

Housing Wisconsin

A Guide to Preparing the Housing Element of a Local Comprehensive Plan

Second Edition



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Illustrations by John Merrill



University of Wisconsin - Extension

*Housing Wisconsin:
A Guide to Preparing the Housing Element of a Local Comprehensive Plan*

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First edition published, 2000.
Second printing, March 2001.
Second edition published, 2003.

Preface to the Second Edition

Housing Wisconsin: A Guide to Preparing the Housing Element of a Local Comprehensive Plan was originally published in 2000. Following the recodification of Chapter 66 of the Wisconsin Statutes, the statutory citations in the guide were updated for a second printing in March 2001. This second edition to the guide incorporates several modifications to the earlier edition. Overall, the content of the guide remains the same as the earlier edition. The modifications are as follows:

- First, the guide was reformatted to create an electronic version that will be easier to access via the internet than the earlier edition.
- Second, numerous minor editorial changes were made to correct typographical errors, update world wide web site addresses and other references, and to provide for a more consistent writing style throughout the document.
- Third, three items have been added to the *Appendix*. These documents are intended to be “tear outs” – practical tools that communities engaged in developing their housing element can copy and use.
- Finally, the second edition incorporates examples from housing elements that appear in comprehensive plans recently prepared by communities in Wisconsin and some other states.

Based on a review of some of the recently prepared comprehensive plans for Wisconsin communities, it appears that many communities are struggling to develop meaningful housing plans. It is hoped that this edition of the guide will encourage more innovation in the development of the Housing Element.

At the time of publication, some of the agencies referred to in this edition of the *Housing Guide* are in transition and contact information may change. If you are trying to track down agencies, departments, or specific information, useful resources include:

- the State of Wisconsin website at <http://www.wisconsin.gov>
- University of Wisconsin-Extension offices
- Regional Planning Commission offices (*see Appendix D*).

— June 2003



Acknowledgments

Development and production of the first edition of *Housing Wisconsin: A Guide to Preparing the Housing Element of a Local Comprehensive Plan* was made possible by a grant from the Wisconsin Realtors® Association. While staff from the Association had input into the design of the publication and reviewed both editions of the publication, decisions about the content of the publication were strictly those of the authors.

The authors wish to give special thanks to the following individuals for their advice and/or review of this edition and earlier drafts: David Cieslewicz, formerly Executive Director of 1000 Friends of Wisconsin, now Mayor of the City of Madison, Jerry Deschane, Wisconsin Builders Association; Marty Evanson, Wisconsin Department of Administration, Division of Housing & Intergovernmental Relations; Hickory Hurie, City of Madison; Harlan Kiesow, East Central Regional Planning Commission; Thomas Larson, Wisconsin Realtors Association; Richard Lehmann, Boardman, Suhr, Curry & Field; Brad Murphy, City of Madison; Bill Preboski, Dane County Regional Planning Commission; Kasandra Walbrun, formerly with the Wisconsin Department of Administration, Office of Land Information Services, now with the Wisconsin Department of Transportation; and staff at the Wisconsin Department of Administration, Office of Land Information Services.

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Introduction

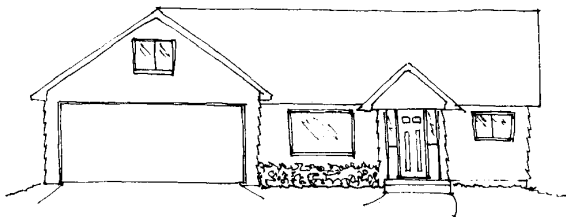
Wisconsin's planning law requires that a local Comprehensive Plan include a Housing Element. The Housing Element is one of nine elements that comprise a Comprehensive Plan. The other elements are:

- Issues and Opportunities
- Transportation
- Utilities and Community Facilities
- Agricultural, Natural & Cultural Resources
- Economic Development
- Intergovernmental Cooperation
- Land Use
- Implementation

Not surprisingly, each one of these elements may effect other elements and it is important to consider this during the planning process.

Planning for the provision of housing may be new to many local units of government. Local governments are generally not housing developers, but 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.



Housing Element Requirements:

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 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 guidebook 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.

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.

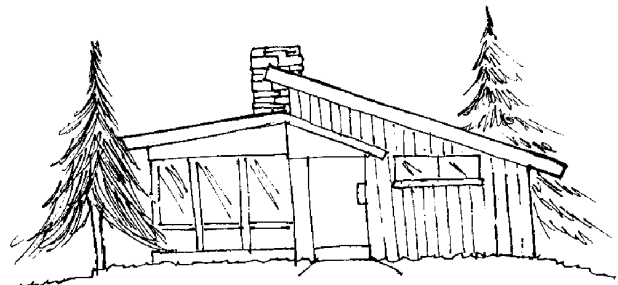
*Resources for Wisconsin's
Community-Based
Comprehensive Planning*

These element guidebooks have been published to assist local governments in the development of their comprehensive plans.

- **Guide to Smart Growth & Cultural Resources Planning in Wisconsin**
- **Guide to Planning for Agriculture in Wisconsin**
- **Guide to Preparing the Intergovernmental Cooperation Element of a Local Comprehensive Plan**
- **Guide to Including Natural Resources in Local Comprehensive Planning**
- **Transportation Planning Resource Guide for Local Comprehensive Planning**

Website addresses are subject to change; at the time of this printing, these are available at the Wisconsin Department of Administration's website.

http://www.doa.state.wi.us/pagesubtext_detail.asp?linksubcatid=369



Why Plan for Housing?

Housing is very important for Wisconsin and the people who live here. Housing costs are the single largest expenditure for most Wisconsin residents. According to the *Consumer Expenditure Survey*, prepared by the Bureau of Labor Statistics/U.S. Department of Labor (2000), households in the Midwest spend an average of 27% of their annual incomes on housing, compared with 18% for transportation and 12% for food.

In June 2003, the Wisconsin State Journal cited a national Kids Count study reporting that 60% of poor Wisconsin households with children spent more than 30% of their income on housing in 2001. In the article Bob Jacobson, policy analyst for the Wisconsin Council on Children and Families, a nonprofit child advocacy group, expressed concern: "Families are spending so much on housing that they can't meet other expenses. You may not be getting health care, putting off doctors visits. You probably are not eating as well as you would otherwise. And your housing situation is probably not all that stable. You're at higher risk of being evicted."

More than 65% of Wisconsin households are owner-occupied and it is likely that these homes are their owner's most valuable asset and largest investment. Appreciation in home value continues to be the major source of wealth in the U.S. and nearly 60% of a typical homeowner's net worth is in home equity.

While many Wisconsinites enjoy good housing situations, other Wisconsinites are struggling. According to the State of Wisconsin's *2000 Consolidated Plan for the State's Housing and Community Development Needs*, households in the low-income range have great difficulty finding adequate housing that can accommodate their needs within their financial means. Families that cannot afford housing frequently become home-

less, which causes great personal stress for those involved and can also stress limited community resources. The social benefits of housing are important but difficult to quantify. Studies have shown that in addition to being a place to sleep, relax, and keep possessions, decent shelter is important for one's self-respect; people who take responsibility and pride in their homes are more likely to also participate in community and civic activities. However, the federal government has cut back drastically on housing assistance, leaving state and local communities to grapple with these problems.

In addition to its social importance, housing plays a critical role in state and local economies. According to a study entitled *Housing's Contribution to Wisconsin's Economy*, prepared by the Wisconsin Realtors Foundation in 1992, the value of the state's housing stock was worth nearly \$1 trillion dollars. The study documented that, in 1990, the construction industry employed 83,000 workers (not including lawyers, real estate, financial, and insurance workers), making it the state's second leading industry in employment. Finally, the study estimated that housing contributed about 12% to the state's gross product.

Housing is also a major source of revenue for many local communities in the form of property taxes. And, for many communities, housing is one of the largest land uses and the largest capital asset. By considering housing-related issues now, as a part of a comprehensive planning process, communities can be better prepared to meet their future housing needs.

Benefits of Planning for Housing

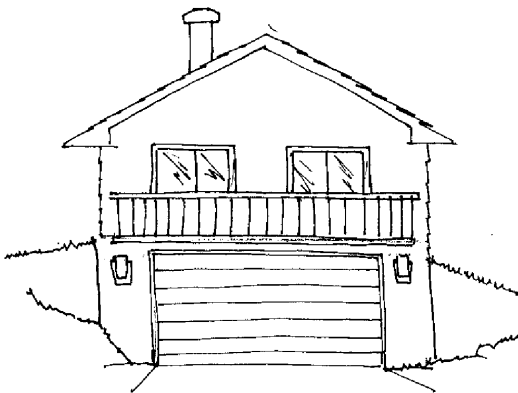
There are a number of benefits that a community can realize by developing a Housing Element:

- 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 which 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 such as Land Use, Transportation, Economic Development, Utilities and Community Facilities, and Agriculture, Natural & Cultural Resources.

Housing is a critical part of the comprehensive planning process. According to *Wisconsin's 2000 Consolidated Plan for the State's Housing and Community Development Needs*,

"The resounding need stressed is for community housing, public facilities and economic development professionals to give greater weight to the interrelationships between these components. Without adequate infrastructure, housing quantity and quality suffers. Without adequate infrastructure, economic development is limited. Without adequate housing, infrastructure and economic investment, a community's downtown, the heart of a community, deteriorates and results in disinvestment, a dwindling labor force due to out migration, and declining tax base making it even more difficult for local government to sustain itself" (page 11).



References/Additional Resources

- Information on the federal **Consumer Expenditure Survey**, prepared by the Bureau of Labor Statistics/U.S. Department of Labor, is available online.


 <http://www.bls.gov/cex/csxann00.pdf>

- "Poor state families spend heavily for housing," Beth Williams, *Wisconsin State Journal*, 6/10/03.


 <http://www.madison.com/wisconsinstatejournal/local/50590.php>

References/Additional Resources

- **2000 Consolidated Plan: for the State's Housing & Community Development Needs**, WI Department of Administration's Division of Housing & Intergovernmental Relations and the WI Department of Commerce.

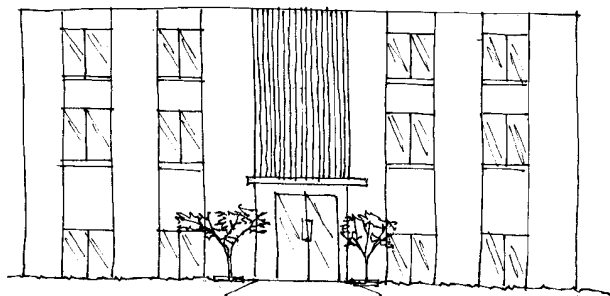
 <http://www.commerce.state.wi.us/COM/Com-doh-Draft-5-year-CONPLAN1.html>

- **Housing Your Community: A Housing Element Guide**, State of Washington Department of Community Development's Growth Management Division (1993).
- **Planning for Affordable Housing**, Vermont Department of Housing and Community Affairs (1990).
- **Affordable Housing: Proactive & Reactive Planning Strategies**, S. Mark White (American Planning Association, PAS Report #441, 1992).
- **Florida Model Housing Element**, Florida Department of Community Affairs' Bureau of Local Resource Planning (1987).
- **Growing Smart Legislative Guidebook: Model Statutes for Planning & the Management of Change**, 2002 Edition, and **Growing Smart User Manual**, American Planning Association.

 <http://www.planning.org/guidebook/guidebook.htm>

- **Handbook on the Local Comprehensive Plan**, Rhode Island Department of Administration's Division of Planning (1995).

 <http://www.planning.state.ri.us/complan/pdf/handbook16.pdf>



The Difference Between a Comprehensive Plan and 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 & Intergovernmental Relations (DHIR) 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 table shown on the next page was prepared by the Wisconsin Department of Administration (DOA) Office of Land Information Services (OLIS). It indicates which required activities of the Housing Element are also needed for other housing program applications. A new report from HUD's Office of Policy Development and Research also provides information on requirements for HUD's consolidated plan.

🔗 <http://www.hud.gov/offices/cpd/about/rulesandregs/conplan/index.cfm>



| Key The matrix on this page is designed to indicate the similar activities shared by the Housing Element of a Comprehensive Plan and various Housing Programs. | Comprehensive Plan Housing Element Requirements <i>from Wisconsin Statutes § 66.1001 (2)(b)</i> | | | | |
|--|---|---|---|---|---|
| | 1. Compilation of objectives, goals, maps, and programs. | 2. Identification of age, structural, value, and occupancy characteristics**. | 3. Identification and analysis of policies and programs that promote the development of housing for residents and provide a wide range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs. | 4. Identification and analysis of policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing. | 5. Identification and analysis of policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock. |
| | | | | | |
| <i>Housing Programs</i> | | | | | |
| Home Weatherization Home Repair and Accessibility Program for Low-Income Home Owners | ✓ * | ✓ | ✓ | | ✓ |
| Home Investment Partnership Program - Home Ownership Program | ✓ * | ✓ | ✓ | ✓ | |
| Home Rental Rehabilitation Program | ✓ * | ✓ | ✓ | | ✓ |
| Home Program - Rental Housing Development | ✓ * | ✓ | ✓ | ✓ | ✓ |
| Emergency Shelter Grant Program | ✓ * | | ✓ | | |
| Wisconsin Fresh Start Initiative | ✓ * | ✓ | ✓ | | |
| Community Development Block Grant | ✓ * | ✓ | ✓ | ✓ | ✓ |
| Community Development Block Grant - Emergency Assistance Program | ✓ * | ✓ | ✓ | | |
| Federal Home Investment Partnership Program | ✓ * | ✓ | ✓ | ✓ | ✓ |
| State Shelter Subsidy Grant | ✓ * | | ✓ | | |
| State Transitional Housing Program | ✓ * | | ✓ | | |
| Housing Opportunities for Persons with AIDS | ✓ * | ✓ | ✓ | | |
| HUD Continuum of Care Supportive Housing Funds | ✓ * | ✓ | ✓ | | |
| Housing Cost Reduction Initiative | ✓ * | ✓ | ✓ | | |
| Local Housing Organization Grant Program | ✓ * | ✓ | ✓ | | |
| Affordable Housing Tax Credit Program | ✓ * | ✓ | ✓ | | |
| Multi-family Homeless Mortgage Loan | ✓ * | | ✓ | | |
| Multi-family Taxable Revenue/Tax Exempt Bond Loan | ✓ * | | ✓ | | |

✓ *Housing Element Requirement is also required by a particular Housing Program, find the corresponding box to see if it is checked.*

* *Applies to Housing Element Requirement #1 if the local community has utilized, implemented, or adopted the housing program.*

** *Examples include demographic information such as total population, total number of households, percent/number of households in poverty, income levels, percent/number of households headed by single-parents or females, percent and number of families with 4 or more children, available housing units, vacancy rates, condition of the housing stock, etc.*



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 a 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.



In this edition of the Housing Guide, we have sought to incorporate helpful and informative examples drawn from some of the Housing Elements that received state grant funding and have been submitted to the Wisconsin Department of Administration's Office of Land Information Services. These local examples illustrate the type of work that is being done in other communities.



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 & UW-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.



References/Additional Resources

• **Involving Citizens: A Guide to Conducting Citizen Participation**, by Wilbur A. Wiedman, Wisconsin Department of Natural Resources, Bureau of Information and Education (1992). For a copy, contact Mary E. Hamel, Public Involvement Counsel, Bureau of Communication and Education, Wisconsin Department of Natural Resources.

☎ 608.267.7409 | Fax: 608.264.6293

Email: mary.hamel@dnr.state.wi.us

• Wisconsin Realtors Association (WRA) model **Smart Growth Community Survey**, developed for use by local communities as part of the comprehensive planning process.

Wisconsin Realtors Association. http://www.wra.org/pdf/government/landuse/combined_doc.pdf



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 to 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 processor conduct its own visioning initiative.



References/Additional Resources

- **Building Our Future: A Guide to Community Visioning**, Gary P. Green, Anna L. Haines, and Steve Halebsky (UW-Extension Publications, 2000).

 <http://www1.uwex.edu/ces/pubs/pdf/G3708.pdf>

- **A Guide to Community Visioning**, State of Washington, Department of Community, Trade & Economic Development - Growth Management Division (1994).



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 both 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, et cetera. 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 & 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 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. Richard Krueger, in his book *Focus Groups*, provides detailed instructions for conducting successful focus group 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 & 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 pre-tested. 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.
<http://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 (*See Appendix D for a list of RPCs*). 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.
- **U.S. Department of Housing & Urban Development (HUD)** has created *Community 2020*—software that incorporates GIS (Geographic Information Systems) and U.S. Census data, making it fairly easy to create local maps.
☎ 800.998.9999
<http://www.hud.gov:80/cpd/c2020sft.html>
- The **Knowledgeplex** website addresses affordable housing and community development issues within the context of regional cooperation, the protection of sensitive lands, and smart growth planning.
<http://www.knowledgeplex.org/>
- **Division of Housing & Intergovernmental Relations** is part of Wisconsin's Bureau of Housing 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.
☎ 608.266.0288
<http://www.doa.state.wi.us/>
- 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. ☎ 608.266.1927
<http://www.doa.state.wi.us/dhir/index.asp> (index links to the DSC)
- The **Office of Land Information Services (OLIS)**, as part of Wisconsin Department of Administration, has provided information on general planning, planning grants, GIS mapping resources, the Wisconsin Land Council and Land Information Board, and on inter-agency coordination efforts.
☎ 608.267.2707
<http://www.doa.state.wi.us/>
- **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.
<http://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. ☎ 608.244.4422
<http://www.wiscap.org/>

References/Additional Resources

- **Focus Groups, A Practical Guide for Applied Research** (3rd Ed), Richard A. Krueger & Mary Anne Casey (2000). Thousand Oaks, CA: Sage Publications.
- **Building Our Future: A Guide to Community Visioning**, Gary Green, Anna Haines, Stephen Halebsky, UW-Extension.

 <http://www1.uwex.edu/ces/pubs/pdf/G3708.pdf>



Step 4A:

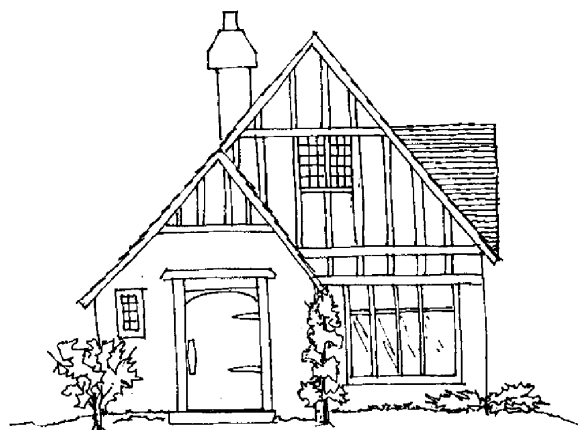
Determining the Housing Supply

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 \$9.00 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 windshield 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 Appendix B for a sample Windshield Survey.)



References/Additional Resources

- The "**Housing: Owning & Renting Resource**" web site is designed for to provide both tenants and first-time homebuyers with useful information. Topics include basement moisture problems, heating, cooling, home health hazards, electricity, plumbing, pests, energy efficiency, roofs, windows, and doors. Contact John Merrill, UW-Extension housing specialist. ☎ 608.262.7931

Email: john.merrill@ces.uwex.edu

🖱 <http://www.uwex.edu/ces/house>

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

- **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 assessors 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 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 *WisStat*.



• **WisStat** is a project of the UW-Extension's Applied Population Lab and DOA's Demographic Center. Its web page lets you create and tailor your own census profiles. The site includes housing information and is fairly simple to use.

🔗 <http://www.wisstat.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.

1st: *Determine the projected number of households...*

- **Begin with the forecasted population for the next 20 years.** *These numbers are drawn from sources identified on pages 24 & 25.*
- **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.

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%.

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

2nd: *Determine the projected available housing units...*

- **Begin with the existing number of housing units.**
- **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.
- **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.**

3rd: *Determine the projected number of additional housing units needed...*

- **Subtract** the number of projected housing units available (*see 1st step*) from the total number of housing units needed (*see 2nd step*).
- **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?



References/Additional Resources

- **Assessing Your Community's Housing Needs**, State of Washington, Department of Community Development (1992).
- **Housing Needs Assessment Manual: An Assessment Tool for Rural Communities in Iowa** (1998). Contact the Division of Community and Rural Development, Iowa Department of Economic Development, 200 East Grand Avenue, Des Moines, IA 50309. ☎ 515.242.4783.



The Smart Growth Comprehensive Plan 2021 for the **Village of North Fond du Lac**, adopted September 2001, transforms data into information that can be used to inform policy: *"To gauge the affordability of owner-occupied homes in 2000, six representative home sales in the village were analyzed to determine how many village households could afford to purchase and live in them ... It is estimated that 17% of the households in North Fond du Lac could not afford the first house with a monthly cost of \$528."*

In all, they ranked six categories of housing prices and determined that roughly 20% of households could not afford housing in the 2nd or 3rd category; owning a home in the 4th category was not possible for 40% of households; and roughly 50% of households could not afford housing in the 5th or 6th categories. Numbers like these can help decision-makers to put numbers into context, especially if the numbers are tied to wage information for local employment.



In its plan, adopted Sept. 10, 2001, the **City of Thorp** provides both perspective and local context for its anticipated reduction in demand for retirement housing: "Knowledge of the age composition of a population is vital to planning since age influences the time at which a person completes his schooling, enters the labor market, marries, forms a family, and retires from the labor force. Each of these events has implications for land use, housing, transportation, and other public facilities planning. Since each age group exerts different demands for facilities and services, it is important to know the number of persons in each age group now and the probable number which may be expected in the future. The needs of an older, more mature population are quite different from those of a younger, growing population. Moreover, each group contributes differently to the support of the community ... Other population trends that will influence the need for future low cost retirement housing involve the changing culture of the surrounding rural population. The growth of the Amish population in the surrounding farming area will reduce the demand for retirement housing because of their tradition of maintaining their elderly within the extended family."

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 median¹ 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.

HUD annually releases a table for all counties and for entitlement jurisdic-

¹ The median is the middle value in a set of numbers which have been ordered by magnitude; a more general definition of median is that it is the 50th percentile of the frequency distribution formed by counting the number of times each value occurs.

<http://www.ualberta.ca/CNS/TSQS/median.html>

tions (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.

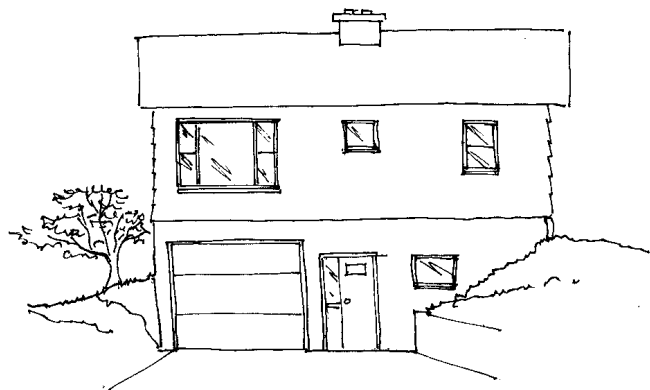
- **For this example**, let's assume that the annual income for a household in the 50% median income for a certain area is \$24,000.
- **Divide** \$24,000 by 12 to determine monthly income. This yields \$2,000.
- **Multiply** this monthly income by .30 to determine the monthly amount the household can 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, 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.





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.

— *Growing Smart Legislative Guidebook*
American Planning Association (1998).

• **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.

— *A Development Plan for Waukesha County, WI*,
Southeastern Wisconsin Regional Planning Commission

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:

1. 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;
2. Promote the availability of land for the development or redevelopment of low-income and moderate-income housing; and
3. Maintain or rehabilitate the local governmental units' existing housing stock.

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

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 effect 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 townhouses, 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 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:

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

Implementation Strategies:

1. Adopt and implement a municipal housing code to encourage homeowners to provide basic maintenance.
2. 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.
3. 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.
4. Review existing development controls to see if changes are warranted in order to encourage developers to create additional housing for seniors.
5. Talk with the local hospital administration, and with other organizations, to seek sponsors and developers for additional senior housing options.

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:

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

Implementation Strategies:

1. Develop land use regulations that will guide location of future development and protect prized features of the natural environment.
2. 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:

1. Increase the supply of housing that is affordable for very low and extremely low-income households.
2. Strengthen established neighborhoods by finding new uses for abandoned or under-utilized land.
3. Assure that the fair housing rights of all citizens are protected.

Implementation Strategies:

1. Aggressively enforce housing codes to encourage property owners to upgrade or sell poorly maintained property.
2. Aggressively pursue delinquent property taxes to pressure owners of abandoned or under-utilized property to sell.
3. Support the development of a local public or non-profit agency to develop low-income housing.
4. Develop an incentive program to encourage redevelopment of available lots in existing neighborhoods.
5. 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 & 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.

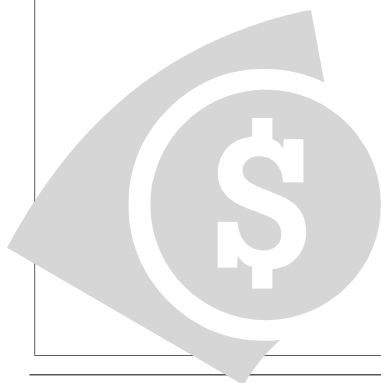
References/Additional Resources

- **Guide to Community Planning in Wisconsin**, Brian W. Ohm, UW-Extension, provides an overview of many planning implementation tools. <http://www.lic.wisc.edu/shapingdane/resources/planning/library/book/other/title.htm>



Incentives

Some day communities may have financial incentives for promoting affordable housing consistent with the above guidance. The comprehensive planning and “smart growth” law (1999 Wisconsin Act 9), established the general framework for a “smart growth dividend aid program” where the state would provide aid to cities, villages, towns, and counties for each new housing unit sold or rented on lots less than one-quarter acre in size. Aid would also be given for new housing units sold at no more than 80% of the median sale price for new homes in the county where the community is located. However, the specific components of the program, including funding for the program, have not been developed to-date.



1. Promoting the development of housing, which provides a range of housing choices to meet the needs of persons of all income levels and of all age groups and persons with special needs.

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.

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 Division of Housing & Intergovernmental Relations (DHIR). It awards these funds through a competitive request for proposals process. Funding from other HUD programs is distributed through national competitions. ☎414.297.3214
<http://www.hud.gov/local/mil/> or the DHIR web site <http://www.doa.state.wi.us/dhir/>
- **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. ☎715.345.7600

🌐<http://www.rurdev.usda.gov/wi/>

State Programs

- **Division of Housing & Intergovernmental Relations (DHIR)** is one of two state agencies that administer 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. ☎608.266.0288
<http://www.doa.state.wi.us/dhir/>
- **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. ☎800.362.2761

📄<http://www.wheda.com/>

References/Additional Resources

- **Guide to Identifying Public Sources of Housing Financial & Informational Assistance for the Development of Low & Moderate-Income Rental Housing** (2002), Div. of Housing & Intergovernmental Relations.

📄<http://www.wiaffordableassistedliving.org>

- **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.

☎800.333.0810 📄<http://www.stls.frb.org/community/selfstudy/pages/intro.html>

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,

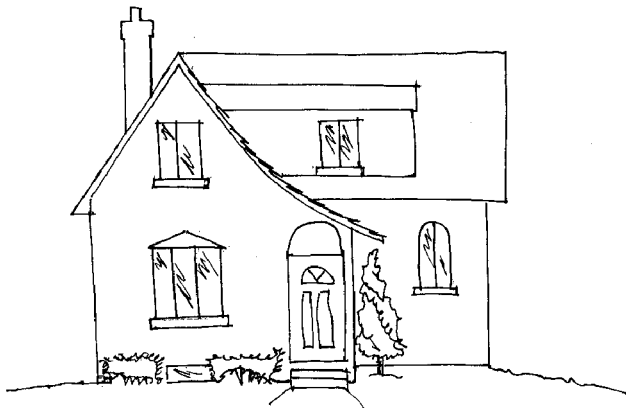
a housing trust fund is a permanent dedication of a specified amount for housing. Trust fund money can be used in a number of ways. It may assist in home purchase, down payment assistance, security deposit assistance, housing construction, rehabilitation, maintenance, operation, and technical assistance 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.

☎715.371.3444

- **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.



The **Bloomington, Minnesota** comprehensive plan describes specific actions to implement the goals and policy objectives of their Housing Element. Some examples follow:

Housing Goal 2: Provide housing opportunities for all age groups, household sizes, and income levels. **Policy Objective 2.1:** Increase the number of units oriented to the special needs of seniors. **Implementation Actions** (for many actions, more specific detail followed which is not included here): *Encourage the development or redevelopment of life cycle housing for seniors ... Continue the City's assistance program to enable seniors to continue living in their homes by providing home maintenance and in-home health care services ... Develop an "Adopt-A-House" program ... Complete a senior study.*

The plan describes specific actions to implement the goals and policy objectives of their Housing Element. Some examples follow:

Housing Goal 2: Provide housing opportunities for all age groups, household sizes, and income levels. **Policy Objective 2.7:** Support home ownership for low-income residents. **Implementation Actions:** *Offer down payment and mortgage assistance for 20 first-time homebuyers per year who would otherwise not be able to obtain conventional financing.*

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 non-profit housing developer serving your area or about LHOG, contact the Division of Housing & Intergovernmental Relations.
☎ 608.266.0288

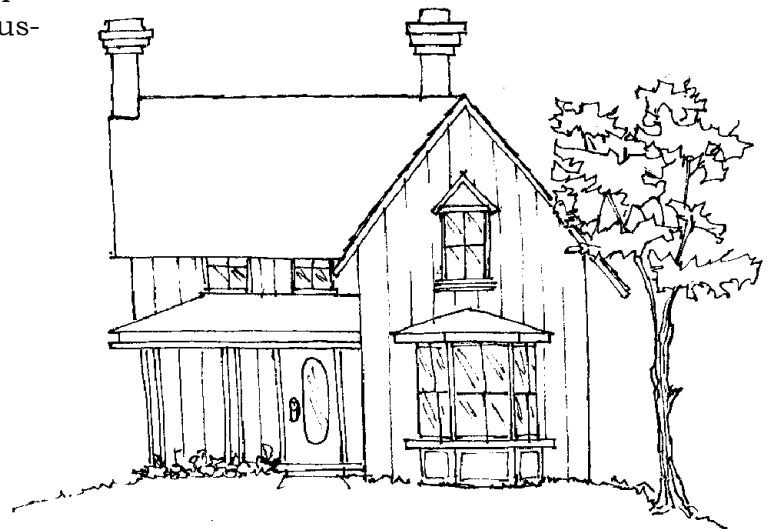
Develop Specific Actions

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.

- **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 may be 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 that have a greater range of housing options. The following is some information 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,

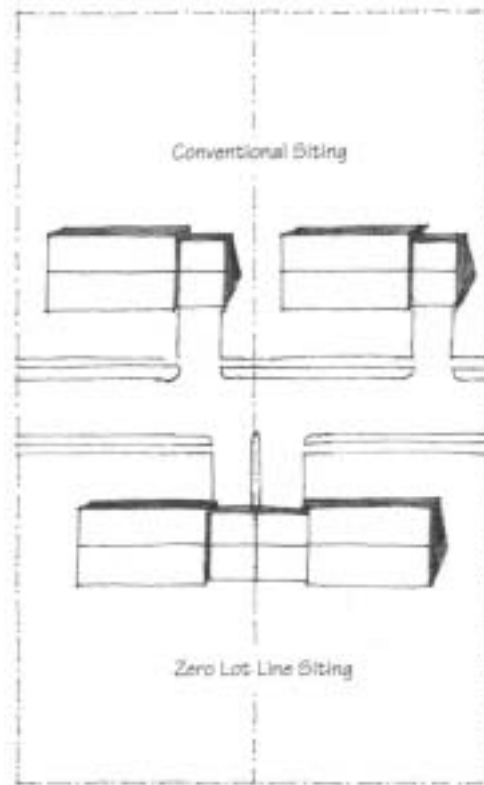
References/Additional Resources

- **A Citizen's Guide to Conserving Land and Creating Affordable Housing**, Burlington Community Land Trust and the Vermont Land Trust (1990). <http://www.cbemw.org>
- **Affordable Housing: Proactive & Reactive Planning Strategies**, S. Mark White, American Planning Association, PAS Report 441 (1992).
- **Affordable Housing Techniques: A Primer for Local Government Officials**, Municipal Research & Services Center of Washington (1992).
- **Changing Development Standards for Affordable Housing**, Welford Sanders and David Mosen, APA PAS Report 371 (1982).
- **Expanding Affordable Housing Through Inclusionary Zoning: Lessons from the Washington Metropolitan Area**, Karen Destorel Brown, Brookings Institution (2002).
<http://www.brook.edu/es/urban/publications/inclusionary.htm>
- **Model Code Provisions - Urban Streets & Subdivisions**, Washington State Dept. of Community, Trade and Econ. Dev. (1998).
<http://www.oed.wa.gov/info/lqd/growth/publications/>
- **National Association of Realtors'** has background information on inclusionary zoning, case studies & sample ordinances. <http://www.realtor.org/libweb.nsf/pages/fq806>
- **Planning for Affordable Housing**, VT Dept. Housing & Community Affairs (1990).
- **Removing Regulatory Barriers to Affordable Housing in Wisconsin: A Report by the Governor's Task Force on Regulatory Barriers to Affordable Housing** (1994).
- **Smart Growth: Creating Communities for People**, Allison Semandel and Mike Kinde, Citizens for a Better Environment (1999).
http://www.cbemw.org/smartgrowth/sq_gb ook.html
- **Study of Inclusionary Housing Initiatives**, Report to the Legislature, Minnesota Housing Finance Agency (2002).
<http://www.mhfa.state.mn.us/about/InclusionReport.pdf>

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 a 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.

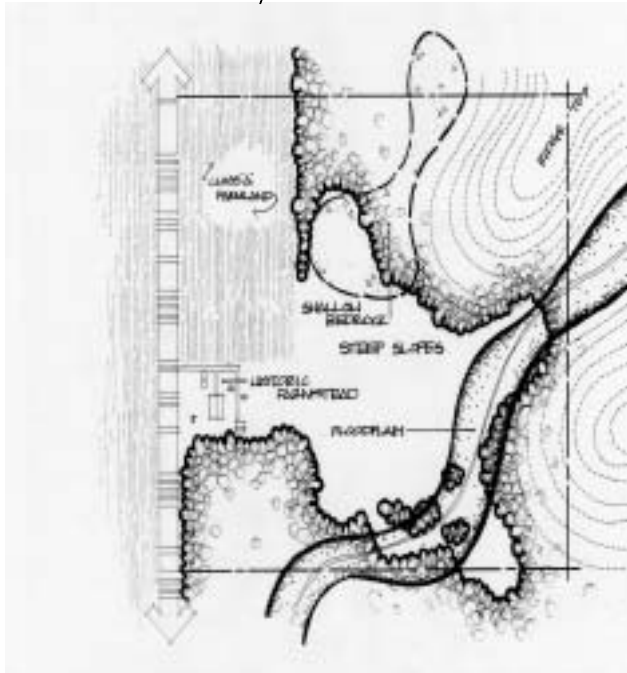


- **Cluster Developments or Conservation Subdivisions** allow housing units to be grouped within a residential development on lots smaller than those normally allowed. Clustering can help reduce housing costs because of decreased lot sizes and because of decreased development costs. However, cluster 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 WI Statutes, cities and villages with 12,500 people or more need to adopt a TND ordinance.



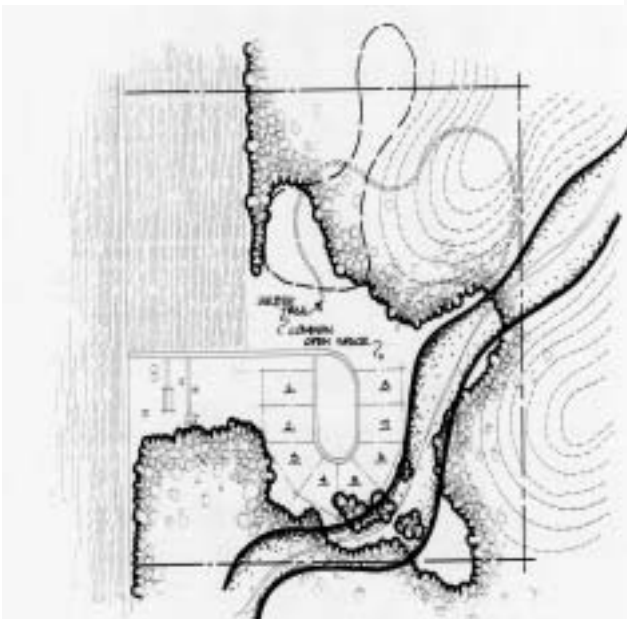
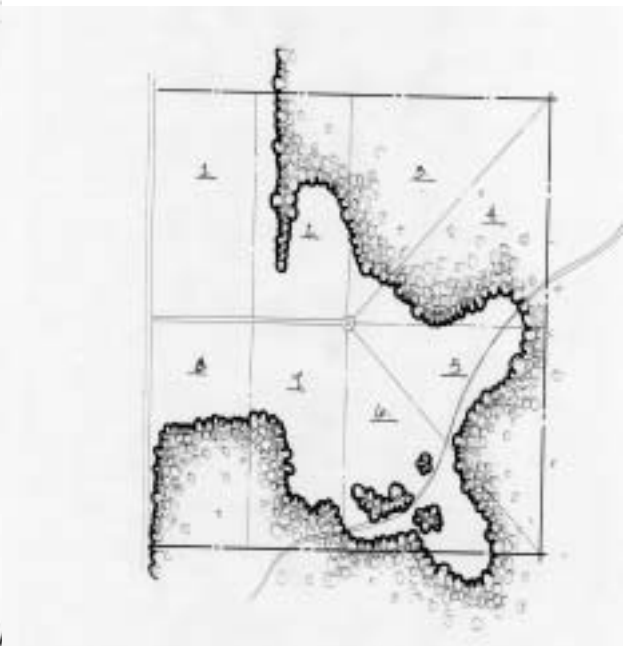
References/Additional Resources

- **A Model Ordinance for a Traditional Neighborhood Development**, available from UW-Extension.
<http://www.wisc.edu/urpl/people/ohm/projects/tndord.pdf>
- **Resources For Traditional Neighborhood Development Ordinances**, compiled by Brian Ohm. <http://www.asu.edu/caed/proceedings02/OHM/ohm.htm>
- **An Ordinance for a Conservation Subdivision**, prepared by UW-Extension.
<http://www.wisc.edu/urpl/people/ohm/projects>
- **Rural Cluster Development Guide** (Planning Guide No. 7, 1996), Southeastern WI Regional Planning Commission, including **A Model Zoning Ordinance for Rural Cluster Development**.
http://www.sewrpc.org/modelordinances/cluster_ordinance.pdf
- **Rural Development Guide for East Central Wisconsin Governments & Landowners**, East Central Wisconsin Regional Planning Commission (1999).
- **Conservation Design for Subdivisions: A Practical Guide to Creating Open Space Networks**, Randall Arendt (Island Press, 1996).

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.

- From **An Ordinance for a Conservation Subdivision**, UW-Extension.

📄 <http://www.wisc.edu/urpl/people/ohm/projects/consub.pdf>

- **Density Bonuses** allow developers to build more units in a remove space 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.
- **Inclusionary Zoning** is used to insure that a certain number of units in new developments are set aside as affordable. Inclusionary programs may apply to both rental and owner-occupied units and may be mandatory or voluntary. Some communities have found that *mandatory* programs impose costs on developers that are too heavy and actually retard new construction of both affordable and market-rate units by making them economically unfeasible. If requirements are imposed, they should be modest enough to ensure developers an adequate return on

their investment. *Voluntary incentive-based* programs are preferable to mandatory programs if the incentives are sufficient to gain developer participation. Voluntary programs allow developers to determine for themselves whether participation will be cost effective. Incentives may be some combination of density bonuses, waiver of development fees, or financial assistance through federal, state, and local programs.

- 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 *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”.
- **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:

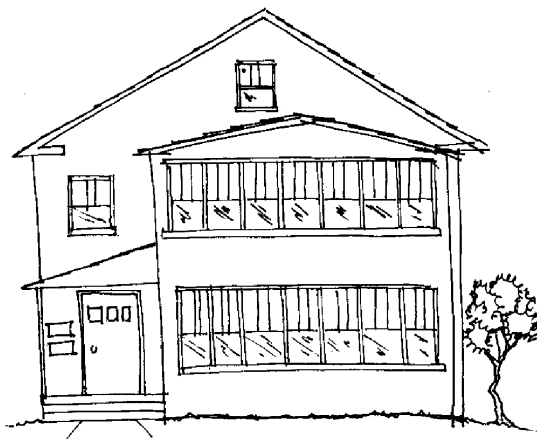
- **Self-Assessment** — Begin by taking stock of the permitting process. For example, how long does a typical development review take from start to finish? Are there places where the system bogs down? Are there ways to eliminate or consolidate some of the approval process steps?
- **Centralized One-Stop 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 (see page 66, under Housing Code).
- **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

References/Additional Resources

- **Accessory Apartments: Using Surplus Space in Single-Family Houses**, Patrick H. Hare, Susan Conner, Dwight Merriam (American Planning Association, PAS Report #365, 1981).

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 money by clarifying expectations before 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 time-line.
- **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 per-



References/Additional Resources

- **The Regulatory Barriers Clearinghouse** is dedicated to increasing affordable housing opportunities. Their goal is to assist builders and developers in overcoming state and local regulatory barriers to providing more affordable housing: "The Bush Administration's commitment to creating 5.5 million new homeowners by the end of the decade is contingent upon increasing the supply of affordable housing ... and the Clearinghouse will provide a way for builders, developers, and housing advocates to share their development ideas in an effort to increase the stock of affordable housing in communities throughout the country.

<http://www.huduser.org/rbc/>

- **Streamlining the Development Approval Process**, Debra Bassert (*Land Development*, Winter 1999, pp. 14-19).
- **Streamlining Land Use Regulations: A Guidebook for Local Governments**, John Vranicar, Welford Sanders, and David Mosena (American Planning Association, 1982).
- **Affordable Housing: Proactive and Reactive Planning Strategies**, S. Mark White (American Planning Association, PAS Report #441, 1992).



According to a report prepared by *National Conference of States on Building Codes and Standards*, one of the best examples of national streamlining involves the **City of Superior**. They coordinated wetlands permitting for their local jurisdiction—an often complicated process that involves city agencies, state agencies, the U.S. Army Corps of Engineers, and the U.S. Environmental Protection Agency—resulting in a savings of \$25,000 and 150 hours per application to government and \$9,000 and 250 hours (essentially a 1-year delay) to customers. This streamlining effort is national in scope because the Corps of Engineers and EPA regulate wetlands all over the country, allowing the model to be replicated anywhere wetlands are an issue.

—From **Streamlining the Nation's Building Regulatory Process — 2000 Business Plan**, Prepared by *National Conference of States on Building Codes and Standards, Inc. (NCSBCS)* and available online at

<http://www.ncsbcs.org/newsite/Streamline/sbp2000.pdf>



2. Promoting the availability of land for the development or redevelopment of low-income and moderate-income housing.

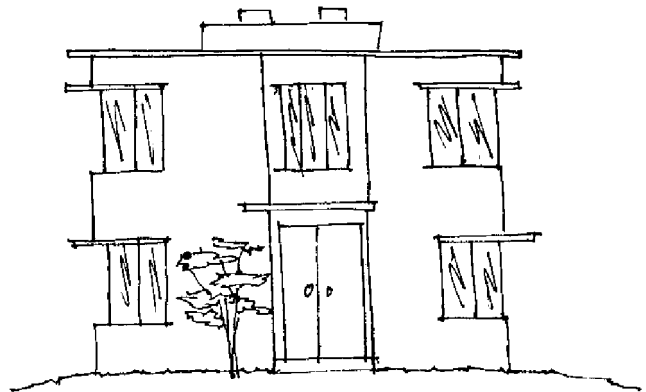
Housing programs including federal, state and local programs are discussed in the preceding section.

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.

References/Additional Resources

- **Institute for Community Economics**, 57 School Street, Springfield, MA 01105-1331. ☎ 413.746.8660.
- **The Madison Area Community Land Trust** has been active since 1990 working with the City of Madison. ☎ 608.255.6442
- **A Citizen's Guide to Conserving Land & Creating Affordable Housing**, Burlington Community Land Trust and Vermont Land Trust (1990).



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 over time.
 - **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 committed to stabilizing local housing costs for the long term and preserving a community's social fabric.
 - **Speed** – Land trusts can purchase properties that become available more quickly than can government.
- **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. **Communities may take actions to encourage infill development, including:**

- Preparing an inventory of potential infill sites and distributing it to developers.
- Adopting flexible regulations which allow development of irregular or substandard infill lots.
- Allowing mixed uses for infill developments, which may enhance the economic feasibility of projects.
- Assisting in the consolidation of infill lots into larger, more easily developed sites.
- Acquiring abandoned property and demolishing structures that are not feasible for rehabilitation.

To minimize the possible concerns of neighbor, infill units should be designed to fit with the massing and density of the existing neighborhood as much as possible. For example, if the neighborhood is all two-story houses with steep pitched roofs, the infill units would probably be more acceptable if they also had two stories and steeply pitched roofs. The Wisconsin Housing and Economic



Development Authority (WHEDA) has had a special financing program to support the development of infill housing. They have used this program in several cities where they



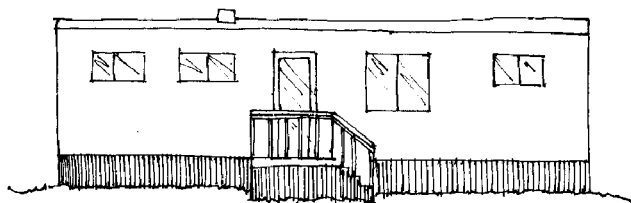
The **Bloomington, Minnesota** housing implementation program describes specific actions to implement the goals and policy objectives of their Housing Element. Some examples follow:

Housing Goal 2: Provide housing opportunities for all age groups, household sizes, and income levels. **Policy Objective 2.2:** Encourage redevelopment of low density residential housing to medium and high density housing in appropriate areas. **Implementation Actions** (for many actions, more specific detail followed which is not included here): *Within the land use guide plan, designate appropriate areas along transit corridors and near commercial service areas for high and medium density residential development.*

- **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.

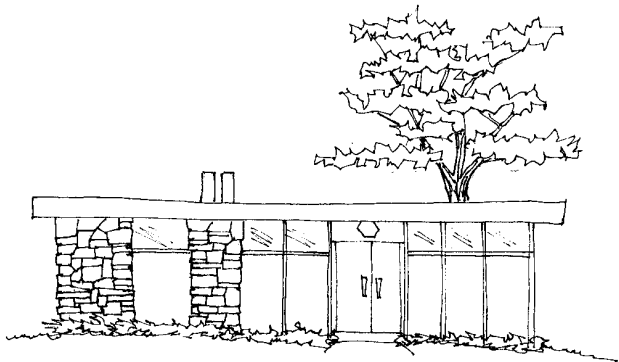
- The term **Manufactured Housing** describes housing that is constructed in a factory and delivered to the site as a finished product. It can be an important source of low and moderate cost housing. Communities may want to encourage manufactured housing as a means of expanding the range of housing opportunities. 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. A University of Michigan study, however, 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.

For resources related to Manufactured Housing, see page 64.





• The **Town of Albany** addressed the role of manufactured housing in its plan, adopted March, 2002: "As a rural Wisconsin township, the Town of Albany can be considered a microcosm of the National trend in relation to the mix of new housing unit types being constructed within the community ... conventional site-built housing is only part of the story. An even more dramatic development ... has been the growing production of industrialized housing, most notably factory-built 'manufactured homes' that are produced under a federal regulatory system and shipped throughout the U.S. ... [The] Town of Albany wishes to continue to allow for great flexibility in the variety of construction types of new homes built throughout the community. It fully recognizes that manufactured housing in particular, has recently been a housing construction choice of predominance in the rural and un-urbanized areas of the county ... By allowing all types of home construction, the town will partially be addressing and recognizing the need of housing affordability. Evidence of this can be found in looking at the average selling price of new homes by type. By encouraging the allowance of all types of new home construction, the Town of Albany will ensure that as broad a range of new construction affordability [as possible] is maintained throughout the community."



References/Additional Resources

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

☎ 800.236.4663

- 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. For information contact the Foundation. ☎ 608.238.3448

- **Manufactured Housing: Regulation, Design Innovations, and Development Options**, Welford Sanders (American Planning Association, PAS Report #478, 1998).

- **Manufactured Housing Impacts on Adjacent Property**, Kate Warner and Jeff Scheuer (University of Michigan, 1993).

- **Municipal Revenue Impact of Tax Exempt Mobile Homes: A Methodology for Extension Agents**, Richard Stauber (University of Wisconsin-Extension, 1995).

- **Manufactured Housing and Standards: Fact Sheet for Purchasers of Manufactured Homes** (1999), U.S. Department of Housing and Urban Development.

🌐 <http://www.wmha.org/hudfactsheet.htm>

- **Regulating Manufactured Housing** by Welford Sanders (American Planning Association, PAS Report # 398, 1986).

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

🌐 <http://www.manufacturedhousing.org>

3. Maintaining or rehabilitating existing housing stock.

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.

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 Commerce and is found in the Administrative Rules for the Department of Commerce (COM 20 - COM 25). <http://commerce.state.wi.us/SB/SB-HomePage.html>
- **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, administered by the Wisconsin Department of Commerce, permits a flexible and cost-effective approach to rehabilitating historic buildings. The code is found in the Administrative Rules for the Department of Commerce (COM 70). Information is also available from the Division of Historic Preservation at the State Historical Society of Wisconsin. ☎608.264.6500.
- **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 online ☎<http://www.ci.madison.wi.us>
 - 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*. ☎<http://www.ci.burlington.vt.us/planning/dguide/guides.html>

- **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 painting/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



The **Town of Little River** includes Housing Implementation Strategies in its Recommended Comprehensive Plan, adopted August 2001: *“Educate town residents about the importance of proper maintenance: a) Hold a special town meeting to discuss the issue with residents, b) Develop and distribute a brochure highlighting proper maintenance techniques and benefits, c) Consider starting an incentive program to award property owners annually for maintaining achievements (i.e. certificate for most improved property, best landscaping, etc.).”*

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.



The **Bloomington, Minnesota** housing implementation program describes specific actions to implement the goals and policy objectives of its Housing Element:

Housing Goal 1: Preserve and enhance the vitality and desirability of Bloomington's residential neighborhoods. **Policy Objective 1.2:** Increase the amount of housing rehabilitation. **Implementation Actions** (for many actions, more specific detail followed which is not included here): *Provide 100 loans for low income households to rehabilitate their homes each year . . . Encourage private funds for rehabilitation efforts through coordinated marketing and education efforts with private lenders . . . Provide loan incentives for the maintenance and rehabilitation of 50 rental units per year. . . Etc.*

Policy Objective 1.4: Reduce the number of substandard structures and code violations within residential areas through active code enforcement. **Implementation Actions:** *Continue the City's time of sale inspection program . . . Sponsor periodic events where residents can drop off rubbish which they might otherwise store outside . . . Provide assistance to residents who do not have the financial or physical ability to correct code violations . . . Provide routine inspection on a systematic basis to increase the timeliness of code compliance . . . Etc.*

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 which 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.

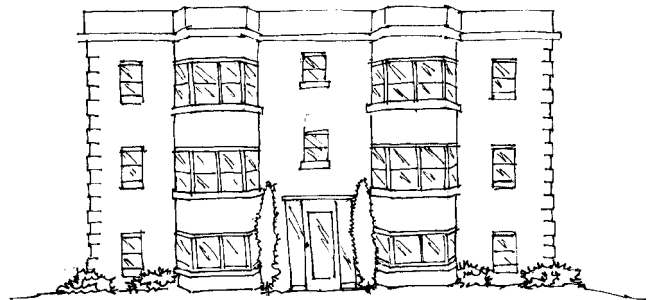
Participants in the evaluation should represent a wide range of housing interests from the public and private sectors, as well as nonprofits and citizen groups. It may even be possible to include the people who helped develop the element.

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.





Appendix A

The Case for Affordable Housing

— John Merrill, School of Human Ecology UW-Madison & Housing Specialist, UW-Extension

Mention “affordable housing” and the reaction is often negative. These reactions can result from some common myths because the community benefits of providing affordable housing to households at various income levels are not widely understood. One myth is that the people who live in affordable housing will have various social problems and can be quite different from current residents. A second myth is that affordable housing will cause surrounding property values to drop.

Who Are The People That Can’t Afford Housing?

The target-market residents of “affordable” housing programs are usually already residents who often grew up in the community. They may work in retail, health care facilities, schools, factories, or be retired or disabled and on fixed incomes. They have limited housing options because in recent years housing prices have climbed much faster than income for most middle- and lower-income households.

The price of the median home listed by Wisconsin MLS rose from \$92,900, in 1995, to \$128,600 in 2001 – a 38% increase in six years. During this six-year period the Consumer Price Index increased by only 15.1% (Bureau of Labor Statistics). The monthly cost of “affordable” housing – at any income level – should be no more than 30% of the household’s income (Rental Housing in America: Farther Out of Reach than Ever 2002, Wisconsin). Rents have also increased to the point where the National Low Income Housing Coalition calculates that it takes a job at \$11.46 an hour to afford a moderately priced two-bedroom apartment which rents for \$596 a month.

Median MLS Resale Prices for Wisconsin:

| <i>Year</i> | <i>Price</i> | <i>% Increase</i> | <i>% Inflation</i> |
|-------------|--------------|-------------------|--------------------|
| 1990 | \$69,000 | | |
| 1995 | \$92,900 | 35 | 14.7 |
| 1999 | \$112,700 | 21 | 9.6 |
| 2001 | \$128,600 | 14 | 5.0 |

Source: Wisconsin Realtors Association

How Does Affordable Housing Affect Property Values?

The value of a home is significantly affected by surrounding land uses and property values. Therefore, it is understandable that neighbors may be concerned about the impact that a new affordable housing development may have on the value of their own property. However, two recent Midwest studies, which looked at the impact of affordable housing developments on neighboring property values, found no evidence to support these concerns.

The first study looked at affordable housing developments in 12 neighborhoods in the Minneapolis-St. Paul area. It compared these areas to control areas in which there were no new affordable housing developments. The conclusion was that the affordable housing developments did not erode surrounding property values in the years after construction.

The second study looked at recently developed affordable housing projects in Wisconsin’s Dane, Milwaukee, and Waukesha counties. It looked at property value data over a

six-year period and controlled for factors including general market conditions, race, and poverty rates. The conclusion was that in all cases property values for surrounding property did not decline and, if anything, there was a slight increase in value relative to properties further away from the new development.

WAYS AFFORDABLE HOUSING CAN BENEFIT THE COMMUNITY

Workforce Housing

Economic development experts recognize that an adequate supply of workforce housing can be an important consideration for businesses selecting sites for new facilities. However, these experts caution against recruiting industries that propose to add jobs at wages so low that the would-be workers could not afford local housing. A supply of local “affordable” housing can help to bridge this gap for many households.

The public recognizes that housing affordable to low- and moderate-income working people is in short supply. More than a third of participants in a recent national survey rated lack of affordable housing as a “very” or “fairly big” problem in their community. It ranked ahead of job loss, crime, and environmental issues. Only affordable health care was ranked as a bigger community concern (*Affordable Housing Survey*, Fannie Mae Foundation, May/June 2002).

A study of the Minneapolis-St Paul area concluded that the region loses an estimated \$265 million dollars annually in consumer expenditures and business income because of a shortage of workforce housing (Maxfield Research, September 2001). The researchers calculated that for each dollar of subsidy provided to workforce housing, eight dollars in new consumer spending, business income, and construction spending would be stimulated (reinvested in the local economy). The report acknowledges that affordable housing is unlikely to be produced by the market without substantial subsidies.

The Community Cost of NOT Providing Affordable Housing

The high cost of housing has caused an increasing number of households to be homeless or near homeless. The common perception about people who are homeless is that they are single men or women with substance abuse or mental health problems. In reality, they are often local working people with lower incomes which force them to live month-to-month. This fragile financial state can easily be disrupted by unanticipated expenses. Access to community-based affordable housing can help people find decent housing at a cost that they can afford. Providing a more stable financial base can help keep households in your community from suffering economic set backs that can lead to even temporary homelessness.

In Wisconsin, more than a third of those counted as homeless are children under 18 years of age, with 16% being under 6 years of age. More than a third of homeless adults have at least part-time employment (from *State Shelter Subsidy Grant: Monthly Report Summary for 2000*).

Not being able to afford decent housing is clearly a problem for the individuals involved. The high proportion of income that is allocated for housing often means that working people still don’t have enough money for food and other necessities. Medical bills, car repairs, and other unexpected expenses often leave people without money to pay rent, which can result in eviction. National studies have documented the problems that homelessness causes for these children. A third of homeless preschool children are below

the fifth percentile for their age in visual motor skills. More than half are below the first percentile in receptive verbal functioning. They exhibit a disproportionate number of emotional and behavioral problems. These problems are generally less pronounced for poor children who are housed (*Homelessness and its Effects on Children*, Family Housing Fund, December 1999).

These are personal tragedies suffered by Americans who are struggling to maintain a job and provide housing. However, the larger social consequences exact an uncalculated cost on the community as a whole. School systems must devote resources to meeting the various special needs of these children. Public and private social service systems must devote resources to trying to repair the damage homelessness and near-homelessness has done to these children. In the long run, society suffers from the economic loss of children who become adults generally unable to contribute to the community at their full potential.

IS IT HOUSING ... OR IS IT JOBS?

It is a common misconception that it is not the cost of housing but the lack of good paying jobs that is the cause of homelessness. Research, drawn from both California and national studies, concludes that an increase in vacancy rates and decreases in rents are clearly associated with decreases in homelessness. In fact, statistical modeling suggests that a 1% increase in vacancy rates and a 1% decrease in market rents could result in a 25% decrease in homelessness (Mansur, 2002).

CONCLUSION

Although the initial reaction to a proposed affordable housing development may be negative, upon closer examination there are many economic and social benefits for a community and its residents. New affordable housing can support local economic development initiatives, increase area property values, and help ensure that community residents can provide decent housing at a cost that they can afford.

References & Resources

- **A Study of the Relationship between Affordable Rental Housing & Home Values in the Twin Cities.** Maxfield Associates, September 2000; available online at the Family Housing Fund web site: <http://www.fhfund.org/>
- **"Examining Policies to Reduce Homelessness Using a General Equilibrium Model of the Housing Market."** Mansur, Erin T. Quigley, John M., Raphael, Steven, and Smolensky, Eugene, *Journal of Urban Economics* 52 (2002) 316-340.
- **Low Income Tax Credit Housing Developments and Property Values.** The Center for Urban Land Economic Research, University of Wisconsin-Madison, June 2002. Available on the Wisconsin Housing and Economic Development Authority (WHEDA) web site. http://www.wheda.com/uw_study.pdf
- **Results of the Fannie Mae Foundation Affordable Housing Survey.** Hart, Peter and Teeter, Robert. Fannie Mae Foundation 2002. <http://www.fanniemaefoundation.org/>

Appendix B

A Guide for Assessing Housing Conditions

— John Merrill, School of Human Ecology UW-Madison & Housing Specialist, UW-Extension

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

from Housing Wisconsin:

A Guide to Preparing the Housing Element of a Local Comprehensive Plan

Second Edition

Date _____ Time _____ AM PM

Address of Structure:

A) Yard – Lawncare and Landscaping

- ☐ (0 pts) Well maintained
- ☐ (1 pt) Somewhat neglected (grass tall and uneven with prominent weeds)
- ☐ (2 pts) Neglected (bare spots, over grown and with many prominent weeds)

Or in winter:

- ☐ (1 pt) Some snow and ice on sidewalks and drive
- ☐ (2 pts) Little apparent effort to remove snow/ice from sidewalks/driveway

B) Yard – Clutter

- ☐ (0 pts) Neat and well maintained
- ☐ (1 pt) Several items stored in yard (such as unused cars, car parts, or garbage and litter in yard)
- ☐ (2 pts) 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

- ☐ (0 pts) In good condition
- ☐ (1 pt) Some cracks and heaving, large weeds growing in cracks
- ☐ (2 pts) Extensive cracks and heaving, surface badly eroded, holes in pavement, large weeds in cracks

D) House — Siding or Exterior Finish

- ☐ (0 pts) Well maintained
- ☐ (1 pt) Some blistering and peeling of paint, cracks or sags in siding, mortar missing
- ☐ (2 pts) Extensive blistering and peeling of paint, cracks or sags in siding, mortar missing

E) House — Windows and Doors

- ☐ (0 pts) Well maintained
- ☐ (1 pt) One or two torn screens or cracked windows or finish on the entrance door is worn
- ☐ (2 pts) 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 on the line 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.

F) House—Roof

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

Or in winter:

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

G) House — Gutters

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

H) House — Chimneys

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

I) House — Structure

- ☐ **(0 pts)** Good Condition
- ☐ **(1 pt)** Slight sag in ridge, bow in wall, or sag in porch
- ☐ **(2 pts)** Significant sag in ridge, bow in wall, or sag in porch

J) Garage or Shed

- ☐ **(0 pts)** Good Condition
- ☐ **(1 pt)** Some peeling, cracking paint, or missing or sagging siding or a cracked window or sagging door or damaged roofing or sagging ridge
- ☐ **(2 pts) 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

- ☐ **(0 pts)** None
- ☐ **(1 pt)** Some | Slight
Description:

- ☐ **(2 pts)** Serious | Extensive
Description:

TOTAL POINTS: _____**Reviewer's Initials:** _____**Reviewer's Notes:**

Appendix C

CONNECTING THE DOTS:

A GUIDE FOR COMMUNITY COMPREHENSIVE PLANS AND HOUSING PROGRAMS

What is the Connection Between Housing and Comprehensive Planning?

In October 1999, the Wisconsin Legislature passed the most thorough planning legislation in state history. Commonly referred to as “Smart Growth”, the Comprehensive Planning Law (§66.1001, Wis. Stats.) was supported by a unique coalition of public and private interests and was passed with bi-partisan support. Why did this happen? The Comprehensive Planning Law came about in response to the widely held view that state planning laws were outdated and inconsistent with the current needs of Wisconsin communities. What does the law do? The law says after January 1, 2010, local governments must make local land use decisions, such as zoning changes or subdivision plat approvals, that are consistent with its adopted comprehensive plan.

What is the connection between housing and comprehensive planning? Housing and related issues are important pieces of a community’s comprehensive plan. The new law presents the opportunity for housing professionals, elected officials, citizens, community groups, and others interested in housing issues to get involved in their community’s comprehensive planning process.

What is the Housing Element of a Comprehensive Plan?

First, what is a comprehensive plan? A comprehensive plan is a long-range, broad-spectrum view of a community’s past, present, and future. The comprehensive plan responds to and anticipates change and includes statements of the community’s values, an inventory of the community’s resources, an analysis of trends, an identification of issues, and a visionary yet realistic roadmap to achieve the future the community envisions.

Developing or updating a comprehensive plan is an opportunity for your community to coordinate land use related planning issues, including housing, within the community itself, with neighboring jurisdictions, and with utility, county, regional, and state entities.

What is the Housing Element of a Comprehensive Plan? The new law requires a comprehensive plan to include a Housing Element that compiles housing related objectives, policies, goals, maps, and programs of the local community. This is done to plan for an adequate housing supply that meets existing and forecasted housing demand. The Housing Element is one of nine required elements in a comprehensive plan. The other eight elements are listed on page 2.

About this Guide

“Connecting the Dots: A Guide for Community Comprehensive Plans and Housing Programs” was prepared to help local communities more efficiently meet both the basic requirements of the Housing Element of a Comprehensive Plan and requirements of various applications for federal and state housing program funds. The goal is to save local communities time and money by preventing duplication of similar activities that may be required by both the Housing Element of the Comprehensive Plan and other housing-related programs.

If your community is developing the Housing Element of a Comprehensive Plan, this guide should be used in conjunction with “Housing Wisconsin”, which provides full guidance on how to develop the Housing Element of a Comprehensive Plan.

Resources at a Glance

The following resources are available for more information about the Comprehensive Planning Law and the Housing Element.

- ✓ ***“Housing Wisconsin: A Guide to Preparing the Housing Element of a Local Comprehensive Plan”.*** Published in March 2000 by the UW-Extension Service. Copies are available from the UW-Extension at (608) 263-2627 or the Office of Land Information Services at (608) 267-2707.
- ✓ ***The Division of Housing and Intergovernmental Relations.*** This division in the Wisconsin Department of Administration administers a variety of state and federal housing programs, maintains data in the Demographic Services Center, and provides information on general planning, the Comprehensive Planning Grant Program, and GIS mapping resources.

Office of Land Information Services (element guide books, general planning questions, planning grant information, mapping services): (608) 267-2707 or <http://www.doa.state.wi.us/olis>.

Housing Programs: (608) 266-0288 or <http://www.doa.state.wi.us/dhir>.

Demographic Services Center: (608) 266-1927 or <http://www.doa.state.wi.us/dhir/boir/demographic>.

What does the Housing Element Mean for Existing Housing Programs in My Community?

Your community probably already has some sort of housing program or plan in place. For example, your community may administer federal or state housing funds for low-interest loans to encourage homeownership, provide homeless shelter services, or disburse rental assistance for elderly residents. As your community goes through the comprehensive planning process, the impact of these types of programs, as well as other policies and regulations on housing issues will need to be examined. The examination should take into account the current and projected needs of your community over a twenty-year or longer horizon.

As your community begins the Housing Element of a Comprehensive Plan, you should check the application requirements of housing programs for which your community intends to 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.

What Assistance is Available to Help with Comprehensive Planning?

Currently, there are several guides to help communities develop a comprehensive plan under the new law, including a guide for the Housing Element. Some of these guides are currently in development. Please call or visit the web site of the Office of Land Information Services to find out more about the comprehensive planning element guides.

How will My Community Benefit from the Comprehensive Plan and Housing Element?

Your community will benefit from developing a Housing Element. The *"Housing Wisconsin"* Guide describes in full detail the reasons for and benefits of planning for housing. Some of the benefits include:

- ☐ The process of developing the Housing Element encourages citizens to start thinking and talking about local housing concerns.
- ☐ The community can gain more control over the nature of future housing development.
- ☐ Planning can bring together a diverse range of groups, agencies, and citizens that otherwise may not work together.
- ☐ Comprehensive planning 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 Housing Element may encourage housing development, which may be important for recruiting and retaining businesses.
- ☐ By planning for housing, there is much greater likelihood that housing development will meet a broad range of needs.

What is the Difference Between a Comprehensive Plan and the 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 and other HUD funds.

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.

While the information included in the Consolidated Housing Plan or public housing authority plan needs to be considered as part of the Housing Element of a Comprehensive Plan, the comprehensive plan must include at least eight other required elements. The other required elements are Issues and Opportunities; Transportation; Utilities and Community Facilities; Agricultural, Natural and Cultural Resources; Economic Development; Intergovernmental Cooperation; Land Use; and Implementation. Each of these elements may involve issues that impact or need to be considered in the other elements of the comprehensive plan.

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.

Knowledge of the application requirements in advance will allow you to better coordinate similar activities of the Housing Element and housing program applications.

Which Parts of the Housing Element Overlap with Housing Program Application Requirements?

The 7 Steps to Prepare the Housing Element from “*Housing Wisconsin: A Guide to Preparing the Housing Element of a Local Comprehensive Plan*” are listed below. Please see the “*Housing Wisconsin*” Guide for more information. Some of the steps listed, particularly the housing needs assessment, may require similar data, analysis, or other activities as certain housing program applications. The table shown on the next page (page 4) indicates which required activities of the Housing Element are also needed for housing program applications.

7 Steps to Preparing the Housing Element

Step 1: Develop the Planning Team

Step 2: Organize the Planning Team

Step 3: Visioning

Step 4: The Housing Needs Assessment

A core part of the planning process is the collection and analysis of information about the housing situation in the community. The needs 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. In addition to providing the factual and analytical basis for the Housing Element, the information gathered in a needs assessment may either be required by certain housing program applications or helpful to target which programs the community needs to apply for.

4a. Determine the Housing Supply – An important part of the needs assessment is to understand the nature of the community’s current housing stock such as its size and characteristics. This information would include data such as number and type of housing units, tenure of owner- and renter-occupancy, vacancies, value of housing, contract rent, housing cost, subsidized and special needs housing, and condition of the housing stock.

4b. Determine 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 and household characteristics, and on economic conditions. Much of this information will also be needed for other Elements of the Comprehensive Plan.

4c. The Housing Development Environment – The housing needs assessment should look at the location and capacity of existing infrastructure, including roads, schools, sewer and water service, parks, and other public facilities. It should also look at the availability of developable land, development regulations, and the number of developers in the community with the ability to build housing.

4d. Analysis – After the data is collected, the next step is to make sense of it. This means combining the various types of data to determine how the housing supply matches the demand. For example, what type of housing is needed and at what price level? Is there sufficient land supply? Does the supply of housing and its pricing match the ability of households to pay?

Step 5: Setting Goals and Actions

Step 6: Housing Implementation Strategies

Step 7: Evaluation and Updates

Housing Element Requirements:

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.
(From Wisconsin Statutes § 66.1001 (2) (b).)



At a Glance: What Information is Needed?

- ✓ *Compilation of Objectives, policies, goals, maps, and programs*
- ✓ *Existing and forecasted housing demand*
- ✓ *Age of housing stock*
- ✓ *Structural characteristics of housing stock*
- ✓ *Value characteristics of housing stock*
- ✓ *Occupancy characteristics of housing stock*
- ✓ *Identification of specific policies and programs*

| Key The matrix on this page is designed to indicate the similar activities shared by the Housing Element of a Comprehensive Plan and various Housing Programs. | Comprehensive Plan Housing Element Requirements <i>from Wisconsin Statutes § 66.1001 (2)(b)</i> | | | | |
|--|---|---|---|---|---|
| | 1. Compilation of objectives, goals, maps, and programs. | 2. Identification of age, structural, value, and occupancy characteristics**. | 3. Identification and analysis of policies and programs that promote the development of housing for residents and provide a wide range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs. | 4. Identification and analysis of policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing. | 5. Identification and analysis of policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock. |
| | | | | | |
| <i>Housing Programs</i> | | | | | |
| Home Weatherization Home Repair and Accessibility Program for Low-Income Home Owners | ✓ * | ✓ | ✓ | | ✓ |
| Home Investment Partnership Program - Home Ownership Program | ✓ * | ✓ | ✓ | ✓ | |
| Home Rental Rehabilitation Program | ✓ * | ✓ | ✓ | | ✓ |
| Home Program - Rental Housing Development | ✓ * | ✓ | ✓ | ✓ | ✓ |
| Emergency Shelter Grant Program | ✓ * | | ✓ | | |
| Wisconsin Fresh Start Initiative | ✓ * | ✓ | ✓ | | |
| Community Development Block Grant | ✓ * | ✓ | ✓ | ✓ | ✓ |
| Community Development Block Grant - Emergency Assistance Program | ✓ * | ✓ | ✓ | | |
| Federal Home Investment Partnership Program | ✓ * | ✓ | ✓ | ✓ | ✓ |
| State Shelter Subsidy Grant | ✓ * | | ✓ | | |
| State Transitional Housing Program | ✓ * | | ✓ | | |
| Housing Opportunities for Persons with AIDS | ✓ * | ✓ | ✓ | | |
| HUD Continuum of Care Supportive Housing Funds | ✓ * | ✓ | ✓ | | |
| Housing Cost Reduction Initiative | ✓ * | ✓ | ✓ | | |
| Local Housing Organization Grant Program | ✓ * | ✓ | ✓ | | |
| Affordable Housing Tax Credit Program | ✓ * | ✓ | ✓ | | |
| Multi-family Homeless Mortgage Loan | ✓ * | | ✓ | | |
| Multi-family Taxable Revenue/Tax Exempt Bond Loan | ✓ * | | ✓ | | |

✓ *Housing Element Requirement is also required by a particular Housing Program, find the corresponding box to see if it is checked.*

* *Applies to Housing Element Requirement #1 if the local community has utilized, implemented, or adopted the housing program.*

** *Examples include demographic information such as total population, total number of households, percent/number of households in poverty, income levels, percent/number of households headed by single-parents or females, percent and number of families with 4 or more children, available housing units, vacancy rates, condition of the housing stock, etc.*

Appendix D

Regional Planning Commissions

Bay-Lake Regional Planning Commission

Brown, Door, Florence, Kewaunee, Manitowoc, Marinette, Oconto, Sheboygan counties

Old Fort Square, Suite 211

211 North Broadway

Green Bay, WI 54303-2757

☎920.448.2820 | Fax: 920.448.2823 | 🌐<http://www.baylakerpc.org>

Dane County Regional Planning Commission

Dane County

30 W. Mifflin Street, Suite 402

Madison, WI 53703-3238

☎608.266.4137 | Fax: 608.266.9117 | 🌐<http://www.danecorpc.org/>

East Central Wisconsin Regional Planning Commission

Calumet, Fond du Lac, Green Lake, Marquette, Menominee, Outagamie, Shawano, Waupaca,

Waushara, Winnebago counties

132 Main Street

Menasha, WI 54952-3100

☎920.751.4770 | Fax: 920.751.4771 | 🌐<http://www.eastcentralrpc.org/>

Mississippi River Regional Planning Commission

Buffalo, Crawford, Jackson, La Crosse, Monroe, Pepin, Pierce, Trempealeau, Vernon counties

1707 Main Street, Suite 240

La Crosse, WI 54601

☎608.785.9396 | Fax: 608.785.9394 | 🌐<http://www.mrrpc.com>

North Central Wisconsin Regional Planning Commission

Adams, Forest, Juneau, Langlade, Lincoln, Marathon, Oneida, Portage, Vilas, Wood counties

210 McClellan Street, Suite 210

Wausau, WI 54403

☎715.849.5510 | Fax: 715.849.5110 | 🌐<http://www.ncwrpc.org>

Northwest Regional Planning Commission

Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Washburn, Taylor counties

1400 S River Street

Spooner, WI 54801

☎715.635.4801 | Fax: 715.635.7262 | 🌐<http://www.nwrpc.com>

Southeastern Wisconsin Regional Planning Commission

Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington, Waukesha counties

W239 N1812 Rockwood Drive

P.O. Box 1607

Waukesha, WI 53188

☎262.547.6721 | Fax: 414.547.1103 | 🌐<http://www.sewrpc.org/>

Southwestern Wisconsin Regional Planning Commission

Grant, Green, Iowa, Lafayette, Richland counties

One University Plaza | Pioneer Tower, Room 719

Platteville, WI 53818

☎608.342.1214 | Fax: 608.342.1220 | 🌐<http://www.swwrpc.org>

West Central Wisconsin Regional Planning Commission

Barron, Chippewa, Clark, Dunn, Eau Claire, Polk, St. Croix counties

800 Wisconsin Street, Mailbox #9

Eau Claire, WI 54703-3606

☎715.836.2918 | Fax: 715.836.2886 | 🌐<http://www.wcwrpc.org>

No Commission Designated: *Columbia, Dodge, Jefferson, Rock, Sauk counties*

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