HOUSING WISCONSIN

A GUIDE TO PREPARING THE HOUSING ELEMENT OF A LOCAL COMPREHENSIVE PLAN

THIRD EDITION
PREFACE TO THE THIRD EDITION

Housing remains an important element of the local comprehensive planning process. Nevertheless, much has changed since the publication of the earlier editions of Housing Wisconsin: A Guide to Preparing the Housing Element of a Local Comprehensive Plan. Housing affordability is a major public policy issue for an increasing number of many communities in Wisconsin and the nation. Communities are reexamining the role of single-family zoning, promoting the development of accessory dwelling units, trying to understand the impact of the increasing use of short-term rentals. This third edition of Housing Wisconsin updates the earlier editions to reflect many of the changes related to housing in Wisconsin over the last seventeen years.

Housing Wisconsin: A Guide to Preparing the Housing Element of a Local Comprehensive Plan, was originally published in 2000 after the passage of Wisconsin’s comprehensive planning law. The first edition was written by Brian Ohm, John Merrill, and Erich Schmidtke. John Merrill, a professor in the School of Human Ecology and Extension housing specialist (now emeritus), also created the artwork that appeared in the original publication and has been retained for this edition. A second edition was published in 2003 with the assistance of Joni Herren Graves. This third edition, was updated with the assistance of Alexander Allon. The Wisconsin Realtors Association funded all editions of Housing Wisconsin. It is hoped that this edition of the guide will continue to be a helpful resource for Wisconsin communities seeking to address housing issues.

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INTRODUCTION

Wisconsin’s planning law requires that a local Comprehensive Plan include a Housing Element. The law defines the Housing Element as follows:

“A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural value, and occupancy characteristics of the local governmental unit’s housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit’s existing housing stock.”

The Housing Element is one of nine elements that comprise a Comprehensive Plan. The other elements are: Issues and Opportunities; Transportation; Utilities and Community Facilities; Agricultural, Natural & Cultural Resources; Economic Development; Intergovernmental Cooperation; Land Use; and Implementation. Not surprisingly, each one of these elements may affect other elements and it is important to consider this during the planning process.

The programs and actions of local governments (or inaction) can influence the housing market. The Comprehensive Planning process necessitates that local governments analyze the impact of the local government’s policies and regulations on the development of various types of housing. The analysis is intended to take into account the current and projected housing needs in the community. The analysis should result in policies that provide opportunities for the development of the types and amounts of housing expected to be needed over a 20-year planning horizon.

The Comprehensive Planning statute does not tell local communities how to prepare the Housing Element of their Comprehensive Plan. This guide is intended to help Wisconsin communities with this task. It offers a step-by-step process for developing the Housing Element with an emphasis on securing broad community participation in the planning process. It discusses the data needed to assess current housing demand and supply, and forecast future housing needs. It also provides a list of strategies communities might use to implement some common housing goals. The last section of this guide covers processes for evaluating and updating the plan. However, the actual planning process that a community uses, and the plan that is developed, should be locally appropriate for each community.
WHY PLAN FOR HOUSING

Housing is very important for Wisconsin and the people who live here. According to the Housing Policy Guide adopted by the American Planning Association (APA) in 2006:

“In order for communities to function, there must be an adequate supply of housing in proximity to employment, public transportation, and community facilities, such as public schools. The housing stock must include affordable and accessible for sale and rental units, not only to meet social equity goals, but in order to ensure community viability. The development of a diverse and affordable housing stock must be carried out without sacrificing sound regulations that are in place to protect the environment and public health.”

The APA updated the Housing Policy Guide in 2019 and noted that progress towards addressing housing issues was mixed:

“Many of the same challenges remain and some, particularly housing availability and affordability, have worsened. Many desirable communities are out of reach for those earning an average wage and too many Americans must spend an inordinate amount of their income on housing expenses. In addition, the long-term adverse effects of discriminatory financial lending practices and exclusionary zoning—including redlining—continue to impact the social, cultural, ethnographic, and economic diversity of our urban, exurban, and suburban regions in ways that negatively impact low-income and minority households disproportionately.”

According to the APA, the nation’s housing supply “fails to meet the needs of changing socioeconomic characteristics of the population.” The APA references four primary impediments to increasing the nation’s housing supply: a deficient supply of skilled construction workers; an increase in the cost of building materials; the depletion of developable lots; and the impact of land use regulations on the density and type of construction.

The APA notes that housing has become unaffordable for many people because wages have not increased proportionately to housing costs. In addition, “there is an increasing disconnect between job location and housing supply, placing greater demands on our transportation system and causing a greater proportion of time and income to be spent on commuting.” Finally, the APA cites the need for a diversity of housing types to accommodate the needs of all people. A copy of APA’s 2019 Housing Policy Guide is available here: https://www.planning.org/publications/document/9178529/.

Similar issues confront housing in Wisconsin. A 2019 study by Professor Kurt Paulsen from the Department of Planning and Landscape Architecture at the University of Wisconsin-Madison found that “Wisconsin has a workforce housing shortage.” The study Falling Behind: Addressing Wisconsin’s Workforce Housing Shortage to Strengthen Families, Communities and Our Economy was published by the Wisconsin Realtors Association and is available here. According to Professor Paulsen, “workforce housing is the supply of housing in a community (a variety of housing types, sizes, locations and prices) that meets the needs of the workforce in that community. Specifically . . . housing that is ‘affordable’ for renting families earning up to 60 percent of the area’s median income and for owning families earning up to 120 percent of the area’s median income.” Planning for housing can help communities address these needs.

BENEFITS OF PLANNING FOR HOUSING

There are a number of benefits that a community can realize by developing a Housing Element:

• The community can take a larger role in shaping the nature of future housing development to better meet its needs.
• Data collection and analysis can increase understanding of the local housing situation

• The process of developing the element encourages citizens to start thinking and talking about local housing concerns.

• It can bring together a diverse range of groups, agencies, and citizens that otherwise may not work together.

• It provides the chance to consider the community’s housing concerns in relation to those of adjacent communities.

• If certain types of housing are in short supply, the element may encourage housing development that may, in turn, be important for recruiting and retaining businesses and employees.

• By planning for housing, there is much greater likelihood that housing development will meet a broad range of needs.

• It increases the likelihood that housing-related decisions are coordinated with other Comprehensive Plan elements.

The term “housing” may be applied to traditional single-family detached residential structures, as well as multi-family units (including duplexes and townhouses), manufactured homes, and accessory apartments. The term refers to owner-occupied units, as well as rental, cooperative, and condominium ownership arrangements.

Housing is a critical part of the comprehensive planning process and the interrelationships between the elements. Without adequate infrastructure, housing quantity and quality suffers. Without adequate infrastructure, economic development is limited. Without adequate housing, infrastructure and economic investment, a community deteriorates and results in disinvestment, a dwindling labor force due to out migration, and declining tax base making it difficult for local government to sustain itself.

**THE HUD CONSOLIDATED HOUSING PLAN**

The Housing Element of a Comprehensive Plan should not be confused with the Consolidated Housing Plan or public housing authority five-year plans required by the U.S. Department of Housing and Urban Development (HUD).

The Consolidated Housing Plan is designed to consolidate the application procedures for HUD’s housing programs. Consolidated plans are required by HUD for cities with populations over 50,000, designated urban counties, and the state, in order to be eligible for Community Development Block Grant (CDBG) and other HUD funds.

The plans must be prepared using a detailed format provided by HUD that requires demographic and housing information as well as specific local goals for improving housing for low-income households and populations with special needs. Wisconsin’s Division of Housing within the Department of Administration files the consolidated plan for the state on behalf of jurisdictions which do not have to file their own plans.

Public housing authorities develop five-year plans and annual updates of the five-year plan. Each plan contains information on local housing needs, resources, missions, and goals and objectives.

Although the Consolidated Housing Plan, housing authority plan, and the Housing Element of a Comprehensive Plan are separate documents, much can be gained through coordination of the three. Many of the same activities used in the preparation of the Housing Element of a Comprehensive Plan, such as demographic data collection or community surveys, are required when your community fills out applications for federal or state funds.

In developing strategies to be included in the Housing Element, it is important to note
that requests for HUD funds usually require that a community be in compliance with the consolidated plan covering its jurisdiction.

As your community begins the Housing Element of its Comprehensive Plan, you should check the application requirements of housing programs for which your community may apply. This will allow you to determine if there are similar activities that can be completed together. Your community may be able to save time and money by doing an activity, such as a survey or data collection, required by both the Housing Element of a Comprehensive Plan and another housing program, simultaneously. Advance knowledge of the application requirements will allow you to better coordinate similar activities of the Housing Element and housing program applications.

The HUD maintains an online resource base with guides, tools and training for preparing a consolidated plan, all of which can be found here: [https://www.hudexchange.info/programs/consolidated-plan/guides/#consolidated-plan-template-in-idis](https://www.hudexchange.info/programs/consolidated-plan/guides/#consolidated-plan-template-in-idis).

The Consolidated Plan prepared by the State of Wisconsin is also available here: [https://doa.wi.gov/Pages/LocalGovtsGrants/ConsolidatedPlan.aspx](https://doa.wi.gov/Pages/LocalGovtsGrants/ConsolidatedPlan.aspx).
DEVELOPING THE HOUSING ELEMENT

The following is an overview of a possible format for the Housing Element.

- **Executive Summary** - many people will not take time to read the entire element, so having a brief overview of the highlights at the beginning can be important. It may be all that some people read and it may lead others to read more. It can also be adapted, as part of your outreach efforts, for use in newsletter articles and a local press release.

- **Context & Public Participation Summary** - explains why the element was developed and acknowledges all the people and agencies that contributed to the process of developing the element. The latter is important in order to demonstrate the breadth of participation in the planning and as a record of who was involved for future reference.

- **Data & Analysis** - present a summary of the information collected during the planning process.

- **Vision & Goals** - are critical parts of the element, setting forth the community’s collective ideas about the direction housing policy should take and what should be accomplished.

- **Strategies, Programs & Actions** - describe the community’s proposal to implement the element’s goals.

- **Evaluation & Revision** - outlines a specific process for periodic review and revision of the element.

The following suggested steps outline a basic planning process for preparing the Housing Element.
STEP 1: DEVELOPING THE PLANNING TEAM

Broad participation from as many sectors of the community as possible will yield more ideas and a broader vision. It can also increase political buy-in for the element. However, the local planning team should be manageable in size. While broad representation is important, there are other critical characteristics of team members: they need to be able to commit the time required to the process, not be so controversial that they will alienate others, have a track record of completing work, and have a broad network of contacts.

Even if the planning team is broadly representative, it should seek ways to include other perspectives and broad public input. The views from sectors that are not represented directly on the team can be included through focus groups, special listening sessions, interviews, or written input. The following is a list of interest groups to consider including on the team or in other ways:

- **Elected Officials** have the authority to allocate resources to the planning effort and are more likely to do so if they have been involved in the process and understand its value to the community. Their leadership can also be critical to securing the participation of others.

- **Planning, Zoning & Community Development Commissions** have jurisdiction to review plans and proposals and to make decisions or recommendations. Because of their role, these groups should play a key role in the process.

- **Public Housing Authorities** are required to develop their own agency plan which includes information about community housing needs. Staff and commissioners of county or municipal housing authorities can provide information on federal housing programs, local subsidized housing that exists, and local low-income housing needs.

- **Municipal Departments** can bring specific areas of expertise to the process. These may include county or municipal departments, such as community development agencies, building/permitting, zoning, soil and water conservation, finance, assessment, highways, fire protection, and human services.

- **Housing Interest Groups** can contribute critical information about housing needs and resources, as well as providing perspectives that are important to the planning process. These include Realtors housing developers, appraisers, mortgage lenders, property managers, tenant and landlord organizations, and those who work with special needs populations like senior citizens, including churches and hospitals.

- **Nonprofit Housing Developers & Housing Advocates** working with populations that have special needs or concerns can provide information about local low- and moderate-income housing needs.
• **School Districts** often have information about changing demographics and have reason to be very concerned about future residential growth as they plan for facilities.

• **Local College, University & Extension Resources** may also bring expertise to the process.

• **Business Leaders & Major Employers** recognize that housing can be a recruitment and retention issue, whether it is finding appropriate housing for executives or affordable housing for workers. Input from business leaders and organizations like the local chamber of commerce, economic development authority, and Job Service office can provide important insights.

• **The Public**...even with the best of intentions, the interests of various sectors of the community may not be fully considered in the planning process unless efforts are consciously made to ensure that the process is open to the public at large. Public participation generally takes two forms: 1) expression of individual opinion at meetings, through letters, surveys, phone calls, etc., or 2) membership on a review body. Through inclusionary efforts, communities can do even more to ensure that their citizens have opportunities to provide input.
STEP 2: ORGANIZING THE PLANNING TEAM

The planning team should begin by setting up its ground rules for operation:

- Who will chair meetings?
- Who will keep minutes and other records?
- Who will prepare and distribute meeting notices?
- When will meetings be held?
- What is the timeline for the planning process?
- Where will meetings occur?
- Is there a budget to support the effort?
- If there is a budget, how much is it, which group(s) will control it, and are there limitations on how it may be spent?
- Will more money be needed and, if so, what are possible additional funding sources?

The team should then clarify its purpose as well as that of the convening authority. The planning team may be the same group of individuals charged with preparing the entire comprehensive plan or it may be a separate group of individuals – specifics will vary locally.
STEP 3: VISIONING

An early part of the planning process is to seek out the concerns and values that the community holds about housing. This can help prioritize issues that have a high level of support and also reveal new or sensitive issues. It can build enthusiasm for, and commitment to, the planning process. The process of collecting this information is often called visioning.

It is important to develop a process that welcomes and encourages broad community input. Techniques for soliciting input vary. Some planners have used engaging techniques to enrich the process, including:

- Asking people to describe what they imagine the community may look like in 20 years and how the housing would have changed.
- Inviting people to take photos of both positive and negative examples of housing; others can be invited to comment on the pictures or to rate the types of housing illustrated, as well as its suitability.
- Asking people to describe the local housing market, as though they were talking to someone who is thinking about moving to the community.

It may not be necessary to do a separate exercise for housing if a visioning process has already been done, as part of the larger Comprehensive Plan effort, that addressed housing issues. Instead, the Housing Element could use those parts of the larger vision statement that deal with housing. However, if a larger visioning exercise has not been done yet, the housing team may want to help shape and participate in the process or conduct its own visioning initiative.
STEP 4: THE HOUSING NEEDS ASSESSMENT

A core part of the planning process is the collection and analysis of information about the community’s housing situation. It is referred to as a needs assessment because historically the process emphasized problems that needed to be solved or needs that were not being met. A more current approach suggests that the data collected should be analyzed for community strengths or assets as well as needs.

This assessment uses historical trends and data on current conditions to project the community’s future needs for various types of housing and the likely supply. This information may also have value for developers, builders, bankers, Realtors, and housing advocates. In addition, it may provide the documentation and support necessary for funding requests pertaining to housing.

The elements of your community’s needs assessment may include a community demographic profile, information about the community’s economic base, current housing conditions, analysis of housing affordability, the “supply” of available land, and housing demand. To help with understanding these issues, information resources include population projections and household size, information about special needs populations, etcetera. The next three sections – Quick & Easy, Formal & Focused, and Sources of Data – provide information about how to gather and use the appropriate information and data.

WAYS TO GATHER INFORMATION

Quick and Easy

There is value in using creditable existing information whenever possible. Collecting new data is often expensive and time consuming. It is also important to collect only data for which there is a clear and important use. Many communities find themselves overwhelmed with information, to the point that they may become bogged down by the data gathering and analysis process.

Before beginning the search for data, check other sections of the Comprehensive Plan, whether these are completed, or still works-in-process. The needed data may already have been gathered, saving time and ensuring consistency between elements. If this work has not been done yet, there may be some efficiency in coordinating the work being done across elements.

Begin by asking planning team members to recommend data sources with which they are familiar. Local assessors, Realtors, county registrars, and regional planning staff may have other needed information. A list of useful information sources is provided in the next section. For information that is deemed important but is not available, planning team members may collect information through key informant interviews or
focus groups. These techniques will not yield hard numbers, but they can provide a quick, low-cost perspective that is usually sufficient for this stage of the planning process.

- **Key Informant Interviews** are conducted with persons in the community who are recognized as authorities on specific issues. They are likely to have accurate information or perspective and their answers will have credibility. Begin by preparing the core questions to ensure consistency. Conducting the key informant interviews using two-person teams can often make it easier, since one person can ask the questions while the other takes notes. Questions should focus on topics which call on the interviewee's special experience, observations, and judgments. It is often a good idea to start with simple factual questions and then progress toward more difficult questions that require judgment and opinion. Ask each person being interviewed if they can provide any supporting documents and whether they know of others who may bring additional insights to the topic.

After the interview, the team members should review their notes. The record need not be a word-for-word transcription but should record key points accurately and completely. It should be typed and a copy should be provided to the person interviewed to ensure that the record is consistent with what he or she intended to convey.

- **Focus Groups** are structured group interviews intended to examine perceptions and experiences in a way that is difficult to do in written questionnaires or interviews. The group should be selected to represent the population from which information is desired. For example, if the focus is on the housing experience of moderate-income renters, then persons who are renting and have incomes in the target range should be selected. The number of questions should be short so that each may be explored in depth.

A facilitator and at least one note-taker are needed to conduct the group interview. After the initial round of informal data gathering an assessment should be done to determine if the desired information has been gathered and is consistent. In other words, do team members feel the information is complete and clear enough to move forward?

**Formal and Focused**

- **Surveys** are often assumed to be the first step, but surveys can be expensive and it can be unwise to rush into creating and distributing a survey. Without adequate planning and focus, the results are often ambiguous. However, if other information gathering efforts have left key questions unanswered, then some type of survey may be appropriate.

The survey should be as focused as possible and carefully designed and pretested. This will increase the probability that the survey will yield useful information. It is important to coordinate any surveys with the teams developing other elements. If the teams who are working on different elements conduct their own surveys it can be an unnecessary expense.

In addition, response rates may plummet if residents are bombarded with multiple surveys. Before the survey is actually conducted, the planning team might want to begin considering possible strategies that address the housing issues that appear to have the highest priority. These might include housing rehabilitation, starter home ownership opportunities, transitional housing for homeless persons or victims of domestic abuse, housing for seniors, etc.

Used in this way, a targeted survey can collect responses more specifically related to possible scenarios.
Sources of Data

- **The U.S. Census Bureau** is a major source of statistical data about housing and population. Its charter is to conduct a national census every 10 years. New technologies have made it easier for the U.S. Census Bureau to gather data more frequently in order to remain current. Users can access the Census Bureau’s data directly or work with their regional planning commission or one of the state agencies listed below that maintain files of census data specific to Wisconsin. It is important to collect both demographic data about past trends and forecasted future changes in population. More information can be found here: [https://www.census.gov](https://www.census.gov).

- **Regional Planning Commissions** were established by the State Legislature to provide data and planning services for participating Wisconsin counties. They can often provide census data for local communities. Because of the assistance they can provide for local planning efforts, they may be a good source for census data and other planning information. County planning departments can be another resource.


- **Division of Energy, Housing and Community Resources** is part of Wisconsin’s Department of Administration and administers a variety of state and federal housing programs including the state’s HUD Consolidated Plan, which includes data about housing and population. The Division maintains several data sets including census data and other information as part of its Housing Information System. More information can be found here: [https://doa.wi.gov/Pages/AboutDOA/DEHCRMainPage.aspx](https://doa.wi.gov/Pages/AboutDOA/DEHCRMainPage.aspx).

- **The Demographic Services Center** is part of Wisconsin’s Bureau of Housing. The Center maintains various data sets for the state, including U.S. Census data. More information can be found here: [https://doa.wi.gov/Pages/LocalGovtsGrants/Demographic_Services.aspx](https://doa.wi.gov/Pages/LocalGovtsGrants/Demographic_Services.aspx).

- **Wisconsin Housing & Economic Development Authority (WHEDA)** is a quasi-state agency that maintains an online directory of all federally subsidized housing in the state, organized by community and a list of all public housing authorities. More information can be found here: [https://www.wheda.com/](https://www.wheda.com/).

- **Community Action Program Agencies** provide a variety of services including housing programs for low- and moderate-income households in communities across Wisconsin. They routinely collect information on needs in their services areas. More information can be found here: [http://www.wiscap.org/](http://www.wiscap.org/).
STEP 4A: DETERMINING THE HOUSING SUPPLY

An important part of the needs assessment is to understand the nature of the community’s current housing stock, including the amount of available housing and its characteristics. The specific housing supply information is described below.

- **Number & Type of Housing Units** will quantify the number of housing types including single-family detached homes, duplexes, multifamily structures, and mobile homes.

- **Tenure** refers to whether the housing unit is owner-occupied or rented by the occupant. Information on tenure is important because the community should have a sufficient supply of units to satisfy the needs of both renters and owner-occupants. This should also indicate the number of units held for seasonal use.

- **Vacancies** are tracked by the U.S. Census, which provides a count of the number of housing units that were vacant and available for rent or sale.

- **Value of Housing** refers to the price of owner-occupied housing. The median price, as it varies over time, is an indication of housing demand. It is equally important to know the distribution of housing of different values. For example, are there homes for sale that would be affordable to employees of a new business offering jobs at $11.00 an hour?

Information provided by the U.S. Census Bureau is based on reported value given by homeowners. Local tax assessors are also a source of information on housing values; their assessments are usually adjusted annually to reflect recent sale prices but often lag behind actual sale prices. Other statistics for housing value may be available from real estate groups (these numbers will usually be higher than those reported by the U.S. Census Bureau because they reflect actual sales data during the reporting period).

- **Contract Rent** refers to data on market rents for housing. The U.S. Census Bureau provides information about this. It is important to track the number of rental units available at different rents as an indication of the availability of an adequate supply of rental housing for different income groups in the community.

- **Housing Cost** information on housing value and contract rents gives only a rough measure of the monthly housing costs experienced by occupants. For owners, property taxes, homeowner insurance, and mortgage interest rates should also be considered; utilities and maintenance are
additional housing costs that should ideally be considered.

- **Subsidized & Special-Needs Housing** is available in many communities, whether subsidized by the federal government or built with federal help and owned by the local housing authority or private groups. In other cases, the subsidy goes to the household who uses the money to help pay rent for a privately-owned unit.

The Wisconsin Housing and Economic Development Authority (WHEDA) produces a state-wide community inventory of subsidized housing. Local housing authorities are another source of information about local subsidized housing. They may also be able to share information about their housing waiting lists which are a measure of unmet need. There are also a variety of agencies, including regional independent living centers, which help find and develop housing for persons with various physical and mental disabilities or other special needs.

The community or county human services department should be able to identify what groups are active in the community and the nature of the local unmet housing need for persons with special needs.

- **Condition of Housing Stock** data indicate units in need of rehabilitation and those units that may be beyond repair (units deemed beyond repair should be subtracted from the housing supply). Unfortunately, information on the condition of housing stock is often not readily available. Sometimes age of homes is used as a measure of condition, but many older homes have been remodeled and kept in good repair, so age alone is not a good measure.

However, combining age and assessed value may indicate older homes which have not been maintained. This information should be available from property tax records. A community may also want to do a visual assessment of housing conditions. This is often referred to as a Windshield Survey because it entails driving, or walking, through the community and evaluating each housing unit based on its visual appearance (since exterior conditions generally correlate with interior conditions).

The advantages of using a wind-shield survey are that it does not intrude upon the occupant of the property (although survey takers should be prepared to field questions if residents of the area inquire about the activity). Overall, it is relatively quick and inexpensive to conduct, using locally agreed-upon criteria and locally-trained survey-takers who can interpret the criteria uniformly to ensure consistent results. (See Page 20 for a sample Windshield Survey).
A community’s housing stock is a key asset. The majority of Wisconsin homes were built more than 30 years ago. Age by itself is not a problem for a house. Houses that are well cared for can last hundreds of years. However, lacking good care they can deteriorate quickly. In many communities, deteriorated housing is a problem. It can be a blighting influence on neighborhoods and reduce the inventory of housing.

Unfortunately, information on housing conditions is often hard to find. The U.S. Census Bureau does not collect much information on condition on any of its surveys that provide detailed block-by-block information. An alternative that is often recommended is a “Windshield Survey.” The technique is referred to as a windshield survey because it involves a survey of the exterior conditions of homes, by either walking or driving through a neighborhood and evaluating houses from a windshield view. Its advantages are that it can be done at relatively low cost and quickly. Many people feel that exterior conditions are likely to reflect interior conditions in the vast majority of homes and an evaluation process that involved the interior as well as exterior of the homes could be prohibitively expensive and time consuming.

**Overall Survey Process:**

The Housing Condition Survey can be used to collect data on every home in a neighborhood or can be used on a sample of houses in the community to provide an indicator of the need for rehab or code enforcement. Students or volunteers from local service organizations can serve as surveyors. In planning the survey you need to plan for training and for quality control.

**Training:**

Surveyors need training in several areas. Most importantly they need to know how to do the survey so that all raters provide roughly equivalent scores. The instrument has been created to minimize judgment and prior knowledge; nevertheless two people looking at the same house are likely to come up with slightly different ratings unless they have some training. In the survey world this problem is known as “inter-rater reliability.” One technique for increasing inter-rater reliability is to have all surveyors rate a sample of two or three houses and compare ratings with the aid of a facilitator or the project director. With some guidance they should be able to agree on how to rate on each of 10 aspects of the house.

A second area where training is important is in responding to residents who ask what the surveyors are doing and why. They need to have identification showing who they are and who is sponsoring the survey. They also need to rehearse answers to common questions they may be asked so that they can overcome potential hostility or misperceptions of the process. Their responses can be an important opportunity to rally support for programs or other objectives of the overall planning process. Residents should also be reassured that ratings of individual houses will only be used in an aggregated form, and only for planning purposes, including possibly seeking funds for rehabilitation programs.
Survey for Assessing Housing Conditions

Date __________  Time __________ AM PM
Address of Structure: _______________________________________________________________
_________________________________________________________________________________

A) Yard - Lawn care and Landscaping
• (0pts) Well Maintained
• (1pt) Somewhat neglected (grass tall and uneven with prominent weeds)
Or in winter:
• (1pt) Some snow and ice on sidewalks and drive
• (2pts) Little apparent effort to remove snow/ice from sidewalks/driveway

B) Yard - Clutter
• (0pts) Neat and well maintained
• (1pt) Several items stored in yard (such as unused cars, car parts, or garbage and litter in yard)
• (2pts) Many items stored in yard (such as unused cars or car parts or large amounts of garbage or litter scattered in yard)

C) Driveway and Sidewalks to Home
• (0pts) In good condition
• (1pt) Some cracks and heaving, large weeds growing in cracks
• (2pts) Extensive cracks and heaving, surface badly eroded, hols in pavement, large weeds in cracks

D) House - Siding or Exterior Finish
• (0pts) Well maintained
• (1pt) Some blistering and peeling of paint, cracks or sags in siding, mortar missing

E) House - Windows and Doors
• (0pts) Well maintained
• (1pt) One or two torn screens or cracked windows or finish on the entrance door is worn
• (2pts) Several torn screens or cracked windows and finish on the entrance door is badly worn

Instructions for Surveyors:
Step 1: Write down the address of the house and the time you begin to survey the house.
Step 2: Drive or walk by the house slowly. Then score as many of the items as you can on this first pass. Take another pass by the house. You are expected to notice the quality of the house and yard from each side and the front only.
Step 3: If you notice a problem with the condition of the property that doesn’t appear in the survey use item K to record this information.
Step 4: Record your scores by circling the number (0), (1) or (2) or placing a check in the box beside the number. Scores can be totaled later.
Step 5: Repeat this process for the adjacent house, always recording the street number and time and date you started the survey of the house. Proceed down the block on one side then do the houses on the other side of the street before moving on to another block.
Housing Wisconsin | Step 4a: Determining The Housing Supply

F) House - Roof

• **(0pts)** Good condition
• **(1pt)** A few shingles missing or torn, shingles somewhat curled or cupped, flashing is rusty or missing, moss growing in a few areas
• **(2pts)** Many shingles missing or torn, shingles badly curled or cupped, flashing is rusty or missing, moss growing extensively

Or in winter

• **(1pt)** Some icicles from eaves
• **(2pts)** Extensive icicles from eaves

G) House - Gutters

• **(0pts)** Good condition
• **(1pt)** One or two sections sagging or disconnected or missing or rusty with apparent leaks

H) House - Chimneys

• **(0pts)** Good condition
• **(1pt)** Some mortar missing or bricks cracked or chipping or cap cracked
• **(2pts)** Substantial missing mortar or bricks cracked or chipping or brick, block stained at joints or cap cracked or chimney leans

I) House - Structure

• **(0pts)** Good condition
• **(1pt)** Slight sag in ridge, bow in wall, or sag in porch
• **(2pts)** Significant sag in ridge, bow in wall, or sag in porch

J) Garage or Shed

• **(0pts)** Good condition
• **(1pt)** Some peeling, cracking paint, or missing or sagging siding or a cracked window or sagging door or damaged roofing or sagging ridge
• **(2pts)** Two or more of the following (circle to indicate): peeling | cracking paint | missing or sagging siding | cracked window | sagging door | damaged roofing | sagging ridge

K) Other damage or neglect

• **(0pts)** None
• **(1pt)** Some | Slight

Description:

• **(2pts)** Serious | Extensive

Description:

Total Points:

Reviewer’s Initials: _____________

Reviewer’s Notes: _____________________________________
________________________________________________________________________________________
________________________________________________________________________________________
________________________________________________________________________________________
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STEP 4B: DETERMINING HOUSING DEMAND

A housing needs assessment usually addresses demand issues as well as supply issues. Demand for housing depends on, among other things, current population, household characteristics, economic conditions, and it should be developed with an eye towards eventually linking demand indicators with projections for housing supply, to determine the community’s housing needs. Much of the information needed may have already been collected at the larger Comprehensive Plan level. If so, the Housing Element planning team may simply use this information and adapt it accordingly. The following are some factors that indicate the market demand for different types of housing within the community.

As a part of this, it can be helpful to look at growth in nearby communities that may influence growth in your community. Local changes in transportation infrastructure can have an effect on housing demand, as can new economic development. The comprehensive planning process emphasizes intergovernmental cooperation to encourage communities to work together to look at the implications of factors like these.

- **Population** - It is important to gather data about the composition of the community’s population, including data on age, gender, race, income, and education. For example, are there a large number of people of retirement age who may be in need of specialized housing in the coming years?

It is also helpful to look at trends in the population. Which segments of the population are growing and which are shrinking? Making this determination requires data from previous census documents and population forecasts. Population forecasts are available from the U.S. Census Bureau, the Wisconsin Demographic Services Office, and the Department of Workforce Development. Population forecasts are also often available from regional planning commissions.

Forecasts for population and economic conditions may have already been done as part of the community’s larger Comprehensive Plan, in which case the Housing Element should use those forecasts. Using these forecasts which saves time and furthers inter-element consistency.

- **Households** - Since the demand unit for housing is the household, it is critical to obtain information on the characteristics of the community’s households. For example, if household sizes are shrinking but population is stable or increasing, then there will be demand for a greater number of housing units and possibly units that are smaller. Information (current, historical, and forecasted) should be gathered on the number of households, their size, type (family, non-family, couples, et cetera), and income level. The U.S. Census does not track people living in group-quarters (such as dormitories, boarding houses, asylums, or prisons) as
households.

**Income & Economic Factors** - Understanding local income levels is important in planning for housing needs because income determines the type of housing that people can afford. Information—current, historical, and forecasted—should be collected on median household income, the number of jobs, type of jobs, size of the labor force (both resident and nonresident), location of job opportunities, and commuting patterns.

Income and economic data also need to be collected as a part of the Economic Development Element of the community’s Comprehensive Plan. Coordinating work on these two sections throughout the process is one way to ensure that data is not being gathered redundantly and that recommendations are compatible.
STEP 4C: HOUSING DEVELOPMENT ENVIRONMENT

Housing needs assessments also need to include information about conditions within the community that impact housing. What is the state of the current infrastructure in the community? For example, how much capacity is available in the sewer system to handle new development? How much land is available for development? What are opportunities for infill development and redevelopment? What are the existing development regulations related to housing? Do the regulations limit the types of housing that can be built in the community? What fees are imposed on new development? What does the development community think about the environment for residential development in the community? Are they able to secure financing? Is labor available to help with the construction process?

This critical step allows the community to collect information about the following factors that can impact housing production.

- **Infrastructure** - Refers to roads, schools, sewer and water service, parks, and other public improvements. Infrastructure is intrinsically linked to housing development. For this reason, housing should be coordinated with infrastructure projects set forth in the Transportation Element and the Utilities and Community Facilities Element. It is not necessary for this section to list the entire infrastructure in a community. Instead, ways that current or planned infrastructure impedes or guides housing development should be described.

- **Developable Land** - The availability of land that can be developed into home sites is a critical consideration in housing planning. If no land is available in a community for housing development, housing prices may increase and put pressure on residents to move to surrounding communities for housing. Methods of identifying and determining the amount of vacant land in a community include aerial photos, wind-shield surveys, information from local Realtors and builders, the county assessor’s files (particularly where these files are computerized), and planning and zoning offices. Planning and zoning offices may also be helpful for identifying redevelopment opportunities. This inventory should be coordinated with other plan elements so that the land chosen for development is most appropriate.

Determining the amount of developable land must be coordinated with the other elements of your Comprehensive Plan. Information on the location and capacity of utilities, the availability of community services, soils suitability for dwellings, and environmental corridors are just a few of the issues looked at in the planning process and that come into play when selecting developable land.

- **Development Regulations** - As part of the needs assessment, an inventory of regulations effecting the development of land for housing...
in the community should be compiled. Regulations influence supply and demand because they help determine whether or not housing may be built and at what density.

Builders and developers can be helpful in identifying regulations that affect housing development (more information on evaluating, and possibly reducing, local regulatory barriers is provided in a subsequent section of this Guide).

- **Housing Development Capacity** - Refers to the ability of individuals and developers to build housing in a community. The needs assessment should inventory developers operating in a community and their past production of units per year. Developers can provide helpful perspective on the local housing climate, including the ability to secure financing for new development within the local community and other issues that they have faced.
STEP 4D: ANALYSIS

When the data have been collected, the next step is to make sense of the information. This means combining the various types of data to various types of data to determine how the housing supply matches the demand. What type of housing is needed and at what price level? Is there sufficient land supply? The analysis section is important because it identifies issues that the Housing Element will need to address. Analysis also can help set priorities for the element, for example:

• Is rehabilitating existing housing stock more important than creating new housing?
• Is adding rental housing more important than adding owner occupied housing?
• For what income groups is housing most needed?
• Should housing for older persons be a priority?
• What about persons with special needs?

These are the kinds of questions that the planning team should consider as they study the information they have gathered.

It is natural to become caught up in current issues; however, the planning team should focus not only on the present situation but also on future trends and issues. Because the Housing Element will guide community housing policy and action over the next 20 years, it is important to consider longer term issues. In order to be realistic, it’s important to ensure that local demographic forecasts are consistent with local and state demographic trends. Information to help with this reality-check can be obtained from the State Demographer’s Office, the Wisconsin Department of Workforce Development or by using GetFacts. Get Facts is a project of the Extension’s Applied Population Lab and DOA’s Demographic Center. Its webpage lets you create and tailor your own census profiles. The site includes housing information and is fairly simple to use. More information can be found here: https://getfacts.wisc.edu.
STEP 4E: PREDICTING HOUSING PRODUCTION NEEDS

This can be done by establishing an estimate using a simple forecast model. It is based on the expected number of households, the current housing stock, and the forecasted changes in existing housing stock based on current trends. Obviously, other factors such as consumer income, preferences, and price will determine actual demand for housing. However, since these factors are not easily forecast, this simple model can serve as a starting point for analysis.

**Determine the projected number of households.**

1. Begin with the forecasted population for the next 20 years.

2. Subtract the number of persons expected to reside in group-quarters such as nursing homes, dormitories, and correctional facilities. Unless there is reason to believe this number will change, use the percentage from the most recent U.S. Census and multiply it by the projected population in the target year to determine the number in group-quarters.

3. Divide the total projected population for the community by the anticipated average household size, based on household trends in your area.

4. Multiply this number by the desired vacancy rate. For example, if the community is targeting a 3% vacancy rate, then multiply by 1.03.

*The resulting number is the total projected housing units needed to achieve this level.*

**Vacancy Rate**

The vacancy rate (the number of housing units vacant and available divided by the total number of units) is an important measure of whether the housing supply is adequate to meet demand. It is important to note that some vacancies are necessary for a healthy housing market. According to HUD, an overall vacancy rate of ~3% allows consumers adequate choice. For owner occupied housing, an acceptable rate is 1.5% and for rental housing it is 5%.

**Determine the projected available housing units.**

1. Begin with the existing number of housing units.

2. Subtract the projected number of units beyond repair or expected to be lost from the total number of current housing units in the community. The Windshield Survey in the Appendix is a tool that can be used to help make this projection.

3. Add the anticipated number of new units. This number can be derived from multiple...
sources, including input from developers and Realtors, as well as a review of community housing starts statistics from the past 20 years, if possible.

**The resulting number is the total housing units available for the projected year.**

**Determine the projected number of additional housing units needed.**

1. Subtract the number of projected housing units available from the total number of housing units available.

**The result is the total number of additional housing units needed to meet projected housing needs for the next 20 years.**

**TRENDS**

You won’t have access to a crystal ball, but your needs analysis should consider trends that may influence local housing demand. For example, you should consider the following questions:

- Will the relative demand for owner-occupied versus rental housing continue?
- Will there be changes in household size due to immigration or to the increasing number of older persons?
- Will there be changes in the income distribution so that there will be more demand for high-end or low-end housing?
- Will changes in the employment structure in the community influence the type of housing needed?

**Analysis**

You should also look at whether the supply of housing and its pricing matches the ability of households to pay. There are a number of different approaches to analyzing housing affordability. The approach required by the U.S. Department of Housing and Urban Development (HUD) for Consolidated Plans is to look at the median income for a community and determine how many units are available to various low- and moderate-income households.

- **Extremely low-income households** are those with incomes below 30% of the area median household income.
- **Very low income** is defined as an income between 30% and 50% of the area median household income.
- **Low-income households** are those with incomes between 50% and 80% of the area median household income.
- **Moderate-income households** have incomes between 80% and 95% of the area median household income.

HUD defines “affordability” as paying no more than 30% of household income for housing. This affordability standard is not an underwriting standard, and it does not say that households are unable to pay more than that amount, but it is a useful rule-of-thumb. Households may choose to pay more to get the housing they need or want but, according to HUD standards, they should have access to decent, safe housing for no more than 30% of their household income.

**The median sale price** … is the sale price in the middle of the data set when you arrange all the sale prices from low to high. The median sale price, then, represents the figure at which half of the properties in the area sell at a higher price and other half at a lower price.

Source: Redfin.com

HUD annually releases a table for all counties and for entitlement jurisdictions (large cities and urban counties) that lists median household income and incomes at 30%, 50%, and 80% of the median income for households of different sizes. Many federal and state housing funding programs are tied to these definitions.

To learn whether there is an adequate supply of affordable housing, the number of households
within the various income categories must first be determined. An affordable monthly housing cost must be derived from income data, in various categories, to determine if there is also an adequate supply of housing that is affordable for households in the various income categories.

- **For this example**, let’s assume that the annual income for a household in the 50% median income for a certain area is $24,000.

- **Divide** $24,000 by 12 to determine monthly income. This yields $2,000.

- **Multiply** this monthly income by .30 to determine the monthly amount the household can afford for housing using the 30% rule-of-thumb. This yields $600.

- **The next step** is to try to accurately determine the number of units of housing that are regularly available in the community at a monthly cost of $600 or less (both for rental and owner-occupied units). Possible local sources of information include rental property owners, Realtors, bankers, and human resources staff with area employers, and those working to provide housing for people with special needs—these are many of the same people who are probably already involved in the preparation of your Housing Element. Another useful tool is to analyze the housing listings in the classified section of your local newspaper.

  - **To determine** if the existing housing supply is adequate, compare the number of units available with the number of households with incomes in that category. The same key informants will be able to provide perspective on the significance of these numbers.

  This will result in numbers that are a very rough measure, since most of the households in any given category will have a range of incomes and because your data for housing availability represents a snapshot in time.

  As mentioned, the availability of housing for employees of new or growing industries is an important factor to take into consideration.

  Is there an adequate housing supply at prices affordable to employees of these industries? Is there appropriately priced housing convenient to the facilities, or will workers need to commute from elsewhere? The answers to these questions relate to both the Economic Development and Transportation Elements too.

  Problems identified by the supply and demand analysis should be followed up with investigation into the local housing industry. Are there specific, underlying problems that could be addressed in the Housing Element? For example, there might not be enough developers working in the community to provide the number or type of housing units needed. Or developers may have difficulty obtaining financing to purchase land. Your key contacts can provide valuable perspective on these issues.
STEP 5: SETTING GOALS AND ACTIONS

This is the action part of the Housing Element. The community sets a goal, based on the assessment, and proposes actions that the community may take to address these goals. It links together the data and analysis, vision, and implementation sections of the Housing Element. It should also coordinate with other plan elements, all governmental units in the community, the municipality’s budget, the private sector, the neighboring communities, and the region as a whole.

There is no boilerplate standard for how the Housing Element must look. What is necessary is that the final product for the Housing Element must state the goals of the community and the specific means by which it intends to achieve these goals. The Housing Element is long-range in scope: in Wisconsin, Comprehensive Plans, and their elements, are intended to look 20 years into the future and must be updated at least every 10 years.

GOAL SETTING

Goals are statements of desired outcomes or achievements. They should be stated specifically enough so that it is easy later to assess whether progress has been made in achieving them.

Reaching consensus on which housing goals are considered most important can be difficult. Agreement will need to come through discussion, negotiation, and compromise. It is important that formulation of goals not be left to a small circle of participants but be drawn from a broad range of community interests.

The vision statement developed earlier may be a good source of goals, or at least a good starting point, because it represents community-wide input.

In selecting your goals keep in mind that section 66.1001(1) (b) of the Wisconsin Statutes states that the Housing Element of a Comprehensive Plan must identify specific policies and programs that do three things:

- Promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons
- Promote the availability of land for the development or redevelopment of low-income and moderate-income housing; and
- Maintain or rehabilitate the existing housing stock of the local governmental unit.
Some Definitions…

- **Goal** … a desired state of affairs to which planned effort is directed.
- **Policy** … a general rule for action focused on a specific issue, and derived from more general goals.
- **Objective** … a goal or end toward the attainment of which plans and policies are directed.
- **Plan** … a design which seeks to achieve agreed upon objectives.
- **Program** … a coordinated series of policies and actions to carry out a plan.

**STRATEGY FORMATION**

Strategies are specific actions proposed to achieve goals. A good strategy statement includes not only the action to be taken but also who will be responsible for initiating the action and what the timeframe is for taking the action. Strategy formation is part creativity and part research.

A good place to start is with a group brainstorming exercise to get ideas on the table. The group can discuss the ideas, clarify them, and evaluate their local appropriateness and feasibility. Many groups find it useful to consider strategies that build on each other. For example, an education campaign might be a useful first step. If it works well and community interest increases, then the community may decide to pursue a strategy that directly addresses the problem, for example, applying for funds to develop or purchase homes.

In developing strategies it is important to balance various points of view. For example, the analysis may reveal a serious need for additional rental units that are affordable for persons with incomes less than 50% of the area’s median income. On the other hand, there may be concerns that typical rental developments will have a negative effect on the character of the community or that concentrating low-income households will create social problems. If a strategy designed to meet the need for low-income housing is to be successful, it must incorporate elements that address these concerns. There usually comes a point in strategy formation when more information is needed, for example:

- Are there potential funding sources for a particular strategy and who would eligible to take advantage of them?
- Do state and local laws and regulations support or interfere with a proposed strategy?
- Has some other community tried it?
- What will particular parts of the strategy cost?

For its recommendations to carry weight, the planning team must take the time to provide answers to questions such as these.

**COORDINATION WITH OTHER PLAN ELEMENTS**

Because housing is a major land use in urban areas, it directly affects other comprehensive plan elements, including: Land Use, Utilities and Community Facilities, Transportation, Economic Development, and Agricultural, Natural, and Cultural Resources. Likewise, the goals and policies set forth in the Housing Element will affect these elements too. It is important that all of the elements be consistent and support one another. The following examples reinforce the importance of planning comprehensively rather than by single function.

**Economic Development Element:** Housing needs must be linked to a community’s economic development plans. For example,

- What type of industry is a community seeking to maintain, expand, and attract?
- Given local wages, is the community’s housing stock affordable and likely to
remain so?

- Where would new businesses likely locate?

- How do these location options relate to housing options?

**Land Use Element:** Land use dictates the amount of land available for housing, as well as its location, type, cost, and density. If the Land Use Element is inconsistent with the Housing Element, it will not respond adequately to the demand for housing and may result in increased housing costs. The Land Use Element might describe, examine, or map:

  - Number of acres devoted to residential use and density allowed.
  
  - Building permit and residential platting activity to gauge development trends.
  
  - Location of the community’s current and proposed housing.

**Transportation Element:** The location of transportation affects commuting patterns and transportation costs, just as the location and density of housing affect transportation needs. The availability of various types of housing as well as the costs of housing, influence how far people choose to commute. If housing or construction options are not what the market is seeking at a cost that the market can and will pay, then people will choose to commute from elsewhere.

This is a factor at both the low and high ends of the wage spectrum. The location of housing influences which roads people drive and whether they choose to drive at all. Commuting patterns influence shopping patterns, which also affects a community’s retail viability (and this has significance for the Economic Development Element too).

**Utilities & Community Facilities Element:** Improvements such as roads, sewer, water, parks, recreational facilities, and schools all need to be coordinated with housing decisions, and vice-versa. Doing so will greatly enhance the efficiency of a community’s capital improvement expenditures. For example, proximity to existing infrastructure will influence the cost of new housing.

**HOUSING ELEMENT SCENARIOS**

The examples that follow provide an overview of how three fictitious communities might approach developing their Housing Elements. The examples illustrate issues that communities may face, the goals that they may set, and the strategies and policies they may choose in order to achieve identified goals.

**Example 1:** “Nelsonville”

**Needs Assessment:** Nelsonville is a county seat with a population of about 11,000. It is located well outside the state’s metropolitan areas. It has an aging population with more than 40% of its households headed by a person over 55 years of age. The median household income is $38,000. It is a fully developed community with 65% of its housing stock in the form of single-family detached homes, 23% in duplexes and town-houses, and the rest in rental apartments. The median value of single-family homes is $78,000 and 56% of its housing stock is more than 30-years-old. There are several neighborhoods where many homes are owned by absentee landlords and these homes are smaller and older. A windshield survey revealed that 35% of these homes are in need of repair.
homes need substantial exterior repairs.

The community’s economic development plan called for efforts to recruit new industry to replace jobs being lost in the agricultural sector. However, there is concern that there may not be enough housing for employees who would be likely to move into the community to fill these jobs. The community’s older citizens are concerned that there are already few apartments available for those seniors who want to give up the responsibilities of home ownership. An inventory of locally available senior housing identified only one 16-unit subsidized apartment complex, which has income restrictions and a waiting list.

**Objectives & Policies:**

- Conserve or improve the quality of existing single-family housing stock.
- Increase the supply of independent and assisted-living facilities for senior residents.

**Implementation Strategies:**

- Adopt and implement a municipal housing code to encourage homeowners to provide basic maintenance.
- Work closely with existing businesses, to assess plans for expansion, and with the local economic development authority to ensure that economic development efforts to create more jobs are also linked to efforts to create more housing opportunities.
- Apply to the State for Community Development Block Grant (CDBG) funds to establish a local home repair loan program. The city will also check with regional agencies to see if there is an existing rehabilitation program that they can join.
- Review existing development controls to see if changes are warranted in order to encourage developers to create additional housing for seniors.

**Example 2:** “Elm Heights”

**Needs Assessment:** Elm Heights is a fast-growing town, with a population of 4,300, located adjacent to a new interstate interchange making it a 20-minute drive to the edge of a large metropolitan area. Population estimates indicate that most heads of households are 25-44 years of age. More than 33% of the community’s housing has been built since 1990. Almost 75% of this is single-family detached. The median value of the homes sold in the last two years is $225,000. The median household income is $57,000.

Long-term residents have expressed concern that the new subdivisions were once prime farmland and complain that traffic on township roads has become congested with commuters. Residents express concern that views of the Lincoln River, through town, are being lost due to new housing development.

Recently several new industries have been attracted to move into the community because of local efforts to create an industrial park. With relatively low land prices and the community’s access to the interstate highway, this has been successful. However, most of these new jobs are low paying and people commute into Elm Heights to work there while residents, who have higher incomes, commute to the larger city.

**Objectives & Policies:**

- Increase the supply of housing affordable for moderate-income households and local employees.
- Maintain the environmental assets of the community so that it continues to be an attractive place to live.
Implementation Strategies:

- Develop land use regulations that will guide location of future development and protect prized features of the natural environment.

- Ensure a stable and diverse resident-base and economy by seeking sponsors and funds to support development of rental and owner-occupied homes affordable for households with incomes between 60% and 80% of the local median household income.

Example 3: "Silver River"

Needs Assessment: Silver River is an older industrial city with a population of 17,000. Recent population estimates indicate that most heads of households are 45-64 years of age. Housing data indicates that 40% of the community’s housing stock was built prior to 1940 and almost 35% was built before 1980. Of the total housing stock, 60% is single-family detached and 30% is in the form of duplexes or small apartment buildings located in predominantly single-family neighborhoods. The median value of homes sold in the last two years is $87,000. There are a number of abandoned or severely neglected homes, stores, and small industrial buildings scattered throughout the city.

The employment base has been shifting from well-paying industrial jobs to lower-paying service and distribution jobs. Based on the most recent census data, the median household income is $48,000. There is a growing minority population and some tensions have flared due to cultural differences.

Objectives & Policies:

- Increase the supply of housing that is affordable for very low and extremely low-income households.

- Strengthen established neighborhoods by finding new uses for abandoned or under-utilized land.

- Assure that the fair housing rights of all citizens are protected.

Implementation Strategies:

- Aggressively enforce housing codes to encourage property owners to upgrade or sell poorly maintained property.

- Aggressively pursue delinquent property taxes to pressure owners of abandoned or under-utilized property to sell.

- Support the development of a local public or non-profit agency to develop low-income housing.

- Develop an incentive program to encourage redevelopment of available lots in existing neighborhoods.

- Establish a Fair Housing Commission to propose and implement programs to enforce fair housing rights.
STEP 6: IMPLEMENTATION STRATEGIES

As a part of the process of developing housing objectives, policies, and goals, communities must think about implementation. The Implementation Element of the Comprehensive Plan requires that the local community develop strategies to carry out the goals and policies of its plan. Section 66.1001(2)(i) of the Wisconsin Statutes specifically requires that the Implementation Element include:

A compilation of programs and specific actions to be completed in stated sequence, including proposed changes to any applicable zoning ordinances, official maps, sign regulations, erosion and storm water control ordinances, historic preservation ordinances, site plan regulations, design review ordinances, building codes, mechanical codes, housing codes, sanitary codes or subdivision ordinances, [in order] to implement the objectives, policies, plans and programs contained in [the Housing Element].

The Implementation Element also requires that each element be integrated and made consistent with the other elements of the Comprehensive Plan. For example, actions taken under the Housing Element will need to correspond to actions undertaken in other elements such as Land Use, Economic Development, and Community Facilities.

The programs and actions that a community will undertake to implement the Housing Element can be included as part of the Housing Element and restated in the Implementation Element. This may make it easier to integrate the various elements in the Comprehensive Plan.

REQUIREMENTS FOR SPECIFIC POLICIES AND PROGRAMS

The following sections are organized consistent with provisions under Wisconsin law requiring that the Housing Element of a Comprehensive Plan identify specific policies and programs that:

- Promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs.
- Promote the availability of land for the development or redevelopment of low-income and moderate-income housing.
- Maintain or rehabilitate the local governmental unit’s existing housing stock.

Communities have several implementation roles, including ongoing education of citizens and local officials about the contents of the Housing Element and the importance of housing’s relationship to economic development, land use, community facilities, and transportation. Other implementation options available to communities include regulatory tools such as zoning, subdivision ordinances, and governmental
and private non-profit programs available to encourage the maintenance and development of affordable housing. More detailed explanations of some programs and specific actions to implement the policies of the housing element are discussed in the next section.

**PROMOTING THE DEVELOPMENT OF HOUSING**

Increasingly, people cannot find housing in their community that is suitable for their stage of life—from young wage earners to couples with grown children. Through the process of developing the Housing Element, community’s and their local governments will have the opportunity to learn more about strategies that can encourage the development of a range of housing choices to meet the needs of people with different income levels and needs.

People with special needs typically include the elderly, physically and mentally disabled persons, and may also include other classifications such as farm workers and migrant laborers. As the population of Wisconsin ages, affordability, security, accessibility, proximity to services, transportation, food, and medical facilities will all become important issues related to housing.

**Incentives**

**Housing Programs**

A number of federal and state housing programs are available to help local communities promote the development of housing for individuals with lower incomes and certain special needs. Some communities may also want to explore development of their own programs.

**Federal Programs**

- **Department of Housing & Urban Development (HUD)** is the federal agency with primary responsibility for housing programs and community development. It provides subsidized housing through low-income public housing and the Section 8 program that provides subsidies for private property owners renting to low-income households. Both of these programs operate principally through local public housing authorities. To be eligible for these programs and others, a community may want to explore establishing a public housing authority under section 66.1201 of the Wisconsin Statutes. HUD also provides money to communities for a variety of housing purposes. Part of this money is distributed to entitlement jurisdictions which are defined as cities with populations of more than 50,000 or designated urban counties. It provides money to other communities through grants to the states which distribute the money to non-entitlement communities. In Wisconsin, the state agency that serves as the conduit for these funds is the Department of Energy, Housing and Community Resources (DECHR). It awards these funds through a competitive request for proposals process. Funding from other HUD programs is distributed through national competitions. More information can be found here: [https://www.hud.gov/states/wisconsin/offices](https://www.hud.gov/states/wisconsin/offices) or the DECHR web site here: [https://doa.wi.gov/Pages/AboutDOA/DEHCRMMainPage.aspx](https://doa.wi.gov/Pages/AboutDOA/DEHCRMMainPage.aspx).

- **The Federal Fair Housing Act (FHA)** makes it unlawful to “refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin.” 42 U.S.C. § 3604(a). In 2015, the United States Supreme Court in the case Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc., held that in addition to prohibiting intentional discrimination in housing, the FHA also apply to discriminatory actions without proof of intentional discrimination.

The Inclusive Communities Project (ICP) sued the Texas Department of Housing and Community Affairs over how the Department distributes tax credits for low-income housing under the Low-Income Housing Tax Credit Program (LIHTC), 26 U.S.C. § 42(g) (1). ICP claimed that the Department’s policy...
unintentionally resulted in granting too many credits for housing in predominantly black inner-city areas and too few in predominantly white suburban neighborhoods. The ICP contended that the Department needed to modify its selection criteria in order to encourage the construction of low-income housing in suburban communities.

A five to four majority of the Court agreed with ICP finding that disparate impact claims are cognizable under the FHA. Writing for the majority, Justice Kennedy began his opinion with the statement that: “[t]he underlying dispute in this case concerns where housing for low-income persons should be constructed in Dallas, Texas, that is, whether the housing should be built in the inner city or in the suburbs.” According to Justice Kennedy, the FHA “was enacted to eradicate discriminatory practices within a sector of our nation’s economy. . . . These unlawful practices include zoning laws and other housing restrictions that function unfairly to exclude minorities from certain neighborhoods without any sufficient justification.”

The Court’s decision allows private developers “to vindicate the FHA’s objectives and to protect their property rights by stopping municipalities from enforcing arbitrary and, in practice, discriminatory ordinances barring the construction of certain types of housing units.” The FFA “mandates the ‘removal of artificial, arbitrary, and unnecessary barriers,’ not the displacement of valid governmental policies.”

The case points out the need for state agencies and local communities to seriously consider the impact of their policies and programs on the availability of low-income housing as they conduct their planning processes.

• **HUD’s Affirmatively Further Fair Housing Rule:** In 2015, shortly after the Supreme Court’s decision in Texas Department of Housing and Community Affairs v. Inclusive Communities Project, Inc., HUD promulgated the Affirmatively Further Fair Housing (AFFH) Rule. The Rule applies to communities that receive certain funding from HUD (CDBG, HOME, ESG or HOPWA funds) and Public Housing Agencies (PHAs). In order to receive the funding, communities must show they are taking meaningful action to further fair housing. The Rule requires the communities to assess fair housing issues and to take “meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.”

Additional information about the AFFH Rule and resources to assist communities in completing the assessment are available from HUD here: [https://www.hudexchange.info/programs/affh/](https://www.hudexchange.info/programs/affh/) and here: [https://www.huduser.gov/portal/affht_pt.html](https://www.huduser.gov/portal/affht_pt.html).

• Also include Definition of “family” and report on Student Housing

• **Rural Development - U.S. Department of Agriculture (USDA-RD)** provides a variety of housing and community development programs for rural areas. These are generally available in areas with populations of 10,000 or less. It provides support for rental housing development, direct and guaranteed mortgage loans for home buyers, and support for self-help and cooperative housing development. USDA-RD has district offices serving most parts of Wisconsin. To find out about programs that might benefit your community, look in the phone book in the federal government listings under “Agriculture, Department of” for “Rural Development” or call the state office, located in Stevens Point. [https://www.rd.usda.gov/wi](https://www.rd.usda.gov/wi)
State Programs

• **Department of Energy, Housing and Community Resources** is one agency that administers housing programs. It administers several programs that are funded by the state and many more that are funded by HUD. State programs funded by general purpose revenue cannot be used to invest directly in housing development. Instead these funds are used to help organizations develop the capacity to develop housing or to provide various types of financial assistance to homebuyers or renters through grants to local governments or non-profit agencies. More information can be found here: [https://doa.wi.gov/Pages/AboutDOA/DEHCRMainPage.aspx](https://doa.wi.gov/Pages/AboutDOA/DEHCRMainPage.aspx).

• **Wisconsin Housing & Economic Development Authority (WHEDA)** is a quasi-governmental agency that helps to develop housing through the sale of bonds. It receives no direct state-tax support. WHEDA provides mortgage financing for first-time homebuyers and financing for multi-family housing as well. Specific programs evolve and change with the needs of the housing market. WHEDA also manages several federal housing programs. One program, the Low-Income Housing Tax Credit Program, encourages housing development by providing private investors with income tax credits when they invest in low-income housing development. Tax credits are allocated to housing projects on a competitive basis. More information can be found here: [https://www.wheda.com/](https://www.wheda.com/).

• **Levy Limit Exception For Affordable Housing**. 2017 Wisconsin Act 243 created an exception to general local levy limits to allow cities, villages, or towns to increase levies by $1,000 for each new, single-family residential dwelling unit for which the local government has issued an occupancy permit, if it is located on a parcel no more than one quarter of an acre in a city or village, or on a parcel no more than one acre in a town, and it sold for not more than 80% of the median price of a new housing unit in the city, village, or town. Amounts levied under the exception may be used only for police, fire, and emergency medical services, and a municipality may not decrease the amount it spends on those services below the amount spent in the preceding year. Wis. Stat. §66.0602(3)(m).

Local Programs

• **Housing Trust Funds** are financial resources available for housing projects targeting the needs of mid- or low-income households. Such funds can be used to fill financial gaps to make projects feasible. Trust funds may be replenished yearly or they may be designed to be perpetual and self-sustaining. Revolving funds are sustained by the payments of loan recipients which are then used to supply additional loan funds. Sources of revenue to begin or replenish housing trust funds include “escheated” or abandoned funds, sale of public land, general obligation bonds, general appropriations, endowments and grants, and surplus reserve funds. Housing trust funds are particularly well suited to meet the large and long-term capital investment needs of projects.

Unlike funds that rely on the vagaries of state or local annual appropriations, a housing trust fund is a permanent dedication of a specified amount for housing. Trust fund money can be used in a number of ways. It may assist in home purchase, down payment assistance, security deposit assistance, housing construction, rehabilitation, maintenance, operation, and technical assistance for housing organizations, homeless shelters, debt or equity financing, and second mortgages.

The City of Stevens Point, in central Wisconsin, is one example of a community that has established a housing trust fund. For information on how this fund was established and is used, contact the Housing Authority of the City of Stevens Point. More information can be found at the following website: [https://stevenspoint.com/1260/Housing-Authority](https://stevenspoint.com/1260/Housing-Authority).
• **Housing Linkage Programs** encourage developers of office, commercial, retail or institutional development to construct or make financial contributions towards affordable housing. The underlying rationale behind these voluntary programs is that new non-residential development creates a need for housing by attracting employees to an area.

Therefore, the developers should contribute towards satisfying this need. Linkage programs usually apply to new construction but may also apply to expansion of existing space. The programs are popular with developers when they either reduce costs or add value to the project. Examples of incentives are density bonuses, reduced setbacks, and reduced parking requirements. These programs can benefit businesses, developers, and the community.

Developers benefit from the incentives while communities benefit from increased ability to provide more affordable housing. Businesses benefit from having a well-housed and accessible labor force. Office/housing linkage programs will be most useful in cities experiencing high growth rates where developers are more willing to take advantage of incentives and where linkage programs can reduce the pressure for housing.

• **Tax Increment Financing (TIF)** is a tool available to cities and villages in Wisconsin under section 66.1105 of the Wisconsin Statutes for development and redevelopment of blighted areas. TIF can be used to cover costs of public works or improvements including costs of demolition, land assembly, public improvements, and new buildings. Under TIF, new private development creates higher property values, thus creating an increased tax base over time (the tax increment).

This increment, or a portion of the increment, is set aside for reinvestment in the area. Tax increment financing may assist in the building or rehabilitating of affordable housing for middle- and lower-income households.

**Prohibited Programs**

As part of the planning process, local officials may learn about programs used in other states that are not allowed in Wisconsin. Section 66.1015 of the Wisconsin Statutes (applicable to cities, villages, towns and counties) prohibits local rent control or inclusionary zoning. The rent control limitation prohibits local governments from regulating the amount of rent or fees charged for the use a residential dwelling unit. Local governments are also prohibited from enacting, imposing, or enforcing an inclusionary zoning requirement.

The law defines “Inclusionary zoning” as a zoning ordinance, regulation, or policy that prescribes that a certain number or percentage of new or existing residential dwelling units in a land development be made available for rent or sale to an individual or family with a family income at or below a certain percentage of the median family income for the area in which the residence is located or the median family income for the state, whichever is greater. The prohibition on inclusionary zoning was added by 2017 Wisconsin Act 243.

**Private Programs**

• **Non-Profit Housing Development Corporations** are organizations that may qualify for tax-deductible donations, foundation grants, and public funds. To be eligible, the organization must apply for and receive non-profit status from the IRS.

Non-profits build and maintain housing in many areas of Wisconsin. Their projects help communities improve their range of housing opportunities. Non-profits are eligible for state and federal financial resources, making them an important vehicle for the creation of publicly supported housing. They often work in collaboration with local governments, civic organizations, citizens groups, and for-profit developers.

These projects can improve communication and coordination in the community and
create a positive atmosphere for future projects. Municipalities too small to have their own housing staff or programs may contract with non-profits to provide services such as housing management and grant-writing. They may also be able to pool resources by working with other area communities and non-profits. Non-profits can develop technical expertise and skills with regard to finance, construction, rehabilitation, and project management.

Wisconsin is unique in that it has a program that specifically assists nonprofit housing organizations. The program is called the Local Housing Organization Grant (LHOG) Program. It provides grants to nonprofits to increase their capacity. To find out if there is a nonprofit housing developer serving your area or about LHOG, contact the Division of Housing & Intergovernmental Relations.

**Develop Specific Actions**

Local governments affect the type and cost of housing available in their community through their regulations and policies. While most government regulations are implemented in order to serve specific community health, safety, and welfare needs, they may have unintentionally adverse impacts on housing affordability. A review of local regulations may reveal areas where changes could be made to decrease adverse impacts on the affordability of housing without compromising the protection of public health, safety, and welfare. Some specific strategies to promote a range of housing follow.

**Regulatory reform**

Various federal, state and local regulations and fees often impact the development of affordable housing. Private deed restrictions may also impose requirements adding to the cost of housing. HUD has numerous resources related to reducing regulatory barriers to affordable housing available here: [https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-032017.html](https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-032017.html). In recent years, numerous state and local governments have taken action to reduce barriers in an attempt to promote more affordable housing. An increasing number of local governments allow for the construction of accessory dwelling units in areas zoned for single-family uses. The most recent comprehensive plan adopted by the City of Minneapolis includes policies to reform the City’s zoning ordinance by allowing the construction of duplexes and triplexes as a matter of right in areas that had been zoned exclusively for single-family dwellings. The Minneapolis plan is available here: [https://minneapolis2040.com/](https://minneapolis2040.com/). Additional ways to reduce barriers include the following:

- **Standards in Zoning & Subdivision Ordinances** – Many communities have zoning and/or subdivision ordinances that contain building requirements that may actually increase the cost of housing. These requirements can unnecessarily limit the range of housing choices available in the community. One example is the requirement stipulating a minimum floor area size. By removing minimum floor area requirements, communities can increase the range of housing opportunities. Many local subdivision regulations also include standards for how subdivisions are designed (including requirements related to road widths, sidewalks or paths, tree plantings, setbacks, land dedication, location of the structure on the site, materials, and garages). Communities can review their subdivision ordinances to identify provisions that actually serve to constrain housing. Old ordinances in particular maybe in need of revision to meet current needs.
Current neighborhood design practices emphasize social, economic, and environmental aspects and endeavor to create neighborhoods that are more energy efficient and provide a range of housing options. The following are issues to consider when reviewing subdivision regulations:

• Large setbacks originated as a means of fire protection but they increase housing costs. Instead, subdivision regulations can establish maximum front yard setbacks, either in addition to, or instead of, minimum setbacks. Side-yard setbacks should also be reviewed and may be decreased.

• Narrower streets reduce development costs and still meet the needs of emergency equipment vehicles.

• Lot layout - conventional platting design has been to site large, one-sized lots without regard to local climate, topography, or hydrology. Current practice, and common sense, emphasizes variety in lot size, shape, and use to increase housing options within the development.

• Lot design and vegetation—siting construction to take advantage of local factors like breezes, topography, and capturing winter sun and blocking summer sun may save residents money, over the long-term, on fuel costs.

When used appropriately, development techniques, such as mixed-use development, zero lot lines, and cluster development (also called conservation subdivisions), can encourage a broader range of housing choices.

• **Zoning & Subdivision Regulations for Smaller Lot Size** – One technique for ensuring a range of housing is to provide a range of densities and lot sizes. Conventional zoning ordinances may only allow a limited variety of lot sizes throughout a community for single-family residential development. Land costs can be 25% or more of the total cost of a home. One way to reduce land costs is to reduce lot size:

  • Lot prices are less expensive for smaller parcels.
  
  • Land development costs are less because they can be spread over a larger number of units.
  
  • There’s less infrastructure because smaller lot developments require fewer miles of roads, sidewalks, gutters, and shorter utility runs.

Allowing smaller lot sizes is one way to increase overall density and can also be linked to other community planning objectives, including:

  • Preserving farmland, open space, and environmentally sensitive areas by reducing the overall amount of land needed for housing.
  
  • Decreasing dependence on the automobile by strategically placing housing, thereby providing opportunities for residents to live near their jobs and reducing vehicle miles traveled (and possibly reducing the need for excessively large employee parking lots too).
  
  • Using existing infrastructure more efficiently in order to reduce service costs and save tax dollars too.

The idea of increasing density may meet with opposition from existing area residents. However, many concerns can be addressed with attention to site design characteristics. For example, design elements such as the layout of streets, lots, mixing of lot and house sizes, variation in building setbacks and elevations, variation in exterior designs, and quality landscaping to provide privacy.

Development must be attractive if it is to be accepted by the larger community. All in all, there are many advantages to increasing housing density, however a word of caution is in order: concentrating the very
lowest income households together in high densities can have a negative effect upon communities, residents, and the condition of housing. It is important to ensure a mix and range of housing choices throughout a community when considering higher housing densities and other factors.

- **Mixed-Use Development** allows different land uses, such as commercial and residential, within a single development and may range in size from single buildings with apartments located over retail uses to large-scale projects that include office and commercial space along with rental or owner-occupied housing. With mixed-use development, commercial uses may make housing development economically feasible when it may not be otherwise. Higher density housing in commercial zones may be more politically acceptable than increasing densities in established single-family areas. Both sensitive design and careful site planning are critical to the success of mixed-use developments. Mixed-use developments can be regulated in various ways. Some communities allow residential uses by right in certain identified commercial zones. Other communities consider housing in commercial areas as conditional uses. Some communities allow mixed uses within a planned development district (also commonly referred to as a Planned Unit Development or PUD) or in special mixed-use districts.

- **Zero-Lot-Line Zoning** differs from the conventional zoning requirement that a house must be set back from every lot line. For small lots the “yards” created on each side of the house are very small, and are often useless. Zero-lot-line ordinances typically place the house on one of the side-lot lines. By constructing houses up to the “build-to” line, each has one side-yard with double the amount of useable space. Some communities permit houses to be sited on a common lot line so they resemble duplexes. Other communities require that they be sited on alternate lot lines, to give the appearance of housing in a conventional development.

The advantage of zero-lot-line is that it offers lower costs associated with high-density development while still maintaining the privacy and appearance of traditional single-family detached housing.
• **Cluster Developments or Conservation Subdivisions** allow housing units to be grouped within a residential development on lots smaller than those normally allowed. Clustering can help reduce housing costs because of decreased lot sizes and because of decreased development costs. However, cluster development may increase site planning, design, and engineering costs. The advantage is that it can create common open space and protect environmentally sensitive land. It is a technique that has been used both in developing urban areas and in rural areas. Cluster developments are regulated in a number of ways. Zoning ordinances can specify zones in which cluster developments are permitted and/or allowed by special permit. Subdivision regulations can outline development standards for clustering. Cluster development may also occur as part of a planned development district.

- **Traditional Neighborhood Development (TND)** encourages mixed-use and often uses zero-lot-line zoning. TND follows the historic compact development pattern of Wisconsin's older cities, villages, and crossroads communities or hamlets. Under section 66.1027 of the Wisconsin Statutes, cities and villages with 12,500 people or more need to adopt a TND ordinance.

- **Density Bonuses** allow developers to build more units in a new development project than would otherwise be permitted. Bonuses may be offered in exchange for preservation of open space or other uses valued by the community. Density bonus programs may be implemented through zoning or subdivision ordinances, or both. Density bonuses increase the value of the overall project and may make certain projects economically feasible when they may not be otherwise. Their use may offer a positive alternative to mandatory programs that may be resisted by developers. Developers decide for themselves whether participation will be cost effective. The community will need to decide the amount of increased density given in exchange for the desired development features. Because the market ultimately determines the success of density bonus programs, program designers will need to have a thorough understanding of the local and regional real estate market. For example, if current zoning already allows enough density to satisfy market demand, developers will have no interest in a density bonus.

- **An Accessory or “Granny” Apartment** is a living unit that is separate from the primary residential unit. It may include a separate kitchen, sleeping, and bathroom. Accessory apartments may be attached to the primary dwelling or detached. Attached accessory units typically involve some space in the existing home, such as an attic, garage, or basement family room. Detached units are sometimes also referred to as “accessory cottages.” Depending on how the ordinance is written, these units can make it possible for a family member to live with some independence in a single-family home that has space to accommodate the separate use. The space may be converted from space that once served as guest or servant quarters, converted sheds, garages, or other under-used space that meets code requirements. These households may accommodate the special needs of an older or younger family member who would benefit from a semi-shared living arrangement. Units like these may already exist in the community without approval in the ordinances, but communities may want to adopt regulations to address the size of units, their concentration, exterior appearance, and parking requirements. In some communities permitted accessory units can only be used for a frail elderly person or caretaker and the kitchen must be removed when this temporary use ends.

- **Reduction of Impact Fees** which may be imposed on development to mitigate the capital costs of new public facilities necessitated by the development. Public facilities include infrastructure for transportation, water, stormwater, parks, solid waste, and fire and police (impact fees cannot be used for school facilities). Under section 66.0617(7) of the...
**Land Use Examples**

**Step 1 (left):** Inventory and mapping of existing resources for a hypothetical 40 acre site.

**Step 2 (right):** Development yield as permitted under existing ordinances (zoning, etc.) for the 40 acre site assuming a 5 acre minimum lot size zoning standard. 8 lots would be permitted under this scenario.

**Step 3 (left):** Concept map of the conservation subdivision showing the 8 lots that would be permitted, plus the historic farmhouse, which would be preserved, for a total of 9 dwelling units.
Wisconsin Statutes, impact fee ordinances “must provide for an exception from or a reduction in the amount of impact fees on developments that provide low-cost housing.”

2003 Wisconsin Act 134 added a provision to state statutes that “any fee” imposed by a local government “shall bear a reasonable relationship to the service for which the fee is imposed.

- **New Housing Fee Report:** 2017 Wisconsin Act 243 created a requirement that cities or villages with a population of 10,000 or more needed to prepare a residential development fee report by January 1, 2020. The requirement is codified at Section 66.10014 of the Wisconsin Statutes.

The report must state if the city/village imposes any of the following fees on residential construction, remodeling, or development and the amount of the fee: (1) Building permit fee; (2) Impact fee; (3) Park fee; (4) Land dedication or fee in lieu of land dedication requirement; (5) Plat approval fee; (6) Storm water management fee; or (7) Water or sewer hook-up fee. The city or village must then add those fees together and report the total amount by the number of new residential dwelling units approved in the municipality in the prior year.

The city or village must then post the report on the local government’s website on a web page dedicated solely to the report and titled “New Housing Fee Report.” If a local government does not have a website, the county in which the local government is located shall post the report on its website on a web page dedicated solely to development fee information for the local government. If the report is not posted on the website, the local government may not charge the fee. The local government must also provide a copy of the report to each member of the city council or village board.

- **Streamlined Permitting Processes** are a response to the reality that the land-use permitting process affects the cost of housing. Delays in the review of proposed housing developments can add to development costs. A more efficient land use review process can also result in a more cost-effective way to administer land use regulations. Local adoption of models for streamlining the land use permitting process may yield efficiencies and have other advantages.

Each of the following examples is designed to accomplish a different objective and may be more effective when used in combination with others:

- **Self-Assessment**—Begin by taking stock of the permitting process. For example, how long does a typical development review take from start to finish? Are there places where the system bogs down? Are there ways to eliminate or consolidate some of the approval process steps?

- **Centralized One-Stop Permit Desk**—This may save applicants from needlessly backtracking to different offices and departments. Including interdepartmental review may help to coordinate the numerous departments that may be involved in the development process.

- **Checklists & Flow Charts**—Consider publishing guidebooks or brochures that outline the local permit process, as they have done successfully in Fitchburg (in Dane County), Waukesha County, and in Burlington, Vermont.

- **Zoning & Subdivision Ordinances**—These should describe the application process from start to finish. Ordinance language should be simple, direct, and the sections and standards that relate to one another should be cross-referenced. This benefits applicants, as well as those who administer and enforce the ordinance.
• **Pre-Application Conferences**—Formal or informal meetings with staff allow the applicant to present concept or sketch plans, address requirements, and save the expensive technical and engineering work begins.

• **Concurrent Review**— Allows different steps in an application to proceed at the same time (like a petition for a zoning change and review of a subdivision plat), thus reducing the total timeline.

• **Staff Discretion on Administrative Matters**—Many minor subdivision approvals and issues, involving mostly technical and minor changes, may be effectively and expeditiously handled by planning staff rather than taking the plan commission’s time.

• **Fast-Tracking**— Some communities have adopted the latitude to expedite specific projects that are deemed desirable, because of their type or location, by exempting them from some of the permit requirements.

• **Encourage Innovation**— Innovative techniques may be encouraged by an expedited permit process and by allowing them as conditional uses or as overlays to existing zoning districts.

## PROMOTING THE AVAILABILITY OF HOUSING

Communities must promote the availability of undeveloped or underused land as one way to meet the low- and moderate-income housing needs identified in the housing element. Several options are available to communities. For example, communities should ensure that an adequate supply of land is planned and zoned for multifamily housing and for development at higher densities to meet forecasted demand.

Promoting the availability of land for low- and moderate-income housing also can be integrated with other planning issues. For example, urban communities may try to identify areas near transit lines or where new transit might be feasible because of higher density and mixed-use development. What follows are additional strategies for promoting the availability of land for the development or redevelopment of low- and moderate-income housing.

### Develop Specific Actions

• **Community Land Trusts for Housing** are established to protect housing by keeping the land from the speculative market. These non-profit organizations typically purchase land and sell or lease the buildings. These community land trusts are similar to conservation land trusts which protect natural resources and open space. With a community land trust, buyers or lessors agree to a limited appreciation should they decide to later sell or lease the property. The model works to preserve both existing residential units and new units built on the land. It can also be used to preserve affordable space for other desirable uses like community centers, health care facilities, small businesses, or day care centers. A community land trust can provide the following benefits:

  • **Lowering Land Costs** – By removing the actual land costs from the purchase price of a property, housing units can be sold or rented for less.

  • **Permanent Affordability** – Removing land costs and limiting the amount of appreciation means that land trust housing becomes increasingly more affordable than market-rate housing overtime.

  • **Retention of Investment** – Grants, loans, and other investments in a community land trust are effectively recycled year after year through rents or sale prices, instead of requiring continuous financial support.

  • **Community Stability** – Community land trusts are non-profit organizations controlled by locally-based entities...
• **Use of Public or Donated Land for Housing** — Development of housing on publicly owned land or on land donated for affordable housing can substantially increase the financial feasibility of many housing projects. Communities may also seek to encourage the donation of land for affordable housing. Land acquired by the community through tax forfeiture may be appropriate for affordable housing too. Local governments and nonprofits may also engage in a program to acquire land and hold it until the community is ready to develop housing. Funding to acquire land may be available from federal and state programs.

• **Infrastructure Improvement Reserved for Affordable Housing** — Giving priority for sewer and water extension to projects that include affordable housing units for middle- and lower-income households can increase the likelihood that such housing will be built. The priority may be formalized in an ordinance or carried out informally as a plan policy.

• **Infill Development** refers to development on vacant or under-used land within built-up urban areas. Infill can range from construction of single-family housing on one or two adjacent lots to development of entire city blocks containing both residential and commercial uses. This has several advantages because these areas are already served by public facilities, including roads, sewer and water, police, fire, utilities, schools, and transit. However, infill opportunities may sometimes be located on higher-cost urban land. If this is the case, then multi-family housing and/or mixed-use projects, which have lower per-unit development costs, may be most appropriate. Density bonuses or faster permitting may also add to an infill project’s economic feasibility.

• **Adaptive Reuse** involves the conversion of surplus and/or outmoded buildings to economically viable new uses such as housing. Examples of outmoded buildings include old schools, hospitals, warehouses, and factories. It is one method for introducing housing into non-residential areas. Projects that involve historically or architecturally significant buildings may qualify for preservation tax credits. Communities can facilitate adaptive reuse by developing more flexible ordinances, arranging for possible property transfers of publicly owned buildings, and providing assistance in obtaining sources of funding.
such as loans, grants and rent subsidies.

- The term **Manufactured Housing** describes housing that is constructed in a factory and delivered to the site as a finished product. It can be an important source of low and moderate cost housing. Communities may want to encourage manufactured housing as a means of expanding the range of housing opportunities. While these homes are often referred to as “mobile homes,” fewer than 5% of manufactured homes are moved once placed on a site.

Manufactured housing is less expensive to build than site-built housing because of lower production costs. Local communities often try to prohibit the siting of manufactured housing due to concerns about the effect on the tax base, since manufactured housing is often taxed as personal property. However, a study by the University of Wisconsin-Extension suggests that manufactured home communities may actually have a positive impact on local taxes.

There also may be concerns about the effect on adjacent property values and the visual quality of manufactured homes. However, a University of Michigan study concluded that manufactured home parks have little or no impact on adjacent residential property values. Communities may want to review their zoning ordinances to be sure that their regulations do not unduly restrict the use of manufactured homes.

2013 Wisconsin Act 347 added protections for licensed manufactured home communities. Act 347 added section 62.23(7)(ham) to the Wisconsin Statutes which provides that a manufactured home community that is a legal nonconforming use continues to be a legal nonconforming use notwithstanding the repair of replacement of homes of infrastructure within the community. 2015 Wisconsin Act 223 added this same language to the county zoning enabling law found at section 59.69(10) of the Wisconsin Statutes.

### MAINTAINING OR REHABILITATING HOUSING

Applicable housing programs – including federal, state, local, and private programs – are discussed in the preceding section.

It is important that the housing plan consider conservation of the community’s existing housing stock. The existing stock often is the primary source of affordable housing. In many communities this existing housing is aging and may need investment to maintain its utility. Communities should consider strategies that prevent neglect and encourage reinvestment in the existing housing stock.

Act 170 states that zoning ordinances “may not prohibit, or limit based on cost, the repair, maintenance, renovation, or remodeling of a nonconforming structure.”

### Develop Specific Actions

- **Building Code** — The State of Wisconsin has a uniform dwelling code, which must be followed for the construction and inspection of all one- and two-family dwellings. Local communities have specific responsibilities for enforcement of the code. The uniform dwelling code is administered by the Wisconsin Department of Safety and Professional Services (DSPS). More information can be found here: [https://dsps.wi.gov/pages/Programs/UDC/Default.aspx](https://dsps.wi.gov/pages/Programs/UDC/Default.aspx).

- **2017 Wisconsin Act 243** also prohibits cities, villages, towns, and counties from enacting or enforcing an ordinance that applies to a dwelling and is more restrictive than the state Uniform Dwelling Code or that is contrary to an order of the Department of Safety and Professional Services (DSPS) with respect to the enforcement of the Uniform Dwelling Code Wis. Stat. § 101.65 (1c).

- **Historic Building Code** — The standard state building codes may make rehabilitation of certain older homes prohibitively expensive or impractical. Communities in Wisconsin
which have adopted historic preservation ordinances certified by the State Historical Society of Wisconsin can use the Wisconsin Historic Building Code for locally designated historic buildings. The Historic Building Code permits a flexible and cost-effective approach to rehabilitating historic buildings. More information is available from the Division of Historic Preservation at the State Historical Society of Wisconsin. More information can be found here: [https://www.wisconsinhistory.org/Records/Article/CS15309](https://www.wisconsinhistory.org/Records/Article/CS15309).

- **Housing Code** — All communities in Wisconsin can enact housing codes under their general authority to protect public health, safety, and welfare. Housing codes provide standards for how a dwelling unit is to be used and maintained over time. It is important for communities to review housing code enforcement efforts to determine if they need to be increased or modified to make them more effective. Communities can intensify housing code enforcement programs to help maintain housing and upgrade deteriorating housing stock. In some communities code enforcement capacity is so limited that routine inspections are scheduled only once in 10 years. Communities could consider focusing enforcement efforts on select neighborhoods, publicizing code provisions, and complaint procedures.

  - Madison, WI housing code is available here: [https://library.municode.com/wi/madison/codes/code_of_ordinances](https://library.municode.com/wi/madison/codes/code_of_ordinances)

  - Code enforcement and inspection is performed by the Department of Planning, Community and Economic Development (DPCED). More information can be found here: [https://www.cityofmadison.com/dpced/bi/](https://www.cityofmadison.com/dpced/bi/)

- **Burlington, VT** publishes a series of Design Review Guides that are handy, easy to understand how-to guides on a variety of zoning design review topics related to both the Permitting Process and Design Topics. Titles include: Design Review Process; Development Review Board; Site Plans; Elevations; Historic Buildings; Historic Research; Certificates of Occupancy; Landscaping; Windows; Porches; Outdoor Lighting; and many related to materials, including: Brick; Replacement Siding; Slate Roofs; Utilities and Other Essentials; and Pressure-Treated Wood. More information can be found here: [https://www.burlingtonvt.gov/PZ/Zoning-Help-Guides](https://www.burlingtonvt.gov/PZ/Zoning-Help-Guides)

- **Community Paint/Fix-Up Events** - Local governments can target home maintenance/rehabilitation programs at the neighborhood level. Visible improvements can motivate others to improve their homes too. One strategy is to organize paint-ing/fix-up events in partnership with local professional and civic groups to encourage volunteers to help with targeted exterior maintenance.

- **Occupant Education & Cooperation** — Many home repairs are simple enough that most homeowners can help if given some guidance. Educational programs to train homeowners and renters can help ensure that homes are rehabilitated and maintained in good condition. These educational programs help property owners better understand the responsibilities of home ownership and help ensure that they, and their neighbors, maintain the value of their respective investments.

- **Rehabilitation Loans & Grants** — Code enforcement can be supplemented with financial and technical assistance to homeowners and tenants. Communities may establish loan or grant programs to assist owner occupants with repairs. Programs are commonly funded by federal Community Development Block Grant (CDBG) dollars and often focus on specific census tracts or neighborhoods with the highest concentration of deferred maintenance. This can help to keep housing units functioning and also help to build pride among residents, stimulate others to repair their homes, encourage long-term investment and maintenance, and reduce other potential neighborhood problems.
• **Short-term Rentals** - Nationally, the advent of short-term rentals (Airbnb, Vacation Rental by Owner, etc.) has impacted the supply of affordable housing. Cite studies. Some local governments have attempted to regulate short-term rentals. While local governments still have the authority to regulate short-term rentals, the Wisconsin Legislature has put in place parameters for local regulation of short-term rentals.

2017 Wisconsin Act 59 created Wis. Stats sec. 66.1014 prohibiting local governments from enacting an ordinance prohibiting the rental of a residential dwelling for 7 consecutive days or longer. A local government may limit the total number of days within any consecutive 365-day period that a dwelling may be rented to no fewer than 180 days, if a residential dwelling is rented for periods of more than six but fewer than 29 consecutive days. A local government cannot specify the period of time during which the residential dwelling may be rented, but it may require that the maximum number of allowable rental days within a 365-day period must run consecutively. Act 59 requires persons who rent their residential dwelling to notify the local clerk in writing when the first rental within a 365-day period begins.

Act 59 also requires any person who maintains, manages, or operates a short-term rental for more than 10 nights each year, to: (a) obtain from the Department of Agriculture, Trade and Consumer Protection a license as a tourist rooming house, as defined in s. 97.01(15k), and (b) obtain from a municipality a license for conducting such activities, if the local government has enacted an ordinance requiring such a person to obtain a license. Act 59 specifies that if a local government has in effect an ordinance that is inconsistent with this provision, the ordinance would not apply and could not be enforced.

Finally, Act 59 adds language to the room tax law, Wis. Stats. Sec. 66.0615, making it clear that a municipality may impose the tax on lodging marketplaces (e.g., Airbnb) and owners of short-term rentals. A lodging marketplace must register with the Department of Revenue (DOR) for a license to collect taxes imposed by the state related to a short-term rental and to collect room taxes imposed by a local government. Once licensed, if a short-term rental is rented through the lodging marketplace, the lodging marketplace must: (a) collect sales and use taxes from the occupant and forward such amounts to DOR; (b) if the rental property is located in a local government that imposes a room tax, collect the room tax from the occupant and forward it to the municipality; and (c) notify the owner of the rental property that the lodging marketplace has collected and forwarded the sales and room taxes described in (a) and (b). A local government would not be allowed to impose and collect a room tax from the owner of a short-term rental if the local government collects the room tax on the residential dwelling from a lodging marketplace.
STEP 7: EVALUATION AND UPDATES

Finally the law requires that the Implementation Element “include a mechanism to measure the local governmental units’ progress toward achieving all aspects of the comprehensive plan.” To accomplish this, the community needs to establish a process to measure its progress in carrying out the goals, policies, and strategies of the Housing Element in the context of the entire Comprehensive Plan. For example, this may entail the preparation of a progress report on housing to be submitted to the governing body and shared with the citizens of the community. Progress can be measured through criteria that the community can establish, for example:

- Extent to which problems and/or opportunities have been reduced or increased.
- Extent to which the goals articulated in the Housing Element have been achieved.
- Extent of change in the assumptions, forecasts, projections, goals, policies, and guidelines that were the basis of the last plan adoption or evaluation.
- Whether affordable housing projects were denied permits.
- Whether the community has lost housing stock and, if so, of what type.

Participants in the evaluation should represent a wide range of housing interests from the public and private sectors, as well as nonprofits and citizen groups. It may even be possible to include the people who helped develop the element. The process developed by communities should also include a schedule for review. The timing for this review could be annually, or on some other interval selected by the community such as 3 or 5 years. The review must occur at least once every 10 years since the law requires that a Comprehensive Plan be updated at least once every 10 years. Federal and state programs for certain communities may also specify a particular time for review.

A review of the plan is not the same as an update of the plan. For example, an annual review may show twice as many building permits as were forecasted to be issued in that year. Building trends develop over a longer period of time than one year. Building permits for the next year may be below forecasts. It would be a mistake to update a plan based on unusual events in one year. However, if the trends continue for a longer time period, those trends may form the basis for updating the plan. For this reason, the law also requires that the Implementation Element “include a process for updating the comprehensive plan” that is separate from the mechanism to measure progress toward achieving all aspects of the comprehensive plan.

The evaluation process and the plan update process can work together. A good evaluation process will make updating the Housing Element easier.
STEP 7A: HOUSING AFFORDABILITY REPORTS

For cities and villages with 10,000 or more people

The Wisconsin Legislature recently added a housing reporting requirement with specific evaluation requirements. 2017 Wisconsin Act 243 requires that before January 1, 2020, cities and villages with a population of 10,000 or more must prepare a report of the municipality’s implementation of the housing element of the municipality’s comprehensive plan. The municipality shall update the report annually, not later than January 31. The municipality must post the report on the municipality’s web site on a page dedicated solely to the report titled “Housing Affordability Analysis.” Act 243 requires that the report contain the following information:

- The number of subdivision plats, certified survey maps, condominium plats, and building permit applications approved in the prior year;
- The total number of new residential dwelling units proposed in all subdivision plats, certified survey maps, condominium plats, and building permit applications that were approved by the municipality in the prior year;
- A list and map of undeveloped parcels in the municipality that are zoned for residential development;
- A list of all undeveloped parcels in the municipality that are suitable for, but not zoned for, residential development, including vacant sites and sites that have potential for redevelopment, and a description of the zoning requirements and availability of public facilities and services for each property;
- An analysis of the municipality’s residential development regulations, such as land use controls, site improvement requirements, fees and land dedication requirements, and permit procedures. The analysis shall calculate the financial impact that each regulation has on the cost of each new subdivision. The analysis shall identify ways in which the municipality can modify its construction and development regulations, lot sizes, approval processes, and related fees to meet existing and forecasted housing demand and reduce the time and cost necessary to approve and develop a new residential subdivision in the municipality by 20 percent.

An outline of the process for preparing the reports follows. It was written by Kurt Paulson, a Professor in the Department of Planning and Landscape Architecture, UW-Madison.
Complying with the Act
243 Housing Affordability
Report Requirements

Prepared by
Kurt Paulsen

Department of Planning and Landscape Architecture
University of Wisconsin-Madison

February 13, 2019

2017 Wis. Act 243

- Requires cities and villages with 10,000 people or more to prepare a Housing Affordability Report by 1/1/2020. Wis. Stat. 66.10013
- It is a report on the city/village’s implementation of the housing element in the comprehensive plan
Housing Element

Wisconsin’s 1999 Comprehensive Planning Law, Wis. Stat. 66.1001(2)(h)

- A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit.
  - The element shall assess the age, structural, value and occupancy characteristics of the local governmental unit’s housing stock.
  - The element shall also identify:
    - specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs.
    - policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and
    - policies and programs to maintain or rehabilitate the local governmental unit’s existing housing stock.

Housing Affordability Report

- The report shall contain:
  - (a) The number of subdivision plats, certified survey maps, condominium plats, and building permit applications approved in the prior year.
  - (b) The total number of new residential dwelling units proposed in all subdivision plats, certified survey maps, condominium plats, and building permit applications that were approved by the municipality in the prior year.
Housing Affordability Report

- (c) A list and map of undeveloped parcels in the municipality that are zoned for residential development.
- (d) A list of all undeveloped parcels in the municipality that are suitable for, but not zoned for, residential development, including vacant sites and sites that have potential for redevelopment, and a description of the zoning requirements and availability of public facilities and services for each property.

Housing Affordability Report

- (e) An analysis of the municipality’s residential development regulations, such as land use controls, site improvement requirements, fees and land dedication requirements, and permit procedures. The analysis shall calculate the financial impact that each regulation has on the cost of each new subdivision. The analysis shall identify ways in which the municipality can modify its construction and development regulations, lot sizes, approval processes, and related fees to do each of the following:
  - 1. Meet existing and forecasted housing demand.
  - 2. Reduce the time and cost necessary to approve and develop a new residential subdivision in the municipality by 20 percent.
Housing Affordability Report

- The report must be updated annually.
- The report must be posted on the city/village website on a page dedicated solely to the report and titled “Housing Affordability Analysis”

Housing Affordability Report: Outline of this section

- Defining “affordability” – concept, technical definition, policies
- Detailed “Better practice” approaches:
  - Improving the Housing Element of the Comprehensive Plan
  - Reporting on Implementation of Housing Element
  - Analyzing effects of development regulations on supply and affordability of housing
- Overall:
  - Good practice: present data and analysis of your city.
  - Better practice: present data and analysis of your city and changes over time, and suggest policies/plans/actions to improve deficiencies.
  - Best practice: present data and analysis of your city over time compared to similar cities or your county/region. Involve community stakeholders and developers in reviewing and commenting on housing report. Use report as opportunity for continued community engagement/education and suggest policies/plans/actions to improve deficiencies.
Housing Affordability as a Concept: Supply and Demand

Housing Supply
- Units
  - Type
  - Size/Lot Size
  - Quality/Age
  - Location

Housing Demand
- Households
  - Size
  - Type (seniors? kids?)
  - Accessibility needs

Prices
- Rent
- House prices
- Taxes
- Utilities

Income
- Workforce
- % of AMI = Area Median Income

Housing units occupied by households
- Overcrowding?
- Lower housing quality?
- Long commute?

Households spend income on housing
- Cost-burden?
- Reduced spending on other needs?
Affordability: Technical Definitions

• A housing unit is *affordable* to a household if that household spends *no more than 30 percent* of their income on housing costs.
  • Income: “Pre-tax, post-transfer” – available from Census as “household income” or “family income” or from HUD
  • Housing Costs: Owners = Principal + Interest + Property Taxes + Insurance (PITI)
  • Housing Costs: Renters: Rent + Utilities

Affordability: Technical Definitions

• Different meanings of the term “affordability”
  • Overall affordability: How affordable is the housing stock in a municipality? Can the median household afford the median-priced unit?
  • “Workforce Housing” or “Affordable Housing”: Can households whose income is at or below at certain percentage of Area Median Income (AMI) afford to live in the municipality? How many units are affordable and available to lower-income families?
  • “Affordable housing” also has two components:
    • “Subsidized” affordable housing means that some Federal/State or Local program reduces the rent(price; or is owned by a non-profit or government agency; typically also has income restrictions for eligibility
    • “Naturally Occurring Affordable Housing” (NOAH) – older housing/smaller housing/lower quality housing whose price is affordable without subsidies
Defining Affordability: Area Median Income (AMI)

- Best Practice: Utilize the definition of “Area Median Income” (adjusted for family size) produced by HUD.
  - Utilized in all federal/state/local programs
  - Based on best available/most recent data; updated yearly
  - Adjusts for Family Size whereas Census data does not
  - Easily available online from HUD or WHEDA
  - Very good proxy for “cost of living” differences across regions.
  - Great way to meet the statutory definition of “... persons of all income levels.” Wis. Stat. 66.1001(2)(b)

Concept: Measuring “Affordability” for Local Plans

- Housing elements of comprehensive plans must “...provide a range of housing choices that meet the needs of persons of all income levels...” Wis. Stat. 66.1001(2)(b)

Step 1: Data on Income Levels:
- Use AMI data from HUD (explained in next slides)

Step 2: Convert Income Level Data to affordable level of housing expenditures

Step 3: Compare housing costs in your community to affordable costs at different income levels.

- Next 10 slides are for your future reference. Time does not permit detailed walk-through in this teleconference.
Defining Affordability: Area Median Income (AMI)

• Technically “HUD-Area Median Family Income”
• Easy to find Area Median Income for your Area using any one of these methods:
  1. Google “HUD Income Limits.”
  2. Go to: www.huduser.gov and click on “data sets” and then “income limits.”
  3. Go to: http://www.huduser.org/portal/datasets/il.html
  4. Google “WHEDA MTSP”
  5. Download the HUD PD&R FMR/IL Lookup app!

Area Median Income (AMI): HUD User Illustration

• Unfortunately, HUD’s website is not user friendly. The next slides show “how to” use it. (for later reference)
• https://www.huduser.gov/portal/datasets/il.html
Step 1: Select Wisconsin from Drop Down

Step 2: Select your county

Step 3: Click “view county calculations”

FY 2018 Income Limits Summary

Selecting any of the buttons labeled “Explanation” will display detailed calculation steps for each of the various parameters.

<table>
<thead>
<tr>
<th>FY 2018 Income Limit Area</th>
<th>Median Family Income (Explain)</th>
<th>FY 2018: Income Limit Category</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Madison, WI HRA Metro NMR Area</td>
<td>$91,700</td>
<td>Very Low (30%) Income Limits ($)</td>
<td>32,100</td>
<td>36,700</td>
<td>41,300</td>
<td><strong>45,850</strong></td>
<td>40,550</td>
<td>53,200</td>
<td>58,000</td>
<td>63,550</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Extremely Low Income Limits ($)</td>
<td>19,750</td>
<td>22,000</td>
<td>24,750</td>
<td><strong>27,500</strong></td>
<td>26,700</td>
<td>31,740</td>
<td>36,000</td>
<td>42,300</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Low (80%) Income Limits ($)</td>
<td>50,750</td>
<td>57,550</td>
<td>64,750</td>
<td><strong>71,900</strong></td>
<td>77,700</td>
<td>83,450</td>
<td>88,250</td>
<td>94,950</td>
</tr>
</tbody>
</table>

This is the median income for a Family of 4 persons.
• The slide above shows the income limits at:
  • 50% of median income
  • “extremely low income” which is usually called the “30% of median income”. (Note: if the Federal Poverty Line for that family size is higher than the 30% of median income calculated, HUD reports the higher number from the FPL.)
  • 80% of median Income

• Be careful: the table is not in order. (50%, then 30%, then 80%)! Make sure you copy these numbers correctly.

• These tables do NOT include the 60% of AMI limits, which are used for the Low Income Housing Tax Credit and Multifamily Housing Bonds programs. (Many states also use 60% of AMI as a definition of workforce housing).

• To get the 60% of AMI limits, go back to: https://www.huduser.gov/portal/datasets/il.html
MULTRI FAMILY TAX SUBSIDY INCOME LIMITS

Multifamily Tax Subsidy Projects (MTSB) income limits were developed to meet the requirements established by the Housing and Economic Recovery Act of 2008 (P.L. 110-125) that allows 2007 and 2008 projects to access these limits. The MTSB income limits are used to determine qualification levels as well as set maximum rent caps for projects funded with tax credits authorized under section 42 of the Internal Revenue Code (the Code) and projects financed with the exempt housing bonds issued pursuant to the minimum rental demonstration program section 46 of the Code.

Note: The limits identified in the MTSB income limits tables and MTSB Documentation are the “HERA Special” income limits and are only for use by projects in service in 2007 or 2008.

<table>
<thead>
<tr>
<th>Year</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Effective April 1, 2010.

This system provides complete documentation of the development of the FY 2010 Multifamily Tax Subsidy Project (MTSB) Income Limits for any area of the country selected by the user. Official MTSB Income limits, available in print and online here at this link, may differ slightly from those calculated in the documentation system and should be used for all official purposes.

Click Here for FY 2016 MTSB Documentation

Click here

Dane County is part of the Madison, WI HUD Metro FMR Area, so all information presented here applies to all of the Madison, WI HUD Metro FMR Area.

The following table depicts the 50 percent and 60 percent income limits for family sizes 1 through 8 for MultiFamily Tax Subsidized Projects:

<table>
<thead>
<tr>
<th>Madison, WI HUD Metro FMR Area</th>
<th>Median Family Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 2018 MTSB Income Limit Area</td>
<td>Category</td>
</tr>
<tr>
<td></td>
<td>Person</td>
</tr>
<tr>
<td>Madison, WI HUD Metro FMR Area</td>
<td>$94,760</td>
</tr>
<tr>
<td></td>
<td>$38,520</td>
</tr>
</tbody>
</table>
Defining Affordability: Step 2a. Convert income levels to affordable housing expenditures

- Use the 30 percent of income standard.
- Take annual income divided by 12 to get monthly income, and multiply by 0.3 to get 30 percent of income.

---

**Dane County FY 2018 IncomeLimits**

<table>
<thead>
<tr>
<th>Persons in Family</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>100 percent of AMI</td>
<td>$64,190</td>
<td>$73,360</td>
<td>$82,530</td>
<td>$91,700</td>
</tr>
<tr>
<td>Low Income Limits (80% of AMI)</td>
<td>$50,350</td>
<td>$57,550</td>
<td>$64,750</td>
<td>$71,900</td>
</tr>
<tr>
<td>Multifamily tax subsidy limits (60% of AMI)</td>
<td>$38,520</td>
<td>$44,040</td>
<td>$49,560</td>
<td>$55,020</td>
</tr>
<tr>
<td>Very Low Income Limits (50% of AMI)</td>
<td>$32,100</td>
<td>$36,700</td>
<td>$41,300</td>
<td>$45,850</td>
</tr>
<tr>
<td>Extremely Low Income Limits (30% of AMI)</td>
<td>$19,250</td>
<td>$22,000</td>
<td>$24,750</td>
<td>$27,500</td>
</tr>
</tbody>
</table>


**Brown County FY 2018 Income Limits**

<table>
<thead>
<tr>
<th>Persons in Family</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>100 percent of AMI</td>
<td>$54,250</td>
<td>$62,000</td>
<td>$69,750</td>
<td>$77,500</td>
</tr>
<tr>
<td>Low Income Limits (80% of AMI)</td>
<td>$43,400</td>
<td>$49,600</td>
<td>$55,800</td>
<td>$62,000</td>
</tr>
<tr>
<td>Multifamily tax subsidy limits (60% of AMI)</td>
<td>$32,580</td>
<td>$37,200</td>
<td>$41,880</td>
<td>$46,500</td>
</tr>
<tr>
<td>Very Low Income Limits (50% of AMI)</td>
<td>$27,150</td>
<td>$31,000</td>
<td>$34,900</td>
<td>$38,750</td>
</tr>
<tr>
<td>Extremely Low Income Limits (30% of AMI)</td>
<td>$16,300</td>
<td>$18,600</td>
<td>$20,950</td>
<td>$25,100</td>
</tr>
</tbody>
</table>


---

**Dane County FY 2018 Monthly "Affordability" Housing Budget (rent + utilities)**

<table>
<thead>
<tr>
<th>Persons in Family</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>100 percent of AMI</td>
<td>$1,605</td>
<td>$1,834</td>
<td>$2,063</td>
<td>$2,293</td>
</tr>
<tr>
<td>Low Income Limits (80% of AMI)</td>
<td>$1,259</td>
<td>$1,439</td>
<td>$1,619</td>
<td>$1,798</td>
</tr>
<tr>
<td>Multifamily tax subsidy limits (60% of AMI)</td>
<td>$963</td>
<td>$1,101</td>
<td>$1,239</td>
<td>$1,376</td>
</tr>
<tr>
<td>Very Low Income Limits (50% of AMI)</td>
<td>$803</td>
<td>$918</td>
<td>$1,033</td>
<td>$1,146</td>
</tr>
<tr>
<td>Extremely Low Income Limits (30% of AMI)</td>
<td>$481</td>
<td>$550</td>
<td>$619</td>
<td>$688</td>
</tr>
</tbody>
</table>

Note: "Affordable" monthly housing budget based on family size is 30 percent of pre-tax, post-transfer income spent on housing + utilities.
Defining Affordability: Step 2b. Alternatively, use WHEDA rent limits

- Calculated by WHEDA for various income levels, provides a way to look at rents of different units within your community.
- Available at: [https://www.wheda.com/Multifamily-Data-Library/](https://www.wheda.com/Multifamily-Data-Library/)

<table>
<thead>
<tr>
<th>WHEDA-estimated Brown County Rent Limits, FY 2018</th>
<th>Efficiency</th>
<th>1-BR</th>
<th>2-BR</th>
<th>3-BR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Income (80% of AMI)</td>
<td>$1,085</td>
<td>$1,152</td>
<td>$1,395</td>
<td>$1,612</td>
</tr>
<tr>
<td>Multifamily tax subsidy (60% of AMI)</td>
<td>$814</td>
<td>$872</td>
<td>$1,047</td>
<td>$1,209</td>
</tr>
<tr>
<td>Very Low Income (50% of AMI)</td>
<td>$678</td>
<td>$726</td>
<td>$872</td>
<td>$1,007</td>
</tr>
<tr>
<td>Extremely Low Income (30% of AMI)</td>
<td>$407</td>
<td>$436</td>
<td>$523</td>
<td>$604</td>
</tr>
</tbody>
</table>

Note: WHEDA estimates these rent limits (rent + utilities) for their funded projects. Efficiency rent limits correspond to the “affordable” housing budget for 1-person households and 2-bedroom rent limits correspond to the “affordable” housing budget for 3-person households.

Defining Affordability: Step 3a. Compare existing housing to what would be affordable at different income levels - RENTERS

- Simple way: Use WHEDA rent limits from Step 2b. Compare how many rental units in your community would be affordable for different households.
  - For example: Brown County FY 2018 2-bedroom Rent Limit for 50% of AMI Family (corresponds to 3-person family) is $872 per month (rent + utilities).
  - Estimate or approximate how many 2-bedroom rental units in your city have rent + utilities for $872 per month or less.
  - Likewise, how many 2-bedroom units rent for less than $523 (for 30% of AMI households) or for less than $1047 (for 60% of AMI households)?
  - At a minimum, state law stating “… persons of ALL income levels…” would seem to require good faith effort to estimate availability of housing for 30% of AMI, 50% of AMI, and 80% of AMI households.
Defining Affordability: Step 3b. Compare existing housing to what would be affordable at different income levels - OWNERS

- More complicated approach because involves estimating mortgage amounts.
- More complicated because many lower-income households may not be able to enter homeownership.

- Option 1: Use the method developed by HUD to simulate national affordability of homeownership with a low downpayment (FHA) mortgage product. This method underlies their homeownership affordability reported in CHAS – (Comprehensive Housing Affordability Strategy) data:
  - Take household income and multiply by 3.36.
  - Compare and report how many houses in your community would be affordable at that level. (Use either assessor data or online sources such as Zillow, etc.)

---

<table>
<thead>
<tr>
<th>HUD-estimated affordable ownership price levels, Dane Co. FY 2018</th>
<th>Persons in Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>120% of AMI</td>
<td></td>
</tr>
<tr>
<td>Median income limits (100% of AMI)</td>
<td></td>
</tr>
<tr>
<td>Low Income Limits (80% of AMI)</td>
<td></td>
</tr>
<tr>
<td>Multifamily tax subsidy limits (60% of AMI)</td>
<td></td>
</tr>
<tr>
<td>Very Low Income Limits (50% of AMI)</td>
<td></td>
</tr>
<tr>
<td>Extremely Low Income Limits (30% of AMI)</td>
<td></td>
</tr>
<tr>
<td>$323,518</td>
<td>$369,734</td>
</tr>
<tr>
<td>$215,678</td>
<td>$246,490</td>
</tr>
<tr>
<td>$169,176</td>
<td>$193,368</td>
</tr>
<tr>
<td>$129,427</td>
<td>$147,974</td>
</tr>
<tr>
<td>$107,856</td>
<td>$123,312</td>
</tr>
<tr>
<td>$64,680</td>
<td>$73,920</td>
</tr>
</tbody>
</table>

Note: HUD’s estimation method for determining the affordable ownership price level in their CHAS (Comprehensive Housing Affordability Strategy) data is to multiply site-adjusted household income by 3.36.
Defining Affordability: Step 3b. Compare existing housing to what would be affordable at different income levels - OWNERS

- Option 2. Use an online mortgage calculator (or Excel if you are comfortable) to determine what house price would be affordable for a household with a conventional mortgage (20 percent downpayment.)

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Option 1: 20% downpayment, conventional mortgage</th>
<th>Option 2: 3.5% downpayment, Fannie mortgage</th>
<th>Cash needed at closing (Option 1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0,000 - $19,999</td>
<td>$121,940</td>
<td>$121,560</td>
<td>$111,904</td>
</tr>
<tr>
<td>$20,000 - $29,999</td>
<td>$122,972</td>
<td>$122,592</td>
<td>$112,935</td>
</tr>
<tr>
<td>$30,000 - $39,999</td>
<td>$124,016</td>
<td>$124,636</td>
<td>$114,176</td>
</tr>
<tr>
<td>$40,000 - $49,999</td>
<td>$125,073</td>
<td>$126,703</td>
<td>$115,445</td>
</tr>
<tr>
<td>$50,000 - $59,999</td>
<td>$126,142</td>
<td>$128,799</td>
<td>$116,740</td>
</tr>
<tr>
<td>$60,000 - $69,999</td>
<td>$127,223</td>
<td>$130,916</td>
<td>$118,060</td>
</tr>
<tr>
<td>$70,000 - $79,999</td>
<td>$128,315</td>
<td>$133,061</td>
<td>$119,405</td>
</tr>
<tr>
<td>$80,000 - $89,999</td>
<td>$129,419</td>
<td>$135,241</td>
<td>$120,770</td>
</tr>
<tr>
<td>$90,000 - $99,999</td>
<td>$130,535</td>
<td>$137,446</td>
<td>$122,160</td>
</tr>
<tr>
<td>$100,000 - $109,999</td>
<td>$131,665</td>
<td>$139,675</td>
<td>$123,575</td>
</tr>
</tbody>
</table>

*Based on the following assumptions: - Option 1, assumes a 30-year, fixed-rate mortgage loan at 4.5%. - Option 2, assumes a 30-year, fixed-rate mortgage loan at 4.5% plus 3.5% (0.5% for an FHA loan and 3.0% for a conventional loan). The housing affordability percentages are based on assumed income levels (in thousands) and are intended to be used as a general guideline. Local market conditions may affect the affordability of housing.

Alternative approaches

- Smaller communities may not have staff time/capabilities for these analyses.
  - Perhaps partner with other communities or utilize expertise from county and/or regional planning staff.
  - Example: Many Sauk County communities + Sauk County worked together for a Housing Needs Assessment: [http://scdc.com/assets/Uploads/HousingStudy.pdf](http://scdc.com/assets/Uploads/HousingStudy.pdf)

- My proposed simple alternative:
  - Define two “reference households” for Workforce Housing:
    - Renter households: 3-person family (2-bedroom unit) at 50% of AMI
    - Owner households: 4-person family at 80% of AMI.
  - Can these households afford housing in your community? How many units are affordable to these households?
Alternative approaches Illustrated: Middleton

- 2-bedroom WHEDA rent limit for 50% of AMI is $1032.
- Go to census website. Search for “bedrooms by gross rent”. Find that: we have 893 2-bedroom rental units with rent between $750-$999 per month.
- Therefore, we are providing rental “workforce” housing for 3-person families making 50% of AMI. 53 percent of our 2-bedroom units are “affordable” for this income level.
- Our other analyses show that we are not providing enough of these units to meet the demands of our workforce.

Alternative approaches Illustrated: Middleton

- Ownership: 4-person household at 80% of AMI is income of $71,900.
- That translates into a monthly affordable housing expenditure of $1798.
- An affordable home under an FHA product would be $241,584.
- An affordable home under a conventional mortgage product would be $296,580 (with a downpayment of $59,316.)
- Census data: value of owner occupied housing units. (Alternative: use city assessor data or Zillow).
- Only 31 percent of our homes are affordable under an FHA product and 47 percent with a conventional mortgage.
Housing Affordability Report under Act 243

• Primary purpose is to report on “implementation of the housing element of the municipality’s comprehensive plan.”
  • Opportunity for all communities to reflect upon and possibly improve the Housing Element of their Comprehensive Plan.

• Although all elements, strategies, and policies of the Housing Element are important and require attention, the 2 big items can be summarized as:
  • “meets existing and forecasted housing demand in the local governmental unit”
  • “provide[s] a range of housing choices that meet the needs of persons of all income levels”

• Assessing implementation of the housing element in the report should, at a minimum, focus in on those 2 big items.

• Diagnostic questions: “How is my community meeting our existing and forecasted housing demand?” and “Can people who work in my community afford to live here?”

Meeting Forecasted Housing Demand

• Best practice for Comprehensive Plans is to clearly show a relationship between forecasted land demand and specific land use policies to accommodate that forecasted demand, consistent with city goals and policies.

• Can be located either in “Issues and Opportunities” element, or “Housing” element or “Land Use” element, but should be consistent across all elements.

• Because the housing elements requires that Comprehensive Plan “to provide an adequate housing supply that meets ... forecasted housing demand in the local governmental unit,” there should be clear and specific guidelines in Housing Element indicating how and where the housing can actually be built.
Meeting Forecasted Housing Demand

• “The local comprehensive plan is not simply a rhetorical expression of a community's desires. It is instead a document that describes public policies a local government actually intends to carry out. If it were otherwise, why bother to complete and adopt one?” (Growing Smarter Legislative Guide Book, Chapter 8, American Planning Association).

• If a community has not been adequately meeting the housing demand articulated in it's Comprehensive Plan, the Housing Affordability Report is a good place to explain why and to propose corrective action for implementation.

• The Housing Element has the most “teeth” of the Comprehensive Plan elements because it requires meeting forecasted housing demand and providing housing for persons of all income levels.

---

Meeting Forecasted Housing Demand

• Best practice:
  1. Population forecast in Comprehensive Plan. (either developed by community or utilize DOA Demographic Services projections: https://doa.wi.gov/Pages/LocalGovtsGrants/Demographic_Services.aspx)
  2. Convert future population to households. (Most common: use existing average household size, or project changes in household size from past data).
  4. Estimate number of housing units likely to be lost or removed from stock.
Meeting Forecasted Housing Demand (con’t.)

5. Future housing units needed = Future households + future vacant units needed + Units likely to be lost/removed.

6. Housing units needed to be built during plan period = Future housing units needed – existing housing units.

7. Convert housing units needed to be built during plan period to Residential Land Use Demand:

7a. Allocate future housing units to different planned land use categories. (e.g.: single-family small-lot, single-family larger lot, “missing middle,” multi-family, etc.)

7b. Calculate gross land demand for each land use category = land needed for housing lots + gross acre adjustments for roads, stormwater, parks, etc. (Rules of thumb from Nelson’s Planner’s Estimating Guide: For low-density housing less than 1 unit per acre, 10%-15% gross-up; for detached housing 25% gross-up; for attached housing: 35%-40% gross-up)

<table>
<thead>
<tr>
<th>Illustrative Residential Land Demand Forecast (City of Badger, Wisconsin)</th>
<th>Future Housing Units Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>4,000</td>
<td>Planned Allocation Percentages:</td>
</tr>
<tr>
<td>25.4%</td>
<td>Larger lot single-family detached 4 units/acre</td>
</tr>
<tr>
<td>39.0%</td>
<td>Smaller lot single-family detached 8 units/acre</td>
</tr>
<tr>
<td>20.0%</td>
<td>Single-family attached housing (townhouses, quadplexes) 12 units/acre</td>
</tr>
<tr>
<td>10.0%</td>
<td>Small multi-family (5-20 units per structure), garden apartment style, surface parking (Net 15 units per acre)</td>
</tr>
<tr>
<td>15.0%</td>
<td>Larger multi-family (20+ units per structure), structured parking (Net 50 units per acre)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gross Acre Adjustment Factors for Planned Land Use Categories</th>
</tr>
</thead>
<tbody>
<tr>
<td>25.4%</td>
</tr>
<tr>
<td>39.0%</td>
</tr>
<tr>
<td>35.0%</td>
</tr>
<tr>
<td>35.0%</td>
</tr>
<tr>
<td>40.0%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Output: Gross Acres Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>125.00</td>
</tr>
<tr>
<td>195.00</td>
</tr>
<tr>
<td>90.00</td>
</tr>
<tr>
<td>33.75</td>
</tr>
<tr>
<td>33.60</td>
</tr>
</tbody>
</table>

OUTPUT: TOTAL GROSS ACRES NEEDED FOR RESIDENTIAL LAND DEMAND 477.35
Meeting Forecasted Housing Demand (con’t.)

8. Prepare Phased Growth Plan with policies for extending services and/or rezoning land. 5-year increments is best. (DDA Demographic Services updates projections every 5 years. Also NR 121.05(1)(c)(3) requires sewer service plans to forecast for 20 years in 5-year increments.)

<table>
<thead>
<tr>
<th>Phased Growth Projections: City of Badger, Wisconsin</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Units</td>
</tr>
<tr>
<td>---------------</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

9. Demonstrate (in housing element and/or land use element), specific policies and actions to accommodate projected growth, including maps of which lands will accommodate growth, policies for rezoning/ extending services, etc. Identify and map which areas are suitable for redevelopment and infill to accommodate demand.

Housing Affordability Report under Act 243

- For communities that have a comprehensive plan that identifies specific forecasted housing demand, the Housing Affordability Report is simply a way to report to the community on progress towards implementation.
- Because community comprehensive plans are required to “meet ... forecasted housing demand...”, the Housing Affordability Report is a great diagnostic tool to measure implementation and to provide corrections if deficiencies are identified.
- Good planning practice to report regularly to your community on progress towards implementation of comprehensive plans.
- A good idea to refer report to Plan Commission for review and comment. Also recommended to receive input from Community Development Authorities, City Council, Housing Committees, etc.
Housing Affordability Report: Components

- (a) The number of subdivision plats, certified survey maps, condominium plats, and building permit applications approved in the prior year.
- (b) The total number of new residential dwelling units proposed in all subdivision plats, certified survey maps, condominium plats, and building permit applications that were approved by the municipality in the prior year.
  - Comment: These should be a simple administrative function. Cities and villages should have this information available, either from planning/zoning or building department, engineering, etc.
  - Best practice: Show changes over time in subdivision plots and building permits. Discuss changes over time.
Housing Affordability Report: Components

- (c) A list and map of undeveloped parcels in the municipality that are zoned for residential development.
  - Comment: should be a simple overlay analysis for cities with their own GIS. If not, county LIO or county treasurer might provide parcel map.

- (d) A list of all undeveloped parcels in the municipality that are suitable for, but not zoned for, residential development, including vacant sites and sites that have potential for redevelopment, and a description of the zoning requirements and availability of public facilities and services for each property.
  - Comment: same as (c) above. Additional analysis for sites for redevelopment could examine ratio of value of improvements (from assessor) to value of land (from assessor). Parcels that have a lower improvement value relative to land value could be examined for potential redevelopment.

- (e) “An analysis of the municipality's residential development regulations, such as land use controls, site improvement requirements, fees and land dedication requirements, and permit procedures. The analysis shall calculate the financial impact that each regulation has on the cost of each new subdivision. ...”

  - Comment: discussion of site improvement requirements, fees, land dedication requirements, and permit procedures should involve analysis of major requirements from zoning and subdivisions ordinances. Fee discussion can be copied from New Housing Fee Report. Land dedication (or fee in lieu) requirements should be discussed. If data is available, report on average number of days/months development proposals in the past 3 years have taken from application to final approval. Building / code inspector can provide helpful information.
  - Helpful to identify how site improvement requirements, fees, land dedication requirements, and permit procedures compare to neighboring cities and which are required by state/national building codes.
Analysis of Financial Impact

- Analysis of Financial Impact could involve one or more of the following approaches (or hybrids of multiple approaches):

1. If your community reviews a number of subdivisions per year, survey developers of recent subdivisions to estimate costs of each particular regulation. The report could present averages or ranges from developer responses. Some developers may be willing to walk staff through their actual costs and/or “pro forma” and show each cost item.

2. Staff could interview a number of developers/builders in the area and ask them which land use regulations or development regulations impose the largest costs, and ask them to approximate the financial impact.

Analysis of Financial Impact

  - Industry standards such as R.S. Means and Co. or Marshall and Swift or survey local engineering or architectural firms. (Purchasing software or publications may be expensive). Your property assessor might have this information to calculate replacement costs.
  - Examples: How much does each additional required foot of street frontage impact the cost of water/sewer pipes, sidewalks, roadways, etc.? How much does each additional foot of right of way or road width cost?
  - If your municipality imposes exterior finishing standards (e.g. wood siding, brick veneer, etc.), estimate cost per square foot compared to other finishing components.
  - Show the various costs per square foot or per linear foot, and then multiply your municipality’s requirements by cost per foot/square foot to approximate impact.
Analysis of Financial Impact


- Base cost per square foot of living area for a 1600 ft² economy-grade 1 and 1/2 story house for stucco on wood frame is $101.85 per square foot. For brick veneer on a wood frame, price per square foot is $113.60. Therefore, on a 1600 square foot house, requiring brick veneer is associated with ($113.60 minus $101.85) additional cost per square foot, or $11.75 per square foot times 1600 square feet = $18,800.

- Base cost per square foot of living area for a 2000 ft² average grade 2 story house (standard suburban pre-built house) for stucco on wood frame is $108.80 per square foot. For wood siding veneer on a wood frame, price per square foot is $112.15. Therefore, on a 2000 square foot average-quality house, requiring wood siding is associated with $3.35 per square foot increased costs which adds $6,700 to the cost of the house.

Analysis of Financial Impact

4. Estimate effect of various zoning regulations on land costs by examining recently developed land in municipality. Calculate average cost per finished square foot of residential land.

   e.g. I examined a couple of recently completed subdivisions in Middleton, Dane County. Average price per finished lot (with a house built on it), based on assessor data was between $12-$13 ft².

   - Simple analysis: 8,000 ft² minimum lot size means land value per lot would be between $96,000 and $104,000. However, reducing minimum lot sizes to 6000 ft² would reduce lot costs to $72,000 - $78,000. Reducing minimum lot sizes to 4000 ft² would reduce lot costs to $48,000 - $52,000.

   - Note: law also requires housing report analyze “ways in which the municipality can modify its construction and development regulations, lot sizes ... “ to reduce costs 20 percent. In this simple example, reducing minimum lot sizes from 8000 ft² to 6000 ft² would accomplish this 20 percent reduction!

   - Add in the reduction in frontage for a 100’ deep lot from 80’ to 60’ when switching from 8000 ft² minimum lot sizes to 6000 ft².
Analysis of Financial Impact

5. Compare two different housing type options based on combination of RS Means cost data (option 3) and finished lot prices (option 4).

- Next slide shows magnitude of impact of switching from a minimum of 8000 square foot lots to a minimum of 4000 square foot lots, on the assumption that smaller houses will be built on smaller lots, thereby reducing house prices.

- Shows house price here declining over $90,000 – or a 21 percent decline in housing costs.

<table>
<thead>
<tr>
<th>INPUTS</th>
<th>Option 1</th>
<th>Option 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finished Lot Size (sq. ft.)</td>
<td>8000</td>
<td>4000</td>
</tr>
<tr>
<td>Finished House Size (sq.ft)</td>
<td>2000</td>
<td>1600</td>
</tr>
<tr>
<td>Overhead/Contractor Profit Percentage</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>2nd bathroom?</td>
<td>?</td>
<td>?</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PARAMETERS</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Ave. Finished Land Value per square foot</td>
<td>$12.50</td>
<td>$12.50</td>
</tr>
<tr>
<td>Ave. Sq. Ft. Costs [average quality, no basement, 2 story, 1 bath, stucco] [RS Means]</td>
<td>$119.58</td>
<td>$128.42</td>
</tr>
<tr>
<td>Garage (1 car, attached)</td>
<td>$17,000.00</td>
<td>$17,000.00</td>
</tr>
<tr>
<td>2nd bathroom cost</td>
<td>$9,000.00</td>
<td>$9,000.00</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>OUTPUTS</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Finished lot value</td>
<td>$100,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Finished house cost (base cost)</td>
<td>$233,360</td>
<td>$205,472</td>
</tr>
<tr>
<td>Contractor overhead/profit</td>
<td>$47,372</td>
<td>$41,094</td>
</tr>
<tr>
<td>Municipal Impact Fees</td>
<td>$6,000</td>
<td>$6,000</td>
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<tr>
<td>Garage</td>
<td>$17,000</td>
<td>$17,000</td>
</tr>
<tr>
<td>2nd bathroom</td>
<td>$9,000</td>
<td>$9,000</td>
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</table>

<table>
<thead>
<tr>
<th>HOUSE PRICE</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$419,232</td>
<td>$328,566</td>
</tr>
</tbody>
</table>
Housing Affordability Report

• Diagnostic Questions to Ask your Community and Your Plan as you prepare the report:

1. How are we meeting our forecasted land demand?
2. Are we providing a range of housing choices?
3. Are we providing housing for all income levels?
4. Is “missing middle” housing allowed as a by-right zoning use in at least one of our residential districts?
5. Is multi-family construction allowed as a by-right use in at least one of our residential districts?
6. Can the people who work in our community afford to live in our community?

Housing Affordability Report

Diagnostic questions (cont’d):

7. How can we change our zoning and other land use regulations to expand housing choice, meet forecasted demand, and reduce the cost of housing?
8. Are our employers and businesses experiencing difficulties in filling jobs/turnover because of housing problems?
9. How are we meeting the housing needs of seniors? Disabled or those with special needs?
10. Does our community provide reasonable and realistic opportunities for the development of workforce housing?
11. How can we partner with other communities, our county, our RPC, WHEDA and other state agencies to address our housing needs and challenges?
12. How can we continue to engage our citizens, businesses, and elected officials in addressing out housing needs and challenges?
APPENDIX A: ADDITIONAL RESOURCES

ADDITIONAL RESOURCES: AFFORDABLE HOUSING

**Wisconsin Department of Administration:** The Wisconsin Department of Administration maintains a list of Affordable Housing programs and resources at the following website: [https://doa.wi.gov/Pages/LocalGovtsGrants/AffordableHousingPrograms.aspx](https://doa.wi.gov/Pages/LocalGovtsGrants/AffordableHousingPrograms.aspx)

Information is included on:
- Community Housing Development Organizations (CHDO)
- HOME Buyer and Rehabilitation Programs (HHR)
- Neighborhood Stabilization Programs (NSP)
- Housing Cost Reduction Initiative Program (HCRI)
- HOME Rental Housing Development (RHD)

**U.S. Department of Housing and Urban Development:** The U.S. Department of Housing and Urban Development (HUD) also provides resources for affordable renting programs in the state of Wisconsin at the following website: [https://www.hud.gov/states/wisconsin/renting](https://www.hud.gov/states/wisconsin/renting).

The resources they outline include:
- Subsidized apartment database search
- Public Housing and Housing Choice Vouchers (Section 8)
- Counseling Agencies
- Other Wisconsin resources

**League of Wisconsin Municipalities:** The League of Wisconsin Municipalities website hosts a powerpoint presentation (included in Appendix XYZ) titled Strategies for Wisconsin Municipalities to Expand Housing Options and is found at the following link: [https://www.lwm-info.org/DocumentCenter/View/3238/Paulsen-presentation-LWM-August-2019](https://www.lwm-info.org/DocumentCenter/View/3238/Paulsen-presentation-LWM-August-2019).

**Wisconsin Housing Preservation Corporation (WHPC):** WHPC is a 501(c)(3) nonprofit organization that acquires, develops and renovates affordable rental housing units in Wisconsin. They have partnered with the Wisconsin Housing and Economic Development Authority to preserve affordable rental housing state-wide.

[https://www.whpccorp.org/](https://www.whpccorp.org/)

**Community Toolbox: Providing Affordable Housing for All, University of Kansas, 2018.**

**Additional Resources: Addressing Homelessness**

**Wisconsin Department of Health and Human Services:**
The Housing First program, sponsored by the Housing Division within the Department of Health and Human Services, was developed to tackle the issue of shelter for the homeless in the Milwaukee area. The idea behind the program is that many of the other issues plaguing the homeless population are exacerbated by the lack of a housing foundation. The non-profit solicits donations and works with Milwaukee area communities to provide adequate shelter and help people regain stability.

http://www.housingfirstmilwaukee.com/

**Wisconsin Department of Administration:**
The Wisconsin DOA maintains a web page with information on housing programs for homeless populations. A series of grants and assistance programs they administer is known collectively by the acronym EHH and communities can access the application from this web page.

https://doa.wi.gov/Pages/LocalGovtsGrants/Emergency-Solutions-Grant-Transitional-Housing-Program-Homelessness-Prevention-Program-ETH.aspx

**Lutheran Social Services (LSS):**
The LSS provides housing solutions for the homeless in Wisconsin and Upper Michigan which include two years of rent-free housing and various kinds of shelters. They also have special programs for runaway teens and youth homelessness.

https://www.lsswis.org/LSS/Programs-Services/Housing-Homelessness

**Wisconsin Department of Children and Families (DCF):**
The Wisconsin Department of Children and Families website provides a variety of resources and information for communities looking to support homeless children and families. Their resources link to guides on dealing with child homelessness, education and housing issues.

https://dcf.wisconsin.gov/youngstar/providers/homelessness
Additional Resources: Housing for Veterans

State of Wisconsin, Department of Veterans Affairs:

The Department of Veterans Affairs established the Veteran Housing and Recovery Program (VHRP) in 1994. The goal is to stop the cycle of homelessness and help veterans transition back into daily life. There are three Veteran's Housing Center throughout the state which partner with federal, state and local governments.

https://dva.wi.gov/Pages/benefitsClaims/VHRP.aspx

Home Loans for Veterans - U.S. Department of Veterans Affairs:

The United States Department of Veterans Affairs has partnered with sponsors to provide reduced rate home loans for veterans. Their website links to various loan providers and gives more information on eligibility.

https://www.benefits.va.gov/homeloans/

Housing Authority of Milwaukee:

The Housing Authority of Milwaukee provides supportive housing and services for area veterans. They partnered to create a 60-unit veteran housing apartment complex which also serves as a center for veterans in the community.

https://www.hacm.org/our-properties/veteran-supportive-housing

Wisconsin Veterans Village Association, Inc.:

A non-profit organization in Appleton, WI is creating a village for area veterans with housing, support and community throughout their lifespan. The facilities will include a senior center for aging veterans and end-of-life care.

https://www.wisvva.org/

Veterans Outreach of Wisconsin:

In 2017, the non-profit organization Veterans Outreach of Wisconsin created a tiny home village to house homeless veterans in the Racine area. The community serves as a transition for residents to move into permanent housing and regain stability in their lives and has been recognized at a national level for its success and innovation.

https://vetsoutreachwi.us/
**Additional Resources: Accessible Housing and Aging in Place**

**Home Design from the AARP:**

The AARP created the HomeFit guide to offer solutions and suggestions for DIY and contractor level projects aimed at allowing people to age-in-place. Their web page includes the guidebook and various worksheets to help homeowners plan and take action.


The AARP has put together a guidebook for local leaders and planners to help them initiate community-wide home maintenance advocacy networks. Information includes details on private and public financing programs.


**Aging in Place from the AARP:**

The AARP’s Livable Communities website is the landing page for a number of resources regarding aging in place from both a home and community standpoint. They provide a number of resources and toolkits on a variety of housing accessibility topics.

[https://www.aarp.org/livable-communities/?migration=rdrct](https://www.aarp.org/livable-communities/?migration=rdrct)

The AARP created a toolkit for state entities to guide the design of legislation for residential accessibility standards. The toolkit was born out of a desire to standardize best practices nationwide and provides valuable information regarding accessible design.


**Rogue Valley Council of Governments:**

The Rogue Valley Council of Governments, a regional planning entity in Oregon, has created the Lifelong Housing Certification Program for evaluating the adaptability or accessibility of homes. With an aging population, the program is in response to the growing demand for accessible housing in the region.

[http://rvco.org/home/sds-2/lifelong-housing-program](http://rvco.org/home/sds-2/lifelong-housing-program)
ADU resources for the Elderly from the AARP:
The AARP hosts a page with information about ADUs specifically as they relate to aging populations. They highlight the ability of ADUs to be flexible enough to accommodate the needs of older adults and young families alike.


This AARP website links to a home sharing report that was put together to highlight the potential profitability of renting ADUs as a means to support aging-in-place. The report was created by the home-sharing platform, Airbnb.

https://www.aarp.org/livable-communities/housing/info-2016/home-sharing-report.html

American Planning Association KnowledgeBase:
The APA has a resource page devoted to ADU information. Articles and guidebooks housed here are intended for a number of audiences, including planners and community leaders, covering topics such as design and construction, zoning ordinances, and affordable housing concerns.

https://www.planning.org/knowledgebase/accessorydwellings/

Design Coalition Institute, Inc.:
The Design Coalition Institute, Inc. is a 501(c)(3) nonprofit operating out of Madison WI that has several web pages promoting the use of Accessory Dwelling Units as a sustainable building strategy. They discuss the social, economic and ecological benefits of this form of housing and link to further local and national resources.

http://www.designcoalition.org/DCInstitute/HOMEPAGE.htm

AccessoryDwellings.org:
This website is maintained by volunteers in the pacific northwest and contains a model ordinance for ADUs with excellent pictorial support. The full website has numerous resources with information on ADU zoning in various states, contact information for ADU professionals, and example ADU building projects.

https://accessorydwellings.org/2014/11/25/model-code-for-accessory-dwelling-units/

Urban Land Institute (ULI):
The ULI prepared and funded a report about case studies from various regions experiments with ADU market interventions. It contains a discussion of the barriers to ADU acceptance and policy implications.

**AdditionAL resourCes: Airbnb And sHort term rentALs**

**Sustainable Economies Law Center (SELC):**

The SELC created a guidebook for municipalities with suggestions on how to respond to Short Term Rentals in a way that protects the public’s interests while leaving flexibility for residents to earn money from short term rental guests.

[https://www.theselc.org/regulating_short_term_rentals_a_guidebook_for_equitable_policy](https://www.theselc.org/regulating_short_term_rentals_a_guidebook_for_equitable_policy)

**Belmont Law Review:**

The Belmont Law Review put together an analysis of Short Term Rental issues in a document that includes a proposed model ordinance as a guide for municipalities grappling with Short Term Rental concerns.

[https://repository.belmont.edu/cgi/viewcontent.cgi?article=1064&context=lawreview](https://repository.belmont.edu/cgi/viewcontent.cgi?article=1064&context=lawreview)

**Host Compliance:**

Host Compliance LLC is a private company in California that consults with communities dealing with challenges stemming from the rise of the sharing economy and short term rentals. They put together a guide for local governments seeking to understand how to regulate these uses.


**Short Term Rental Advocacy Center (STRAC):**

STRAC is a coalition that advocates for the rights of property owners to conduct Short Term Rental use on their properties. Their website has information for policymakers, homeowners and fellow advocates.


**National Association of Realtors (NAR):**

NAR hosts an archive page with resources and recent articles on the topic of short term rentals. They also link to a number of eBooks available on the subject.

Additional Resources: Transit Oriented Development (TOD)

One emerging strategy communities, particularly urban ones, are turning to in order to address housing stock and affordability concerns is transit-oriented development (TOD). TOD is broadly defined, but is usually thought of as high-density, mixed-use development near a fixed transit station. TOD aims to address systemic issues that go beyond housing, but it is being conceived of as a means to create both affordable and mixed-income housing opportunities. The following resources may help guide communities through the TOD planning process and determine whether TOD is right for their area.

**Community-wealth.org:** Community-wealth.org is a website that brings together a vast array of resources about community development. Their TOD webpages include:


- **TOD Research Resources:** [https://community-wealth.org/strategies/panel/tod/models.html](https://community-wealth.org/strategies/panel/tod/models.html). Houses web-based resources on TOD.

- **TOD Articles and Publications:** [https://community-wealth.org/strategies/panel/tod/models.html](https://community-wealth.org/strategies/panel/tod/models.html). Links to articles, reports, papers, and books on TOD.

- **TOD Support Organizations:** [https://community-wealth.org/strategies/panel/tod/support.html](https://community-wealth.org/strategies/panel/tod/support.html). Lists major organizations working to promote TOD.

- **TOD Toolbox:** [https://community-wealth.org/strategies/panel/tod/support.html](https://community-wealth.org/strategies/panel/tod/support.html). Features resources designed to help practitioners in the field working on TOD.
**Additional Resources: AARP Housing Archive**

The **American Association of Retired Persons (AARP)** is a non-profit organization in the United States that works to address the needs and concerns of middle-aged and elderly people nationwide. The association’s website maintains a subject-specific archive with many articles and resources pertaining to the interests of their constituency. The Housing Archive has articles dating back to 2014 with topics ranging from affordable housing issues to home improvement.

**How to use the AARP Housing Archive**

Upon visiting the Housing Archive website:


the user will be presented with several “featured resources”. These resources rotate periodically. Below this section is a list of documents the AARP has deemed important resources for housing as it pertains to aging populations. At the time of writing this publication, the resource list included:

- **AARP Roadmap to Livability: Housing Workbook**: This is the housing component of a selection of six workbooks with strategies and solutions to include the interests of people of all ages in creating vibrant communities. The document outlines the best practices for communities in creating an action plan for addressing housing issues.

- **AARP Public Policy: Housing**: The AARP website contains a “Public Policy Institute” section which contains a section on housing and livability. This page outlines the policy principles of the AARP as it relates to housing and includes further resources dealing with accessibility, affordability and choice.

- **The Future of Housing**: This links to an interactive publication allowing the user to explore housing considerations across the United States. This easy-to-use, dynamic webpage includes multimedia content about housing affordability, accessory dwelling units (ADUs), future home design, and more.

Below this resource list on the main Housing Archive page are drop-down menus with housing articles from previous years. The current list spans from 2014 to today. Simply click the down arrows by each title to view the various AARP articles from that year.
**Additional Resources: APA Knowledge Center**

The American Planning Association (APA) maintains a “Knowledge Center” on their website that provides a wealth of information on a variety of planning related topics. The breadth of their Housing Resources provides information on everything from housing needs assessments to accessory dwelling units to neighborhood planning. Much of the information on the website is made available to APA members only. Community directors may want to consider the benefits of having access through membership. There are, however, many other resources that are publicly available.

**How to use the APA Knowledge Center**

Upon visiting the Knowledge Center website

https://www.planning.org/knowledgecenter/

the user will be presented with seven resource sections:

- Publications
- Applied Research
- Research KnowledgeBase
- Multimedia
- Topic Based Resources
- Planning Advisory Service
- APA Library

In the upper right corner of the webpage, there is a “Search” box where the user can type in keywords to quickly sort through resources by topic. Alternatively, under the “Publications” section, the PAS Reports and PAS Memos frequently include non-member resources. The APA is continually adding resources to the “Applied Research” section and users may want to monitor that as more topics become available. The “Research KnowledgeBase” is a member’s only section that has a wealth of information. If a community director decides to purchase membership, this section is a one-stop location for a breadth of information. The remaining sections host a mix of member’s-only and public content. Interested users should spend some time browsing through the available information.
**Additional Resources: League of Wisconsin Municipalities**

The League of Wisconsin Municipalities (LWM) is a member of the National League of Cities and was formed to help cities and villages across the state share ideas and information to learn from one another. The LWM website contains resources on a wide variety of topics pertinent to municipal governance, one of which is Housing. The Housing Resource page can be found at the following link:

https://www.lwm-info.org/1473/Housing.

**How to use the LWM Housing Resource Page**

Upon visiting the Housing Resources Page, the user will be presented with a text page with resources broken down by topic, including:

- Affordable Housing
- Elderly Housing
- Home Owner Repairs
- Homelessness
- Landlord/Tenant Resources
- Wisconsin Department of Administration Resources

**Additional Resources: Tiny Homes**

**Tiny homes for vets in Milwaukee:**


**Madison Tiny homes for Homeless:**


**Southwest Wisconsin Ecovillage:**

https://tinyhousebuild.com/understanding-zoning-and-tiny-houses/
### Additional Resources: Home Maintenance and Design

**From the AARP:**

The AARP created the HomeFit guide to offer solutions and suggestions for DIY and contractor level projects aimed at allowing people to age-in-place. Their webpage includes the guidebook and various worksheets to help homeowners plan and take action.


**USDA Rural Development Office:**

The USDA Rural Development Office maintains a website with information about Wisconsin loans and grant programs for home maintenance and repairs.


**Take Root Milwaukee:**

Take Root Milwaukee is a consortium of community organizations in the greater Milwaukee area working to promote and facilitate sustainable homeownership. They offer free or low-cost repair and a variety of resources and information to Milwaukee area homeowners. The consortium serves as a model of collaborative effort for communities in providing for their housing stocks.

[https://takerootmilwaukee.com/about/](https://takerootmilwaukee.com/about/)

### Additional Resources: Housing for Special Needs

**Wisconsin Housing and Economic Development Authority (WHEDA) Housing Grant:**

WHEDA provides grant funding that can be used to develop and implement special needs housing programs. Nonprofits organizations, municipalities, and community development agencies are eligible to apply.

[https://www.wheda.com/Housing-Grant-Program/](https://www.wheda.com/Housing-Grant-Program/)

**Movin-out.org:**

Movin-out.org is a nonprofit organization based in Madison, WI that works with individuals and communities to help find housing solutions for disabled persons and to create inclusive communities. Their website includes education and counseling resources as well as contact information for their consultants.

[https://www.movin-out.org/](https://www.movin-out.org/)

**Home of Our Own:**

Home of Our Own is a 501(c)(3) nonprofit that is working to create a special needs housing complex in New Glarus, WI. They have partnered with the Wisconsin Housing Preservation Corporation to plan the creation of an integrated residential community on a 5+ acre site in New Glarus.

[https://www.homeofourown.org/](https://www.homeofourown.org/)
**ADDITIONAL COMPREHENSIVE PLANNING RESOURCES**

In addition to this publication, other publications are available to assist local governments in the development of their comprehensive plans. The publications are available at the Wisconsin Department of Administration’s website here: [https://doa.wi.gov/Pages/LocalGovts/Grants/Comprehensive-Planning-Resources.aspx](https://doa.wi.gov/Pages/LocalGovts/Grants/Comprehensive-Planning-Resources.aspx).

**ADDITIONAL RESOURCES: HOUSING NEEDS ASSESSMENTS**

[https://www.housingtoolbox.org/assessing-needs](https://www.housingtoolbox.org/assessing-needs)

**ADDITIONAL RESOURCES: COMMUNITY VISIONING**

*Strategic Visioning for Community Development, 2011.*
[http://msucommunitydevelopment.org/Lachapelle%20Anderson%20and%20Wedum%202011%20Strategic%20Visioning%20for%20CD%20MT201107HR.pdf](http://msucommunitydevelopment.org/Lachapelle%20Anderson%20and%20Wedum%202011%20Strategic%20Visioning%20for%20CD%20MT201107HR.pdf)

[https://learningstore.uwex.edu/Assets/pdfs/G3708.pdf](https://learningstore.uwex.edu/Assets/pdfs/G3708.pdf)

**ADDITIONAL RESOURCES: COMMUNITY PARTICIPATION**

*Community Toolbox: Encouraging Involvement in Community Work*, University of Kansas, 2018.

*Community Toolbox: Increasing Participation and Membership Toolkit*, University of Kansas, 2018.
**Additional Resources: Home Maintenance and Guides**


**Housing and Home Environment:**


**Additional Resources: Financing for Housing**


[https://doa.wi.gov/DECHR/Rental%20Housing%20Guide.pdf](https://doa.wi.gov/DECHR/Rental%20Housing%20Guide.pdf)

**Community Development Financing: Coming up with the Money** – A self-study guide from the Community Affairs Dept. of the Federal Reserve Bank of St. Louis


**Additional Resources: Affordability and Accessibility**


[https://www.vtpi.org/aff_acc_hou.pdf](https://www.vtpi.org/aff_acc_hou.pdf)

**Additional Resources: Streamlining Development**

**Development Process Efficiency: Cutting Through the Red Tape**, 2015, National Association of Home Builders,
**ADDITIONAL RESOURCES: MODEL DEVELOPMENT ORDINANCES AND GUIDES**

- **A Model ordinance for a traditional neighborhood development**, available from the Wisconsin Department of Administration (DOA).
  
  [https://doa.wi.gov/DIR/Comp_Planning_tndord.pdf](https://doa.wi.gov/DIR/Comp_Planning_tndord.pdf)

- **An ordinance for a conservation subdivision**, prepared by UW Extension
  

- **Rural cluster development guide** (Planning Guide No.7, 1996), Southeastern Wisconsin Regional Planning Commission, including A model zoning ordinance for rural cluster development.
  

**ADDITIONAL RESOURCES: MANUFACTURED HOUSING**

For a Model Zoning Ordinance integrating manufactured housing into single-family neighborhoods, contact the Wisconsin Manufactured Housing Association.

[https://www.housingalliance.us/contact-us/?](https://www.housingalliance.us/contact-us/)

The Foundation for Rural Housing, located in Madison, has developed a program with the Wisconsin Manufactured Housing Association and the Department of Corrections to obtain donated manufactured homes, rehabilitate them with prison labor, and make them available for low-income housing.

[https://www.wisconsinruralhousing.org/](https://www.wisconsinruralhousing.org/)


More information is also available at the Manufactured Housing Institute website.

[http://www.manufacturedhousing.org](http://www.manufacturedhousing.org)
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