
City of Elkhorn	RS-1 Single-Family Residence	8,000 square feet	- -
	RS-2 Rural Single-Family Residence	20,000 square feet	- -
	RD-1 Two-Family Residence	Single-family: 9,000 square feet; Two-family: 4,500 per unit	- -
	RM-1 Multiple-Family Residential	eight units per net acre maximum density	- -
	RM-2 Multiple-Family Residential	sixteen units per net acre maximum density	- -
	R-4 Multiple-Family Residential	eight units per net acre maximum density	- -
City of Lake Geneva	CR-5ac Countryside Residential	Five acres	- ^d
	ER-1 Estate Residential-1	40,000 square feet	- ^d
	SR-3 Single-Family Residential-3	15,000 square feet	- ^d
	SR-4 Single-Family Residential-4	9,000 square feet	- ^d
	TR-6 Two-Family Residential-6	Single-family: 9,000 square feet; Two-family: 6,000 square feet per unit	- ^d
	MR-8 Multi-Family Residential-8 ^e	Single-family: 9,000 square feet; Two-family: 6,000 square feet per unit; Multi-family: 4,500 square feet per unit	- ^d
City of Whitewater	R-1 One-Family Residential	10,000 square feet	- -
	R-1X	12,000 square feet	- -
	R-2 One and Two-Family Residence	8,000 square feet, lot area per unit (square feet): Single-family: 8,000; Two-family: 6,000;	- -
	R-3 Multi-Family Residence ^c	15,000 square feet; lot area per unit (square feet): Single-family: 8,000; Two-family: 6,000; Multi-family: Efficiency: 2,000; One-bedroom: 2,500; Two-bedroom: 3,000; Three-bedroom: 3,500; Add 300 per bedroom over three	- -

Table B-5 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Darien	RS-1 Single-Family Residential	16,000 square feet	- ^d
	RS-2 Single Family Residential	11,000 square feet	- ^d
	RS-3 Single-Family Residential	8,000 square feet	- ^d
	RD Two-Family Residential	Single-family: 8,000 square feet; Two-family: 5,500 square feet of lot area per unit	- ^d
	RM Multi-Family Residential	Single-family: 8,000 square feet; Two-family: 5,000 square feet of lot area per unit; Multi-family: 3,600 square feet of lot area per unit	- ^d
Village of East Troy	RH-35 Rural Holding District	40,000 square feet	--
	SR-3 Estate Residential	15,000 square feet	--
	SR-4 Suburban Residential	10,000 square feet	--
	SR-5 Neighborhood Residential	7,200 square feet	--
	SR-6 Traditional-Front Residential	6,000 square feet	--
	SR-7 Traditional-Rear Residential	5,000 square feet	--
	TR-8 Two-Family Residential	5,000 square feet per dwelling unit	--
	AR-9 Attached Residential	4,840 square feet per dwelling unit	--
	MR-10 Multi-Family Residential	4,356 square feet per dwelling unit	--
	MRH-6 Mobile Home Residential	6,000 square feet per dwelling unit	--
Village of Fontana-on-Geneva Lake	RS-1 Single-Family Residential	30,000 square feet	--
	RS-1P Single-Family Residential	Single-family: 30,000 square feet; Two-family: 40,000 square feet	--
	RS-2 Single-Family Residential	15,000 square feet	--
	RS-2P Single-Family Residential	Single-family: 15,000 square feet; Two-family: 20,000 square feet	Single-family: 1,500; Single-family attached: 900 square feet per unit
	RS-3 Single-Family Residential	7,000 square feet	1,250
	RS-3P Single-Family Residential	Single-family: 7,000 square feet; Two-family: 10,000 square feet	Single-family: 1,250; Single-family attached: 900 square feet per unit
	RSA-1 Single-Family Residential	Single-family: 30,000 square feet; Two-family and single-family attached: 40,000 square feet	Single-family: 1,250; Single-family attached: 900 square feet per unit; Multi-family: 600 per unit for one-bedroom, add 200 per bedroom additional to one
Village of Genoa City	RM-1 Multi-Family Residential	All structure types: 5,000 square feet per unit	Single-family: 1,000; Single-family attached: 900 square feet per unit; Multi-family: 600 per unit for one-bedroom, add 200 per bedroom additional to one
	R-1 Single-Family Residential (existing)	10,000 square feet	1,200
	R-2 General Residence (existing)	10,000 square feet; minimum lot area per unit (square feet): Single-family: 10,000; Two-family: 5,000; Multi-family: Efficiency: 2,800; One-bedroom: 2,800; Two-bedroom: 3,200; Three-bedroom: 4,400	Single-family: 1,200; Two-family: 800 per unit; Multi-family: Efficiency: 500 per unit; One-bedroom: 700 per unit; Two-bedroom: 800 per unit; Three-bedroom: 900 per unit
	SFR Single-Family Residence (proposed)	15,000 square feet	1,600
	RDU-1 Duplex Residence (proposed)	Single-family: 15,000 square feet; Two-family: 7,500 square feet per unit	Single-family: 1,600; Two-family: 800 per unit
	MFR-1 Multiple-Family Residence (proposed)	Minimum lot area per unit (square feet) Efficiency: 2,800; One-bedroom: 2,800; Two-bedroom: 3,200; Three-bedroom: 4,400	Efficiency: 500 per unit; One-bedroom: 700 per unit; Two-bedroom: 800 per unit; Three-bedroom: 900 per unit
Village of Sharon	RS-1 Single-Family Residence	16,000 square feet	--
	RS-2 Single-Family Residence	11,000 square feet	--
	RS-3 Single-Family Residence	8,000 square feet	--
	RD-1 Two-Family Residence	5,500 square feet	--
	RM-1 Multiple Family Residence	Minimum lot area per unit (square feet): One-bedroom: 2,000; Two-bedroom: 2,500; Three-bedroom or more: 3,500	--

Table B-5 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Walworth	R-1 Single Family Residence	11,900 square feet	1,450
	R-2 Two-Family Residential	Single-family: 14,000 square feet; Two-family: 7,000 square feet per unit	Single-family: 1,450 square feet; Two-family: 1,040 square feet per unit
	R-3 Multi-Family Residential	Two-family: 10,000 square feet per unit; Multi-family: 5,000 square feet per unit	Two-family: 1,040 square feet per unit; Multi-family: Efficiency: 864 per unit; One-bedroom: 864 per unit; Two- or more bedroom: 1,040 per unit
	RR-1 Single-Family Rural Residential	30,000 square feet	1,600
Village of Williams Bay	ER Estate Residential District	65,000 square feet	1,500
	SF-1 Low Density Residential District	One acre	1,500
	SF-2 Large Lot Residential District	20,000 square feet	1,200
	SF-3 Suburban Residential District	12,000 square feet	1,200
	SF-6 Village Residential District ^f	7,200 square feet	900 ^f
	SF-CPP Cedar Point Park District ^g	- ^g	- ^g
	TF Two-Family Residential District	6,000 square feet; minimum lot area per unit (square feet): Single-family: 6,000; Two-family: 3,000	900
	MF-12 Small Multi-Family Residential District	6,000 square feet; minimum lot area per unit (square feet): Single-family: 6,000; Two-family: 3,000; Single-family attached: 3,000; Multi-family: maximum density of 12.0 dwelling units per acre	Single-family: 1,000 Two-family: 1,000 Multi-family: Efficiency: 500 per unit; One-bedroom: 600 per unit; Two-bedroom: 800 per unit; Three-bedroom: 1,000 per unit; Four-bedroom: 1,200 per unit
	MF-18 Multi-Family Residential District	6,000 square feet; minimum lot area per unit (square feet): Single-family: 6,000; Two-family: 3,000; Single-family attached: 3,000; Multi-family: maximum density of 18.0 dwelling units per acre	Single-family: 1,000 Two-family: 1,000 Multi-family: Efficiency: 500 per unit; One-bedroom: 600 per unit; Two-bedroom: 800 per unit; Three-bedroom: 1,000 per unit; Four-bedroom: 1,200 per unit

NOTES: This table provides a summary of residential zoning districts in Walworth County. It lists residential zoning districts which allow various types of residential development as a principal use in each community. This table does not reflect conditional uses or special zoning provisions for senior housing, manufactured housing or mobile homes, housing conversions, or planned unit developments. Agricultural, conservancy and business districts which permit residences in addition to the primary agricultural and business uses are not included on this table. See Table 53 for information regarding PUD regulations.

This table is a summary and should not be used as a guide to answer zoning-related questions. Refer to the County and municipal zoning ordinances and maps for specific zoning information.

On this table, "-" means that no regulation is specified in the zoning ordinance.

^aThe Walworth County zoning ordinance applies to all Towns within the County except the Town of Bloomfield, which has adopted the County ordinance on an interim basis until the Town develops its own zoning ordinance. Additional floor area requirements for the Town of LaGrange are established in the Town land division ordinance as follows: 1,000 square feet minimum, with a minimum first floor area of 800 square feet, for one- and two-story single-family dwellings; and a total floor area of 1,050 square feet with a minimum of 350 square feet per living level for tri-level single-family dwellings. The Town of Geneva has established a minimum home size of 960 square feet for all new dwellings in the Town as part of the Town Building Ordinance. Zoning districts in cities and villages within the County are assigned by the responsible municipality.

^bWith respect to minimum floor area requirements, the County zoning ordinance specifies that single-family and two-family dwellings have a core area of living space of at least 22 feet by 22 feet, equivalent to 484 square feet.

^cMulti-family dwellings (three or more units) are permitted only as a conditional use in the City of Delavan. The City of Whitewater requires a conditional use permit for multi-family buildings with five or more units.

^dThe ordinance specifies "minimum dwelling core dimensions" of 24 feet by 40 feet, equivalent to 960 square feet.

^eMulti-family buildings with four to 10 units are permitted only as a conditional use in the City of Lake Geneva.

^fNo new, undeveloped areas can be placed in the Village of Williams Bay SF-6 zoning district.

^gDistrict applies only within the Cedar Point Park Subdivision in the Village of Williams Bay. See community's zoning ordinance for lot size and floor area regulations.

Source: SEWRPC.

Table B-6
WASHINGTON COUNTY

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of Hartford	Rs-1 Single-Family Residential District	40,000 square feet	850 minimum for one- or two-bedroom units; 1,000 minimum for three-bedroom units; 1,150 minimum for four or more bedroom units; 700 minimum on main entry level; 100 minimum per bedroom
	Rs-2 Single-Family Residential District	20,000 square feet	Same as Rs-1 District
	Rs-3 Single-Family Residential District	15,000 square feet	750 minimum for one- or two-bedroom units; 900 minimum for three-bedroom units; 1,050 minimum for four or more bedroom units; 600 minimum on main entry level; 100 minimum per bedroom
	Rs-4 Single-Family Residential District	10,000 square feet	Same as Rs-3 District
	Rs-5 Single-Family Residential District	8,000 square feet	Same as Rs-3 District
	Rs-6 Single-Family Residential District	5,000 square feet	Same as Rs-3 District
	Rd-1 Two-Family Residential District	15,000 square feet; 7,500 square feet per unit	900 minimum for one-bedroom unit; 1,000 minimum for two-bedroom unit; 1,100 minimum for three or more bedroom unit; 1,200 first floor minimum; 100 minimum per bedroom
	Rd-2 Two-Family Residential District	12,000 square feet; 6,000 square feet per unit	800 minimum for one-bedroom unit; 900 minimum for two-bedroom unit; 1,000 minimum for three or more bedroom unit; 1,200 first floor minimum; 100 minimum per bedroom
	Rm-1 Multi-Family Residential District	5,445 square feet per unit	400 minimum per dwelling unit and 1,200 minimum per structure for efficiency; 600 per dwelling unit and 1,800 per structure for one-bedroom unit; 800 per unit and 2,400 per structure for two-bedroom unit; 1,000 per unit and 3,000 per structure for three or more bedroom unit
	Rm-2 Multi-Family Residential District	3,960 square feet per unit	400 minimum per dwelling unit and 1,200 minimum per structure for efficiency; 550 per dwelling unit and 1,650 per structure for one-bedroom unit; 700 per unit and 2,100 per structure for two-bedroom unit; 850 per unit and 2,500 per structure for three or more bedroom unit
	Rm-3 Multi-Family Residential District	3,111 square feet per unit	400 minimum per dwelling unit and 1,200 minimum per structure for efficiency; 550 per dwelling unit and 1,650 per structure for one-bedroom unit; 700 per unit and 2,100 per structure for two-bedroom unit; 850 per unit and 2,550 per structure for three or more bedroom unit
City of West Bend	RS-1 Single Family Residential District	15,000 square feet	1,400 minimum for one- and two-bedroom dwellings; 1,600 for three-bedroom dwellings; 1,800 for four or more bedroom dwellings; 1,000 first floor minimum
	RS-2 Single Family Residential District	12,600 square feet	1,200 minimum for one- and two-bedroom dwellings; 1,400 for three-bedroom dwellings; 1,600 for four or more bedroom dwellings; 900 first floor minimum
	RS-3 Single Family Residential District	9,600 square feet	1,100 minimum for one- and two-bedroom dwellings; 1,200 for three-bedroom dwellings; 1,400 for four or more bedroom dwellings; 800 first floor minimum
	RS-4 Single Family Residential District	7,200 square feet	1,000 minimum for one-, two- and three-bedroom dwellings; 1,200 for four or more bedroom dwellings; 800 first floor minimum
	RD-1 Two Family Residential District	11,500 square feet	800 minimum per unit and 1,600 minimum per building for one-bedroom dwelling; 1,000 per unit and 2,000 per building for two-bedroom dwelling; 1,100 per unit and 2,200 per building for three-bedroom dwelling; 1,200 per unit and 2,400 per building for four or more bedroom dwelling; 500 first floor minimum

Table B-6 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of West Bend (continued)	RD-2 Two Family Residential District	8,000 square feet	800 minimum per unit and 1,600 minimum per building for one- and two-bedroom dwelling; 900 per unit and 1,800 per building for three-bedroom dwelling; 1,000 per unit and 2,000 per building for four or more bedroom dwelling; 500 first floor minimum
	RM-1 Multi-Family Residential District	Minimum lot area per unit: 4,545 square feet per one-bedroom unit; 5,445 square feet per two-bedroom unit; 6,145 square feet per three or more bedroom unit	650 minimum for one-bedroom dwelling; 850 for two-bedroom dwelling; 1,050 for three-bedroom dwelling
	RM-2 Multi-Family Residential District	Minimum lot area per unit: 3,630 square feet square feet per one-bedroom unit; 4,350 square feet per two-bedroom unit; 5,000 square feet per three or more bedroom unit	Same as RM-1 District
	RM-3 Multi-Family Residential District	Minimum lot area per unit: 3,150 square feet per one-bedroom unit; 3,630 square feet per two-bedroom unit; 4,350 square feet per three or more bedroom unit	Same as RM-1 District
	RM-4 Multi-Family Residential District	Minimum lot area per unit: 2,900 square feet per one- or two-bedroom unit; 3,200 square feet per three or more bedroom unit	Same as RM-1 District
	RM-5 Multi-Family Residential District	2,900 square feet per unit	550 minimum plus 200 per bedroom if more than one bedroom
Village of Germantown	Rs-1 Single-Family Residential District	Five acres	1,200 minimum for one-bedroom dwelling; 1,300 for two-bedroom; 1,500 for three-bedroom; 1,700 for four-bedroom; 1,100 ground perimeter minimum
	Rs-2 Single-Family Residential District	Two acres	Same as Rs-1 District
	Rs-3 Single-Family Residential District	One acre	Same as Rs-1 District
	Rs-4 Single-Family Residential District	20,000 square feet	1,200 minimum for one-bedroom dwelling; 1,300 for two-bedroom; 1,500 for three-bedroom; 1,700 for four-bedroom; 1,000 ground perimeter minimum
	Rs-5 Single-Family Residential District	15,000 square feet	1,200 minimum for one-bedroom dwelling; 1,300 for two-bedroom; 1,400 for three-bedroom; 1,500 for four-bedroom; 1,000 ground perimeter minimum
	Rs-6 Single-Family Residential District	12,500 square feet	1,200 minimum for one- and two-bedroom dwellings; 1,300 for three-bedroom; 1,400 for four-bedroom; 1,000 ground perimeter minimum
	Rs-7 Single-Family Residential District	10,000 square feet	1,200 minimum for one-, two-, and three-bedroom dwelling; 1,400 for four-bedroom; 1,000 ground perimeter minimum
	Rd-2 One- and Two-Family Residential District	15,000 square feet	Single-family: 1,000 minimum per unit for single-story and 1,200 for multi-story; Two-family: 1,200 minimum per unit
	Rm-1 Multiple-Family Residential District	0.5 acres; 7,260 square feet per unit	400 minimum per unit for efficiency, 650 per unit for one-bedroom dwelling; 800 per unit for two-bedroom; 1,000 per unit for three or more bedroom
	Rm-2 Multiple-Family Residential District	0.5 acres; 5,445 square feet per unit	Same as Rm-1 District
	Rm-3 Multiple-Family Residential District	0.8 acres; 4,356 square feet per unit	350 minimum per unit for efficiency, 525 per unit for one-bedroom dwelling; 650 per unit for two-bedroom; 850 per unit for three or more bedroom
	EH Elderly Housing District	10 acres	Single- and two-family: 800 minimum for one-bedroom and 1,000 for two-bedroom; Multi-family: 400 minimum for efficiency; 600 for one-bedroom; 800 for two-bedroom

Table B-6 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Germantown (continued)	MHP Mobile Home Park Residential District	5,000 square feet for single modular or mobile home; 6,000 square feet for double modular or mobile home	- -
Village of Jackson	R-1 Single Family Residential District R-2 Single Family Residential District R-3 Single Family Residential District R-4 Single Family Residential District R-5 Single Family Residential District R-6 Two Family Residential District R-8 Multiple Family Residential District ^a R-9 Mobile Home Park District	16,000 square feet 14,000 square feet 12,000 square feet 10,000 square feet 8,000 square feet 12,000 square feet Larger of 16,000 square feet or 3,000 square feet for each one-bedroom unit and 3,500 for each two-bedroom unit 5,000 square feet for single modular or mobile home; 7,200 square feet for double modular or mobile home	1,100 minimum; 750 first floor minimum Same as R-1 District 1,000 minimum; 600 first floor minimum Same as R-3 District 800 minimum for one-bedroom dwelling; 900 for two-bedroom; 1,000 for three-bedroom 700 minimum for one-bedroom dwelling; 1,000 for two-bedroom Larger of 2,000 or 500 for each one-bedroom unit, 700 for each two-bedroom unit, and 900 for each three or more bedroom unit - -
Village of Kewaskum	RS-1 Single-Family Residential District RS-2 Single-Family Residential District RD-1 Two-Family Residential District RM-1 Multi-Family Residential District	10,000 square feet 7,200 square feet 12,000 square feet 12,000 square feet for two-family; 12,000 square feet for multi-family buildings with 2,000 square feet per unit for multi-family, efficiency and one-bedroom; 3,000 square feet per unit for multi-family, two-bedroom; 3,500 square feet per unit for multi-family, three-bedroom or more	1,200 minimum for one-story and 750 first floor minimum 1,000 minimum for one-story and 600 first floor minimum 1,000 minimum for one-story and 600 first floor minimum 1,800 minimum for two-family and 900 per unit; 450 square feet per unit for multi-family, efficiency; 500 square feet per unit for multi-family, one-bedroom; 650 square feet per unit for multi-family, two-bedroom; 800 square feet per unit for multi-family, three-bedroom or more
Village of Newburg	R-1 Single-Family Residential District R-2 Single-Family Residential District R-3 Single-Family Residential District R-4 Single-Family Residential District RD-1 Single- and Two-Family Residential District RM-1 Multi-Family Residential District R-6 Mobile Home Park and Mobile Home Subdivision District	20,000 square feet 14,000 square feet 10,000 square feet 8,700 square feet Single-family: 10,000 square feet; Two-family: 13,200 square feet 12,000 square feet; minimum lot area per unit (square feet): One-bedroom: 3,600; Two-bedroom: 4,000; Three-bedroom: 4,356 Park: 5,000 square feet; Subdivision: 6,000 square feet	1,500 1,350 1,150 1,100 Single-family: 1,150; Two-family full basement: 900; Two-family no full basement: 1,100 One-bedroom unit: 600; Two-bedroom unit: 800; Three-bedroom unit: 1,000; Add an additional 100 per unit if no full basement Park: 600; Subdivision: 720
Village of Richfield	RS-1 Country Estate District RS-1R Country Estate/Remnant Parcel District RS-1a Single-Family Residential and Rural Preservation District RS-1b Single-Family Cluster/Open Space Residential District RS-2 Single-Family Residential District RS-3 Single-Family Residential District ^b RS-4 Single-Family Residential District RD-1 Two-Family Cluster/Open Space Residential District RD-2 Two-Family Residential District WHD Walkable Hamlet District	10 acres Five acres 65,000 square feet (gross density of three acres) 1.25 acres 65,000 square feet Refer to ordinance Refer to ordinance One acre minimum net area One acre minimum net area 10,890 square feet	1,300 minimum; 1,050 first floor minimum; 100 minimum per bedroom Same as RS-1 District Same as RS-1 District Same as RS-1 District Same as RS-1 District Not applicable Not applicable 1,100 minimum; 900 first floor minimum; 100 minimum per bedroom 1,100 minimum; 900 first floor minimum; 100 minimum per bedroom 1,300 square feet

Table B-6 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Slinger	R-1 Single-Family Residential District	40,000 square feet	1,500 minimum for one-story dwellings; 1,800 total minimum and 1,000 first floor minimum for two-story dwellings
	R-2 Single-Family Residential District	20,000 square feet	Same as R-2 District
	R-3 Single-Family Residential District	14,000 square feet	1,200 minimum for one-story dwellings; 1,800 total minimum and 1,000 first floor minimum for two-story dwellings
	R-4 Single-Family Residential District	12,000 square feet	1,100 minimum for one-story dwellings; 1,400 total minimum and 800 first floor minimum for two-story dwellings
	R-5 Single-Family Residential District	9,600 square feet	1,000 minimum for one-story dwellings; 1,200 total minimum and 700 first floor minimum for two-story dwellings
	R-6 Single-Family Residential District	7,200 square feet	950 minimum for one-story dwellings; 1,200 total minimum and 700 first floor minimum for two-story dwellings
	Rd-1 Two-Family Residential District	14,000 square feet	950 minimum per dwelling unit
	Rm-1 Multiple Family Residential District	18,000 square feet; up to four units per building ^a	600 minimum for efficiency and one-bedroom units plus 200 for each bedroom additional to one
	Rm-2 Multiple Family Residential District	18,000 square feet; up to four units per building ^a	750 minimum for efficiency and one-bedroom units plus 200 for each bedroom additional to one
	Mh-1 Mobile Home Park Residence District	7,200 square feet	- -
Town of Addison	R-1 Rural Residential District	Five acres	1,200 minimum for one-story dwellings; 1,800 for multi-story dwellings; 800 first floor minimum for multi-story dwellings
	R-2 Single-Family Residential District (Unsewered)	40,000 square feet	1,200 minimum for one-story dwellings; 1,800 for multi-story dwellings; 1,000 first floor minimum for multi-story dwellings
	R-3 Single-Family Residential District (Sewered)	12,000 square feet	1,200 minimum for one-story dwellings; 1,800 for multi-story dwellings; 800 first floor minimum for multi-story dwellings
	R-4 Two-Family Residential District (Sewered)	15,000 square feet; 7,500 square feet per unit	1,000 minimum; 1,000 first floor minimum
	R-5 Multi-Family Residential District ^a	15,000 square feet; 4,000 square feet per unit	2,000 minimum; 650 minimum for efficiency or one-bedroom units; 900 minimum for two-bedroom or larger unit
Town of Barton	R-1 Rural Countryside Single-Family Residential District	10 acres	2,000 minimum plus 200 per each bedroom additional to three for one-story; 2,400 minimum and 1,200 minimum first floor for multi-story plus 160 per each bedroom additional to three; Add 200 to minimum first floor area and total area for dwellings with basements under 600
	R-2 Countryside Single-Family Residential District	5 acres	1,600 minimum plus 200 per each bedroom additional to three for one-story; 1,920 minimum and 960 minimum first floor for multi-story plus 120 per each bedroom additional to three; Add 200 to minimum first floor area and total area for dwellings with basements under 600
	R-3 Estate Single-Family Residential District	3 acres	1,445 minimum plus 210 per each bedroom additional to three for one-story; 1,700 minimum and 935 minimum first floor for multi-story plus 125 per each bedroom additional to three; Add 210 to minimum first floor area and total area for dwellings with basements under 600
	R-4 Suburban Estate Single-Family Residential District	40,000 square feet	1,400 minimum plus 200 per each bedroom additional to three for one-story; 1,600 minimum and 800 minimum first floor for multi-story plus 150 per each bedroom additional to three; Add 250 to minimum first floor area and total area for dwellings with basements under 600
	R-5 Suburban Single-Family Residential District	30,000 square feet	1,400 minimum plus 200 per each bedroom additional to three for one-story; 1,600 minimum and 800 minimum first floor for multi-story plus 150 per each bedroom additional to three; Add 250 to minimum first floor area and total area for dwellings with basements under 600

Table B-6 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Town of Barton (continued)	R-6 Transitional Urban to Suburban/ Rural Residential District	15,000 square feet	1,400 minimum plus 200 per each bedroom additional to three for one-story; 1,500 minimum and 900 minimum first floor for multi-story plus 200 per each bedroom additional to three; Add 200 to minimum first floor area and total area for dwellings with basements under 600
	R-7 Urban Single-Family Residential District ^d	15,000 square feet	Same as R-6
	R-8 Hamlet and Waterfront Residential Neighborhood Conservation District	6,000 square feet	1,000 minimum plus 150 per each bedroom additional to three for one-story; 1,400 minimum and 725 minimum first floor for multi-story plus 150 per each bedroom additional to three; Add 150 to minimum first floor area and total area for dwellings with basements under 600
	R-9 Medium Density Urban Residential District ^e	3,630 square feet	1,000 minimum plus 150 per each bedroom additional to three for one-story; 1,400 minimum for multi-story plus 150 per each bedroom additional to three; Add 150 to total area for dwellings with basements under 600
	R-10 High Density Urban Residential District	2,900 square feet	900 minimum plus 200 per each bedroom additional to one for structures with three to four dwelling units; 850 minimum plus 200 per each bedroom additional to one for structures with five to eight dwelling units; 800 minimum plus 200 per each bedroom additional to one for structures with nine to twelve dwelling units; 750 minimum plus 200 per each bedroom additional to one for structures with 13 or more dwelling units
Town of Erin	R-1 Single-Family Residence District	1.5 acres	1,200 minimum for one-story; 1,400 minimum for one and one-half, 950 first floor; 1,400 minimum for two-story, 800 first floor; 1,200 minimum for bi-level, 800 first floor; and 1,200 minimum for tri-level, 800 first floor with full basement. 1,400 minimum for one-story; 1,400 minimum for one and one-half, 1,150 first floor; 1,400 minimum for two-story, 1,000 first floor with slab at grade
	R-3 Single-Family Residence District	Three acres	Same as R-1
	R-5 Single-Family Residence District	Five acres	Same as R-1
	R-10 Single-Family Residence District	10 acres	Same as R-1
	R-20 Single-Family Residence District	20 acres	Same as R-1
Town of Farmington	RD Residential District	40,000 square feet for parcels created prior to ordinance adoption; 1.5 acres after adoption	1,200 minimum for one-story; 1,400 minimum for two-story, 800 first floor
	CE Country Estate Residential District	Three acres	1,200 minimum for one-story; 1,400 minimum for two-story, 800 first floor; 1,400 minimum for bi-level; 1,400 minimum for tri-level with 1,200 minimum living area on two levels and balance on third level
Town of Germantown	A Residence District	Three acres	1,400 minimum for single story; 1,800 minimum with 900 first floor minimum for two story and split level dwellings; 100 minimum per bedroom
	B Residence District	Three acres	Same as A Residence District
Town of Hartford	RR Rural Residential District	40,000 square feet	1,000 minimum for one story dwellings; 1,200 for multi-story dwellings
	R Residential District	40,000 square feet for unsewered; 12,000 square feet for sewerred	Same as RR District
Town of Jackson	R-1 Single-Family Residential District	60,000 square feet	1,200 minimum for one-story dwellings; 1,800 total minimum and 1,000 first floor minimum for two-story dwellings
	R-2 Two-Family Residential District	60,000 square feet	1,200 minimum per unit; 1,200 first floor minimum
	R-3 Multi-Family Residential District	60,000 square feet	2,000 minimum per structure; 900 minimum per dwelling unit

Table B-6 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Town of Kewaskum	R-1 Single-Family Residential District	One acre	1,200
Town of Polk	R-1 Single-Family Residential District	60,000 square feet	1,200 minimum for one-story with full basement, 1,400 minimum for one-story without basement; 1,400 minimum for 1.5-story, 950 first floor; 1,400 minimum for two-story, 800 first floor; 1,200 minimum for bi-level and tri-level with at least 400 basement area
Town of Trenton	R-1 Single-Family Residential District (Unsewered)	40,000 square feet	1,400 minimum; 1,000 first floor minimum for multi-story dwellings
	R-2 Single-Family Residential District (Unsewered)	40,000 square feet	1,400 minimum; 1,000 first floor minimum for multi-story dwellings
	R-3 Rural Residential District	Three acres	1,400 minimum; 1,000 first floor minimum for multi-story dwellings
	R-4 Single-Family Residential District (Sewered)	20,000 square feet	1,100 minimum; 700 first floor minimum for multi-story dwellings
	R-5 Single-Family Residential District (Sewered)	12,000 square feet	1,000 minimum; 700 first floor minimum for multi-story dwellings
	R-6 Two-Family Residential District (Unsewered)	60,000 square feet	1,100 minimum per dwelling unit or 2,200 minimum per structure
	R-7 Two-Family Residential District (Sewered)	20,000 square feet	1,000 minimum per dwelling unit or 2,000 minimum per structure
	R-8 Multiple-Family Residential District	1.5 acres for four-unit dwellings plus 0.5 acre per each additional two units ^f	1,000 minimum for three-bedroom apartments; 800 minimum for two-bedroom apartments; 600 minimum for one-bedroom apartments
	CES Country Estate District	10 acres	1,800 minimum; 1,200 first floor minimum for multi-story dwellings
Town of Wayne	CES-5 Country Estate District (Hobby Farms – Country Homes)	Five acres	1,600 minimum; 1,200 first floor minimum for multi-story dwellings
	CES-10 Country Estate District (Hobby Farms – Country Estates)	10 acres	1,800 minimum; 1,400 first floor minimum for multi-story dwellings
	R-1 Single-Family Residential District	10 acres for traditional and lot averaging; 1.5 acres for clustering with a maximum density of one home per 10 acres	1,200 minimum for one-story; 1,600 minimum for multi-story and 1,000 first floor minimum
	R-2 Single-Family and Two-Family Residential District	Two acres total; 40,000 square feet per dwelling unit	1,200 minimum for one-story; 1,200 first floor minimum
	R-3 Multi-Family Residential District	60,000 square feet total; 20,000 square feet per dwelling unit	2,000 minimum; 900 minimum per dwelling unit
Town of West Bend	R-4 Hamlet Residential District	Two acres for traditional and lot averaging; 40,000 square feet for clustering with a maximum density of one home per two acres	1,200 minimum for one-story; 1,600 minimum for multi-story and 1,000 first floor minimum
	R-1N Neighborhood Residential District	One acre	1,500
	R-1R Rural Residential District	2.5 acres	1,500
	R-1S Shoreland Residential District	65,340 square feet (1.5) acres	1,200 minimum; 950 first floor minimum

NOTES: This table provides a summary of residential zoning districts in Washington County. It lists residential zoning districts which allow various types of residential development as a principal use in each community. This table does not reflect conditional uses or special zoning provisions for senior housing, manufactured housing or mobile homes, housing conversions, or planned unit developments. Agricultural, conservancy and business districts which permit residences in addition to the primary agricultural and business uses are not included on this table. See Table 53 for information regarding PUD regulations.

This table is a summary and should not be used as a guide to answer zoning-related questions. Refer to municipal zoning ordinances and maps for specific zoning information.

On this table, "- " means that no regulation is specified in the zoning ordinance.

^aMulti-family dwellings permitted only as a conditional use in the Village of Jackson and Town of Addison. The Village of Slinger requires a conditional use permit for multi-family buildings with five or more units.

^bThe RS-3 district in the Village of Richfield accommodates only pre-existing uses on parcels that are less than 65,000 square feet in area.

^cThe R-6 district regulations include four separate "Open Space Subdivision" options with varying floor area and lot dimension requirements. Refer to the Town of Barton Zoning Ordinance for more information.

^dThe R-7 district regulations include three separate "Conventional Subdivision" options with varying floor area and lot dimension requirements. Refer to the Town of Barton Zoning Ordinance for more information.

^eThe R-9 district regulations include two development options with varying floor area and lot dimension requirements. The requirements shown are for the permitted use "Conventional Subdivision." Refer to the Town of Barton Zoning Ordinance for more information.

^fA maximum of eight units per lot is permitted in the R-8 district in the Town of Trenton.

Source: SEWRPC.

Table B-7
WAUKESHA COUNTY

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Waukesha County ^a	A-2 Rural Home District	Three acres	900 first floor, 1,500 total; add 200 to total for any structure without a basement of at least 300
	A-3 Suburban Estate District	Two acres	900 first floor, 1,500 total; add 200 to total for any structure without a basement of at least 300
	RRD-5 Rural Residential Density District 5	One acre	Single-family: 900 first floor, 1,500 total; add 200 to total for any structure without a basement of at least 300; Two-family: 750 first floor, 1,400 total per unit; add 200 to total for any structure without a basement of at least 300
	R-1 Residential District	One acre	900 first floor, 1,300 total; add 200 to total for any structure without a basement of at least 300
	R-1a Residential District	One acre	900 first floor, 1,500 total; add 200 to total for any structure without a basement of at least 300
	R-2 Residential District	30,000 square feet	900 first floor, 1,200 total; add 200 to total for any structure without a basement of at least 300
	R-3 Residential District	20,000 square feet	Single-family dwellings: 850 first floor, 1,100 total; add 200 to total for any structure without a basement of at least 300 Multi-family dwellings: 900 for one-bedroom units; 1,000 for two-bedroom units; and 1,100 for three-bedroom units
City of Brookfield	R-1 Single-Family Residence District	30,000 square feet	One-, two-, and three-bedroom: 1,800; Four-bedroom or greater: 2,000
	R-2 Single-Family Residence District	25,000 square feet	One-, two-, and three-bedroom: 1,600; Four-bedroom or greater: 1,800
	R-3 Single-Family Residence District	22,500 square feet ^b	One-, two-, and three-bedroom: 1,400; Four-bedroom or greater: 1,600
	R-4 Two-Family Residence District	30,000 square feet	One-, two-, and three-bedroom: 1,400; Four-bedroom or greater: 1,600
	M-1 Multiple-Family Residence District	20,000 square feet; maximum density of 2.9 units per net acre	One-, two-, and three-bedroom: 1,400; Four-bedroom or greater: 1,600
	M-2 Multiple-Family Residence District	20,000 square feet; maximum density of 5.8 units per net acre	One-bedroom: 800; Two-bedroom: 1,000; Three-bedroom: 1,300; Four-bedroom or greater: 1,500
City of Delafield	RE-3 Three-Acre Rural Estate District	Three acres	900 for first floor, 1,500 total
	RE-2 Two-Acre Rural Estate District	Two acres	900 for first floor, 1,500 total
	RE-1 One-Acre Rural Estate District	One acre	900 for first floor, 1,200 total
	RL-1 Residential Lake District	40,000 square feet	One-story: 1,500; Two-story: 1,200 for first floor, 1,800 total
	RL-1A Residential Lake District	20,000 square feet	One-story: 1,200; Two-story: 1,000 for first floor, 1,500 total
	RL-2 Residential Lake District	10,000 square feet	900 for first floor, 1,100 total
	R-1 Single-Family Residence District	30,000 square feet	850 for first floor, 1,200 total
	R-1D Single-Family Residence – Downtown District	10,000 square feet	850 for first floor, 1,200 total
	R-2 Single- and Two-Family Residential District	30,000 square feet	850 for first floor, 1,200 total
	R-3 Single- and Two-Family Residential District	20,000 square feet	850 for first floor, 1,100 total per unit
	R-4 Single and Two-Family Residential District	7,900 square feet	Single-family: 850 for first floor, 1,000 total; Two-family: 850 for first floor, 900 total per unit
	R-5a PUD St. John's Single and Two-Family Residential District	- -	Single-family: 1,500 for one-story; 1,200 first floor, 1,800 total for two-story; Two-family: 1,400 per unit for one-story; 750 first floor, 1,400 total per unit for two-story
	R-6 Multiple-Family Residential District	Minimum lot area per unit (square feet) Efficiency: 2,500; One-bedroom: 3,000; Two-bedroom: 3,500; Three-bedroom: 4,000	Efficiency: 450 per unit; One-bedroom: 800 per unit; Two-bedroom: 1,000 per unit; Three-bedroom: 1,200 per unit

Table B-7 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of Delafield (continued)	R-7 Multiple-Family Elderly Housing District ^c	Minimum lot area per unit (square feet) Efficiency: 1,200; One-bedroom: 1,250; Two or more bedroom: 1,500 plus 250 per bedroom additional to two	Efficiency: 450 per unit; One-bedroom: 550 per unit; Two or more bedroom: 850 per unit plus 200 per bedroom additional to two
City of Muskego	RCE Country Estate District RC-1 Country Residence District RC-2 Country Residence District RC-3 Country Residence District RSE Suburban Estate District RS-1 Suburban Residence District RS-2 Suburban Residence District RS-3 Suburban Residence District ERS-1 Existing Suburban Residence District ERS-2 Existing Suburban Residence District ERS-3 Existing Suburban Residence District RL-1 Existing Lakeshore Residence District RL-2 Existing Lakeshore Residence District RL-3 Existing Lakeshore Residence District RM-1 Multiple-Family Residence District RM-2 Multiple-Family Residence District RM-3 Multiple-Family Residence District ERM-1 Existing Multiple-Family Residence District	120,000 square feet 80,000 square feet 60,000 square feet 40,000 square feet 40,000 square feet 30,000 square feet 20,000 square feet 15,000 square feet 22,500 square feet 15,000 square feet 11,250 square feet 26,666 square feet 13,333 square feet 10,000 square feet 5,000 square feet per unit 10,000 square feet per unit 10,000 square feet per unit 40,000 square feet; ^d 20,000 per unit	1,800 first floor; 1,800 total 1,600 first floor; 1,600 total 1,400 first floor; 1,400 total 1,200 first floor; 1,200 total 1,800 first floor; 1,800 total 1,600 first floor; 1,600 total 1,400 first floor; 1,400 total 1,200 first floor; 1,200 total 1,200 first floor; 1,200 total 1,200 first floor; 1,200 total 1,200 first floor; 1,200 total 1,800 first floor; 1,800 total 1,400 first floor; 1,400 total 1,200 first floor; 1,200 total -- Single-family: 1,000 Multi-family: None Single-family: 1,000 Multi-family: None Single-family: 1,400 first floor; 1,400 total; Multi-family: 1,000 per unit
City of New Berlin ^e	R-1/R-2 Rural Conservation Single-Family Residential District R-2E Conservation Estate Single-Family Residential District R-3 Suburban Single-Family Residential District R-4 Low-Density Single-Family Residential District R-4.5 Medium-Density Single-Family Residential District R-5 Medium-Density Single-Family Residential District Rd-1 Two-Family Residential District	Five acres Two acres 20,000 square feet 20,000 square feet 15,000 square feet 10,000 square feet ^f 18,000 square feet	Two-bedroom: 1,300 (one-story), 1,700 (multi-story); Three-bedroom: 1,500 (one-story), 1,700 (multi-story); Four-bedroom: 1,700; Add 200 per bedroom additional to four; Add 200 to total area for dwellings with basements under 600 Same as R-1/R-2 Two-bedroom: 1,200 (one-story), 1,600 (multi-story); Three-bedroom: 1,350 (one-story), 1,600 (multi-story); Four-bedroom: 1,450 (one-story), 1,600 (multi-story) Add 150 per bedroom additional to four; Add 200 to total area for dwellings with basements under 600 Same as R-3 Same as R-3 Two-bedroom: 1,100 per unit Three-bedroom: 1,150 per unit Four-bedroom: 1,400 (one-story), 1,500 (multi-story) Add 150 per bedroom additional to four; Add 200 to total area for dwellings with basements under 600 Two-bedroom: 1,100 (one-story), 1,500 (multi-story); Three-bedroom: 1,250 (one-story), 1,500 (multi-story); Four-bedroom: 1,400 (one-story), 1,500 (multi-story) Add 150 per bedroom additional to four; Add 200 to total area for dwellings with basements under 600

Table B-7 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of New Berlin ^o (continued)	Rm-1 Multiple-Family Residential District	20,000 square feet; 6,500 per unit	Principal building: 2,000; Efficiency: 500 per unit; One-bedroom: 650 per unit; Two-bedroom: 800 per unit; Three-bedroom: 1,000 per unit; Add 150 per bedroom additional to three; minimum floor area of 2,200 for units with basements under 600
City of Oconomowoc	RR Rural Residential District SR Suburban Residential District TR Traditional Residential District RML Multi Unit (Low) Residential District RMH Multi Unit (High) Residential District IRM Isthmus Residential Multi District IRS Isthmus Residential Single District	One acre 14,520 square feet 7,260 square feet 5,445 square feet per unit 3,630 square feet per unit 4,356 square feet per unit 8,712 square feet per unit	-- -- -- -- -- -- --
City of Pewaukee	Rs-1 Single-Family Residential District Rs-2 Single-Family Residential District Rs-3 Single-Family Residential District Rs-4 Single-Family Residential District Rs-5 Single-Family Residential District Rs-6 Single-Family Residential District Rs-7 Single-Family Residential District Rd-1 Two-Family Residential District Rd-2 Two-Family Residential District Rm-1 Multiple-Family Residential District Rm-2 Multiple-Family Residential District Rm-3 Multiple-Family Residential District	Five acres Two acres One acre 20,000 square feet 15,000 square feet 12,500 square feet 12,500 square feet 22,000 square feet, 11,000 per unit 18,000 square feet; 9,000 per unit 21,780 square feet; 7,260 per unit 14,520 square feet; 4,840 per unit 10,890 square feet; 3,630 per unit	One-bedroom: 1,200 first floor, 1,200 total; Two-bedroom: 1,200 first floor, 1,300 total; Three-bedroom: 1,200 first floor, 1,500 total; Four or more bedroom: 1,200 first floor, 1,700 total Same as Rs-1 Same as Rs-1 Same as Rs-1 Same as Rs-1 One-bedroom: 900 first floor, 1,100 total; Two-bedroom: 900 first floor, 1,200 total; Three-bedroom: 900 first floor, 1,300 total; Four or more bedroom: 900 first floor, 1,400 total Same as Rs-6 One-bedroom or less: 900 first floor, 900 total; Two-bedroom: 900 first floor, 1,100 total; Three or more bedroom: 900 first floor, 1,200 total Same as Rd-1 Efficiency: 1,200 per structure, 400 per unit; One-bedroom: 1,950 per structure, 650 per unit; Two-bedroom: 2,400 per structure, 800 per unit; Three or more bedroom: 3,000 per structure, 1,000 per unit Same as Rm-1 Efficiency: 1,050 per structure, 350 per unit; One-bedroom: 1,575 per structure, 525 per unit; Two-bedroom: 1,950 per structure, 650 per unit; Three-bedroom: 2,250 per structure, 750 per unit; Four or more bedroom: 2,550 per structure, 850 per unit
City of Waukesha	RS-1 Single-Family Residential District RS-2 Single-Family Residential District RS-3 Single-Family Residential District RS-4 Mobile Home Park/Subdivision Residential District	20,000 square feet 12,000 square feet Single-family: 8,000 square feet; Two-family: 9,000 square feet Subdivision: 7,200 square feet; Park: 5,000 per unit (single module), 6,000 per unit (double module)	1,600; 1,000 first floor for two-story and bi- level; 400 per level for tri-level 1,300; 900 first floor for two-story and bi- level; 450 per level for tri-level Single-family: 1,000; 800 first floor for two- story and bi-level; 350 per level for tri- level; Two-family: 900 per unit 720

Table B-7 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
City of Waukesha (continued)	RD-1 Two-Family Residential District	15,000 square feet	1,100 per unit
	RD-2 Two-Family Residential District	Single-family: 8,000 square feet; Two-family: 9,000	Single-family: 1,000; 800 for first floor; Two-family: 900 per unit
	RM-1 Multi-Family Residential District	Single-family: 8,000 square feet; Two-family: 4,500 per unit; Multi-family: 2,500 per unit (efficiency), 3,000 per unit (one-bedroom), 3,500 per unit (two-bedroom), 4,000 per unit (three or more bedroom)	Single-family: 1,000; Two-family: 900 per unit; Multi-family: 300 per unit (efficiency), 500 per unit (one-bedroom), 700 per unit (two-bedroom), add 150 per additional bedroom (three-bedroom or larger)
	RM-2 Multi-Family Residential District	Same as RM-1	Same as RM-1
	RM-3 Multi-Family Residential District	Single-family: 8,000 square feet; Two-family: 4,500 per unit; Multi-family: 2,000 per unit (efficiency) 2,500 per unit (one-bedroom), 3,000 per unit (two-bedroom), 3,500 per unit (three or more bedroom)	Single-family: 1,000; Two-family: 900 per unit; Multi-family: 300 per unit (efficiency), 450 per unit (one-bedroom), 600 per unit (two-bedroom or larger), add 100 per additional bedroom (three-bedroom or larger)
Village of Big Bend	RCE Residential County Estate District	Three acres	1,800 first floor
	R-1 Residential District	Two acres	1,600 first floor, 1,800 total
	R-2 Residential District	One acre	1,200 first floor, 1,600 total
	R-3 Residential District	20,000 square feet	1,200 first floor, 1,600 total
	RM Multiple-Family Residence District	One acre; maximum density of one unit per 15,000 square feet	400 per unit (efficiency); 600 per unit (one bedroom); 800 per unit (two bedroom) 1,000 per unit (three bedroom)
Village of Butler	R-1 Single-Family Residential District	10,000 square feet	1,200
	R-2 Two-Family Residential District	Single-family: 4,800 square feet; Two-family: 7,200	800 first floor, 1,000 total per unit
	R-3 Multiple-Family Residential District	15,000 square feet; 3,000 per unit	800 per structure, 500 per unit
Village of Chenequa	Residence District	Lot not abutting Lake: Five acres; Lot abutting Lake: 4.5 acres (150-159 feet of lake frontage); 4.0 acres (160-169 feet of lake frontage); 3.5 acres (170-179 feet of lake frontage); 3.0 acres (180-189 feet of lake frontage); 2.5 acres (190-199 feet of lake frontage); 2.0 acres (200 or more feet of lake frontage)	One-story: 2,000; Multi-story: 1,500 first floor, 2,500 total
Village of Dousman	RR Rural Residence District	20,000 square feet	One-story: 1,200 first floor, add 100 for dwellings without a full basement; 1.5 or Two-story: 900 first floor, 1,250 total; add 100 to total area for dwellings without a basement
	SR-1 Single-Family Residence District	12,000 square feet	One-story: 1,500 first floor, add 100 for dwellings without a full basement; 1.5 or Two-story: 900 first floor, 1,500 total; add 100 to total area for dwellings without a basement
	SR-2 Single-Family Residence District	15,000 square feet	One-story: 1,650 first floor, add 100 for dwellings without a full basement; 1.5 or Two-story: 1,000 first floor, 1,650 total; add 100 to total area for dwellings without a basement
	SR-3 Single-Family Residence District	30,000 square feet	One-story: 1,800 first floor, add 100 for dwellings without a full basement; 1.5 or Two-story: 1,100 first floor, 1,800 total; add 100 to total area for dwellings without a basement
	General Residence District	Single-family: 15,000 square feet; Two-family: 20,000 square feet; Multi-family: 20,000 square feet ⁹	Single-family: 1,000 first floor, 1,500 total; add 100 to total area for dwellings without a full basement; Two-family: 1,500 per unit; add 100 to total area for dwellings without a full basement Multi-family: 1,000 for efficiency units; 1,200 for one-bedroom units; 1,500 for two-bedroom units; 1,800 for three-bedroom units; and 2,100 for units with four or more bedrooms

Table B-7 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Eagle	RS-1 Single-Family Residential District	20,000 square feet	950 first floor, 1,750 total
	RS-2 Single-Family Residential District	20,000 square feet	700 first floor, 1,400 total
	RS-3 Single-Family Residential District	20,000 square feet	600 first floor, 1,200 total
	RD-1 Two-Family Residential District	24,000 square feet; 12,000 per unit	900 first floor, 1,800 total
	RM-1 Multiple-Family Residential District	36,000 square feet; minimum lot area of 5,000 square feet per one-bedroom unit, 7,000 square feet per two-bedroom unit, 9,000 square feet per three-bedroom unit	1,000 first floor per structure; Efficiency: 400 per unit; One-bedroom: 600 per unit; Two-bedroom: 850 per unit; Three-bedroom: 1,100 per unit
Village of Elm Grove	Rs-1 Single-Family Residential District	25,000 square feet	One-story: 1,600; Split-level: 1,600 on upper two levels; 1.5-story: 1,400 first floor, 1,950 total; Two-story: 2,100
	Rs-2 Single-Family Residential District	20,000 square feet	Same as Rs-1
	Rs-3 Single-Family Residential District	20,000 square feet	One-story: 1,400; Split-level: 1,400 on upper two levels; 1.5-story: 1,225 first floor, 1,695 total; Two-story: 1,900
	Rs-4 Single-Family Residential District	15,000 square feet	One-story: 1,100; Split-level: 1,100 on upper two levels; 1.5-story: 975 first floor, 1,325 total; Two-story: 1,500
	Rm-1 Multiple-Family Residential District	20,000 square feet; 7,500 per unit	Two-family: 2,200; Multiple-family: 3,500 per structure, 1,000 per unit
Village of Hartland	RSE-1 Single-Family Residential Estate District	One acre	One-story: 1,800; Split-level: 2,000; Two-story: 2,200
	RS-1 Single-Family Residential District	22,000 square feet	One-story: 1,600; Split-level: 1,800; Two-story: 2,000
	RS-2 Single-Family Residential District	15,000 square feet	Same as RS-1
	RS-3 Single-Family Residential District	12,000 square feet	Same as RS-1
	RS-4 Single-Family Residential District	10,000 square feet	1,200
	RS-5 Single-Family Residential District	8,000 square feet	1,200
	RD-1 Two-Family Residential District	15,000 square feet	1,000 per unit
	RD-2 Two-Family Residential District	10,000 square feet	1,000 per unit
	RM-1 Multiple-Family Residential District	Minimum lot area per unit (square feet): Efficiency: 4,000 ; One-bedroom: 5,000; Two-bedroom or larger: 6,000	2,300 per structure; Efficiency: 600 per unit; One-bedroom: 750 per unit; Two-bedroom or larger: 1,000 per unit
	RM-2 Multiple-Family Residential District	Minimum lot area per unit (square feet): Efficiency and one-bedroom: 2,500 square feet; Two-bedroom or larger: 3,000 square feet	2,000 per structure; Efficiency: 500 per unit; One-bedroom: 650 per unit; Two-bedroom: 900 per unit; Three-bedroom: 1,000 per unit
Village of Lac La Belle	RM-3 Condominium Multiple-Family Residential District	Minimum lot area per unit (square feet): Efficiency and one-bedroom: 2,500 square feet; Two-bedroom or larger: 3,000 square feet	Same as RM-2
	R-I Residence District I	20,000 square feet	1,000 first floor, 1,200 total
	R-I-A Residence District I-A	30,000 square feet	Same as R-I
	R-II Residence District II	20,000 square feet	Same as R-I
	R-III Residence District III	20,000 square feet	Same as R-I
	R-IV Residence District IV	20,000 square feet	Same as R-1
	R-V Residence District V	20,000 square feet	Same as R-1
	R-VI Residence District VI	30,000 square feet	Same as R-1
	R-VII Residence District VII	Five acres	Same as R-1
	R-VIII Residence District VIII	30,000 square feet	Same as R-1

Table B-7 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Lannon	ROP Single-Family Residence Original Plat District	10,000 square feet	900 first floor, 1,200 total
	R-1 Single-Family Residence District	30,000 square feet	900 first floor, 1,500 total
	R-2 Single-Family Residence District	20,000 square feet	900 first floor, 1,400 total
	R-3 Single-Family Residence District	15,000 square feet	900 first floor, 1,400 total
	R-4 Mobile Home/Manufactured Housing District	10,890 square feet	1,000 per unit
	RD Two-Family Residence District	17,500 square feet; 8,750 for each zero lot line duplex parcel	900 first floor, 1,100 total per unit
	RM Multiple-Family Residence District	40,000 square feet; maximum density of 9.0 units per acre	One and two-bedroom: 800 per unit; Three-bedroom: 920 per unit
Village of Menomonee Falls	R-1 Single-Family Residential District	One acre	1,200 first floor, 1,800 total
	R-2 Single-Family Residential District	30,000 square feet	1,200 first floor, 1,600 total
	R-3 Single-Family Residential District	20,000 square feet	1,100 first floor, 1,400 total
	R-3.5 Single-Family Residential District	15,000 square feet	1,100 first floor, 1,400 total
	R-4 Single-Family Residential District	15,000 square feet	1,000 first floor, 1,200 total
	R-5 Single-Family Residential District	9,000 square feet	900 first floor, 1,100 total
	R-6 Single-Family and Two-Family Residential District	Single-Family: 7,200 square feet; Two-family: 9,600 square feet	Single-Family: 750 first floor, 900 total; Two-Family: 900 per unit total; 550 first floor is side by side, 900 on first and on second floor, if upper and lower flats
	RM-1 Multi-Family Residential District	18,000 square feet, minimum lot area per unit (square feet): Efficiency: 2,700; One-bedroom: 2,950; One and one-half bedroom: 3,500; Two-bedroom: 4,200 per unit; Two and one-half bedroom: 4,800 per unit; Three bedroom: 5,400 per unit; Two-bedroom attached or semidetached single-family unit: 4,300; Three-bedroom attached or semidetached single-family unit: 5,500	Efficiency apartment: 400 per unit; One-bedroom apartment: 500 per unit; One and one-half bedroom apartment: 750 per unit; Two-bedroom apartment: 900 per unit; Two and one-half bedroom apartment: 1,000 per unit; Three bedroom apartment: 1,100 per unit; Two-bedroom attached or semidetached single-family unit: 1,000; Three-bedroom attached or semidetached single-family unit: 1,200
	RM-2 Multi-Family Residential District	12,000 square feet minimum lot area per unit (square feet): Efficiency: 2,375; One-bedroom: 2,625; One and one-half bedroom: 3,075; Two-bedroom: 3,550; Two and one-half bedroom: 4,125; Three bedroom: 4,700; Two-bedroom attached or semidetached single-family unit: 3,700; Three-bedroom attached or semidetached single-family unit: 4,900	Same as RM-1
Village of Merton	R-1 Residential District	40,000 square feet	1,200 first floor, 2,000 total
	R-2 Residential District	30,000 square feet	1,000 first floor, 1,300 total
	R-3 Residential District	20,000 square feet	1,000 first floor, 1,300 total
	R-4 Multi-Family Residential District	15,000 square feet	1,000 first floor, 2,000 total per structure; 800 per unit, add 250 per bedroom additional to one
Village of Mukwonago	R-1 Single-Family Community Residential District	15,000 square feet	1,800; 1,200 first floor for two-story and bi-level; 600 per floor for tri-level
	R-2 Single-Family Village Residential District	8,712 square feet (existing lots as of effective date of ordinance); 12,000 square feet (lots created subsequent to effective date of ordinance)	1,200; 800 first floor for two-story and bi-level; 400 per floor for tri-level
	R-3 Single-Family/Transitional Residential District	Single-family: 15,000 square feet; Two-family: 18,000 square feet; Multi-family: 35,000 square feet, maximum density of 4.6 units per net acre	Single-family: 1,200; 800 first floor for two-story and bi-level; 400 per floor for tri-level; Two-family: 1,000 square feet per unit; Multi-family: 750 per unit (one-bedroom); 950 per unit (two-bedroom); add 150 per bedroom additional to two

Table B-7 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Mukwonago (continued)	R-5 Planned Mobile Home District	12,000 square feet	1,200
	R-7 Single-Family Intermediate Residential District	25,000 square feet	2,000; 1,200 first floor for two-story and bi-level; 750 per floor for tri-level
	R-8 Single-Family Estate Residential District	37,500 square feet	2,500; 1,300 first floor for two-story and bi-level; 900 per floor for tri-level
	R-9 Single-Family Rural Residential District	8,712 square feet (existing lots as of effective date of ordinance); 37,000 square feet (lots created subsequent to effective date of ordinance)	1,200; 800 first floor for two-story and bi-level; 400 per floor for tri-level
	R-10 Multiple-Family District	One acre maximum density of 8.0 units per net acre	One-bedroom: 750; Two-bedroom: 950; Add 150 per bedroom additional to two
Village of Nashotah	RE-1 Rural Estate District	Two acres	900 first floor, 1,400 total; 475 per floor for tri-level with a minimum 700 for middle level
	R-1 Single-Family Residential District	One acre	800 first floor, 1,400 total; 475 per floor for tri-level
	R-2 Single-Family Residential District	21,780 square feet	700 first floor, 1,200 total; 450 per floor for tri-level
	R-4 Multiple-Family Housing for Older Persons ^h	12,000 square feet; 6,000 per unit	600 per unit; 1,150 first floor per structure
Village of North Prairie	R-1 Single-Family Residential District	40,000 square feet	One-bedroom: 900 first floor, 1,100 total; Two-bedroom: 900 first floor, 1,200 total; Three-bedroom: 900 first floor, 1,300 total; Four or more bedroom: 900 first floor, 1,400 total
	R-2 Central Residential District	7,200 square feet	One-bedroom: 850 first floor, 900 total; Two-bedroom: 850 first floor, 1,000 total; Three-bedroom: 850 first floor, 1,100 total; Four or more bedroom: 850 first floor, 1,200 total
	R-3 Multi-Family Residential District	Varies	Same as R-2
Village of Oconomowoc Lake	R-1 General Agriculture/Rural Residential District	Five acres	3,000
	R-2 Suburban Residential District	Two acres	2,250
	R-3 Low Density Residential District	One acre	1,500
	R-4 Low Density Residential District	30,000 square feet	1,000 first floor, 1,500 total
Village of Pewaukee	R-1 Single-Family Detached Residential District	One acre	1,800
	R-2 Single-Family Detached Residential District	21,780 square feet	1,800
	R-3 Single-Family Detached Residential District	15,000 square feet	1,600
	R-4 Single-Family Detached Residential District	12,000 square feet	1,000 first floor, 1,400 total
	R-5 Single-Family Detached Residential District	10,500 square feet	1,000 first floor, 1,200 total
	R-6 Residential Plex District	One acre, maximum density of 8.0 units per acre	One-bedroom: 750 per unit; Two-bedroom: 950 per unit; Three-bedroom: 1,200 per unit
	RM Multiple-Family Residential District	One acre, maximum density of 12.0 units per acre	Same as R-6
	MH Mobile Home Residential District	Lot size subject to Plan Commission approval, maximum density of 8.0 units per acre	Same as R-6
Village of Summit	R-1 Estate Residential District	Two acres	1,200 first floor, 1,800 total
	R-2 Country Residential District	65,340 square feet (1.5 acres)	1,200 first floor, 1,600 total
	R-3 Town Residential District	35,000 square feet	1,200 first floor, 1,400 total
	R-4 Cottage Residential District	20,000 square feet	1,000 first floor, 1,400 total
	MF-1 Duplex Residential District	35,000 square feet	1,200 first floor, 1,400 total
	MF-2 Multi-Family Residential District	Two acres; maximum density of 6.0 dwelling units per acre	Efficiency: 400 per unit; One-bedroom: 650 per unit; Two-bedroom : 800 per unit; Three-bedroom: 1,000 per unit

Table B-7 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Village of Sussex	CR-1 Conservancy Residential District	40,000 square feet	2,300 total for one-story; 2,600 total for bi-level or two-story, 1,600 minimum first floor
	CR-2 Conservancy Residential District	20,000 square feet	2,300 total for one-story; 2,600 total for bi-level, two-story, or tri-level, 1,600 minimum first floor
	TS-1 Traditional Suburban Single-Family Residential District	30,000 square feet	2,600 total for one-story, bi-level, or two-story; 1,500 first floor for bi-level or two-story; 2,500 total for tri-level
	Rs-1 Single-Family Residential District	25,000 square feet	1,800 total; 1,200 first floor for bi-level or two-story
	Rs-2 Single-Family Residential District	20,000 square feet	1,600 total; 1,200 first floor for bi-level or two-story
	Rs-3 Single-Family Residential District	15,000 square feet	1,400 total; 1,000 first floor for bi-level or two-story
	Rs-4 Single-Family Residential District	7,200 square feet	1,200 total; 800 first floor for bi-level or two-story
	Rd-1 Two-Family Residential District	15,000 square feet; 7,500 per unit	1,200 per unit; 600 first floor for bi-level or two-story single-family unit, 1,200 first floor for two-family building
	Rd-2 Two-Family Residential District	10,000 square feet; 5,000 per unit	1,000 per unit; 500 first floor for bi-level or two-story single-family unit, 1,000 first floor for two-family building
	SF-RD-3 Single-Family Attached Residential District	20,000 square feet; 5,000 per unit	One-bedroom: 1,000 per unit; Two-bedroom: 1,200 per unit; Three-bedroom: 1,400 per unit
	Rm-1 Multi-Family Residential District	12,000 square feet; minimum lot area per unit (square feet) with underground parking or attached garages: 2,500 for efficiency, 3,000 for one-bedroom, 3,500 for three-bedroom or larger; with surface parking or detached garages: 4,000 for efficiency or one-bedroom, 5,000 for two-bedroom or larger	Efficiency: 350 per unit; One-bedroom: 500 per unit; Two-bedroom or larger: 750 per unit; 1,000 first floor per building
Village of Wales	R-1 Single-Family Residential District	One acre	900 first floor, 1,300 total
	R-2 Single-Family Residential District	30,000 square feet	900 first floor, 1,200 total
	R-3 Two-Family Residential District	30,000 square feet	Single-family: 850 first floor, 1,000 total; Two-family: 1,400 first floor per building; 700 total per unit
	R-4 Multi-Family Residential District	- j	2,000 first floor per building; Efficiency: 600 per unit; One-bedroom: 800 per unit; Two-bedroom: 1,000 per unit; Three-bedroom: 1,200 per unit
Town of Brookfield	Rs-1 Single-Family Residential District	40,000 square feet	1,300; 1,000 first floor for two-story and bi-level; 450 per floor for tri-level
	Rs-2 Single-Family Residential District	30,000 square feet	1,200; 1,000 first floor for two-story and bi-level; 400 per floor for tri-level
	Rs-3 Single-Family Residential District	20,000 square feet	1,100; 1,000 first floor for two-story and bi-level; 400 per floor for tri-level
	Rs-4 Single-Family Residential District	15,000 square feet	1,100; 1,000 first floor for two-story and bi-level; 400 per floor for tri-level
	Rd-1 Two-Family Residential District	20,000 square feet; 10,000 per unit	1,000 first floor per structure; 1,000 total per unit
	Rm-1 Multi-Family Residential District	20,000 square feet; 10,000 per unit	One-bedroom: 750 per unit; Two-bedroom: 950 per unit; Three-bedroom or larger: 1,100 per unit
	Rm-2 Multi-Family Residential District	20,000 square feet; 6,000 per unit	One-bedroom: 750 per unit; Two-bedroom or larger : 950 per unit
Town of Delafield ^j	R-1 Residential District	1.5 acres	1,500; add 200 for any structure without a basement of at least 300
	R-1(A) Residential District	One acre	1,650; add 200 for any structure without a basement of at least 300

Table B-7 (continued)

Community	Residential Zoning District	Minimum Lot Size	Minimum Floor Area (square feet)
Town of Delafield ¹ (continued)	R-2 Residential District	30,000 square feet	1,350; add 200 for any structure without a basement of at least 300
	R-3 Residential District	20,000 square feet	1,200; add 200 for any structure without a basement of at least 300
	R-L Residential District	20,000 square feet	1,500; add 200 for any structure without a basement of at least 300
	A-2 Rural Home District	Three acres	1,650; add 200 for any structure without a basement of at least 300
	A-3 Suburban Home District	Two acres	1,500; add 200 for any structure without a basement of at least 300
Town of Eagle	A-3 Agricultural/Residential District	Three acres	900 first floor, 1,500 total
	R-1 Residential District	One acre	900 first floor, 1,500 total
	R-L Residential Lake District	20,000 square feet	850 first floor, 1,100 total
Town of Lisbon	RD-5 Rural Density 5-Acre District	Five acres	1,000 first floor, 1,500 total
	A-10 Agricultural District	10 acres	1,000 first floor, 1,800 total
	A-5 Mini-Farm District	Five acres	1,000 first floor, 1,800 total
	A-3 Agricultural/Residential Estate District	Three acres	1,000 first floor, 1,600 total
	R-1 Suburban Single-Family Residential District	One acre	1,000 first floor, 1,500 total
	R-2 Single-Family Residential District	Sewered: 30,000 square feet; Unsewered: One acre	1,000 first floor, 1,400 total
	R-3 Two-Family Residential District	Sewered: 30,000 square feet; Unsewered: One acre	Single-family: 1,000 first floor, 1,400 total; Two-family: 900 total per unit
	RM Multi-Family Residential District	One acre; maximum density of 4.0 dwelling units per acre	Single-family: 1,000 first floor, 1,200 total; Two-family: 900 first floor, 1,800 total per unit; Multi-family: 900 total per unit
Town of Merton	A-2 Rural Home District	Three acres	900 first floor, 1,500 total
	A-3 Suburban Estate District	Two acres	900 first floor, 1,500 total
	R-1 Residential District	One acre	900 first floor, 1,300 total
	R-2 Residential District	30,000 square feet	900 first floor, 1,200 total
	R-3 Residential District	20,000 square feet	900 first floor, 1,100 total
Town of Mukwonago	R-H Rural Home District	Five acres	One-bedroom: 1,100 first floor, 1,400 total; Two-bedroom: 1,100 first floor, 1,400 total; Three-bedroom: 1,100 first floor, 1,600 total; Four or more bedroom: 1,100 first floor, 1,800 total; Add 200 to total area for structures without a basement of at least 300 square feet
	S-E Suburban Estate District	Three acres	Same as R-H
	R-1 Residential District	One acre	Same as R-H
	R-2 Residential District	30,000 square feet	One-bedroom: 900 first floor, 1,000 total; Two-bedroom: 900 first floor, 1,100 total; Three-bedroom: 900 first floor, 1,200 total; Four or more bedroom: 900 first floor, 1,400 total;
	R-3 Residential District	- _k	- _k
Town of Waukesha	R-E Single-Family Residence; Estate District	Three acres	1,200 first floor, 2,500 total; add 300 to total for any structure without a basement of at least 300
	R-SE Suburban Estate District	Two acres	1,100 first floor, 2,300 total; add 300 to total for any structure without a basement of at least 300
	R-1 Single-Family Residence District	One acre	1,000 first floor, 1,800 total; add 300 to total for any structure without a basement of at least 300
	R-2 Single-Family Residence District	30,000 square feet	900 first floor, 1,500 total; add 300 to total for any structure without a basement of at least 300
	R-3 Single-Family Residence District	20,000 square feet	900 first floor, 1,400 total; add 300 to total for any structure without a basement of at least 300

Table B-7 (continued)

NOTES: This table provides a summary of residential zoning districts in Waukesha County. It lists residential zoning districts which allow various types of residential development as a principal use in each community. This table does not reflect conditional uses or special zoning provisions for senior housing, manufactured housing or mobile homes, housing conversions, or planned unit developments. Agricultural, conservancy and business districts which permit residences in addition to the primary agricultural and business uses are not included on this table. See Table 53 for information regarding PUD regulations.

This table is a summary and should not be used as a guide to answer zoning-related questions. Refer to municipal zoning ordinances and maps for specific zoning information.

On this table, "-" means that no regulation is specified in the zoning ordinance.

^aThe Towns of Genesee, Oconomowoc, Ottawa, and Vernon are regulated under the Waukesha County zoning ordinance. Multi-family units may be permitted as conditional uses in the R-3 district. The minimum lot size is dependent on the allowable density and number of units. The minimum lot area is 8,000 square feet per unit if public water and sanitary sewer services are provided, 10,000 square feet per unit if sanitary sewer service (but no public water) is provided; and 15,000 square feet per unit if no public water or sanitary sewer services are provided.

^bMinimum 20,000 square feet lot area for lots created prior to August 15, 1989, or for lots not created by subdivision.

^cMulti-family housing permitted for older persons only in the R-7 zoning district, as defined in the City of Delafield zoning ordinance. The City ordinance also includes a R-6 district that allows non-age restricted multi-family housing.

^dPlan Commission may grant up to a 15 percent variance where existing buildings are on the lot.

^eRefer to the City of New Berlin zoning ordinance for information regarding minimum first floor area.

^fApplies only to existing platted areas in the City of New Berlin.

^gMulti-family dwellings may be permitted in the Village of Dousman as a conditional use in the General Residence zoning district.

^hThe Village of Nashotah zoning ordinance allows multi-family development only for housing to be occupied by persons aged 55 years or older.

ⁱLot sizes for multi-family development in the Village of Wales are determined on a case-by-case basis under planned unit development procedures. The maximum density allowed under the zoning ordinance is 8.0 dwelling units per acre.

^jRefer to the Town of Delafield zoning ordinance for information regarding minimum first floor area.

^kApplies only to existing lots within 500 feet of Spring Lake and Upper and Lower Phantom Lakes.

Source: SEWRPC.

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Appendix C

SUMMARY OF ORDINANCE REQUIREMENTS FOR CONSERVATION SUBDIVISIONS^a IN SOUTHEASTERN WISCONSIN: 2008

County	Local Government	Type of Ordinance	Minimum Open Space Required	Density Bonus Possible	Stewardship or Maintenance Plan Required for Open Space ^b	Factors Considered When Determining the Number of Homes Allowed
Kenosha	Kenosha County (Note: All Towns in Kenosha County are regulated under the County zoning and subdivision ordinances)	Zoning; the Rural Cluster Development Overlay (RC) District may be applied in the A-2, R-1, and C-2 zoning districts on parcels with a minimum size of 50 acres in the A-2 zoning district and 25 acres in the R-1 and C-2 zoning districts	60 percent of total site area in nonsewered areas; 70 percent in sewer areas	No	Yes	Areas within existing street, railroad, and utility rights-of-way must be subtracted from the total site area. Only 20 percent of the area in wetlands and floodplains may be counted when calculating the number of homes allowed. Any existing dwellings that will remain on the site must be subtracted from the number of new homes allowed
Milwaukee	City of Franklin	Unified Development; Open Space Subdivisions may be allowed as a conditional use in the R-1, R-2, R-3, R-3E, R-4, R-5, R-6, and R-7 zoning districts	The minimum open space required varies based on the zoning district and the extent of natural resources located in the development tract	No	Yes ^c	The number of homes allowed is based on a calculation that takes into consideration the area within wetlands, surface waters, drainageways, floodplains, shore buffers, ^d woodlands, and steep slopes
	City of Greenfield	Zoning; Open Space Subdivisions may be allowed as a conditional use in the R-1 zoning district	The greater of 30 percent of the net site area or an amount equal to all of the area located within surface water, floodplains, and wetlands and 70 percent of the area within woodlands. The net site area is the total site area minus existing street and utility rights-of-way	No	Yes ^c	Maximum density of 2.16 dwelling units per gross acre, subject to a site intensity calculation
Ozaukee	City of Cedarburg	Zoning; Conservation subdivisions may be allowed as a conditional use in the RS-8 zoning district	50 percent of the parcel. Golf course parking lots and associated structures, underground utility rights-of-way, and street rights-of-way may not count toward the 50 percent open space requirement	No	Yes	Not specified
	Village of Grafton	Zoning; Open Space Subdivisions may be allowed as a conditional use in the R-RE, R-E, R-1, R-S, and R-4 zoning districts	The greater of the percent of open space specified in the zoning ordinance or an amount equal to all of the area located within surface water, floodplains, wetlands, and shore buffer, ^d 70 percent of the area within woodlands, 65 percent of the area having slopes between 20 and 30 percent, and 70 percent of the area having slopes greater than 30 percent. The percent of open space varies from 20 percent in the R-4 district to 65 to 80 percent in the R-RE district	No	No	The maximum density in each zoning district is specified in the zoning ordinance, subject to a site intensity calculation
	Town of Cedarburg	Zoning; Cluster developments are allowed as a principal use in the CR-A, CR-B, and TR residential zoning districts	50 percent of total site area in the CR-A and CR-B districts; 20 percent in the TR district Street rights-of-way may not be included in calculation of open space	No	No	Based on density allowed in zoning district
	Town of Grafton	Zoning; Cluster development may be allowed in the Residential Conservation Development Overlay District, which may be applied to the R-1, R-2, and R-3 zoning districts to parcels having a minimum of 35 acres	70 percent of total site area in the R-1 district; 55 percent in the R-2 district; and 40 percent in the R-3 district	Yes (See far right column)	Yes	Based on a yield plan that determines the number of homes that would be permitted in the zoning district using a conventional subdivision; result is then multiplied by a density bonus of 25 percent in the R-1 district, 20 percent in the R-2 district, and 15 percent in the R-3 district

Appendix C (continued)

County	Local Government	Type of Ordinance	Minimum Open Space Required	Density Bonus Possible	Stewardship or Maintenance Plan Required for Open Space ^b	Factors Considered When Determining the Number of Homes Allowed
Ozaukee (continued)	Town of Saukville	Zoning; Conservation subdivisions may be allowed as an Overlay District in areas designated on the Town's Master Plan for Low-Density Development or areas designated as "Rural and Other Agricultural Lands"	50 percent of total site	No	Yes	The maximum density of a conservation subdivision is determined by applying the minimum lot area in the underlying zoning district to the entire parcel proposed for development. The minimum lot area in a conservation subdivision may be less than that required in the underlying district, but shall not be less than 20,000 square feet
Racine	Racine County (Note: All Towns in Racine County are regulated under the County zoning and subdivision ordinances)	Zoning; Cluster development may be allowed as a conditional use in the C-2 zoning district and may also be allowed as a Residential Planned Unit Development Overlay with an underlying zoning district of R-2S, R-3, R-3A, R-4, R-5, R-5A, R-6, or R-7	Not specified	No	No	Not specified
	Village of Caledonia	Subdivision; Conservation subdivisions are required for all land divisions of a parent parcel of three acres or larger creating five or more lots	60 percent of the total site area in nonsewered areas and 40 percent of the total site area in sewer areas	Yes	Yes	The allowable density is derived by subtracting from the total site area the area within street and utility rights-of-way, surface water, floodplains, wetlands, woodlands, and steep slopes, and multiplying the result by the density factor permitted by the Village comprehensive plan and existing zoning
	Village of Mount Pleasant	Zoning; Cluster development may be allowed in any single- or two-family residential zoning district ^a	At least 85 percent of the difference between the lot size required for conventional development and the lot size provided in a cluster development must be devoted to public or private parks or common open space	No	Yes	Not specified
	Town of Dover	Subdivision; Conservation subdivisions are allowed as a PUD overlay district in urban service areas and as a conditional use in the C-2 Upland Conservancy District per the Racine County Zoning Ordinance	60 percent of the total site	Yes	Yes	Rural Residential Density – one dwelling unit per three acres; Suburban Density Residential – one dwelling unit per 1.5 to 2.99 acres; Low-Density Residential – one dwelling unit per 0.9 to 1.49 acres; Medium-Low-Density Residential – one dwelling unit per 0.44 to 0.9 acres; Medium-Density Residential – one dwelling unit per 0.14 to 0.43 acres
	Town of Raymond	Condominium and Conservation Subdivision; All proposed subdivisions, whether by condominium or subdivision plat, are required to be developed as a conservation subdivision	60 percent of gross acreage for subdivisions not served by municipal sewer and 40 percent of gross acreage for subdivisions served by municipal sewer	No	Yes	The number of residential units in a conservation subdivision may not exceed the net density of the original parcel per the most restrictive of the Town land use plan or other Town or County Ordinances
	Town of Yorkville	Subdivision; Conservation subdivisions are required for all land divisions creating four or more lots	64 percent of the total site area	Yes	Yes	The allowable density is derived by subtracting from the total site area the area within street and utility rights-of-way and navigable waters

Appendix C (continued)

County	Local Government	Type of Ordinance	Minimum Open Space Required	Density Bonus Possible	Stewardship or Maintenance Plan Required for Open Space ^b	Factors Considered When Determining the Number of Homes Allowed
Walworth	Walworth County ^f	Zoning and Subdivision; Conservation subdivisions allowed as a conditional use in the A-2, C-2, C-3 R-1, R-2, R-2A, and R-3 zoning districts	60 percent of the total site area in the A-2, C-2, and C-3 districts; 33 percent in the R-1 district; 20 percent in the R-2 and R-3 districts, and 50 percent in the R-2A and R-3 districts Conservation lots of at least 10 acres may be permitted as part of the required open space. Conservation lots may be privately owned and used for farming	Yes	Yes	The allowable density is determined by subtracting from the total site area the area within existing street and utility rights-of-way and easements, surface waters, and wetlands, and multiplying the result by the density factor permitted by the zoning ordinance
	City of Delavan	Zoning; Cluster development allowed as a principal use in the RE-5ac zoning district and as a conditional use in the RE-5ac, RS-2, RS-3, RM-8, and RM-12 zoning districts	15 percent of the total site area in a "loose" cluster development; 30 percent in a "moderate" cluster development; and 50 percent in a "compact" cluster development	Yes (See far right column)	Yes	A maximum density in each zoning district is specified in the zoning ordinance. The calculation of maximum density is based on the net developable area, which excludes floodplains, shoreland-wetlands, drainageways, lakeshores, woodlands, and slopes of 12 percent or more. The ordinance grants a density bonus by allowing some of the area within undevelopable areas to be included in the density calculation, equal to 25 percent of undevelopable areas in a "loose" cluster development; 50 percent in a "moderate" cluster development; and 70 percent in a "compact" cluster development
	City of Lake Geneva	Zoning; Cluster development allowed as a conditional use in the CR-5ac zoning district	90 percent of the total site area must be preserved as permanently protected landscaped area. Floodplains, shoreland-wetlands, drainageways, lakeshores, woodlands, and slopes of 12 percent or greater must be protected	No	Yes	One home per five acres, based on the total site area minus the area within street rights-of-way and navigable lakes, ponds, and streams
	Town of LaGrange	Subdivision; conservation subdivisions are required for all land divisions creating five or more parcels if any parcel is 35 acres or less	Same as Walworth County	Same as Walworth County	Same as Walworth County	Same as Walworth County
Washington	City of Hartford	Zoning; Cluster development is a conditional use as a Residential Planned Unit Development in the Rs-1, Rs-2, Rs-3, Rs-4, Rs-5, Rd-1, Rd-2, Rm-1, Rm-2, and Rm-3 zoning districts	Not specified	No	Yes	The average density may be no greater than that permitted in the underlying zoning district
	City of West Bend	Zoning; Planned Unit Development Overlay District	Not Specified ^g	No	Yes	The average density may be no greater than that permitted in the underlying zoning district
	Village of Richfield	Zoning; Conservation subdivisions are a principal use in the RS-1A, RS-1B, and RD-1 zoning districts and a conditional use in RS-1 and RS-2 zoning districts. Conservation subdivisions are required for land divisions of parcels 18 acres or larger	40 percent of the total site area. A minimum 50-foot wide open space buffer must be provided between a conservation subdivision and an abutting conventional subdivision	No	Yes	Based on density allowed in each zoning district

Appendix C (continued)

County	Local Government	Type of Ordinance	Minimum Open Space Required	Density Bonus Possible	Stewardship or Maintenance Plan Required for Open Space ^b	Factors Considered When Determining the Number of Homes Allowed
Washington (continued)	Town of Addison	Zoning; Cluster development allowed as a conditional use in the R-1 zoning district	All lands not included in individual lots must be maintained in permanent open space	No	No	Maximum density of one home per five acres
	Town of Barton	Zoning; Open Space Subdivisions are a permitted use in the R-5, R-6, and R-7 zoning districts and a conditional use in the R-1, R-2, R-3, R-4, and R-9 zoning districts	The minimum open space required varies based on the zoning district and the extent of natural resources located in the development tract. A minimum 50-foot wide open space buffer must be provided between a conservation subdivision and an abutting conventional subdivision	No	No	The number of homes allowed is based on a calculation that takes into consideration the area within woodlands, wetlands, surface waters, drainageways, floodplains, shore buffers, ^c and steep slopes. The density calculation excludes the area within existing street and utility rights-of-way and land required to be dedicated for public parks. A maximum density for each zoning district is specified in the zoning ordinance
	Town of Erin	Subdivision; Single-family cluster developments are intended for agricultural or other open space parcels at least 40 acres in size	None specified	Yes	Yes	Development density may not exceed one dwelling unit per five or seven acres (subject to density requirements per the Town Zoning Ordinance), with a minimum lot size of 1.5 acres and a maximum lot size of three acres
	Town of Hartford	Zoning; Planned Residential Development may be permitted by the Town Board in the RR, R, and OR (Outdoor Recreation) zoning districts	25 percent of the total site area	Yes (See far right column)	No	The allowable density in a planned residential development may be up to twice the density permitted in the underlying zoning district
	Town of Jackson	Zoning; Cluster development allowed as a conditional use in the A-1 and R-1 zoning districts	All lands not included in individual lots must be maintained in permanent open space	No	No	Maximum density of one home per five acres in the A-1 district. The density in the R-1 district may not exceed one home per 60,000 square feet in unsewered areas and one home per acre in sewerred areas
	Town of Kewaskum	Zoning; Cluster development allowed as a conditional use in the A-1 zoning district	Not specified	No	No	Development density may not exceed one home per five acres in environmental corridors and one home per three acres outside environmental corridors. Wetlands must be excluded when calculating residential density
	Town of Wayne	Zoning; Cluster development allowed as a principal use in the A-2, R-1, and R-4 zoning districts	60 percent of the total site area in the A-2 district and 30 percent in the R-1 and R-4 districts. The area within existing street and railway rights-of-way is excluded from this calculation	No	Yes	Maximum density of one home per five acres in the A-2 and R-1 districts and one home per three acres in the R-4 district
	Town of West Bend	Zoning; Cluster development allowed as a permitted use in the R-1N and R-1R zoning districts	35 percent of the parcel	Yes (See far right column)	Yes	Maximum net density of one home per 2.5 acres. For conventional subdivisions, areas within wetlands, primary environmental corridors, and wildlife habitat areas are excluded from the density calculation. For conservation subdivisions, up to 25 percent of wetlands, 50 percent of environmental corridors preserved as common open space, and 33 percent of significant conservation areas preserved as common open space may be included when determining the number of homes allowed

Appendix C (continued)

County	Local Government	Type of Ordinance	Minimum Open Space Required	Density Bonus Possible	Stewardship or Maintenance Plan Required for Open Space ^b	Factors Considered When Determining the Number of Homes Allowed
Waukesha	Waukesha County (Note: The Towns of Genesee, Ottawa, Oconomowoc, and Vernon are regulated under the County zoning ordinance)	Zoning; Cluster development allowed as a conditional use as a planned unit development in any zoning district except the A-B, A-P, A-T, AD-10, and RRD-5 districts	Not specified; however, the ordinance requires that environmental corridor lands be protected in common open space to the greatest extent possible	Yes	Yes	The maximum density for each district is specified in the zoning ordinance. Lands zoned C-1 or A-E may not be used when calculating the number of homes allowed
	City of Brookfield	Zoning; Modified Suburban Overlay District	Not specified	Not specified	Not specified	Based on underlying zoning district, but may be modified by the Plan Commission
	City of Muskego	Land Division and Zoning; Conservation Planned Development Overlay District may be applied to the RCE, R-1, R-2, R-3, and RSE zoning districts	50 percent of the parcel, less lands granted for density bonus	Yes	Yes	Based on a development yield analysis based on the maximum number of dwelling units permitted in the underlying zoning district. Floodplains, wetlands, slopes of 12 percent or greater, and drainageways must be excluded from the calculation
	City of New Berlin	Subdivision and Zoning; Conservation subdivisions are allowed by right in the R-1/R-2 and R-2E zoning districts. Conventional subdivisions may be allowed as conditional uses in those districts	75 percent of the adjusted tract acreage in the R-1/R-2 district and 65 percent of the adjusted tract acreage in the R-2E district The adjusted tract acreage is determined by subtracting from the parcel all lands within existing or reserved public street rights-of-way, existing private streets, and floodways; and a portion of the area within wetlands, floodfringe, slopes of 15 percent or greater, and rock outcrops Conservation lots of at least 10 acres, not to exceed 80 percent of the total open space, may be permitted as part of the required open space. Conservation lots may be privately owned and used for farming	Yes	Yes	Maximum density of one home per five acres in the R-1/R-2 district and one home per two acres in the R-2E district. The number of homes allowed in a particular subdivision is also subject to an adjusted tract acreage or yield plan calculation
	City of Pewaukee	Zoning; Cluster development allowed as a planned unit development conditional use in the Rs-3, Rs-4, Rs-5, Rs-6, Rd-1, Rd-2, Rm-1, Rm-2, and Rm-3 zoning districts	Not specified	No	Not specified	The average density may be no greater than that permitted for conventional development in the underlying zoning district
	Village of Chenequa	Zoning; Cluster development may be permitted by the Village Board on any parcel of 20 acres or more designated as suitable for such development in the Village Open Space Plan	Not specified	No	No	One dwelling unit per five acres of total site area. Undevelopable lands, such as wetlands and floodplains, must be excluded from the density calculation. Individual lots in a cluster development must be at least two acres in size
	Village of Menomonee Falls	Zoning; Cluster development is a permitted use in the R-6 Zoning District (Sewered)	Not specified	No	No	The average density may be no greater than that permitted for conventional development in the R-6 district (one dwelling unit per 7,200 square feet of area)

Appendix C (continued)

County	Local Government	Type of Ordinance	Minimum Open Space Required	Density Bonus Possible	Stewardship or Maintenance Plan Required for Open Space ^b	Factors Considered When Determining the Number of Homes Allowed
Waukesha (continued)	Village of Pewaukee	Development Ordinance; Cluster development may be permitted or required by the Plan Commission in the R-1 zoning district, and may be allowed in any residential district if a Planned Unit Development Overlay District is approved by the Village Board	Not specified	No	No	The average density may be no greater than that permitted for conventional development in the underlying zoning district
	Village of Summit	Zoning; Conservation subdivisions may be allowed as a permitted use as a Planned Development in all zoning districts	Not specified	Yes (See far right column)	Yes	The number of homes is based on the density allowed in the underlying zoning district. Wetlands, floodplains, and existing and proposed streets must be excluded from the density calculation. The Plan Commission may increase the allowable density to up to one home per 1.5 acres of developable area if at least 50 percent of the site is preserved as open space
	Town of Delafield	Zoning; Cluster development may be allowed as a conditional use in the R-1, R-1A, R-2, R-3, R-L, A-1, A-2, and A-3 zoning districts as a Residential Planned Unit Development	Not specified	No	No	The maximum number of dwelling units allowed is determined by dividing the developable area by the Residential Density Factor set forth in the ordinance. The developable area excludes the area within public rights-of-way and a percentage of the lands zoned Wetland-Floodplain. Up to 20 percent of lands zoned Wetland-Floodplain may be used to determine the allowable density, provided such lands do not exceed 25 percent of the total site area
	Town of Merton	Zoning; Residential Cluster Development permitted in the A-1, A-2, A-3, and R-1 zoning districts on parcels of 20 acres or more	Varies from 15,000 square feet of common open space for each dwelling unit in the R-1 district to 70,000 square feet of common open space for each dwelling unit in the A-1 district	Yes (See far right column)	No	Maximum number of dwelling units allowed is determined by subtracting Conservancy/Wetland areas and the rights-of-way of perimeter streets from the total site area and dividing the result by the density factor for the zoning district specified in the ordinance. A density bonus of one dwelling unit per five acres of wetlands is allowed
	Town of Mukwonago	Zoning; Conservation subdivisions may be allowed as a conditional use under the Planned Unit Development regulations	Not specified	No	Yes	A residential density factor for each zoning district is specified in the zoning ordinance. The ordinance limits the amount of area zoned Conservancy or Exclusive Agricultural Conservancy that can be used to determine the allowable density
	Town of Waukesha	Zoning; Conservation subdivisions may be allowed as a conditional use as a Planned Unit Development in the A-1 and all residential districts	Varies from 20 to 50 percent	No	Yes	The number of homes is based on the gross acreage of the development parcel minus 80 percent of the area zoned C-1 (lowland conservancy). The result is divided by the minimum lot size per dwelling unit required by the underlying zoning district

Appendix C (continued)

Notes: This table is a summary and should not be used to answer ordinance-related questions. Refer to the appropriate County or local ordinance for specific requirements.

This table does not include ordinances that do not contain specific requirements for conservation subdivisions. Many communities allow conservation subdivisions as a planned unit development or planned residential district but do not include specific criteria for the design of conservation subdivisions, such as a minimum percentage of open space or requirements for management of the open space. Conservation subdivisions may be allowed under planned unit development regulations in the following communities: the Cities of Delafield, Mequon, Oak Creek, Port Washington, and Waukesha; the Villages of Bayside, Brown Deer, Elm Grove, Fontana, Fredonia, Germantown, Hales Corners, Oconomowoc Lake, Nashotah, North Prairie, Pleasant Prairie, Sussex, Thiensville, and Wales; and the Towns of Belgium, Brookfield, Eagle, Fredonia, Port Washington, and Trenton.

^aConservation subdivisions may also be referred to as cluster developments, cluster subdivisions, and open space subdivisions, depending on the community.

^bA "no" in this column indicates that submittal of a Stewardship or Maintenance Plan for common open space is not required by the authorizing ordinance. Although not specified in an ordinance, stewardship or maintenance plans may be required by a community as a condition of approval of a subdivision plat, or in a development agreement between the community and subdivider.

^cA Natural Resource Protection Plan is required for areas within surface water, floodplains, wetlands, and woodlands and other areas specified in the ordinance.

^dThe shore buffer includes lands within 75 feet of the ordinary high water mark of ponds, streams, lakes, wetlands, and navigable waters.

^eThe Village of Mt. Pleasant zoning ordinance allows cluster development by right in the district regulations, but the specific regulations for cluster development require that a conditional use permit be granted.

^fAll towns in Walworth County, except the Town of Bloomfield, are regulated under the Walworth County zoning ordinance. County shoreland zoning regulations continue to apply in the Town of Bloomfield.

^gFor conservation developments that require approval of a subdivision plat, the City of West Bend Subdivision and Platting Ordinance requires that open space lands be protected through dedication, reservation, easement, or zoning. Open space lands are defined as areas containing significant natural resources such as wetlands, woodlands, rough topography, and geologically or scientifically significant lands that should be protected from intensive urban uses.

Source: SEWRPC (compiled from local government ordinances).

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Appendix D

SCOPE OF LOCAL AND COUNTY SUBDIVISION ORDINANCES IN THE SOUTHEASTERN WISCONSIN REGION: 2010

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
1			
Village of Belgium	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates three or more parcels or building sites of 1.5 acres each or less in area; or where three or more parcels or building sites of 1.5 acres each or less are created within a five-year period. A minor land division is defined as a division of land into not more than two parcels or building sites, any of which is 10 acres or less in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than two parcels or building sites without changing the boundaries of said block, lot, or outlot
Village of Fredonia	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. A minor land division is defined as any division of land resulting in more than one, but less than five, parcels or building sites, any one of which is less than five acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into more than one, but less than five parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Belgium	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 35 acres each or less in area; or where five or more parcels or building sites of 35 acres or less in area are created within a five-year period. A minor land division is defined as the division of land resulting in more than one, but not more than four, parcels or building sites, any one of which is less than 35 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Fredonia	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of five acres each or less in area; or where five or more parcels or building sites of five acres or less in area are created within a five-year period. A minor land division is defined as the division of land resulting in more than one, but not more than four, parcels or building sites of any size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
2			
City of Port Washington	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. All other divisions of land within the limits of the City or the City's extraterritorial plat approval jurisdiction require City approval of a certified survey map
Village of Saukville	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). A minor land division is defined as any division of land resulting in more than one, but less than five, parcels or building sites, any one of which is less than 10 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into more than one, but less than five parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Port Washington	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of five acres each or less in area; or where five or more parcels or building sites of five acres or less in area are created within a five-year period. Condominium plats are also considered subdivisions. All other divisions of land within the Town require Town approval of a certified survey map
Town of Saukville	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 35 acres each or less in area or where five or more parcels or building sites of 35 acres or less in area are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is defined as the division of land resulting in more than one, but not more than four, parcels or building sites, any one of which is less than 35 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
3			
City of Cedarburg	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. A minor land division is defined as any division of land resulting in more than one, but less than five, parcels or building sites, any one of which is less than 35 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into more than one, but less than five parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Village of Grafton	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period; or any division of land involving the creation of a new street. All other divisions of land within the limits of the Village or the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map
Town of Cedarburg	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres or less in area are created within a five-year period (Statutory definition). A minor land division is defined as any division of land other than a subdivision resulting in more than one, but less than five, parcels or building sites; or the division of a block, lot, or outlot within a recorded subdivision plat into more than one, but less than five parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Grafton	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres or less in area are created within a five-year period (Statutory definition). A minor land division is defined as any division of land resulting in more than one, but less than five, parcels or building sites, any one of which is less than 40 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into more than one, but less than five parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
4			
City of Mequon	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 20 acres each or less in area; or where five or more parcels or building sites of 20 acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. All other divisions of land within the limits of the City or the City's extraterritorial plat approval jurisdiction require City approval of a certified survey map
Village of Thiensville	Yes	Yes	Ordinance applies to all lands within the limits of the Village. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the Village require Village approval of a certified survey map
Ozaukee County	Yes ^c	Yes	Ordinance applies in unincorporated shoreland areas only. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Any other land division resulting in three or more parcels, any one of which is five acres or less, requires County approval of a certified survey map
5			
Village of Kewaskum	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the Village or the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map
Town of Farmington	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 10 acres each or less in area; or where five or more parcels or building sites of 10 acres or less are created in a five-year period. A minor land division is defined as a division of land into not more than four parcels or building sites, any of which is 10 acres or less in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot. A land division creating a parcel or parcels greater than 10 acres requires review by the Town Plan Commission

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
5 (continued) Town of Kewaskum	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites 10 acres each or less in area; or where five or more parcels or building sites of 10 acres or less in area are created within a five-year period. A minor land division is defined as the division of land resulting in not more than four parcels or building sites, any one of which is less than 10 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot. A land division creating a parcel or parcels greater than 10 acres but less than 35 acres requires approval by the Town
6 City of West Bend	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). A minor land division is any division of land resulting in two, but not more than four, parcels or building sites, any one of which is less than 10 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Village of Newburg	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of five acres each or less in area; or where five or more parcels or building sites of five acres each or less are created within a five-year period. Land divisions creating two or more parcels or building sites, any one of which is less than 10 acres in size; or dividing a block, lot, or outlot into not more than four parcels or building sites within a recorded subdivision plat without changing the boundaries of said block, lot, or outlot require Village approval of a certified survey map
Town of Barton	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 10 acres each or less in area; or where five or more parcels or building sites of 10 acres or less in area are created within a five-year period. A minor land division is defined as the division of land resulting in not more than four parcels or building sites, any one of which is less than 10 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot. A land division creating a parcel or parcels greater than 10 acres requires approval by the Town Plan Commission
Town of Trenton	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres or less in area are created within a five-year period (Statutory definition). A minor land division is defined as the division of land resulting in two, but not more than four, parcels or building sites of any size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of West Bend	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres or less in area are created within a five-year period (Statutory definition). A minor land division is defined as the division of land resulting in two, but not more than four, parcels or building sites, any one of which is 10 acres or less in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
7 Town of Addison	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates four or more parcels or building sites of 20 acres each or less in area; or where four or more parcels or building sites of any size are created by successive division within a five year period. All other divisions of land are regulated as minor land divisions, which require approval of a certified survey map (CSM) by the Town. When the remnant parcel(s) created are more than 20 acres in area and not intended for development, the Plan Commission may waive the requirement for approval of a CSM
Town of Wayne	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 10 acres each or less in area; or where five or more parcels or building sites of 10 acres or less in area are created within a five-year period. All other land divisions require Town approval of a certified survey map
8 Village of Jackson	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 1.5 acres in size. Land divisions creating lots greater than 10 acres require approval of a certified survey map

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
8 (continued) Town of Jackson	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites 10 acres each or less in area; or where five or more parcels or building sites of 10 acres or less in area are created within a five-year period. A minor land division is defined as the division of land resulting in not more than four parcels or building sites, any one of which is less than 10 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot. A land division creating a parcel or parcels greater than 10 acres requires approval by the Town Plan Commission
9 City of Hartford	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 40 acres each or less in area; or where five or more parcels or building sites of 40 acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is defined as any division of land not defined as a subdivision and resulting in one or more parcels less than 10 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Village of Slinger	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). A minor land division is defined as the division of land resulting in two, but not more than four, parcels or building sites, any one of which is less than 10 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Hartford	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites 10 acres each or less in area; or where five or more parcels or building sites of 10 acres or less in area are created within a five-year period. A minor land division is defined as the division of land resulting in not more than four parcels or building sites, any one of which is less than 10 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot. A land division creating a parcel or parcels greater than 10 acres requires approval by the Town Plan Commission
Town of Polk	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres or less in area are created within a five-year period (Statutory definition). A minor land division is defined as the division of land resulting in not more than four parcels or building sites, any one of which is less than 20 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot. A land division creating a parcel or parcels greater than 20 acres requires approval by the Town Plan Commission
10 Village of Germantown	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites; or where five or more parcels or building sites are created within a five-year period. A minor land division is defined as the division of land resulting in two, but not more than four, parcels or building sites, any one of which is less than 20 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot. Condominiums are also considered subdivisions if they have more than one principal building
Town of Germantown	No ^d	--	--
11 Village of Richfield	Yes	Yes	Ordinance applies to all lands within the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites 20 acres each or less in area; or where five or more parcels or building sites of 20 acres or less in area are created within a five-year period. A minor land division is defined as the division of land resulting in more than one but less than five parcels of 20 acres or less in size; or the division of a block, lot, or outlot within a recorded subdivision plat or certified survey map (CSM), provided the exterior boundaries of the plat or CSM are not altered
Town of Erin	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites 10 acres each or less in area; or where five or more parcels or building sites of 10 acres or less in area are created within a five-year period. A minor land division is any division of land that creates one or more parcels and is not defined as a subdivision
Washington County ^e	Yes	Yes	Ordinance applies in unincorporated areas. Where a town has adopted a subdivision control ordinance, the provisions of the County ordinance apply if they are more restrictive than the town ordinance. The County ordinance defines a subdivision as a land division that creates five or more parcels or building sites of five acres each or less in area, or where five or more parcels or building sites of five acres each or less are created within a five-year period

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
12			
City of Glendale	Yes	Yes	Ordinance applies to all lands within the limits of the City. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the City require City approval of a certified survey map
Village of Bayside	Yes	Yes	Ordinance applies to all lands within the limits of the Village. A subdivision is defined as a land division that creates three or more parcels or building sites of 1.5 acres each or less in area; or where three or more parcels or building sites of 1.5 acres each or less are created within a five-year period; or any division of land that involves the creation of a new street. All other divisions of land within the limits of the Village require Village approval of a certified survey map
Village of Brown Deer	Yes	Yes	Ordinance applies to all lands within the limits of the Village. A subdivision is defined as a land division that creates five or more parcels or building sites of four acres each or less area by successive division within a five-year period. Condominium plats are also considered subdivisions. A minor land division is defined as any division of land resulting in two or more parcels or building sites, any of which is four acres in area or less; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Village of Fox Point	Yes	Yes	Ordinance applies to all lands within the limits of the Village. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the Village require Village approval of a certified survey map
Village of River Hills	Yes	Yes	Ordinance applies to all lands within the Village. A subdivision is defined as a land division that creates five or more parcels or building sites 10 acres each or less in area; or where five or more parcels or building sites of 10 acres or less in area are created within a five-year period. All other divisions of land within the limits of the Village require Village approval of a certified survey map
Village of Shorewood	Yes	Yes	Ordinance applies to all lands within the limits of the Village. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the Village require Village approval of a certified survey map
Village of Whitefish Bay	No ^f	--	--
13-16			
City of Milwaukee	Yes	Yes	Ordinance applies to all lands within the limits of the City. Any land division creating more than four parcels of any size requires City approval of a subdivision plat. Any land division creating up to four parcels of any size requires City approval of a certified survey map or a subdivision plat
17			
City of Greenfield	Yes	Yes	Ordinance applies to all lands within the limits of the City. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the City require City approval of a certified survey map
City of Wauwatosa	Yes	Yes	Ordinance applies to all lands within the limits of the City. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Any land division creating more than one, but no more than four, parcels or building sites; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot requires City approval of a certified survey map
City of West Allis	Yes	Yes	Ordinance applies to all lands within the limits of the City. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the City require City approval of a certified survey map
Village of Greendale	Yes	Yes	Ordinance applies to all lands within the limits of the Village. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the Village require Village approval of a certified survey map
Village of Hales Corners	Yes	Yes	Ordinance applies to all lands within the limits of the Village. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Any other division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 1.5 acres in size requires Village approval of a certified survey map

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
17 (continued) Village of West Milwaukee	Yes	Yes	Ordinance applies to all lands within the limits of the Village. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period; or any division of land that necessitates the construction of an improvement. Condominium plats are also considered subdivisions. All other divisions of land within the limits of the Village require Village approval of a certified survey map
18 City of Cudahy	Yes	Yes	Ordinance applies to all lands within the limits of the City. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the City require City approval of a certified survey map
City of St. Francis	Yes	Yes	Ordinance applies to all lands within the limits of the City. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the City require City approval of a certified survey map
City of South Milwaukee	Yes	Yes	Ordinance applies to all lands within the limits of the City. A subdivision is defined as a land division that creates three or more parcels or building sites of three acres each or less in area; or where three or more parcels or building sites of three acres each or less are created within a five-year period. All other divisions of land within the limits of the City require City approval of a certified survey map
19 City of Franklin	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. A minor land division is defined as a division of land into not more than four parcels or building sites, any of which is less than 35 acres in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
City of Oak Creek	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. All other divisions of land within the limits of the City or within the City's extraterritorial plat approval jurisdiction require City approval of a certified survey map
Milwaukee County	No ^g	- -	- -
20 Village of Butler	Yes	Yes	Ordinance applies to all lands within the limits of the Village. A subdivision is defined as a land division that creates three or more parcels or building sites of four acres each or less in area; or where three or more parcels or building sites of four acres each or less are created within a five-year period. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites of any size; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
Village of Lannon	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the Village or within the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map
Village of Menomonee Falls	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where the division creates more than six residential parcels or building sites of any size within five years. A minor land division is defined as any division of land resulting in less than five lots
21 City of Brookfield	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the City or within the City's extraterritorial plat approval jurisdiction require City approval of a certified survey map

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
21 (continued) Village of Elm Grove	Yes	Yes	Ordinance applies to all lands within the limits of the Village. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the Village require Village approval of a certified survey map
Town of Brookfield	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the Town require Town approval of a certified survey map
22 City of New Berlin	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the City or within the City's extraterritorial plat approval jurisdiction require City approval of a certified survey map
23 City of Muskego	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. All other divisions of land within the limits of the City or within the City's extraterritorial plat approval jurisdiction require City approval of a certified survey map
24 Village of Sussex	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period; or a land division that results in six or more parcels or building sites for residential development inclusive of the original remnant parcel of any size by successive divisions of any part of the original property by any person within a period of five years. Condominium plats are also considered subdivisions. All other divisions of land within the limits of the Village or within the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map
Town of Lisbon	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. A minor land division is defined as any division of land which results in at least one but not more than four parcels of five acres or less in area
25 City of Oconomowoc	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites. A minor land division is defined as any division of land into not more than four parcels or building sites, any of which is less than five acres in area
City of Delafield	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 1.5 acres in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
Village of Chenequa	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates four or more parcels or building sites of 10 acres each or less in area; or where four or more parcels or building sites of 10 acres each or less are created within a five-year period. All other divisions of land within the limits of the Village or within the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map
Village of Hartland	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 1.5 acres in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
25 (continued)			
Village of Lac La Belle	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of four acres each or less in area; or where five or more parcels or building sites of four acres each or less are created within a five-year period. All other divisions of land within the limits of the Village or within the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map
Village of Merton	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of five acres each or less in area; or where five or more parcels or building sites of five acres each or less are created within a five-year period. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 1.5 acres in area
Village of Nashotah	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 20 acres each or less in area; or where five or more parcels or building sites of 20 acres each or less are created within a five-year period. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 20 acres in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
Village of Oconomowoc Lake	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the Village or within the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map
Village of Summit	Yes	Yes	Ordinance applies to all lands within the limits of the Village. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land in the Village require Village approval of a certified survey map
Town of Delafield	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates two or more parcels or building sites of five acres each or less in area; or where two or more parcels or building sites of five acres each or less are created within a five-year period; or where the division creates more than three residential parcels or building sites of any size within five years. All other divisions of land in the Town require Town approval of a certified survey map
Town of Merton	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates three or more parcels or building sites of five acres each or less in area; or where three or more parcels or building sites of five acres each or less are created within a five-year period. All other divisions of land in the Town require Town approval of a certified survey map
Town of Oconomowoc	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates four or more parcels or building sites of five acres each or less in area; or where four or more parcels or building sites of five acres each or less are created within a five-year period; or any division which creates 10 or more parcels of any size in a contiguous area within five years, although it may be divided by streets or roads. All other divisions of land in the Town require Town approval of a certified survey map
26			
City of Pewaukee	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. ^h A subdivision is defined as a land division that creates five or more parcels or building sites; or where five or more parcels or building sites of any size are created by successive division within a five-year period. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 20 acres in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
City of Waukesha	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period; or a division of land into parcels of more than 1.5 acres in area involving any new streets or easements of access. All other divisions of land within the limits of the City or within the City's extraterritorial plat approval jurisdiction require City approval of a certified survey map

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
26 (continued)			
Village of Pewaukee	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. All other divisions of land within the Village or within the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map
Town of Waukesha	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. All other divisions of land in the Town require Town approval of a certified survey map
27			
Village of Big Bend	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period; or where the division creates six or more parcels or building sites for single-family residential development of any size within five years. All other divisions of land within the limits of the Village or within the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map
Village of Mukwonago	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of five acres each or less in area; or where five or more parcels or building sites of five acres each or less are created within a five-year period. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than five acres in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
Village of North Prairie	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of five acres each or less in area; or where five or more parcels or building sites of five acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites of any size; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
Village of Wales	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of five acres each or less in area; or where five or more parcels or building sites of five acres each or less are created within a five-year period. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than five acres in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
Town of Geneseo	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period; or where the division necessitates the construction of an improvement. All other divisions of land within the limits of the Town require Town approval of a certified survey map
Town of Mukwonago	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period; or where the division creates six or more parcels or building sites for single-family residential development of any size within five years; or where the act of division is authorized by a planned unit development or conservation design development conditional use. Condominium plats are also considered subdivisions. All other divisions of land within the limits of the Town require Town approval of a certified survey map
Town of Vernon	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area within a five-year period; or where the division creates two or more parcels or building sites of any size within one year; or where the division creates more than six lots of any size within a five-year period. Condominium plats are also considered subdivisions. A minor subdivision is defined as any division of land less than 40 acres in size other than a subdivision

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
28			
Village of Dousman	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period; or where the division creates six or more parcels or building sites for single-family residential development of any size within five years. Condominium plats are also considered subdivisions. All other divisions of land within the limits of the Village or within the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map
Village of Eagle	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of five acres each or less in area; or where five or more parcels or building sites of five acres each or less are created within a five-year period. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than five acres in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
Town of Eagle	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates six or more parcels or building sites of any size within a five-year period. Condominium plats are also considered subdivisions. A minor land division is defined as a division of land resulting in the creation of not more than five parcels or building sites of any size within a five-year period
Town of Ottawa	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates five or more parcels or building sites, the size of which is controlled by the Zoning Ordinance; or where five or more parcels or building sites of five acres each or less are created within a five-year period, the size of which is controlled by the Zoning Ordinance; or where the act of division necessitates the construction of an improvement. Condominium plats are also considered subdivisions. All other divisions of land within the limits of the Town require Town approval of a certified survey map
Waukesha County ^c	Yes	Yes	Ordinance applies in unincorporated shoreland areas only. Where a town has adopted a subdivision control ordinance, the provisions of the County ordinance apply if they are more restrictive than the town ordinance. The County ordinance defines a subdivision as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period; or where the division creates six or more parcels or building sites for single-family residential development of any size within five years. All other divisions of land within the shoreland require County approval of a certified survey map
29			
Village of Caledonia	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of three acres each or less in area; or where five or more parcels or building sites of three acres each or less are created within a five-year period. Conservation subdivisions are required for land divisions resulting in the creation of a subdivision on any parcel. Condominium plats that create five or more new units from a land division of a parcel of three acres or more by successive division within a five-year period, shall be reviewed by the Village in the same manner as a conservation subdivision. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than five acres in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
Village of Elmwood Park	Yes	Yes	Ordinance applies to all lands within the limits of the Village. A subdivision is defined as a land division that creates five or more lots of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other land divisions require Village approval of a certified survey map
Village of Mt. Pleasant	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of any size by successive division within a five-year period. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 35 acres in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
Village of Sturtevant	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the Village or within the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map
Village of Wind Point	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates three or more parcels or building sites of 1.5 acres each or less in area; or where three or more parcels or building sites of 1.5 acres each or less are created within a five-year period. All other divisions of land within the limits of the Village or within the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
30 City of Racine ^j	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates three or more parcels or building sites of three acres each or less in area; or where three or more parcels or building sites of three acres each or less are created within a three-year period. All other divisions of land within the limits of the City or within the City's extraterritorial plat approval jurisdiction require City approval of a certified survey map
Village of North Bay	No ^k	--	--
31 Village of Rochester	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of five acres each or less in area; or where five or more parcels or building sites of five acres each or less are created within a five-year period. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than five acres in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
Village of Union Grove	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates two or more parcels or building sites of 1.5 acres each or less in area; or where two or more parcels or building sites of 1.5 acres each or less are created within a five-year period
Village of Waterford	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates two or more parcels or building sites of any size; or where two or more parcels or building sites of any size are created within a five-year period. Condominium plats are also considered subdivisions
Town of Dover	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of three acres each or less in area; or where five or more parcels or building sites of three acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. All other divisions of land within the limits of the Town require Town approval of a certified survey map
Town of Norway	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of any size; or where five or more parcels or building sites of any size are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is defined as any division of land, whether by one or successive owners, which creates one or more parcels or building sites, any one of which is 20 acres in size or less; or the division of a block, lot, or outlot within a recorded subdivision plat into one or more parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Raymond	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of any size; or where five or more parcels or building sites of any size are created within a five-year period. Conservation subdivisions are required for land divisions resulting in the creation of a subdivision on any parcel. Condominium plats are also considered subdivisions. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is 40 acres or less in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
Town of Waterford	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 35 acres each or less in area; or where five or more parcels or building sites of 35 acres each or less in area are created within a five-year period. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is 35 acres or less in area; or when it is proposed to divide a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the boundaries of said block, lot, or outlot
Town of Yorkville	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates four or more parcels or building sites of any size or where four or more parcels or building sites of any size are created within a seven-year period. Conservation subdivisions are required for land divisions resulting in the creation of a subdivision on any parent parcel. Condominium plats are also considered subdivisions. A minor land division is defined as any division of land, whether by one or successive owners, which does not constitute a subdivision and which creates one or more parcels or building sites, any one of which is 15 acres or less in size
32 City of Burlington	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the limits of the City or within the City's extraterritorial plat approval jurisdiction require Village approval of a certified survey map

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
32 (continued) Town of Burlington	Yes	Yes	Ordinance applies to all lands within the limits of the Town. A subdivision is defined as a land division that creates four or more parcels or building sites of 35 acres each or less in area within a five-year period. Condominiums are also considered subdivisions. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites of any size within a five-year period
Racine County ^e	Yes	Yes	Ordinance applies in unincorporated areas. Where a town has adopted a subdivision control ordinance, the provisions of the County ordinance apply if they are more restrictive than the town ordinance. The County ordinance defines a subdivision as a land division that creates five or more parcels or building sites of three acres each or less in area; or where five or more parcels or building sites of three acres each or less are created within a five-year period. Condominiums are also considered subdivisions
33 Village of Pleasant Prairie	Yes	Yes	Ordinance applies to all lands within the limits of the Village and to those lands within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). A minor land division is defined as the division of land resulting in less than five lots. Condominiums are also considered subdivisions if they consist of more than one principal building; condominium conversions are not considered subdivisions
Town of Somers	Yes	Yes	Ordinance applies to all lands within the Town, with the exception of the "City Growth Area" as delineated in the cooperative boundary agreement between the City of Kenosha and the Town of Somers. A subdivision is defined as a land division that creates five or more lots, outlots, parcels, or tracts; or where five or more parcels or building sites are created within a five-year period irrespective of size. A minor land division is defined as the division of land resulting in the creation of at least one, but not more than four, parcels or building sites, any one of which is less than 20 acres in size; or the division of a block, lot, or outlot within a recorded subdivision into not more than four parcels or building sites without changing the exterior of said block, lot, or outlot; or any division greater than five acres that does not meet the definition of a subdivision. Condominiums are also considered subdivisions
34 City of Kenosha	Yes	Yes	Ordinance applies to all lands within the limits of the City, to lands within the City's extraterritorial plat approval jurisdiction, and to those lands delineated by boundary agreements between the City of Kenosha and Town of Somers, and the City of Kenosha and the Village of Bristol, within "City Growth Areas." A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. A minor land division is any division of land resulting in not more than four parcels or building sites; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
35 Village of Paddock Lake	Yes	Yes	Ordinance applies to all lands within the limits of the Village, to those lands within the Village's extraterritorial plat approval jurisdiction, and to those lands delineated by the boundary agreement between the Village and the Town of Salem, within the "Village Growth Area." A subdivision is defined as a land division that creates five or more lots, any one of which is 1.5 acres or less in area; or where five or more lots, any one of which is 1.5 acres or less are created within a five-year period. Condominium plats are also considered subdivisions. Land divisions other than subdivisions require Village approval of a certified survey map
Village of Silver Lake	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels, lots, or building sites of five acres each or less in area; or where five or more parcels, lots, or building sites of five acres each or less are created within a five-year period. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels, lots, or building sites, any one of which is less than 35 acres in size; or the division of a block, lot, or outlot within a recorded subdivision. Condominiums are also considered subdivisions
Village of Twin Lakes	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is not specifically defined, so the Statutory definition applies (a land division that creates five or more parcels, lots, or building sites of 1.5 acres or each or less in area; or where five or more parcels, lots, or building sites of 1.5 acres each or less are created within a five-year period). Village approval of a certified survey map is required for land divisions creating four or fewer lots; when two or more lots are proposed to be combined; or for any land division, other than a subdivision, that contains floodplains, shorelands, or a proposed street dedication
Town of Brighton	No ^d	- -	- -

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
35 (continued) Village of Bristol ^l	Yes	Yes	Ordinance applies to all lands within the Village, with the exception of the "City Growth Area" delineated in cooperative agreements between the Village (formerly the Town of Bristol) and the City of Kenosha. A subdivision is defined as a land division that creates five or more lots, parcels, or tracts of 10 acres each or less in area; or where five or more parcels or building sites of 10 acres each or less are created by successive division within a five year period. A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 35 acres in size; or the division of a block, lot, or outlot within a recorded subdivision into not more than four parcels or building sites. Condominiums are also considered subdivisions if they have one or more principal structures on any parcel, including condominium conversions of existing structures
Town of Paris	No ^d	--	--
Town of Randall	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of five acres each or less in area; or creates six or more parcels or building sites of any size by a division or successive divisions of any part of the original property within a five-year period. A minor land division is defined as the division of land resulting in more than one but less than five parcels or building sites, any one of which is five acres or less in size; or the division of a block, lot, or outlot within a recorded subdivision into not more than four parcels or building sites without changing the exterior boundaries of said subdivision plat or blocks within the subdivision plat, and the division does not result in a subdivision. Condominiums are considered subdivisions
Town of Salem	Yes	Yes	Ordinance applies to all lands within the Town, with the exception of the "Village Growth Area" as delineated in the cooperative agreement between the Village of Paddock Lake and the Town of Salem. A subdivision is defined as a land division that creates five or more lots, parcels or tracts of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). A minor land division is defined as the division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 35 acres in size; or the division of a block, lot, or outlot within a recorded subdivision into not more than four parcels or building sites. Condominiums are considered subdivisions
Town of Wheatland	No ^d	--	--
Kenosha County ^g	Yes	Yes	Ordinance applies in unincorporated areas. Where a town has adopted a subdivision control ordinance, the provisions of the County ordinance apply if they are more restrictive than the town ordinance. The County ordinance defines a subdivision as a land division that creates five or more parcels or building sites of five acres each or less in area; or where five or more parcels or building sites of five acres each or less are created within a five-year period
36 Village of East Troy	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as the division of a parcel, lot, or tract of land by any means into two or more lots, tracts, parcels or other divisions of land including changes in existing lots for the purpose, whether immediate or future, of lease, transfer, or ownership, or building or lot development. Condominium plats are also considered subdivisions. A minor land division is defined as any division of land resulting in not more than four parcels or building sites, any one of which is 1.5 acres or less in area; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of East Troy	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates four or more lots or building sites of 15 acres each or less; or where four or more lots or building sites of 15 acres or less are created within a five-year period. Approval of a certified survey map is required for minor subdivisions, defined as land divisions creating not more than three parcels or building sites of 15 acres or less. Land divisions that result in parcels larger than 15 acres but less than 35 acres and condominium plats also require approval by the Town
Town of Spring Prairie	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites five acres each or less in area; or where five or more parcels or building sites of five acres or less in area are created within a five-year period. A minor land division is defined as any division of land resulting in not more than four parcels or building sites, any one of which is 15 acres or less in area; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Troy	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more lots of 35 acres or less in area by one-time or successive lot creation within a period of five years. A minor land division is defined as a land division that creates four or fewer lots of 35 acres or less in area by one-time or successive lot creation within a period of five years
37 City of Whitewater	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites five acres each or less in area; or where five or more parcels or building sites within a five-year period where at least five of the parcels or sites are less than 1.5 acres in size in the M-1 General Manufacturing District, or less than five acres in size in all other districts. A minor land division is defined as any single land division resulting in the creation of not more than four parcels or building sites, each less than five acres in size; or the reconfiguration of a previously recorded plat or certified survey map

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
37 (continued)			
Town of La Grange	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more lots of 35 acres each or less in area; or where five or more parcels or building sites of 35 acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 35 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Richmond	No ^d	--	--
Town of Whitewater	No ^d	--	--
38			
City of Delavan	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more lots of five acres each or less in area; or where five or more parcels or building sites of five acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. All other divisions of land within the limits of the City or within the City's extraterritorial plat approval jurisdiction require City approval of a certified survey map
City of Elkhorn	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more lots of two acres each or less in area within a five-year period. Condominium plats are also considered subdivisions. A minor land division is any division of land resulting in at least two and not more than four parcels, any one of which is less than 10 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
City of Lake Geneva	Yes	Yes	Ordinance applies to all lands within the limits of the City and within the City's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period; or any division of land that necessitates the creation of a new street. Condominium plats are also considered subdivisions. All other divisions of land within the limits of the City or the City's extraterritorial plat approval jurisdiction require City approval of a certified survey map
Village of Darien	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more lots of 35 acres each or less in area; or where five or more parcels or building sites of 35 acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 35 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Village of Genoa City	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more lots of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. A minor land division is any division of land resulting in at least two, but not more than four parcels, any one of which is less than five acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Village of Sharon	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more lots of 15 acres each or less in area; or where five or more parcels or building sites of 15 acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 15 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Bloomfield	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more lots of 15 acres each or less in area; or where five or more parcels or building sites of 15 acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 15 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Darien	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more lots, parcels or tracts of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). All other divisions of land within the Town require Town approval of a certified survey map

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
38 (continued)			
Town of Delavan	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more lots of 15 acres each or less in area; or where five or more parcels or building sites of 15 acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 15 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Geneva	Yes	--	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more lots of 15 acres each or less in area; or where five or more parcels or building sites of 15 acres each or less are created within a five-year period. Condominium plats must also comply with the subdivision ordinance. A minor land division is any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 15 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Lafayette	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more lots of five acres each or less in area; or where five or more parcels or building sites of five acres each or less are created within a five-year period. A minor land division is defined as any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 35 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Linn	Yes ^m	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 15 acres each or less in area; or where five or more parcels or building sites of 15 acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is defined as any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 15 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Town of Lyons	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more lots of 35 acres each or less in area; or where five or more parcels or building sites of 35 acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is defined as any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 35 acres in size
Town of Sharon	No ^d	--	--
Town of Sugar Creek	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more parcels or building sites of 15 acres each or less in area; or where five or more parcels or building sites of 15 acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is defined as any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 15 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
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Village of Fontana on Geneva Lake	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more lots of 35 acres each or less in area; or where five or more parcels or building sites of 35 acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is defined as any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 35 acres in size
Village of Walworth	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more lots of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). A minor land division is defined as any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 35 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Village of Williams Bay	Yes	Yes	Ordinance applies to all lands within the limits of the Village and within the Village's extraterritorial plat approval jurisdiction. A subdivision is defined as a land division that creates five or more lots of 1.5 acres each or less in area or where five or more parcels or building sites of 1.5 acres each or less are created within a five-year period (Statutory definition). Condominium plats are also considered subdivisions. All other divisions of land within the limits of the Village or the Village's extraterritorial plat approval jurisdiction require Village approval of a certified survey map

Appendix D (continued)

Sub-area/ Community	Governing Body Has Adopted a Subdivision Control Ordinance	Ordinance Applies to Divisions of Land Other than Subdivisions as Defined in State Statutes ^a	Scope of Ordinance ^b
Town of Walworth	Yes	Yes	Ordinance applies to all lands within the Town. A subdivision is defined as a land division that creates five or more lots of five acres each or less in area; or where five or more parcels or building sites of five acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is defined as any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 35 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot
Walworth County ^c	Yes	Yes	Ordinance applies in unincorporated areas. Where a town has adopted a subdivision control ordinance, the provisions of the County ordinance apply if they are more restrictive than the town ordinance. The County ordinance defines a subdivision as a land division that creates five or more parcels or building sites of 15 acres each or less in area; or where five or more parcels or building sites of 15 acres each or less are created within a five-year period. Condominium plats are also considered subdivisions. A minor land division is defined as any division of land resulting in at least two, but not more than four, parcels or building sites, any one of which is less than 15 acres in size; or the division of a block, lot, or outlot within a recorded subdivision plat into not more than four parcels or building sites without changing the exterior boundaries of said block, lot, or outlot

^aUnder Chapter 236 of the Wisconsin Statutes, a subdivision is defined as the division of a lot, parcel, or tract of land where the act of division creates five or more parcels or building sites of 1.5 acres each or less in area; or where five or more parcels or building sites of 1.5 acres each or less in area are created by successive division within a period of five years.

^bSubdivisions require submittal of a plat for review and approval by the plan commission and governing body. Minor land divisions require submittal of a certified survey map (CSM) for approval. Under Chapter 236 of the Statutes, cities of the first, second, or third class may review and approve or deny subdivision plats within three miles of city limits, and villages and cities of the fourth class may approve or deny plats within 1.5 miles of village or city limits, if the city or village has adopted a subdivision ordinance or an official map. In situations where extraterritorial areas overlap, Section 66.0105 of the Statutes provides that the extraterritorial area be divided evenly between or among the cities and/or villages concerned.

^cThe Ozaukee County Shoreland and Floodplain Zoning Ordinance requires County approval of subdivisions in shoreland areas creating three or more lots of five acres or less, as required by Section 115.05(2) of the Wisconsin Administrative Code, and other land divisions as defined in the County ordinance.

^dLand divisions in the Town are regulated under the County subdivision ordinance.

^eKenosha County, Racine County, Walworth County, and Washington County have each adopted a County subdivision ordinance that applies to all unincorporated (town) areas within the County. Each ordinance also applies to review of land divisions creating three or more lots of five acres or less in shoreland areas, as required by Section 115.05(2) of the Wisconsin Administrative Code.

^fSubdivisions in the Village of Whitefish Bay are regulated, and defined, under Section 236 of the Wisconsin Statutes.

^gThere are no unincorporated areas in Milwaukee County. The County is therefore not required to adopt subdivision regulations for shoreland areas under Section 115.05(2) of the Wisconsin Administrative Code.

^hThe City of Pewaukee's extraterritorial plat approval jurisdiction does not include any land or water within the Towns of Brookfield, Delafield, Genesee, Merton, or Waukesha and includes only those lands in the Town of Lisbon lying within 1.5 miles of the City boundary outside any other municipality's extraterritorial jurisdiction.

ⁱThe Waukesha County Shoreland and Floodland Protection Ordinance requires County approval of subdivisions in shoreland areas creating three or more lots of five acres or less, as required by Section 115.05(2) of the Wisconsin Administrative Code, and other land divisions as defined in the County ordinance.

^jThe area of the City of Racine containing Johnson Park is included in Sub-area 29.

^kThe Village of North Bay has not adopted a subdivision ordinance. However, the Village Planning and Zoning Ordinance incorporates the definitions of Chapter 236 of the Wisconsin Statutes by reference.

^lA portion of the Town of Bristol was incorporated as the Village of Bristol in December 2009. Remaining portions of the Town were annexed into the Village of Bristol in June 2010. The Village Board has adopted the Town subdivision ordinance as the Village subdivision ordinance.

^mThe Town of Linn has adopted the Walworth County subdivision ordinance by reference as part of the Town Code of Ordinances.

Source: SEWRPC (from County and local land division ordinances).

Appendix E

RELATIONSHIP BETWEEN LAND USE CATEGORIES USED ON LOCAL GOVERNMENT LAND USE PLAN MAPS TO UNIFORM CATEGORIES USED TO PREPARE COUNTYWIDE LAND USE PLAN MAPS IN CHAPTER V

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Table E-1

**RELATIONSHIP BETWEEN LAND USE CATEGORIES USED ON LOCAL GOVERNMENT LAND USE PLAN MAPS IN KENOSHA COUNTY
TO STANDARDIZED URBAN RESIDENTIAL, COMMERCIAL, AND INDUSTRIAL CATEGORIES USED TO PREPARE MAP 48**

Community	Suburban Density Residential	Low Density Residential	Medium Density Residential	High Density Residential	Mixed Use	Commercial	Office and Professional Services	Industrial	Business/ Industrial Park
City Kenosha	N/A	Medium- Density Residential areas zoned RR-1 or RR-2	Medium- Density Residential areas zoned RR-3, RS-1, or RS-2	Medium-High- Density Residential; High-Density Residential	Mixed-Use	Commercial	N/A	Industrial	N/A
Villages Bristol ^a	N/A	Estate Single- Family; Suburban/ Estate Single- Family; and Suburban Single-Family Residential Districts	Urban Single- Family and Medium Density Urban Residential Districts	Village, Hamlet, and Lakefront Residential Neighborhood Conservation and High- Density Urban Residential Districts	N/A	Business Park; Neighborhood Business; Community Business; Highway Corridor Business; Village/Hamlet Business; and Village Center Business Districts	Professional Office District	Limited Manufacturing; General Manufacturing; and Agricultural- Related Manufacturing, Warehousing, and Marketing Districts	Business Park District
Genoa City ^b	N/A	Low-Density Residential	N/A	N/A	N/A	N/A	N/A	N/A	Business Park/ Industrial
Paddock Lake	N/A	N/A	Village Single- Family; Planned Neighborhood	Mixed Residential	Planned Mixed-Use	Planned Business; General Business	N/A	Planned Industrial; General Industrial	N/A
Pleasant Prairie	N/A	Low-Density Residential; Low-Medium Residential	Upper-Medium Residential	High-Density Residential	Mixed Use Lands	Commercial Lands	N/A	Industrial Lands	N/A

Table E-1 (continued)

Community	Suburban Density Residential	Low Density Residential	Medium Density Residential	High Density Residential	Mixed Use	Commercial	Office and Professional Services	Industrial	Business/ Industrial Park
Villages (continued) Silver Lake	N/A	Single-Family Residential	Two-Family Residential; Multi-Family Residential; Residential Planned Development; Mobile Home Park	N/A	N/A	Business	NA	Industrial	N/A
Twin Lakes	N/A	Lake Community; Residential Neighborhood except in areas 5, 13, and 14; and Rural Residential	Residential Neighborhood in areas 5, 13, and 14	N/A	Village Centers	NA	N/A	N/A	Special District-Business Park
Towns Salem ^a	N/A	Estate Single-Family; Suburban/ Estate Single-Family; and Suburban Single-Family Residential	Urban Single-Family and Medium Density Urban Residential	Village, Hamlet, and Lakefront Residential Neighborhood Conservation and High Density Urban Residential	N/A	Neighborhood Business; Community Business; Highway Corridor Business; and Village Hamlet Business	Professional Office	Limited Industrial; General Industrial	Business Park
Somers ^a	Suburban Density Residential	Medium-Density Residential (areas west of Union Pacific Railroad tracks)	Medium-Density Residential (areas east of Union Pacific Railroad tracks); Medium-High Density Residential	High-Density Residential	Mixed Use	Commercial	Office/ Professional Services	Industrial	Business/ Industrial Park

^aIncludes only these land use categories within portions of the local government proposed to be served by sanitary sewers in 2035.

^bIncludes only that portion of the Village of Genoa City planning area located in Kenosha County.

Source: SEWRPC.

Table E-2

**RELATIONSHIP OF LAND USE CATEGORIES USED ON LOCAL GOVERNMENT LAND USE PLAN MAPS IN MILWAUKEE COUNTY
TO STANDARDIZED URBAN RESIDENTIAL, COMMERCIAL, AND INDUSTRIAL CATEGORIES USED TO PREPARE MAP 51**

Community	Suburban Density Residential	Low Density Residential	Medium-Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	Mixed Use Including Residential ^a	Mixed Use (Business and Industrial) ^b	Business Park and Office	Business	Industrial
Cities Cudahy	N/A	N/A	N/A	Single-Family Residential	Single-Family and Two- Family Residential	Multi-Family Residential	Planned Mixed Use areas located west of the Union Pacific Railroad tracks and south of E. Ramsey Avenue, and between E. Layton and Barnard Avenues and S. Packard and Kingan Avenues	Planned Mixed Use, except areas located west of the Union Pacific Railroad tracks and south of E. Ramsey Avenue, and between E. Layton and Barnard Avenues and S. Packard and Kingan Avenues	Office and Professional Business	Neighborhood Business; Community Business; Central Business	Limited Manufacturing; General Manufacturing
Franklin	Residential areas zoned R-1 or R-2	Residential areas zoned R-3 or R-3E	Residential areas zoned R-4, R-5, or R-6	Residential areas zoned VR	Residential areas zoned R-7	Residential areas zoned R-8; Residential- Multi-Family	Mixed Use	N/A	Business Park; Office	Commercial	Industrial; Light Manufacturing
Glendale ^c	N/A	Areas zoned R-2	Areas zoned R-3 and R-7 located north of the Union Pacific Railway tracks	Areas zoned R-7 located south of the Union Pacific Railway tracks ^c	N/A	Areas zoned R-7a and R-8, and areas zoned P-D north of Silver Spring Drive and west of IH 43	N/A	N/A	N/A	Areas zoned B-1, B-2, B-3 and B-4, and areas zoned P-D north of Daphne Drive and east of IH 43, and the area zoned P-D bounded by the Milwaukee River, Port Washington Road, and Estabrook Boulevard	Areas zoned M-1, the area zoned P-D west of N. 13th Street and south of Silver Spring Dr., and the area zoned P-D south of Estabrook Boulevard

Table E-2 (continued)

Community	Suburban Density Residential	Low Density Residential	Medium-Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	Mixed Use Including Residential ^a	Mixed Use (Business and Industrial) ^b	Business Park and Office	Business	Industrial
Cities (continued) Greenfield	N/A	N/A	Single Family, except areas north of IH 894 and east of 76th Street; south of IH 894, west of Loomis Road, and east and north of Honey Creek; west of 42nd Street and south of Grange Avenue; and south of Ramsey Avenue	Single Family areas north of IH 894 and east of 76th Street; south of IH 894, west of Loomis Road, and east and north of Honey Creek; west of 42nd Street and south of Grange Avenue; and south of Ramsey Avenue	Two Family/ Townhouse	Mixed Residential	Planned Mixed Use	N/A	Planned Office	Planned Business; Neighborhood Business/ Office	General Industrial
Milwaukee ^d	N/A	Single Family Residential areas zoned RS1	Single Family Residential areas zoned RS2	Single Family Residential areas zoned RS3, RS4, or RS5	Single Family, Duplex, and Multi-Family/Condo Residential areas zoned RS6, RT1, RT2, RT3, RM1, RM3, or RO1	Duplex and Multi-Family/Condo Residential areas zoned RT4, RM2, RM4, RM5, RM6, RM7, RO2, or C9A	Areas designated Mixed Use in area plans and/or zoned LB2, IM, or C9G	Areas designated Office and Light Industrial in area plans and/or zoned IO1 OR IO2	N/A	Areas designated Commercial in area plans and/or zoned C9C, C9E, C9F, LB1, CS, NS1, NS2, RB1, or RB2	Areas designated Industrial in area plans and/or zoned IL1, IL2, or IH
Oak Creek	Single Family Residential areas zoned ER	Single Family Residential areas zoned RS-1	Single Family Residential areas zoned RS-2 and RS-3	Single Family Residential areas zoned RS-4	Two Family/ Townhouse Residential	Mixed Residential	Planned Mixed Use	N/A	Planned Office	Neighborhood Business; Planned Business	Planned Industrial; General Industrial
St. Francis	N/A	N/A	N/A	N/A	Residential Neighborhood ^e	N/A	Community Corridor	Regional Corridor; Railway Corridor	N/A	Retail/Office District	Industrial District
South Milwaukee	N/A	N/A	N/A	Low Density Residential	Medium Density Residential	High Density Residential; Mixed Use Residential	Mixed Use Commercial/ Residential	Mixed Use Commercial/ Industrial	N/A	Central Business District; Commercial	Industrial

Table E-2 (continued)

Community	Suburban Density Residential	Low Density Residential	Medium-Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	Mixed Use Including Residential ^a	Mixed Use (Business and Industrial) ^b	Business Park and Office	Business	Industrial
Cities (continued) Wauwatosa	N/A	N/A	N/A	Neighborhood Conservation; Single Family Residential	Two-Family/ Townhouse Residential; Mixed Residential - Moderate Density	Multi-Family - Urban Density; Mixed Residential - High Density	Planned Mixed Use	N/A	Office Park; Campus	Neighborhood Commercial; Planned Commercial; Downtown	Light Production; General Production and Distribution; Employment Area
West Allis	N/A	N/A	N/A	Low Density Residential	N/A	High Density Residential	Mixed Use	N/A	N/A	Commercial	Industrial and Office
Villages Bayside ^f	N/A	Residence District (40,000 square feet lot area); Residence District (22,000 square feet lot area)	Residence District (85-foot frontage)	N/A	Residence District (Townhouse Overlay)	N/A	N/A	N/A	N/A	Business District (D); Business District (D-1)	N/A
Brown Deer	N/A	N/A	Single Family Residential areas zoned R-1 and R-2	Single Family Residential areas zoned R-3, R-3A, and R-5	N/A	Multi-Family Residential	Mixed Use	N/A	N/A	Business/ Commercial	Manufacturing
Fox Point	N/A	Single Family Low Density Residential	Single Family Medium Density Residential	N/A	N/A	Multi-Family Low Rise	N/A	N/A	N/A	Retail Sales and Service - Intensive	N/A
Greendale	N/A	Areas zoned R1 - Single Family Residence; R1A - Single Family Residence	Areas zoned R2 - Single Family Residence	Areas zoned R3 - Single Family Residence	Areas zoned R4 - 1 and 2 Family Residence	Areas zoned R5 - Multi Family Residence; Special Use, R5 - Multi Family Residence	N/A	N/A	Areas zoned M - Manufacturing, along Industrial Loop and Industrial Court	Areas zoned Special Use, B1 - Neighborhood Shopping; Special Use, B2 - Restricted Business; B3 - General Business; Special Use, B3 - General Business; B4 - General Business; Special Use, B4 - General Business	Areas zoned M - Manufacturing, except along Industrial Loop and Industrial Court; O - Office Research

Table E-2 (continued)

Community	Suburban Density Residential	Low Density Residential	Medium-Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	Mixed Use Including Residential ^a	Mixed Use (Business and Industrial) ^b	Business Park and Office	Business	Industrial
Villages (continued) Hales Corners	N/A	N/A	Residential, SEWRPC 2000 land uses identified as single-family residential	N/A	Residential, SEWRPC 2000 land uses identified as two-family residential	Residential, SEWRPC 2000 land uses identified as multi-family residential	N/A	N/A	N/A	Commercial	Light Manufacturing
River Hills	R-1 Residential Zoning; R-2 Residential Zoning; R-3 Residential Zoning;	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Shorewood	N/A	Single Family, lakeshore lots southeast of the E. Newton Avenue and N. Lake Drive intersection	Single Family, lakeshore lots north of Atwater Park	Single Family, except lakeshore lots north of Atwater Park and lakeshore lots southeast of the E. Newton Avenue and N. Lake Drive intersection	Duplex	Multi-Family/ Condos	N/A	N/A	N/A	Commercial; Vacant/Village Owned	N/A
West Milwaukee	N/A	N/A	N/A	N/A	Residential	N/A	Mixed Use	Mixed Commercial/ Manufacturing	N/A	Commercial	Manufacturing; Industrial
Whitefish Bay	N/A	N/A	N/A	Lake Shore Single Family Residence(1); Single Family Residence (1A); Single Family Residence (2)	Two Family Residence (3)	Apartment (5)	N/A	N/A	N/A	Business (6); Automobile Parking (7); Special Use (8); Silver Spring Drive Business Park (11)	N/A

Footnotes to Table E-2

^a*Includes areas identified for mixed uses including primarily residential, commercial, and/or institutional uses.*

^b*Includes areas identified for mixed uses including primarily office and industrial uses.*

^c*The City of Glendale had not adopted a comprehensive plan under Section 66.1001 of the Wisconsin Statutes as of July 2011. The land use plan categories shown on this table are based on the City zoning map, with the exception of Evergreen Cemetery, which is zoned residential but was placed in the "Governmental and Institutional" land use category on Map 49.*

^d*Parcels identified in City of Milwaukee area plans with a future use that differs from the existing zoning classification are shown on Map 49 with the planned use.*

^e*Existing parks and governmental and institutional uses (such as schools and churches) in the City of St. Francis designated as "Residential Neighborhood" on the City land use plan map were placed in categories reflecting existing land uses on Map 49.*

^f*Includes only that portion of the Village of Bayside located in Milwaukee County.*

Source: SEWRPC.

Table E-3

**RELATIONSHIP OF LAND USE CATEGORIES USED ON LOCAL GOVERNMENT LAND USE PLAN MAPS IN OZAUKEE COUNTY TO
STANDARDIZED URBAN RESIDENTIAL, COMMERCIAL, AND INDUSTRIAL CATEGORIES USED TO PREPARE MAP 54**

Community	Suburban Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential and Housing for the Elderly	Traditional Neighborhood Development	Mixed Use	General Commercial	Industrial	Business/ Industrial Park
Cities Cedarburg	N/A	Low-Density Detached Urban Residential; Medium-Low Density Urban Residential; Medium Density Residential zoned RS-3	Medium Density Residential zoned RS-4; Mixed Single- Family/Two- Family Residential; High-Medium Density Residential	High Density Residential and; High Density Residential (Elderly Housing)	N/A	Mixed Use Office and/or High-Medium Density Residential	Office; Commercial	Industrial and Manufacturing	N/A
Mequon ^a	Residential 1 to 1.5 acres; Residential 1.5 to 5 acres	Residential Plex	N/A	Residential Multi-Family	N/A	Town Center	Community Commercial; Neighborhood Commercial; Office	Industrial	Business Park
Port Washington	N/A	Low Density Residential	High Density Residential zoned RS-4, RS-5, RS-6, and RM-1	High Density Residential zoned RM-2, RM-3, and RM-4	N/A	Mixed Use	Commercial; Redevelopment Site	Industrial	Business Park
Villages Bayside ^b	N/A	Residence District	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Belgium	N/A	Medium Density Residential zoned RD-1	Medium Density Residential zoned RD-2, RC-1, RC-2, and RC-3	Medium Density Residential zoned RM-1 and RM-2	N/A	N/A	Commercial	Industrial	N/A
Fredonia	N/A	Single-Family Residential	Two-Family Residential	Multi-Family Residential	Traditional Neighborhood Development	N/A	Commercial	N/A	Business Park; Industrial; Corporate Park

Table E-3 (continued)

Community	Suburban Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential and Housing for the Elderly	Traditional Neighborhood Development	Mixed Use	General Commercial	Industrial	Business/ Industrial Park
Villages (continued) Grafton	Suburban Density Residential	Medium Density Urban Residential zoned R-1, R-2, R-3, R-4, and R-S	Medium Density Urban Residential zoned R-6	High Density Urban Residential	Traditional Neighborhood Development	N/A	Commercial	Industrial	Business/ Industrial Park
Newburg ^b	N/A	Village Residential zoned R-1, R-2, and R-3	Village Residential zoned R-4, RD-1, and RM-1	N/A	N/A	N/A	Village Commercial; Highway Commercial	Industrial	N/A
Saukville	Low Density Residential-Rural	Low Density Residential-Urban; Medium Density Residential areas zoned R-1, R-2, and R-3	Medium Density Residential areas zoned R-4	High Density Residential; Medium Density Residential areas zoned R-5	N/A	N/A	Retail or Service Commercial	N/A	Office Park; Business Park; Industrial
Thiensville	N/A	Single-Family Residential areas zoned R-1	Two-Family Residential; Single-Family Residential areas zoned R-2	Multi-Family Residential and Mobile Home	N/A	N/A	Commercial	N/A	N/A

^aIncludes only these land use categories within portions of the community proposed to be served by sanitary sewers in 2035.

^bIncludes only that portion of the Villages of Bayside and Newburg planned sewer service areas located in Ozaukee County.

Source: SEWRPC.

Table E-4

**RELATIONSHIP BETWEEN LAND USE CATEGORIES USED ON LOCAL GOVERNMENT LAND USE PLAN MAPS IN RACINE COUNTY
TO STANDARDIZED URBAN RESIDENTIAL, COMMERCIAL, AND INDUSTRIAL CATEGORIES USED TO PREPARE MAP 57**

Community	Suburban Density Residential	Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	Mixed Use	Commercial	Industrial	Business Park	Urban Reserve
Cities										
Burlington ^a	N/A	N/A	Medium Density Residential areas zoned Rs-1 and Rs-2	Medium Density Residential areas zoned Rs-3, Rd-1, and Rd-2	High Density Residential	N/A	Commercial	Industrial	Industrial/ Business Park	N/A
Racine	N/A	N/A	Medium Density Residential areas zoned R-1	Medium Density Residential, except areas zoned R-1	High Density Residential	Mixed Use – Residential Emphasis; Mixed Use – Commercial and Residential (Commercial Emphasis)	Commercial	Industrial	Office Park; Industrial/ Business Park	N/A
Villages										
Caledonia	N/A	Low Density Residential	Medium Density Residential, except areas zoned R-4 and R-5	Medium Density Residential areas zoned R-4 and R-5	High Density Residential	Mixed Use – Commercial and Residential	Commercial	Industrial	Office Park; Industrial/ Business Park	N/A
Elmwood Park	N/A	N/A	Medium Density Residential	N/A	N/A	N/A	Commercial	N/A	N/A	N/A
Mount Pleasant	N/A	N/A	Residential areas zoned R-100	Residential areas zoned R-60 and R-75	Residential, except areas zoned R-60, R-75, and R-100	Mixed Use – Commercial and Residential; Residential Mixed	Limited Commercial and Services; Commercial	Industrial	Business Park	N/A
North Bay	N/A	Low Density Residential	Medium Density Residential	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Rochester	Suburban Residential	Low Density Residential	Medium Density Residential areas zoned R-1	Medium Density Residential areas zoned R-2 and R-3	Medium Density Residential areas zoned R-4	N/A	Commercial	Industrial	N/A	Urban Reserve

Table E-4 (continued)

Community	Suburban Density Residential	Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	Mixed Use	Commercial	Industrial	Business Park	Urban Reserve
Villages (continued) Sturtevant	N/A	N/A	N/A	Medium Density Residential	High Density Residential	Mixed Use – Commercial and Residential	Commercial	N/A	Industrial/ Business Park	N/A
Union Grove	Suburban Residential	Low Density Residential	Medium Density Residential areas zoned R-90	Medium Density Residential areas zoned R-80 and R-90D	Medium Density Residential areas zoned R-80D, RM, and MH	N/A	Commercial	Industrial	N/A	N/A
Waterford	N/A	N/A	Residential areas zoned SF Residence A, SF Residence B, and TF Residence A	Residential areas zoned TF Residence B	Residential areas zoned MF Residence	Mixed Use – Commercial and Residential	Commercial	Industrial	N/A	N/A
Wind Point	Suburban Residential	Low Density Residential	Medium Density Residential	N/A	High Density Residential	N/A	Commercial	N/A	N/A	N/A
Towns Raymond ^b	N/A	N/A	Urban Residential	N/A	N/A	N/A	Commercial	Industrial	Industrial/ Business Park	Urban Reserve
Yorkville ^b	Suburban Residential	Low Density Residential	Medium Density Residential	N/A	N/A	N/A	Commercial	Industrial	N/A	Urban Reserve

^aIncludes only that portion of the city or village planning area located in Racine County.

^bIncludes only these land use categories within portions of the local government proposed to be served by sanitary sewers in 2035.

Source: SEWRPC.

Table E-5

**RELATIONSHIP BETWEEN LAND USE CATEGORIES USED ON LOCAL GOVERNMENT LAND USE PLAN MAPS IN WALWORTH COUNTY
TO STANDARDIZED URBAN RESIDENTIAL, COMMERCIAL, AND INDUSTRIAL CATEGORIES USED TO PREPARE MAP 60**

Community	Suburban Density Residential	Low Density Residential	Medium-Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	Mixed Use	Commercial	Business Park	Industrial	Urban Reserve
Cities											
Delavan	Single Family- (Unsewered)	N/A	N/A	Single Family- (Sewered); Planned Neighborhood	Two-Family/ Townhouse Residential	Mixed Residential	Downtown; Planned Mixed Use	Office Park; Neighborhood Commercial; Community Commercial	N/A	Light Industrial; General Industrial	Urban Reserve Area
Elkhorn	N/A	N/A	N/A	Low Density Residential	Medium Density Residential	High Density Residential	Primarily Residential Mixed Use; Downtown Mixed Use; Planned Mixed Use	Office; Community Business; Highway Oriented Commercial; Planned Retail Center	Employment District	N/A	N/A
Lake Geneva	Single Family Residential- Exurban	N/A	N/A	Single Family Residential- Urban	Two-Family/ Townhouse Residential; Planned Neighborhood	Multi-Family Residential	Neighborhood Mixed Use; Planned Mixed Use	Planned Office; Planned Business; Central Business District	N/A	Planned Industrial; General Industrial	Long Range Exurban Growth Area
Whitewater	Single-Family Residential- Exurban	N/A	N/A	Single-Family Residential- City; Central Area Neighborhood; Future Neighborhood; Mobile Home Residential	Two-Family/ Townhouse Residential	Higher Density Residential	Mixed Use	Community Business; Highway Commercial; Central Business	Office/ Technology Park; Business/ Industrial Park	Manufacturing	Long Range Urban Growth Area
Villages											
Darien	Single-Family (Unsewered)	N/A	Single-Family (Sewered)	Planned Neighborhood	Two-Family/ Townhouse Residential	Multi-Family Residential	N/A	Neighborhood Commercial; Central Commercial; Suburban Commercial; Interchange Commercial	N/A	Suburban Industrial; Urban Industrial	Long-Term Urban Expansion Area

Table E-5 (continued)

Community	Suburban Density Residential	Low Density Residential	Medium-Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	Mixed Use	Commercial	Business Park	Industrial	Urban Reserve
Villages (continued) East Troy	N/A	Single Family Residential-Exurban	Single Family Residential-Sewered	Planned Neighborhood	Mixed Residential	N/A	Downtown; Planned Mixed Use	General Commercial	Planned Business/Office; Planned Business Park	Industrial; General Industrial; Planned Industrial	N/A
Fontana	Single Family Residential (Septic)	N/A	Single-Family Residential (Sewered)	N/A	Two-Family/Townhouse Residential	Mixed Residential	Planned Mixed Use	Neighborhood Commercial; Central Mixed Use; General Commercial	N/A	General Industrial	N/A
Genoa City ^a	N/A	Low Density Residential	Single-Family Residential	Village Residential	Attached Residential	Multiple-Family Residential	Village Center	Commercial	Business Park/Industrial	N/A	N/A
Mukwonago ^a	N/A	Medium Lot Single Family	Small Lot Single Family; Historical Residential	N/A	Transitional Residential	Multi-Family Residential	N/A	N/A	N/A	Industrial	N/A
Sharon	Plan Area Existing Land Use – Single-Family	N/A	Plan Area Proposed Land Use – Single Family; Existing Land Use – Single Family Residential	Plan Area Proposed Land Use – Planned Unit Development	N/A	Plan Area Proposed Land Use – Multi-Family; Existing Land Use – Multi-Family Residential	Plan Area Proposed Land Use – Mixed Residential; Proposed Mixed Use Redevelopment Area	Plan Area Proposed Land Use – Commercial; Existing Land Use – Commercial	N/A	Plan Area Proposed Land Use - Light Industrial; Existing Land Use - Industrial	N/A
Walworth ^b	N/A	N/A	Single Family Residential	N/A	Two-Family/Townhouse Residential; Mixed Residential	N/A	Central Mixed Use	Neighborhood Office; Neighborhood Business; Planned Business; General Business; Special Use	N/A	General Industrial; Planned Industrial	Long Range Urban Growth Area
Williams Bay	Exurban Residential; Large Lot Residential; Low Density Residential Preservation	N/A	Medium Density Residential	Village Residential	Two-Family/Townhouse	Mixed Residential; Multi-Family Residential	N/A	Community Business; Village Center	N/A	N/A	N/A

Table E-5 (continued)

Community	Suburban Density Residential	Low Density Residential	Medium-Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	Mixed Use	Commercial	Business Park	Industrial	Urban Reserve
Towns											
Bloomfield ^c	N/A	Low Density Residential	Existing Medium Density Residential; Future Medium Density Residential	N/A	N/A	N/A	N/A	Commercial	N/A	Industrial	Urban Reserve; Urban Land Holding Area
Delavan ^c	N/A	Traditional Lakefront Residential; Recreation Residential Development	Residential; Residential Development	N/A	N/A	N/A	N/A	Lakefront Commercial; Roadside Development; Future Commercial; General Commercial	N/A	Light Industrial	Development Holding Area
Lyons ^c	N/A	Low Density Residential	Medium Density Residential	N/A	N/A	N/A	N/A	Commercial	N/A	Industrial	N/A

^aIncludes only those portions of the planning areas for the Villages of Genoa City and Mukwonago located in Walworth County.

^bBased on the Village of Walworth Master Plan adopted under Section 62.23 of the Wisconsin Statutes. The Village had not adopted a comprehensive plan under Section 66.1001 of the Statutes as of July 2011.

^cIncludes only those land use categories within portions of the local government proposed to be served by sanitary sewers in 2035.

Source: SEWRPC.

Table E-6

**RELATIONSHIP BETWEEN LAND USE CATEGORIES USED ON LOCAL GOVERNMENT LAND USE PLAN MAPS IN WASHINGTON COUNTY
TO STANDARDIZED URBAN RESIDENTIAL, COMMERCIAL, AND INDUSTRIAL CATEGORIES USED TO PREPARE MAP 63**

Community	Suburban Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential and Housing for the Elderly	Mixed Use	General Commercial	Office and Professional Services	Business and Industrial	Industrial
Cities									
Hartford	Low Density Residential	Medium Density Residential, 1.1 to 2.9 units per acre and 3.0 to 5.81 units per acre	Medium Density Residential, 5.82 to 8.0 units per acre	High Density Residential, 8.0 to 11.0 units per acre and 11.0 to 14.0 units per acre	N/A	General Commercial	N/A	N/A	Industrial
West Bend	N/A	Single-Family Residential zoned RS-1 and RS-2	Two-Family Residential; Single- Family Residential zoned RS-3 and RS-4	Multi-Family Residential	Mixed Use	Commercial	Office Park	Business Park	Industrial
Villages									
Germantown	Rural Residential	Low Density Residential; Medium Density Residential	N/A	High Density Residential; Elderly Residential	Village Mixed Use; Mixed Use	Commercial	N/A	Industrial/Office	N/A
Jackson	N/A	One-Family Residential	Two-Family Residential	Multi-Family Residential	N/A	General Commercial	N/A	N/A	Industrial
Kewaskum	N/A	Medium-Low Density Residential; Low Density Residential	Medium-High Density Residential; Medium Density Residential	High Density Residential	N/A	Commercial	N/A	Business Park	Industrial
Newburg ^a	Rural Residential	Village Residential zoned R-1, R-2, and R-3	Village Residential zoned R-4 and RD-1	Village Residential zoned RM-1	N/A	Village Commercial; Highway Commercial	N/A	N/A	Industrial
Slinger	N/A	Low Density Single Family Residential; Medium Density Single Family Residential	High Density Single Family; Two Family Residential	Multiple Family Residential; Mobile Home Park; Potential Senior Housing	N/A	Neighborhood Commercial; Commercial	Office and Professional Services	Business Park; Light Industrial/Manufactur- ing and Service Business Park; Future Business/ Industrial Park	N/A
Towns									
Addison ^b	Residential – Unsewered	Residential – Sewered	N/A	N/A	Commercial/ Residential – Sewered	Commercial	N/A	Mixed Commercial/ Industrial	Industrial

^aIncludes only that portion of the Village of Newburg planning area located in Washington County.

^bIncludes only these land use categories within the portion of the Town proposed to be served by sanitary sewers in 2035.

Source: SEWRPC.

Table E-7

**RELATIONSHIP OF LAND USE CATEGORIES USED ON LOCAL GOVERNMENT LAND USE PLAN MAPS IN WAUKESHA COUNTY
TO STANDARDIZED URBAN RESIDENTIAL, COMMERCIAL, AND INDUSTRIAL CATEGORIES USED TO PREPARE MAP 66**

Community	Suburban Density Residential	Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	Housing for the Elderly	Commercial and Business Park	Mixed Use (Residential and Commercial)	Mixed Use (Business and Light Industrial)	Industrial
Cities Brookfield	N/A	Housing Focused-Lower Density	Housing Focused-Medium Density	Housing Focused-Higher Density	N/A	N/A	Shopping/ Services Focused-Lower Density; Shopping/ Services Focused-Higher Density	Mixed Use-Lower Density	Employment Focused-Lower Density; Employment Focused-Higher Density; Mixed Use-Higher Density	N/A
Delafield	Agriculture; Rural Estate	Low Density Residential	N/A	Lake Residential; Medium Density Residential; High Density Residential	N/A	N/A	Central Business District; Commercial-Local Business; Office	Planned Mixed Use	N/A	Light Industrial
Muskego ^a	N/A	Low Density Residential	Medium Density Residential	High Density Residential	N/A	N/A	Commercial; Business Park	N/A	N/A	Industrial; Eco-Industrial
New Berlin ^a	Residential Estate	Suburban Residential	Urban Residential	N/A	N/A	N/A	Commercial Center; Rural Commercial; Suburban Commercial	Mixed Use Residential	N/A	Business Park/Industrial
Oconomowoc ^b	N/A	N/A	Suburban Residential zoned Suburban Residential	Suburban Residential zoned Traditional Residential	Medium Density Residential; High Density Residential	N/A	Business Park; Commercial and Office Use	Mixed Use – Commercial/ Office/ Residential	N/A	Industrial
Pewaukee ^a	Low Density Residential	Low-Medium Density Residential	Medium Density Residential, except areas zoned Rd-2 and Rm-1	Medium Density Residential areas zoned Rd-2 and Rm-1	High Density Residential	N/A	Office Commercial; Mixed Office/ Retail Commercial; Retail/Service Commercial	N/A	N/A	Manufacturing/ Fabrication/ Warehousing
Waukesha	Suburban Density Residential	Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	N/A	Commercial	N/A	N/A	Industrial
Villages Big Bend	Low Density Residential; Low-Medium Density Residential	Medium Density Residential; High Density Residential	N/A	N/A	N/A	N/A	Local Commercial; Commercial; Business Park	N/A	N/A	Industrial Park

Table E-7 (continued)

Community	Suburban Density Residential	Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	Housing for the Elderly	Commercial and Business Park	Mixed Use (Residential and Commercial)	Mixed Use (Business and Light Industrial)	Industrial
Villages (continued) Butler	N/A	N/A	Medium Density Residential	N/A	N/A	N/A	Commercial and Office Park	N/A	N/A	Industrial
Dousman	Large-Lot Single-Family/ Agriculture	Large-Lot Single-Family; Mixed-Use Residential	Small-Lot Single-Family; Medium-Lot Single-Family	Low-Density Multi-Family	High-Density Multi-Family	N/A	Business; Business Park	N/A	N/A	Light Industrial
Elm Grove	N/A	Single Family Residential, except areas zoned Rs-4	Single Family Residential areas zoned Rs-4	Multifamily Residential	N/A	N/A	Village Commercial; General Business; Corridor Commercial	Mixed-Use Residential and Commercial	N/A	Limited Manufacturing
Hartland	N/A	Low-Density; Low-Density and Medium-Low Density Cluster Development; Medium-Low Density	Medium-Density; except areas zoned RS-5	Upper Medium-Density; Medium-Density areas zoned RS-5	High-Density	Senior Housing	Retail Sales and Services; Business and Professional Offices	Mixed-Use Commercial/Residential	N/A	Industrial
Lac La Belle	Residential I	Residential II; Residential III	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Lannon ^c	N/A	N/A	Single Family	Two Family	Multi-Family Residential	N/A	Commercial	N/A	N/A	Industrial
Menomonee Falls ^a	N/A	Southwest Plan-Low Density Residential; Northwest Plan-Low Density Residential; Southeast Plan-Low Density Residential; North Hills Plan-Low Density Residential; Northeast Plan-Low Density Residential; North Plan- Low Density Residential	Southwest Plan-Medium Density Residential; North Hills Plan-Medium Density Residential; Northeast Plan-Medium Density Residential	Southwest Plan-High Density Residential; Southeast Plan-High Density Residential; North Hills Plan-High Density Residential; Northeast Plan-High Density Residential; North Plan-High Density Residential	Southeast Plan-Medium Density Residential; North Plan-Medium Density Residential	N/A	Commercial; Office	Mixed Use	N/A	Industrial

Table E-7 (continued)

Community	Suburban Density Residential	Low Density Residential	Medium Density Residential	Medium-High Density Residential	High Density Residential	Housing for the Elderly	Commercial and Business Park	Mixed Use (Residential and Commercial)	Mixed Use (Business and Light Industrial)	Industrial
Villages (continued) Mukwonago ^d	N/A	Medium Lot Single Family	Small Lot Single Family; Historical Residential	Transitional Residential	Multi-Family Residential	N/A	Commercial/ Business; Business Park	N/A	N/A	Industrial
Nashotah	Suburban I Density Residential; Suburban II Density Residential	Low Density Residential	N/A	N/A	N/A	Medium Density Residential	Commercial and Office Park	Mixed Use	N/A	Industrial
Pewaukee	N/A	Single-Family Residential (One Unit per Acre)	Single-Family Residential (Four Units per Acre)	Plex Residential	Multi-Family Residential	N/A	Community Commercial; Office	N/A	N/A	Industrial – Business Park
Sussex	Suburban Density Residential	Low Density Single-Family Residential Sewered; Low Density Single-Family Residential Unsewered	Medium Density Single-Family Residential	Single-Family Attached and Two-Family Residential	Multi-Family Residential	N/A	Commercial; Commercial Center; Commercial/ Special Use	N/A	N/A	Industrial
Wales ^a	N/A	Single Family Residential	Two Family Residential	N/A	Multi-Family Residential	N/A	General Retail Sales and Services; Office and Professional Services; Planned Commercial Center	N/A	N/A	Industrial
Towns Brookfield ^a	N/A	Low Density Residential	Medium Density Residential	N/A	High Density Residential	N/A	Commercial and Office Park	Mixed Use	N/A	Industrial
Delafield ^a	Suburban I Density Residential; Suburban II Density Residential	Low Density Residential	Medium Density Residential	N/A	High Density Residential	N/A	Commercial and Office Park	Mixed Use	N/A	Industrial
Oconomowoc ^e	N/A	Low Density Residential	Medium Density Residential	Multi-Family Residential	N/A	N/A	Commercial	Commercial	N/A	Industrial

Footnotes to Table E-7

^a*Includes only those land use categories within portions of the local government proposed to be served by sanitary sewers in 2035.*

^b*The City of Oconomowoc land use plan map also designates 1,617 acres as Urban Reserve.*

^c*Land use categories in the Village of Lannon are based on the Village land use plan adopted under Section 62.23 of the Wisconsin Statutes. The Village had not adopted a comprehensive plan under Section 66.1001 of the Statutes as of July 2011.*

^d*Includes only that portion of the city or village planning area located in Waukesha County.*

^e*Includes only those land use categories within the Town of Oconomowoc proposed to be served by sanitary sewers in 2035 and located outside the City of Oconomowoc planning area.*

Source: SEWRPC.

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Appendix F

SUMMARY OF FAIR HOUSING AND OTHER NON-DISCRIMINATION LAWS

INTRODUCTION

Numerous Federal laws protect persons against discrimination in housing and related transactions. The most widely known is the Fair Housing Act, the Federal non-discrimination law that applies to many types of housing and to residential real estate transactions. There is also a State housing law, the Wisconsin Open Housing law, and several Federal fair lending laws. These and other laws relating to fair housing are summarized in this Appendix. Additional information relating to fair housing laws that are more specific to providing housing for persons with disabilities is provided in Chapter IX, *Accessible Housing*.

Federal laws that require Federal agencies, State and local governments, and other entities to “affirmatively further fair housing” and engage in “affirmative fair housing marketing” are described in Chapter VI, *Housing Discrimination and Fair Housing Practices*.

FEDERAL FAIR HOUSING ACT

Title VIII of the Civil Rights Act, known as the Fair Housing Act, was passed as part of the Civil Rights Act of 1968 to prohibit discrimination in housing. Significant amendments have occurred to the Act since 1968. The Fair Housing Act currently applies to many dwellings,¹ as well as to any vacant land which is offered for sale or lease for the construction or location of a dwelling. Owner-occupied buildings with no more than four units,² single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members may be exempt from some provisions of the Act.

To establish discrimination under the Fair Housing Act, it is not necessary to show that an individual was prejudiced or intended to discriminate or had a hostile attitude about a protected class. While intentional

¹A “dwelling” is defined by regulations implementing the Fair Housing Act as “any building, structure, or portion thereof which is occupied as, or designed or intended for occupancy as, a residence by one or more families, and any vacant land which is offered for sale or lease for the construction or location thereon of any such building, structure, or portion thereof” (24 CFR 100.20).

²This provision exempts duplexes where one unit is occupied by the owner from Fair Housing Act requirements. Duplexes comprise a significant part of the housing stock in many communities in the Region. Based on estimates from the Wisconsin Department of Administration, in 2010 duplexes accounted for 11.6 percent of housing units in the Region, and over 20 percent of housing units in the City of Milwaukee and the Villages of Shorewood and West Milwaukee.

discrimination certainly can violate the law, actions that have a statistically discriminatory effect or that perpetuate segregation of a relatively homogeneous community in a more diverse region can also be Fair Housing Act violations.

Discriminatory Acts

The Federal Fair Housing Act makes the following actions illegal:

- Refusing to rent or sell a dwelling because of protected status
- Refusing to negotiate for the sale or rental of a dwelling because of protected status
- Discriminating against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities, because of protected status
- Representing that any dwelling is not available for inspection, sale, or rental when it is available
- For profit, to induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular protected status (block busting)
- Making unavailable, or discriminating in the terms or conditions of, a residential real estate transaction, which includes:
 - Loans or other financial assistance for purchasing, constructing, improving, repairing, or maintaining a dwelling
 - Selling, brokering, or appraising of residential real property
- Denying any person access to or membership or participation in, or discriminating in the terms or conditions, any multiple-listing service, real estate brokers' organization or other service, organization, or facility relating to the business of selling or renting dwellings because of protected status
- Willfully injuring, interfering with, or intimidating persons seeking to exercise their rights under the law
- To "otherwise make unavailable or deny" housing, which includes using zoning or other land use laws in a manner that has a discriminatory effect or tends to perpetuate segregation, because of membership in a protected class
- To make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement that indicates any preference, limitation, or discrimination based on protected status (for example, advertising for "Christian renter" or "childless couple"). This provision applies to single family and owner-occupied housing that is otherwise exempt from the Fair Housing Act.

Discrimination Against Persons with Disabilities³

Under the Fair Housing Act, additional protections apply to persons with disabilities who are seeking to buy or rent housing, to reside in housing after it is bought or rented, or associated with that buyer or renter.⁴ With respect to such persons, discrimination under the Fair Housing Act also includes:

³See Chapter IX for additional information regarding fair housing laws relating to persons with disabilities.

⁴A person with a disability is someone with a physical or mental impairment that substantially limits one or more major life activities, a record of having such an impairment, or being regarded as having such an impairment.

- A refusal to permit, at the expense of a person with disabilities, reasonable modifications of existing premises if necessary to afford full enjoyment of the premises⁵
- A refusal to make reasonable accommodations in rules,⁶ policies, practices, or services when such accommodations may be necessary to afford such person equal opportunity to use and enjoy a dwelling
- For covered multifamily dwellings⁷ for first occupancy after March 13, 1991, a failure to design and construct those dwellings to include:
 - Public and common areas that are accessible to persons with disabilities
 - Doors and hallways that are wide enough for wheelchairs
 - Dwelling units with:
 - An accessible route into and through the unit
 - Accessible light switches, electrical outlets, thermostats and other environmental controls
 - Reinforced bathroom walls to allow later installation of grab bars
 - Kitchens and bathrooms that can be used by people in wheelchairs.

Protections for persons with disabilities do not apply to a person who is a “direct threat” to the health or safety of others, or to current users of illegal drugs.

Discrimination on the Basis of Familial Status

Familial status, for purposes of the Fair Housing Act, means a person under age 18 living with a parent, with another person having legal custody, or with the designee (with written permission) of the parent or other person having custody. It also includes persons who are pregnant or otherwise seeking legal custody of a minor.

The prohibition on familial status discrimination does not apply to housing for older persons, which is limited to housing provided under Federal or State programs that HUD determines is specifically designed and operated to assist elderly persons; housing intended for, and solely occupied by, persons 62 years of age or older; or housing intended and operated for occupancy by persons 55 years of age or older with at least 80 percent of the occupied units occupied by at least one person who is 55 years of age or older.

Enforcement

There are various methods by which persons aggrieved by Fair Housing Act violations can seek to protect their rights. Any person aggrieved or harmed by discrimination, not just a member of a protected class, is permitted to file a complaint or a lawsuit. Thus, for example, white persons seeking to live in integrated communities; fair housing testers; and developers seeking to build affordable integrated housing all have been allowed to file complaints or lawsuits to enforce the Act.

⁵*In the case of a rental, the landlord may, where it is reasonable, condition permission for a modification on the renter agreeing to restore the interior of the premises to the condition that existed before the modification, reasonable wear and tear excepted.*

⁶*These rules can include zoning and other land use laws, such as laws that prohibit a group home from locating within 2,500 feet of another group home.*

⁷*“Covered multi-family dwellings” include buildings with four or more dwellings and elevators, or ground floor dwellings in buildings of four or more units that do not have elevators. The Fair Housing Act provides an exemption to buildings of four or fewer units if the owner resides in one of the units; however, it is a violation of the Act to design or construct housing that fails to meet accessibility requirements. The exemption would not apply if someone other than the owner designs and/or constructs the building.*

HUD Administrative Complaint Process

Although there is no requirement to do so, an aggrieved person may choose to file an administrative complaint with HUD's Office of Fair Housing and Equal Opportunity (FHEO) within one year of an alleged discriminatory act. Information regarding such complaints is provided in Part 3. The Secretary of HUD may also file a complaint on his or her own initiative. When HUD receives a complaint, it will typically notify the individual of receipt of the complaint; and notify the alleged violator to allow the violator to submit a response. HUD shall investigate the complaint, generally within 100 days, and shall notify the complainant if an investigation cannot be completed within 100 days of receipt of the complaint.⁸ If HUD determines that prompt action is needed to carry out the purposes of the Fair Housing Act, it may request that the Attorney General file a civil action in court to obtain temporary relief (such as an injunction) while the complaint process continues.

Prior to taking administrative or legal action, HUD will try to have the parties reach an agreement, a process known as conciliation. A conciliation agreement must protect the individual and the public interest, and must be approved by HUD. If an agreement is violated, HUD may refer the matter to the U.S. Attorney General with a recommendation that a case be filed in court to enforce the agreement.

If no conciliation agreement is reached, HUD will determine whether there is reasonable cause to believe that a discriminatory practice has occurred or about to occur. HUD has the authority to issue subpoenas and use other forms of discovery to conduct its investigations, and there are criminal penalties for failure to comply with HUD's requests.

If HUD finds there is no discrimination, it dismisses the complaint. If it finds discrimination, it will issue a "charge" of discrimination.⁹ Once the charge is issued, a complainant, a respondent, or an aggrieved person can choose, generally within 20 days of having been served the charge, to proceed with the case in court. If no party elects to have the case heard in court, HUD will hold an administrative hearing before an administrative law judge (ALJ), generally within 120 days. At the hearing, parties can present evidence, examine and cross-examine witnesses, and obtain issuance of subpoenas. After the hearing, the ALJ has 60 days to issue a decision, although that period may be extended.

If the ALJ finds that a person has engaged or is about to engage in a discriminatory process, the ALJ may order relief including:

- Compensation for actual damages, including humiliation, pain, and suffering
- Injunctive or other equitable relief such as making the housing available
- A civil penalty, paid to the Federal government, to vindicate the public interest
- Payment of the complainant's reasonable attorney fees and costs
- For a business regulated by a governmental agency (for example, a licensed real estate agent), HUD may send its order to that agency and recommend disciplinary action against the violator.

A party may seek review of the ALJ's order, which is reviewable in the Federal Court of Appeals. HUD also may ask the Court of Appeals to enforce its order.

⁸*HUD may also refer a complaint to a State or local agency if it determines the agency has the same fair housing powers as HUD. HUD will take the complaint back if the agency does not begin work on it within 30 days.*

⁹*If the matter involves the legality of any State or local zoning or land use law or ordinance, HUD refers the matter to the Attorney General, instead of issuing a charge.*

Enforcement by the Department of Justice

The U.S. Department of Justice (DOJ), headed by the Attorney General, also has Fair Housing Act enforcement powers. DOJ may file a lawsuit in court to enforce the Fair Housing Act:

- If there is reasonable cause to believe that any person or group of persons is engaged in a pattern or practice of resistance to the full enjoyment of any fair housing rights, or that any group of persons has been denied fair housing rights and the denial raises an issue of general public importance
- If a matter is referred by HUD while an administrative complaint is being investigated
- If a case involves the legality of a State or local zoning or land use law
- To enforce a subpoena issued by HUD
- To enforce a conciliation agreement that has been breached.

If the Department of Justice prevails, it may obtain relief from the court, including:

- Injunctive or other equitable relief such as making the housing available
- Monetary damages to the aggrieved person
- A civil penalty up to \$50,000 for a first violation and \$100,000 for subsequent violations
- Any other relief the court finds is appropriate.

Private Enforcement

Under the Fair Housing Act, an aggrieved person is permitted to file a lawsuit in State court or in Federal district court to enforce the Fair Housing Act within two years of the discriminatory act. An aggrieved party is not required to file a complaint with HUD before going to court. The case proceeds as regular court litigation, except that the Attorney General of the United States may also intervene in the case and will then also be able to get the remedies available to the Department of Justice.

If the aggrieved person wins the case, the court may award actual and punitive damages; any permanent or temporary injunction, temporary restraining order, or other order (including an order enjoining the defendant from engaging in a discriminatory practice or ordering such affirmative action as may be appropriate); and award the plaintiff's attorney fees and costs.

WISCONSIN OPEN HOUSING LAW

The Wisconsin Open Housing law, which is set forth in Section 106.50 of the *Wisconsin Statutes* and Chapter DWD 220 of the *Wisconsin Administrative Code*, contains additional fair housing protections. In addition to the Federally protected classes, State law also protects against discrimination on the basis of marital status, ancestry, lawful source of income, sexual orientation, age, or status as a victim of domestic abuse, sexual assault, or stalking.¹⁰

The Open Housing law has been expanded since its initial adoption in 1965, and now applies to almost all housing, including the sale and rental of single-family homes.¹¹ The State law also applies to owner-occupied

¹⁰*Additional protected classes in the City of Milwaukee include gender identity or expression and military service.*

¹¹*The primary exceptions are persons looking for roommates and certain housing intended for older persons.*

buildings with four or fewer units, which are exempt from the Federal Fair Housing Act. The types of discrimination prohibited under State law are similar to those prohibited under the Federal Fair Housing Act. With respect to housing for persons with disabilities, if State or local laws are more strict than what Federal law requires, the stricter requirements must be followed.¹²

Enforcement

Under the Wisconsin Open Housing law, a complainant can be an aggrieved person, an interested person, Wisconsin Department of Workforce Development (DWD) itself, or, in cases involving the design and construction of multi-family housing, the Wisconsin Department of Commerce.

Administrative Complaints

A housing discrimination complaint may be filed with the Equal Rights Division (ERD) of DWD. The complaint must be filed within one year of the alleged discrimination. Information regarding complaints filed with the ERD is provided in Part 3. The ERD is to begin an investigation within 30 days and complete it generally within 100 days. The ERD typically tries to facilitate a settlement between the complainant and alleged violator prior to the start of an investigation of the complaint.

The ERD will proceed to investigate if the complaint cannot be resolved by settlement, and it may subpoena persons or documents to aid in its investigation. The Department may also ask the State Attorney General to bring a case in State court while the investigation is pending to prevent the respondent from taking an action that would make any ultimate relief ineffectual. After the investigation, ERD will determine whether there is probable cause that discrimination has occurred or is about to occur. If probable cause exists, ERD also refers the case to the state Attorney General, who may represent the aggrieved person. For a business regulated by a governmental agency, ERD shall send its finding of reasonable cause to the licensing agency and request that the agency revoke or suspend the violator's license.

If ERD finds no probable cause, an individual is entitled to an administrative hearing on that issue. If there is probable cause, a party can decide whether to proceed through an administrative hearing or in State court. If no court case is filed, the matter will be heard by an ERD ALJ at an administrative hearing.

If the ALJ finds that a person has engaged or is about to engage in a discriminatory process, the ALJ may order relief including:

- Injunctive or other equitable relief such as making the housing available
- Economic and non-economic damages
- Forfeitures up to a maximum of \$50,000
- The complainant's attorney fees and costs.

A party may seek judicial review in State circuit court within 30 days of an administrative decision.

Private Enforcement

An aggrieved person is permitted to file a lawsuit in state court without going through the ERD complaint process. The case must be filed within one year of the discrimination. The case then proceeds as regular court litigation. If the aggrieved person wins the case, the court may award the same kinds of relief as would be ordered in an administrative hearing, except that the court also may order punitive damages.

¹²*State and Federal requirements for accessible housing are summarized in Chapter IX.*

FAIR LENDING LAWS

Equal Credit Opportunity Act

As previously described, both the Fair Housing Act and Wisconsin Open Housing law make mortgage lending discrimination against a person in a protected class illegal. The Equal Credit Opportunity Act (ECOA) also prohibits lending discrimination. The ECOA prohibits discrimination in personal and commercial credit transactions, and applies to all creditor activities before, during, and after the extension of credit. The ECOA is much broader in scope than the Fair Housing Act; however, housing lenders are subject to both statutes.

The ECOA makes it unlawful for any creditor to discriminate:

- On the basis of race, color, religion, national origin, sex, marital status, or age, provided the applicant has the capacity to contract
- Because all or part of the applicant's income derives from any public assistance program
- Because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal Reserve Board is responsible for drafting and interpreting the implementation of the ECOA under Regulation B. Regulation B prohibits a creditor from making any oral or written statement, in advertising or otherwise, to applicants or prospective applicants that would discourage, on a prohibited basis, a reasonable person from making or pursuing a credit application. Regulation B also sets forth rules regarding taking applications; evaluating applications; extensions of credit; special-purpose credit programs; notifications; designation of accounts; record retention; rules for providing appraisal reports; criteria for self-testing and self-correction; requirements for electronic communication; and enforcement, penalties, and liabilities.

Community Reinvestment Act

The Community Reinvestment Act (CRA) was enacted in 1977 to help ensure that depository institutions meet the credit needs of all segments of the communities that they serve, particularly low-income and moderate-income populations. Areas with high concentrations of low-income populations and communities of color tend to overlap in the Region's central cities, particularly in the City of Milwaukee.

The CRA requires that a depository institution's record in helping meet the credit needs of its entire service area be evaluated periodically. This record is considered when an institution applies for deposit facilities. The CRA does not specify criteria for rating an institution's performance. It does indicate that the evaluation process should accommodate the individual circumstances of the institution. The law does not encourage high risk loans and specifies that an institution's CRA activities should be undertaken in a safe and sound manner.

CRA examinations are conducted by the Federal agencies that are responsible for oversight of various types of depository institutions, including the Federal Reserve, Federal Deposit Insurance Corporation (FDIC), the Office of the Comptroller of Currency (OCC), and the Office of Thrift Supervision (OTS). An institution can receive a rating of outstanding, satisfactory, needs to improve, or substantial non-compliance. In connection with its examination of the institution, the appropriate Federal agency assesses the institution's record of meeting the credit needs of the entire community it serves, including low- and moderate-income neighborhoods, and takes the record into account during the application for new facilities. Citizens and community organizations may intervene in the review process, which may result in a depository institution changing its practices in underserved areas.

Additional information about the CRA is provided in the section on foreclosures in Part 3 of Chapter IV.

TITLE VI OF THE CIVIL RIGHTS ACT

Title VI of the Federal Civil Rights Act of 1964 prohibits discrimination on the basis of race, color, or national origin by Federally assisted programs. This includes entities that receive funding from HUD. Federal assistance that triggers these protections includes grants, loans, and most contracts, and the rules apply to State and local

governments, educational institutions, and private businesses and corporations (nonprofit and for profit) that receive such assistance. If any part of a government department or agency, an educational institution, or many businesses or corporations, receive Federal funding, then all the operations of that entity are usually subject to Title VI.

Regulations issued under Title VI prohibit not only intentional discrimination, but actions that have a discriminatory effect on the basis of race, color, or national origin. For example, recipients of Federal funding may not, directly or through contractual or other arrangements engage in discrimination such as:

- Utilizing criteria or methods of administration which have the effect of subjecting persons to discrimination because of their race, color, or national origin
- Utilizing criteria or methods of administration which have the effect of defeating or substantially impairing accomplishment of the objectives of the program or activity
- Determining the site or location of housing, accommodations, or facilities with a discriminatory purpose or effect
- Denying the opportunity to participate as a member of a planning or advisory body which is an integral part of the program on the grounds of race, color, or national origin
- Denying housing, accommodations, facilities, services, financial aid, or other benefits on the grounds of race, color, or national origin.

Many other forms of discrimination, more similar to the kinds of discrimination discussed in the Fair Housing Act section, are also prohibited under Title VI. These obligations are in addition to, not in lieu of, the AFFH obligations described in Chapter VI, *Housing Discrimination and Fair Housing Practices*.

Claims for intentional violations of Title VI may be filed in court or through an administrative complaint process. Claims for violations based on actions that have a discriminatory effect must be filed with the Federal agency that provided the funding within 180 days of the violation, generally through the agency's Office for Civil Rights or, in HUD's case, the FHEO office. The Federal agency may also initiate compliance reviews of grant recipients.

SECTION 504 OF THE REHABILITATION ACT

Section 504 of the Federal Rehabilitation Act of 1973 prohibits discrimination on the basis of disability by entities that receive Federal funding. As in the case of Title VI, a wide range of Federal assistance, such as receipt of grants, loans, and contracts, triggers coverage of the entire entity, and Section 504 includes similar complaint and compliance review procedures. The definition of a person with a disability under Section 504 is similar to the Fair Housing Act definition. Similar to Title VI, Rehabilitation Act regulations prohibit actions that have a discriminatory effect on the basis of disability. A number of these regulations also focus on providing persons with disabilities "an equal opportunity to obtain the same result, to gain the same benefit, or to reach the same level of achievement as that provided to others," and allow separate services "necessary to provide . . . housing, aid, benefits, or services that are as effective as those provided to others." In addition, some specialized programs for persons with disabilities are permissible, and some criteria or methods of administration that may have some discriminatory effect can be used, but only if the recipient can prove that these procedures are "manifestly related to the accomplishment of an objective of a program or activity."

The Rehabilitation Act also contains program accessibility and building/housing accessibility requirements. These regulations include, among other requirements, that:

- No qualified individual with disabilities shall, because a recipient's facilities are inaccessible to or unusable by persons with disabilities, be denied the benefits of, be excluded from participation in, or otherwise be subjected to discrimination

- HUD-assisted programs be made readily accessible, even if each individual location is not accessible (for example, by reassigning certain services to accessible buildings)
- New construction and substantial alteration of existing facilities follow accessibility requirements, including a requirement that new and substantially altered multi-family housing be designed and constructed to be readily accessible to and usable by persons with disabilities
- Accessible units should be, to the maximum extent feasible, available in a sufficient range of sizes and amenities to be comparable to those available to persons that are not disabled
- The administrator of a housing voucher program should seek to ensure participation by landlords with accessible units as well as persons with disabilities, and provide exceptions to certain program rules as needed to permit participation by persons with disabilities
- Entities may not use policies, such as prohibiting assistive devices, auxiliary alarms, or guides in housing facilities that have the effect of limiting the participation of tenants with disabilities.¹³

¹³However, “housing policies that the recipient can demonstrate are essential to the housing program or activity will not be regarded as discriminatory . . . if modifications to them would result in a fundamental alteration in the nature of the program or activity or undue financial and administrative burdens.”

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Appendix G

ADOPTION OF A FAIR HOUSING ORDINANCE BY THE CITY OF MILWAUKEE¹

In 1960, the Wisconsin NAACP drafted model open housing legislation for consideration by the State Legislature. State legislative activity on open housing spurred opposition from several property owners associations opposed to so-called “forced housing.” In the 1963 and 1964 legislative sessions, State representatives rejected various proposals to ban discrimination in the sale, rental, or financing of private housing. Assemblyman Lloyd Barbee reintroduced a strong open housing bill in 1965. The bill was opposed by the real estate industry and many assembly members. A compromise bill supported by Governor Warren Knowles was enacted on December 3, 1965. The law was limited to buildings of five or more units, or only 30 percent of total housing units in the State. Milwaukee open housing advocates focused their efforts on a City open housing law, in part because single-family homes were not covered by the State law.²

Alderwoman Vel Phillips, at that time the only woman and the only African-American on the City of Milwaukee Common Council, introduced an open housing ordinance in the Common Council four times between 1962 and 1967. The proposed ordinance, which covered the sale, lease, and rental of most dwellings in the City, was defeated each time on a vote of 18 to one, with Phillips casting the only vote in support. In October 1966, Father James Groppi and the Youth Council (YC) of the NAACP joined Alderwoman Phillips in her effort to enact a fair housing ordinance in the City of Milwaukee. The YC began its campaign for fair housing by marching and picketing outside the homes of aldermen, based on the concept of nonviolent direct action encouraged and practiced by Dr. Martin Luther King, Jr. as part of the national civil rights movement. Following a riot in Milwaukee’s inner city in July 1967, the YC decided to keep pressure on City officials by marching from Father Groppi’s parish church, St. Boniface, located in the inner city, across the Menomonee Valley on the 16th Street viaduct to Kosciuszko Park on Milwaukee’s south side. At that time, the Menomonee Valley was seen as Milwaukee’s “Mason-Dixon” line, separating the black inner city from the predominately white south side. The marchers were met by an estimated 13,000 white residents who vehemently, and in some cases violently, protested their presence and fair housing. The civil rights activists vowed to continue their marches every day until the Common Council enacted a fair housing ordinance, and in fact continued marching for 200 consecutive days.

Milwaukee became a focal point in the campaign for open housing that was taking place around the country. At times, up to 5,000 marchers participated in the marches organized by the YC. Due to the heightened interest in fair housing, the Milwaukee Common Council established a committee to develop a City open housing ordinance. The committee met during the Fall of 1967, but failed to develop a recommended ordinance. In December 1967, the Common Council passed a City open housing ordinance that mirrored the State open housing law.

¹*The summary of the passage of Milwaukee’s fair housing ordinance is based on information from the book, The Selma of the North: Civil Rights Insurgency in Milwaukee, written by Patrick D. Jones, Harvard University Press, 2009.*

²*The Wisconsin Open Housing law has been amended several times since its initial passage. The State law now applies to virtually all housing units and provides protection against discrimination on the basis of age, family status, disabilities, and a number of other factors in addition to race.*

Also during the Fall of 1967, opponents of open housing gathered 27,000 signatures on a petition for a referendum to prohibit passage of an open housing ordinance by the Milwaukee Common Council. The referendum was scheduled for a vote in the April 1968 election. One month before the election, Judge Robert Tehan ruled³ that the referendum would be “unconstitutional if enacted into law,” and a vote was never held.

Dr. King was assassinated on April 4, 1968. In part to honor Dr. King, the U.S. Congress enacted the 1968 Civil Rights Act, which includes a strong open housing component in Title VIII, also known as the Fair Housing Act (the Fair Housing Act is summarized in Appendix F). On April 30, 1968, the Milwaukee Common Council, with seven new members, passed a new City open housing ordinance that offered more protections than the Federal law and covered an estimated 90 percent of dwellings in the City.

³*Otey v. Common Council of the City of Milwaukee*, 281 F. Supp. 264 (E.D. Wis. 1968).

Appendix H

**CONSENT DECREE FOR THE SETTLEMENT REACHED
BETWEEN THE CITY OF NEW BERLIN AND THE
U.S. DEPARTMENT OF JUSTICE: APRIL 2012**

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MSP REAL ESTATE INC., et al.)	
)	
Plaintiff,)	
)	Civil Action No. 11-cv-281
v.)	
)	
CITY OF NEW BERLIN, et al.)	
)	
Defendants.)	
_____)	
UNITED STATES OF AMERICA,)	
)	
Plaintiff,)	
)	Civil Action No. 11-cv-608
v.)	
)	
CITY OF NEW BERLIN,)	
)	
Defendant.)	
_____)	

1. The United States initiated this action on June 23, 2011, to enforce the Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended (“the Fair Housing Act” or “the FHA”), 42 U.S.C. 3601-3631. In its Complaint, the United States alleges that the City of New Berlin (“City” or “New Berlin”) has made unavailable or denied dwellings to persons on the basis of race or color in violation of 42 U.S.C. 3604(a) of the FHA and has interfered with the exercise or enjoyment of rights under the FHA in violation of 42 U.S.C. 3617.
2. In 2010, MSP Real Estate, Inc. (“MSP”) contacted the City with a proposal to construct a 180-unit affordable housing development – with 100 units reserved for seniors and 80

units designated for general or family occupancy (also known as “workforce housing”) on a site it owned in the City Center area of New Berlin zoned for the construction of medium-to-high density residential dwellings. Financing for this development was provided under the federal Low Income Housing Tax Credit Program (“LIHTC”), 42 U.S.C. 26 *et seq.*, and pursuant to LIHTC requirements, occupancy was to be restricted to those households earning 60% or less of the area’s median income, with rents below market-rate. On May 3, 2010, the City’s Plan Commission voted to approve MSP’s application for a zoning permit, with certain conditions, finding that MSP’s proposal satisfied the City’s zoning requirements, including use, site, and architecture requirements.

3. The United States’ Complaint alleges that after the Plan Commission vote on May 3, 2010, the City took several actions in response to community opposition to MSP’s proposed development that were based on race or color, including, but not limited to: (1) reconsidering the Plan Commission vote and later denying zoning approval for MSP’s project on July 12, 2010; (2) denying in January 2011 MSP’s request to use existing City approvals and building permits to construct a previously-approved but un-built 102-unit condominium development on the same site and lease those units as workforce housing, subject to the income restrictions and rent restrictions required by the LIHTC program; and (3) applying its zoning and land use laws, and approving changes to these laws for the City Center area, in a manner that the United States alleges, restricts or prevents the building of affordable housing. The Complaint alleges that New Berlin took these actions with the intent and with the effect of discriminating against prospective African-

American tenants of MSP's proposed development. In so doing, the Complaint alleges that New Berlin has engaged in a pattern or practice of discrimination on the basis of race or color and a denial of rights to a group of persons that raises an issue of general public importance, in violation of the FHA. In its Answer to the Complaint, New Berlin has denied the foregoing allegations and the material allegations of the Complaint, in particular that its actions constitute a violation of the Fair Housing Act, 42 U.S.C. 3601, *et seq.*, or a violation of 42 U.S.C. 1981, 1982 and 1983. The City denies that any of its actions were undertaken with any discriminatory motive, intent or result.

4. On March 21, 2011, MSP filed its own lawsuit alleging that the City's actions described above violated the FHA. On July 19, 2011, New Berlin and MSP entered into a Memorandum of Understanding ("MOU") containing the terms of settlement of MSP's claims against the City. Under the terms of the MOU, New Berlin was required to issue a building permit to MSP for construction of the 102-unit development, and New Berlin did so on July 27, 2011. Of the 102 units, 90 units will be income-restricted and rent-restricted as required by the LIHTC program. The remaining twelve units will not be income or rent-restricted. The MOU further provides, *inter alia*, that: (a) the City will not take any actions to delay or obstruct completion of the 102-unit development; (b) the City will work in good faith with MSP in processing its application for the necessary approvals for construction of a 34-unit condominium project reserved for seniors on land adjacent to the 102 unit development, which is also subject to the income restrictions and below-market rate rents of the LIHTC program; and (c) MSP will dismiss its lawsuit with prejudice upon final completion of both components of the proposed development and

the issuance of occupancy permits by the City. The MOU is appended hereto as Appendix A. On July 27, 2011, the City issued building permits to MSP for completion of the 102-unit Workforce Housing Project, and MSP notified the Court that it has resolved its claims with the City. MSP has commenced construction of the 102-unit workforce housing project.

5. On July 25, 2011, the Court consolidated MSP's action with that of the United States. The United States and the City have determined to avoid the costs and risks of further litigation, and therefore have agreed to the terms of this Consent Decree and to request its entry by the Court. No provision of this Decree is intended to be, nor shall any provision be construed as, an admission by the City that its actions with respect to MSP's proposed affordable housing development have violated the FHA.

THEREFORE, IT IS HEREBY ORDERED:

I. DEFINITIONS

6. The following terms when used in this Decree, shall have the following meaning:
 - (a) "Affordable housing" means housing, any portion of which is income-restricted and rent-restricted and is designed to serve low-to- moderate income persons. This includes, but need not be limited to, housing financed through the federal Low Income Housing Tax Credit program ("LIHTC"). 26 U.S.C. 42 *et seq.*
 - (b) "Area Median Income" refers to the term that is used in the LIHTC program.

- (c) “The City” and “the City of New Berlin” refer to the City of New Berlin, its elected or appointed officials, including the Common Council, Mayor and Plan Commissioners, its employees, officers, agents, consultants, and any and all persons or entities acting in active concert or participation with the City of New Berlin.
- (d) The “City Center” is the geographic area in New Berlin described in the New Berlin City Center Planned Unit Development (“City Center PUD”), New Berlin Ordinance No. 2122. For purposes of this document, it shall not include those other areas identified as being part of City Center in the City’s comprehensive plan.
- (e) “Comprehensive Plan” refers to the “2020 New Berlin Comprehensive Plan,” adopted by the Plan Commission on November 2, 2009, and developed pursuant to Wisc. State Statute 66.1001.
- (f) “Date of entry of this decree,” or words to that effect, refers to the date the Court enters this Decree.
- (g) “Future land use map” refers to the future land use map in the 2020 New Berlin Comprehensive Plan and shows the intended land use for all parcels of land in New Berlin. The City requires that all development and redevelopment in New Berlin be consistent with its future land use map.
- (h) The “Moratorium” means the City’s suspension of development applications in the City Center area, authorized by Common Council

Resolution No. 2010-19 on June 8, 2010, extended several times since then, and which expired on August 4, 2011.

- (i) “MOU” refers to the Memorandum of Understanding entered into between MSP and the City of New Berlin on July 19, 2011, and attached here as Appendix A.
- (j) “Senior Housing Development” refers to a 34-unit multi-family project that is described in the MOU, all units of which are reserved for seniors who are 55 years-old and older and which are income-restricted and rent-restricted pursuant to the requirements of the LIHTC program.
- (k) “Workforce Housing Development” is a 102-unit multi-family project reserved for general occupancy that is described in the MOU, 90 units of which are income-restricted and rent-restricted pursuant to the requirements of the LIHTC program.

II. GENERAL INJUNCTION

7.. During the term of this Consent Decree, the City of New Berlin is hereby enjoined from:

- (a) making unavailable or denying a dwelling to any person because of race or color;¹
- (b) interfering with any person in the exercise or enjoyment of, or on account of his having exercised or enjoyed, or on account of his having aided or encouraged any other person in the exercise or enjoyment of, any right protected by the Fair Housing Act;

¹ “Dwelling” and “person” have the meanings set out in the FHA, 42 U.S.C. 3602(b) and (d).

- (c) interfering with the funding, development, or construction of any affordable housing units because of race or color; and
- (d) discriminating on the basis of race or color in any aspect of the administration of its zoning, land use, or building ordinances, policies, practices, requirements, or processes relating to the use, construction, or occupancy of dwellings.

III. THE WORKFORCE HOUSING DEVELOPMENT AND THE SENIOR HOUSING DEVELOPMENT

8. The City has agreed to permit the construction of the Workforce Housing Development and Senior Housing Development and has issued building and zoning permits for these projects. The City shall not obstruct or delay any aspect of construction or completion of the Workforce Housing Development or the Senior Housing Development, including with respect to the timing, level, and issuance, as applicable, of inspections, approvals, occupancy permits, and other similar matters. If permits or approvals are required from Waukesha County, the State of Wisconsin, or other entity for the construction or completion of the Workforce Housing Development or Senior Housing Development, the City shall work with MSP and these entities to obtain as promptly as possible, in the normal and ordinary course of business, the necessary permits and approvals. If modifications, changes, or clarifications to the plans for, or construction of, the Workforce Housing Development or Senior Housing Development become necessary during the pendency of its construction, the City shall work cooperatively and in good faith with MSP to handle these matters reasonably and in the ordinary course of permitting and construction. Nothing in this paragraph shall be construed to prevent the City from applying its zoning requirements in a non-discriminatory manner and from

ensuring that the Workforce Housing Development and Senior Housing Development comply with valid requirements of applicable law.

IV. FAIR HOUSING POLICY

9. Within thirty (30) days of entry of the Decree, the City shall adopt a “Fair Housing Policy,” the text of which would be in the form of Appendix B. The Fair Housing Policy shall list the name and contact information for the City’s Fair Housing Compliance officer (Section VII *infra*). The City shall include the Fair Housing Policy in all literature and information or application packets to residential developers, including developers of multi-family housing projects. The City shall include the Fair Housing Policy as a readily accessible link on its website.
10. Within thirty (30) days of entry of the Decree, the City shall place the phrase “Equal Housing Opportunity” or the fair housing logo on its website. The City shall place the same in all future published notices and advertisements related to housing or residential development and submit copies of all such notices and advertisement to the United States within six (6) months of publishing, as required by Section VIII. Compliance with this paragraph may be achieved by forwarding to the Department of Justice links to the downloadable documents which evidence compliance with this paragraph.

 (“Compliance, Record-Keeping and Reporting”).

V. FURTHER RELIEF TO REMEDY AND PREVENT LAND USE PRACTICES THAT VIOLATE THE FAIR HOUSING ACT

11. Wisconsin State Statutes Section 66.1001(2)(b) (*Housing Element*) requires communities to “provide a range of housing choices that meet the needs of persons of all income levels” and to “promote the availability of land for the development or redevelopment of

low-income and moderate-income housing. . . .” In Chapter 7 of the 2020 Comprehensive Plan, the City acknowledged its obligation to “provide an adequate supply of affordable housing for individuals of all income levels” as part of its planning process. Comp. Plan at 7:1. The City recognizes that “lack of affordable housing or ‘workforce’ housing is considered by many to have negative effects on a community’s overall health.” Comp. Plan 7:23. The City has committed itself to “continu[ing] to support ‘affordable’ or ‘workforce’ housing options to accommodate young families, the elderly, and other low and moderate income residents” and to “allow[ing] a diverse array of housing options. . . .” Comp. Plan 7:25. As part of the resolution of this case, and consistent with the statutory obligations and the commitments in its planning documents to support the future development of affordable housing, the City has agreed to undertake the actions set forth below.

12. Moratorium. The City agrees that the Moratorium on development applications in the City Center expired on August 4, 2011, has not been extended by the City Council, and is legally terminated.
13. Housing Trust Fund. During the term of this Consent Decree, the City will create and operate a Housing Trust Fund, which will be established by an ordinance with the language contained in Appendix C. The purpose of the Housing Trust Fund will be to provide resources for the support of developers and governmental entities in the acquisition, construction, rehabilitation, and modification of affordable housing for low income and moderate income households and to finance support services that assist low income households in obtaining and maintaining affordable housing. In addition, a sum

of at least \$50,000, and not less than half of any additional amounts placed in the Housing Trust Fund, shall be used for projects or programs designed to promote integration and equal housing opportunity for all, regardless of race, within the City of New Berlin. The City will use all reasonable efforts to encourage applications for projects that serve this purpose. Acceptable examples of such projects include a housing mobility program or a program designed to educate and encourage the participation of private landlords in the Housing Choice Voucher program.

14. The City will initially fund the Housing Trust Fund by contributing the sum of Seventy-Five Thousand Dollars (\$75,000.00). The City will use all reasonable efforts to look for other sources of private and public funding for the Housing Trust Fund for the duration of the Decree. The City will review all Tax Increment Financing ("TIF") projects that may be approved within the City of New Berlin and initiated within the term of this agreement as a potential source of funding, and, if financially feasible, will extend the duration of the TIF as permitted pursuant to Wisconsin Statute Section 66.1005, with the proceeds derived therefrom to be placed in the Housing Trust Fund. The creation of the housing trust fund shall occur not less than three months from the date of execution of this Consent Decree.
15. Future Multi-Family Development in the City Center PUD. The parties acknowledge that in 2011 the City made amendments to the City Center PUD, as well as to the 2020 Comprehensive Plan, which the United States challenged in its Complaint. The parties further acknowledge that there are three (3) areas in the City Center PUD that are vacant and available for the construction of multi-family units and that have a future land use

designation that supports multi-family units. These are: (1) the park out lot at approximately 3575 S. 147th Street, which comprises 5.37 acres and is owned by the City; (2) the “Anchor Bank” parcel, along National Avenue, with a specific address of 14901-5055 W. National Avenue, which comprises 8.13 acres; and (3) the “Decade” parcel, which comprises approximately 9.89 acres of developable land. Each of these parcels is shown on the City's future land use map as having a mixed use designation of “Suburban Commercial,” “Mixed-Use Residential” and “Commercial Center” and therefore may be developed consistent with any of these uses, including multi-family.

16. As part of the amendments to the City Center PUD, the City limited the number of dwelling units that could be constructed within the City Center PUD to a maximum of the total number of units already built, or approved to be built, at the time of the PUD amendments, which the City calculates to be a total of 235 units. The City agrees to increase this limit by 75, for a total of 310 residential units.
17. The City also agrees to allow the construction of multi-family units on these three parcels to occur at or up to the same density and building height applicable to the MSP Workforce Housing Development under construction, which is 18.89 units/acre and 42 feet, respectively. The parties acknowledge that each of these parcels may be developed for uses other than residential because of their future land use designation. Although the City makes no commitment as to how these parcels will be developed, it acknowledges that if a multi-family residential application is made for these parcels, the parcels would support such use, subject to the applicable City codes and other requirements set forth in this Decree. The City agrees not to modify the City Center PUD to limit or restrict those

areas where multi-family housing could be constructed within the City Center PUD for the duration of the Decree.

18. Future Changes to Zoning for Multi-Family Developments. The City represents that the only other land currently available for the development of multi-family units in the City of New Berlin (other than the parcels identified in paragraph 15 above in the City Center PUD) is a 30-acre parcel located at approximately 1500-1800 South Moorland Road, owned by Highland Memorial Park and zoned I-1. During the pendency of this Decree, the City shall not adopt or approve any changes to its future land use map that would limit or restrict construction of multi-family units on this parcel or on any other area where multi-family units would otherwise be possible, consistent with its future land use map, for the duration of this Decree.
19. Fair Housing Outreach. Within ninety (90) days of entry of the Decree, the City shall submit a Fair Housing Outreach Plan for approval by the United States. The objective of this outreach plan shall be to counter negative public perception following the City's actions on MSP's affordable housing development and perception that the City of New Berlin does not welcome residents regardless of race or color to live in New Berlin or that it does not welcome the development of affordable housing because of the race or color of the prospective residents. The parties agree that the City shall not be required to retain a consultant in order to implement this plan and that the requirements set forth in that plan may be performed by current City staff members. The Fair Housing Outreach Plan should include at a minimum: (1) a description of the specific outreach activities the City will undertake, entities the City will contact, and materials that the City will use to

encourage multi-family housing developers to propose and construct affordable housing in New Berlin; (2) a description of the specific outreach activities the City will undertake, entities the City will contact, and materials that the City will use to advertise affordable housing opportunities available in New Berlin to all households, regardless of race; and (3) an estimated timetable for implementing the Fair Housing Outreach Plan. The Fair Housing Outreach plan shall not be funded by money from the Housing Trust Fund.

20. Upon receipt of the Fair Housing Outreach Plan, the United States will have thirty (30) days to approve or recommend changes to the Plan. The United States and the City will work cooperatively, and in good faith, to resolve any differences regarding provisions of the Plan. If the United States and the City cannot agree on provisions of the Plan, the parties will follow the dispute resolution process set forth in paragraph 34 *infra*. New Berlin will implement the Plan within thirty (30) days after all parties have executed this agreement.

VI. FAIR HOUSING TRAINING

21. Within sixty (60) days of the entry of this Decree, the City shall provide in-person training on the requirements of this Decree and of the FHA to all City officials or employees who have duties related to the planning, zoning, permitting, construction, or occupancy of residential housing, including, but not limited to, the Mayor and all members of the Common Council and all staff members or employees of the Plan Commission and Department of Community Development. The training shall be conducted by a qualified, independent third-party person or organization that has been

approved by the United States in advance. The City shall bear all costs associated with this training.

22. The City shall provide a copy of the attendance log evidencing that those persons required to receive such training hereunder have done so. Such log shall be provided with the City's reports. Within thirty (30) days of the date a City official or employee is newly hired for a position or undertakes new duties that would require him or her to attend fair housing training under the terms of this Decree, the City shall distribute to each such person a copy of this Decree and copies of all written materials from the most recent fair housing training session.

VII. COMPLIANCE AND RECORD-KEEPING

23. Within thirty (30) days of the entry of this Decree, the City shall designate a City employee or official as its Fair Housing Compliance Officer ("FHCO"). In addition to any responsibilities set forth above, the FHCO shall be the City official designated to receive complaints of alleged housing discrimination against the City, and participate in fair housing meetings and training. The FHCO shall maintain copies of the Decree, the Fair Housing Policy, the HUD Complaint Form and the HUD pamphlet entitled "Are you a victim of housing discrimination?" (HUD official form 903 and 903.1, respectively) and make these materials freely available to anyone, upon request, including all persons making a fair housing complaint.
24. During the term of the Decree, the FHCO shall provide an initial report within three months of the approval of this Decree and annually thereafter of his or her activities taken in compliance with the Decree. The City shall, in its first Compliance Report as set forth

in paragraph 28, below, notify the United States of the name, address, and title of the FHCO.

25. For the duration of the Decree, the City shall notify counsel for the United States in writing within thirty (30) days of receipt by the Fair Housing Compliance Officer of any complaint, whether written, oral, or in any other form, against the City of New Berlin, or against any of its employees or agents, regarding discrimination based on race or color in housing. If complaints are made verbally, the City shall make a contemporaneous written record of those complaints. The City shall inform counsel for the United States of any efforts the City undertook or plans to undertake to resolve each complaint, and shall promptly inform the United States of the terms of the resolution of the complaint or the failure to resolve the complaint.
26. The City shall preserve all records, including, but not limited to, electronic records and files created in association with complying with this Decree. The City shall be responsible for maintaining and preserving, or supervising the maintenance and preservation of, these records.
27. The City will use all reasonable efforts to notify individual Alderpersons and Plan Commissioners of their obligation to maintain and preserve records related to this case and compliance with the Decree. Under Wisc. Stat. 19.33(1), individual Alderpersons and Plan Commissioners have personal responsibility for the maintenance of records regarding their official duties. The City does not have access to, or control of, the personal e-mail accounts or personal computers of Alderpersons and Plan Commissioners. The City's responsibility to ensure that individual Alderpersons and

- ° Commissioners comply with their record-retention obligations is therefore limited accordingly.

VIII. REPORTING

28. The City shall be responsible for the preparation of annual reports, beginning six months after the entry of this Decree, to be submitted to counsel for the United States identifying all actions taken by the City to comply with the terms of this Decree. These reports will include, at a minimum:
- a. The status of the City's compliance with paragraph 8 above concerning construction and completion of the Workforce Housing Development and Senior Housing Development, including permits, approvals, licenses and inspections that remain to be issued or conducted. The City has issued zoning and building permits for the Workforce Housing Development, and therefore, the City need not include these two items in its report;
 - b. A copy of the Fair Housing Policy distributed by the City of New Berlin pursuant to paragraph 9 and a print-out from the City's website showing a link to this Policy;
 - c. Representative copies of the advertising, notices, and print-out of the website showing the "Equal Housing Opportunity" logo referenced in paragraph 10;
 - d. An update on the activities of the Housing Trust Fund, including the identity of persons selected to serve on Housing Trust Fund Board, or any subcommittee thereof; efforts at fund-raising; and any projects that have applied for, or received funding from, the Trust Fund;

- e. The Fair Housing Outreach Plan, and any updates thereto, referenced in paragraphs 19-20;
 - f. The training log referenced in paragraphs 21-22;
 - g. The name and contact information for the FHCO as set forth in paragraph 23, and any reports prepared by the FHCO for the City, as required by paragraph 24; and
 - h. Any complaints of housing discrimination based on race or color made to the City, as described in paragraph 25.
29. Upon reasonable notice to counsel for the City, the United States shall be permitted to inspect and copy any records associated with compliance with this Decree or, upon request by the United States, the City shall provide copies of such documents.

IX. CIVIL PENALTY

30. Within thirty (30) days after the entry of this Decree, the City shall pay a total of \$5,000 to the United States as a civil penalty, pursuant to 42 U.S.C. 3614(d)(1)(C). This payment shall be delivered to counsel for the United States, by overnight mail, in the form of a cashier's check payable to the "United States Treasury."

X. SCOPE AND DURATION OF DECREE

31. The provisions of the Consent Decree shall apply to the City, its officers, agents, employees, consultants, and all persons acting in active concert or participation with them.
32. The Consent Decree shall remain in effect for four (4) years after the date of its entry. The United States and the City agree that in the event City engages in any future violation of the Fair Housing Act, such violation shall constitute a "subsequent violation" pursuant

to 42 U.S.C. 3614(d)(1) (C)(ii). This provision applies to any future violation, whether resolved voluntarily or through judicial proceedings.

33. The Court shall retain jurisdiction of this action for the duration of this Decree to interpret and enforce its terms as necessary, after which time the case shall be dismissed with prejudice. The United States may move the Court to extend the duration of the Decree in the event of noncompliance, whether intentional or not, with any of its terms, or if it believes the interests of justice so require.

XI. REMEDIES FOR NON-COMPLIANCE

34. The United States and the City shall endeavor in good faith to resolve informally any differences regarding interpretation of and compliance with this Decree. After such good faith efforts, if either party contends that there has been a failure by the other to perform in a timely manner any act required by this Decree, or otherwise to act in conformance with any provision thereof, it may move this Court for relief and for any remedy authorized by law or equity.

XII. TIME FOR PERFORMANCE


35. Any time limits for performance imposed by this Decree may be extended by mutual written agreement of the parties. The other provisions of this Consent Decree may be modified by written agreement of the parties or by motion to the Court. If the modification is by written agreement of the parties, then such modification will be effective within (30) days of filing the written agreement with the Court, and shall remain in effect for the duration of the Consent Decree, or until such time as the Court indicates

through written order that it has not approved the written agreement to modify the Consent Decree.

XIII. COSTS OF LITIGATION

36. The United States and the City will each bear its own costs and attorneys' fees associated with this litigation.
37. The parties acknowledge that HUD is engaged in an investigation in Waukesha County arising from a Complaint brought by the Metropolitan Milwaukee Fair Housing Council. That Complaint involved the County's management and disbursement of C.D.B.G. funds. As part of that investigation, HUD has sought records from sub-recipients of block grant funding, including the City of New Berlin. The United States acknowledges that the existence of this pending investigation shall not in and of itself be considered a breach of the terms of this Consent Decree in general or the injunction established hereunder in particular.

Dated: April 19th, 2012


HONORABLE RUDOLPH T. RANDA
UNITED STATES DISTRICT JUDGE

The undersigned hereby consent to and apply for entry of this Decree:

For the United States

/s/ James L. Santelle
JAMES L. SANTELLE
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Eastern District of Wisconsin

/s/ Thomas E. Perez
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Mayor, City of New Berlin

/s/ Mark G. Blum

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MEMORANDUM OF UNDERSTANDING

This memorandum of understanding (“MOU”) is entered into as of July 19, 2011 between MSP Real Estate, Inc., a Minnesota corporation (which, together with its shareholders and affiliates, is hereinafter referred to as “MSP”), and the City of New Berlin, a Wisconsin municipal corporation (which, together with its elected officials, employees, and constituent bodies, is hereinafter referred to as “the City”).

WHEREAS, MSP and its affiliate, Deer Creek Homes, a Wisconsin Limited Partnership, have commenced litigation against the City and its Mayor in the United States District Court for the Eastern District of Wisconsin as Civil Action No. 11-CV-281 (hereinafter referred to as “the federal litigation”); and

WHEREAS, MSP and the City are desirous of resolving the federal litigation upon the following terms and conditions,

The parties hereto enter into the following Memorandum of Understanding:

1. In 2004, the City issued a zoning permit to Deer Creek Homes, a Wisconsin Limited Partnership, for the construction of a 118-unit condominium development within New Berlin City Center and in 2005, the City and the same entity entered into a development agreement dated June 14, 2005 respecting construction of public infrastructure related to that development (the “2005 Development Agreement”).
2. When MSP, as agent for Deer Creek Homes, a Wisconsin Limited Partnership, applied for a building permit to build the remaining 102 condominium units in February 2011, the City declined to issue it on the ground that the existing Deer Creek Homes, a Wisconsin Limited Partnership, is a different legal entity than the entity to which the 2004 zoning permit was issued and which was party to the 2005 Development Agreement.

3. Because a federal judge, as part of an early neutral mediation, has issued an opinion that the existing Deer Creek Homes, a Wisconsin Limited Partnership, is the same entity, the City will promptly issue a building permit to MSP for construction of the condominium development in accordance with the plans submitted to the City in January 2011, which include three 34-unit buildings for a total of 102 units and certain modifications to correct construction-related issues and further pursuant to the terms of the 2005 Development Agreement and subject to the tender by MSP of a letter of credit or other surety acceptable to the City in the sum of \$724,291.58 (the “MSP Surety”). No Plan Commission or Common Council approval is needed to permit the build-out of the 102 units within City Center Condominiums.

4. After the building permit for the 102-unit development is issued, the City and its consultants will not obstruct or delay the project, in particular with respect to the timing, level, and issuance, as applicable, of inspections, approvals, occupancy permits, and other similar matters. Matters with respect to the existing plans that require modification or clarification will be handled reasonably, in good faith, and in the ordinary course of permitting and construction.

5. The City will immediately apply for all necessary approvals from all county and state agencies, including, without limitation, the Wisconsin Department of Natural Resources, to allow for construction of the public infrastructure related to the 102-unit development and the senior housing development, next discussed.

6. MSP will receive a letter from the City Attorney that confirms that the development of a 34-unit multi-family project suited for senior housing (the “Senior Housing Development”) on the remaining portion of the property to be acquired by MSP and located outside of the current boundaries of City Center Condominiums (the “Senior Housing Parcel”)

was contemplated as part of the approval relating to the condominium development. The Senior Housing Parcel and the property on which the condominium development is to be located is referred to as the "Property".

7. The Common Council of the City of New Berlin (the "Common Council") will terminate the moratorium on development impacting the Property, and if the Common Council elects to amend the planned unit development overlay district (the "PUD") in which the Property is located or otherwise adopt, amend, or revise any zoning, building, or other ordinance that impacts the Property or the development thereof, any such adoption, amendment, or modification shall expressly state that it does not apply to or impact any projects or developments approved or contemplated prior to the effective date of the existing moratorium. No moratorium affecting the Property shall be reinstated until all construction on the Property has been completed, certificates of occupancy have been issued for all such construction, and all of the public infrastructure has been dedicated and accepted by the City. No zoning change or amendment to the PUD or otherwise will be enacted that in any way precludes the construction of the MSP projects or results in either of such projects becoming non-conforming.

8. MSP will submit complete plans as that term is used in the New Berlin Municipal Code to the City for the Senior Housing Development which shall consist of one 34-unit building on or before July 22, 2011. City staff will accept such application and expeditiously review and approve the application, working cooperatively with MSP to achieve a submission which is compliant with the New Berlin municipal code for approval of the Senior Housing Development, so that the Senior Housing Development can be submitted for City Plan Commission approval at or before its September 6, 2011 meeting. Common Council approval will not be required for the Senior Housing Development as the Senior Housing Development

will only necessitate use, site and architectural approval by the Plan Commission. Senior Housing is defined as serving persons 55 and older.

9. The Senior Housing Development and Senior Housing Parcel, and only that project and parcel, will be submitted to Plan Commission for approval with staff recommendation.

10. At such time as the Senior Housing Development has been approved by the Plan Commission and all conditions attendant thereto are or will be satisfied in the ordinary course, MSP promptly, in the ordinary course, will be granted a building permit to commence construction of the Senior Housing Development. After the building permit for the Senior Housing Development is issued, the City and the consultants will not obstruct or delay the project, in particular with respect to the timing, level, issuance, as applicable, of inspections, approvals, occupancy permits and other similar matters. Matters with respect to the approved plans that require modification or clarification will be handled reasonably, in good faith, and in the ordinary course of permitting and construction.

11. Upon the posting of the MSP Surety, the deposit (the "Deposit") held pursuant to that certain Settlement Agreement dated November 16, 2009 (the "Settlement Agreement") between the City and AnchorBank, f.s.b. ("AnchorBank") shall be reduced to \$510,000 and the City and AnchorBank will promptly enter into a joint release direction that directs the escrow agent under the Settlement Agreement to release to AnchorBank all but \$510,000 of the Deposit.

12. MSP agrees to promptly commence or cause the commencement of construction of the extension of Deer Creek Parkway from Library Lane to National Avenue (the

“Road Extension”) and to complete or cause the completion of the same in the ordinary course, provided that the City is able to obtain (i) all approvals for the Road Extension, including any required signals, roundabouts, or other intersection treatments from all governmental agencies with jurisdiction, including the Wisconsin Department of Transportation and the County of Waukesha; (ii) any and all property or property rights needed to construct the extension in accordance with said plans, so that the extension can be undertaken and completed by MSP in a commercially reasonable manner and cost and without MSP’s having to acquire any third-party consents or property interests; and (iii) the plans and specifications for the Road Extension are reasonably acceptable to MSP or the then developer of the Road Extension, as applicable (collectively, the “Road Extension Requirements”). If the City is unable to obtain said approvals and property rights by September 1, 2013, then the obligations of MSP to build and/or fund the Road Extension will terminate and any remaining Deposit shall be released to AnchorBank and the Settlement Agreement shall be terminated and City and AnchorBank shall have no rights or obligations under the Settlement Agreement and AnchorBank shall have no obligations to build and/or fund the Road Extension except as expressly set forth in Paragraphs 14 and 15.

13. If MSP builds the Road Extension pursuant to Paragraph 11, then (i) AnchorBank and the City shall execute a joint release direction directing the escrow agent under the Settlement Agreement to release the remaining Deposit to MSP on a draw basis to pay for construction of the Road Extension on terms reasonably satisfactory to MSP, the City and AnchorBank and (ii) upon construction of the Road Extension, any remaining Deposit shall be released to AnchorBank.

14. If the Road Extension Requirements have not been met at the time of any proposal with respect to the development of any of the property or any parcel thereof along

National Avenue and generally depicted on Exhibit A attached hereto (the “National Avenue Parcels”), then the City shall not require that the Road Extension be built as part of the development of any such National Avenue Parcel. However, the City may impose as part of the development agreement for said National Avenue Parcel (a “National Avenue Development Agreement”) a requirement that said National Avenue Parcel contribute to the cost of said Road Extension at such time as the Road Extension Requirements have been met based upon the anticipated pro-rata share of the traffic being generated by that National Avenue Parcel as compared with anticipated traffic generated by the other properties contributing to the traffic on said Road Extension or on such other terms as may be agreed to by the City and the parties thereto. Notwithstanding the foregoing, the agreement to contribute shall apply only if the Road Extension Requirements are met after September 1, 2013 and the Road Extension has not been built and shall terminate if the Road Extension Requirements have not been met or the Road Extension substantially constructed on or before the third anniversary of the date of the applicable National Avenue Development Agreement.

15. If the Settlement Agreement is still in place at the time of the execution of any National Avenue Development Agreement, then the amount of the required Deposit shall be reduced by the amount of the contribution for the Road Extension set forth in the applicable National Avenue Development Agreement and AnchorBank and the City shall sign a joint release direction directing the escrow agent under the Settlement Agreement to release the applicable amount to AnchorBank. Upon the execution of National Avenue Development Agreements for all of the National Avenue Parcels, then any remaining Deposit shall be released to AnchorBank.

16. The City Attorney will provide a letter to MSP and to any title insurance company designated by MSP, that states that the following is consistent with and in compliance with City ordinances and any other regulations applicable thereto: the submittal of the Senior Housing Parcel to a new condominium declaration and the conveyance of any units created pursuant thereto, without the need for a new certified survey map.

17. The City Attorney and the Director of City Development will provide a letter to MSP that states that (i) a certified survey map that provides for the separation of the City Center Condominiums from the Senior Housing Parcel and/or (ii) subject to obtaining any signatures required under the Wisconsin Condominium Ownership Act and Chapter 236 of the Wisconsin Statutes, as applicable, a certified survey map that separates Building 1 of City Center Condominiums consisting of the currently built condominium units ("Building 1") from the remainder of the Property or (iii) a Certified Survey Map(s) that separates the Senior Housing Parcel from the City Center Condominiums and, subject to obtaining the signatures required under the Wisconsin Condominium Ownership Act and Chapter 236 of the Wisconsin Statutes, as applicable, the 102 Unit Development from Building 1, should be approved in the ordinary course by the Common Council and will be approved by City staff subject to the other terms of the City municipal code applicable to certified survey maps. The parties acknowledge that the City Center PUD provides that the lands within the PUD may be divided in any manner pursuant to the Code.

18. No additional staff fees, application fees, review fees or similar fees will be required to be paid to the City, any of its instrumentalities, agencies, departments or consultants with respect to the review and approval of either the development of the 102 unbuilt units within City Center Condominiums or the Senior Housing Development or the Road

Extension, including, without limitation, in connection with the review of any certified survey maps. All such fees shall be deemed waived or paid based on the fees paid to date by MSP. Notwithstanding the foregoing, the construction of the units shall be subject to applicable impact fees as well as building permit fees and construction inspection fees as provided for in the 2005 Development Agreement and construction inspection fees as applied to the Road Extension.

19. Upon issuance of the building permits for construction of the condominium development and provided the City remains in compliance with its undertakings set forth in this MOU, MSP will withdraw without prejudice its motion for preliminary injunction, pending receipt of all the necessary approvals for the Senior Housing Development, at which point MSP will agree to a stay of further proceedings in the federal litigation. Upon actual completion of the entire project, including the 102-unit development and the Senior Housing Development, issuance of occupancy permits for the entire project and acceptance and dedication of all public infrastructure for the entire project, except the Road Extension, the disbursement of all but \$510,000.00 of the Deposit to AnchorBank, and the payment of all fees to be paid by the City to MSP or on behalf of MSP, MSP will dismiss the federal litigation with prejudice. The parties will then execute and deliver complete releases, in the customary form. The terms of this MOU will survive any such dismissal.

20. This MOU is the product of a unique set of circumstances and shall not be considered as precedent for any future agreements between the parties. Should the MOU terminate pursuant to Paragraph 4, this MOU and the representations made thereunder may not be offered or used for any other purposes in this litigation.


21. Nothing in this MOU shall be considered as limiting the right of the City to enforce the terms of the zoning permit, building, grading, utility and storm water management plans or the 2005 Development Agreement consistent with this MOU and its intent, provided such enforcement is in good faith, reasonable and in the ordinary course.

22. MSP shall notify the U.S. Department of Justice that the terms set forth in this MOU are satisfactory to MSP and that MSP is willing to settle the case on the terms set forth in this MOU.

23. The parties acknowledge that phased occupancy of the condominium units is acceptable provided that the units being occupied and the related common areas have passed building inspection review, except for minor or seasonal completion issues.

IN WITNESS WHEREOF, the parties hereto, by their duly authorized representatives, have executed this MOU effective as of the date stated above.

MSP REAL ESTATE, INC.

By 
Milo S. Pinkerton
President

CITY OF NEW BERLIN

By _____
Jack Chiovaturo
Mayor

Attest: _____
Kari Morgan
Clerk

21. Nothing in this MOU shall be considered as limiting the right of the City to enforce the terms of the zoning permit, building, grading, utility and storm water management plans or the 2005 Development Agreement consistent with this MOU and its intent, provided such enforcement is in good faith, reasonable and in the ordinary course.

22. MSP shall notify the U.S. Department of Justice that the terms set forth in this MOU are satisfactory to MSP and that MSP is willing to settle the case on the terms set forth in this MOU.

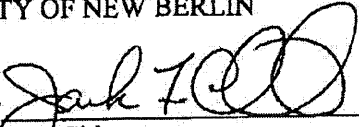
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MSP REAL ESTATE, INC.

By _____
Milo S. Pinkerton
President

CITY OF NEW BERLIN

By 
Jack Chiovatero
Mayor

Attest: 
Kari Morgan
Clerk

CITY OF NEW BERLIN
NONDISCRIMINATION POLICY

It is the policy of the City of New Berlin ("the City") to comply with Title VIII of the Civil Rights Act of 1968, as amended, (commonly known as the Fair Housing Act) by ensuring that its zoning and land use decisions do not discriminate against persons based on race, color, religion, national origin, disability, familial status or sex. This policy means that, among other things, the City and all its officials, agents and employees will not discriminate in any aspect of housing based on these protected class characteristics, including by:

- (A) Making unavailable or denying a dwelling to any person based on race or color;
- (B) Discriminating against any person in the terms, conditions or privileges of a dwelling, or in the provision of services or facilities in connection therewith based on race or color;
- (C) Making, printing, or publishing, or causing to be made, printed or published any notice, statement or advertisement, with respect to a dwelling that indicates any preference, limitation or discrimination based on race or color;
- (D) Representing to persons because of race or color that any dwelling is not available when such dwelling is in fact so available;
- (E) Interfering with any person in the exercise or enjoyment of, or on account of his having exercised, enjoyed, or on account of his having aided or encouraged any other person in the exercise or enjoyment of, any right protected by the Fair Housing Act;
- (F) Interfering with the funding, development or construction of any affordable housing units because of race or color; and
- (G) Discriminating on the basis of race or color in any aspect of the administration of its zoning, land use, or building ordinances, policies, practices or requirements, or processes relating to the use, construction or occupancy of dwellings.

Any person who believes that any of the above policies have been violated by the City may contact the City's Fair Housing Compliance Officer, Gregory Kessler at 262-797-2445, the U.S. Department of Housing and Urban Development at 1-888-799-2085, or the U.S. Department of Justice at 1-800-896-7743 or 202-514-4713.

Chapter 38. HOUSING TRUST FUND

[HISTORY: Adopted by the Common Council of the City of New Berlin 6-12-2012 by Ord. No. 2491. Amendments noted where applicable.]

§ 38-1. Establishment and purpose.

There is hereby established a Housing Trust Fund to support developers and government entities in the acquisition, construction, rehabilitation and modification of affordable and accessible housing for low-income and moderate-income households and to finance support services that assist low- and moderate-income households in obtaining and maintaining affordable housing. Of the initial amounts placed in the Housing Trust Fund, at least \$50,000, and not less than half of any additional amounts, shall be used for projects or programs designed to promote integration and equal housing opportunity for all persons, regardless of race.

§ 38-2. Administration.

The Housing Trust Fund shall be administered by the City of New Berlin Department of Community Development; however, final decisions regarding distribution of funds shall be made by the New Berlin Housing Trust Fund Board which shall be established as a subcommittee of the City of New Berlin Community Development Authority. It shall be the responsibility of the Board to administer the Housing Trust Fund to develop and implement appropriate rules, procedures, guidelines and regulations for the proper operation of the Housing Trust Fund, to review requests for funding from the Housing Trust Fund and make funding determinations, to establish criteria and procedures for reviewing requests for funding from the Housing Trust Fund and for allocating such funds and to prepare and submit an annual report to the Community Development Authority concerning the administration and activities of the Housing Trust Fund.

§ 38-3. Housing Trust Fund Board.

A Housing Trust Fund Board is hereby created consisting of the following six members who shall serve staggered two-year terms: one Common Council Member appointed by the Common Council President; one member appointed by the Common Council President; a developer appointed by the Mayor; a representative of an advocacy group in the issue of affordable housing board in Waukesha County as determined by the Mayor; the Director of the Waukesha County Fair Housing Council; a Director of the Waukesha County Housing Authority. Members need not be City residents. The Mayor shall designate the Board chair.

§ 38-4. Duties of Housing Trust Fund Board.

The Housing Trust Fund Board shall:

- A. Evaluate requests for funding from the Housing Trust Fund after the requests have been submitted to and reviewed by the City of New Berlin Department of Community Development.
- B. Identify sources of financing the Housing Trust Fund that may be utilized for consideration by the Common Council.
- C. Adopt rules, guidelines and criteria to assist in carrying out its responsibilities.

§ 38-5. Financing Housing Trust Fund.

- A. It is anticipated that the Housing Trust Fund is to be funded by post-closure tax incremental district revenues and other funding sources that may be identified by the Common Council and the Housing Trust Fund Board.
- B. The Housing Trust Fund shall be initially capitalized in the sum of \$75,000.
- C. The Community Development Authority is hereby authorized to administer the Housing Trust Fund and to promote affordable housing through the City of New Berlin.

Appendix I

IMPEDIMENTS TO FAIR HOUSING IDENTIFIED BY ENTITLEMENT JURISDICTIONS IN THE SOUTHEASTERN WISCONSIN REGION

City of Kenosha (Analysis of Impediments submitted to HUD in October 2005)

Potential Fair Housing Impediments

Public Sector Impediments:

- Zoning and Site Selections
 - Public Policies, Practices, and Procedures Involving Housing
 - A review of the City of Kenosha Zoning and Building Codes did not identify anything that would be construed as an impediment to fair housing choice.
 - Zoning and Land Use Policies, Tax Assessment/Abatement Practices, Exclusionary Zoning, and Discriminatory Land Use Practices
 - The City does not have restrictive zoning regulations that would prohibit housing development or increase its cost when such development would be consistent with the neighborhood's present usage.
 - Nearly every segment of the City is served with sewer and water.
 - Complete building permits for a single-family home cost approximately 1.5 percent of the building value. Multiple-family dwelling permits are charged at the same rate. Impact fees do not exist.
- Neighborhood Revitalization, Municipal and Other Services, Employment-Housing-Transportation Linkage
 - Neighborhood planning and revitalization efforts
 - Neighborhood planning and revitalization efforts have emphasized housing rehabilitation for all types of housing, infrastructure improvements, and expanded opportunities for owner-occupancy. The City continues to sponsor the Housing Rehabilitation Grant Program and the Home Buyer Program, which operate in a manner to provide equal opportunity to all persons to assure that no impediments to fair housing choice exist in the City.
 - Transportation Linkages
 - The transportation linkages provided by the Municipal Transit are essential for low/moderate income persons to connect with employment centers, service centers, and health facilities. These effective linkages expand housing choices because they remove distance barriers and create ease of access. As a result, persons without personal transportation have broader, less geographically restricted housing and employment choices.
- PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures
 - Housing Choices for Certificate and Voucher Holders
 - There is a greater need for vouchers and public housing than there are facilities.
- Sale of Subsidized Housing and Possible Displacement
 - The City knows of no subsidized housing units that are scheduled for sale.
- Planning and Zoning Boards
 - Boards that could have an impact on neighborhood revitalization and housing development are the Community Development Block Grant Committee, the City of Kenosha Plan Commission, and the Common Council.
 - All the committees have generally been supportive of neighborhood revitalization and housing initiatives through allocation of resources and zoning considerations. No actions by the committees could be interpreted as impediments to fair housing choice.

Private Sector Impediments:

- Lending Policies and Practices
 - There is no evidence of discriminatory lending, appraisal, and underwriting practices, redlining or racial credit steering practices in the City of Kenosha.

Appendix I (continued)

- Institutional Practices
 - Advertising
 - A review of the Classified Section of the Kenosha News found no discriminatory language or inferences.
 - Insurance
 - Interviews with two insurance agents concluded that the insurance industry regulations effectively eliminate discriminatory actions that would serve as impediments to fair housing choice. Neither agent knew of any existing insurance related impediments to fair housing choice in the City of Kenosha.
 - The Office of Consumer Complaint Department within the State of Wisconsin, Office of the Commissioner of Insurance has not received any complaints that would appear to have a housing discrimination basis.
 - Realtors
 - An interview with a member of the Kenosha Realtors Association indicated that the Association is active in promoting fair housing and its members are members of the Wisconsin Fair Housing Network. The Association provides continuing education to its members and fair housing is included.
 - Appraisers
 - An interview with an appraiser concluded that impediments to fair housing are not being created in the appraisal business because of the education that has been provided and the regulatory supervision in the appraisal industry. It was also noted that because appraisers are not aware of who the buyer or seller is, discrimination is non-existent.
 - Lenders
 - Interviews with representatives from two lending institutions identified the following potential impediments to those seeking to buy a home:
 - A lack of financial education on the part of applicants.
 - Inability to save for a down payment.
 - Declining credit quality of applicants.
 - Increasing real estate taxes.
- Unlawful Real Estate Advertising Practices
 - Interviews with the City Attorney's Office and the Kenosha Realtors Association resulted in the conclusion that unlawful real estate advertising practices are not occurring in the City of Kenosha.
- Unlawful Real Estate Brokerage Services and Practices
 - Interviews with the City Attorney's Office and the Kenosha Realtors Association resulted in the conclusion that no evidence of unlawful real estate brokerage services or practices exists.

Private Sector Impediments:

- Fair Housing Enforcement and Informational Programs
 - City of Kenosha
 - The City of Kenosha uses Community Development Block Grant (CDBG) and HOME funds to operate various housing programs. Subrecipient agreements, which include fair housing requirements, are executed when non-profits undertake housing activities. Performance is periodically monitored to assure compliance and no impediments to fair housing choice have been identified.
 - Private Sector
 - Lenders, realtors, and insurance companies operate under scrutiny of governmental regulators who periodically monitor actions and respond to complaints. Lenders, realtors, and insurance companies provide routine training for their agents to assure compliance with fair housing laws.

Segregation and Housing Discrimination:

- Large scale examples of segregated housing conditions do not exist in the City of Kenosha.

Appendix I (continued)

Assessment of Current Public and Private Fair Housing Programs and Activities in the Jurisdiction

The City of Kenosha has a housing discrimination ordinance. The ordinance is updated when needed.

Several housing programs are funded with CDBG and HOME Program funds and Subrecipient agreements address fair housing responsibilities.

The Kenosha Realtors Association continually provides educational efforts to maintain constant awareness of fair housing issues for realtors and appraisers.

The Kenosha Apartment Owners Association provides educational opportunities for its members. Unfortunately, only a small percentage of the landlords belong to the association.

Conclusions and Recommendations

As a result of the analysis of policies, procedures, and practices within the jurisdiction that affect the location, availability, and accessibility of housing and the current residential patterns and conditions related to fair housing choice, it can safely be said that the majority of people working in the housing industry operate in a manner that is consistent with fair housing laws.

- Fair Housing Complaints
 - Claims based on race are the most prevalent, with seven of nine housing discrimination complaints being based on race.
- Zoning and Site Selections
 - No issues were perceived in the area of zoning or site selections.
- Neighborhood Revitalization, Municipal and Other Services, Employment-Housing-Transportation Linkage
 - No issues were perceived in the area of neighborhood revitalization, municipal and other services, or employment-housing-transportation linkage.
- PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures
 - The Housing Authority has admission standards and policies which are universally applied and those standards and policies take a hard line on drug use and financial responsibility. The shortage of available housing units and housing vouchers has resulted in applicant waiting lists that may result in lengthy waits to enter publicly assisted housing.
- Sale of Subsidized Housing and Possible Displacement
 - No issues were perceived in the area of sale of subsidized housing and possible displacement.
- Property Tax Policies
 - The City's reluctance to endorse tax exempt properties can impact the cost of a housing development, thereby increasing the housing costs for low-income persons. It is unlikely that this position will be reversed because of the high percentage of non-taxable properties already located in the City. Additionally, the Wisconsin Constitution prohibits forgiveness of taxes or preferential tax rates for housing projects.
- Planning and Zoning Boards
 - No issues were perceived in the area of planning and zoning boards. However, members of planning and zoning boards could benefit from educational or outreach efforts that are targeted toward property owners and tenants.
- Lending Policies
 - Interviews with lenders indicated that fair housing issues are considered in daily operations and that laws are enforced effectively. Since lending is a competitive business, borrowers have the option of seeking other lenders to provide financing. Unfortunately, predatory lenders frequently fill the void when prime lenders deny financing.
 - In general, the primary reasons for loan denial are credit history and debt-to-income ratio.
- Real Estate Practices
 - Real estate sales and related industries such as appraising and advertising have been heavily exposed to fair housing issues and have developed operational procedures to assure that discriminatory practices do not take place.

Appendix I (continued)

- Conclusion
 - Impediments to fair housing choice in relation to race have been indicated in anecdotal information, but no hard, third-party substantiation is available. Fair housing complaints have been dismissed because of lack of probable cause. Education is important in the fight against discrimination and resources could be devoted to fair housing education for both rental property owners and tenants.

City of Milwaukee (Analysis of Impediments submitted to HUD in August 2005)

Fair Housing Impediments

City of Milwaukee Impediments:

- Lack of Required Enforcement Mechanism for Complaints of Discrimination
 - The City of Milwaukee Housing and Employment Discrimination Ordinance includes provisions that are inconsistent with, and in some instances more restrictive than, Federal and/or State fair housing laws. The Ordinance provides vague and inadequate enforcement mechanisms for persons who bring claims under this Ordinance.
- Lack of Housing Units Accessible to Persons with Disabilities
- Overcrowded Housing
- Affordable Housing Supply
 - Currently, 39 percent of Milwaukee households pay 30 percent or more of their income for rent.
 - Impediments that contribute to the shortage of affordable housing are the lack of financial resources to build and preserve affordable housing, the Housing Authority of the City of Milwaukee's (HACM) inadequate supply of Housing Choice Section 8 Rent Assistance Vouchers, and limited landlord participation in the Section 8 program.
- Group Homes or Community Living Arrangements (CLAs)
 - The City can deny a CLA if it is within 2,500 feet of another CLA.
- Community Development Block Grant (CDBG) Funding Policies
 - Impediments to maximizing resources for affordable housing production, rehab, and preservation include: the City's failure to leverage Block Grants for increased private investment; Block Grant dollars are increasingly allocated to fund City departments; and the lack of post-purchase housing counseling.
- Fair Housing Litigation Involving the City
- Milwaukee Public Schools (MPS)
 - Initiatives involving the development of alternative school options for area students may have a negative impact on the City's and the Region's racial and economic segregation.

State and Federal Housing Policy Impediments:

- Cuts in Funding to the Section 8 Housing Choice Voucher Program
- No Regional Housing Strategy or Plan
- Attack on the Community Reinvestment Act (CRA) by Banking Regulators
- Wisconsin's Smart Growth Law Concerns
 - Efforts to weaken the Smart Growth Law threaten the inclusion of public participation and local control of planning issues.
 - The existing law contains no enforcement mechanism, only *goals*, to meet the housing needs of persons with special needs, of all income levels, and of all age groups.

Appendix I (continued)

- Lack of Resources and Incentives for Affordable Housing Developers
- Wisconsin Housing and Economic Development Authority (WHEDA) Low Income Housing Tax Credit (LIHTC) Allocation Scoring
 - WHEDA's tax credit allocation scoring limits housing opportunity and contributes to the concentration of poverty as well as racial and ethnic segregation in Milwaukee.
- Lack of Infrastructure between Medicare/Medicaid Programs and Section 8 Programs
 - The lack of infrastructure costs the government more money and keeps persons with disabilities segregated and living in institutions instead of being integrated into society.
- Exclusive Suburban Policies
 - Opposition to housing for families with children.
 - Opposition to affordable housing through NIMBYism.
 - Impact Fees.
 - Exclusionary zoning codes.
 - Exclusionary public housing or Section 8 Rent Assistance Vouchers.
 - Inadequate public transportation.

Private Market Impediments:

- Impediments to Housing Production
 - Lack of programs that provide financial incentives to developers to build accessible housing, affordable housing, or larger housing units to accommodate large families.
- Mortgage Lending Discrimination
 - Predatory lending.
 - Lack of Spanish- and Hmong-speaking lenders.
 - Lack of flexible underwriting to accommodate persons with no credit history.
 - Loan originations and denials.
 - Subprime lending.
 - Racial disparities in mortgage loan denial rates.
- Homeowners Insurance Discrimination
- Housing Sales and Rental Market Discrimination

Fair Housing Recommendations

City of Milwaukee Recommendations:

- Recommendation #1: Facilitate the Production of Affordable Housing
 - Fund an Affordable Housing Production Task Force.
 - Utilize Tax Incremental Financing (TIF) to produce affordable housing.
 - Reevaluate the City's supply of affordable housing.
 - Redefine "affordable housing."
- Recommendation #2: Advocate for Changes in State and Federal Programs to Expand Housing Options
 - Advocate for additional Section 8 housing choice vouchers.
 - Advocate for affordable housing production resources.

Appendix I (continued)

- Advocate for revisions to WHEDA's Low Income Housing Tax Credit (LIHTC) Program allocation scoring.
- Advocate for the creation of an improved infrastructure between Medicare/Medicaid and Section 8.
- Advocate for a stronger Smart Growth Law.
- Advocate for a regional housing strategy.
- Recommendation #3: Encourage Landlord Participation in the Housing Choice Voucher Program
- Recommendation #4: Facilitate the Production and Modification of Accessible Units
- Recommendation #5: Re-establish Means to Enforce the City's Housing and Employment Discrimination Ordinance
- Recommendation #6: Review and Amend the City of Milwaukee's Housing and Employment Discrimination Ordinance
- Recommendation #7: Support Comprehensive Fair Housing Services
 - Continue to support the Metropolitan Milwaukee Fair Housing Council (MMFHC).
 - Develop a mobility program.
 - Fund a Regional Equity Audit.
- Recommendation #8: Continue to Support and Increase Participation in MMFHC's Anti-Predatory Lending Program
- Recommendation #9: Support a Consumer Rescue Fund (CRM) for Victims of Predatory Lending
- Recommendation #10: Fund Post-Purchase Counseling
- Recommendation #11: Support for Housing Trust Fund
- Recommendation #12: Advocate for Open and Inclusive Real Estate and Rental Markets
 - Work cooperatively with the real estate industry and its trade associations to develop ways for local agents to become more familiar with all neighborhoods in Milwaukee County.
 - Continue to include MMFHC fair housing presentations as part of its citywide training for rental housing providers.
 - Continue to have Rent Assistance Program and Section 8 staff trained by MMFHC on the provisions of the fair housing laws and remedies available to their clients.
 - Encourage greater efforts on the part of lending, real estate, and rental industries to hire and train minority and bilingual lenders, underwriters, real estate and rental professionals.
 - Encourage more active participation by providers of rental housing in local rent assistance programs to expand locational choice for low-income and minority residents.
- Recommendation #13: Continue Production of Annual Report of Lending Practices in Milwaukee
- Recommendation #14: Promote Integrated Neighborhoods through Inclusionary Zoning
- Recommendation #15: Outreach to Linguistically Isolated and Bilingual Communities
- Recommendation #16: Review Zoning Ordinance Regarding Community Living Arrangements
- Recommendation #17: Identify and Overcome Housing Production Impediments
- Recommendation #18: Review Milwaukee Public School Policies that Contribute to Segregation

City of Racine (Analysis of Impediments submitted to HUD in February 2006)

Fair Housing Impediments

City of Racine Impediments:

Appendix I (continued)

- Flawed Fair Housing Ordinance
 - Enforcement powers of the City Commission are limited.
 - The Ordinance provides negligible penalties for violations of the law.
 - The 180-days statute of limitations may prevent complaints from being filed.
 - Victims of illegal housing discrimination can obtain neither compensatory nor injunctive relief under this Ordinance.
 - The Ordinance has limited protection for persons with disabilities.
 - The Ordinance does not prohibit discrimination in all areas of the housing market.
 - Some definitions of persons protected under the Ordinance are vague or restrictive.
 - The prohibition against discriminatory advertising is limited and restrictive under the Ordinance.
 - Exemption for housing for the elderly is inconsistent with State and Federal fair housing laws.
 - Provisions of the Ordinance are burdensome to a complainant and may be a disincentive to file complaints with the City.
- Weak Affirmative Action Commission
- Weak Fair Housing Department
 - Problems recruiting and maintaining a tester pool.
 - Lack of fair housing experience of the Director of the Department.
 - Lack of focus on fair housing mission.
 - Inadequate outreach to groups at high risk of experiencing discrimination.
 - Unclear/inaccurate print ads developed and placed by the Department.
 - Incomplete monthly written reports provided to the Affirmative Action Commission.
- Limited Geographic Scope of the Down Payment Assistance Program
 - Limiting the targeted area to Census Tracts 1 through 5 for down payment assistance may serve to foster continued segregation of minorities in Racine.
- Inadequate Accessible Housing Supply
 - According to the 2000 U.S. Census, one in five City of Racine residents has a disability.
 - Racine's large proportion of older housing stock exacerbates its lack of accessible housing. The median year that all structures were built in the City is 1951, compared with Wisconsin's median of 1965 and the United States' median of 1971.
 - Approximately 22 percent of City of Racine households are headed by individuals 65 years of age and older.
- Substandard Housing and Overcrowded Housing Conditions
 - The majority of Racine's housing units built before 1940 are located in the central city, as is the least expensive housing. It is likely that disrepair is among the reasons much of this housing is inexpensive.
 - In 2000, 4.9 percent of the City's households were overcrowded compared with 3.2 percent in 1990.
- Shortage of Affordable Housing
 - 38 percent of Racine's households pay 30 percent or more of their income for rent or mortgage payments.
 - 18 percent of Racine's renter households spend more than 50 percent of their income on housing.
 - Already inadequate funding sources for constructing and preserving affordable housing units in the City are decreasing.
- Restrictive Zoning for Community Living Arrangements (CLAs)
 - The City can deny a CLA if it is within 2,500 feet of another CLA.

Appendix I (continued)

County, State, and Federal Housing Policy Impediments:

- Housing Authority of Racine County (HARC) Section 8 Program Limitations
 - HARC has extremely limited hours during which it accepts Section 8 program applications.
 - There are not enough Section 8 vouchers available. HARC's website advises potential applicants that the waiting period for services is approximately three years long.
 - Participation by housing providers in the Section 8 program is limited.
- Lack of a Regional Housing Plan
- Constant Attack on the Community Reinvestment Act (CRA) by Banking Regulators
- Wisconsin's Smart Growth Law Concerns
 - Efforts to weaken the Smart Growth Law threaten the inclusion of public participation and local control of planning issues.
 - The existing law contains no enforcement mechanism, only *goals*, to meet the housing needs of persons with special needs, of all income levels, and of all age groups.
- Wisconsin Housing and Economic Development Authority (WHEDA) Low Income Housing Tax Credit (LIHTC) Allocation Scoring
 - WHEDA's tax credit allocation scoring limits housing opportunity and contributes to the concentration of poverty as well as racial and ethnic segregation in Racine.
- Lack of Infrastructure between Medicare/Medicaid Programs and Section 8 Programs
 - The lack of infrastructure costs the government more money and keeps persons with disabilities segregated and living in institutions instead of being integrated into society.

Private Market Impediments:

- Lack of Larger Units
- Lack of Equal Housing Opportunity in the Mortgage Lending Market
 - Predatory lending.
 - Lack of Spanish- and Hmong-speaking lenders.
 - Lack of flexible underwriting to accommodate persons with no credit history.
 - Inequalities revealed by Home Mortgage Disclosure Act (HMDA) data
 - Loan Originations. Racine origination rates are higher in census tracts with little or no minority population than in those tracts with a higher minority population.
 - Subprime lending. Racine minorities are much more likely to bear high loan costs than whites, which in turn limits their ability to access a range of housing options.
 - Lending gap. Latinos and blacks obtained home and refinance loans at rates significantly lower than their proportion in the Racine population.
- Discrimination in the Homeowners Insurance Market
- Unequal Opportunities in the Real Estate Purchase and Rental Markets

Fair Housing Recommendations

- Recommendation #1: Thoroughly Amend the Racine Fair Housing Ordinance
 - The Ordinance must be amended to ensure that it provides viable enforcement options for victims of housing discrimination.
 - The Ordinance should be amended to include specific penalties for violations of the law.

Appendix I (continued)

- The Ordinance should be amended to reflect the statute of limitations contained in Federal and State fair housing laws.
 - The Ordinance should be amended to include relief for victims of housing discrimination in the form of compensatory and injunctive relief.
 - The Ordinance should be amended to include a definition of “disability” to ensure clarity and protection of persons with disabilities in the City of Racine.
 - The Ordinance should be amended to unambiguously prohibit discrimination in the provision of homeowners insurance, construction, and financing of housing.
 - The Ordinance should provide clarification of the term “economic status” and clarify that the source of income must be legal.
 - The City should amend its definition of “familial status” to be equivalent to the Wisconsin Open Housing Law. In doing so, the City would expand protection to intergenerational and extended families, such as a household comprised of a grandparent, adult child, and minor.
 - The Ordinance must be amended to provide comprehensive protection from discrimination in all areas of the housing industry and all protected classes, including in the clause related to advertising.
 - The City should amend its Ordinance to reflect State and Federal fair housing law language on exemptions for housing for elderly persons.
 - The Ordinance should be amended to eliminate barriers for filing complaints and provide balanced opportunities for both complainant and respondent in the administrative process.
- Recommendation #2: Ensure that the Affirmative Action – Human Relations Commission Fulfills its Mandate
 - Recommendation #3: Training for the Affirmative Action – Human Relations Commission and Fair Housing Director
 - Recommendation #4: Ensure Adequate Reporting by the Fair Housing Director to the Affirmative Action – Human Relations Commission
 - Recommendation #5: Facilitate the Production of Affordable Housing
 - Fund an Affordable Housing Production Task Force.
 - Utilize Tax Incremental Financing (TIF) to produce affordable housing.
 - Recommendation #6: Advocate for Changes in County, State, and Federal Programs to Expand Housing Options
 - Advocate for additional Section 8 housing choice vouchers.
 - Advocate for affordable housing production resources.
 - Advocate for revisions to WHEDA's Low Income Housing Tax Credit (LIHTC) Program allocation scoring.
 - Advocate for the creation of an improved infrastructure between Medicare/Medicaid and Section 8.
 - Advocate for a strengthened Smart Growth Law.
 - Advocate for a change in State law to permit a Racine visitability ordinance.
 - Encourage landlord participation in the Housing Choice Voucher Program.
 - Promote integrated neighborhoods through inclusionary zoning.
 - Recommendation #7: Facilitate the Production and Modification of Accessible Units
 - Recommendation #8: Support of Comprehensive Fair Housing Services
 - Recommendation #9: Creation of a Mobility Program
 - Recommendation #10: Participate in an Anti-Predatory Lending Program
 - Recommendation #11: Fund Post-purchase Counseling
 - Recommendation #12: Support for Housing Trust Fund

Appendix I (continued)

- Recommendation #13: Advocate for Open and Inclusive Real Estate and Rental Markets
 - Work cooperatively with the real estate industry and its trade associations to develop ways for local agents to become more familiar with Racine City neighborhoods.
 - The City should conduct in-depth fair housing rental management training seminars for rental housing providers.
 - The City should encourage Racine County to have its Housing Authority and Section 8 staff trained on the provisions of the fair housing laws and remedies available to their clients.
 - Encourage greater efforts on the part of real estate and rental industries to hire and train minority and bilingual real estate and rental professionals.
 - Encourage more active participation by providers of rental housing in local rent assistance programs to expand locational choice for low-income and minority residents.
- Recommendation #14: Produce an Annual Report of Lending Practices in Racine
- Recommendation #15: Outreach to Linguistically Isolated and Bilingual Communities
- Recommendation #16: Review Zoning Ordinance Regarding Community Living Arrangements
- Recommendation #17: Identify and Overcome Housing Production Impediments
- Recommendation #18: Expand the Down Payment Assistance Program

Milwaukee County - Includes Milwaukee County HOME Consortium partners City of Wauwatosa and City of West Allis (Analysis of Impediments submitted to HUD in 2008)

Milwaukee County Impediments:

- Inadequate Fair Housing Ordinances
 - Lack of consistency among the different ordinances.
 - Failure of ordinances to provide comprehensive protection.
 - Vague or restrictive definitions of person protected under some of the ordinances.
 - Abbreviated and inadequate actions prohibited under most of the ordinances.
 - Limited protection for persons with disabilities in most of the ordinances.
 - Ordinances that do not prohibit discrimination in all areas of the housing market.
 - Illegal prohibition of testing in two communities.
 - Limited or unclear enforcement powers in the ordinances.
 - Negligible or unspecified penalties for violations of the law in many of the ordinances.
 - No compensatory or injunctive relief for victims of illegal housing discrimination under most of the ordinances.
 - Overly restrictive statute of limitations under some ordinances.
 - Inadequate training of local government staffs regarding fair housing ordinances.
- Absence of a Commitment to Enforce the Requirement to Affirmatively Further Fair Housing by Milwaukee County's Community Development Block Grant Program
- Lack of Housing Units Accessible to Persons with Disabilities
- Inadequate Affordable Housing Supply
- Inadequacies within the Milwaukee County Rent Assistance Programs
 - Lack of Housing Choice Section 8 Rent Assistance Vouchers.
 - Segregation of subsidized housing.

Appendix I (continued)

- Exclusionary public housing or Section 8 Rent Assistance Voucher programs elsewhere in the County.
- Milwaukee County Lacks Monitoring of Mortgage Lenders and the Community Reinvestment Act (CRA)
- Zoning as an Impediment: Group Homes, Community Based Residential Facilities, and Community Living Arrangements
 - At the time this report was written, no Milwaukee County municipalities were found to be actively enforcing restrictive zoning ordinances, with one exception: critics of a recently-created City of Glendale ordinance believe Glendale has an overly restrictive group home ordinance in order to impede the location of group homes within that community.
- Illegal Actions of Milwaukee County Municipalities – Fair Housing Litigation
 - Four fair housing lawsuits against Milwaukee County municipalities have been filed in the last decade.
- Inadequacies of the Milwaukee County Transit System
 - Current Milwaukee County Transit System lines do not correspond with projected job growth in Milwaukee County or the Region.

State and Federal Housing Policy Impediments:

- Lack of Section 8 Housing Choice Voucher Availability
- No Regional Strategic Plan for Housing
- Constant Attack on the Community Reinvestment Act (CRA) by Banking Regulators
- No Enforcement Mechanism in Wisconsin's Smart Growth/Comprehensive Planning Law
- Lack of Resources/Incentives for Developers to Build for the Lowest Income Households
- Wisconsin Housing and Economic Development Authority's (WHEDA) LIHTC Allocation Scoring and Qualified Census Tracts Limit Housing Opportunities
- Exclusive Suburban Policies
 - Discrimination and discriminatory policy.
 - Opposition to housing for families with children.
 - Lack of affordable housing.
 - NIMBYism.
 - Impact Fees.
 - Exclusionary zoning codes.
 - Inadequate public transit.

Private Market Impediments:

- Impediments to Housing Production
 - Lack of programs that provide financial incentives to developers to build accessible housing, affordable housing, or larger housing units to accommodate large families.
- Mortgage Lending Discrimination
 - Racial disparities in mortgage loan denial rates.
 - Predatory lending.
 - Rising foreclosure rates.
 - Lack of Spanish- and Hmong-speaking lenders.
 - Lack of flexible underwriting to accommodate persons with no credit history.
 - Automated underwriting systems.

Appendix I (continued)

- Homeowners Insurance Discrimination
- Housing Sales and Rental Market Discrimination

Fair Housing Recommendations

Milwaukee County Recommendations:

- Recommendation #1: Create and Implement a Comprehensive Affordable Housing Strategy
 - Improve scope of the Consolidated Housing and Community Development Plan.
 - Fund an affordable housing production task force.
 - Evaluate the County's supply of affordable housing.
 - Identify and overcome housing production impediments.
- Recommendation #2: Improve Effectiveness of Milwaukee Rent Assistance Program
 - Develop a plan and activities to encourage landlord participation in the Rent Assistance Program.
 - Educate Rent Assistance Program participants about the ability to use vouchers at rental rates above HUD rent guidelines.
- Recommendation #3: Support Comprehensive Fair Housing Services
 - Continue to support the Metropolitan Milwaukee Fair Housing Council.
 - Provide training for County staff and elected officials.
 - Conduct outreach to linguistically isolated and bilingual communities.
 - Develop a mobility program.
- Recommendation #4: Support Anti-Predatory Lending Activities
 - Support MMFHC's Strategies To Overcome Predatory Practices (STOPP) Program.
 - Support a Consumer Rescue Fund (CRF) for victims of predatory lending.
- Recommendation #5: Improve Community Reinvestment Utilizing the Community Reinvestment Act (CRA)
 - Hold local lenders responsible.
 - Submit CRA comment letters.
 - Comment on local bank mergers and acquisitions.
 - Use the CRA comment letters to encourage banks to open additional branches in low- and moderate-income neighborhoods where check cashers and payday loan establishments are concentrated and no bank branches exist.
 - Meet with lenders who want to close bank branches in low- and moderate-income neighborhoods, in an effort to discuss the needs of those communities and how those needs will be met without a bank branch nearby.
 - Encourage lenders to provide the community with alternatives to check cashing establishments.
- Recommendation #6: Support Local and Statewide Financial Literacy Efforts
- Recommendation #7: Support a Countywide Housing Trust Fund
- Recommendation #8: Produce an Annual Report of Lending Practices in Milwaukee County
- Recommendation #9: Fund a Renter Education Program

Recommendations for both Milwaukee County Municipalities and Milwaukee County:

- Recommendation #10: Review and Amend Local Fair Housing Ordinances
 - Inclusion of protected classes as covered under State and Federal fair housing laws.

Appendix I (continued)

- Clarification of definitions and expansion of persons protected and practices prohibited.
 - Expansion of protections for persons with disabilities.
 - Expansion of protection to all segments of the housing market, including homeowners insurance and all facets of lending transactions.
 - Repealing illegal prohibitions against testing to investigate housing discrimination.
 - Clarification and strengthening of local enforcement mechanisms within the communities.
 - Designating the appropriate resource for referrals of complaints (i.e., not the Building Inspector, Wisconsin Department of Commerce, village clerk, etc.).
 - Specifying and increasing penalties for violations of the law.
 - Inclusion of relief for victims of housing discrimination in the form of compensatory and injunctive relief.
 - Revisions and amendments of ordinances to reflect statute of limitations contained in Federal and State fair housing laws.
- Recommendation #11: Ongoing Monitoring of Local Fair Housing Ordinances
 - Recommendation #12: Fair Housing Training for Local Authorities
 - Recommendation #13: Fair Housing Boards and Commissions Should Conduct Meaningful Activities
 - Recommendation #14: Fair Housing Training for “First Point of Contact” Staff
 - Recommendation #15: Utilize Tax Incremental Financing (TIF) to Produce Accessible Housing
 - Recommendation #16: Utilize Tax Incremental Financing (TIF) to Produce Affordable Housing
 - Recommendation #17: Promote Integrated Neighborhoods through Inclusionary Zoning
 - Recommendation #18: Review Zoning Ordinances Regarding Community Living Arrangements

State and Federal Recommendations:

- Recommendation #19: Advocate that HUD Expand the Definition of “Homelessness”
- Recommendation #20: Advocate for Changes in State and Federal Programs to Expand Affordable Housing Options
 - Advocate for additional Section 8 Housing Choice Vouchers.
 - Advocate for affordable housing production resources.
 - Advocate for revisions to WHEDA’s Low Income Housing Tax Credit (LIHTC) Program allocation scoring.
 - Participate in SEWRPC’s Regional Housing Strategy.

Private Market Recommendations:

- Recommendation #21: Advocate for Open and Inclusive Real Estate and Rental Markets
 - The County should work cooperatively with the real estate industry and its trade associations to develop ways for local agents to become more familiar with all neighborhoods in Milwaukee County.
 - The County should use its relationships with the housing industry to encourage housing providers to seek training from MMFHC.
 - The County should continue to have its Rent Assistance Program staff trained by MMFHC on the provisions of the fair housing laws and remedies available to their clients.
 - The County should encourage greater efforts on the part of lending, real estate, and rental industries to hire and train minority and bilingual lenders, underwriters, real estate and rental professionals.
 - The County should promote more active participation by providers of rental housing in local rent assistance programs to expand locational choice for low-income and minority residents.

Appendix I (continued)

Waukesha County – Includes Waukesha County HOME Consortium partners Ozaukee County and Washington County (Analysis of Impediments submitted to HUD in January 2008)

Waukesha County Impediments:

- Lack of an Approved County Fair Housing Ordinance
- General Obstacles Related to Affordable Housing and Housing Choice Identified During the Smart Growth Discussions:
 - A general lack of affordable housing throughout the County
 - Lack of political support
 - Tax base the driving force for development
 - Local NIMBY opposition
 - Lack of vacant land
 - High cost of land
 - Lack of high-density zoning
 - Lengthy review process
 - Limited funds for affordable housing development
 - Limited Section 8 vouchers and other rent assistance
 - Limited non-profit CHDO capacity to develop housing
 - Limited interest of developers due to local opposition
 - Lack of services in parts of the County to meet emergency, special need, and supportive housing needs
- Community Development – Municipal Services, Employment, Affordable Housing, and Transportation Linkages
 - Lack of a countywide public transportation system
 - Cost of local municipal services, such as water and sewer, may impede affordable housing development
- Zoning, Land Use and Building Codes
 - Limited availability and high cost of land.
 - Restrictive zoning ordinances and building codes limit housing choice for lower income households.
- Discrimination
 - NIMBY attitudes deny housing opportunities and choice, particularly for lower income households.
- Violation of Fair Housing Practices
 - Disability, race, and familial status represent the highest proportions of complaints/allegations.
- Institutional Practices
 - Lending, insurance, real estate advertising and appraisal procedures are closely monitored through various agencies and organizations for fair housing compliance.
- Lending Practices – Subprime Mortgage Lending
 - Predatory lending has become the single largest issue and most significant impediment in recent years. While most lenders are under the scrutiny of Federal regulators, secondary mortgage lenders are not held to the same regulatory standards.
- Lack of Community Housing Resource Board and Affirmative Action Commission
- Public Housing Policy
 - Waukesha County contracts with the City of Waukesha Housing Authority to administer public housing. The Waukesha Housing Authority is currently in compliance with HUD Public Housing Rules and Regulations.

Appendix I (continued)

- Lack of Regional Housing Plan
- Smart Growth Plan
 - As written, Smart Growth legislation is lacking an enforcement provision that could expand housing choice if implemented in accordance with the legislation.
- Wisconsin Housing and Economic Development Authority's (WHEDA) LIHTC Allocation Scoring
- Fair Housing Enforcement and Public Information
 - Inadequate funding to provide the resources necessary to provide education, information, technical assistance, and enforcement of fair housing laws to the general population.

Waukesha County Recommendations:

- Recommendation #1: Pass a Countywide Fair Housing Ordinance
- Recommendation #2: Encourage and Facilitate the Production of Affordable Housing
 - Coordinate through government officials a countywide seminar on affordable housing to begin the process of encouraging the development of a diverse affordable housing stock.
- Recommendation #3: Continuation of Housing Assistance Programs
- Recommendation #4: Advocacy of Change
 - Work with Wisconsin U.S. Senators and Representatives to advocate for increased CDBG and HOME funding, increasing the Section 8 Voucher Program to meet demand, encourage new legislation to affect subprime lending, modification in the WHEDA scoring formula, and other Federal programs to promote housing and/or directed funding for Fair Housing programs.
- Recommendation #5: Support the Establishment of a County Housing Trust Fund
- Recommendation #6: Identify and Overcome Housing Production Impediments

State of Wisconsin – Includes non-entitlement communities in non-entitlement Counties in Southeastern Wisconsin (Analysis of Impediments submitted to HUD in September 2005)

Summary of Impediments:

- Lack of State Law Equivalence to Federal Law
 - Because the State's Open Housing Law did not include the provision of legal representation for the complainant or respondent in discrimination cases that proceed to administrative hearings or court, HUD has not certified Wisconsin as a "substantially equivalent" jurisdiction.
- Local Land Use Regulations
 - Zoning and impact fees can have the effect of "disparate impact": policies that appear neutral on their face may actually increase segregation.
- Discrimination in Consumer Lending
 - The administrative code on discrimination in the granting of credit prohibits discrimination on the basis of sex or marital status only. Currently, a complainant would have to seek remedy from the Equal Rights Division under the Open Housing Law.
- Predatory Lending
 - The Home Ownership and Equity Protection Act (HOEPA) and the Homeowner's Protection Act do not apply to all predatory loans, so predatory lending can still legally occur. Loans with abusive terms that are not in excess of the annual points and fees or annual percentage rate are not protected by the predatory lending laws.
- Predatory Appraisals

Appendix I (continued)

- Legal protection against predatory appraisals is limited. There are no legal repercussions for third parties who pressure an appraiser to give an inflated appraisal.
- Housing Stock
 - The housing stock in Wisconsin provides limited housing choices for people with mobility impairments and for large families.
- Language Barriers
 - Households with limited English language capacity are less likely to be aware of their rights and of resources available to aid in cases of housing discrimination.
- Extent of Discrimination
 - Complaint data is one of the few measures of discrimination in housing. It is likely that not all cases of discrimination are reported. The lack of a good measurement for discrimination makes it difficult to assess if the State is making progress in reducing discrimination.

Action Plan:

- Lack of a State Law Equivalence to Federal Law
 - The 2005-2007 Biennial budget bill signed by the governor included changes to the State's Open Housing Law that brings Wisconsin into greater equivalence with Federal Fair Housing Laws.
 - The Division of Housing and Community Development (DHCD) of the Wisconsin Department of Commerce will support the Equal Rights Division in requesting substantial equivalency.
 - DHCD will revise its fair housing information to reflect the revisions to the Open Housing Law.
 - DHCD will publicize the changes to Wisconsin's Open Housing Law.
- Local Land Use Regulations
 - The State of Wisconsin's Comprehensive Planning law addresses barriers to comprehensive land use planning for local governments. This was initiated to strengthen various planning activities of local governments leading to better coordination of housing, economic growth, land use and transportation, among others. Communities are still given control over their zoning, but are now being required to make zoning regulation consistent with their comprehensive plan.
 - New DHCD strategic initiatives give priority to communities implementing their comprehensive plan.
 - DHCD will monitor legislative changes that would affect local land use planning with an impact on fair housing.
- Discrimination in Consumer Lending
 - DHCD supports the Wisconsin Department of Financial Institution's (DFI) proposed administrative code revisions that increase the bases of discrimination. All Wisconsin Open Housing Law bases of discrimination, except for family status, will be included.
 - DHCD will follow the status of the proposed change and engage in activities to aid in approval of the proposal.
 - DHCD will publicize the changes in Division publications and on the Division website.
- Predatory Lending
 - The Home Ownership and Equity Protection Act (HOEPA) and the Homeowner's Protection Act provide some protection against predatory lenders, but have no protections for initial acquisitions, and abusive terms are still allowed in loans that are not covered by the predatory lending laws.
 - WHEDA will become a member of the National Community Reinvestment Coalition (NCRC), making Consumer Rescue Funds (CRF) available to the entire State. CRF funds are available to refinance predatory loans.
 - DHCD is assisting WHEDA by providing a list of potential partner agencies that provide homeownership financial counseling.
 - DHCD will publicize the availability of CRF funds to grantees.
 - DHCD will report on refinancing activities in the Consolidated Action Plan Evaluation Report (CAPER).

Appendix I (continued)

- Predatory Appraisals
 - Homebuyers that receive funds through HOME, CDBG, or Housing Organization and Direct Assistance Program (HODAP) will be required to have a minimum of six hours of homebuyer education.
 - DHCD will have discussions with other agencies and organizations to brainstorm about action steps for predatory appraisal prevention and aid for predatory appraisal victims.
- Housing Stock
 - Homes built with HOME Single-Family funds will have first floor visitability.
 - The Wisconsin Front Door Housing website will continue to list the number of bedrooms and the level of accessibility (when provided by property managers) for units.
 - DHCD will strongly encourage all property owners receiving public subsidies to list them on the Wisconsin Front Door Housing website, which is a free service provided by the Division.
 - Assess options available to provide more choice to people with mobility impairments: feasibility of having a proxy complete housing inspections of available inaccessible units and report back to potential tenants.
- Language Barriers
 - DHCD will conduct a needs assessment to identify which documents should be translated and into which languages.
 - Assess feasibility of converting DHCD website to Spanish/English/Hmong.
 - Assess feasibility of creating a guide that lists organizations that are able to offer assistance in other languages.
- Extent of Discrimination
 - Paired tests and survey data are methods used to measure discrimination.
 - DHCD has provided funding to MMFHC, which expands statewide testing activities.
- Other Actions
 - Facilitate Participation in the Wisconsin Fair Housing Network
 - Conference Inclusion
 - DHCD shall encourage inclusion of sessions that discuss fair housing issues at affordable housing conferences supported by the Division.
 - Statewide Complaint Intake
 - CHCD has contracted with MMFHC to make their complaint intake and investigation services available statewide.
 - Fair Housing Education
 - CHCD has contracted with MMFHC to provide technical assistance, conduct workshops, and distribute materials on fair housing. These activities will take place throughout the State.
 - Publicize Phone Numbers to File a Fair Housing Complaint
 - Formal complaints can be filed through the State's Equal Rights Division or HUD.
 - Public Service Announcements
 - DHCD will assess the feasibility of creating and distributing public service announcements on fair housing issues.
 - Wisconsin Front Door Training Program
 - DHCD will review and determine if it should build a pilot project that partners with one local Boys and Girls Club to provide training on Wisconsin Front Door, a website that lists affordable housing units throughout the State.
 - Inform Legislators of Legislative Barriers
 - DHCD will alert the governor and state legislators that serve on the Assembly Committee on Housing and the Senate Committee on Housing and Financial Institutions of legislative barriers to fair housing found in the Fair Housing Plan.
 - Request DRL to Include Ongoing Fair Housing Education

Appendix I (continued)

- The Wisconsin Department of Regulation and Licensing (DRL) has continuing education requirements for real estate brokers and salespersons each biennium. DHCD will encourage DRL to consider inclusion of a fair housing section in the required continuing education.
- Wisconsin Fair Housing Network
 - DHCD staff will remain active in the Wisconsin Fair Housing Network, including the statewide Fair Housing Poster and Essay Contest for K-12. DHCD also continues to co-sponsor an annual fair housing conference in conjunction with the Wisconsin Fair Housing Network.
- Legislative Review
 - DHCD will review proposed legislation and new or revised laws including their impact on fair housing. In addition, DHCD will complete housing impact statements as required by State Statute and the Legislative Reference Bureau.
- Resource Guide by Geographic Area
 - Through Wisconsin Front Door, DHCD has been creating an on-line guide to housing resources by geographic area, the Housing Services Locator.
- Landlord Guide on Complying with the Fair Housing Laws
 - DHCD will work with other organizations to create a guide to educate landlords about fair housing laws with emphasis on the provisions pertaining to fair housing for those with disabilities.
- On-Line Fair Housing Information
 - DHCD will provide fair housing information on the Division website and on the Wisconsin Front Door Housing website.
- Grantee Requirements
 - DHCD will continue to require its grantees to address fair housing concerns. These include:
 - DHCD will require HOME, CDBG, and HODAP grantees to display a fair housing poster in two different languages in a main area where it is likely to be seen.
 - HODAP will fund translation of documents into other languages for grantees through capacity building funds.
 - HODAP funds in-person translators if needed by grantees.

Appendix J

EMPLOYED PERSONS 16 YEARS OF AGE AND OLDER BY OCCUPATION IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2005-2009

Occupation	Ozaukee County									
	Sub-area 1		Sub-area 2		Sub-area 3		Sub-area 4		Sub-area Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Management, Professional, and Related Occupations										
Management, Business, and Financial	664	15.0	1,398	13.5	3,469	19.6	3,009	23.2	8,540	18.8
Professional and Related	736	16.6	1,976	19.2	4,069	22.9	3,909	30.1	10,690	23.5
Subtotal	1,400	31.6	3,374	32.7	7,538	42.5	6,918	53.3	19,230	42.3
Service Occupations										
Healthcare Support.....	103	2.3	314	3.0	414	2.3	41	0.3	872	1.9
Protective Service.....	80	1.8	134	1.3	190	1.1	162	1.2	566	1.3
Food Preparation and Serving Related.....	110	2.5	574	5.6	791	4.5	452	3.5	1,927	4.2
Building and Grounds Cleaning and Maintenance.....	111	2.5	429	4.1	399	2.2	203	1.6	1,142	2.5
Personal Care and Service	126	2.8	244	2.4	462	2.6	389	3.0	1,221	2.7
Subtotal	530	11.9	1,695	16.4	2,256	12.7	1,247	9.6	5,728	12.6
Sales and Office Occupations										
Sales and Related	381	8.6	1,152	11.2	2,372	13.4	1,991	15.3	5,896	13.0
Office and Administrative Support.....	671	15.1	1,462	14.2	2,630	14.8	1,464	11.3	6,227	13.7
Subtotal	1,052	23.7	2,614	25.4	5,002	28.2	3,455	26.6	12,123	26.7
Farming, Fishing, and Forestry Operations.....	78	1.8	59	0.6	63	0.4	--	--	200	0.4
Construction, Extraction, Maintenance, and Repair Occupations										
Construction and Extraction	217	4.9	396	3.8	697	3.9	252	1.9	1,562	3.4
Installation, Maintenance, and Repair	210	4.7	374	3.6	206	1.2	207	1.6	997	2.2
Subtotal	427	9.6	770	7.4	903	5.1	459	3.5	2,559	5.6
Production, Transportation, and Material Moving Occupations										
Production	644	14.5	1,358	13.2	1,174	6.6	585	4.5	3,761	8.3
Transportation and Material Moving	308	6.9	441	4.3	796	4.5	317	2.5	1,862	4.1
Subtotal	952	21.4	1,799	17.5	1,970	11.1	902	7.0	5,623	12.4
Total	4,439	100.0	10,311	100.0	17,732	100.0	12,981	100.0	45,463	100.0

Appendix J (continued)

Occupation	Ozaukee County (continued)		Washington County							
	County		Sub-area 5		Sub-area 6		Sub-area 7		Sub-area 8	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Management, Professional, and Related Occupations										
Management, Business, and Financial	8,556	18.7	636	12.3	3,395	14.6	468	14.7	848	15.6
Professional and Related	10,709	23.5	649	12.6	4,219	18.1	431	13.6	1,067	19.7
Subtotal	19,265	42.2	1,285	24.9	7,614	32.7	899	28.3	1,915	35.3
Service Occupations										
Healthcare Support.....	874	1.9	128	2.5	561	2.4	111	3.5	99	1.8
Protective Service.....	566	1.2	66	1.3	234	1.0	6	0.2	45	0.8
Food Preparation and Serving Related.....	1,927	4.2	330	6.4	957	4.1	184	5.8	298	5.5
Building and Grounds Cleaning and Maintenance.....	1,142	2.5	158	3.1	851	3.7	125	3.9	180	3.3
Personal Care and Service	1,221	2.7	102	2.0	644	2.8	39	1.2	191	3.5
Subtotal	5,730	12.6	784	15.2	3,247	14.0	465	14.6	813	14.9
Sales and Office Occupations										
Sales and Related	5,912	13.0	664	12.9	2,786	12.0	331	10.4	526	9.7
Office and Administrative Support.....	6,245	13.7	737	14.3	3,227	13.8	459	14.5	808	14.9
Subtotal	12,157	26.7	1,401	27.2	6,013	25.8	790	24.9	1,334	24.6
Farming, Fishing, and Forestry Operations.....	200	0.4	93	1.8	162	0.7	22	0.7	31	0.6
Construction, Extraction, Maintenance, and Repair Occupations										
Construction and Extraction	1,587	3.5	455	8.8	1,192	5.1	189	6.0	272	5.0
Installation, Maintenance, and Repair.....	997	2.2	301	5.8	833	3.6	96	3.0	208	3.8
Subtotal	2,584	5.7	756	14.6	2,025	8.7	285	9.0	480	8.8
Production, Transportation, and Material Moving Occupations										
Production	3,774	8.3	654	12.7	3,076	13.2	390	12.3	549	10.1
Transportation and Material Moving	1,869	4.1	184	3.6	1,138	4.9	324	10.2	309	5.7
Subtotal	5,643	12.4	838	16.3	4,214	18.1	714	22.5	858	15.8
Total	45,579	100.0	5,157	100.0	23,275	100.0	3,175	100.0	5,431	100.0

Appendix J (continued)

Occupation	Washington County (continued)									
	Sub-area 9		Sub-area 10		Sub-area 11		Sub-area Total		County	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Management, Professional, and Related Occupations										
Management, Business, and Financial	1,988	13.9	2,139	19.7	1,406	16.7	10,880	15.4	10,875	15.4
Professional and Related	2,581	18.0	2,198	20.2	1,990	23.6	13,135	18.6	13,130	18.6
Subtotal	4,569	31.9	4,337	39.9	3,396	40.3	24,015	34.0	24,005	34.0
Service Occupations										
Healthcare Support.....	275	1.9	243	2.2	82	1.0	1,499	2.1	1,497	2.1
Protective Service.....	184	1.3	140	1.3	87	1.0	762	1.1	762	1.1
Food Preparation and Serving Related.....	625	4.4	307	2.8	257	3.0	2,958	4.2	2,958	4.2
Building and Grounds Cleaning and Maintenance.....	342	2.4	180	1.7	225	2.7	2,061	2.9	2,061	2.9
Personal Care and Service	387	2.7	231	2.1	176	2.1	1,770	2.5	1,770	2.5
Subtotal	1,813	12.7	1,101	10.1	827	9.8	9,050	12.8	9,048	12.8
Sales and Office Occupations										
Sales and Related	1,378	9.6	1,317	12.1	1,097	13.0	8,099	11.5	8,083	11.5
Office and Administrative Support.....	1,921	13.4	1,894	17.4	1,285	15.2	10,331	14.6	10,313	14.6
Subtotal	3,299	23.0	3,211	29.5	2,382	28.2	18,430	26.1	18,396	26.1
Farming, Fishing, and Forestry Operations.....	241	1.7	--	--	17	0.2	566	0.8	566	0.8
Construction, Extraction, Maintenance, and Repair Occupations										
Construction and Extraction	907	6.3	337	3.1	529	6.3	3,881	5.5	3,856	5.5
Installation, Maintenance, and Repair	625	4.4	299	2.8	265	3.1	2,627	3.7	2,627	3.7
Subtotal	1,532	10.7	636	5.9	794	9.4	6,508	9.2	6,483	9.2
Production, Transportation, and Material Moving Occupations										
Production	2,205	15.4	980	9.0	714	8.5	8,568	12.1	8,555	12.1
Transportation and Material Moving	655	4.6	605	5.6	305	3.6	3,520	5.0	3,513	5.0
Subtotal	2,860	20.0	1,585	14.6	1,019	12.1	12,088	17.1	12,068	17.1
Total	14,314	100.0	10,870	100.0	8,435	100.0	70,657	100.0	70,566	100.0

Appendix J (continued)

Occupation	Milwaukee County									
	Sub-area 12		Sub-area 13		Sub-area 14		Sub-area 15		Sub-area 16	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Management, Professional, and Related Occupations										
Management, Business, and Financial	6,586	20.2	3,240	9.5	9,167	9.4	6,692	15.3	7,778	8.3
Professional and Related	11,203	34.3	6,286	18.5	19,399	19.9	11,993	27.4	14,789	15.9
Subtotal	17,789	54.5	9,526	28.0	28,566	29.3	18,685	42.7	22,567	24.2
Service Occupations										
Healthcare Support.....	544	1.7	1,869	5.5	5,145	5.3	1,110	2.5	2,311	2.5
Protective Service.....	334	1.0	1,409	4.1	2,584	2.6	872	2.0	2,447	2.6
Food Preparation and Serving Related.....	774	2.4	1,329	3.9	5,615	5.8	4,053	9.3	6,667	7.2
Building and Grounds Cleaning and Maintenance.....	427	1.3	1,363	4.0	4,121	4.2	1,123	2.6	4,767	5.1
Personal Care and Service	768	2.3	1,403	4.1	4,604	4.7	1,669	3.8	2,204	2.4
Subtotal	2,847	8.7	7,373	21.6	22,069	22.6	8,827	20.2	18,396	19.8
Sales and Office Occupations										
Sales and Related	4,518	13.8	2,786	8.2	8,393	8.6	5,315	12.1	7,816	8.4
Office and Administrative Support.....	4,150	12.7	5,958	17.5	17,280	17.7	5,507	12.6	13,341	14.3
Subtotal	8,668	26.5	8,744	25.7	25,673	26.3	10,822	24.7	21,157	22.7
Farming, Fishing, and Forestry Operations.....	33	0.1	315	0.9	184	0.2	126	0.3	638	0.7
Construction, Extraction, Maintenance, and Repair Occupations										
Construction and Extraction	642	2.0	1,153	3.4	2,518	2.6	1,097	2.5	5,232	5.6
Installation, Maintenance, and Repair.....	590	1.8	937	2.7	2,214	2.3	615	1.4	2,707	2.9
Subtotal	1,232	3.8	2,090	6.1	4,732	4.9	1,712	3.9	7,939	8.5
Production, Transportation, and Material Moving Occupations										
Production	1,428	4.4	3,977	11.7	9,102	9.3	2,087	4.8	14,115	15.2
Transportation and Material Moving	673	2.0	2,049	6.0	7,196	7.4	1,478	3.4	8,316	8.9
Subtotal	2,101	6.4	6,026	17.7	16,298	16.7	3,565	8.2	22,431	24.1
Total	32,670	100.0	34,074	100.0	97,522	100.0	43,737	100.0	93,128	100.0

Appendix J (continued)

Occupation	Milwaukee County (continued)									
	Sub-area 17		Sub-area 18		Sub-area 19		Sub-area Total		County	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Management, Professional, and Related Occupations										
Management, Business, and Financial	12,352	14.3	2,754	11.3	5,929	16.5	54,498	12.2	54,487	12.2
Professional and Related	20,724	24.0	3,899	16.0	8,208	22.8	96,501	21.5	96,463	21.5
Subtotal	33,076	38.3	6,653	27.3	14,137	39.3	150,999	33.7	150,950	33.7
Service Occupations										
Healthcare Support.....	1,673	1.9	741	3.0	479	1.3	13,872	3.1	13,857	3.1
Protective Service.....	1,433	1.7	535	2.2	614	1.7	10,228	2.3	10,228	2.3
Food Preparation and Serving Related.....	3,619	4.2	1,067	4.4	1,236	3.4	24,360	5.4	24,292	5.4
Building and Grounds Cleaning and Maintenance	2,192	2.5	641	2.6	872	2.4	15,506	3.5	15,506	3.5
Personal Care and Service	2,230	2.6	696	2.9	924	2.6	14,498	3.2	14,498	3.2
Subtotal	11,147	12.9	3,680	15.1	4,125	11.4	78,464	17.5	78,381	17.5
Sales and Office Occupations										
Sales and Related	10,172	11.8	2,387	9.8	3,882	10.8	45,269	10.1	45,312	10.1
Office and Administrative Support.....	13,540	15.7	4,395	18.1	5,986	16.7	70,157	15.7	70,179	15.7
Subtotal	23,712	27.5	6,782	27.9	9,868	27.5	115,426	25.8	115,491	25.8
Farming, Fishing, and Forestry Operations.....	219	0.2	116	0.5	30	0.1	1,661	0.4	1,661	0.4
Construction, Extraction, Maintenance, and Repair Occupations										
Construction and Extraction	3,849	4.5	1,375	5.7	1,462	4.1	17,328	3.9	17,328	3.9
Installation, Maintenance, and Repair.....	2,680	3.1	1,228	5.0	1,285	3.6	12,256	2.7	12,266	2.7
Subtotal	6,529	7.6	2,603	10.7	2,747	7.7	29,584	6.6	29,594	6.6
Production, Transportation, and Material Moving Occupations										
Production	6,776	7.9	2,803	11.5	2,774	7.7	43,062	9.6	43,057	9.6
Transportation and Material Moving.....	4,858	5.6	1,697	7.0	2,244	6.3	28,511	6.4	28,511	6.4
Subtotal	11,634	13.5	4,500	18.5	5,018	14.0	71,573	16.0	71,568	16.0
Total	86,317	100.0	24,334	100.0	35,925	100.0	447,707	100.0	447,645	100.0

Appendix J (continued)

Occupation	Waukesha County									
	Sub-area 20		Sub-area 21		Sub-area 22		Sub-area 23		Sub-area 24	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Management, Professional, and Related Occupations										
Management, Business, and Financial	3,333	17.4	5,598	23.3	4,137	19.4	2,360	18.6	1,887	17.3
Professional and Related	4,241	22.1	7,104	29.6	5,782	27.1	2,825	22.3	2,004	18.4
Subtotal	7,574	39.5	12,702	52.9	9,919	46.5	5,185	40.9	3,891	35.7
Service Occupations										
Healthcare Support.....	287	1.5	185	0.8	268	1.2	195	1.5	189	1.8
Protective Service.....	189	1.0	100	0.4	299	1.4	102	0.8	144	1.3
Food Preparation and Serving Related.....	674	3.5	647	2.7	742	3.5	551	4.3	433	4.0
Building and Grounds Cleaning and Maintenance	449	2.3	338	1.4	275	1.3	268	2.1	305	2.8
Personal Care and Service	336	1.8	581	2.4	539	2.5	303	2.4	328	3.0
Subtotal	1,935	10.1	1,851	7.7	2,123	9.9	1,419	11.1	1,399	12.9
Sales and Office Occupations										
Sales and Related	2,628	13.7	3,820	15.9	2,786	13.0	1,330	10.5	1,457	13.4
Office and Administrative Support.....	3,170	16.5	2,743	11.4	2,959	13.9	1,902	15.0	1,735	15.9
Subtotal	5,798	30.2	6,563	27.3	5,745	26.9	3,232	25.5	3,192	29.3
Farming, Fishing, and Forestry Operations.....	24	0.1	14	0.1	54	0.3	16	0.1	3	- ^a
Construction, Extraction, Maintenance, and Repair Occupations										
Construction and Extraction	751	3.9	765	3.2	976	4.6	705	5.6	715	6.6
Installation, Maintenance, and Repair.....	774	4.1	438	1.8	452	2.1	280	2.2	373	3.4
Subtotal	1,525	8.0	1,203	5.0	1,428	6.7	985	7.8	1,088	10.0
Production, Transportation, and Material Moving Occupations										
Production	1,375	7.2	1,009	4.2	1,113	5.2	1,025	8.1	869	8.0
Transportation and Material Moving	940	4.9	669	2.8	949	4.5	828	6.5	443	4.1
Subtotal	2,315	12.1	1,678	7.0	2,062	9.7	1,853	14.6	1,312	12.1
Total	19,171	100.0	24,011	100.0	21,331	100.0	12,690	100.0	10,885	100.0

Appendix J (continued)

Occupation	Waukesha County (continued)									
	Sub-area 25		Sub-area 26		Sub-area 27		Sub-area 28		Sub-area Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Management, Professional, and Related Occupations										
Management, Business, and Financial	7,178	20.5	9,111	16.8	3,127	15.8	1,081	18.6	37,812	18.7
Professional and Related	8,210	23.5	12,510	23.1	4,002	20.2	1,050	18.1	47,728	23.5
Subtotal	15,388	44.0	21,621	39.9	7,129	36.0	2,131	36.7	85,540	42.2
Service Occupations										
Healthcare Support.....	429	1.2	1,073	2.0	487	2.4	83	1.4	3,196	1.6
Protective Service.....	343	1.0	923	1.7	250	1.3	58	1.0	2,408	1.2
Food Preparation and Serving Related.....	1,591	4.6	2,533	4.7	831	4.2	267	4.6	8,269	4.1
Building and Grounds Cleaning and Maintenance	1,064	3.1	1,406	2.6	457	2.3	217	3.7	4,779	2.3
Personal Care and Service	1,062	3.0	1,327	2.5	534	2.7	218	3.8	5,228	2.6
Subtotal	4,489	12.9	7,262	13.5	2,559	12.9	843	14.5	23,880	11.8
Sales and Office Occupations										
Sales and Related	4,827	13.8	6,133	11.3	2,125	10.7	686	11.8	25,792	12.7
Office and Administrative Support.....	4,020	11.5	8,530	15.8	2,893	14.6	861	14.9	28,813	14.2
Subtotal	8,847	25.3	14,663	27.1	5,018	25.3	1,547	26.7	54,605	26.9
Farming, Fishing, and Forestry Operations.....	122	0.4	13	- ^a	31	0.1	34	0.6	311	0.2
Construction, Extraction, Maintenance, and Repair Occupations										
Construction and Extraction	1,525	4.4	2,162	4.0	1,266	6.4	379	6.5	9,244	4.5
Installation, Maintenance, and Repair.....	954	2.7	1,537	2.8	878	4.4	151	2.6	5,837	2.9
Subtotal	2,479	7.1	3,699	6.8	2,144	10.8	530	9.1	15,081	7.4
Production, Transportation, and Material Moving Occupations										
Production	2,206	6.3	4,421	8.2	1,819	9.2	472	8.2	14,309	7.1
Transportation and Material Moving	1,406	4.0	2,413	4.5	1,135	5.7	246	4.2	9,029	4.4
Subtotal	3,612	10.3	6,834	12.7	2,954	14.9	718	12.4	23,338	11.5
Total	34,937	100.0	54,092	100.0	19,835	100.0	5,803	100.0	202,755	100.0

Appendix J (continued)

Occupation	Waukesha County (continued)		Racine County							
	County		Sub-area 29		Sub-area 30		Sub-area 31		Sub-area 32	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Management, Professional, and Related Occupations										
Management, Business, and Financial	37,805	18.7	4,417	14.9	3,181	13.5	2,755	13.5	1,092	12.3
Professional and Related	47,712	23.5	6,344	21.3	5,818	15.6	3,706	18.1	1,484	16.8
Subtotal	85,517	42.2	10,761	36.2	8,999	24.1	6,461	31.6	2,576	29.1
Service Occupations										
Healthcare Support.....	3,196	1.6	599	2.0	1,323	3.5	448	2.2	199	2.2
Protective Service.....	2,408	1.2	794	2.7	921	2.5	222	1.1	103	1.2
Food Preparation and Serving Related.....	8,269	4.1	926	3.1	2,172	5.8	846	4.1	467	5.3
Building and Grounds Cleaning and Maintenance.....	4,779	2.4	609	2.0	1,355	3.6	514	2.5	255	2.9
Personal Care and Service	5,224	2.6	1,001	3.4	1,275	3.4	613	3.0	213	2.4
Subtotal	23,876	11.8	3,929	13.2	7,046	18.8	2,643	12.9	1,237	14.0
Sales and Office Occupations										
Sales and Related	25,787	12.7	2,985	10.0	3,809	10.2	2,288	11.2	1,107	12.5
Office and Administrative Support.....	28,807	14.2	4,183	14.1	5,368	14.4	2,747	13.4	1,260	14.2
Subtotal	54,594	26.9	7,168	24.1	9,177	24.6	5,035	24.6	2,367	26.7
Farming, Fishing, and Forestry Operations.....	303	0.2	104	0.4	207	0.6	216	1.0	70	0.8
Construction, Extraction, Maintenance, and Repair Occupations										
Construction and Extraction	9,244	4.6	1,402	4.7	1,515	4.1	1,721	8.4	924	10.4
Installation, Maintenance, and Repair.....	5,835	2.9	1,068	3.6	1,251	3.3	918	4.5	401	4.5
Subtotal	15,079	7.4	2,470	8.3	2,766	7.4	2,639	12.9	1,325	14.9
Production, Transportation, and Material Moving Occupations										
Production	14,309	7.1	3,680	12.4	5,770	15.5	2,007	9.8	820	9.3
Transportation and Material Moving.....	9,022	4.5	1,603	5.4	3,366	9.0	1,471	7.2	462	5.2
Subtotal	23,331	11.5	5,283	17.8	9,136	24.5	3,478	17.0	1,282	14.5
Total	202,700	100.0	29,715	100.0	37,331	100.0	20,472	100.0	8,857	100.0

Appendix J (continued)

Occupation	Racine County (continued)				Kenosha County					
	Sub-area Total		County		Sub-area 33		Sub-area 34		Sub-area 35	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Management, Professional, and Related Occupations										
Management, Business, and Financial	11,445	11.9	11,445	11.9	2,567	16.3	5,170	11.6	2,755	14.2
Professional and Related	17,352	18.0	17,352	18.0	3,434	21.9	7,714	17.4	3,389	17.4
Subtotal	28,797	29.9	28,797	29.9	6,001	38.2	12,884	29.0	6,144	31.6
Service Occupations										
Healthcare Support.....	2,569	2.7	2,569	2.7	238	1.5	1,501	3.4	437	2.2
Protective Service.....	2,040	2.1	2,040	2.1	344	2.2	1,074	2.4	430	2.2
Food Preparation and Serving Related.....	4,411	4.6	4,411	4.6	626	4.0	2,618	5.9	857	4.4
Building and Grounds Cleaning and Maintenance	2,733	2.8	2,733	2.8	428	2.7	1,422	3.2	447	2.3
Personal Care and Service	3,102	3.2	3,102	3.2	403	2.6	1,386	3.1	444	2.3
Subtotal	14,855	15.4	14,855	15.4	2,039	13.0	8,001	18.0	2,615	13.4
Sales and Office Occupations										
Sales and Related	10,189	10.6	10,189	10.6	1,556	9.9	4,450	10.0	2,031	10.4
Office and Administrative Support.....	13,558	14.1	13,558	14.1	2,110	13.4	7,727	17.4	3,129	16.1
Subtotal	23,747	24.7	23,747	24.7	3,666	23.3	12,177	27.4	5,160	26.5
Farming, Fishing, and Forestry Operations.....	597	0.6	597	0.6	14	0.1	112	0.3	129	0.7
Construction, Extraction, Maintenance, and Repair Occupations										
Construction and Extraction	5,562	5.8	5,562	5.8	923	5.9	2,023	4.6	1,642	8.4
Installation, Maintenance, and Repair.....	3,638	3.8	3,638	3.8	660	4.2	1,365	3.1	823	4.2
Subtotal	9,200	9.5	9,200	9.5	1,583	10.1	3,388	7.7	2,465	12.6
Production, Transportation, and Material Moving Occupations										
Production	12,277	12.7	12,277	12.7	1,454	9.2	4,513	10.2	1,572	8.1
Transportation and Material Moving	6,902	7.2	6,902	7.2	957	6.1	3,275	7.4	1,376	7.1
Subtotal	19,179	19.9	19,179	19.9	2,411	15.3	7,788	17.6	2,948	15.2
Total	96,375	100.0	96,375	100.0	15,714	100.0	44,350	100.0	19,461	100.0

Appendix J (continued)

Occupation	Kenosha County (continued)				Walworth County					
	Sub-area Total		County		Sub-area 36		Sub-area 37		Sub-area 38	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Management, Professional, and Related Occupations										
Management, Business, and Financial	10,492	13.2	10,492	13.2	1,122	15.7	1,046	9.3	3,880	12.4
Professional and Related	14,537	18.3	14,537	18.3	1,428	20.0	1,668	14.8	5,417	17.2
Subtotal	25,029	31.5	25,029	31.5	2,550	35.7	2,714	24.1	9,297	29.6
Service Occupations										
Healthcare Support.....	2,176	2.7	2,176	2.7	162	2.3	281	2.5	770	2.5
Protective Service.....	1,848	2.3	1,848	2.3	109	1.5	164	1.5	468	1.5
Food Preparation and Serving Related.....	4,101	5.2	4,101	5.2	296	4.1	1,491	13.2	1,821	5.8
Building and Grounds Cleaning and Maintenance	2,297	2.9	2,297	2.9	366	5.1	323	2.9	1,317	4.2
Personal Care and Service	2,233	2.8	2,233	2.8	109	1.5	488	4.3	1,007	3.2
Subtotal	12,655	15.9	12,655	15.9	1,042	14.5	2,747	24.4	5,383	17.2
Sales and Office Occupations										
Sales and Related	8,037	10.1	8,037	10.1	816	11.4	1,662	14.8	2,960	9.4
Office and Administrative Support.....	12,966	16.3	12,966	16.3	1,050	14.7	1,908	16.9	4,129	13.1
Subtotal	21,003	26.4	21,003	26.4	1,866	26.1	3,570	31.7	7,089	22.5
Farming, Fishing, and Forestry Operations.....	255	0.3	255	0.3	37	0.5	38	0.3	290	0.9
Construction, Extraction, Maintenance, and Repair Occupations										
Construction and Extraction	4,588	5.8	4,588	5.8	364	5.1	437	3.9	2,606	8.3
Installation, Maintenance, and Repair.....	2,848	3.6	2,848	3.6	228	3.2	286	2.5	978	3.1
Subtotal	7,436	9.4	7,436	9.4	592	8.3	723	6.4	3,584	11.4
Production, Transportation, and Material Moving Occupations										
Production	7,539	9.5	7,539	9.5	548	7.7	1,024	9.1	3,642	11.6
Transportation and Material Moving	5,608	7.1	5,608	7.1	514	7.2	452	4.0	2,137	6.8
Subtotal	13,147	16.5	13,147	16.5	1,062	14.9	1,476	13.1	5,779	18.4
Total	79,525	100.0	79,525	100.0	7,149	100.0	11,268	100.0	31,422	100.0

Appendix J (continued)

Occupation	Walworth County (continued)						Sub-area Total		Region	
	Sub-area 39		Sub-area Total		County					
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Management, Professional, and Related Occupations										
Management, Business, and Financial	641	15.2	6,689	12.4	6,656	12.7	140,356	14.1	140,316	14.1
Professional and Related	778	18.5	9,291	17.2	9,077	17.3	209,234	21.0	208,980	21.0
Subtotal	1,419	33.7	15,980	29.6	15,733	29.9	349,590	35.1	349,296	35.1
Service Occupations										
Healthcare Support.....	49	1.2	1,262	2.3	1,262	2.4	25,446	2.5	25,431	2.5
Protective Service.....	93	2.2	834	1.6	834	1.6	18,686	1.9	18,686	1.9
Food Preparation and Serving Related.....	306	7.2	3,914	7.3	3,627	6.9	49,940	5.0	49,585	5.0
Building and Grounds Cleaning and Maintenance.....	330	7.8	2,336	4.3	2,274	4.3	30,854	3.1	30,792	3.1
Personal Care and Service	143	3.4	1,747	3.2	1,590	3.0	29,799	3.0	29,638	3.0
Subtotal	921	21.8	10,093	18.7	9,587	18.2	154,725	15.5	154,132	15.5
Sales and Office Occupations										
Sales and Related	527	12.5	5,965	11.0	5,805	11.0	109,247	11.0	109,125	11.0
Office and Administrative Support.....	517	12.3	7,604	14.1	7,321	13.9	149,656	15.0	149,389	15.0
Subtotal	1,044	24.8	13,569	25.1	13,126	25.0	258,903	26.0	258,514	26.0
Farming, Fishing, and Forestry Operations.....	50	1.2	415	0.8	423	0.8	4,005	0.4	4,005	0.4
Construction, Extraction, Maintenance, and Repair Occupations										
Construction and Extraction	221	5.2	3,628	6.7	3,610	6.9	45,793	4.6	45,775	4.6
Installation, Maintenance, and Repair	95	2.3	1,587	2.9	1,568	3.0	29,790	3.0	29,779	3.0
Subtotal	316	7.5	5,215	9.6	5,178	9.8	75,583	7.6	75,554	7.6
Production, Transportation, and Material Moving Occupations										
Production	342	8.1	5,556	10.3	5,360	10.2	95,072	9.5	94,871	9.5
Transportation and Material Moving	122	2.9	3,225	5.9	3,192	6.1	58,657	5.9	58,617	5.9
Subtotal	464	11.0	8,781	16.2	8,552	16.3	153,729	15.4	153,488	15.4
Total	4,214	100.0	54,053	100.0	52,599	100.0	996,535 ^b	100.0	994,989	100.0

Note: Farming, fishing, and forestry operations occupation total includes farm labor contractors, agricultural inspectors, animal breeders, graders and sorters, agricultural equipment operators, and farm workers and laborers (including crop, nursery, greenhouse, and farm/ranch hands). Farmers and farm managers are included under the "management, professional, and related" occupations.

^aLess than 0.05 percent.

^bSub-area total includes portions of the cities of Hartford and Whitewater and portions of the Village of Lac La Belle that extend outside the Region.

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

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Appendix K

SUMMARY OF THE SOCIO-ECONOMIC IMPACT ANALYSIS OF THE REGIONAL HOUSING PLAN

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 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. A socio-economic impact analysis (SEI) assesses 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 following the 2007 creation of the EJTF.

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?

PUBLIC REVIEW

Public review and comment on the SEI occurred during the final series of regional housing plan public meetings held in November and December 2012, 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 Chapter XII. The full SEI report is available on the UWM website at www4.uwm.edu/ced/index.cfm, and the report is also available 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.

SEI FINDINGS

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, the analysis determined that 33 recommendations would be expected to have a significantly positive impact and 11 recommendations would be expected to have a positive impact on environmental justice populations. The impacts of three preliminary recommendations were determined to be neutral. 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. The SEI also identifies “key” recommendations under the six housing plan recommendation topic areas. “Key” recommendations are those determined to have the most positive impact on environmental justice populations. The following is a brief summary of the SEI findings for each of the 47 preliminary plan recommendations and the resulting revisions, including two new recommendations. Each preliminary plan recommendation is summarized in the following sections. Chapter XII includes the full text of both preliminary and adopted plan recommendations.

Affordable Housing

The SEI findings and recommended revisions to Affordable Housing preliminary recommendations include:

1. **Preliminary Recommendation:** Local governments that provide sanitary sewer service should allow modest single-family and multi-family housing development through their comprehensive plans and zoning ordinances.
 - **SEI findings:** Significantly Positive Impact, Key Recommendation. No changes recommended.
2. **Preliminary Recommendation:** The State should develop a new funding strategy that would reduce the heavy reliance on property taxes to fund local schools and government services.
 - **SEI findings:** Significantly Positive Impact, Key Recommendation. The issue of local property taxes funding school districts has been one of the key obstacles to building lower-cost housing units in many of the Region’s suburban communities. Given the significance of the issue and potential impacts of funding alternatives on low-income households, an appropriate State agency should conduct a study of alternative funding strategies for schools and local government services.
 - **Final Recommendation Revision:** Recommendation No. 2 was revised to recommend formation of a State Task Force to identify alternatives to the property tax for funding school districts and local government services.
3. **Preliminary Recommendation:** Local governments should reduce or waive impact fees for new affordable housing.
 - **SEI Finding:** Positive Impact. No changes recommended.
4. **Preliminary Recommendation:** Local government 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, live-work units, and accessory dwellings.
 - **SEI findings:** Positive Impact. The recommendation should be extended to include local strategic area or neighborhood plans, in addition to comprehensive plans.
 - **Final Recommendation Revision:** Recommendation No. 4 was revised to specify that local governments should encourage a variety of housing types in urban neighborhoods through neighborhood plans, in addition to comprehensive plans.
5. **Preliminary Recommendation:** Local governments should review requirements that increase housing costs but do not contribute to design or functionality.

- **SEI finding:** Positive Impact. No changes recommended.
6. **Preliminary Recommendation:** Local governments should include architects on their design review teams.
 - **SEI finding:** No Impact. No changes recommended.
 7. **Preliminary Recommendation:** Conduct education and outreach efforts on the need for affordable and subsidized housing.
 - **SEI findings:** Significantly Positive Impact. The recommendation should include the agencies responsible for public outreach efforts, such as SEWRPC, UW-Extension, Wisconsin Department of Administration – Division of Housing, WHEDA, public housing authorities, Metropolitan Milwaukee Fair Housing Council, and Metropolitan Builders Association of Greater Milwaukee. This is an important recommendation and efforts should be collaborative and ongoing in order to ensure that the message and direction of the regional housing plan is not lost at the local level.
 - **Final Recommendation Revision:** Recommendation No. 7 was revised to identify agencies (SEWRPC and UW-Extension) proposed to conduct public outreach efforts regarding the need for affordable housing in the Region.
 8. **Preliminary Recommendation:** State and Federal governments should work cooperatively with private partners to provide a sound housing finance system.
 - **SEI finding:** Significantly Positive Impact. No changes recommended.
 9. **Preliminary Recommendation:** Appraisers should consider cost, income, and sales comparisons approaches to value when conducting property appraisals.
 - **SEI finding:** Positive Impact. No changes recommended.
 10. **Preliminary Recommendation:** Local governments in subsidized housing priority sub-areas and sub-areas with a job/housing imbalance should use Tax Increment Financing to facilitate the development of affordable housing as allowed by Section 66.1105(6)(g) of the *Wisconsin Statutes*.
 - **SEI finding:** Positive Impact. No changes recommended.

Fair Housing

The SEI findings of Fair Housing preliminary recommendations include:

1. **Preliminary Recommendation:** Local governments should evaluate their comprehensive plans and zoning requirements to determine if they allow modest single-family and multi-family housing and act to Affirmatively Further Fair Housing.
 - **SEI findings:** Significantly Positive Impact, Key Recommendation. No changes recommended.
2. **Preliminary Recommendation:** Local governments should allow multi-family residential uses as a principal use in multi-family zoning districts.
 - **SEI finding:** Positive Impact. No changes recommended.
3. **Preliminary Recommendation:** Entitlement jurisdictions should require sub-grantees to certify they will Affirmatively Further Fair Housing (AFFH) to receive HUD funds.
 - **SEI findings:** Significantly Positive Impact, Key Recommendation. No changes recommended.
4. **Preliminary Recommendation:** Funding should be maintained for non-governmental organizations (NGO) to continue public informational programs.
 - **SEI finding:** Significantly Positive Impact. No changes recommended.

5. **Preliminary Recommendation:** The State should provide funding to establish assisted housing mobility programs to help low-income families move to less impoverished areas.
 - **SEI finding:** Significantly Positive Impact. No changes recommended.

Job/Housing Balance

The SEI findings of Job/Housing Balance preliminary recommendations include:

1. **Preliminary Recommendation:** Local governments with sanitary sewer service in sub-areas with a job/housing imbalance should conduct a local analysis to confirm the imbalance and consider changes to their comprehensive plan to address the imbalance.
 - **SEI findings:** Significantly Positive Impact, Key Recommendation. No changes recommended.
2. **Preliminary Recommendation:** State, County, and affected local governments should work to fully implement the public transit element of the year 2035 regional transportation system plan.
 - **SEI finding:** Significantly Positive Impact. No changes recommended.
3. **Preliminary Recommendation:** WHEDA or an appropriate State agency should conduct a Statewide job/housing balance analysis.
 - **SEI findings:** No Impact. Although this recommendation has no direct impact on environmental justice populations, it is a necessary means to implement Recommendations 4 and 5, two key recommendations. No changes recommended.
4. **Preliminary Recommendation:** Amend State law to prohibit TIF in communities with job/housing imbalances as determined by a Statewide analysis unless the imbalance is addressed.
 - **SEI findings:** Significantly Positive Impact, Key Recommendation. No changes recommended.
5. **Preliminary Recommendation:** Job/housing balance should be a criterion considered by administering agencies during the award of economic development incentives to local governments.
 - **SEI findings:** Significantly Positive Impact, Key Recommendation. No changes recommended.
6. **Preliminary Recommendation:** SEWRPC should provide findings of the job/housing balance analysis conducted under the regional housing plan to local governments requesting sanitary sewer service area expansions.
 - **SEI finding:** No Impact. No changes recommended.
7. **Preliminary Recommendation:** Strategies to promote job/housing balance should include economic and workforce development programs in areas with high unemployment.
 - **SEI finding:** Significantly Positive Impact. No changes recommended.
8. **Preliminary Recommendation:** SEWRPC should work with local governments through the Advisory Committees on Transportation System Planning and Programming to consider changes to the selection criteria for transportation projects using Surface Transportation Program – Milwaukee Urbanized Area funding or Congestion Mitigation and Air Quality (CMAQ) program funding, and inclusion in the Transportation Improvement Program.
 - **SEI finding:** Positive Impact. No changes recommended.
9. **Preliminary Recommendation:** Encourage the development of employer assisted housing programs.
 - **SEI finding:** Significantly Positive Impact. No changes recommended.

10. Preliminary Recommendation: The Wisconsin Department of Workforce Development should develop a method to document the number of migrant workers who come to the Region without a work agreement.

- **SEI finding:** Positive Impact. No changes recommended.

Accessible Housing

The SEI findings and recommended revisions to Accessible Housing preliminary recommendations include:

1. Preliminary Recommendation: Local governments with sanitary sewer service in a sub-area with a job/housing imbalance should identify areas in their comprehensive plans for more multi-family housing, which is both accessible and affordable.

- **SEI findings:** Significantly Positive Impact, Key Recommendation. No changes recommended.

2. Preliminary Recommendation: Local governments should encourage private developers to include Universal Design (UD) and Visitability features in new homes.

- **SEI findings:** Significantly Positive Impact. The recommendation should be revised to provide examples of local support measures (e.g. developer incentives or density bonuses).
- **Final Recommendation Revision:** Recommendation No. 2 was revised to include density bonuses and developer incentives as incentives that local governments could use to encourage Universal Design and Visitability features in new homes.

3. Preliminary Recommendation: The State should provide continued funding for long term care programs and new funding for accessible housing database development.

- **SEI findings:** Significantly Positive Impact. Currently, accessibility features and modifications are not documented in property assessments. The recommendation should be modified or an additional recommendation should be added to add documentation of accessibility features and/or modifications to the residential property assessment. This would have to occur at the State level, but would be the easiest way to develop an inventory for tracking such features.
- **Final Recommendation Revision:** Recommendation No. 3 was revised to include an alternative that accessibility features be documented in the residential property assessment prepared and maintained by local assessors. Information on accessibility features would be collected through the Wisconsin transfer tax form or the local building inspector at the time a housing unit is sold.

4. Preliminary Recommendation: Public funding should be maintained for independent living centers.

- **SEI finding:** Significantly Positive Impact. No changes recommended.

5. Preliminary Recommendation: Local governments should analyze American Housing Survey data to estimate the supply of accessible housing units and prioritize funding to retro-fit existing housing with accessible features to help meet demand.

- **SEI finding:** Significantly Positive Impact. No changes recommended.

6. Preliminary Recommendation: Training should be provided to building inspectors on the accessibility requirements of State and Federal fair housing laws.

- **SEI finding:** Significantly Positive Impact. No changes recommended.

7. Preliminary Recommendation: Government programs that provide funding for accessibility modifications should be extended to allow renters to use funds.

- **SEI findings:** Significantly Positive Impact. The recommendation should be revised to allow landlord eligibility.

- **Final Recommendation Revision:** Recommendation No. 7 was revised to recommend extending eligibility to landlords, as well as renters, to apply for grants to modify existing housing to include accessibility features.

Subsidized and Tax Credit Housing

The SEI findings and recommended revisions to Subsidized and Tax Credit Housing preliminary recommendations include:

1. **Preliminary Recommendation:** Support Federal initiatives to simplify subsidized housing programs. Local public housing authorities and entitlement jurisdictions should continue to work with Federal agencies and Congress to maintain funding.
 - **SEI finding:** Significantly Positive Impact. No changes recommended.
2. **Preliminary Recommendation:** Administrators of voucher programs, county and local governments, and housing advocates should continue to work with Federal agencies and Congress to increase funding for Section 8 Housing Choice Vouchers.
 - **SEI finding:** Significantly Positive Impact. No changes recommended.
3. **Preliminary Recommendation:** Local governments with major job centers should seek and support new Low Income Housing Tax Credit (LIHTC) developments.
 - **SEI finding:** Significantly Positive Impact. No changes recommended.
4. **Preliminary Recommendation:** Local governments in economic need priority sub-areas and subsidized workforce housing need priority sub-areas should seek and support subsidized and tax credit housing.
 - **SEI findings:** Significantly Positive Impact, Key Recommendation. A recommendation similar to Recommendation No. 4 should be added that includes Choice Neighborhood Initiative (successor to HOPE VI) funding for the rehabilitation and preservation of existing subsidized housing units in priority areas.
 - **Final Recommendation Revision:** Recommendation No. 4 was revised to include funding from the Choice Neighborhood Initiative for the rehabilitation and replacement of existing public housing units in priority sub-areas.
5. **Preliminary Recommendation:** WHEDA should study models in other states to target extremely low-income populations in the LIHTC application process.
 - **SEI finding:** Significantly Positive Impact. No changes recommended.
6. **Preliminary Recommendation:** HUD should modify the Section 8 Housing Choice Voucher program to remove financial disincentives for administering the program regionally. Local administrators should develop a regional voucher program.
 - **SEI findings:** Significantly Positive Impact, Key Recommendation. No changes recommended.
7. **Preliminary Recommendation:** Wisconsin Open Housing Law should be amended to recognize vouchers as a source of income.
 - **SEI findings:** Significantly Positive Impact. No changes recommended.
8. **Preliminary Recommendation:** WHEDA should revise the LIHTC application to consider lack of affordable housing in a community, location in a subsidized housing priority sub-area, and non-elderly developments in sub-areas with a job/housing imbalance. Projects should not be penalized for lack of community support.
 - **SEI finding:** Significantly Positive Impact. No changes recommended.

9. **Preliminary Recommendation:** Local governments should form partnerships with nonprofit organizations to provide affordable housing.

- **SEI finding:** Significantly Positive Impact. No changes recommended.

10. **Preliminary Recommendation:** A regional housing trust fund for Southeastern Wisconsin should be established.

- **SEI findings:** Significantly Positive Impact, Key Recommendation. No changes recommended.

11. New Recommendation.

- **SEI finding:** At least one recommendation that addresses emergency shelter and housing for the homeless should be developed. The needs of homeless veterans should be considered. Studies by the U.S. Department of Veterans Affairs indicate male and female veterans are a disproportionately large share of the homeless population.
- **Final Recommendation No. 11** was added to the Subsidized and Tax Credit Housing section to address emergency shelter and housing for the homeless, including the needs of homeless veterans and other special populations (families and persons with mental illness).

Housing Development Practices

The SEI findings of Housing Development Practices preliminary recommendations include:

1. **Preliminary Recommendation:** Local governments should prepare detailed neighborhood plans within the context of their comprehensive plans.

- **SEI finding:** Positive Impact. No changes recommended.

2. **Preliminary Recommendation:** Local governments should promote good site design through design standards incorporated into zoning and subdivision ordinances.

- **SEI finding:** Positive Impact. No changes recommended.

3. **Preliminary Recommendation:** Local governments should promote the redevelopment and infill of vacant and underutilized sites, including brownfield redevelopment.

- **SEI findings:** Significantly Positive Impact, Key Recommendation. No changes recommended.

4. **Preliminary Recommendation:** Local governments, public housing authorities, and developers should consider using Crime Prevention Through Environmental Design (CPTED) elements in new developments.

- **SEI finding:** Significantly Positive Impact. No changes recommended.

5. **Preliminary Recommendation:** Public housing authorities and developers should use green building methods and materials where financially feasible, with priority given to energy saving material and construction practices.

- **SEI finding:** Significantly Positive Impact. No changes recommended.

6. New Recommendation.

- **SEI findings:** A new recommendation should be added about weatherization funding programs and distribution of such funds for both public housing units and private homes given the significant need to retrofit much of the older housing stock located in the Region's urban core areas to make it more energy efficient.

- **Final Recommendation No. 11 was added to the Affordable Housing section** to recommend establishing county and local government 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. Weatherization is included in the new recommendation.

IMPACTS OF FAILING TO IMPLEMENT REGIONAL HOUSING PLAN RECOMMENDATIONS

The concentration of minority and low-income populations and persons with disabilities (environmental justice populations) in the Region's central cities 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. The concentration of households in poverty is also thought to have a negative impact on private sector investment, prices for goods and services, employment networks, educational opportunities, crime, health, ability to accumulate wealth, and decent housing. The SEI analysis has determined that these conditions will continue or worsen if the regional housing plan recommendations are not implemented.

The analysis found that the plan recommendations are a necessary step to slow down, or possibly reverse, the concentrations of environmental justice populations in central cities within the Region. The analysis also found that the recommendations need to be implemented on a regionwide basis to be effective and that implementation is particularly important in suburban communities with sanitary sewer service. Local government comprehensive plans and zoning ordinances that allow affordable single-family and multi-family housing must be embraced across the Region to be effective in reducing the concentration of environmental justice populations in the central cities and provide low-income people more opportunities to find jobs and live closer to job locations in suburban areas. In addition, the analysis found a need for regionwide cooperation on effective workforce development, access to educational opportunities, and an effective transit system to fully address the problems caused by the concentration and isolation of environmental justice populations. The analysis determined that full implementation of the public transit element of the year 2035 regional transportation system plan, as recommended by the regional housing plan, should be a priority.