

1. Introduction

What is the Housing Element?

Milwaukee's Comprehensive Plan: Housing Element is the result of a citywide planning initiative to support Milwaukee's evolving housing needs.

This document, the Housing Element, replaces the Citywide Policy Plan's Housing and Neighborhoods Chapter. **The goals, policies, and strategies in this Plan set a collective vision for housing and neighborhoods in Milwaukee and provide a road map for the future.**

The Housing Element touches upon issues of citywide importance and complements the City's Area Plans. While Area Plans contain neighborhood and site-specific recommendations that impact housing development, the Housing Element sets policies that are citywide in scale and should be consulted in addition to relevant Area Plans when reviewing development proposals or proposed zoning changes.

The Housing Element also includes strategies and recommendations for future updates to Milwaukee's Zoning Code. Those strategies are proposed to be implemented after the adoption of this Plan, and will require additional review and approval by the Common Council before taking effect.

Milwaukee's Comprehensive Plan: Housing Element addresses the housing element of the City's Comprehensive Plan as called for in Wisc. Stat. 66.1001, and also contains policies that update the land use element.



7 Key Priorities

Increased Housing Choice & Access

Neighborhoods with a variety of housing types and a variety of price points are more likely to provide housing choices that meet the needs of all households across the income spectrum. Increasing the variety of housing types and housing supply will help create broader housing accessibility for all Milwaukeeans.

Repairing Homes & Neighborhoods

The quality of housing and neighborhoods plays a pivotal role as a social determinant of health and can have profound effects on individuals' physical and mental well-being. Repair and incremental improvements can significantly enhance the quality and stability of neighborhoods.

Commitment to Intergovernmental Collaboration & Legislative Advocacy

The City is committed to legislative advocacy and intergovernmental collaboration to help increase funding for affordable housing, support homeownership programs, increase accountability for landlords, and to enact legislation to protect tenant's rights.

Commitment to Homeownership

The City is committed to supporting homeownership, including supporting new households achieve homeownership, helping existing homeowners repair their homes, building new affordable homes, and deploying innovative homeownership strategies for a variety of housing types.

Commitment to Anti-Displacement

The City is committed to anti-displacement work through ongoing tracking, programs to help households buy and retain homes, advocating for legislative measures to provide additional resources, and collaborating with community partners.

Economic Resilience

New tax base from new development will spread the costs of City services across a larger group of taxpayers, helping stem future property tax increases or service cuts, and supporting investments in new neighborhood gathering spaces, safer streets, and other core services such as libraries. Increasing the number of people in neighborhoods can help attract businesses and services to neighborhoods.

Walkable Neighborhoods

More housing development near commercial districts and transit corridors creates vibrant walkable environments – increasing quality of life, supporting businesses, and providing health and environmental benefits. Central to walkability is housing density in close proximity to a range of amenities, enabling residents to conveniently meet their daily needs without a car.

HOUSING ELEMENT
City of Milwaukee Comprehensive Plan

Why is there an updated Plan name?

The Housing Element is an update to the City of Milwaukee's Comprehensive Plan to support Milwaukee's evolving housing needs. It includes strategies and policies to increase housing choice, affordability, and sustainability.

Earlier drafts of the Housing Element were titled "Growing MKE." The title was updated to align with updates to the Plan's strategies and recommendations, and to better reflect the plan's goals of meeting the housing needs for existing residents, as well as the needs of those who will call Milwaukee home in the future.

Meeting Milwaukee's evolving housing needs is key to the City's overall strategy to enhance the quality of life for current residents and make Milwaukee an even more attractive place for future residents in order to grow Milwaukee.

Why did the City take on this project?

Milwaukee's Zoning Code was re-written in 2002 and the Citywide Policy Plan was adopted in 2010. Since that time, Milwaukee has undergone significant changes. The housing needs, challenges, and goals of the city have evolved. The Housing Element takes into account recent planning efforts, housing trends and needs, public feedback, and citywide goals to set a framework for updates to Milwaukee's zoning code and related policies to support opportunity and prosperity for all Milwaukeeans. The policies in this Plan include new commitments and updates to previous policies to reflect the housing choice Milwaukeeans desire.

Since the 2002 Zoning Code update, strategic updates have been made throughout the code. While many pieces of the code are working, a detailed analysis showed that barriers to housing growth remain. Innovative zoning code updates are necessary to meet the City's goals for housing choice, access, affordability, economic development, and climate resiliency.

The project considered how changes to the Zoning Code:

- Can impact housing choice for all Milwaukeeans.
- Make it more feasible to build many desirable housing types such as townhomes and accessory dwelling units.
- Set clearer expectations for development and to allow for greater support of smaller neighborhood-based developers entering the field.
- Make more housing types feasible within neighborhoods so that people can age in place, both within a community and home, and not be forcibly displaced due to economic and zoning barriers.
- Allow for additional housing development on high frequency transit corridors.
- Help us meet our climate goals.

The project also considered how lack of change in policy, particularly when it impacts housing supply, may negatively impact existing residents. A Benefit and Harm Analysis was prepared to document the potential impacts of the plan's strategies, ways to track impacts, and methods to mitigate unintended consequences.

Project Timeline

Winter 2023 — Pre-planning
Staff review of existing plans, policy development, data analysis, and meetings with advisory committees.

Summer/ Fall 2023 — Part 1 Outreach
Outreach and discussions around the state of housing in Milwaukee and impacts of zoning. Included public meetings, pop-ups, office hours, focus groups, meetings with advisory committees, and an online survey.

Fall 2023 — Analysis
Analysis of the Zoning Code by zoning consultant, processing of Part 1 input, development of Draft Plan Recommendations, and presentations at City Plan Commission and Zoning, Neighborhoods & Development Committee.

Winter 2023 — Part 2 Outreach
Outreach about the Draft Plan Recommendations in the form of public meetings, pop-ups, office hours, presentations, and online survey.

Fall/ Winter 2024/25 — Part 4 Outreach
Engagement about the July 2024 Draft Plan. Outreach included additional visual communication tools and discussion of impacts.

Summer 2024 — Public Hearing
The City Plan Commission held a public hearing on the July 2024 Draft Plan on July 29th. The commission did not take any action to allow for additional engagement.

Spring 2024 — Part 3 Outreach
Outreach for feedback on the April 2024 Draft Plan in the form of public meetings, office hours, presentations, and online comment form.

Winter 2024 — Drafting
Analysis of community input, drafting of Draft Plan, focus groups, and various presentations.

Spring 2025 — Draft Plan
Release of updated Draft Plan that incorporates adjustments based on public input.

2025 — Adoption Process
Public Hearings and review of the Plan by the City Plan Commission and Common Council.

2025+ — Implementation
Following adoption of the Plan, staff will work on implementing the Plan, including updates to the Zoning Code. Each zoning update will need to be adopted by Common Council.

5. Commitments to Support Milwaukee's Housing System

The commitments in this section are part of the City's overall housing strategy and explain how the City is working on and supporting the pieces in the "housing puzzle".

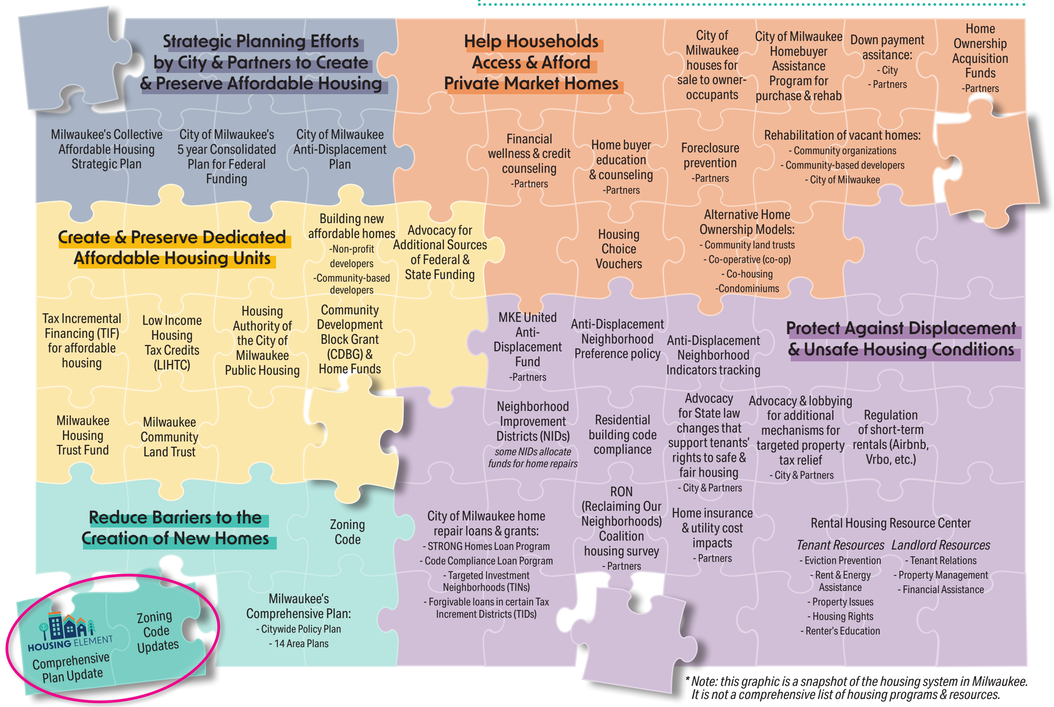
A Commitment to Legislative Advocacy & Intergovernmental Collaboration

A Commitment to Anti-Displacement

A Commitment to Homeownership

Milwaukee's Housing System: City & Partner Strategies to Address Local Housing Needs

Zoning is just one piece of the puzzle
While changes to the Zoning Code are an important part of increasing housing diversity and affordability, zoning reform on its own will not create deeply affordable housing. Rather, changes to zoning rules should be viewed as complementary to other efforts to promote housing affordability for all Milwaukeeans.



** Note: this graphic is a snapshot of the housing system in Milwaukee. It is not a comprehensive list of housing programs & resources.*

A Commitment to Legislative Advocacy & Intergovernmental Collaboration

Achieving the overall goals of the Housing Element and successful implementation of plan strategies and recommendations will require collaboration and advocacy with other government partners, especially at the state and federal level. Increasing state and federal financial support for affordable housing will be critical in order to achieve the goal of every Milwaukeean having a quality, affordable home; policy and regulatory changes will be necessary to fully achieve other plan recommendations.

Priority areas for ongoing legislative advocacy include:

- Increasing **funding** for existing programs and creating new programs that **support the creation and preservation of affordable housing** at the state and federal level. This includes:
  - Proposals to strengthen or expand **housing choice vouchers** and other rental subsidies,
  - **Affordable housing tax credits**,
  - Funding for **public housing,**
  - Expanding the ability of municipalities to extend TIF districts to fund affordable housing development and housing repairs, and
  - Funding for emergency housing and **housing for individuals at risk of homelessness**.

- Enacting legislation to protect **tenants' rights** including:
  - Additional resources and mechanisms for **dispute resolution**,
  - **Legal aid services** for tenants at risk of eviction,
  - **Standardized rental agreements**, and
  - **Lead and other environmental safety standards.**

- Creating policies and programs to support future and existing homeowners maintain **homeownership.** This includes:
  - Additional resources for **down payment assistance**,
  - Loan and grant programs to assist homeowners with **critical repairs**,
  - Expansion of the state's **tax-deferral loan** program to support more seniors in deferring property tax payments to allow them to remain in their homes,
  - Additional support for **Community Land Trusts**, and
  - Adjusting the **Homestead Tax Credit** to keep up with inflation.

- Removing legislative barriers to allow Milwaukee to increase **accountability for landlords** to provide safe and fair housing options. State statutes should be updated to allow for:
  - Additional local ability to require **landlord licensing** and/or **periodic inspections** to ensure compliance with property maintenance requirements,
  - **Stricter penalties** for landlords who routinely ignore safety violations, and
  - Provide local government with additional **nuisance abatement** authority.

A Commitment to Homeownership

A cornerstone element of Milwaukee's Collective Affordable Housing Strategic Plan is achieving homeownership for more low-income households. The Plan calls for developing and implementing programs and systems to increase and preserve homeownership, with a focus on supporting low-income households in becoming and remaining homeowners.

The Housing Element recommendations align with these goals and strategies. Existing and proposed efforts to achieve the plan's homeownership goals include:

- **Supporting families to achieve homeownership:** The City and its partners have expanded resources for homebuyer counseling and down payment assistance since the creation of the Collective Affordable Housing Strategic Plan.
  - » More than 1,500 families have enrolled in **homebuyer counseling** in the past two years.
  - » Since the 2021 launch of the Milwaukee Home **Downpayment Assistance** Program, more than 1,000 homeowners have received $7 million in down payment assistance to help achieve homeownership.
  - » These initiatives should remain foundational elements of the commitment to supporting homeownership.

- **Helping existing homeowners keep and repair their homes:**
  - » The City's existing **STRONG Homes** loan program, **Code Compliance** loan program, and other home repair programs help more than 100 homeowners each year make critical home repairs to **preserve homeownership**.
  - » The Housing Element recommends continuing to strengthen these programs, including identifying additional funding sources (e.g., WHEDA, local Tax Increment Financing/TIF) to expand the number of homeowners served.

- **Building new affordable homes:** The construction of new homes provides a key avenue to expand homeownership opportunities in Milwaukee neighborhoods.
  - » Recent efforts to transform city-owned vacant lots into **new affordable homes** for sale have included creative partnerships with partners such as Habitat for Humanity, the Early Childhood Educators Home Initiative, and other neighborhood development partners.
  - » More than 150 new affordable one- and two-family homes have begun construction in the past two years utilizing **City land and financial support.**
  - » Policies should continue to prioritize homeownership in the sale of City-owned vacant lots and utilize available financial resources to achieve the goal of constructing **100 new affordable homes annually** for homeownership.

- **Deploying Innovative Homeownership Strategies:**
  - » The City-supported 2021 launch of the ACTS **Strategic Acquisition Fund** and the Milwaukee **Community Land Trust** represent innovative strategies to increase homeownership that should continue for expanded impact.
  - » The City's **PRO Housing** initiative will identify additional styles of homes that can be developed for affordable homeownership, including those enabled by the Zoning Code updates recommended by the Housing Element.

A Commitment to Anti-Displacement

Milwaukee's Anti-Displacement Plan was released in 2018. Since the release of the Plan, the City and its partners have worked to implement the plan recommendations to craft policies and programs to minimize the potential for displacement of existing residents and to allow historically disadvantaged groups to benefit from and gain access to wealth-building opportunities provided by new development.

These Anti-Displacement efforts will continue during the implementation of the Housing Element, and will continue to be supplemented and refined based on input from residents and community organizations, ongoing monitoring of neighborhood market conditions, and innovations in national best practices. Anti-Displacement priorities include:

- Ongoing review and updates of the City's **Anti-Displacement Neighborhood** Indicators to track neighborhood change and identify neighborhoods at risk of displacement due to rising housing costs.

- Continuing programs including the **Milwaukee Home Downpayment Assistance Program** to help moderate-income **renters become homeowners** and home repair programs such as the **STRONG Homes** loan program to assist low- and moderate-income homeowners make needed repairs to **retain their homes.**

- Implementing policies to leverage City land and City financial assistance to **create and preserve affordable housing** in neighborhoods at risk of displacement, including:
  - » building **new entry-level homes for homeownership**, and
  - » creating new affordable rental housing at multiple price points paired with the **Anti-Displacement Neighborhood Preference Policy** to prioritize existing neighborhood residents in new affordable housing developments.

- Advocating for legislative measures called for in the City's adopted Legislative Package to further **protect the rights of tenants** at risk of displacement and provide additional resources to assist low-income elderly **homeowners facing increasing property tax costs**.

- Collaborating with community partners to identify and prioritize additional Anti-Displacement strategies (e.g. "**Homeowner and Future Homeowner Bill of Rights**" initiative), including:
  - » exploring **Tenant Opportunity to Purchase** legislation and
  - » an expansion of existing **strategic acquisition** efforts to include targeted existing multi-family buildings and development sites in neighborhoods at risk of displacement.

Near-term Strategy #1 - Neighborhood-scale Housing

The City will update the Zoning Code to define more types of neighborhood-scale housing. In the near-term, with set standards, allow Accessory Dwelling Units, Cottage Courts, and Attached Single-family Homes (townhomes on separate properties), in all residential districts.

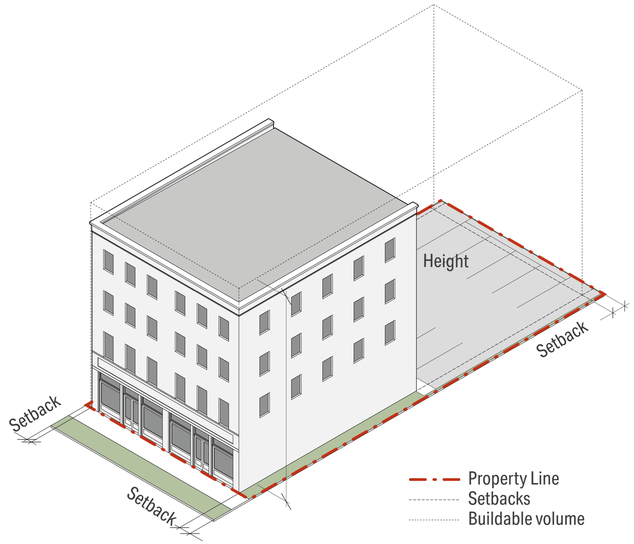
Why? Defining additional housing types and setting standards will improve readability of the existing code and make it more feasible for these types of housing to be built, regardless of whether they can be built by-right or require a discretionary approval. Attached single-family homes are only allowed in some residential districts, but allowing them in more districts could provide more homeownership opportunities.

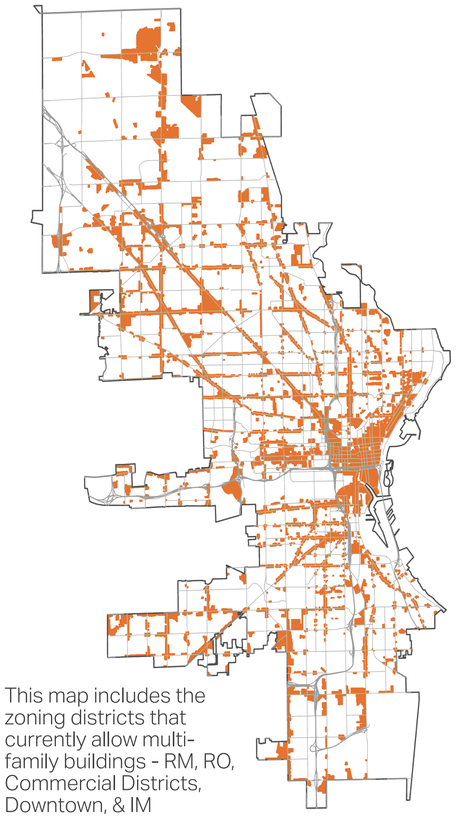


Near-term Strategy #2 - Multi-family Housing

Encourage more housing opportunities in multi-family & commercial zoning districts.
The City will adjust the zoning code to remove barriers to new housing on business corridors and multi-family zoning districts. Zoning code updates will **rely on height limits, setback requirements, and design standards instead of mathematical equations** to control the number of housing units.

Why? Multi-family buildings can provide affordability in a variety of unit sizes. They are usually close to amenities which reduces transportation costs. When multi-family buildings are near businesses there are more customers to support those businesses. **Setbacks, height limits, and design standards, provide predictability** for how a building will look.





This map includes the zoning districts that currently allow multi-family buildings - RM, RO, Commercial Districts, Downtown, & IM

