

CHAPTER 9

IMPLEMENTATION AND INTERGOVERNMENTAL COOPERATION ELEMENT

HOUSING (to be inserted on page 9-4)

Chapter 5 of this Plan presents an analysis of the age, structural condition, value, and occupancy characteristics of existing housing stock in the County and local governments that participated in this planning process. In addition, the chapter provided a description of government programs which facilitate the provision of housing, including affordable housing and information on community policies established for the percentage distribution of single-family, two-family, and multi-family units. *The chapter also includes the recommendations Waukesha County supports from the Regional Housing Plan.* The Housing chapter presented the following implementation recommendations:

REGIONAL HOUSING PLAN RECOMMENDATIONS (to be inserted on page 9-7)

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 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.⁷
2. 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.
3. 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:

⁷Counties 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 sewer communities.

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 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 of the Regional Housing Plan. 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.

4. 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.

5. 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.

6. 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.

7. 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.

8. 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 of the Regional Housing Plan) and sub-areas with a job/housing imbalance are encouraged to use this program to increase the supply of affordable housing.

9. 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.

10. 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. 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.

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 provide better connectivity between affordable housing and job opportunities through transportation options to major employment centers.

3. It is recommended that the Wisconsin Housing and Economic Development Authority (WHEDA) or other appropriate State agency conduct a job/housing balance analysis.⁸

4. Job/housing balance should be a criterion considered by administering agencies during the award of Federal and State economic development incentives. Incentives could 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.

5. 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.

6. 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.

7. 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.

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.

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.⁹
3. It is recommended that the Governor and State Legislature continue to support funding for programs that provide the 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 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. 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.
5. 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.
6. 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.

⁹The 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.

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 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 subareas 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 of the Regional Housing Plan should seek to provide assistance through subsidy programs that can encourage housing development for households at a variety of income levels.
5. WHEDA should study models in other States of how to best reach extremely-low income households.
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 coordinated Section 8 Housing Choice Voucher program.
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 of the Regional Housing Plan, and to award points to non-elderly housing developments in communities with a job/housing imbalance.
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.
10. 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. 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.

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.