

 **HOUSING**
ELEMENT

City of Milwaukee
Comprehensive Plan



AUGUST 2025

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- ▶ Commercial Real Estate Development Association ("NAIOP") Wisconsin
- ▶ Associates in Commercial Real Estate (ACRE) Program
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In Memoriam | Ald. Jonathan Brostoff

Former 3rd District Alderman Jonathan Brostoff was a compassionate and tenacious public servant and leader who was committed to a better Milwaukee. He instilled energy in all of those who had the privilege of working with him, including in the development of this Plan. Jonathan advocated for safe, sustainable, and affordable housing choices for all Milwaukeeans. This Plan is dedicated to his memory.



AUGUST 2025

Land Acknowledgment

We acknowledge in Milwaukee that we are on traditional Potawatomi, Ho-Chunk and Menominee homeland along the southwest shores of Michigami, North America's largest system of freshwater lakes, where the Milwaukee, Menominee and Kinnickinnic rivers meet and the people of Wisconsin's sovereign Anishinaabe, Ho-Chunk, Menominee, Oneida and Mohican nations remain present.

For more information, please visit:
wisconsinfirtnations.org

City of Milwaukee

Office of the City Clerk

200 E. Wells Street

Milwaukee, Wisconsin 53202

Certified Copy of Ordinance

FILE NO: 240402

Title:

Substitute ordinance adopting the Milwaukee's Comprehensive Plan: Housing Element as the housing element of the Citywide Policy Plan as part of City of Milwaukee's overall Comprehensive Plan, and directing implementation.

Body:

Whereas, On March 2, 2010, the Common Council of the City of Milwaukee ("Common Council") adopted Common Council File No. 090882, approving the Citywide Policy Plan as an element of the City of Milwaukee's overall Comprehensive Plan pursuant to s. 66.1001, Wisconsin Statutes, which requires that local municipalities adopt and periodically update a comprehensive plan containing an element that includes objectives, policies, and goals for housing; and

Whereas, The Citywide Policy Plan includes a "Housing and Neighborhoods" chapter, which served as the required housing element of the City of Milwaukee's Citywide Policy Plan, and, that, along with the recommendations contained within the 14 Area Plans that make up the City of Milwaukee Comprehensive Plan, makes recommendations related to housing development and land use throughout the city; and

Whereas, On July 28, 2022, the Common Council adopted Common Council File No. 220403, directing the Department of City Development ("DCD") to develop an update to the housing element of the Citywide Policy Plan to include proposed updates to portions of the City of Milwaukee's Zoning Code that govern residential development; and

Whereas, The City of Milwaukee's ("City") procedures for comprehensive planning call for the creation of plan updates, based on emerging land use issues and opportunities, neighborhood input, and other factors; and

Whereas, The City collaborated with the Community Development Alliance to develop a Collective Affordable Housing Strategic Plan, and recent updates to the City's Comprehensive Plan include recommendations to improve environmental sustainability and reduce greenhouse gases and encourage walkable neighborhoods, and these plans have made recommendations to make adjustments to the City's Zoning Code to increase the supply of housing within the city of Milwaukee and to facilitate new housing development that reinforces walkable urban neighborhoods, transit and job access, and provides a range of affordability and housing choices for all Milwaukeeans; and

Whereas, Milwaukee's Collective Affordable Housing Strategic Plan established a goal of creating 8,800 new affordable homes in the next ten years, and Housing Element recommendations will assist in removing barriers within the City's Zoning Code that may prevent Milwaukee from being able to provide these needed new homes for current and future residents; and

Whereas, The City's Zoning Code was last updated in 2002 and currently supports mixed-use development, walkable commercial corridors with a variety of uses, low or no parking requirements in all zoning districts, and other policies promoting sound urban development; and

Whereas, There are parts of the Zoning Code that can be updated to enable the development of a wider variety of housing styles across the city including styles of homes that may have lower costs of construction, align with recommendations included within the City's more recent planning efforts, and to accommodate future population growth and evolving housing needs including providing new opportunities for homeownership; and

Whereas, The Housing Element proposes policies and strategies to increase housing choice and access, support fiscal sustainability and economic development, foster walkable neighborhoods and connectivity, and implement recommendations from other portions of Milwaukee's overall Comprehensive Plan to make Milwaukee a more sustainable and resilient city; and

Whereas, Pursuant to the update and amendment procedure for comprehensive planning adopted by Common Council File No. 161076, the planning process has involved extensive community engagement and public participation to explore the issues of housing choice, housing opportunity, and community goals for housing growth, and

Whereas, The Department of City Development proposed a two-phase project to (1) update the housing element of the Citywide Policy Plan and (2) to use those updates to inform adjustments to the portions of the Zoning Code that regulate housing development; and

Whereas, The First phase of the project, which is the update to the Citywide Policy Plan, has been prepared, titled Housing Element, a copy of which is attached to this Common Council File; and

Whereas, The Second phase of the project, will include the implementation of the recommendations of the Housing Element, including drafting updates to the Zoning Code for consideration by the Common Council; and

Whereas, The Housing Element replaces the Housing and Neighborhoods Chapter of the Citywide Policy Plan that was adopted by the Common Council on March 2, 2010, by Common Council File No. 090882; and

Whereas, Approval of the Housing Element by the Common Council will establish the Housing Element as a guide, along with the City's Area Plans, regarding the development of housing in Milwaukee and updates to the City's Zoning Code; now, therefore, be it

Resolved, By the Common Council of the City of Milwaukee, that the Housing Element, as recommended by the City Plan Commission, is approved as an amendment to the Citywide Policy Plan as part of Milwaukee's Overall Comprehensive Plan; and, be it

Further Resolved, That the amended Citywide Policy Plan serve as guidance and a basis for decision-making by the Common Council in its consideration of matters related to housing and neighborhoods; and, be it

Further Resolved, That the Department of City Development, the Community Development Grants Administration, the Department of Neighborhood Services, and other appropriate City departments and agencies are directed to work toward implementation of the Plan.

Drafter

DCD: Amy.Oeth:amo

05/09/25

Analysis:

This substitute ordinance adopts the Milwaukee's Comprehensive Plan: Housing Element as the housing element of the Citywide Policy Plan as part of the City's overall Comprehensive Plan, and directs relevant City departments and agencies to consider this Plan in matters related to land use and development and work toward implementation of the Plan.

I, James R. Owczarski, City Clerk, do hereby certify that the foregoing is a true and correct copy of a(n) Ordinance Passed by the COMMON COUNCIL of the City of Milwaukee, Wisconsin on July 15, 2025, published on August 1, 2025, effective August 2, 2025.





James R. Owczarski

July 21, 2025

Date Certified

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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 is one element of the City's Comprehensive Plan. The Comprehensive Plan also includes policies and actions related to improving street safety, creating welcoming public spaces in all city neighborhoods, and fostering job creation and retention strategies to increase prosperity for Milwaukee residents.

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.

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.

Over the past two years, community voices have shaped the development of the Housing Element. The process included moments of vibrant discussion and critique, and the Department of City Development deeply values the feedback, advocacy, and engagement that informed the most recent Draft Plan. A full acknowledgement is available on page 32.

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.

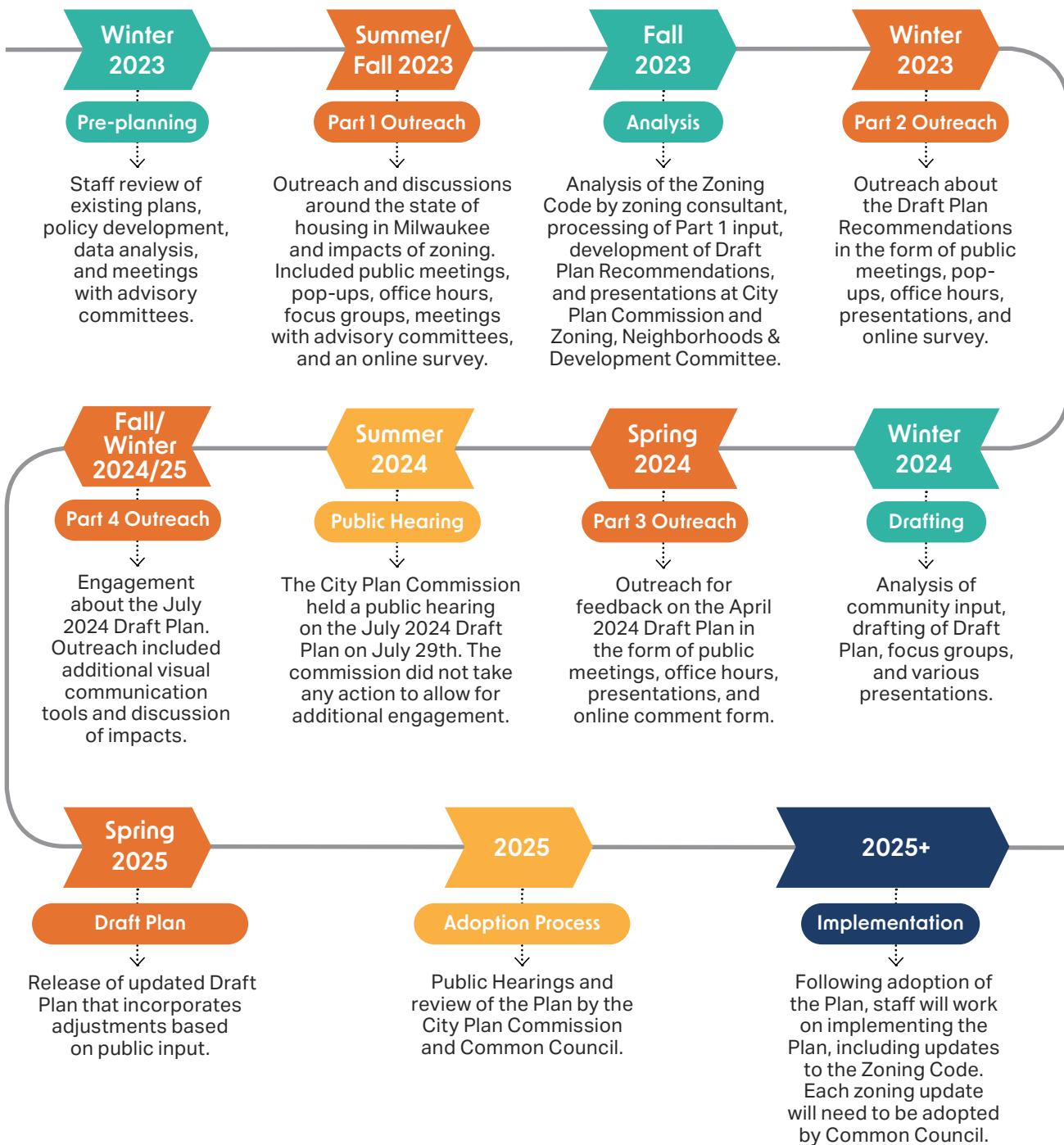
Since the 2002 Zoning Code update, strategic updates have been made throughout the code. While many pieces of the code are working, a detailed analysis showed that barriers to housing growth remain. Innovative zoning code updates are necessary to meet the City's goals for housing choice, access, affordability,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



Connections to City Goals

Encouraging housing growth and choice can help make Milwaukee a stronger and more resilient city. The policies and recommendations in this Housing Element will advance citywide goals for housing choice & access, economic development and fiscal sustainability, connectivity, health, and climate resilience.

The City of Milwaukee and our partners are carrying out a diverse set of strategies to grow the population and make Milwaukee a more prosperous and desirable place to live. This includes attracting new jobs, creating new neighborhood gathering spaces, bringing new activity to our commercial corridors, and making our streets safer and more enjoyable for people walking and biking. As the city evolves and grows, we also need to ensure that Milwaukee offers a range of housing options for households at all income levels and stages of life.



Increase housing choice & access

Policies and regulations that restrict housing types increase the cost of building new housing and limit the types of housing available within individual neighborhoods.

This can drive up the cost of homeownership, which can limit the number of families that are able to purchase homes. It can also increase housing costs for people who rent. Recent studies have found that housing growth can help slow rent within a region while not contributing to the displacement of existing residents.¹ When a housing market has limited supply, it is harder for everyone to find rental and homeownership opportunities.



Supports fiscal sustainability & economic development

Housing development helps grow the tax base which provides needed resources to support public services, parks, transit, and schools. And, there is room to grow – Milwaukee used to have 150,000 more people than it does today. This means that the costs of maintaining the city's existing infrastructure are being spread across a smaller number of residents.

New growth and development where there is existing infrastructure allows local government to invest in new neighborhood gathering spaces, safer streets, and other core services such as libraries, parks, and transit. There is a direct correlation between housing density and tax base. The zoning districts that allow for more housing options generate significantly more tax base per acre. Additionally, the cost to build and maintain infrastructure (roads and utilities) and services (police and fire) are much more expensive when homes and businesses are spread apart.

Housing growth and development also lets more people live in neighborhoods with access to jobs, neighborhood shopping, and other amenities. Businesses thrive when they have access to employees and customers, and increasing housing diversity in neighborhoods can bring in those employees and customers.

¹ Been, Vicki and Ellen, Ingrid Gould and O'Regan, Katherine M., Supply Skepticism Revisited (November 10, 2023). NYU Law and Economics Research Paper Forthcoming, Available at SSRN: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4629628



Foster walkable neighborhoods & connectivity

Encouraging more housing development near commercial districts and transit corridors creates vibrant walkable environments – increasing quality of life. Transit-oriented development has been shown to help lower household transportation costs, increase access to jobs, and allow neighborhood residents to meet more of their day-to-day needs such as shopping, worship, and recreation, without relying on an automobile.¹ Additionally, building design regulations can ensure new and renovated buildings support walkability, bikeability, and safety.



Support healthy & thriving communities

A stable, affordable, attainable, and safe home is essential for health and well-being. Every Milwaukee resident should have the right to live in housing that is healthy, dry, clean, maintained, adequately ventilated, and free from pests, contaminants, and other hazards. By ensuring our neighborhoods are walkable and bikeable, and have easy access to public transportation, parks and recreation, quality schools, family-sustaining jobs, healthy foods, and medical care – we reduce chronic disease, injury, respiratory disease, mortality, and mental health challenges.

Creating dense, walkable, and affordable neighborhoods also presents the opportunity to reduce health inequities by addressing environmental injustice, promoting food security, increasing access to stable housing, and improving access to healthcare in historically disinvested communities in Milwaukee.



Become a more sustainable & resilient city

As we face climate change, opportunities to make it easier for people to walk, use transit, and bike are critical to reduce the amount and impact of driving. Milwaukee's Comprehensive Plan recognizes that land use and transportation planning are directly linked to climate resilience. There is increasing consensus that compact urban neighborhoods with a mix of uses and housing choices are the most effective at reducing carbon emissions.^{2,3}

Milwaukee is home to many highly walkable and vibrant neighborhoods and the Housing Element strategies will provide more options for residents to live in neighborhoods that are well-served by transit and near walkable business corridors. Our environmental impact can also be reduced through housing materials, building design, and encouraging housing where there is existing infrastructure.

¹ Austin, Mason, et al. "Performance-Based Transit-Oriented Development Typology Guidebook." The Center for Transit-Oriented Development, Dec. 2010, https://cnt.org/sites/default/files/publications/CNT_TODTypologyGuidebook.pdf

² Popovich, Nadja, et al. "The Climate Impact of Your Neighborhood, Mapped." The New York Times, The New York Times, 13 Dec. 2022, www.nytimes.com/interactive/2022/12/13/climate/climate-footprint-map-neighborhood.html.

³ Pomponi, Francesco, et al. "Decoupling Density from Tallness in Analysing the Life Cycle Greenhouse Gas Emissions of Cities." Nature News, Nature Publishing Group, 5 July 2021, www.nature.com/articles/s42949-021-00034-w.

Planning Context

We didn't start from scratch...

Recent planning efforts like the Collective Affordable Housing Strategic Plan, Equitable Growth Through Transit-Oriented Development Plan, and the Climate & Equity Plan include recommendations to increase housing diversity in Milwaukee. The Citywide Policy Plan and the City's Area Plans have policies that are still relevant today.



"Reduce Vehicle Miles Traveled: less parking, more transit oriented development; update zoning code to increase density (e.g. allow accessory dwelling units), eliminate parking minimums on development."

Milwaukee's Climate & Equity Plan, 2023

"Changes to local zoning codes should be pursued that allow additional types of housing options and choices in a wider range of neighborhoods."

Milwaukee's Collective Affordable Housing Strategic Plan, 2021

"Cities must plan proactively for how to make it easy for people to move around and embrace the growing demand for walkable urban neighborhoods... [Transit Oriented Development] can create a rich mix of walkable places that offer shopping, entertainment, jobs and public spaces, which can all be reached on foot, bike or transit. Density is an Economic Decision... Updates to the City of Milwaukee zoning code will help facilitate the type of transit-oriented development envisioned by this Plan... Increase density... allow taller buildings... [and] creative enterprises in some residential districts."

Equitable Growth Through Transit Oriented Development Plan, 2018

Before launching the public planning process, City staff reviewed all of these planning efforts and performed a detailed analysis of housing development over the last 20 years. A zoning consultant was hired to gain a national perspective on best practices in zoning. The following strengths, barriers, and opportunities were identified during the planning process.

Strengths

- ▶ Milwaukee is a city of duplexes – more than 1/2 of the residentially zoned parcels allow two or more housing units.
- ▶ Mixed use is already encouraged by the zoning code – multi-family housing is already allowed in commercial districts and downtown.
- ▶ Milwaukee has some of the lowest parking requirements in the country with bonuses near transit and shared parking.
- ▶ By-right development – Milwaukee allows for by-right development which means that proposals that meet the zoning and building code requirements do not require discretionary review.
- ▶ Existing City plans demonstrate support and the need for more housing types and Transit-Oriented Development.
- ▶ The City supports existing homeowners keep up their homes through programs such as the Target Investment Neighborhood Loan Programs, Strong Home Loans Program, Home Rehabilitation Loan Program, Neighborhood Improvement Project, Compliance Loan Program, and Me2 Energy Efficiency Program
- ▶ The City supports prospective home buyers through programs such as the Homebuyer Assistance Program, Housing Authority of the City of Milwaukee (HACM) Homeownership Programs, Homes MKE, Milwaukee Home Down Payment Assistance Program, and Roots Landscaping Incentive.

Barriers & Opportunities

- ▶ Most new housing construction in the last 20 years was in the form single-family homes and larger multi-family buildings which shows a lack of diversity in housing types being developed, and there is continued need for all types of housing.
- ▶ Detached Accessory Dwelling Units (ADUs), also known as carriage houses, back houses, rear cottages, and in-law suites, currently require special use approval or variances in all residential districts, and they are prohibited in single-family districts.
- ▶ "Missing Middle" housing like townhomes, triplexes, fourplexes are restricted in many residential districts. Allowing these can open opportunities for smaller-scale and emerging developers, increasing access to the development field.
- ▶ 40% of residentially zoned parcels allow for only one housing unit.
- ▶ Density is regulated through mathematical equations. This encourages land consolidation and impacts the number and size of units rather than the form of buildings.
- ▶ 40% of new multi-family housing units developed in the last 20 years occurred under Planned Development zoning. The process for a planned development is customized, requiring significant time and expense (higher risk), making development of larger-scale developments inaccessible to smaller and emerging developers.

What is Zoning & Why Change It?

What is Zoning?

Zoning is how local governments regulate the use of property and the physical development of land. Every property in the City of Milwaukee has a legal zoning designation that determines how it can be utilized. Zoning regulates many aspects of a property including land use, building height, setbacks and lot coverage.

Among other things, zoning regulations are intended to:

- ▶ Promote public health and safety by separating incompatible land uses,
- ▶ Provide for the orderly growth and development of the city while preserving the character of Milwaukee's neighborhoods, and
- ▶ Implement many of the land use and urban design goals of the City's Comprehensive Plan.

Zoning is NOT the Building Code

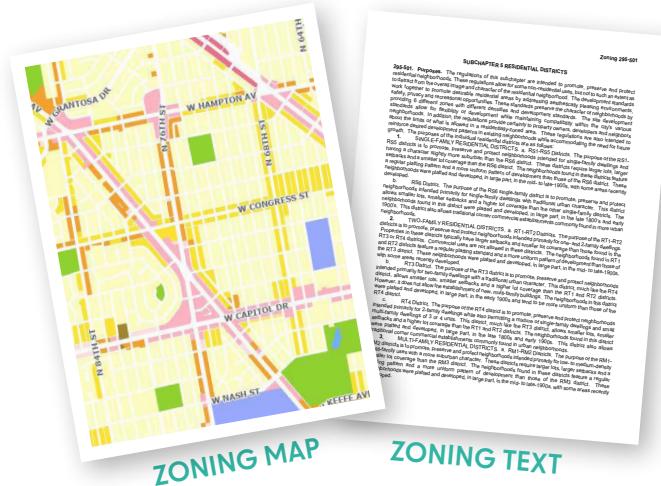
Zoning codes and building codes are two distinct sets of regulations. Building codes focus on the technical aspects of building construction to ensure buildings are safe and meet certain standards for fire safety, structural integrity, accessibility and more. The City has direct control of zoning codes but generally cannot modify building codes, which are regulated by the State and mostly consistent across the nation. Buildings with three or more dwelling (housing) units are considered commercial buildings and must adhere to the Commercial Building Code.

How Does Zoning Work?

Zoning divides the city into different zones or districts, and each district has its own set of permitted land uses and design standards. Main categories include residential, commercial, and industrial; and these categories are further divided into many zoning districts like single-family residential and local business.

The City of Milwaukee's Zoning Code includes both the zoning map and the zoning text. The zoning map establishes which district a particular property is in, while the zoning text establishes which activities are permitted in each district. The zoning text also includes standards for physical characteristics like building height and setbacks.

Sometimes a property owner will try to change their zoning designation, or seek relief from a particular rule. These actions require a public hearing and must be consistent with the City's Comprehensive Plan.



How Can Zoning Limit Housing Choice & Growth?

While real estate markets are hyper local and there are many factors that influence the cost of housing, much of the variation in price can be explained by supply and demand. When more people want to live in an area than there are homes, or when the available homes do not meet their needs, developers can respond by creating more homes to meet demand.

When zoning prohibits many types of homes that may have lower cost, like multi-family buildings, it can price many people out

and result in less diverse neighborhoods. Zoning may also restrict the number of homes that can be built on a particular property, regardless of building size, meaning fewer and more expensive homes get built. These rules can put pressure on affordability by reducing the supply and diversity of new homes, and directly limit housing choice and growth.



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.

There are many other barriers beyond zoning that may limit housing production including access to financing, construction costs, the building code, and availability of public resources to support affordable housing development. Therefore, changes to zoning rules should be viewed as complementary to the many collective efforts to promote housing affordability for all Milwaukeeans, and as part of a larger strategy to support the creation of new homes.

Framework for Local Housing Reform

- 1** Create & preserve dedicated affordable housing units
- 2** Help households access & afford private market homes
- 3** Protect against displacement & unsafe housing conditions
- 4** Reduce barriers to supply



Examples of Milwaukee Efforts

- ▶ City programs to create, rehab, & increase homeownership
- ▶ City Anti-Displacement Plan
- ▶ Community Development Grants Administration's Consolidated Plan
- ▶ Community Development Alliance's Collective Affordable Housing Strategic Plan
- ▶ Comprehensive Planning & Zoning Code Updates

Source: Through the Roof: What Communities Can Do About the High Cost of Rental Housing in America, Lincoln Institute of Land Policy, 2021, available online: <https://tinyurl.com/4r9dk7yt>

See page 48 for more information on the housing puzzle & related commitments.

Housing to Serve a Lifetime

The types of housing that work best for us change throughout our lives. Here are eight characters/households that have a variety of housing needs.

I'm in school and working part-time to cover expenses. All I really need is a place to study and sleep. Preferably somewhere where I can live without a car.



I'm trying to build a career and a life which means I'm at work or with friends most of the time. My budget is limited but I don't need a lot of space.



I don't have it all figured out just yet and need flexibility. I'm trying to save some money and keep my options open. I need something affordable and shorter term.



We don't want a big single-family home, but we do want to put down roots with a home that fits our needs.



These two are a handful that I'm raising myself. I need something family-friendly that is easy to keep up with.



Grandma is moving in, and we need more space, preferably in a place with a lot of neighbors and kids.



Living alone and loving it! Now in my 50s and newly single, I need a smaller, affordable place.



our kids are all grown and on their own, leaving us with a lot of unused space to keep up. We'd love to downsize and stay in our neighborhood in an accessible space.



Housing Types Defined



Single-Family

A 1-unit detached residential building, typically with a private yard space.



Single-Family Homes are the traditional housing type when we think of homeownership in Milwaukee, and they come in many sizes. These homes can work for just about everyone! A smaller house can be a more affordable option, and a larger home can have room for families, including extended family.



Accessory Dwelling Unit ("ADU")

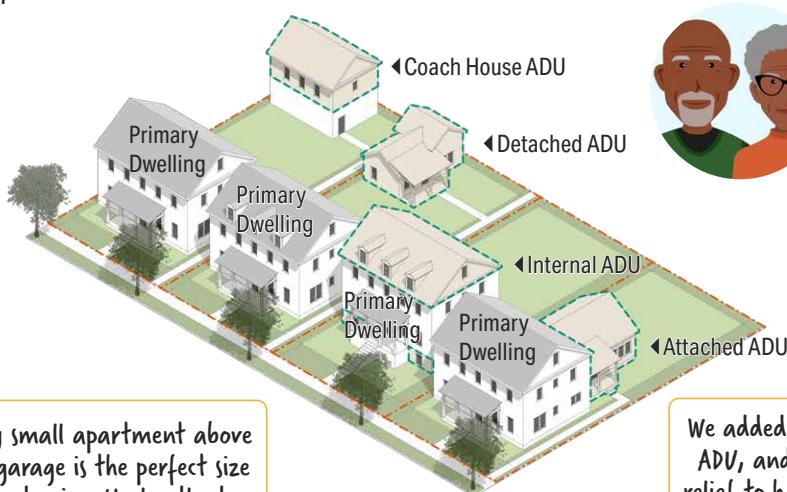
A small, 1-unit home that may be detached or attached to a primary residence on the same property (also known as a back house, in-law unit, or carriage house).



Accessory Dwelling Units can work for just about everyone! Upsizing, downsizing, just starting out, single, divorced, or widowed. Families, adult children, aging parents, and extended family. ADUs can also provide additional income for homeowners.



We are so happy to stay in our neighborhood! We were able to downsize into an accessible ADU in and rent the main house to a family.



My small apartment above a garage is the perfect size and price. My landlords are long-time Milwaukee residents and have welcomed me to the city.

We added an attached ADU, and it is such a relief to have Grandma close by while also having separate spaces.



Housing Types Defined (continued)



Townhouse

A 1-unit home connected to additional 1-unit homes with shared wall(s).



Townhouses work for most types of households. They can be owned or rented. They are more affordable due to reduced land, utility, and maintenance costs.



I love my townhouse! I have more time to spend with my kids on weekends instead of maintaining a huge yard.



We thought this townhouse would be our starter home, but it's turned into our forever home. We love being close to transit and spending time in our front garden.



Cottage Court

1-unit houses that are situated around a shared courtyard space.



My new cottage is perfect! Didn't need much space, but I wanted my own front porch. I am excited to work in the community garden this summer!



We love living in our cottage court community! My kids have a safe place to play with the neighbor kids.

A cottage court is a great fit for us! We wanted a smaller, accessible home with lower maintenance and a close-knit community.



Cottage courts are perfect for households that would like to live in a small house, such as those who are downsizing or first-time homeowners. Cottage Courts can support multi-generational communities and reduce maintenance with a common green.

Housing Types Defined (continued)



Duplex

A 2-unit residential building with units stacked or side-by-side.



our duplex was more affordable than a single-family home because the rental income helped us afford the mortgage. Later on, we could also use the other unit for extended family.

When we retired, we made our duplex rental property our primary home. We've reduced our housing expenses by renting out the upstairs unit for a little extra income.



Triplex

A 3-unit residential building of similar size and scale to a single-family or duplex residential building.



I still needed a place to stay, 3 weeks before school started. I'm glad I found the perfect room in a triplex near campus, for a price I could afford.

We love living in a smaller, more affordable unit that is just a short walk to our favorite coffee shop, park, and grocery store.



Fourplex

A 4-unit residential building, often with side-by-side units or stacked with two units on the ground floor and two units above.



Fourplexes fit within the scale of a neighborhood and provide affordability through a variety of unit sizes. They are usually close to amenities that are only a short walk or transit ride away – reducing transportation costs.



This fourplex is perfect! It's a good affordable size as I start my career, and it's easy to take the bus to work.



Housing Types Defined - Multi-family & Mixed-Use Housing

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.



Small Multi-Family Building

A small residential building with a similar height to nearby homes and approximately 5-8 dwelling units.



Live-Work Unit

A building with commercial or office space on the ground-floor and a conventional residential unit behind or upstairs.



Low-Rise Multi-Family

A medium-sized residential building with multiple side-by-side or stacked residential units that is two to four stories tall.



Courtyard Multi-Family

A medium-sized residential building with side-by-side or stacked residential units around a shared courtyard.

We live in a 2-bedroom unit in a building with an elevator, where we can easily get to the park & grocery store. We love entertaining our family and friends here.

I live in a studio unit on my own – I love the neighborhood, building amenities, and the ability to travel without worry.



Mid-Rise Multi-Family

A medium-sized structure with multiple residential units that is 5-8 stories tall.

We live in a three-bedroom unit that is close to our kids' school and only a bus ride away to our jobs.

I moved here for my first job. I was happy to find a smaller unit that I can afford on my own, is close to my friends, and is only a short walk to my office!



Mixed-Use Multi-Family

A structure with multiple residential units, as well as commercial or office space that is usually on the ground floor. Heights vary between low-rise to high-rise.

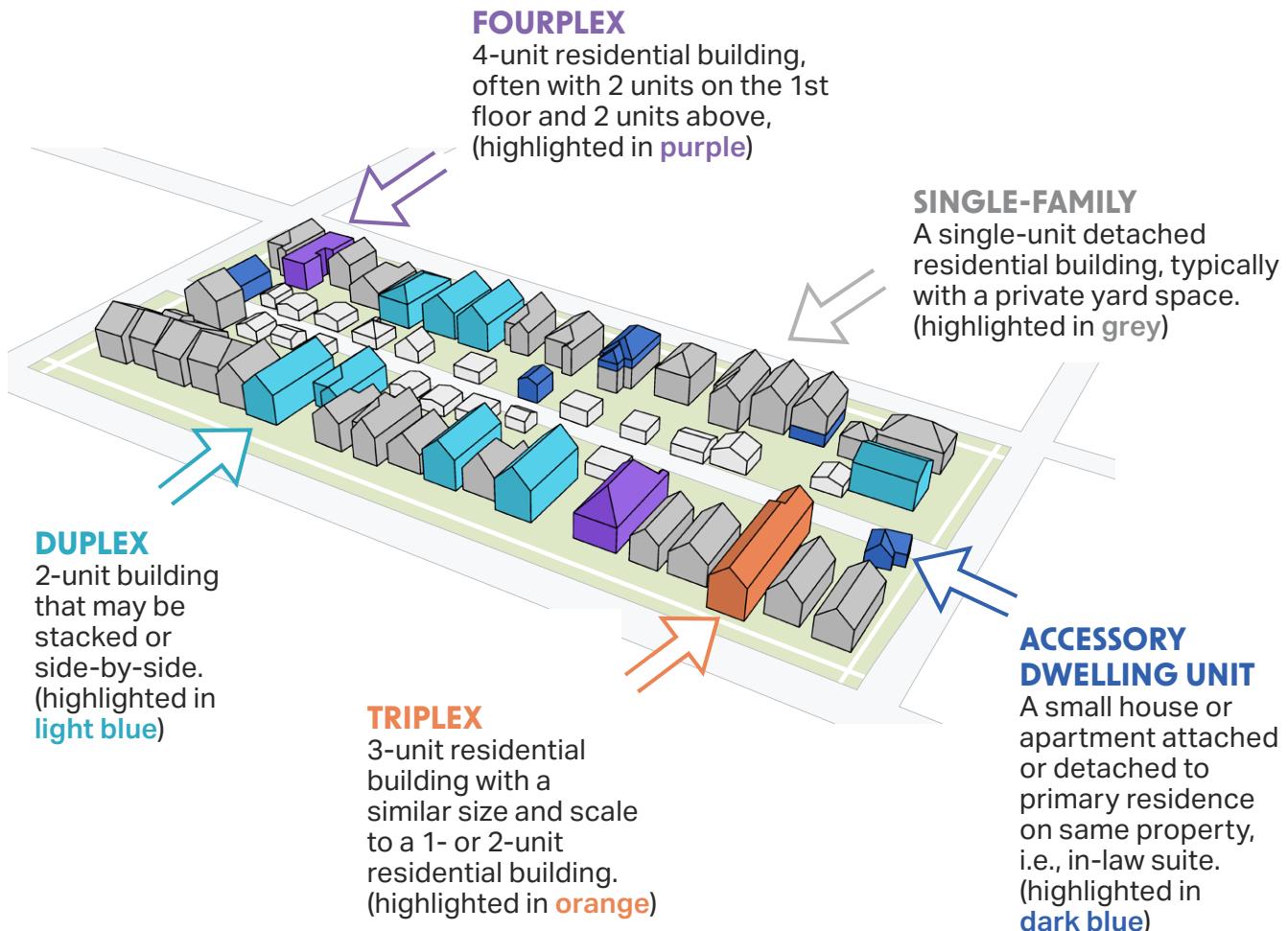


High-Rise Multi-Family

A large structure with multiple residential units that is at least 9 stories tall.

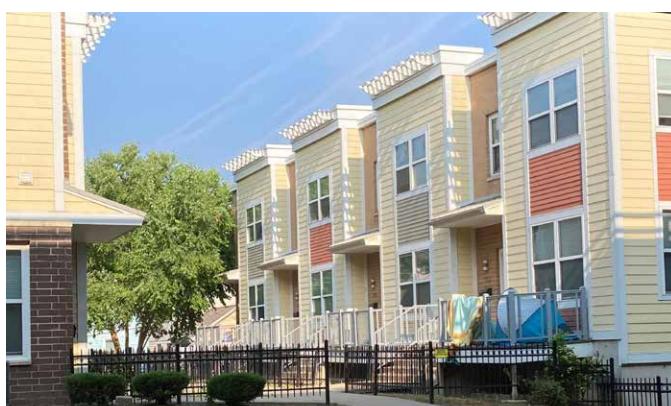
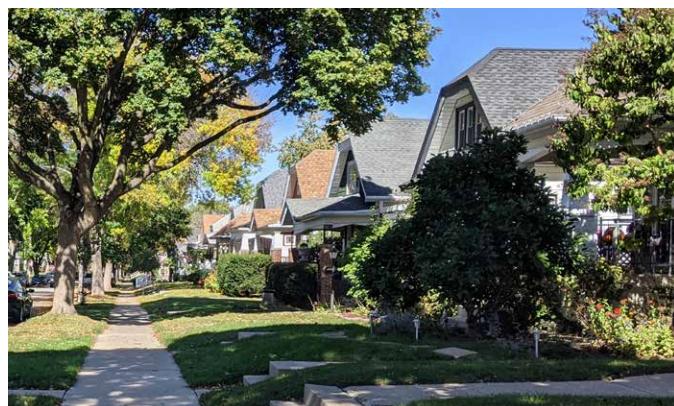
Housing Diversity in Milwaukee

This is an example of a typical block in one of Milwaukee's early neighborhoods, which was developed with a mix of neighborhood-scale housing.



CITY OF MILWAUKEE COMPREHENSIVE PLAN // HOUSING ELEMENT

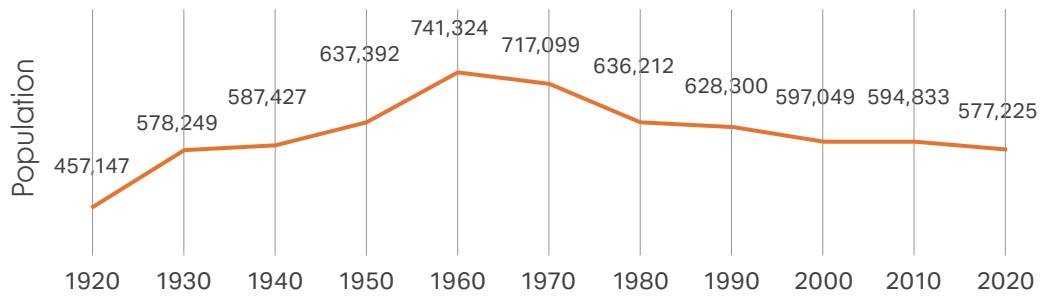




2. Overview

Milwaukee Housing by the Numbers

Population Change in the City of Milwaukee, 1920 to 2020

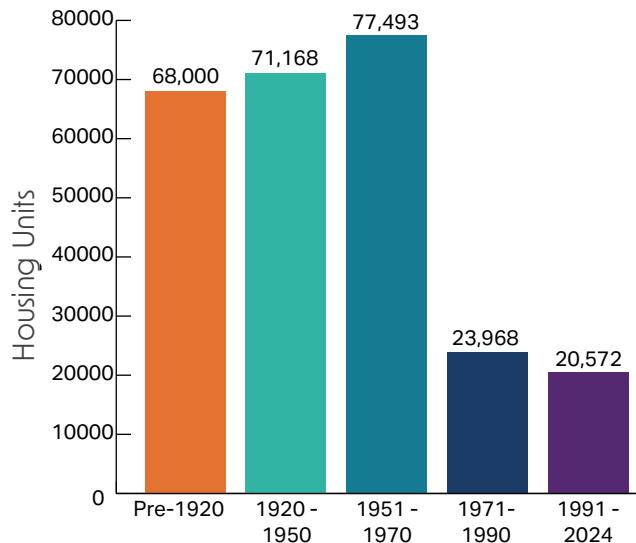


Milwaukee's population reached its peak of about 741,000 residents in 1960.

Since then, the city's population has declined to approximately 577,000 residents.

Source: U.S. Census Bureau Decennial Census, 1920 to 2020

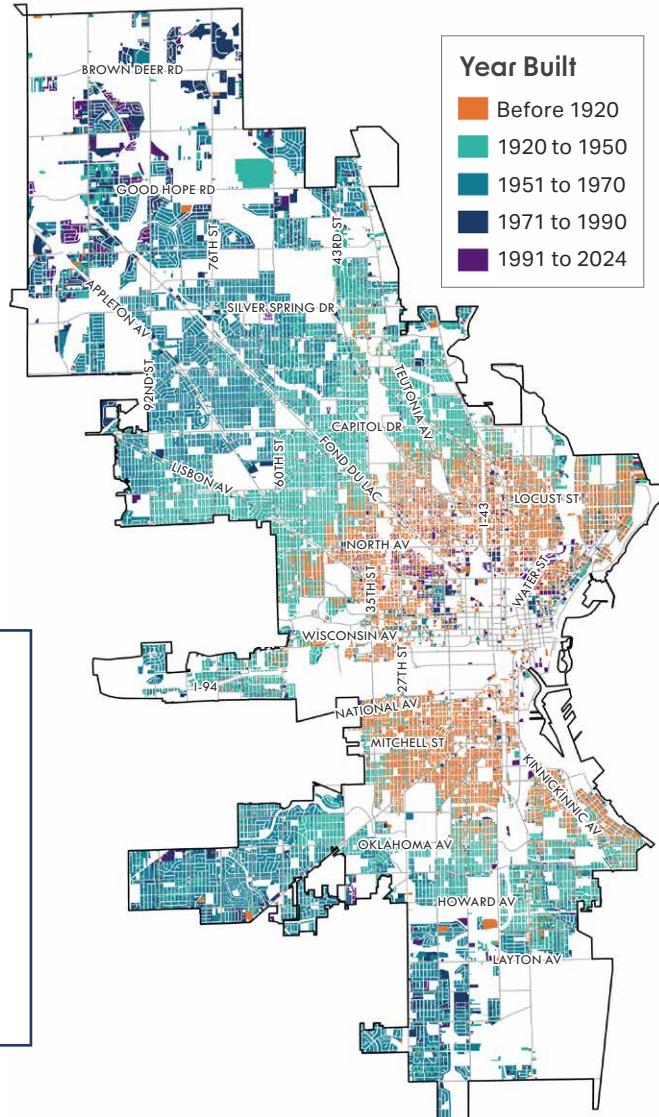
Housing Built by Year in Milwaukee



Over 42% of the housing in Milwaukee was built before 1940 and is located in the central area of the city.

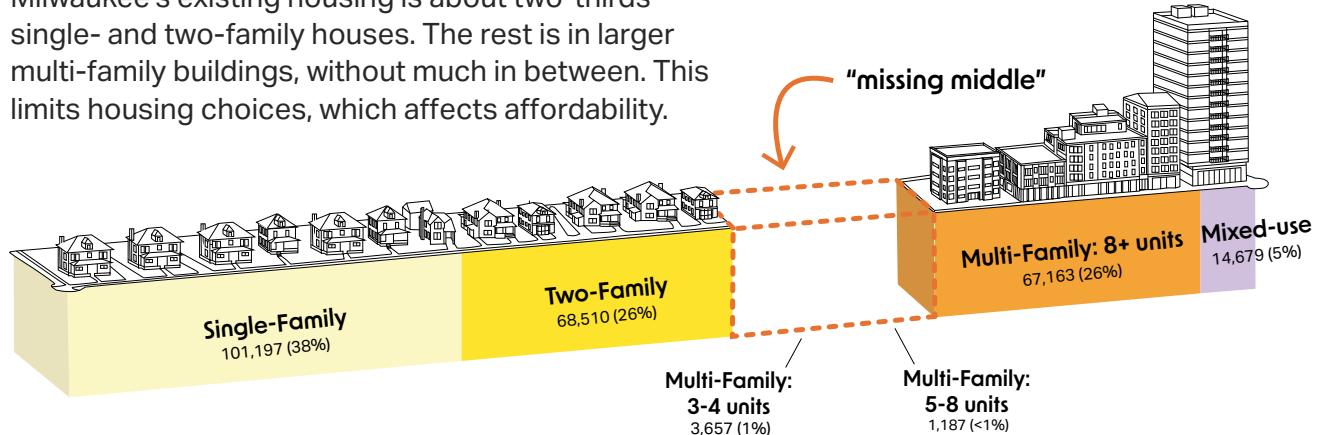
32% of housing stock was built between 1940 and 1959; much of this is located in the northwest side, southwest side, and far south side of the city.

Housing on the edges of the city were developed later – in the 1960s to 1980s.



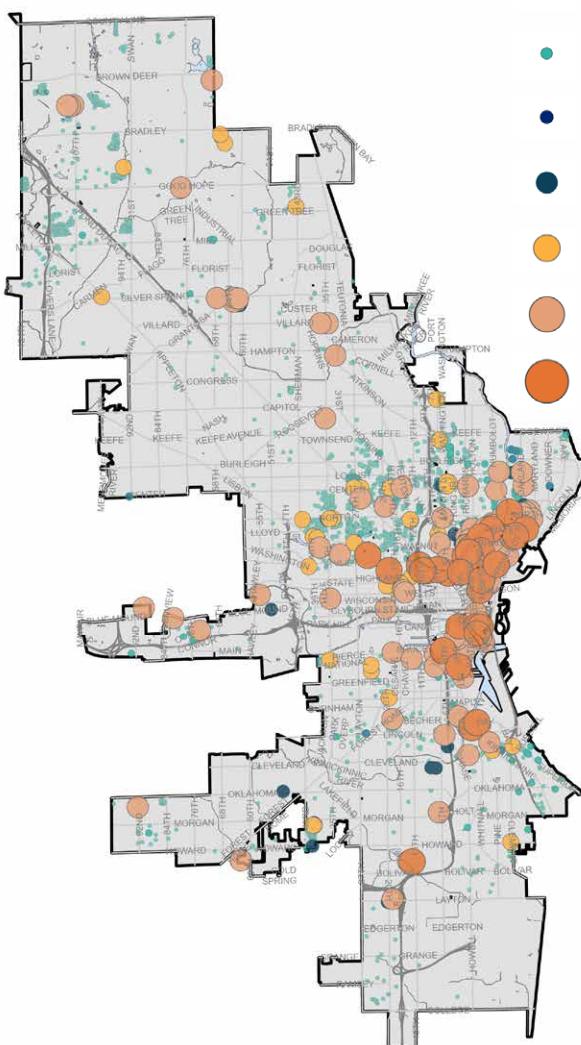
Housing Today in Milwaukee

Milwaukee's existing housing is about two-thirds single- and two-family houses. The rest is in larger multi-family buildings, without much in between. This limits housing choices, which affects affordability.

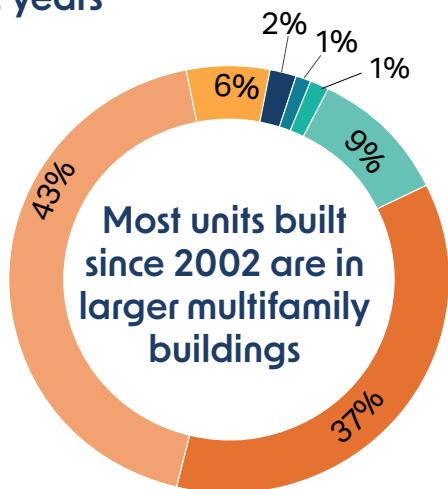


Source: City of Milwaukee Property File, 2024

New Housing Units Built in Milwaukee in the last 22 years (2002 to 2024)



- 1 Unit (Single-Family): 2,182 units created
- 2 Unit (Two-Family): 318 units created
- 3 to 4 Unit Buildings: 279 units created
- 5 to 8 Unit Buildings: 394 units created
- 9 to 24 Unit Buildings: 1,493 units created
- 25 to 99 Unit Buildings: 10,389 units created
- 100+ Unit Buildings: 8,965 units created



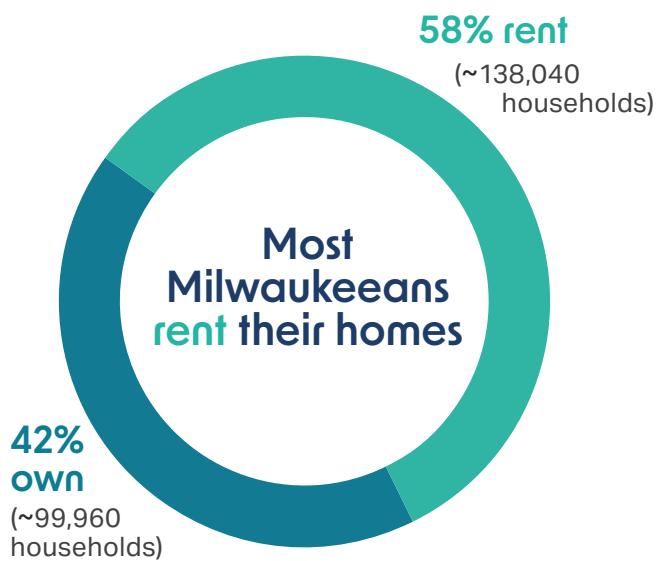
+24,000 new housing units gained



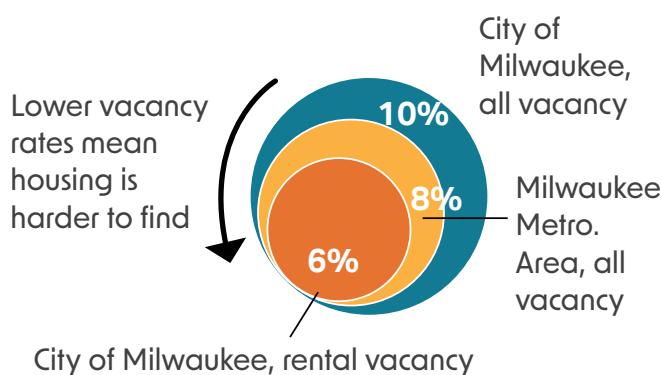
-9,800 housing units lost due to...

- Raze activity after the foreclosure crisis linked to subprime and predatory lending (82%). The resulting demolition activity was concentrated in the same vulnerable neighborhoods that were historically impacted by redlining, disinvestment, and urban renewal.
- Alterations of duplexes and triplexes into single-family homes (18%)

Source: City of Milwaukee Property File, 2024



Source: American Community Survey, 2024



Milwaukee's overall vacancy rate is similar to the U.S. average, however rental vacancies are lower. This contributes to higher competition and prices for rentals.

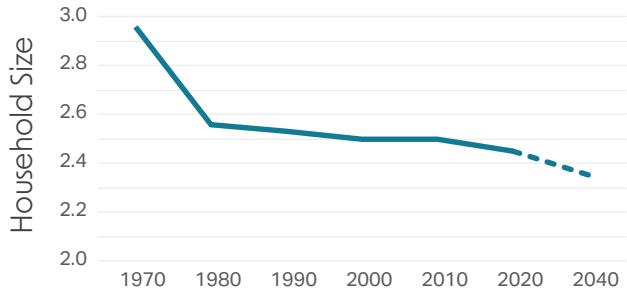
Source: 2024 City of Milwaukee Annual Housing Affordability Report

Households

In 2024, there were about 238,000 households in Milwaukee.

- ▶ 58% were renters and 42% were owners; homeownership has declined by about 9% since 2010
- ▶ Almost 19% of households are senior households (age 65+)
- ▶ 1-person households are growing, including many seniors
- ▶ Household sizes are projected to continue shrinking, while the number of 1-person households will continue to grow, indicating a need for more smaller housing units based on demand
- ▶ A "healthy" vacancy rate for rental housing is about 8%. The rental vacancy rate in Milwaukee is about 6%, indicating a fewer available housing units, resulting in higher demand and rent prices. There were about 12 prospective renters for each available unit in 2024.

Household size has shrunk since 1970 & is expected to shrink further



Sources: American Community Survey & City of Milwaukee Housing Affordability Report; John Johnson, Marquette University, <https://tinyurl.com/w6j26j4b>; RentCafe 2024 Year-End Report. <https://tinyurl.com/bdhuuyuu>

City of Milwaukee's Annual Housing Affordability Report

The Housing Element incorporates analysis of existing housing conditions, needs, and future support and demand, which is documented in the City's Housing Affordability Report, pursuant to Wisc. Stat. 66.10013. The City's Housing Affordability Report is updated every year and will be utilized to refine and prioritize implementation of the Housing Element recommendations.

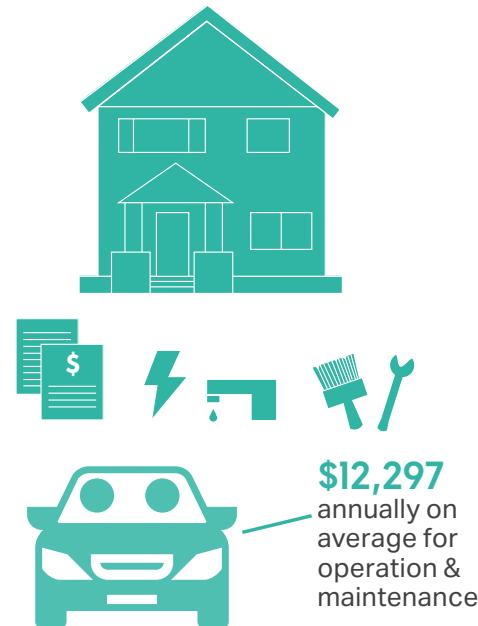
For more information about the state of housing in the city of Milwaukee, please visit the City's Plans & Studies website: milwaukee.gov/DCD/Planning/PlansStudies

Housing + Transportation Costs

Vehicle ownership is often the second-largest expense for households after housing. Other housing costs contributing to overall affordability include utilities, taxes, insurance, and maintenance.

When housing is located farther from jobs, the need for access to a car increases, which adds to household expenses.

Conversely, many households who do not own a vehicle may be limited in what goods, services, and jobs they are able to access. In 2023, about 36,259 households (16%) in Milwaukee had no vehicle access. Over 25% of households who rent do not have vehicle access. This indicates that there is a great need for more walkable neighborhoods and transit-oriented development.



Sources: AAA and 2023 American Community Survey

Housing Cost Burden

Households that spend more than 30% of their annual income on their housing are considered housing cost burdened.

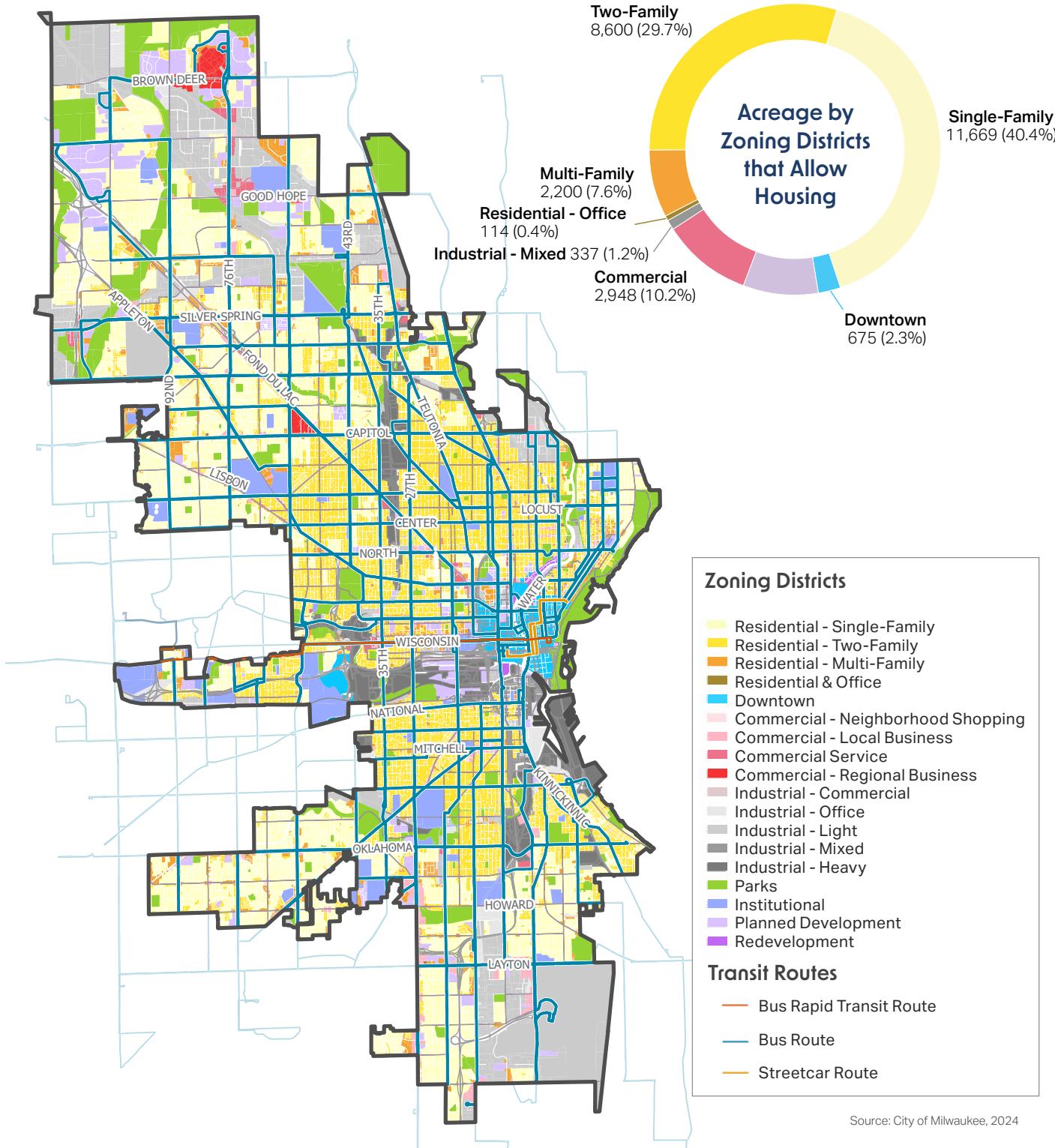
- ▶ Median rent was \$1,046 per month and continues to rise, outpacing household incomes, leaving renters financially squeezed
- ▶ In 2023, about 97,873 households in Milwaukee were housing cost burdened. Just under 70,000 of these households rent their housing.
- ▶ About 33,800 households are considered severely housing cost burdened, spending more than 50% of their income on housing
- ▶ There are 58,890 renter households that earn less than \$33,500 per year and are considered very low income
- ▶ There are only about 38,440 housing units that could be affordable to those households, a deficit of about 20,450 units

Sources: American Community Survey & City of Milwaukee Housing Affordability Report



Sources: American Community Survey & City of Milwaukee Annual Housing Affordability Report

Existing Zoning Districts in Milwaukee



► Milwaukee Zoning Districts That Allow Housing

Districts		Description	
RS1-RS6	Single-Family Residential Districts	<ul style="list-style-type: none"> ‣ 1 housing unit per dwelling ‣ Large lots, setbacks & small lot coverage 	<ul style="list-style-type: none"> ‣ Developed mid- to late-1900s as well as recent ‣ Traditional & suburban character
RT1-RT4	Two-Family Residential Districts	<ul style="list-style-type: none"> ‣ 1-2 housing units per dwelling ‣ RT-RT2 developed in mid- to late-1900s 	<ul style="list-style-type: none"> ‣ RT3-RT4 developed in the late 1800s/early 1900s ‣ RT4 allows up to 4 housing units & corner commercial uses
RM1-RM2	Multi-Family Residential Districts Low to Medium Density	<ul style="list-style-type: none"> ‣ Low- to medium-density multi-family ‣ Suburban character 	<ul style="list-style-type: none"> ‣ Developed mid- to late-1900s as well as recent
RM3	Multi-Family Residential District Medium Density	<ul style="list-style-type: none"> ‣ Medium density multi-family ‣ Urban character 	<ul style="list-style-type: none"> ‣ Developed in the early 1900s ‣ Allows corner commercial uses
RM4-RM7	Multi-Family Residential Districts High Density	<ul style="list-style-type: none"> ‣ High density multi-family ‣ Allows commercial uses 	<ul style="list-style-type: none"> ‣ Urban character ‣ Range of lot sizes, small setbacks, high % of lot coverage
RO1-RO2	Residential & Office	<ul style="list-style-type: none"> ‣ Allows both office & residential uses ‣ Residential character ‣ RO2 developed in late 1800s & early 1900s 	<ul style="list-style-type: none"> ‣ Permits the conversion of residential buildings into offices ‣ RO1 developed in mid- to late- 1900s
NS1-NS2	Neighborhood Shopping Districts	<ul style="list-style-type: none"> ‣ Residential & neighborhood serving commercial uses 	<ul style="list-style-type: none"> ‣ NS1 is suburban in character, larger lots & setbacks ‣ NS2 is urban in character, smaller lots & setbacks
LB1-LB3	Local Business Districts	<ul style="list-style-type: none"> ‣ Primary commercial districts ‣ Provide a wide range of goods and services, including residential units. 	<ul style="list-style-type: none"> ‣ LB1 is more suburban ‣ LB2-LB3 are urban, with LB3 allowing taller buildings
CS	Commercial Service	<ul style="list-style-type: none"> ‣ Areas where business and person service uses can be accommodated 	<ul style="list-style-type: none"> ‣ Lower density multi-family residential
RB1-RB2	Regional Business Districts	<ul style="list-style-type: none"> ‣ Regional or citywide shopping, employment, or high-density residential uses ‣ Allows large-scale & tall buildings 	<ul style="list-style-type: none"> ‣ RB1 has a suburban development pattern ‣ RB2 is more urban with smaller lots & setbacks
C9A-C9H	Downtown Districts	<ul style="list-style-type: none"> ‣ C9A is high density residential, in highly urban environments ‣ C9B-C9H allows for a greater range of mix of uses 	<ul style="list-style-type: none"> ‣ Districts allow for the greatest density in the city ‣ C9H is intended for manufacturing & can include live-work residential units with extra review
IM	Industrial-Mixed	<ul style="list-style-type: none"> ‣ Conversion of certain older industrial multi-story buildings to residential, commercial or office uses. 	<ul style="list-style-type: none"> ‣ Urban in character ‣ Minimal setbacks, yards, and minimal off-street parking
PD: GPD, DPD	Planned Development	<ul style="list-style-type: none"> ‣ Custom zoning for complex developments ‣ Intended to allow flexibility ‣ Promote creativity, variety & environmental sensitivity 	<ul style="list-style-type: none"> ‣ Encourage development compatible with its surroundings & consistent with Comprehensive Plan

Source: As defined in Milwaukee's Zoning Code between 2002 - present (2024)

3. Engagement Process

This project sought out and received an abundance of feedback from neighborhood organizations, developers, property owners, and community members. Staff heard a range of thoughts and visions for the future of housing choice and growth in Milwaukee. The feedback received from community members through surveys, at open house meetings, focus groups, community meetings, and advisory committees, has helped shaped the formation of this plan and the goals, policies, and strategies in the following sections.

A citywide plan update requires engaging the community in many different ways. The plan's project team focused on meeting people where they are and put outreach in low-income neighborhoods at the forefront. 80% of all in-person engagement activities were located in or adjacent to Qualified Census Tracts (QCTs) and/or Neighborhood Revitalization Strategy Areas (NRSAs).

Engagement Highlights

- ▶ **10 In-person Public Meetings**
- ▶ **6 Webinars** with Q & A
- ▶ **35 "Office Hour" Events** at all Milwaukee Public Libraries
- ▶ **24 Focus Groups / community meetings** with neighborhood groups & with local developers
- ▶ **20 Pop-Up Events** at Senior Centers, Farmers Markets, & other community events
- ▶ **4 TAC + 4 CAC Meetings**
- ▶ **2 Community-wide Surveys**
- ▶ **3,200+ views** of meeting recordings & the "What is Zoning?" Video
- ▶ **2,350+** directly engaged through in-person & online meetings + events
- ▶ **9,400+** community members engaging on engage.milwaukee.gov/HousingElement
- ▶ **Outreach materials + meetings** in English, Spanish, & Hmong



Trying something new: "Office Hours" & Displays at Libraries

The engagement team was able to provide more in-person access to the project by setting up pop-up office hours at each library. There were also interactive displays set up at every library where people could leave comments throughout the fall of 2023.

Partnerships, Supporters & Advisors

Partnership with Community Development Alliance (CDA)



In partnership with CDA, staff held focus groups with residents to discuss the types of housing they would like to see in their neighborhoods. The focus groups were held in neighborhoods that have seen disinvestment and sought to reach people not usually engaged in planning discussions.

Support from AARP



The City of Milwaukee was awarded an AARP Community Challenge grant to support engagement for the Housing Element project. The grant helped fund bringing on a local non-profit, Walnut Way, to extend outreach efforts - allowing the team to better meet people where they are. This included pop-ups at community events and at Senior Centers, where we heard important input about the needs of Milwaukee's aging population.

Community Advisory Committee (CAC)

The CAC was a diverse group of members from community organizations and neighborhoods throughout Milwaukee. They helped inform the process and outreach materials and provided input on housing regulations through their leadership and commitment to the community. They also helped get the word out and inform their neighbors, stakeholders, and community partners about the planning process and how to engage. The CAC met three times throughout the planning process.

Technical Advisory Committee (TAC)

The TAC included architects, developers, planners, housing advocates, and researchers who provided on-the-ground knowledge of how the zoning code and policies can impact developing and accessing housing in Milwaukee. The TAC met three times during the course of planning process and provided input on housing zoning code policies and regulations.



Thank you

Over the past two years, community voices have shaped the development of the Housing Element. The process included moments of vibrant discussion and critique, and the Department of City Development deeply values the feedback, advocacy, and engagement that informed the most recent Draft Plan. DCD acknowledges thanks the groups that have hosted meetings and shared information with their neighborhoods.

This list reflects groups and neighborhoods that spent time and invested resources hosting and attending meetings, distributing materials, and providing feedback.

- ▶ All of the Business Improvement Districts (BIDs) & Neighborhood Improvement Districts (NIDs)
- ▶ 5 Points N. A.
- ▶ Amani United
- ▶ Bluemound Heights N. A.
- ▶ Bridge Builders Milwaukee
- ▶ Cambridge Woods N. A.
- ▶ Community Development Alliance (CDA) Housing Allies
- ▶ Community Development Alliance (CDA) Resident Advisory Council
- ▶ Century City Tri-Angle Neighborhood Association
- ▶ City of Milwaukee Youth Council
- ▶ Clarke Square Neighborhood Initiative
- ▶ County Commission on Aging
- ▶ Dominican Center
- ▶ Eastside Community Council
- ▶ Garden District N. A.
- ▶ Garden Homes N. A.
- ▶ Historic Water Tower Neighborhood
- ▶ Hmong American Women's Association
- ▶ Jackson Park Community Association
- ▶ Mariners Neighborhood Association
- ▶ Merrill Park N. A.
- ▶ Metcalfe Park Community Bridges
- ▶ Midtown Neighborhood Alliance
- ▶ Murray Hill N. A.
- ▶ Muskego Way Forward
- ▶ Near West Side Partners
- ▶ Northwest Side CDC
- ▶ Residents for Change N. A.
- ▶ Reclaiming Our Neighborhoods (RON) Coalition
- ▶ Riverworks Development Corporation
- ▶ Rooted & Rising - Washington Park
- ▶ Running Rebels
- ▶ Safe & Sound
- ▶ Sherman Park Community Association
- ▶ Sixteenth Street Community Health Center
- ▶ Southside Organizing Center
- ▶ Strong Towns Milwaukee
- ▶ Urban Spaceship
- ▶ VIA CDC
- ▶ Walker's Point Association
- ▶ Walker's Square N. A.
- ▶ Walnut Way Conservation Corp.
- ▶ Washington Heights N. A.
- ▶ 1000 Friends of Wisconsin
- ▶ And, the numerous individuals who engaged & participated

Notes: N. A. = Neighborhood Association; being listed above does not signify a group endorses the Plan; and our apologies if we missed anyone.

Themes from Public Comments

The following list reflects themes from public comments throughout the planning process.

Affordability

Ownership:

Homeownership opportunities should be prioritized. First-time and low-income home buyers should have more affordable housing options, including ownership options for a greater diversity of housing style types.

Neighborhood Choice:

Every neighborhood needs affordable housing options.



Neighborhoods & Quality of Life

Quality Neighborhoods:

Vibrant, walkable cities make it easier to walk to bus stops, grocery stores, restaurants, shopping, and health care.

Neighborhood Repair & Revitalization:

Repairing and restoring existing housing is a critical priority. Repairing existing housing stock, ensuring safe housing conditions, and addressing vacancy is needed to support safer and healthier neighborhoods.

Neighborhoods have unique housing needs:

The neighborhood planning process should be a mechanism to evaluate future neighborhood specific zoning map adjustments.

Anti-Displacement:

Ensure that existing renters and homeowners are able to remain in their neighborhoods and are not involuntarily displaced.

Meeting Needs:

Housing and neighborhoods should meet the needs of Milwaukee's diverse population including immigrants and refugees, LGBTQIA+ individuals, and individuals returning from incarceration.

Housing Diversity

Housing Variety:

There is value of having a diversity of housing styles available to residents. Desirable housing types that are not currently common in Milwaukee including townhomes, accessory dwelling units, smaller homes, and container homes, should be available in more neighborhoods.

Housing Supply:

There is a need for more affordable, senior, multi-generational, accessible, and mixed-income housing.

Building Design

Quality Design:

New construction should be quality design that fits in with the community character.

Sustainability & Resilience

Healthy Environments:

New housing should be energy efficient and eco-friendly.

Parks:

New housing should not sacrifice existing parks and trees.

Transportation

Transportation Options:

Be considerate of how walking, transportation options and parking policy impact neighborhoods and housing choice.

Safe Streets:

Milwaukee has the opportunity to make its streets safer places to walk, bike, and drive.

Additional

Fair & Quality Housing Conditions:

Officials must hold bad landlords accountable to provide fair and quality housing for all residents.

Accountability & Speculation:

Officials should hold absentee landlords accountable and discourage predatory and speculative investment in homes.

Growth

Economic Resilience:

Economic growth and development should be distributed throughout the city and contribute to a healthy planet.

Density:

Population density supports public transportation and shopping, encourages housing diversity, and creates walkable neighborhoods.

Livability:

Economic and population growth should be carefully planned to benefit and retain existing residents.

CITY OF MILWAUKEE COMPREHENSIVE PLAN // HOUSING ELEMENT

4. Goals & Policies

The policies and recommendations within this plan support citywide goals in economic development, connectivity, housing choice & access, health, and climate resilience.

Citywide Goals



Housing Choice & Access:

Everyone, regardless of age or ability, has healthy, stable housing they can afford.



Economic Development:

Milwaukee is economically resilient with family-supporting jobs and a strong tax base to support City services, and thriving businesses



Walkable & Connected:

Milwaukee is a city of vibrant neighborhoods where amenities can be reached by foot, bike or transit.



Healthy & Thriving:

Housing stock is healthy and neighborhoods will be safe with jobs and resources within a close distance.



Sustainable & Resilient:

New development helps reduce Milwaukee's carbon footprint through building design, and housing stock is resilient

Policy Sections

- | | | |
|------|--|---------|
| I. | Housing Choice & Access | page 36 |
| II. | Neighborhood Repair, Connections & Health | page 40 |
| III. | Walkable Neighborhoods &
Transit-Oriented Development | page 42 |
| IV. | Neighborhood Development & Urban Design | page 45 |

I. Housing Choice & Access

Neighborhoods with a variety of housing types and a range of price points are more likely to provide housing choices that meet the needs of all households across the income spectrum. All neighborhoods should allow for a variety of housing choices, and increasing housing diversity and supply will help improve housing access for all Milwaukeeans. Policies and programs should be designed to expand homeownership opportunities as a tool for building wealth, while welcoming individuals who are renters in all neighborhoods.

A. Diversify housing types and increase the amount of housing available for people of all incomes, ages, abilities, and household types throughout the city.

1. Over time, continue to explore updates to the zoning code and area plans to permit or allow greater flexibility for a variety of housing types throughout city neighborhoods including single-family homes, accessory dwelling units, duplexes, triplexes, fourplexes, townhomes, and cottage courts. *Details on specific proposed zoning code updates can be found beginning on page 52.*

2. Permit accessory dwelling units (ADUs) throughout the city to better facilitate intergenerational households, aging in place, or rental income for homeowners.
3. Update the zoning code to reduce barriers for live-work and home-based businesses.
4. Explore opportunities including potential future zoning map amendments to allow smaller middle housing types such as duplexes, triplexes, and fourplexes at appropriate locations within residential neighborhoods such as sites in close proximity to transit, walkable commercial districts, or other neighborhood serving amenities.

Zoning Map vs. Land Use/ RT & RS Compatibility

Given Milwaukee's historical development patterns and previous zoning codes, it is common to find duplexes and the occasional triplex in areas currently zoned to allow only single-family homes. During past zoning code updates, many neighborhoods and blocks were assigned a new zoning classification district based on the predominant housing style on the block.

As a result, if most of the homes on a block were single-family, the block was likely to be assigned a RS (residential single-family) district. On blocks that contained a wider mix of single-family homes and duplexes, the block was likely assigned a RT (residential two-family) district. While other blocks contain a mixture of RS and RT zoning within the same block. This housing diversity is one of Milwaukee's assets, and future opportunities should be explored to continue to foster this type of housing choice and diversity within all residential zoning districts at the same time as advancing the other goals of the Plan related to support for homeownership and anti-displacement. This may include future zoning map amendments where supported by neighborhood and comprehensive plans.

- 5.** Explore opportunities to allow new small multi-family dwellings in appropriate locations within residential neighborhoods. This could include corner lots, major streets, uniquely configured lots, and other locations near transit and walkable commercial corridors where they may align with neighborhood housing goals and will not conflict with the City's Anti-Displacement Plan. Small multi-family dwellings already exist in many one and two-family residential zoning districts and can promote housing diversity and affordability in city neighborhoods, and they may also provide new opportunities for homeownership.
- 6.** Encourage housing that accommodates diverse types of living arrangements and needs, including multi-generational housing, intentional communities, group housing, and supportive housing.
- 7.** Encourage the development of accessible housing for individuals with disabilities. This includes promoting universal design principles and accessibility standards in new construction.
- 8.** Continue to monitor market trends and ensure that the mix of available housing includes options that appeal to a diverse population including students, young professionals, single adults, couples, households with children, seniors, people with disabilities, and people in need of supportive services.
- 9.** Support programs and standards that allow residents to age in place in their homes, as well create new housing opportunities to age in their neighborhoods.
- 10.** Support the location of transitional housing and group residential uses – including adult family homes, foster homes, shelter care facilities, and community living arrangements in neighborhoods throughout the city, especially neighborhoods that currently lack these options. When reviewing proposals for these uses, ensure that proposed plans of operation and building

and site design will not generate negative neighborhood impacts. If a proposal may cause a concentration of similar uses within a neighborhood, analyze whether the additional concentration will have an adverse impact on neighborhood health and safety.

- 11.** Advocate for changes to applicable building codes that could safely allow for more affordable residential design, more affordable construction types, and universal design standards.

B. Increase access to housing development by making improvements to zoning processes.

- 1.** Improve the usability of the zoning document by adding visuals and creating user-friendly supporting materials to ensure that documents are usable for all applicants.
- 2.** Update ordinances to streamline processes for minor modifications to Detailed Planned Developments and proposals in overlay zones that are compliant with applicable standards.
- 3.** Explore process changes that may increase efficiencies during the development review process to reduce time and costs associated with development review such as setting up a dedicated Zoning Section in the Department of Neighborhood Services.
- 4.** Continue to monitor housing developments, market trends, and shifting community needs to make ongoing strategic updates to the zoning code as needed to increase efficiency and access.
- 5.** Applicants for zoning changes should directly engage with potentially impacted neighbors and local neighborhood groups during the pre-development process to share information about pending proposals, seek feedback and respond to community concerns.

C. Provide housing choices for all income levels throughout the city of Milwaukee and increase housing stability.

- 1.** Provide safe, healthy, and quality rental options for a variety of income levels and household types.
- 2.** Increase the supply of supportive housing with features and services for people with disabilities and other special needs.
- 3.** Promote the preservation of existing **affordable housing**, both subsidized and naturally occurring, throughout the city, particularly in areas at risk for displacement.
- 4.** Promote the creation of publicly subsidized affordable and mixed-income housing throughout the city and prioritize affordable housing in areas with a current lack of affordable units.
- 5.** Advocate for Local Authority to enact Inclusionary Zoning Ordinances.
- 6.** Expand housing options and supports for people vulnerable to housing insecurity, such as formerly incarcerated people.
- 7.** Implement recommendations in the Anti-Displacement Plan, such as pursuing preference programs in newly created affordable housing units for existing residents at risk of displacement, and the Department of City Development encouraging affordable and/or mixed-income developments as it solicits and evaluates development proposals for City-owned properties in areas where displacement may be occurring or is at risk of occurring. See page 51 for additional information on current and proposed Anti-Displacement initiatives.

What is “affordable” housing?

Affordable housing is a term used to describe housing in which the resident pays no more than 30% of their household income on housing costs. The term is used to apply to both subsidized and naturally occurring affordable housing. Even when housing is not subsidized, housing may be considered affordable when compared to average market rents or home prices.

- 8.** Continue to implement the priority strategies identified in Milwaukee’s Collective Affordable Housing Strategic Plan to support systems and allocate resources to increase and preserve the supply and availability of affordable rental homes.

D. Assist existing homeowners to retain their homes and help foster homeownership opportunities.

- 1.** Proactively change and create systems to close gaps in low-income homeownership, including supporting policies and programs outlined in Milwaukee’s Collective Affordable Housing Strategic Plan. See page 50 for additional information on current and proposed initiatives.
- 2.** Continue to deploy and adapt programs to assist low- and moderate-income homeowners in making needed home repairs.
- 3.** Assist homeowners in making needed accessibility improvements for individuals with disabilities and to allow for aging in place.

4. Support efforts that prevent mortgage foreclosures for existing homeowners.
5. Identify barriers and develop strategies to increase the supply of owner-occupied multi-family units in various architectural styles throughout the city and ensure that these unit types are eligible for programs designed to promote homeownership.
6. Support cooperative housing, community land trusts, and other innovative ownership models that can reduce cost and/or ensure long-term affordability for homeowners.
7. Preserve naturally occurring affordable housing options and encourage the development of lower-cost housing types that make market-rate homeownership more attainable, such as manufactured housing, cottages, and tiny homes.
8. Continue to support the work of community-based organizations engaged in the acquisition, rehabilitation, and resale of homes for affordable homeownership.
9. Grow homebuyer counseling and down payment assistance and invest resources in ensuring that every income-eligible resident has access to these services to become a homeowner.



▲ 2024 Habitat for Humanity Home, part of the Early Childhood Educator Homeownership Initiative

10. Continue to prioritize owner-occupants in the sale of City-owned residential properties, and create affordable housing opportunities when selling land for new development while complying with state statutes governing the City's land sales of tax foreclosed properties.

E. Reduce homelessness and provide assistance to those who experiencing housing insecurity.

1. Support efforts to eliminate homelessness and expand funding for homeless prevention and outreach.
2. Preserve, improve and expand public housing that serves the lowest income residents.
3. Continue to convene regular communication between government agencies, nonprofits, and business leaders to identify and implement strategies to reduce homelessness and support the unhoused population.

F. Provide and maintain high-quality public housing and community service programs.

1. Continue to integrate a variety of housing types and price points with public housing and the surrounding community.
2. Adapt public housing for a broad range of uses and needs, such as assisted living for seniors and provide services for aging in place.
3. Help public housing residents and Housing Choice Voucher Program participants acquire the skills needed to increase income and self-sufficiency by integrating critical services within public housing.

II. Neighborhood Repair, Connections & Health

Safe, clean, and socially supportive neighborhoods are stronger and more attractive to residents and businesses. 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 gradual or incremental improvements can significantly enhance the quality and stability of neighborhoods. Attractive and well-maintained neighborhoods also foster a sense of pride and ownership among residents, business owners, and neighborhood organizations.

A. Coordinate resources to support and enhance neighborhood development, reinvestment, and stabilization efforts.

1. Facilitate access to capital and credit for development activities at a variety of scales that promote the long-term economic and social viability of the community, and ensure that the City's development policies and programs support smaller, local, and community-based developers access City-owned land and resources.
2. Focus on high-impact residential, commercial, civic, and infrastructure projects that represent a significant and visible investment in the neighborhood and have the potential to leverage additional investment.



▲ Restored duplex in Milwaukee, part of the Homes MKE Initiative

3. Continue and expand current programs to improve existing housing stock, with a focus on removing health hazards.
4. Geographically cluster investments in housing renovations, infill, and redevelopment to encourage additional neighborhood development and investment.
5. Work within neighborhoods to build capacity and strengthen the ability of Community Development Corporations and nonprofit organizations to perform effectively as vehicles for neighborhood renewal stability and quality of life improvements.
6. Continue to encourage formation of community organizations, neighborhood associations, block clubs, etc., and continue to support neighborhood and business improvement programs.
7. Support neighborhood placemaking efforts, such as the development of signage and art and community gardens, to facilitate the development of unique neighborhood identities.
8. Continue to advocate for tenants' rights to safe and well-maintained housing and fair rental practices and expand resources available for landlords and tenants, such as training, eviction prevention services, referral services and a single point of contact to assist tenants access programs and services.

- 9.** Adopt new regulations to ensure that short-term rentals ("tourist rooming houses") are following applicable health and safety requirements. Continue to monitor the impact of short-term rentals on local neighborhoods and housing markets and adjust regulations as needed to address negative impacts.
- 10.** In limited areas, consider establishing customized overlay zones when supported by historically disadvantaged or vulnerable communities to preserve culturally sensitive areas or districts that have been home to those communities. This may be appropriate in communities vulnerable to displacement where existing homes that are accessible to low- and moderate-income households are experiencing demolition for the construction of new higher-cost homes.

Former Institutional Buildings Provide Opportunity

Institutional uses, such as schools and places of worship, are woven into many residential neighborhoods and have provided key neighborhood services to nearby residents. When these uses leave a neighborhood, the non-residential buildings are often left vacant. These sites have the potential to provide new services and/or more diverse housing opportunities with minimal impact on existing uses.



▲ Adaptive reuse of the former McKinley School into 39 affordable apartments

B. Encourage the rehabilitation of existing housing stock and adaptive reuse.

- 1.** Encourage the rehabilitation or preservation of existing residential structures along with infill housing.
- 2.** Support the adaptive reuse of **former institutional** sites, such as former schools and hospitals, within neighborhoods into multi-family housing and limited neighborhood services.
- 3.** Continue to encourage the conversion of commercial and office buildings no longer utilized for the original purpose to residential and mixed uses.
- 4.** Support the adaptive reuse and residential conversions of former warehouse and industrial buildings that are no longer viable other than those in areas that have been identified in Area Plans or the City's Industrial Land Analysis for preservation of industrial and job-creating uses. Ensure uses in the surrounding area and the building's prior uses do not pose health or environmental risks for future tenants.

III. Walkable Neighborhoods & Transit-Oriented Development

Neighborhoods that foster walkability and connectivity can promote healthier, more sustainable and more accessible communities. Central to walkability is housing density in close proximity to a range of amenities, enabling residents to conveniently meet their daily needs. This development pattern benefits a broad spectrum of individuals, including seniors, children, individuals with disabilities, and non-drivers. Furthermore, walkable neighborhoods are increasingly sought after, bolstering market appeal and property values.

A connected neighborhood is well served by public transit, and efforts to grow the housing supply should be coordinated with existing and planned transit service. Transit Oriented Development (TOD) is an approach that promotes compact, mixed-use development within walking distance of public transit. TOD provides more homes in places where residents can have easy access to jobs, services, and amenities without needing a car, supporting walkability and climate goals.

A. Foster walkable, accessible, and healthy neighborhoods by encouraging a range of uses.

1. Identify and promote opportunities to integrate new housing, mixed use, and a variety of housing options into existing neighborhoods through planning processes.
2. Encourage smaller neighborhood-serving businesses with compatible hours of service such as cafes, small retail, personal services, and personal instruction schools at the corners of neighborhoods and blocks to provide amenities near residential neighborhoods.
3. Support increasing housing diversity in neighborhoods citywide, and prioritize higher density mixed-use and multi-family development, at a variety of scales, along commercial and transit corridors.
4. Support the rezoning of properties at **commercial nodes** to districts that allow for the development of higher density residential and mixed-use destinations, especially in locations where the current zoning is based on a previous use, there is transit access, adjoining or nearby parcels are zoned for commercial or higher-density residential, and/or the Area Plan recommends another type of development.

What is a commercial node?

Commercial nodes are clusters of businesses that are generally located near intersections with one or more arterial roads. These areas of local business provide the goods and services for residents in the surrounding neighborhoods.

5. Support housing development that provides access to green space and recreational opportunities.
6. Explore zoning code updates for lower-density commercial districts to encourage walkable environments and more housing and mixed-use development.
7. Encourage development where there is existing transportation and utility infrastructure and ensure that new development plans support the City's goals for walkable neighborhoods and reduced greenhouse emissions.
8. Increase the amount of land zoned for mixed-use residential and commercial development along transit corridors to encourage the development of walkable neighborhoods.



▲ Commercial Node at the intersection of W. Fond du Lac Ave., N. 35th Street, and W. Burleigh St.



▲ Mixed use apartment building with shared outdoor space

B. Foster walkable, accessible, and healthy neighborhoods through urban design.

1. Encourage residential building and site design that improves the pedestrian experience at the street level with landscaping, connecting sidewalks, front porches, rear garages, windows facing the street, and courtyards.
2. Encourage commercial and mixed-use building design that activates the street with minimal setbacks and traditional storefront windows where appropriate.
3. Reduce or eliminate minimum parking requirements to reduce housing costs and promote walkable neighborhoods, particularly in areas well served by transit.
4. Along auto-oriented corridors, changes to the street and built environment should encourage the transition from an auto-oriented corridor to an accessible and pedestrian-safe urban environment.
5. With changes to the built environment, utilize an approach such as Crime Prevention through Environmental Design (CPTED) to increase the sense of security and safety in neighborhoods, particularly in and near commercial and industrial areas.
6. Development should engage with public streets, plazas, sidewalks and paths. Buildings and landscaped areas should present a well-designed face to the public realm, with active uses on the ground floor, with frequent windows and doors. As new development occurs, seek opportunities to make safety and multimodal mobility improvements to adjacent sidewalks and streets to implement the Complete Streets Policy.

C. Increase the number of housing units in close proximity to transit routes.

- 1.** Continue to encourage upper floor residential uses above ground floor commercial, office, and other compatible uses.
- 2.** Encourage mixed-use and multi-family development along business and transit corridors and support larger buildings at commercial nodes.
- 3.** Permit ground floor residential uses in commercial zoning districts between commercial nodes and transit hubs where ground floor commercial is not viable.
- 4.** Eliminate lot area per dwelling unit and floor area ratio standards for multi-family developments that limit the number of dwelling units allowed in areas well served by transit.
- 5.** Create an unbundled parking ordinance, to separate parking spaces from the base cost of rental housing.
- 6.** Along transit-oriented development (TOD) corridors, limit surface parking and encourage the development of a mix of uses on underutilized properties and large surface parking lots.
- 7.** Focus TOD within one-half mile of the rapid transit and commuter rail stations as recommended under the VISION 2050 transportation component.
- 8.** Consider zoning incentives for transit-oriented development and to help achieve other housing choice and affordability goals, where feasible.
- 9.** Encourage a mix of affordability levels within transit-oriented developments to provide access to transit and other TOD amenities for households across all income levels.

- 10.** Encourage a range of housing types and opportunities in proximity to employment centers to achieve a balance between housing and job opportunities and to ease commuter travel.
- 11.** Utilize the Area Planning and corridor planning process to identify where zoning map changes may be appropriate in proximity to current and planned transit corridors.
- 12.** Implement recommendations included in adopted plans for zoning map changes that support housing diversity and transit-oriented development goals.



▲ Connect1 Bus Rapid Transit (BRT) stop on Wisconsin Avenue



▲ Rendering of possible transit-oriented-development along a future streetcar route

IV. Neighborhood Development & Urban Design

Milwaukee's distinct neighborhoods are cherished places that foster a strong sense of community pride and identity among residents.

Promoting new housing development that advances housing choice and growth must also honor the historic fabric of these places and the people that call them home in ways that preserve Milwaukee's unique charm. Zoning rules should be carefully assessed and amended to promote housing affordability while maintaining high-quality design, encouraging walkability, and fostering climate resilience.

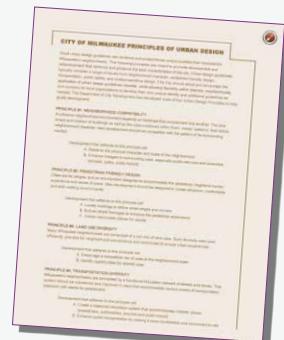
A. Amend existing zoning rules that restrict the **number of housing units based on lot size** and remove or reduce these limits as appropriate to promote housing growth and choice in conjunction with review and revision of bulk and form standards to ensure desired building forms.

1. Eliminate minimum lot area per dwelling unit restrictions in commercial and multi-family zoning districts to promote housing growth and diversity. Explore updating or replacing the lot area per dwelling unit restrictions in other residential districts with a limitation on the number of dwelling units.
2. Eliminate the maximum Floor Area Ratio (FAR) requirements in Downtown zoning districts, as called for in the Connecting MKE: Downtown Plan 2040.

City of Milwaukee's Principles of Urban Design

Milwaukee's strong urban form is part of its history and reflects the ongoing development of housing, commerce, and transportation systems that underscore its urban heritage. The city celebrates its unique urban assets and continues to build upon its strengths as the core of a major metropolitan area by creating places with lasting value and civic pride. The City maintains high expectations for excellent, context-sensitive urban design that will instill a sense of pride and belonging among all its residents, businesses, and visitors. To help preserve and expand good urban form, Milwaukee's City Plan Commission adopted four Principles of Urban Design:

- ▶ Neighborhood compatibility which considers physical character and scale, linkages, patterns, and context sensitive development.
- ▶ Pedestrian friendly design which helps to define street edges, enhance the pedestrian experience and create a memorable place.
- ▶ Land use diversity to encourage a mix of uses at the neighborhood scale.
- ▶ Transportation diversity to accommodate pedestrians, bicycles, automobiles, and public transit.



For more information about the Principles, visit the Department of City Development's website.

B. Review and revise existing building height, bulk and form standards to support the desired building forms in each district.

- 1.** Assess lot size, lot coverage, lot configuration, lot area per dwelling unit, floor area, and setback standards in residential districts and revise as appropriate to promote more housing choices.
- 2.** Consider new rules for limiting maximum lot width in some residential districts to respond to and preserve the historic scale of traditional neighborhoods.
- 3.** Consider increasing allowed building height while requiring front street step-backs for upper floors in local business districts to maintain historic scales.
- 4.** Assess existing requirements for additional side setbacks at buildings with excessive height or depth. Consider replacing these standards with appropriate side step-back requirements for upper floors intended to promote desired urban form and mitigate height differences between adjacent districts.
- 5.** Implement additional design standards for buildings with large widths to reduce the scale of large buildings in areas with distinct historical or neighborhood patterns and create a more pedestrian friendly environment along the sidewalk.

6. Increase maximum building height limits in those multi-family residential zoning districts in the code that are designed for higher density multi-family housing and in locations where the surrounding context would support taller buildings. Additionally, consider a shift from defining height limitations in feet to stories in order to promote proportionate building designs, enhanced daylight penetration, and improved air circulation.

7. Encourage new housing development to provide usable outdoor spaces for residents, such as terraces, courtyards or balconies, particularly in subsidized affordable housing and in locations that are not within walking distance to a public park.

"In the context of fostering pedestrian-friendly environments, introducing maximum lot widths in the zoning code, likely focused on RS and RT districts, can be pivotal in promoting human scaled buildings. With the potential elimination of the lot area per dwelling unit requirement, regulating maximum lot width will prevent a change in the rhythm and scale of historic neighborhoods. Simultaneously, reassessing and potentially lowering the minimum lot widths in lower-density districts can facilitate the development of smaller housing units. Such revisions would not only align with current market demand but also contribute to enhanced housing affordability."

Code Assessment & Recommendations for the City of Milwaukee, pg. 35

Prepared by PlaceMakers & DPZ CoDesign

C. Ensure that building façades enhance the pedestrian experience, offer engaging streetscapes, and promote interaction between the building and the street.

- 1.** Ensure that buildings are oriented to streets with windows facing the street, and a clearly defined entrance connected to the public sidewalk. Encourage design elements like porches, stoops, or storefronts that actively engage with the sidewalk.
- 2.** Limit the placement of fire escapes on the street facades of buildings to minimize the visual impacts of the creation of new accessory dwelling units.
- 3.** Assess existing glazing and activation standards and revise as needed to promote housing diversity, and quality urban form, natural surveillance, and daylighting.
- 4.** Consider strategies to further encourage quality storefront design within key retail areas as well as increased flexibility to better accommodate ground floor residential uses outside of key retail areas.
- 5.** Ensure buildings façades are typically composed of a base, middle, and cap to help improve the scale and proportions of building façades.
- 6.** Promote high-quality, durable, sustainable building materials that add long-term value to neighborhoods and fit the character of urban locations, and consider requiring a minimum window depth to add texture and detail to the façade, enhancing the building's aesthetic appeal.

- 7.** Assess design standards for street facing façades of parking structures. Consider additional regulations to ensure that parking lots, garages, and structures do not detract from the pedestrian environment. Curb cuts should be minimized to the greatest extent possible to protect pedestrians, bicyclists, and transit users.
-

D. Encourage sustainable best practices in neighborhood development to reduce environmental impact and advance climate resiliency.

- 1.** Promote sustainable best practices in new housing developments and when existing homes are being rehabilitated.
- 2.** Encourage building design to include climate and sustainability best practices to improve and maximize high energy efficiency – inclusion of solar, environmentally friendly and recycled materials, conserving water, weatherization, green stormwater management, electric vehicle charging capabilities, and natural heating and cooling systems.
- 3.** Continue to expand the use of sustainable practices in publicly funded housing such as green roofs, community gardens, solar power, geothermal heating and cooling, etc.
- 4.** Continue to provide financial incentives to encourage new and rehabilitated housing to implement sustainability and energy reduction measures.

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

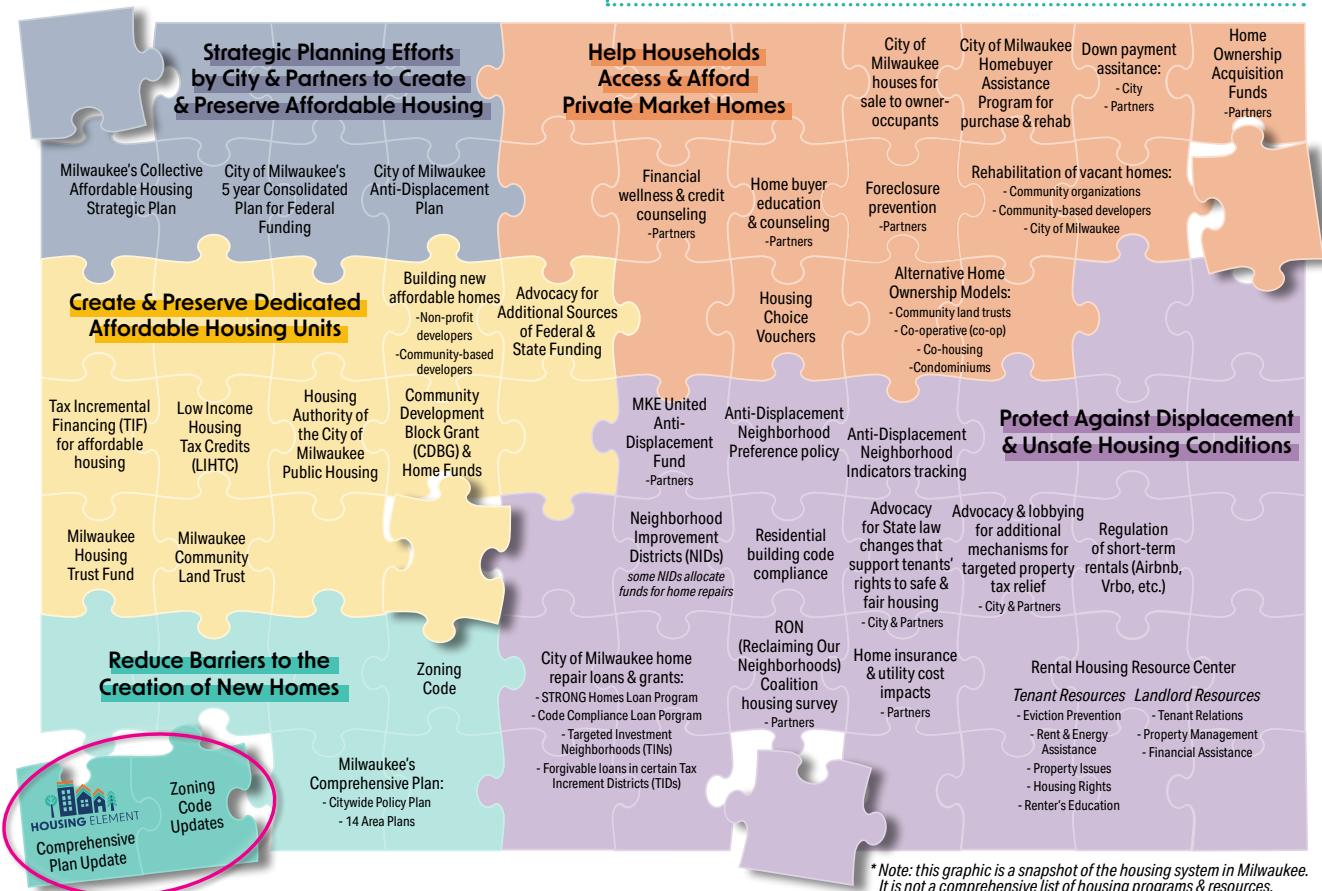
A Commitment to Anti-Displacement

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 Tax Increment Districts (TID) 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.

6. Updates to the Zoning Code to Support Plan Goals

Updates to the City's Zoning Code will be required to implement the Housing Element policies and land use recommendations.

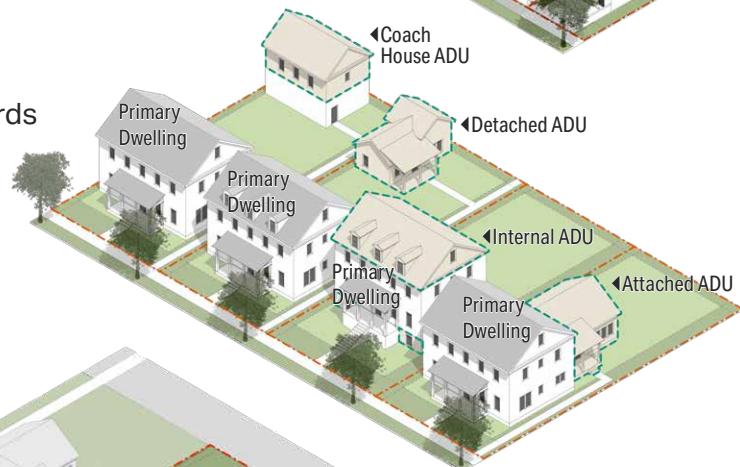
This section includes strategies and Zoning Code updates that should be carried out in the near-term or explored further to support housing growth and choice. Each of the actions is informed by the policies on **pages 36-51** and by the community feedback received during the process of developing the Housing Element.

The following pages indicate key near-term strategies.

The tables outline the near-term actions staff will pursue in the next 1-3 years, as well as longer-term and ongoing recommendations. The tables also contain implementation details, considerations, and other potential zoning code updates.

The proposed actions are organized into the following sections:

- ▶ Housing Type Definitions & Standards
- ▶ Lot Standards
- ▶ Bulk & Form Standards
- ▶ Façade Standards
- ▶ Site Standards
- ▶ Related Updates
- ▶ Other
- ▶ Process Improvements



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.

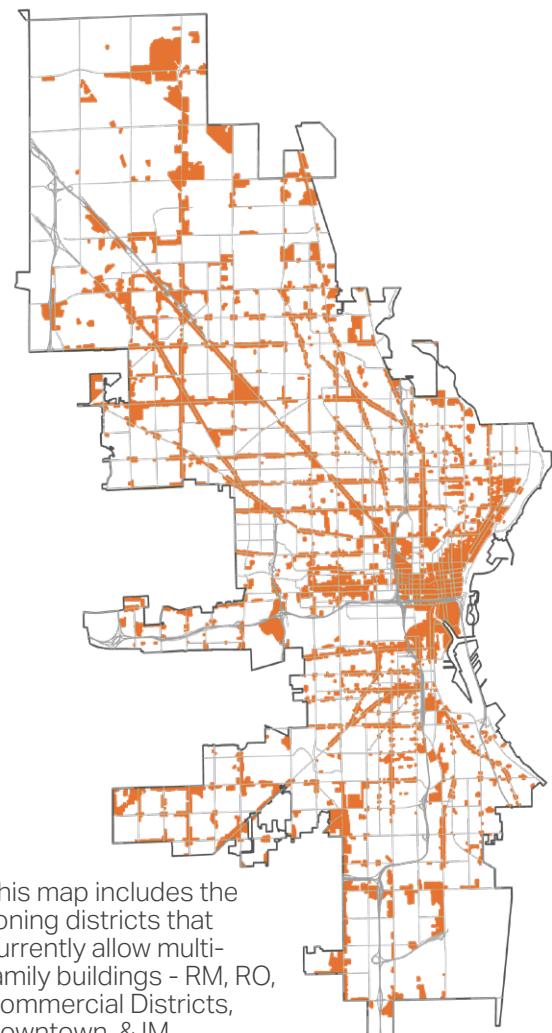
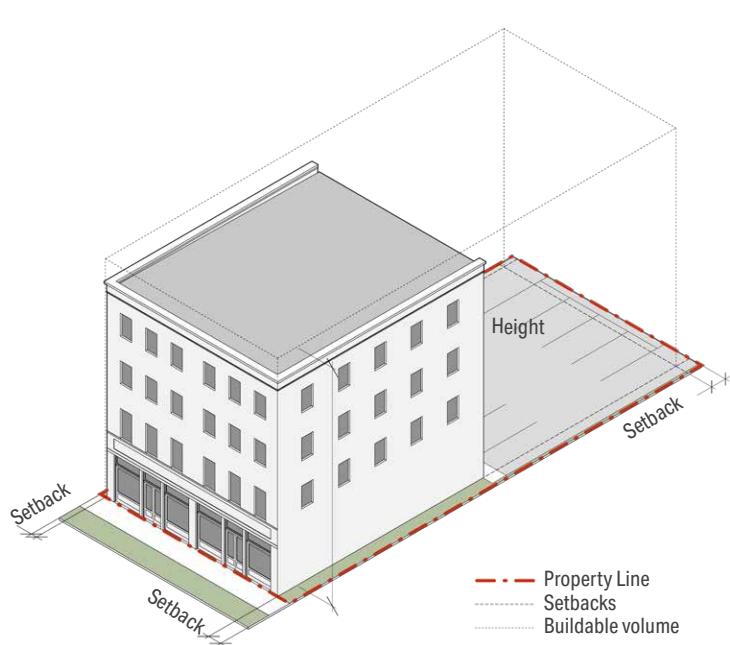
Housing Type Definitions & Standards		
Topic	Action	Policies
Housing Type Definitions & Standards Update and include more housing types and associated definitions and standards in the Zoning Code.	Accessory Dwelling Units (near-term) 1 Create a new use definition and standards for Accessory Dwelling Units. Allow Accessory Dwelling Units in all residential districts.	I.A.1. I.A.2.
	Attached Single-family (Townhomes) (near-term) 2 Update standards to allow attached single-family homes in all residential districts.	I.A.1.
	Cottage Courts (near-term) 3 Create a new use definition and standards for Cottage Courts.	I.A.1.
	Three-Unit Dwelling (Triplex) 4 Create a new use definition and standards for Three-Unit Dwellings.	I.A.1.
	Four-Unit Dwelling (Fourplex) 5 Create a new use definition and standards for Four-Unit Dwellings.	I.A.1.
	Small Multi-Family Dwelling 6 Create a new use definition and standards for a Small Multi-Family Dwellings (5-8 units).	I.A.4.

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.



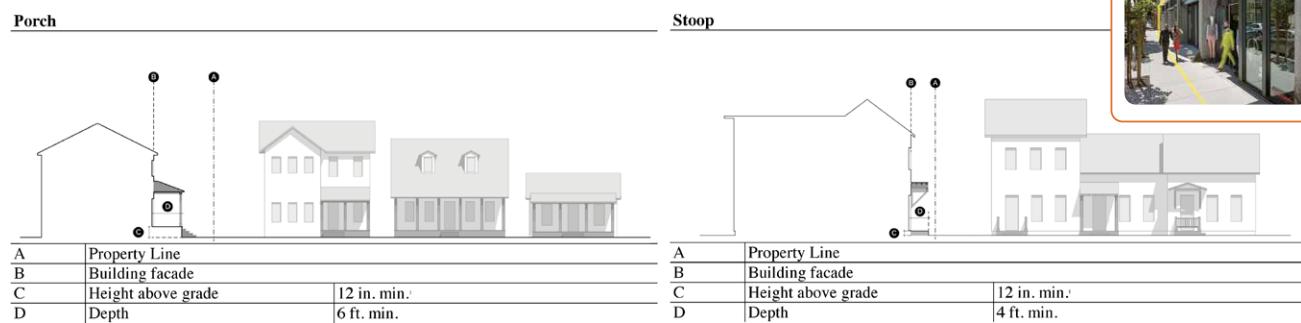
Lot Standards		
Topic	Action	Policies
Density Ratios Amend existing zoning rules that restrict the number of housing units based on lot size and remove or reduce these limits as appropriate to promote housing growth and choice.	<p>Permitted Floor Area Ratio (near-term) Remove the maximum Floor Area Ratio (FAR) requirements in downtown zoning districts, consistent with Recommendation 40 from the Connecting MKE: Downtown Plan 2040.</p>	IV.A.2.
	<p>Minimum Lot Area Per Dwelling Unit (near-term) Remove Minimum Lot Area Per Dwelling Unit restrictions in commercial and multi-family zoning districts in favor of bulk standards to better predict form. Consider adjusting or removing Minimum Lot Area Per Dwelling Unit restrictions in all residential districts. Where Lot Area Per Dwelling Unit restrictions remain in the code, ensure that standards allow for a diversity of housing consistent with desired building forms.</p>	IV.A.1.
Lot Size Requirements Assess lot size requirements in the Zoning Code and revise as appropriate to promote a diversity of housing options in all areas.	<p>Minimum Lot Area & Width 9 Consider adjustments to minimum lot area and minimum lot width in residential districts.</p>	IV.B.1.
	<p>Maximum Lot Width 10 Consider new rules for maximum lot width in some residential districts to respond to and preserve the historic scale of traditional neighborhoods.</p>	IV.B.2.
	<p>Flag Lots Consider changes or added flexibility to lot standards that would better accommodate the creation of new buildable lots with limited street frontage, also known as "Flag Lots." These lots, typically connected to a public street by a narrow extension or an easement, are allowed by the City's subdivision ordinance but face barriers from lot standards in the Zoning Code.</p>	IV.B.1.
Lot Coverage Allow for flexibility in lot coverage while ensuring that the size and scale of new development complements the existing conditions of the area.	<p>Maximum Lot Coverage 12 Evaluate maximum lot coverage standards and revise where appropriate.</p>	IV.B.1.
	<p>Minimum Lot Coverage & Minimum Façade Width Assess Minimum Lot Coverage regulations, including 13 the Minimum Façade Width rules used in lieu of minimum lot coverage in some residential districts, and revise as needed to reduce barriers to new housing development.</p>	IV.B.1.

Near-term Strategy #3 - Building Design

The City will update the Zoning Code to ensure that building design standards support walkable urban neighborhoods and design. This includes looking at façades, orientation, composition, windows, building widths, and parking structure design.

Building Façades & Orientation

Enhance safety and walkability: Make sure buildings face the sidewalks in a way that encourages pedestrian activity.

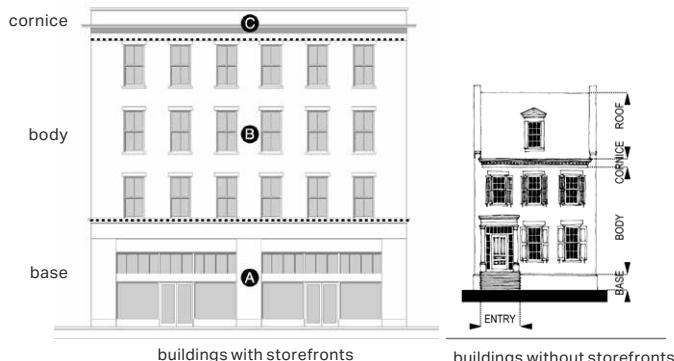


Façade Standards		
Topic	Action	Policies
Façade Design Ensure that building facades enhance the pedestrian experience, offer engaging streetscapes, and promote interaction between the building and the street.	Façade Composition (near-term) Explore updated design standards related to building composition - façades including a base, middle, and cap - to help improve the scale and proportions of building facades. Consider requiring recessed windows with a minimum depth needed to provide a substantial sense of wall thickness and create shadow lines which can add texture and detail to the façade, enhancing the building's aesthetic appeal.	IV.C.5. IV.C.6.
	Orientation (near-term) Review and revise standards as needed to ensure that buildings are oriented to streets.	IV.C.1.
	Design Elements (near-term) Explore requiring new development to include elements such as porches, stoops, or storefronts that actively engage with the sidewalk, and providing minimum standards such as the depth of a porch or stoop. These elements would vary depending on the zoning district and the use of the building.	IV.C.1.
	Commercial Nodes Consider strategies to further encourage quality urban form within key commercial areas and other walkable nodes of pedestrian activity. This may include the creation of a new zoning district, or changes to existing standards that promote quality storefront design.	IV.C.3. IV.C.4.

Composition

Improve pedestrian scale:

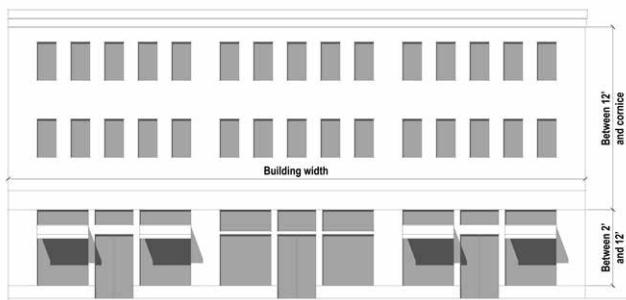
Make sure buildings facades are composed of base, middle, and cap to help improve the pedestrian environment.



Windows

Enhance walkability & environmental benefits:

Update existing design standards to clarify measurements and add standards for upper level windows.

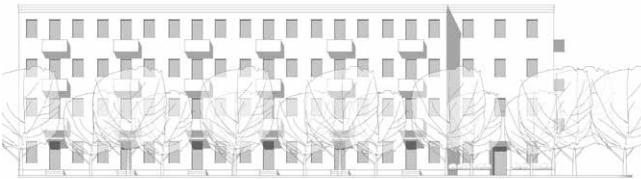


Façade Standards continued

Topic	Action	Policies
Windows Ensure that buildings have appropriate windows on street facing facades to activate streets, promote safety through natural surveillance, and allow for daylighting and cross ventilation.	Upper Floor Transparency (near-term) Consider requiring a minimum amount of windows on upper floors of street facing façades to promote daylighting and cross ventilation that assist with the City's climate goals. Upper story windows are not currently required in any zoning district.	IV.C.3.
	Transparency in Residential Districts (near-term) Consider requiring a minimum amount of windows for street-facing façades in residential districts to activate streets and promote safety through natural surveillance. Street facing windows are currently not required in residential zoning districts.	IV.C.3.
	Street Level Flexibility Consider strategies to allow for reduced ground floor window standards outside of key retail areas that could better accommodate ground floor residential uses. This may include the creation of a new zoning district or changes to existing standards that allow for increased flexibility in certain situations.	IV.C.4.
	Administration Augment existing and future window standards to clarify measurements and simplify plan review.	IV.C.3.

Building Widths

Reduce scale: Very large buildings need regulations to reduce the scale and to create a walkable environment along the street front. Examples: varying heights, courtyards, and corner plazas.



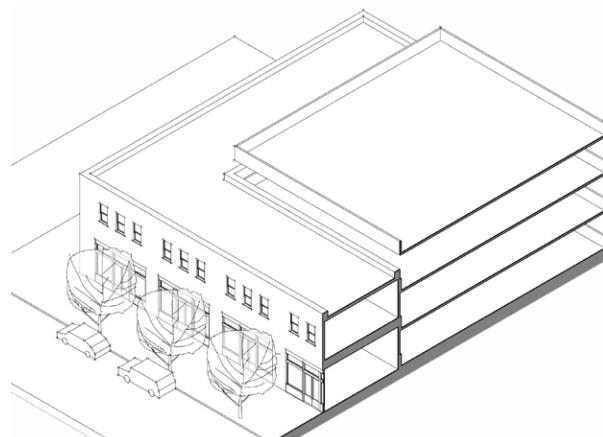
Bulk & Form Standards		
Topic	Action	Policies
Building Size Review and analyze bulk standards to ensure consistency with the goals of this plan.	Maximum Building Width (near-term) Reduce the scale of large buildings in areas with distinct historical or neighborhood patterns to create a more pedestrian friendly environment along the sidewalk. 22 Create additional design standards for wider buildings to provide some relief to the street with considerations like courtyards, corner plazas, and/or pedestrian passages; however, avoid excessive segmentation of building facades, ensuring that the design aligns with the historical continuity and established patterns of the neighborhood.	IV.B.5.
	Maximum Building Height Review district height limits to ensure alignment with building form and plan objectives such as affordability and environmental benefits. Increased height limits may be appropriate for those RM districts designed for larger-scale buildings. Increased height limits may also be appropriate for transit corridors. Consider a shift from defining height limitations in feet to stories in order to promote proportionate building designs, enhanced daylight penetration, and improved air circulation.	IV.B.6.
	Minimum Floor Area 24 Remove minimum floor area requirements from code to allow for a greater variety of home sizes.	IV.B.1.

Bulk & Form Standards continued

Topic	Action	Policies
Setbacks & Step-Backs Allow for flexibility in front, side and rear setbacks while ensuring that the placement and form of new buildings complements the historic neighborhood fabric.	Minimum & Maximum Front Street Setbacks 25 Consider code revisions to add flexibility and simplify plan review related to front setbacks.	IV.B.1.
	Minimum Side Street Setbacks 26 Revise minimum side street setback standards to remove the unrelated factor of lot width.	IV.B.1.
	Upper Floor Front Step-Backs 27 Consider requiring front street step-backs for upper floors in local business districts to maintain historic scales in areas where height increases may be proposed.	IV.B.3.
	Upper Floor Side & Back Step-Backs Evaluate existing requirements for additional side setbacks at buildings with excessive height or depth. 28 Consider replacing these standards with updated step-back requirements for upper floors intended to promote desired urban form and mitigate height differences when adjacent to RS and RT residential districts.	IV.B.4.
	Lots Without Street Frontage 29 Consider provisions for alternate street setback standards at atypical properties with limited or no street frontage.	IV.B.1.

Parking Structures

Assure walkability: Update regulations for parking structures to improve design and hide parking on upper levels.



More information regarding parking structures is on the following page.

Site Standards		
Action	Policies	
Parking Façades (near-term)		
30 Assess design standards for street facing façades of parking structures to retain a pedestrian-friendly and human-scale quality.	IV.C.7.	
Parking Access (near-term)		
31 Mitigate pedestrian and vehicle conflicts through Zoning Code updates to set restrictions to ensure that parking lots, street-facing garage doors, and curb cuts do not detract from the pedestrian environment. Standards should consider a range of lot sizes and proximity to transit.	IV.C.7.	
Outdoor Amenity Space		
32 Explore Zoning Code updates that will encourage new housing development to provide usable outdoor spaces for residents, such as terraces, courtyards or balconies, particularly in multi-family developments with large units designed for households with children and in locations that are not within walking distance to a public park.	IV.B.7.	
Off-Street Parking Space Requirements		
33 Explore further reducing or eliminating parking minimums for housing development.	III.B.3.	

Ongoing Recommendation – Parking

Continue to evaluate parking requirements to align with development goals & discourage excess parking.

Current Requirements

Milwaukee's zoning code requires parking for multi-family developments outside of Downtown. Requirements are among the lowest in the nation, and include a reduction for locations near transit and providing shared parking. Developers generally provide more parking than is required by the parking minimum requirements in the Zoning Code.

Potential Future Updates

The City should explore further reducing or eliminating parking minimums for housing development.

How does this support Housing Choice?

Requiring more parking than is needed for residents within a development increases housing costs and does not align with Climate and Equity Plan goals. Future adjustments to parking requirements can support greater flexibility in urban design and housing types, allows for more green spaces, and encourages walkable neighborhoods and alternative transportation methods.

Related Updates		
	Action	Policies
34	Family / Household Definition Update the Zoning Code and Chapter 200 to provide a more inclusive and consistent definition of household/family. This should reflect the diverse needs of different types of households, allow people to age in place, and live affordably.	I.A.6.
35	Group Living Uses Explore updates to the Zoning Code to modernize the group living uses and expand on the ability to create affordable housing types.	I.A.6.
36	Home-Based Businesses / Live-Work Update the Zoning Code and explore seeking changes to the Wisconsin building code to reduce barriers for live-work and home-based businesses.	I.A.5.
37	Walkable Neighborhoods Explore updates to encourage neighborhood-serving businesses at the corners and edges of neighborhoods.	III.A.2.

Other		
	Action	Policies
38	Unbundled Parking Create an unbundled parking ordinance, to separate parking spaces from the base cost of rental housing.	III.C.5.
39	Zoning Incentives Consider zoning incentives for transit-oriented development.	III.C.8.
40	Implement Parcel-Based Zoning Changes Implement recommendations included in adopted plans for zoning map changes that support transit-oriented development goals.	III.C.12.

Process Improvements		
	Action	Policies
Visual Materials		
41	Improve the usability of the zoning document through visuals and the development of user-friendly supporting materials to ensure that documents are usable for all applicants.	I.B.1
Minor Modifications & Overlays		
42	Update ordinances to streamline processes for minor modifications to Detailed Planned Developments and proposals in overlay zones that are compliant with applicable standards.	I.B.2.
Efficiency		
43	Explore process changes that may increase efficiencies during the development review process such as setting up a dedicated Zoning Section in the Department of Neighborhood Services.	I.B.3.
Renaming & Grouping Districts		
44	Consider renaming or grouping zoning districts as appropriate to provide greater clarity on the uses and housing types allowed.	I.A.1.

Note: The Zoning Code is a detailed document with cross-references across various sections. Changes in one section impact changes in another. This list of identified Code updates and actions is intended to be as thorough as possible. As work begins to draft Code updates, the need for additional related updates will likely arise. Many of the updates are related, and the intent is to look at these changes comprehensively and bundle and phase updates as appropriate.

Tracking Housing Trends: New development enabled by the Housing Element's proposed Zoning Code updates is anticipated to be built over a period of years – not necessarily weeks or months. The City of Milwaukee's Department of City Development will collect data to track the effects of Zoning Code updates and evaluate the need for further adjustments. Data collection will include tracking new development by type. The City tracks indicators related to housing affordability and neighborhood change over time to identify neighborhoods at risk of displacement, and will continue to do so.

A. Related Plans

Vision 2050: Regional Land Use & Transportation Plan

"Residential development within TODs should occur largely in multifamily buildings or buildings with a mix of uses such as commercial-retail space on the ground floor and dwellings on upper floors. Some buildings may have a mix of commercial retail space on the ground floor with office space on upper floors. Public plazas, parks, and other governmental and institutional uses may also be incorporated into TOD. Streets and sidewalks within TODs should provide convenient and safe access for walking and bicycling to the transit station."

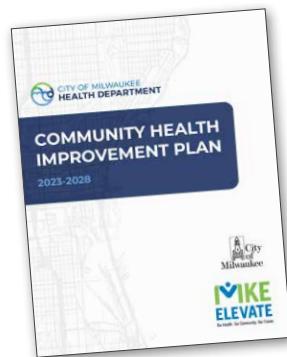


Vision 2050 Volume III: Recommended Regional Land Use & Transportation Plan, p. 13

Southeastern Wisconsin Regional Planning Commission

MKE Elevate

Supports a Milwaukee where all people are thriving in safe and healthy neighborhoods by aligning strategies and building power, partnerships, access to resources, and opportunities for collective advocacy in community-identified priority areas.



"[T]he home environment and buildings in which people spend time can be sources of exposure to stressors and environmental contaminants like lead, asbestos, indoor air pollution, and other toxins.

By 2028, we will increase homeownership in Milwaukee and improve housing conditions."

MKE Elevate: A Community Health Improvement Plan, p. 31-32 Milwaukee Health Department

City of Milwaukee's Climate & Equity Plan



Big Idea 5 – People-Center Transportation & Urban Design includes the following goal:

The City's 2030 goal is to reduce daily average vehicle miles traveled (VMT) by 20%, from 24.4 miles per capita to 19.5 miles per capita. The reduction would account for 7% of the city's greenhouse gas emissions reductions at a .7 mile per capita decrease each year from 2023 through 2030. Achieving this goal will require changes to both land use and transportation policy, topics that are commonly viewed separately, but are, in fact, intimately linked.

The Big Idea also includes the following action steps as part of the recommendation to "Establish Land Use Policies that Reduce Vehicle Miles Traveled" – these are the recommendations related to Growing MKE:

- ▶ Prioritize Transit-Oriented Development within the Zoning Code: To make updates to the zoning code that further support new housing and commercial developments near transit. This will provide new options for residents to live in neighborhoods that are well served by transit and support thriving commercial districts along transit corridors.
- ▶ Update the Zoning Code to Expand Housing Choice: In 2023, DCD will carry out an update of the housing elements of the City of Milwaukee's zoning code with a focus on facilitating development that advances the City's housing affordability and climate action goals.
 - » Support citywide, transit-oriented development & walkable neighborhoods.
 - » Increase housing choice, diverse housing styles including accessory dwelling units, and affordability across all city neighborhoods.

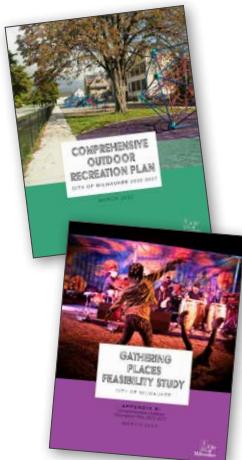
For more information about the Plan, visit the City of Milwaukee's Environmental Collaboration Office's website.

The City of Milwaukee Comprehensive Outdoor Recreation Plan & Gathering Space Feasibility Study

Envisions a city in which every resident has access to a recreational space that enhances their physical, social, emotional, and intellectual well-being.

"Having a high-quality park within a 10-minute walk is particularly critical for households that lack access to a private vehicle."

City of Milwaukee Comprehensive Outdoor Recreation Plan, p. 62
Department of City Development & MKE Parks



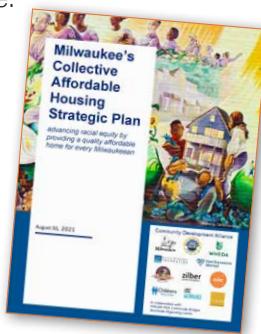
Milwaukee's Collective Affordable Housing Strategic Plan

Reflects the aspirations and the commitment of a broad range of stakeholders to improve housing stability for Milwaukeeans.

Included in the strategies to create new production models for housing, the plan recommends changes "to local zoning codes should be pursued that allow additional types of housing options and choices in a wider range of neighborhoods."

The four priority Strategy Areas identified through this collective work are:

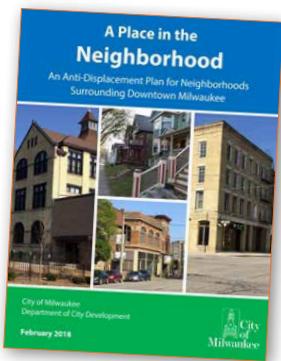
- ▶ Systems to Increase Homeownership
- ▶ Systems to Preserve Homeownership
- ▶ Systems to Increase Affordability of Rental Housing for Families Making \$7.25 - \$15 per Hour
- ▶ Systems to Preserve Affordable Rental Housing for Families Making \$7.25 - \$15 per Hour



Milwaukee's Collective Affordable Housing Strategic Plan, 2021, page 9
Community Development Alliance

Milwaukee's Anti-Displacement Plan

Was created because "Milwaukee's skyline is changing on a monthly basis due to the rapid pace of new construction and while the downtown building boom brings many improvements to the city, including more people and an expanded tax-base, it may also kill some cultural traditions and diversity, the precise characteristics that make Milwaukee so dynamic and desirable in the first place... Development should not dismantle and displace existing neighborhoods and communities in order to make way for new residents... DCD must ensure that its economic revitalization efforts for Milwaukee include policies that help poorer residents."



The Anti-Displacement Plan analyzes neighborhood market and demographic data to determine to what degree displacement may be occurring in Milwaukee neighborhoods. It also offers a series of recommendations to help reduce the potential for displacement.

The Plan's implementation recommendations include:

1. Educate and engage residents on displacement and related issues
2. Monitor local market conditions and adapt strategies as needed
3. Assist existing home owners retain their homes
4. Help existing neighborhood renters become home owners
5. Preserve existing affordable rental housing and protect tenants at risk
6. Prioritize affordable and mixed-income housing in neighborhoods at risk of displacement
7. Preserve neighborhood character and build community wealth

B. Glossary of Terms

- ▶ **Accessory dwelling unit (ADU):** A residential dwelling unit, but not a mobile home, located on the same lot as a single-family house, either within the same building as the single-family house or in a detached building. ADUs are also called rear cottages, carriage houses, and in-law suites. – Source: A Planner's Dictionary
- ▶ **Affordability:** Term used to describe housing in which the resident pays no more than 30% of their household income on housing costs. This applies to both subsidized and naturally occurring housing. – *For more information, see page 38*
- ▶ **Age in place:** The ability of older adults to remain in their homes and/or their communities as they age, in order to maintain independence, control, quality of life, social connection, and participation in community life. – Source: AARP
- ▶ **Attainable housing:** Households at various income levels can find and secure housing that suits the type, size, and cost that they are looking for. – Source: Belleville, California
- ▶ **Anti-displacement:** An anti-displacement approach to community and economic development seeks to directly address and mitigate the causes of displacement while enabling continued growth. See *City's Anti-Displacement Plan* for more information.
- ▶ **Attached housing:** A building which has at least part of a wall in common with another building, or which is connected to another building by a roof. – Source: A Planner's Dictionary
- ▶ **Building code:** The various codes of the city that regulate construction and require building permits, electrical permits, mechanical permits, plumbing permits, and other permits to do work regulated by city code pertaining to building and building regulation. – Source: A Planner's Dictionary
- ▶ **By-right development:** A construction project that follows all zoning and building codes, so it qualifies for building permits without discretionary approval. – Source: Planetizen
- ▶ **Commercial node:** Commercial nodes clusters of businesses that are generally located near intersections with one or more arterial roads. These areas of local businesses provide the goods and services for residents, workers, and visitors from the surrounding neighborhoods.
- ▶ **Comprehensive plan:** A guide to the physical, social and economic development of a community. It contains background information on the local community and a statement of overall goals, objectives, policies and programs to guide the future development and redevelopment of the community over a 20-year period. In Wisconsin, communities' zoning, subdivision, and official mapping ordinances must be consistent with the adopted comprehensive plan. – Source: League of Wisconsin Municipalities & Wisconsin State Statute 66.1001
- ▶ **Connectivity:** A well-connected transportation network that reduces the distances traveled and time needed to reach a destination by walking, biking, scooting, riding public transit, or driving. – Source: U.S. Department of Transportation
- ▶ **Consolidated Plan:** Designed to help states and cities assess their affordable housing and community development needs and market conditions. – Source: U.S. Department of Housing & Urban Development
- ▶ **Crime Prevention Through Environmental Design (CPTED):** A multi-disciplinary approach to crime prevention that uses urban and architectural design and the management of built and natural environments. – Source: International CPTED Association

- ▶ **Density:** The permitted ratio of residential units to land area or the permitted ratio of building size to land area. – Source: A Planner's Dictionary
- ▶ **Detached housing:** Any housing structure that does not have a wall or roof in common with another structure. – Source: A Planner's Dictionary
- ▶ **Detailed Planned Development:** A site-specific type of zoning district that allows more flexibility for unique projects, laying out the development specifics, including building design and site plan. – Source: City of Milwaukee's Department of City Development Planning Division
- ▶ **Discretionary review:** Discretionary review requires an appointed or elected body of officials to decide whether or not to proceed with a development. Discretionary review and approval is usually reserved for development proposals that don't conform to zoning or building codes, but other regulatory triggers can also create the need for a discretionary approval process. – Source: Planetizen Planopedia
- ▶ **Displacement:** The involuntary relocation of current residents or businesses, caused by changes in neighborhood market conditions (increasing rents/property taxes, reduction in affordable units, property speculation, building conversions, etc.) – Source: A Place in the Neighborhood: An Anti-Displacement Plan for Neighborhoods Surrounding Downtown Milwaukee, City of Milwaukee's Department of City Development Planning Division
- ▶ **Dwelling / housing unit:** A house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. – Source: U.S. Census Bureau

- ▶ **Economic development:** Creating the conditions for economic growth and improved quality of life by expanding the capacity of individuals, businesses, and communities to maximize the use of their talents and skills to support innovation, job creation, and private investment. – Source: U.S. Economic Development Administration
- ▶ **Fee simple:** A legal term describing property ownership where the property owner owns both the land and building on it. Compared to a condo model, where the owner owns the unit, but not the land on which the building was built. – Source: Redfin Real Estate Glossary
- ▶ **Gentrification:** A market-driven racial and socioeconomic reconfiguration of urban communities that have suffered from a history of disinvestment. This pattern of neighborhood change is characterized by declines in the number of low-income people of color in urban neighborhoods as new, higher income, often non-minority residents move in. These results may contribute to displacement. – Source: A Place in the Neighborhood: An Anti-Displacement Plan for Neighborhoods Surrounding Downtown Milwaukee, City of Milwaukee's Department of City Development Planning Division
- ▶ **Health:** A state of complete physical, mental and social well-being and not merely the absence of disease or infirmity. – Source: World Health Organization
- ▶ **Housing types:** See page 17-20 for detailed descriptions.
- ▶ **Inclusionary Zoning:** Programs or policies that require or incentivize the creation of affordable housing when new development occurs. – Source: Lincoln Institute for Land Policy
- ▶ **Infill development:** Refers to the construction of buildings on previously unused or underutilized land located within an existing urban—or otherwise developed—area to utilize existing utility and transportation infrastructure. – Source: American Planning Association

► **Intentional community:** A community designed and planned around a social ideal or collective values and interests, often involving shared resources and responsibilities. – Source: Dictionary.com

► **Land use:** A description of how land is occupied or utilized. – Source: A Planner's Dictionary

► **Legislative package:** The City's legislative package is developed in the summer/fall of even years with the input of City departments, the Mayor and members of the Common Council. The legislative package identifies numerous ways and policies for the State to build on our inter-dependence and enhance Milwaukee's self-sustaining prosperity. – Source: City's Intergovernmental Relations Division website.

► **Low-Income Housing Tax Credit:** A Housing Tax Credit is a dollar-for-dollar reduction of federal income taxes owed by owners/investors in qualified projects for tenants whose incomes are at or below 60% of County Median Income. Applicants must meet mandatory threshold requirements for financing, market, site control, and zoning. Source: Wisconsin Housing & Economic Development Authority

► **Major Streets:** In the context of this plan, this includes arterial and collector streets. An arterial street is a principal street that often includes multiple lanes and some degree of access (curb cut or driveway) control. They are frequently the preferred route for trucks and transit. A collector street is a street that connects local streets with arterials. – Source: U.S. Department of Transportation

► **Missing middle housing:** A range of house-scale buildings with multiple units that provides diverse options along the spectrum of affordability, located in a walkable neighborhood. Examples of this type of housing include duplexes, triplexes, fourplexes, townhomes, small

multi-family buildings, and cottage courts.
– Source: National League of Cities

► **Mixed-use:** This type of development places multiple uses within a site, such as street-level retail with residential units above, or locates different uses within the same area, such as neighborhoods that offer residential, commercial, and civic spaces within walking distance. – Source: American Planning Association

► **Neighborhood Revitalization Strategy Areas (NRSAs):** A NRSA is a Community Development Block Grant (CDBG) grantee-designated area targeted for revitalization. – Source: U.S. Department of Housing & Urban Development

► **PRO Housing (Pathways to Removing Obstacles to Housing):** A federal grant program to help communities remove barriers to building affordable housing. The City of Milwaukee was awarded one of these grants. – Source: HUD

► **Qualified Census Tracts (QCTs):** A census area where at least half of households have an income that is less than 60% of the Area Median Gross Income (AMGI). – Source: U.S. Department of Housing & Urban Development

► **Redlining:** The practice of denying people access to credit because of where they live, even if they are personally qualified for loans. Historically, mortgage lenders once widely redlined core urban neighborhoods and Black-populated neighborhoods in particular. – Source: Federal Reserve

► **Regulations:** A rule or order prescribed for managing government.
– Source: A Planner's Dictionary

► **Restrictive covenants:** A restriction on the use of land in a formal binding agreement. Restrictive covenants run with the land and are binding to subsequent owners of the property – Source: A Planner's Dictionary

- ▶ **Segregation:** The spatial separation of people by racial groups, ethnicity, religion, or socioeconomic status. – Source: Lincoln Institute of Land Policy
- ▶ **Social Determinants of Health:** Non-medical factors that affect health outcomes. They include the conditions in which people are born, grow, work, live, and age and the broader economic, social, and environmental forces and systems that impact everyday life. – Source: CDC
- ▶ **Strategic Acquisition Fund:** The ACTs Housing Strategic Acquisition Fund is a program set up to acquire and rehab local homes and sell them to households with low-to-moderate incomes. – Source: ACTs Housing
- ▶ **Sustainability & resilience:** The pursuit of human health and happiness, environmental quality, and economic well-being for current and future generations – Source: Penn State University Sustainability Institute
- ▶ **Tax Incremental Financing (TIF):** A tool often used by municipalities to spur economic development. TIF allows municipalities to pay for public improvements in a defined, contiguous geographic area of the municipality, see *Tax Incremental District*. – Source: Wisconsin Legislative Council
- ▶ **Tax Incremental District (TID):** A defined, contiguous geographic area of the municipality, the future taxes collected on the district's increased property value. The rationale behind a TID is that a municipality's public expenditures will encourage development, along with increased property value that would not have otherwise occurred. TIDs have lifespans, which can be extended with specific parameters (example: it may be extended for one year via an affordable housing extension). – Source: Wisconsin Legislative Council
- ▶ **Transit Oriented Development (TOD):** Moderate- or high-density housing concentrated in mixed-use developments that encourage the use of public transportation. – Source: A Planner's Dictionary

- ▶ **Unbundled parking:** Separates the cost of parking from monthly rent or the cost of purchasing a housing unit with the option to not use the parking space or pay extra for the parking space. – Source: Oregon Department of Land Conservation & Development
- ▶ **Urban design:** The attempt to give form, in terms of both beauty and function, to selected urban areas or to whole cities. Urban design is concerned with the location, mass, and design of various urban components and combines elements of urban planning, architecture, and landscape architecture. – Source: A Planner's Dictionary
- ▶ **Urban renewal:** The generic term given to the redevelopment of land in urban areas. In the United States, it is largely associated with post-WWII urban renewal programs that established, perpetuated, or extended geographical racial segregation in neighborhoods. – Source: Central Arkansas Library System
- ▶ **Zoning:** The division of the city by legislative regulations into districts, which specify allowable uses, size restrictions for buildings, and other development standards within these areas. – Source: A Planner's Dictionary
- ▶ **Zoning code:** An ordinance enacted by the local unit of government – the Common Council in the City of Milwaukee – that sets forth regulations and standards relating to the nature and extent of uses of land and structures. – Source: A Planner's Dictionary
- ▶ **Zoning district:** A section of the city in which zoning regulations and standards are the same. *For more information about Milwaukee's zoning districts, see pages 28-29.*

C. Exhibit & Photo Index

Exhibits

organized by pages, beginning to end

p. 24, map: Housing Built by Year in Milwaukee.

p. 25, map: New Housing Units Built in Milwaukee, 2002 to 2024.

p. 28, map: Existing Zoning Districts in Milwaukee.

p. 29 & 71, table: Milwaukee Zoning Districts That Allow Housing.

p. 54, map: Multi-Family Zoning Districts & Commercial Zoning Districts

p. 17-20, various housing types. cr. DCD & Google Street View. (unless otherwise stated below)

p. 17, top & middle ("ADUs"). cr. PlaceMakers.

p. 18, top (Townhouses). cr. PlaceMakers.

p. 18, top to bottom (Cottage Courts). cr. PlaceMakers, Brian Robinson, Ross Chapin.

p. 22, Engagement Photos. cr. DCD.

p. 23, Housing in Milwaukee: townhouses (top), houses near Koz Park, & small multi-family (middle right), cr. Kate Riordan, modern townhomes (middle left) & multi-family (bottom right), cr. Google Maps; Milwaukee homes (top right) & townhomes (bottom left), cr. DCD

p. 30, top: Community Open House at Mitchell Street Library. cr. DCD, **bottom, Library Pop-Up at Atkinson Library.** cr. DCD.;

p. 31 & 33, various: pop-up events at community festivals, library and senior center office hours, and Community Open House meetings throughout the city. cr. DCD.

p. 34, top to bottom, then left to right. cr. Placemakers, Isaac Rowlett, Saketh Garuda, Google Maps, Google Maps, Google Maps, Isaac Rowlett, Kate Riordan

p. 39, Habitat for Humanity home, cr. DCD

p. 40, Before & After Homes MKE, cr. DCD

p. 41, McKinley School Lofts. cr. homes.com

p. 43, commercial node. cr. Curt Waltz - 2020, **mixed-use building.** cr. HovdeProperties.com

p. 44, Connect1 stop. cr. onmilwaukee.com, **TOD rendering.** cr. Milwaukee's Equitable Growth Through Transit Oriented Development Plan

p. 55, various multi-family buildings.

cr. HovdeProperties.com (far left), Google Street View (remaining)

p. 56. storefront. cr. Arch Daily.

p. 57, top to bottom. cr. PlaceMakers, New York Yimby, Divisare

p. 58, left to right (Building Widths). cr. saoi.org.ar, Cuda Studio.

p. 59, left to right (Parking Structures). cr. PlaceMakers, HCM2, LA Magazine.

Graphics & Photos unsourced:

Illustrations of people & buildings:
PlaceMakers & DPZ CoDesign.

Photos: Department of City Development (DCD).

Infographics: Department of City Development (DCD) & Noun Project.

Photos

organized by pages, beginning to end

cover, pop-up event. cr. DCD.

cover & p. 6, Sherman Park in foreground with Downtown in background. cr. Isaac Rowlett.

cover, townhomes. cr. Google Maps

cover & p. 6, rooftops of housing.
cr. Saketh Garuda.

cover & p. 6, W. Burleigh Street commercial corridor mixed use. cr. Isaac Rowlett.

cover, Keystone on Brady. cr. DCD.

p. 7, Milwaukee neighborhood with skyline. cr. Isaac Rowlett

D. Quick Reference Table: Descriptions of Milwaukee Zoning Districts That Allow Housing

Districts		Description	
RS1-RS6	Single-Family Residential Districts	<ul style="list-style-type: none"> ‣ 1 housing unit per dwelling ‣ Large lots, setbacks & small lot coverage 	<ul style="list-style-type: none"> ‣ Developed mid- to late-1900s as well as recent ‣ Traditional & suburban character
RT1-RT4	Two-Family Residential Districts	<ul style="list-style-type: none"> ‣ 1-2 housing units per dwelling ‣ RT-RT2 developed in mid- to late-1900s 	<ul style="list-style-type: none"> ‣ RT3-RT4 developed in the late 1800s/early 1900s ‣ RT4 allows up to 4 housing units & corner commercial uses
RM1-RM2	Multi-Family Residential Districts Low to Medium Density	<ul style="list-style-type: none"> ‣ Low- to medium-density multi-family ‣ Suburban character 	<ul style="list-style-type: none"> ‣ Developed mid- to late-1900s as well as recent
RM3	Multi-Family Residential District Medium Density	<ul style="list-style-type: none"> ‣ Medium density multi-family ‣ Urban character 	<ul style="list-style-type: none"> ‣ Developed in the early 1900s ‣ Allows corner commercial uses
RM4-RM7	Multi-Family Residential Districts High Density	<ul style="list-style-type: none"> ‣ High density multi-family ‣ Allows commercial uses 	<ul style="list-style-type: none"> ‣ Urban character ‣ Range of lot sizes, small setbacks, high % of lot coverage
RO1-RO2	Residential & Office	<ul style="list-style-type: none"> ‣ Allows both office & residential uses ‣ Residential character ‣ RO2 developed in late 1800s & early 1900s 	<ul style="list-style-type: none"> ‣ Permits the conversion of residential buildings into offices ‣ RO1 developed in mid- to late- 1900s
NS1-NS2	Neighborhood Shopping Districts	<ul style="list-style-type: none"> ‣ Residential & neighborhood serving commercial uses 	<ul style="list-style-type: none"> ‣ NS1 is suburban in character, larger lots & setbacks ‣ NS2 is urban in character, smaller lots & setbacks
LB1-LB3	Local Business Districts	<ul style="list-style-type: none"> ‣ Primary commercial districts ‣ Provide a wide range of goods and services, including residential units. 	<ul style="list-style-type: none"> ‣ LB1 is more suburban ‣ LB2-LB3 are urban, with LB3 allowing taller buildings
CS	Commercial Service	<ul style="list-style-type: none"> ‣ Areas where business and person service uses can be accommodated 	<ul style="list-style-type: none"> ‣ Lower density multi-family residential
RB1-RB2	Regional Business Districts	<ul style="list-style-type: none"> ‣ Regional or citywide shopping, employment, or high-density residential uses ‣ Allows large-scale & tall buildings 	<ul style="list-style-type: none"> ‣ RB1 has a suburban development pattern ‣ RB2 is more urban with smaller lots & setbacks
C9A-C9H	Downtown Districts	<ul style="list-style-type: none"> ‣ C9A is high density residential, in highly urban environments ‣ C9B-C9H allows for a greater range of mix of uses 	<ul style="list-style-type: none"> ‣ Districts allow for the greatest density in the city ‣ C9H is intended for manufacturing & can include live-work residential units with extra review
IM	Industrial-Mixed	<ul style="list-style-type: none"> ‣ Conversion of certain older industrial multi-story buildings to residential, commercial or office uses. 	<ul style="list-style-type: none"> ‣ Urban in character ‣ Minimal setbacks, yards, and minimal off-street parking
PD: GPD, DPD	Planned Development	<ul style="list-style-type: none"> ‣ Custom zoning for complex developments ‣ Intended to allow flexibility ‣ Promote creativity, variety & environmental sensitivity 	<ul style="list-style-type: none"> ‣ Encourage development compatible with its surroundings & consistent with Comprehensive Plan

Source: As defined in Milwaukee's Zoning Code between 2002 - present (2024)

