



HOUSING ELEMENT



Milwaukee's Comprehensive Plan: Housing Element

Zoning, Neighborhoods, and Development Committee

July 8, 2025



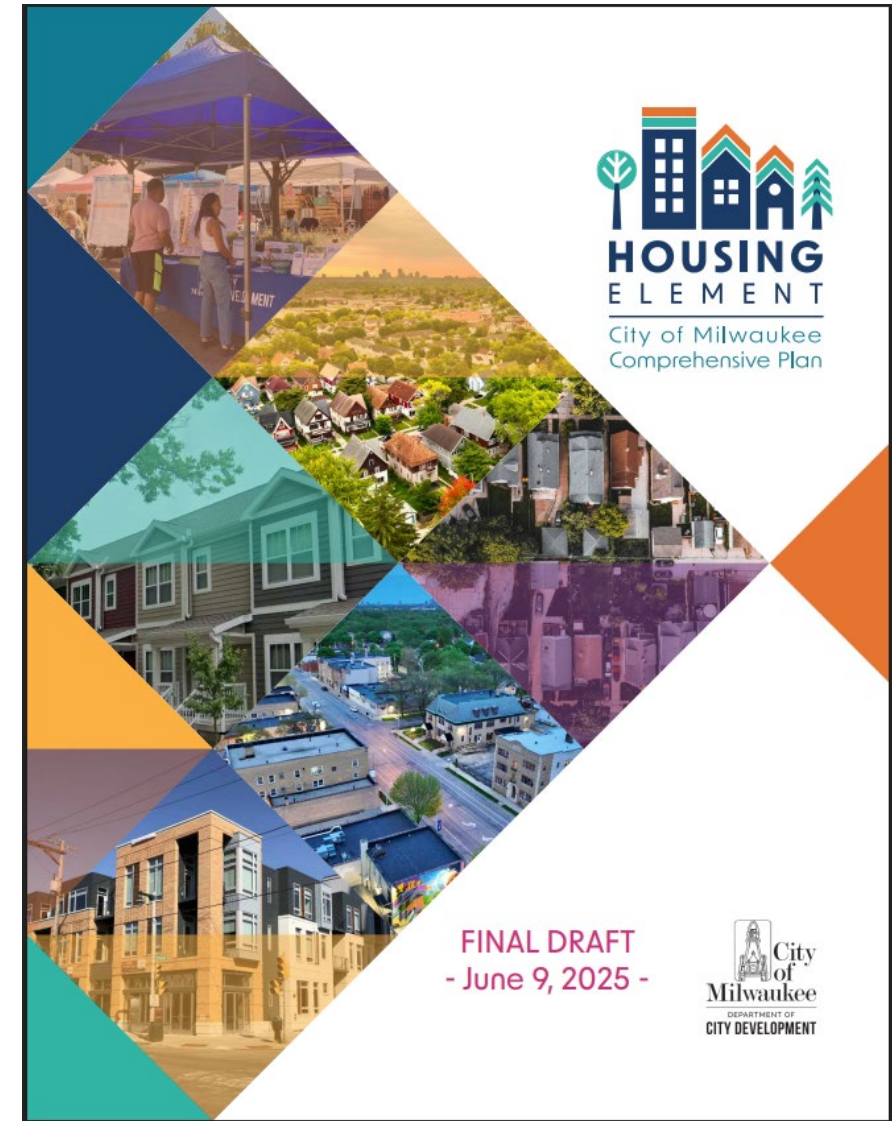
- What is the plan? & Why?
- Engagement summary
- Summary of updates to the Plan

Presentation Overview

Refresh:

What is the Plan?

- Amendment to the Citywide Policy Plan
 - Sets a collective vision for housing
 - Includes policies and recommendations for housing & neighborhoods, including updates to the Zoning Code.
- Then, implementation, including Zoning Code updates



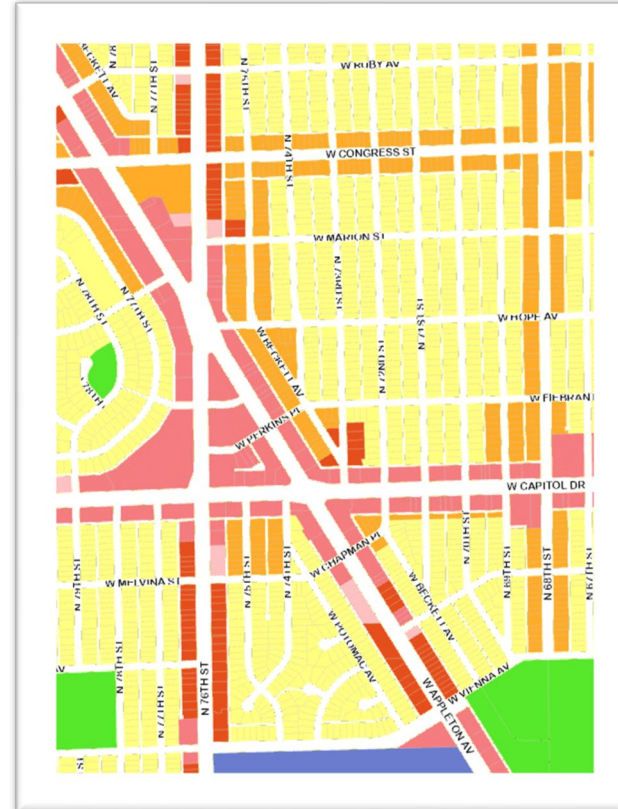
What is a Policy?

- In planning, a **policy is a guiding principle or statement** that informs decisions about how land can be used.
- A policy **may also guide future efforts** to improve the physical, social, and economic conditions of the city.
- Plan **policies are NOT regulations**.
 - They **cannot create new or change** existing programs, regulations, or funding for specific priorities on their own.

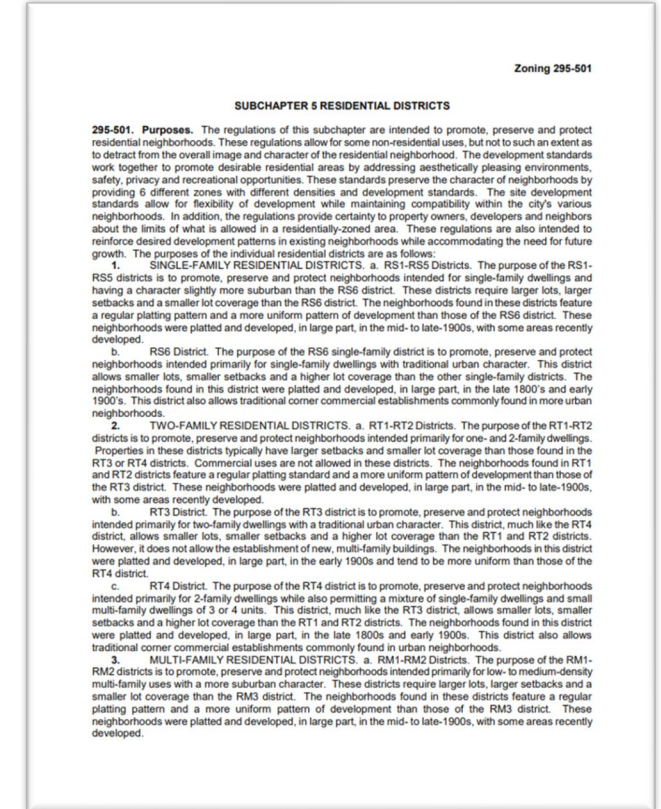
For Example: A policy might say... ***Allow for cottage courts in all neighborhoods.*** This policy would guide future zoning decisions and development approvals to allow for cottage courts in more neighborhoods.

Zoning Codes & Maps

- Zoning is a **written document** of rules and a **map** that shows what zone each piece of land is part of.
- Each zone has a unique set of rules that guide development – uses & sizes/shape of buildings.
- These zoning rules are laws adopted by the City's Common Council.



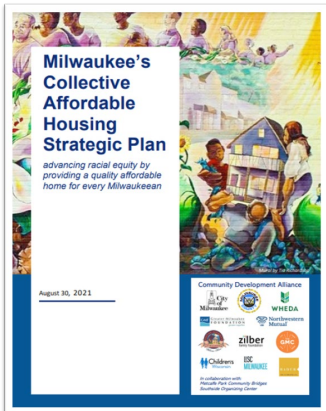
ZONING MAP



ZONING TEXT

**Why did we take on this
project now?**

Why Policies + Zoning?



We didn't start from scratch....

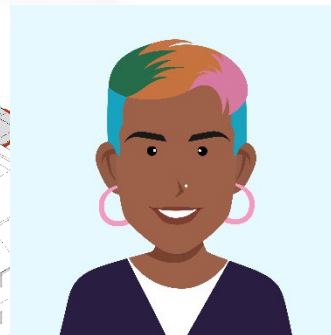
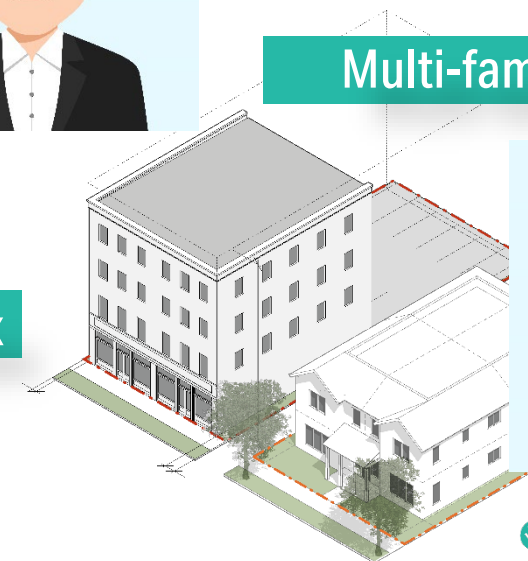
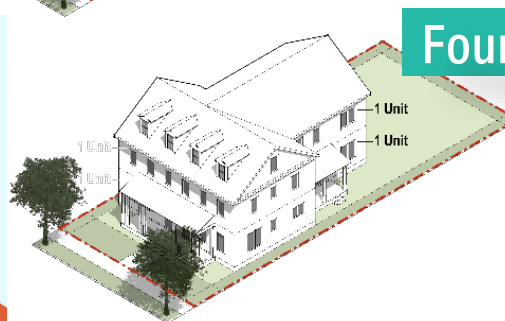
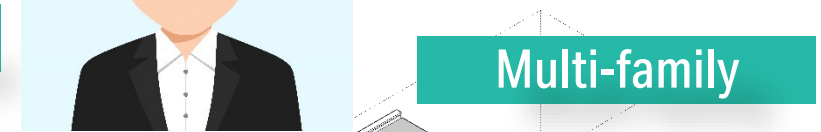
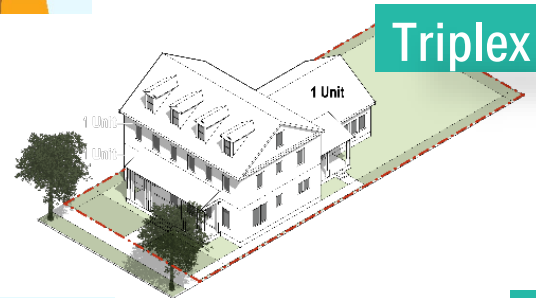
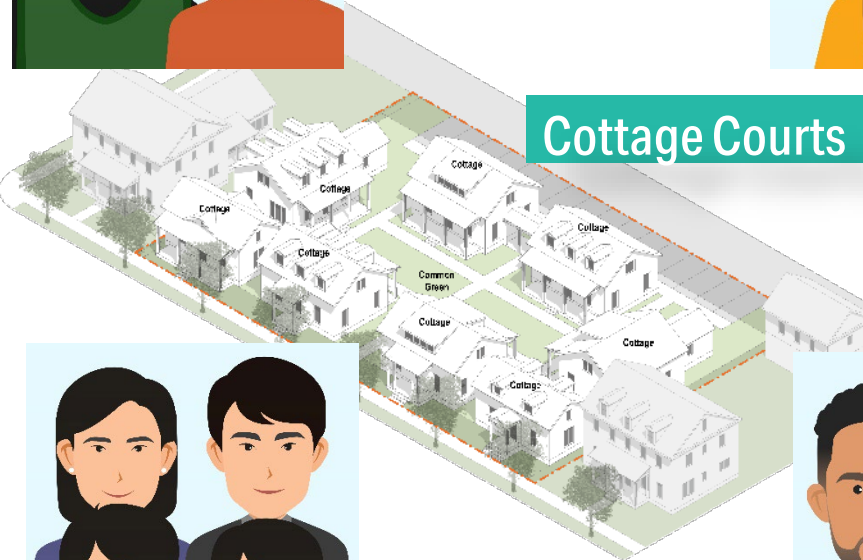
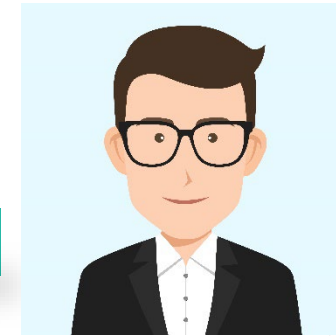
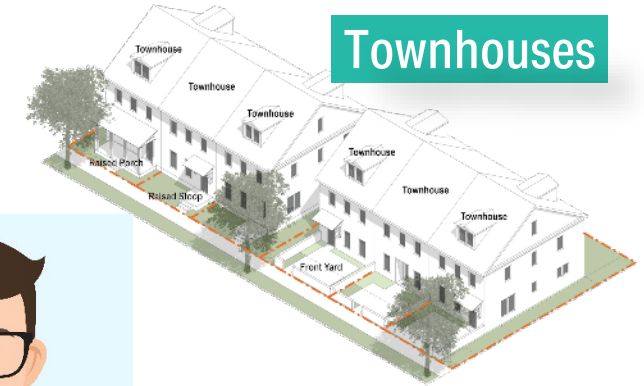
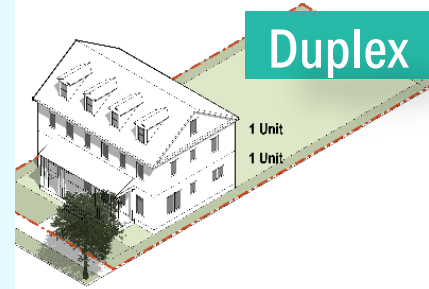
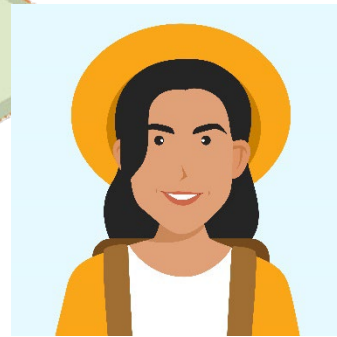
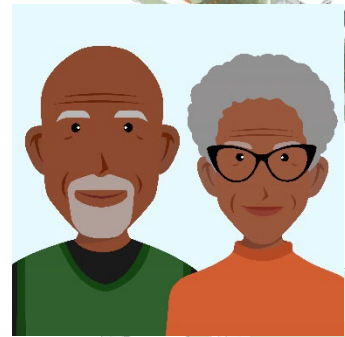
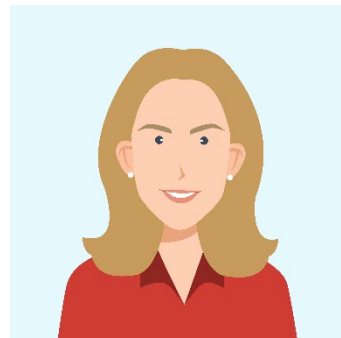
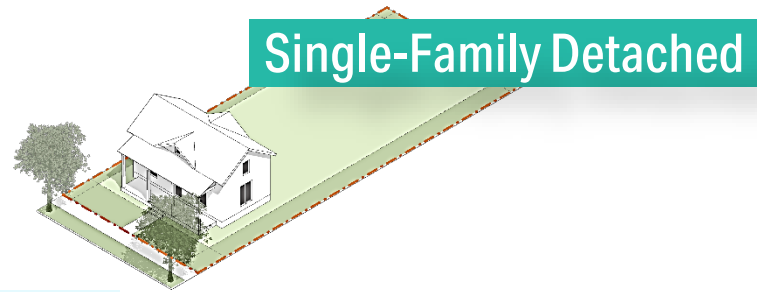
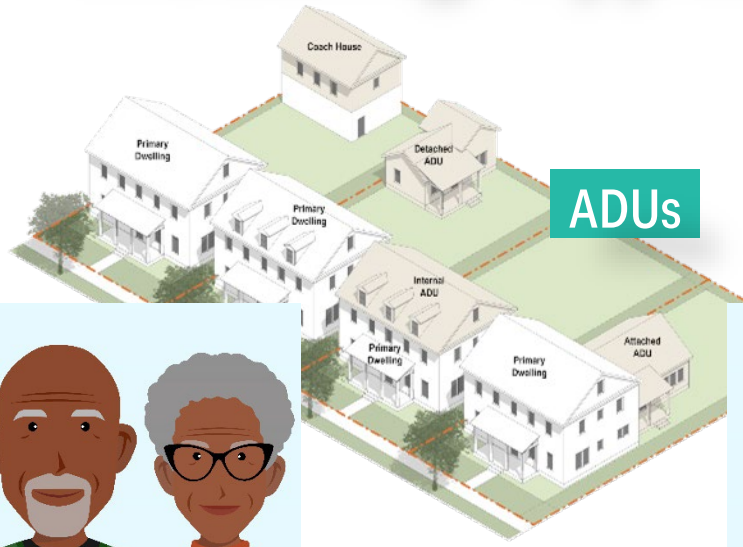
Milwaukee's Zoning Code & Comprehensive Plan are tailored to support:

- walkable neighborhoods,
- mixed-use housing development, &
- housing choice.

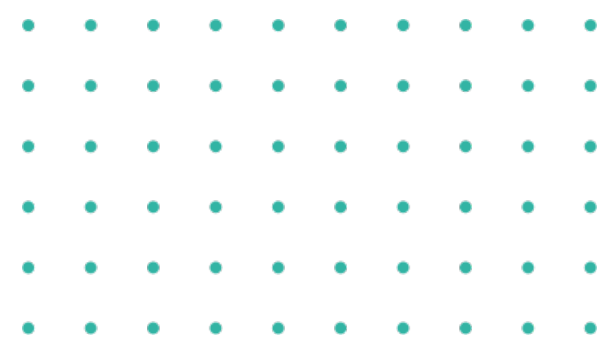
Advancing Plan Recommendations and City Goals from several recent planning processes:

- Anti-Displacement Plan (2018)
- Collective Affordable Housing Strategic Plan (2021)

Housing Types for all households



Market Trends



THE WALL STREET JOURNAL. Milwaukee Is One of America's Most Cutthroat Rental Markets

In this Midwestern city, a lack of housing supply has baby boomers, millennials and Gen Z all vying for apartments.

By [Jessica Flint](#) [Follow](#) | Photographs by Sara Stathas for WSJ
April 30, 2025 8:00 pm ET



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Despite lots of construction, Milwaukee still needs more 1-bedroom apartments

John Johnson - August 2, 2023 - Lubar Center / Milwaukee Area Project - 0 Comments



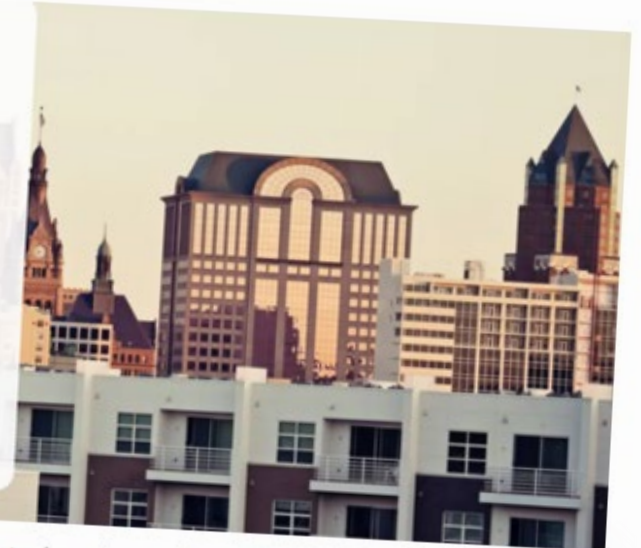
Rent Increases In Wisconsin Among Top 10 in Nation

Demand outpaces supply in nearly every category, pushing prices higher and higher.



America's Hottest Rental Markets at the Start of 2024: Miami Holds Leading Spot Amid Rising Competition in the Midwest

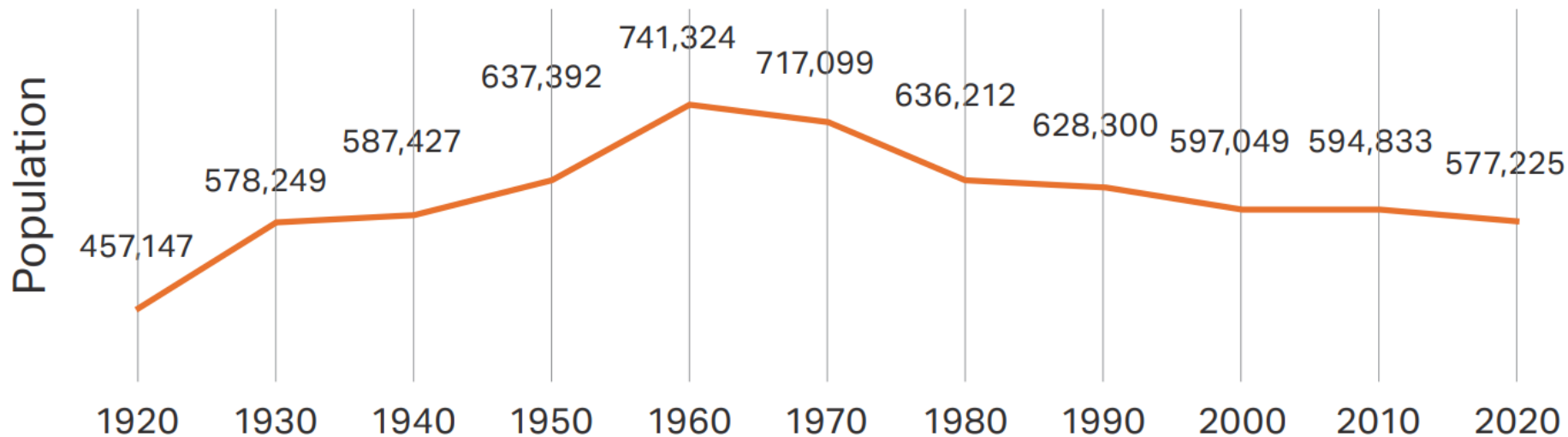
By Veronica Grecu - March 12, 2024



- The Midwest's shift from its "Rust Belt" past to tech and manufacturing has heightened its rental competitiveness, particularly in Milwaukee.

Density and Growth are Economic Decisions

Population Change in the City of Milwaukee, 1920 to 2020

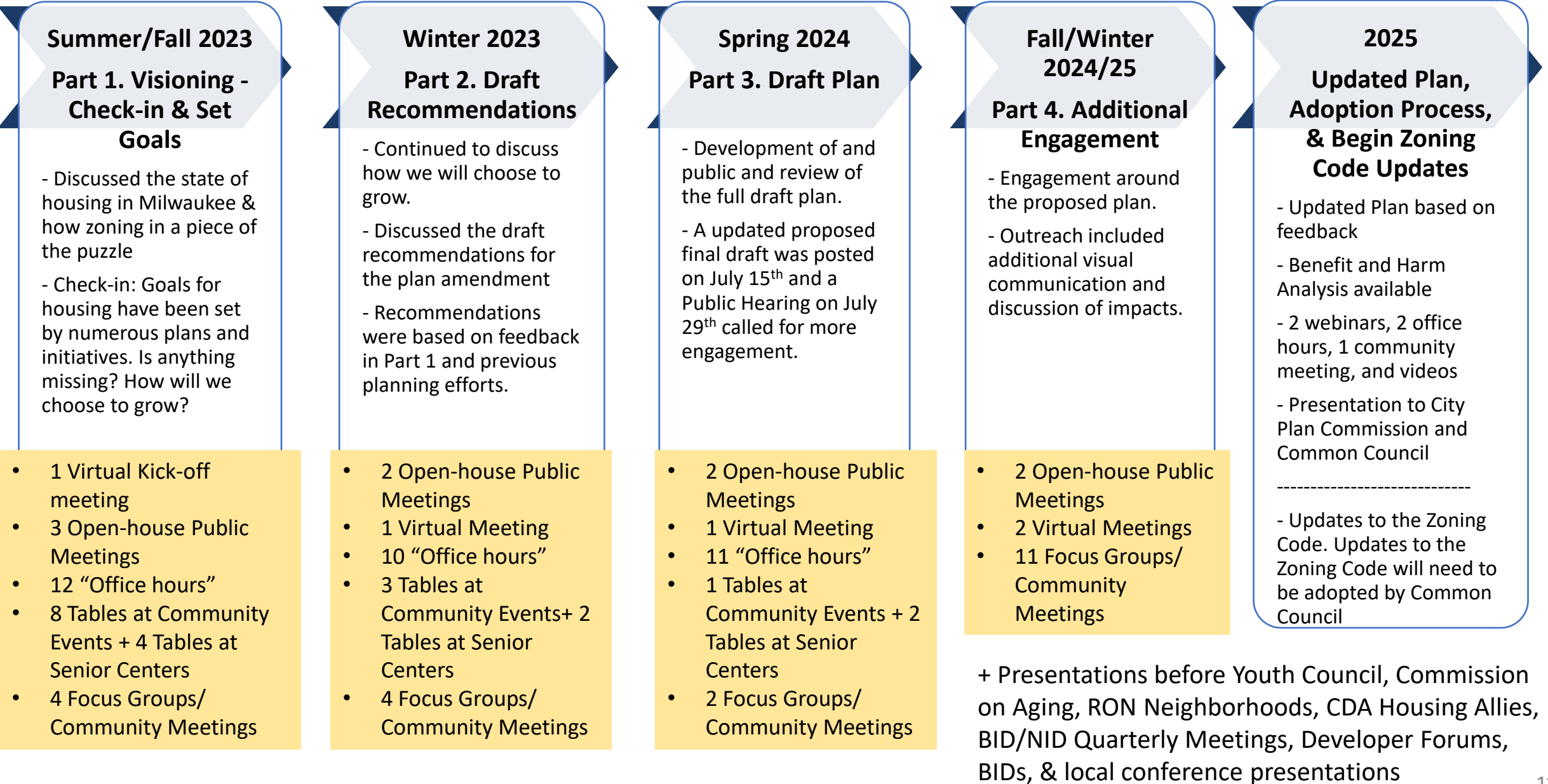


Milwaukee's population reached its peak of about 741,000 residents in 1960.

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

Source: U.S. Census Bureau Decennial Census, 1920 to 2010

Overview of the Planning Process



Engagement – Over 11,500 people

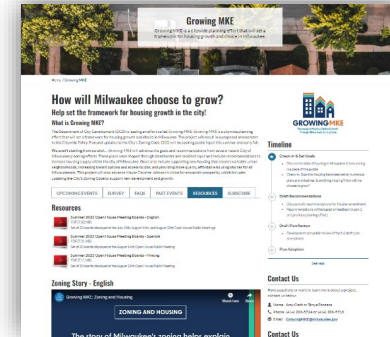
Directly engaged with over 2,350+ people through...

- 10 Public Meetings + 6 online webinars with Q&A
- 35 “Office Hours” at libraries
- 20 Pop-Up Engagement Events at senior centers, farmers’ markets, & other community events
- 24 Focus Groups and Community Meetings – residents, developers, designers
- 4 Community Advisory Committee meetings with resident leaders
- 4 Technical Advisory Committee meetings

Online

- **9,400+ community members** engaging on engage.Milwaukee.gov/GrowingMKE
- 2 community-wide surveys
- 3,200+ online views of meeting recordings & videos

Multi-lingual outreach materials throughout along with Open House meetings in English, Spanish & Hmong



1) Public Launch & Visioning – Summer-Early Fall 2023

2) Draft Recommendations – Late Fall/Winter 2023

3) Draft Plan (April 30)– Spring 2024

Proposed Draft Plan (July 15) – July 2024

4) Additional Engagement – Fall 2024

~ 80% of in-person engagement occurred in QCTs/NRSAs

Themes from Engagement

- **Affordability** – homeownership & Neighborhood Choice
- **Neighborhoods & Quality of Life** – Neighborhood Repair, Unique Neighborhood Needs, Anti-displacement, and meeting housing needs
- **Housing Diversity** – Housing Variety and Access
- **Building Design** – Quality Design
- **Sustainability & Resilience** – Healthy environments and parks
- **Transportation** – Options, Walkability, and Safe Streets
- **Fair & Quality Housing Conditions & Accountability**
- **Growth** – Resilience, Density, and Livability



Benefit & Harm Analysis

Analyzes the near-term zoning strategies of the Housing Element and evaluates potential benefits and unintended consequences of proposed recommendations for future updates to the Zoning Code. There is a focus on:

1. **Concerns** that have been raised by community members during the public engagement process of the Housing Element.
2. The Plan's **alignment with the City's goals** for housing affordability, choice, and anti-displacement, ensuring vulnerable communities are not harmed by proposed Plan recommendations.
3. **Steps to track and mitigate** potential unintended consequences of Plan recommendations.

The Analysis covers 5 topic areas:

- Where are we starting from?
- Zoning & Policy Recommendations
- Plan Benefits
- Potential Harms & Concerns
- Tracking Impacts

Engagement and the Benefit & Harm Analysis helped shape updates to the Plan, tracking, and techniques the City will implement to mitigate potential harm.

Available as a pdf and virtual format:

www.engage.milwaukee.gov/HousingElement

Feedback



Updates to the Plan
to better reflect the
Plan's goals and
current housing
needs and desires

Updates to the Plan



7 Key Priorities



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.

- Increased Housing Choice & Access
- Repairing Homes & Neighborhoods
- Commitment to Intergovernmental Collaboration & Legislative Advocacy
- Commitment to Homeownership
- Commitment to Anti-Displacement
- Economic Resilience
- Walkable Neighborhoods

What we heard

Feedback that the Plan should prioritize preserving single-family homeownership opportunities, especially single-family zoned neighborhoods where home prices remain attainable for moderate-income families.

Updates

Near-term Strategy 1: Update the Zoning Code to allow more types of neighborhood-scale housing in more neighborhoods.

In all residentially zoned areas, allow:



Summary of changes to Neighborhood Housing Diversity

Housing Type	Current Zoning Code	July 2024 Draft Plan	Updated 2025 Draft Plan
Single-Family Detached Home	Allowed in all RS (Single-family) & all RT (Two-family) Districts	<i>Continue to allow – No change from current Zoning Code</i>	Continue to allow – No change from current Zoning Code
Single-Family Attached Home (fee simple townhome)	Allowed in all RT Districts	<i>Allow in all RS and RT Districts</i>	Allow in all RS and RT Districts
Accessory Dwelling Unit	Not defined	<i>Allow in all RS and RT Districts</i>	Allow in all RS and RT Districts
Cottage Court	Not defined	<i>Allow in all RS and RT Districts with standards</i>	Allow in all RS and RT Districts with standards
Duplex (2 dwelling units)	Allowed in all RT Districts	<i>Allow in RS and RT Districts</i>	Recommendation removed - No change from current Zoning Code
Triplex (3 dwelling units)	Allowed in only RT4 District	<i>Allow in all RS and RT Districts</i>	Recommendation removed - No change from current Zoning Code
Fourplex (4 dwelling units)	Allowed in only RT4 District (if lot is large enough)	<i>Allow in all RT Districts</i>	Recommendation removed - No change from current Zoning Code

Related Policy Updates to neighborhood-scale housing

UPDATED I.A.1

- Policy related to allowing more housing types in neighborhoods.
- **Instead of making changes in the near-term**, the policy was changed to reference **updates over time** and through planning processes, including the Area Plan process.

NEW 1.A.3

- Policy about using the **zoning map change** process (with neighborhood review) to change zoning in appropriate locations for middle housing types like duplexes, triplexes and fourplexes.

What we heard

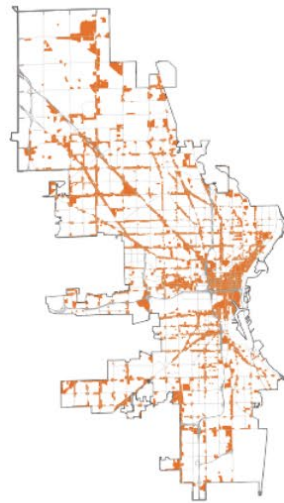
Support for encouraging multi-family housing where it is already allowed, especially near transit and along commercial corridors.



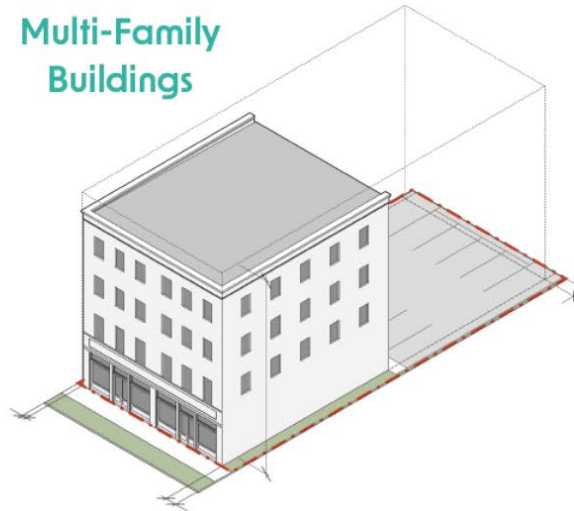
Same as 2024 Draft – this near-term strategy remains the same

Near-term Strategy 2:

Adjust the Zoning Code to remove barriers to new housing on business corridors & in multi-family zoning districts. Rely on height limits, setback requirements, & design standards instead of mathematical equations to control the number of housing units.



Multi-Family Buildings



Applies to zoning districts that already allow larger multi-family buildings



Policy Updates (continued)

What we heard

A desire that neighborhoods wanted to learn about developments earlier in the process.



Update

NEW I.B.5

Policy related to how applicant for zoning changes should engage with impacted neighbors during the pre-development process.

Policy Updates (continued)

What we heard

Concerns with the impacts of short-term rentals on affordability and homeownership.



Update

UPDATED II.A.9

Updated **short-term rental** policy to call for adopting regulations vs. just monitoring.

Policy Updates (continued)

What we heard

Concern with the impact of development pressure on vulnerable communities with naturally occurring affordable housing.



Update

NEW II.A.10

New policy regarding appropriateness of the creation of **overlays for vulnerable communities**.

Policy Updates (continued)

What we heard

Concern with the impact of 3 story internal ADUs impacting the historic architecture of buildings with fire escapes.



Update

NEW IV.C.2

New policy to limit the **placement of fire escapes**, so they aren't on along the street

New – Commitments to Support Milwaukee's Housing System

• Commitment to Legislative Advocacy & Intergovernmental Collaboration

- Increasing funding for programs to support creating & preserving affordable housing
- Enacting legislation to protect tenant's rights
- Policies and programs to help future & existing homeowners
- Removing legislative barriers to allow Milwaukee to increase landlord accountability

COMMITMENTS IN SUPPORT OF THE HOUSING SYSTEM

A Commitment to Legislative Advocacy & Intergovernmental Collaboration

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

Priority areas for ongoing legislative advocacy include:

- ▶ Increasing **funding** for existing programs and creating new programs that **support the creation and preservation of affordable housing** at the state and federal level. This includes:
 - » Proposals to strengthen or expand **housing choice vouchers** and other rental subsidies,
 - » **Affordable housing tax credits**,
 - » Funding for **public housing**,
 - » Expanding the ability of municipalities to extend TIF districts to fund affordable housing development and housing repairs, and
 - » Funding for emergency housing and **housing for individuals at risk of homelessness**.
- ▶ Enacting legislation to protect **tenants' rights** including:
 - » Additional resources and mechanisms for **dispute resolution**,
 - » **Legal aid services** for tenants at risk of eviction,
 - » **Standardized rental agreements**, and
 - » **Lead and other environmental safety standards**.
- ▶ Creating policies and programs to support future and existing homeowners maintain **homeownership**. This includes:
 - » Additional resources for **down payment assistance**,
 - » Loan and grant programs to assist homeowners with **critical repairs**,
 - » Expansion of the state's **tax-deferral loan** program to support more seniors in deferring property tax payments to allow them to remain in their homes,
 - » Additional support for **Community Land Trusts**, and
 - » Adjusting the **Homestead Tax Credit** to keep up with inflation.
- ▶ Removing legislative barriers to allow Milwaukee to increase **accountability for landlords** to provide safe and fair housing options. State statutes should be updated to allow for:
 - » Additional local ability to require **landlord licensing** and/or **periodic inspections** to ensure compliance with property maintenance requirements,
 - » **Stricter penalties** for landlords who routinely ignore safety violations, and
 - » Provide local government with additional **nuisance abatement** authority.

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New – Commitments to Support Milwaukee's Housing System

• Commitment to Homeownership

- Supporting homebuyer counseling & down payment assistance
- Helping existing homeowners repair their homes
- Building new affordable homes
- Deploying innovative homeownership opportunities

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.

New – Commitments to Support Milwaukee's Housing System

- **Commitment to Anti-Displacement**
 - Ongoing review and updates of Anti-displacement Neighborhood Indicators
 - Continuing programs to help renters become homeowners & homeowners retain their homes
 - Implement policies to use city land & financial assistance to create & preserve affordable homes
 - Legislative advocacy for protecting tenants rights & providing resources
 - Collaboration with community partners to identify & prioritize additional strategies

COMMITMENTS IN SUPPORT OF THE HOUSING SYSTEM

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:

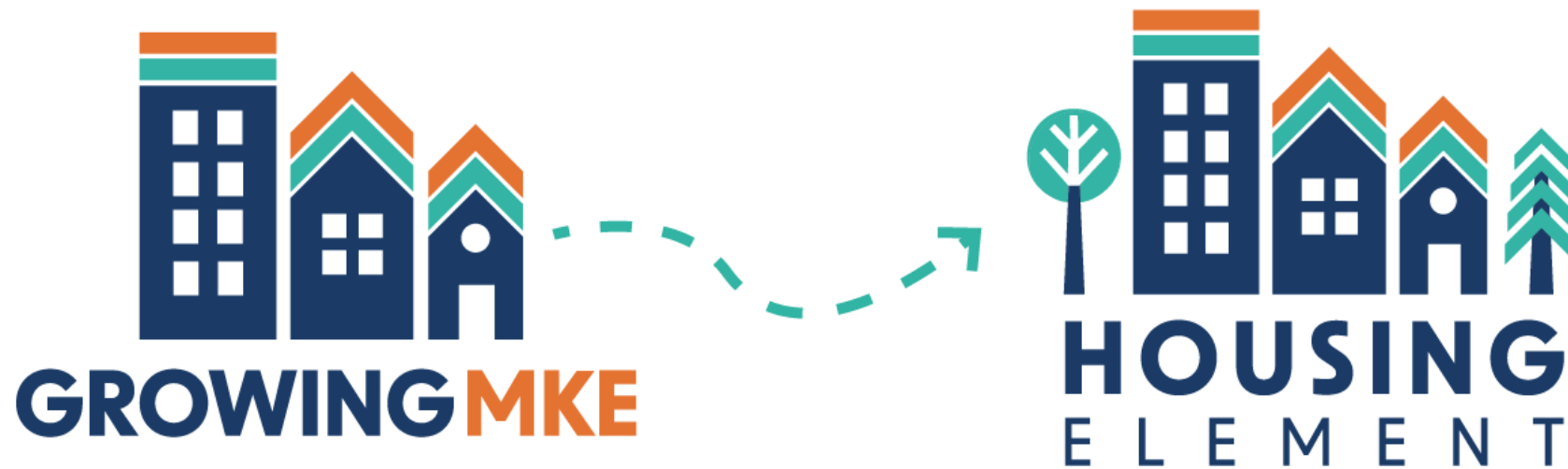
- ▶ Ongoing review and updates of the City's **Anti-Displacement Neighborhood Indicators** to track neighborhood change and identify neighborhoods at risk of displacement due to rising housing costs.
- ▶ Continuing programs including the **Milwaukee Home Downpayment Assistance Program** to help moderate-income **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.

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Name Change

New name better reflects the goals of meeting the housing needs of existing residents and neighborhoods, as well as future residents.

Updates to the Plan since July 2024 reinforce these goals



Recap of Updates to the Plan

- *New!* 7 Key Priorities
- Updated near-term zoning strategies – included restructuring the last sections of the plan
- Policy section – updates and 4 new policies
- *New!* Commitments to Support Milwaukee's Housing System
- *New!* Explanation of name change
- Updated – the data & infographics for more storytelling, updated statistics
- Updated – Defining Housing Types – moved the housing renderings, characters & descriptions to earlier in the plan

Goals

Housing Choice & Access



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

Economic Development



Milwaukee is an 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 with amenities that can be reached by foot, bike or transit.

Sustainable & Resilient



Housing stock is resilient and new development helps reduce our carbon footprint through building design and location.

Healthy & Thriving



Housing stock is healthy, and neighborhoods are safe with jobs and resources within a close distance.

Feedback on the Draft Plan

Adjustments To May 1 Draft Plan → June 9 Final Draft

- Additional **acknowledgment** and thanks to community groups who invested time, provided advocacy and feedback, and distributed information.
- **Clarified the scope and goals** of the plan, including **additional text** to show linkages between Housing Element and neighborhood development, job creation, and community safety planning and policy initiatives.
- **Further explanation** of the units lost over time – highlight impacts of predatory lending and sub-prime mortgage foreclosures on vulnerable neighborhoods.
- **Additions** to policies **II.A.1** about access to capital at a variety of scales and **II.A.10** about overlays.
- **New policy I. D.10** prioritizing local affordable homeownership.
- **Clerical edits** – spelling, duplicate text, and adjustments to formatting as needed

Acknowledgment

Over the past two years, community voices have shaped the development of the Housing Element. While the process included moments of vibrant discussion and critique, 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 Neighborhood Association
- Amani United
- Bluemound Heights Neighborhood Association
- Bridge Builders Milwaukee
- Cambridge Woods Neighborhood Association
- 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 Neighborhood Association
- Garden Homes Neighborhood Association
- Historic Water Tower Neighborhood
- Hmong American Women's Association
- Jackson Park Community Association
- Mariners Neighborhood Association
- Merrill Park Neighborhood Association
- Metcalfe Park Community Bridges
- Midtown Neighborhood Alliance
- Murray Hill Neighborhood Association
- Muskego Way Forward
- Near West Side Partners
- Northwest Side CDC
- Residents for Change Neighborhood Association
- Reclaiming Our Neighborhoods (RON) Coalition
- Riverworks Development Corporation
- Rooted & Rising – Washington Park
- Running Rebels
- Safe & Sound
- Sherman Park Community Association
- Sixteenth Street CHC
- Southside Organizing Center
- Strong Towns Milwaukee
- Urban Spaceship
- VIA CDC
- Walker's Point Association
- Walker's Square Neighborhood Association
- Walnut Way
- Washington Heights Neighborhood Association
- 1000 Friends of Wisconsin
- And, the numerous individuals who engaged & participated

Thank you!

engage.milwaukee.gov/HousingElement



@MilwaukeeDCD