

Frequently Asked Questions

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General Questions

What is Growing MKE?

Growing MKE is a citywide planning effort to set the framework for housing growth and choice in Milwaukee. The project was led by the Department of City Development Planning Division. It included reviewing the goals and recommendations from several city of Milwaukee plans such as the Collective Affordable Housing Strategic Plan, Equitable Growth through Transit-Oriented Development Plan, and the Climate & Equity Plan. We also heard from the community about the housing growth they would like to see. In particular, we have been looking at how to encourage housing choice and growth through future updates to Milwaukee’s Zoning Code. The first phase of the project is a proposed amendment to the Citywide Policy Plan. The second phase will include updates to the City’s Zoning Code.

What is the Citywide Policy Plan?

- The Citywide Policy Plan is part of the City’s Comprehensive Plan. Milwaukee’s comprehensive plan includes a Citywide Policy Plan and 14 Area Plans.
- The Citywide Policy Plan is a comprehensive plan that guides future development by setting a collective vision and roadmap for the future.
- Comprehensive plans are updated and amended based on changing needs in a community. For Growing MKE, we are looking at how to support evolving housing needs.

Where can I find the Citywide Policy Plans & Area Plans?

Click on the links below to access links to the Citywide Policy Plan and Area Plans.

- [Citywide Policy Plans](#)
- [Area Plans](#)



Why is the City of Milwaukee taking on this project?

In 2002, the City of Milwaukee's entire Zoning Code was updated. Since then, there have been strategic updates throughout the code. Over that last 20 years, there have also been many changes within our city, and we anticipate continued growth and demand for new housing options and styles based on changing preferences, household demographic and market changes.

The Citywide Policy Plan was adopted in 2010, prior to the development of the Collective Affordable Housing Strategic Plan, the Anti-Displacement Plan, and the Climate & Equity Plan.

Now, is the time to look citywide and make sure that the zoning code supports opportunity, prosperity, and equity for all Milwaukeeans. Growing MKE explores how changes to the zoning code...

- Impact opportunity, prosperity and equity for all Milwaukeeans.
- Make it more feasible to build many desirable and potentially lower-cost housing types such as townhomes and in-law cottages.
- Set clearer expectations for development and to allow for greater diversity in the development sector.
- Make more housing types feasible within neighborhoods so that people can age in place and not be displaced due to economic and zoning barriers.
- Allow for additional housing development on transit corridors.
- Help us meet our climate goals.

What does an update to the Citywide Policy Plan look like?

We didn't start from scratch... The vision and policies in our Comprehensive Plan are still relevant today and several recent planning efforts were incorporated. The update to the Citywide Policy Plan includes new commitments and updates old statements that reflect the housing choice Milwaukeeans desire. It is an update of the Housing & Neighborhoods element in the Citywide Policy Plan. You can view the proposed Growing MKE Plan [here](#).

Are public transportation, parks, green space, and other non-housing topics part of this plan?

Citywide City of Milwaukee plans like the Equitable Growth Through Transit-Oriented Development, the Climate & Equity Plan, and the Comprehensive Outdoor Recreation Plan have developed recommendations and proposed policies for these topics, in addition to other agency local and regional plans. We have been engaging in discussion about transit-oriented development, green spaces, and bike paths and their impact on housing, but direct changes to these policies are not part of this project. Growing MKE aims to align our housing policies with other plans.

Will Growing MKE help address climate change & resiliency?

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 Climate & Equity 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.

Milwaukee is home to many highly walkable and vibrant neighborhoods and the Growing MKE recommendations 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.

How will Growing MKE benefit existing residents?

Existing residents – both renters and homeowners – could see multiple benefits as the recommendations of Growing MKE are implemented:

- **Aging in place/in neighborhoods:** These policies will make it easier for more people to age in place in their homes and neighborhoods. Allowing housing types like duplexes and accessory dwelling units creates opportunities for intergenerational living or added rental income. Around 60% of 50+ year old adults surveyed in AARP's 2021 Home and Community Preferences survey would consider living in or building housing options like accessory dwelling units (ADUs) or "in-law cottages" to be able to live near someone like a family member, but be able maintain their own space, save money, or get help with daily activities. More than half of those surveyed place "high importance on having a variety of housing types that can fit people's needs as they age such as smaller single-family homes, multi-family homes, and apartments." Growing MKE recommendations will reduce barriers to housing development that will allow seniors to age in place in their neighborhoods.
- **Walkable neighborhood business districts and amenities:** Housing growth and development 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. 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.
- **Increased tax base from new development will spread the costs of paying for 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.

Growing MKE policies will allow for a wider variety of housing types and an increased supply of housing. If zoning rules do not allow for the construction of new homes in neighborhoods seeing increased demand and population growth, existing residents are more likely to be displaced due to rapidly rising housing costs.

How does the Growing MKE incorporate racial equity?

- The community engagement process used to generate and review Growing MKE plan recommendations was carried out following Government Alliance on Race and Equity racial equity frameworks. More than 80% of all in-person engagement activities were located in or adjacent to Qualified Census Tracts (QCTs) and/or Neighborhood Revitalization Strategy Areas (NRSAs).
- Growing MKE Plan recommendations were also designed to align with guidance from the American Planning Association’s Equity in Zoning Policy guide, which notes that *“While fairer more inclusive zoning alone cannot end systemic racial and ethnic segregation, prevent the erosion of cultural communities that wish to remain intact, or dismantle long-established systems of privilege, it can be used as a tool to help achieve all of those goals.”*
- This includes Growing MKE recommendations to allow for more diverse housing styles in neighborhoods that have been previously limited to single-family homes, and linking Growing MKE recommendations to the goals of the Collective Affordable Housing Strategic Plan and Anti-Displacement Plan.

Policies & Recommendations

What do you mean by housing choice?

Residents should have access to affordable housing options that meet the diverse lifestyle needs of each household. Growing MKE recommends adjusting zoning regulations to permit additional housing opportunities throughout Milwaukee neighborhoods including:

- Accessory-Dwelling Units - sometimes called “in-law suites” or “rear/back/alley cottages,” and “carriage houses.” A small, 1-unit house or apartment attached or detached to single-family residence on same property.
- Cottage Court – detached or attached houses that are typically 1 to 1.5 stories tall and are around a shared courtyard.
- Townhouses – 1-unit house connected to other 1-unit homes by shared wall(s) – a side-by-side configuration.
- Milwaukee’s traditional single-family, duplex, and triplex homes.
- Multi-unit housing along transit corridors and in areas that already permit multi-family housing.

Why are single-family neighborhoods included in Growing MKE? Can't new development be directed to multi-family areas and commercial corridors?

Growing MKE supports diverse housing options in all city neighborhoods. Projections of continued changing household size and future population growth indicate Milwaukee will need to add 35,000 new housing units by 2040.

Similar to development in the recent past and based on current trends and market factors, it is anticipated the majority of new housing created in the coming years will continue to be in larger multi-family developments on commercial corridors and multi-family zoning districts. Growing MKE recommendations support this type of mixed use and transit-oriented development.

National surveys and local public engagement demonstrate continued demand for other styles of housing in addition to detached single-family homes and larger multi-family developments. Styles of homes such as accessory dwelling units, townhomes, duplexes, triplexes, fourplexes, and small multi-family buildings are already common in Milwaukee neighborhoods. Growing MKE recommends allowing this type of neighborhood-scale housing to be permitted throughout the city. This allows for "gentle density," growth, and a diversity of housing options in all city neighborhoods including those that are currently restricted to detached single-family-only housing options.

Will Growing MKE recommendations still permit new detached single-family homes to be constructed?

Yes. Growing MKE recommendations are to allow a wider mix of housing styles including accessory dwelling units, townhomes, duplexes, and triplexes to be permitted in zoning districts that are currently limited to single-family homes. Detached single-family homes would remain permitted in all residential zoning districts.

The majority of vacant lots within the city are owned by the City of Milwaukee, and the City has a variety of programs and initiatives to support new construction for homeownership on City-owned lots. Growing MKE supports these continued initiatives for development of new homeownership opportunities on City-owned lots.

Growing MKE recommendations also recommend permitting existing homeowners to construct new detached "accessory dwelling units" (also known as rear/back/alley cottages, coach homes, or in-law suites) in areas where they are not currently permitted.

How will Growing MKE support the development of "middle housing" options and encourage development to fit in with existing neighborhood patterns? Will a lot of middle housing get built?

Growing MKE recommends allowing single-family, accessory dwelling units, townhouses, duplexes, triplexes, and cottage courts in all residentially zoned areas. Standards limiting height and setbacks in residential neighborhoods would remain in place and so that new middle housing would align with existing neighborhood development patterns.

There are a lot of factors that impact the creation of middle housing. Growing MKE proposes to remove the barriers within the zoning code that currently prevent the development of middle housing in many neighborhoods. However, things like construction costs, market demand, population trends, and building codes will also impact how much new housing is developed.

In other cities such as Minneapolis that have expanded where middle housing has been permitted, new construction has been limited. Middle housing is already permitted in many Milwaukee residential neighborhoods, and construction of homes with 2-4 units has also been limited.

Is allowing more home-based businesses potentially part of this?

Yes, Growing MKE recommends updates to the Zoning Code to adjust the rules to make it more feasible for:

- Home-based Business – a business workspace or office located directly within the business owner’s living space/home.
- Live-Work – a building with a commercial or office space and residential unit for the business owner; these styles of buildings with first floor restaurants, convenience stores, and other neighborhood serving commercial uses are common on corners in many Milwaukee neighborhoods already.

Will Growing MKE address short-term rentals (e.g. Airbnb)?

- Currently, most short-term rental operators in Milwaukee are required to apply for a Tourist Rooming House License in order to comply with State of Wisconsin requirements, though there is not a local penalty for non-compliance.
- Growing MKE recommends monitoring the impact of short-term rentals on local neighborhoods and housing markets and pursuing regulations to address negative impacts if necessary. Future proposed regulations would be developed and considered by the City of Milwaukee’s Common Council as separate legislation.

Will Growing MKE address bad absentee landlords and out-of-state speculative investment firms?

- Growing MKE does not propose any changes to the existing code compliance and enforcement process. All property owners, including landlords, would remain accountable for compliance with all building maintenance, safety, and upkeep standards that are enforced by the City of Milwaukee’s Department of Neighborhood Services.
- Growing MKE supports the expansion of resources available for tenants such as eviction prevention services, referral services, and improved rental housing rights. The City of Milwaukee is a partner in the Milwaukee Rental Housing Resource Center. More

information about available services can be found on their website:

www.renthelpmke.org

- Wisconsin statutes prohibit local municipalities from prohibiting investor/landlord ownership of residential property or implementing owner occupancy requirements on residential housing units.

Does the Growing MKE Plan support investment and rehabilitation of existing housing stock?

Yes, promoting new housing development that advances housing choice and growth must also honor the historic fabric of the neighborhoods with the homes and buildings that help form Milwaukee's unique charm. Maintaining existing housing stock is a part of the solution for addressing housing affordability and availability. There are several policies supporting rehabilitation of existing housing stock, for example, IV.A on page 39 of the Plan states "encourage the rehabilitation of existing housing stock and adaptive reuse."

Housing Affordability

How will more housing being developed affect housing affordability?

Limited housing inventory contributes to rising housing costs, especially in markets with growing demand. Milwaukee is currently experiencing some of the most rapid increases in rental housing costs in the country. Vacancy rates are low and new construction has not kept up with growing demand for homes. For example, over the past decade, the City of Milwaukee added around 9,300 1-person households versus about 2,200 new studio or 1-bedroom housing units (source: John Johnson, Marquette Law School).

Rigorous recent studies demonstrate that:

1. Increases in housing supply slow the growth in rents in the region;
2. In some circumstances, new construction also reduces rents or rent growth in the surrounding area;
3. The series of household moves sparked by new construction opens up available housing that are then rented (or retained) by households across the income spectrum;
4. Additional housing supply (new housing units) has not been shown to cause significant increases in housing costs and displacement of lower-income households; and
5. Easing land use restrictions, generally leads to more new housing over time, but only a fraction of the new capacity created because many other factors constrain the pace of new development.

(Source: Vicki Been, Ingrid Gould Ellen, Katherine O'Regan, NYU Law and Economics)

How does Growing MKE address the needs for deeply affordable housing across the city for Milwaukee's low-income households?

Milwaukee's Collective Affordable Housing Strategic Plan sets out a series of goals and strategies to achieve the overall goal of *"advancing racial equity by providing a quality affordable home for every Milwaukeean."* (www.housingplan.org)

- The Plan includes recommendations to increase Black and Latino homeownership and to preserve and create affordable housing for families and making <\$15 per hour. The City of Milwaukee is working aggressively with a variety of partners to implement the recommendations of the Collective Affordable Housing Strategic Plan.
- One of the recommendations of the Collective Affordable Housing Strategic Plan is to pursue changes to local zoning codes that allow additional types of housing options and choices in a wider range of neighborhoods, as is being proposed by Growing MKE.
- While changes to the zoning code are an important part of increasing housing diversity and affordability, zoning code updates on their own will not create deeply affordable housing. Updating the zoning code is just one piece of the puzzle. Changes to zoning rules should be viewed as complementary to the many collective efforts to promote housing affordability for all Milwaukeean.

If we want more affordable housing, why can't require developers to build affordable housing like they do in other states?

Wisconsin State Statutes prohibit local municipalities in Wisconsin from adopting rent control ordinances or zoning ordinances that require developers/property owners provide a certain number or percentage of units as affordable within new or existing developments (also known as "inclusionary zoning" ordinances).

How does Growing MKE support Milwaukee's Anti-Displacement Plan?

The City and our partners continue to implement the recommendations of Milwaukee's Anti-Displacement Plan including utilizing City-owned land and financial resources to support the creation of affordable and mixed-income housing in neighborhoods at risk of displacement, the Anti-Displacement Neighborhood Preference Policy, the MKE United Anti-Displacement Fund, creation of the Milwaukee Community Land Trust, the Milwaukee Home Downpayment Assistance Program to help renters become homeowners, and multiple programs (including the STRONG Homes Loan Program and Code Compliance Loan Program) to assist existing homeowners make needed repairs to stay in their homes.

Milwaukee continues to see some of the most rapid increases in rents of all cities in the country. Limited supply of new homes is one contributor to rising housing costs, so if new homes are not constructed in areas of increasing demand, that can increase competition for homes in those areas, increase prices, and add to the risk that existing residents will be priced out of their neighborhoods and displaced.

Growing MKE recommendations complement the other strategies in the Anti-Displacement Plan by allowing for a wider and more diverse mix of housing options to be created in neighborhoods across the city and reducing barriers in the Zoning Code that may prevent the creation of new housing needed to meet demand.

Implementation & Impacts

When should we expect to see the impacts of the changes proposed through this process?

When would the proposed changes to the Zoning Code go into effect?

- The Growing MKE Plan is an amendment to the Citywide Policy Plan. Adoption of this Plan is Phase 1 of this project. The Growing MKE Plan will be presented to the Common Council for review and approval in the summer/fall of 2024.
- The Growing MKE Plan makes recommendations to update the Zoning Code. Once the Growing MKE Plan is adopted by the Milwaukee Common Council, City staff will begin Phase 2 of the project to draft proposed updates to the Zoning Code to implement the recommendations in the Growing MKE Plan. This is anticipated to occur during 2025.
- Any proposed Zoning Code updates will need to be reviewed and adopted by the City of Milwaukee's Common Council (including public review and a public hearing) before going into effect. No updates to the zoning map or the zoning of individual properties are being proposed at this time (for example, changing residential districts to commercial districts). Zoning Code updates to implement Growing MKE recommendations may also occur in phases depending on priority and staff capacity.
- **Milwaukeeans are not likely to see significant immediate change** after completion of the Growing MKE amendment Zoning Code. Gradually, over the next few years and decades, these changes should support development of wider variety of housing types throughout the city.

Will these changes make property taxes increase?

Property taxes for an individual homeowner are impacted both by the market value of that home, as well as the total size of the City budget (tax levy). The primary mechanism available for local government to generate local revenue in order to pay for needed public investments is by increasing our overall tax base through the new construction and new development that Growing MKE recommendations support. New development provides one of the only sustainable paths for Milwaukee to be able to make new investments in our roads, parks, libraries, and other critical city services.

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 and paying for city services are being spread across a smaller number of residents.

New growth and development will allow the City of Milwaukee to invest in new neighborhood gathering spaces, safer streets, and other core services such as libraries. If costs of government services continue to increase and new development does not occur, service cuts and/or higher taxes remain more likely.

Will these zoning changes have a negative impact on homeownership?

Updating the Zoning Code is just one piece of the puzzle as it relates to housing. Opportunities for homeownership are a priority for many Milwaukee households and for the City of Milwaukee.

- There are many efforts in Milwaukee to increase homeownership rates, particularly for Black and Latino households to achieve racial equity in homeownership. Many partners and efforts are focused on systems to increase and preserve Black and Latino Homeownership, as outlined in the [Community Development Alliance's Collective Affordable Housing Strategic Plan](#).
- Additionally, increasing housing options and choices in Milwaukee neighborhoods may open up more options for all, including homeownership opportunities.
- The styles of housing recommended to be permitted by Growing MKE including townhouses, small cottages, 2-3 unit homes, may also provide additional opportunities for homeownership for Milwaukee residents and are of significant interest to many Milwaukee residents.
- The disparity between local household income and median housing costs has grown significantly in recent years. This disparity is largely due to the lack of available homes for sale and significant growth in the number of households and investors seeking to buy housing in the Milwaukee community. Given that are fewer homes available for sale and a lot of households looking to buy, this competition raises home prices quickly. Growing MKE recommendations will make it easier for new homes to be constructed to meet this growing demand.
- Outside investment groups are often very willing to purchase existing housing in established neighborhoods when supply is limited. This is because these markets can be safer investment opportunities if there are local limits on building new housing (including zoning restrictions) paired with high demand and limited supply.

How many new housing units will be created due to Growing MKE?

The number of new housing units developed due to the Zoning Code updates proposed by Growing MKE will be determined on a number of factors including housing construction prices, land and home values, market demand in individual neighborhoods, area job growth and population trends.

It is projected that Milwaukee will need to add 35,000 new homes in the coming decades to meet projected demand. Milwaukee's Collective Affordable Housing Strategic Plan established a goal of creating 8,800 new affordable rental homes in the next ten years. While Growing MKE will not on its own lead to the creation of new homes or affordable housing opportunities, it

will remove barriers in the Zoning Code that may prevent Milwaukee from being able to provide these needed new homes for current and future residents.

What has been the impact in other cities that have made similar changes to their zoning codes? Have these changes led to widespread demolition of detached single-family homes?

A number of cities and states have recently made changes to zoning codes to allow for a wider mix of housing types on all parcels. Minneapolis adopted city-wide zoning changes to eliminate single-family only neighborhoods in 2018. Charlotte (NC), St. Paul (MN), Grand Rapids (MI), Portland (OR and ME), and Austin (TX) are among other cities that have taken similar measures. California, Oregon, and Montana have each passed state-wide legislation requiring permitting accessory dwelling units and/or other 2-4 unit styles of homes on all residentially zoned parcels.

- Minneapolis' changes include allowing homes with up to 3 units on all parcels, but also permitting additional density on transit and commercial corridors similar to what Growing MKE proposes. Studies demonstrated that Minneapolis was the only growing housing market in the State of Minnesota that did not experience significant rent growth over the subsequent five years. These studies also found that changes to detached single-family zoning were only responsible for a small share of the new housing that was created and that there was not widespread demolition of single-family homes. There have been approximately 10-20 new 2-4-unit homes constructed per year on average since Minneapolis' zoning code updates.
- Locally, many Milwaukee neighborhoods with strong housing demand already allow the construction of 2-4-unit homes, and demolition of single-family homes to construct new 2-4-unit homes has not been common.
- DCD staff wish to credit the St. Paul 1-4 Unit Housing Study, Cincinnati Connected Communities initiative, and Grand Rapids zoning update project for preparing analysis that was reviewed by DCD as part of a peer city review.

How will DCD measure the outcomes and success of Growing MKE?

- Development enabled by Growing MKE Zoning Code updates is anticipated to be experienced over a period of years – not necessarily weeks or months.
- Measures that will be tracked by the City of Milwaukee's Department of City Development to measure the success and impact of Zoning Code updates will include:
 - Number of new housing units developed permitted by Zoning Code updates
 - Percentage of new homes accessible to transit
 - Tax base impact of new developments
 - Reducing the number and % of households that are rent burdened by income level.

Will Growing MKE make changes to the building codes that cover residential construction?

- No, Growing MKE is not proposing specific changes to building codes. In Wisconsin, building codes are adopted and set by the State, and local municipalities cannot make changes to building codes.

- Growing MKE is proposing to make changes to the City’s Zoning Code to permit additional styles of housing. Separate from the Zoning Code, building codes also establish minimum health and safety requirements related to required fire access and egress, light and ventilation, construction techniques, etc.

How will Growing MKE impact Historic Districts and buildings that are historically designated?

- All existing requirements and protections that apply to locally designated Historic Properties and Districts and zoning overlays will still apply. Any alterations to properties covered by historic designations and new construction in historic districts will still need to comply with all applicable historic guidelines. For properties subject to deed restrictions imposed by homeowner's associations, Growing MKE will not impact those private agreements or requirements.

Will Growing MKE change parking requirements that apply to existing and new developments?

- Growing MKE recommends that the City continue to evaluate parking requirements to align with development goals and discourage excess parking. This is consistent with existing City policy adopted as part of the Climate & Equity Plan.
- Milwaukee’s Zoning Code currently requires parking for multi-family housing 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 Zoning Code, based on resident preferences.
- Growing MKE does not propose specific adjustments to the required amount of parking, but encourages continued review of existing requirements to determine if adjustments should be made to advance goals for housing development, transit-oriented development, community health, and climate resilience.

Engagement

How were the Plan’s policies developed and shaped by community engagement?

The policies in Growing MKE Plan Amendment have been developed through a comprehensive planning process.

- The policies are based on the citywide goals to: increase housing choice and equity, support fiscal sustainability and economic development, foster walkable neighborhoods and connectivity, support a healthy and thriving community, and make Milwaukee and more sustainable and resilient city.
- Each policy was developed through a review of recently completed planning efforts, adopted City of Milwaukee Comprehensive and Area Plans, extensive engagement, and research of best practices in land use and zoning policies in cities throughout the country.

Public engagement for Growing MKE included:

- 7 Community Open House public meetings
- 2 webinars with Q&A + a Virtual Kick-off with Q & A
- 33 “office hour” events at Milwaukee Public Libraries
- 14 focus groups & community meetings with neighborhood groups & local developers
- 20 pop-up engagement events at senior centers, farmers’ markets, and other community events
- 3 Technical Advisory Committee meetings
- 3 Community Advisory Committee meetings
- 2 community-wide surveys
- Displays at each library with new information for each round of engagement.
- 1,750+ people directly engaged through in-person and online meetings and events
- 800+ views of meeting recordings
- 5,800+ community members engaging on www.engage.milwaukee.gov/GrowingMKE
- Multi-lingual outreach materials throughout the process and Community Open House public meetings in English, Spanish, and Hmong.