

A Regional Housing Plan for Southeastern Wisconsin: 2035



September 16, 2013



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Regional Housing Plan Advisory Committee

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Brian Peters	Housing Policy Advocate, Independence First, Milwaukee and
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John F. Weishan, Jr.	Supervisor, Milwaukee County Board



Regional Housing Plan

Vision

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





Plan Objectives

- Provide decent and financially sustainable housing for all current and future residents of the Region
- Improve links between jobs and affordable housing
- Maintain and expand subsidized housing to meet demand
- Meet demand for accessible housing for persons with disabilities
- Eliminate housing discrimination
- Reduce economic and racial segregation
- Encourage the use of environmentally sustainable housing
- Encourage sound neighborhood design principles



Housing Affordability Findings

- A generally-accepted standard recommends that a household spend no more than 30% of its income on housing costs (including rent, mortgage, taxes, insurance, and utilities)
- 282,500 or 36% of Region households spend more than 30% of their income on housing
 - Two-thirds of households have incomes below the median household income of \$53,879

Housing Affordability Findings

- Subsidized housing need
 - Households with incomes less than 50% of the median income (less than \$26,940 per year)
 - 187,000 or 24% of Region households
- Multi-family housing need
 - Households with incomes 50 to 80% of median income (\$26,940 to \$43,104 per year)
 - 127,000 or 16% of Region households
- Modest single-family housing need
 - Households with incomes 80 to 135% of median income (\$43,104 to \$72,737 per year)
 - 191,000 or 24% of Region households











Subsidized and Tax Credit Housing Findings

- Significant unmet need
 - Long waiting lists
 - About 46,000 subsidized units and vouchers for 187,000 households
- Funding and community opposition are obstacles
- Existing subsidized housing is concentrated in the Region's central cities, particularly family housing

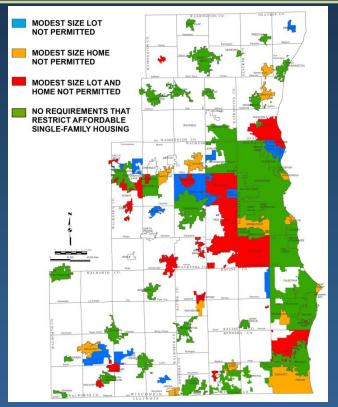




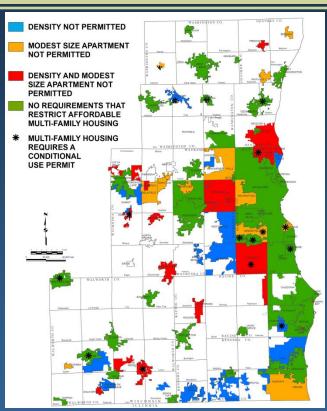




New Housing Development Findings



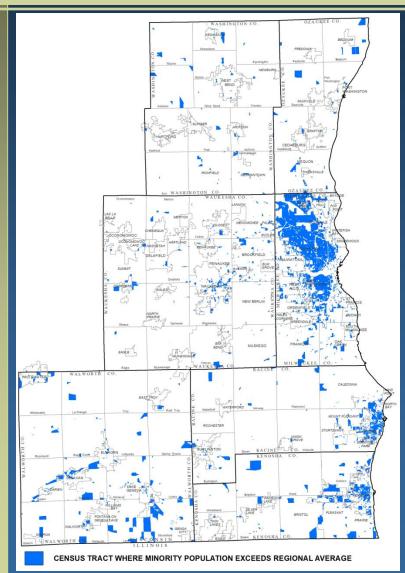
 Zoning regulations and comprehensive plans in some communities discourage the development of modest singlefamily housing



• Zoning regulations and comprehensive plans in some communities discourage the development of modest multi-family 9 housing



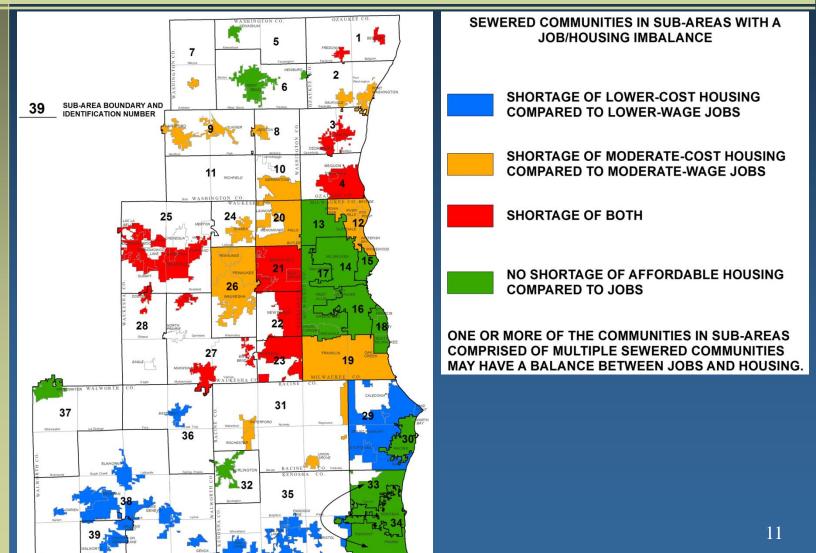
Minority Population Distribution Findings



- Minority population is concentrated in the Region's central cities
- African American and Hispanic household income is about 50 to 60% of White household income (2009)
- Additional multi-family housing and modest single-family housing in the Region's outlying communities could assist in addressing minority concentration in the Region

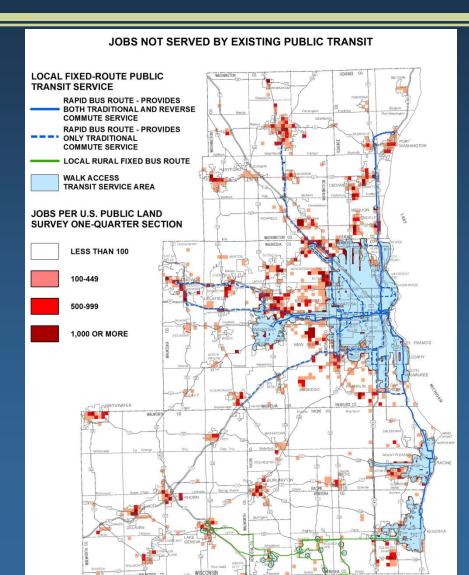


Job/Housing Balance Findings





Employment-Housing-Transit Connections Findings



ILLINOIS.

- Significant expansion of public transit is necessary to connect jobs to existing affordable housing
- Recommended in Regional Transportation Plan
- Will require continued State funding and local dedicated funding

Accessible Housing Findings

- Demand for accessible housing exceeds, and will continue to exceed, supply
- Affordability is a particular concern
 - Median earnings of persons with disabilities is half that of persons without disabilities
- New multi-family housing will increase the supply of housing that is accessible and affordable





Socio-Economic Impact Analysis of the Regional Housing Plan

- An analysis of the impacts of preliminary plan recommendations on low-income and minority populations
- **Potential impact of recommendations:**
 - 44 positive or significantly positive
 - 3 neutral
 - None negative



AFFORDABLE HOUSING

- Sewered communities should provide areas for the development of modest multi- and single-family housing to provide housing for lower- and moderate-income households
- Communities with sewer service should prepare neighborhood plans that encourage a variety of housing types and sizes
- Review community requirements for new housing that could reduce cost without compromising quality
- Establish programs and ordinances to maintain existing affordable housing stock



JOB/HOUSING BALANCE

- Sewered communities with a job/housing imbalance should change their comprehensive plans and zoning ordinances to provide housing affordable for the workforce in their community
- Public transit should be improved and expanded to link jobs and affordable housing
- Expand and focus economic development, job training, and education in areas with low- and moderate-income households and high unemployment and underemployment



JOB/HOUSING BALANCE (continued)

- SEWRPC should work with Advisory Committees to consider revised criteria for Surface Transportation Program - Milwaukee Urbanized Area project funding and Congestion Mitigation and Air Quality (CMAQ) project funding which would include transit and job/housing balance
- A Statewide job/housing balance analysis should be conducted and considered in the award of economic development incentives and formation of TIF districts

SUBSIDIZED AND TAX CREDIT HOUSING

- Use CDBG, HOME, and other funding sources to encourage development of housing for low and moderate income households
- Establish a regional Housing Trust Fund to assist in the acquisition of land and development of affordable housing
- Develop a regional Section 8 housing voucher program, provided federal disincentives are removed
- Communities with a major employment center should seek and support new multi-family housing development using LIHTC funds to provide workforce housing for households earning 50 to 60 percent of the Region's median income



FAIR HOUSING/OPPORTUNITY

- Other plan recommendations will address fair housing/opportunity
 - Providing modest multi- and single-family housing throughout the Region
 - Addressing job/housing imbalances
 - Expanding subsidized and tax credit housing
- Require sub-grantees to certify they will affirmatively further fair housing to receive CDBG and HOME funds
- Implement programs to assist minority and low-income households moving to outlying areas with finding housing, jobs, and schools

Key Plan Recommendations

ACCESSIBLE HOUSING

- Other plan recommendations will assist in addressing accessible housing needs, including expanded multifamily and subsidized/tax credit housing
- Local governments should analyze American Housing Survey data to estimate the demand for accessible housing and prioritize CDBG and HOME funding for accessibility remodeling



Conclusions

Plan recommendations should be implemented for the following reasons:

- 1. To support economic development in the Region by encouraging affordable workforce housing near job locations
- 2. To address the problem of dilapidated, substandard, and unsafe housing in the Region by making safe and decent housing affordable to all residents
- **3.** To better meet the existing and future need for accessible housing in the Region
- 4. To reinforce the need for improved and expanded public transit in the Region to link areas with lowerand moderate-cost housing to job locations
- **5.** To help increase diversity in all communities in the Region