



# RACINE COUNTY MULTI-JURISDICTIONAL COMPREHENSIVE PLAN SUMMARY SHEET

## Housing Element

### (Multi-Jurisdictional Comprehensive Plan Preliminary Draft Chapter XI)

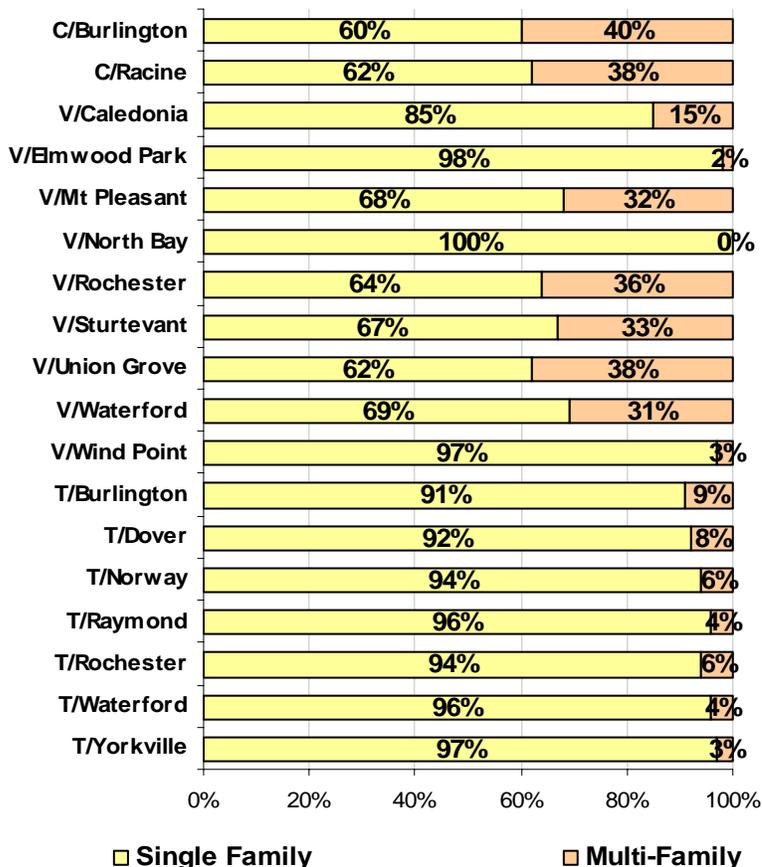
The housing element is one of the nine elements of a comprehensive plan required by the State “Smart Growth” Law, and it must contain goals, objectives, policies and programs to ensure a range of adequate housing choices for current and future residents of all ages, income levels, and persons with disabilities. It is also intended to promote the availability of land for the development or redevelopment of affordable housing, and to maintain or rehabilitate existing housing stock.

The housing element was developed with the assistance of a specially-formed Housing Work Group, consisting of representatives from different housing interest groups, including builders and real estate professionals, the Housing Authority of Racine County (HARC), Racine City Development, Society’s Assets, Inc., Homeless Assistance Coalition, and Legal Action of Wisconsin.



## TRENDS AND PROJECTIONS

### EXISTING HOUSING MIX IN RACINE COUNTY BY COMMUNITY: 2006



A detailed description of Racine County’s existing housing as of 2000 is presented in Chapter II, “Inventory of Population, Housing Stock, and Economic Base.” Using data from the American Community Survey, this information was updated to reflect housing stock as of 2006. Some key features include:

- 68% of Racine County housing units were single-family detached homes; 31% were single-family attached, two-family, and multi-family units; and the remaining 1% were mobile homes.
- 71% of housing units were owner-occupied, and 29% were renter-occupied. 6% of the total housing stock was reported as vacant.
- The average selling price of a single-family home in Racine County was \$155,000; this represents a 43% increase over the 2000 average price. In the same time, median household income increased 6%.
- The median monthly housing cost for a homeowner with a mortgage was \$1,336—an increase of 27% since 2000. The median cost for a renter was \$637—an increase of 16%.
- Just over 3% of County housing units were assessed as unsound, poor, or very poor, indicating unsafe or substandard housing conditions.

Source: U.S. Bureau of the Census and SEWRPC

# ISSUES & NEEDS

Racine County housing issues were identified by reviewing data from Chapter II and input from the Housing Work Group and the Multi-Jurisdictional Advisory Committee, as well as community members through the countywide public opinion survey and informational meetings. Some of the key issues include:

**Housing Affordability:** This includes the consideration of such issues as the mismatch between housing costs and incomes, as well as the costs of building housing (land and construction costs, public infrastructure costs, and zoning regulations that limit opportunities for affordable housing). Workforce housing—defined as workers being able to afford housing near their place of employment—is a growing concern, particularly as energy costs escalate.

The vast majority of housing problems reported in Racine County are due to high cost burden, meaning that households spent more than 30% of their income on housing costs. In 2006, the US Census Bureau American Community Survey found that about 34% of households in the County were living in unaffordable housing; this represents a 13% increase over the 2000 level. Although it should be recognized that some households choose to spend more than 30% of their income on housing, CHAS (HUD’s Community Housing Affordability Strategy) data suggests that many households cannot find adequate housing consistent with their income.

**Urban Development Patterns:** There is a need for housing that is located in areas that have easy access to jobs, transportation, shopping, schools, parks and other community facilities. Community members indicated interest in mixed use developments (that is, developments that include housing, workplaces, shopping, schools and parks), which would promote more compact and convenient neighborhood patterns.

**Housing Needs of an Aging Population and Travel & Accessibility:** There are concerns about providing an adequate supply of senior housing and assisted living units for people who want to stay in their community. These are related in part to the aging of the Baby Boom generation (persons born between 1946 and 1964) that will increase the number and proportion of the elderly population.

Housing designed for elderly residents must take into consideration not only structural issues (for example, no-step entrances and other handicap-accessible features), but also location issues, such as convenient access to transit options and connectivity between transportation modes, as seniors may depend on public transportation to reach medical appointments and other destinations of necessity. Housing accessibility is also a concern for people of all ages, and people with disabilities within the special needs population.

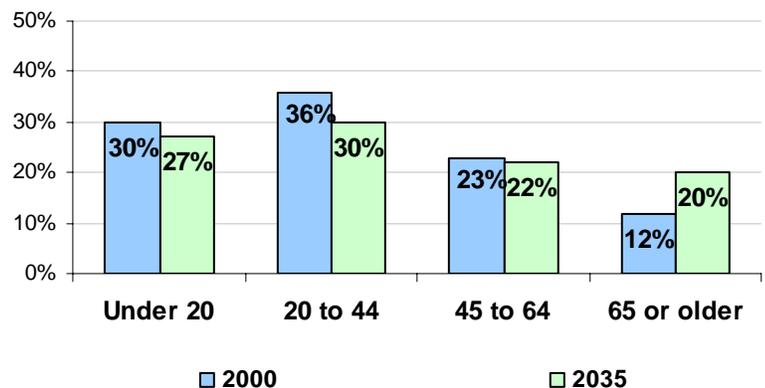
**Sustainable Development:** The sustainability of residential development has increased with the use of conservation subdivisions, also known as cluster design developments. This technique groups housing units on a portion of a parcel in order to preserve larger amounts of the parcel in common open space or in agricultural use.

## AFFORDABILITY

The US Department of Housing and Urban Development (HUD) defines affordable housing as a household spending no more than 30% of its income on housing costs.



ACTUAL AND PROJECTED AGE COMPOSITION IN RACINE COUNTY: 2000 AND 2035



Source: US Bureau of the Census and SEWRPC  
From Chapter VII, "Population, Household and Employment Projections"



# ZONING REGULATIONS

Zoning regulations typically have an impact on housing costs, so this element examines County and community housing-related regulations to determine the extent to which Racine County and its communities permit or exclude a range of housing types and choices.

**Housing Unit Types:** The type of housing unit (single-family, two-family, multi-family, mobile homes) allowed is generally determined by the type of structures allowed in residential zoning districts. This is important because apartment units tend to be more affordable to lower-income households than single-family housing units. Except for the Village of North Bay, all cities and villages in the County include provisions for single-family, two-family and multi-family housing.

**Minimum Lot Size Requirements:** Residential zoning districts include minimum lot size requirements, which specify the smallest area a housing unit can be built upon. Larger minimum lot sizes requirements can add to the total price of developing a residence by increasing land and land improvement costs; however, they may be appropriate in areas without urban services (e.g., public water and sewer services), or in environmentally sensitive areas.

**Minimum Floor Area Requirements:** Except in the Cities of Racine and Burlington, all of the local zoning ordinances in the County include minimum floor area requirements for homes and multi-family units. These generally correlate with minimum lot size requirements; the larger the minimum lot size requirement, the larger the minimum floor area requirement.

VILLAGE OF ROCHESTER REQUIREMENTS: JULY 2007

RESIDENTIAL ZONING DISTRICT	MINIMUM LOT SIZE	MINIMUM FLOOR AREA
R-1 Single-Family Residential District	12,000 square feet	One-story: 1,200 without garage; Two-story: 1,700
R-2 Single-Family Residential District	10,000 square feet	One-story: 1,200 without garage; Multi-story: 1,700
R-3 One and Two-Family Residential District	One-family: 10,000 square feet Two-family: 6,000 square feet	One-story: 1,200 without garage; Multi-story single-family: 1,700; Two-family: 1,800 square feet without garage
R-4 Multiple-Family Residential District	18,000 square feet with 4,500 square feet/one bedroom and 6,000 square feet/two- and three-bedroom unit	One-bedroom unit: 750; Two- or three bedroom units: 900
PUD Planned Unit Development Overlay District – Residential Planned Developments	One and one-half acres	Voluntarily promote improved environmental and aesthetic design; offer recreational, conservation and preservation, pedestrian-friendly, social and harmonious architecture.

## GOALS, OBJECTIVES & POLICIES

### Goals

- XI-1:** Provide opportunities for an adequate housing supply that will meet the needs of all residents and a broad range of choice among housing designs, sizes, types, and costs, recognizing the changing trends in age-group composition, income, and housing types.
- XI-2:** Promote the coordination between land use and housing design that supports a range of transportation choices.
- XI-3:** Provide an adequate infrastructure and public services and an adequate supply of developable land to meet the existing and future market demand for residential, commercial, industrial, and institutional uses.
- XI-4:** Encourage a public participation process that provides equity and fairness to landowners and other stakeholders, balanced with responsible land use.
- XI-5:** Promote redevelopment and infill in areas with existing infrastructure and services, enhancing existing residential, commercial, and industrial uses.

### Objectives

- Provision of additional housing, including an appropriate mix of housing types and styles, sufficient to accommodate the projected increase in population, matching housing types to changing household characteristics and needs.
- Provision of housing opportunities to accommodate financial capabilities and persons with special needs.
- Provision of housing that maintains and enhances the character of existing urban and rural environments.
- Provision of additional housing in areas recommended for such use in the land use plan element.
- Provision of housing at densities that are properly related to the availability of sanitary sewer service, water supply, and basic urban services and facilities.
- Provision of housing opportunities for workers in proximity to their place of work.
- Maintenance and rehabilitation, as appropriate, of the existing housing stock.

## Policies

The Housing Element contains approximately 22 policies (steps or actions recommended to be taken to achieve goals and objectives). These policies primarily fall into the following categories: homeownership and rental housing; housing types, costs, character, and design; housing accessibility (structural- and transportation-related) and development patterns; and government cooperation and zoning. Above all, the housing policies will be most effective when working in concert with the other comprehensive plan elements. Some policies include:

- Encourage homeownership opportunities for residents in new and existing neighborhoods and retention of existing rental housing at prices aligned with the incomes of area residents.
- Encourage housing design that supports the conservation, enhancement, and continued vitality of areas with special scenic, historic, cultural, or architectural value.
- Consider and protect the property rights of residential property owners to minimize risks and maximize benefits of ownership to enhance community pride and character.
- Enable people who are elderly and disabled to remain in their community as their needs change by supporting smaller homes, accessory dwellings, nursing homes, community based residential facilities and other types of assisted living residential arrangements.
- Racine County should study the feasibility of creating a countywide housing trust fund to support the development and preservation of affordable housing.

## PROGRAMS & ORGANIZATIONS

There are numerous government sponsored housing programs, housing organizations, and community-based organizations that can help meet the housing needs of Racine County residents. The housing element contains a summary of these services, as available in 2008, including:

- *Emergency Shelters:* HUD defines an emergency shelter as any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary or transitional housing for the homeless. In Racine County, emergency shelter is provided in the City of Racine by HALO, Inc. (Homeless Assistance Leadership Organization), Love & Charity Mission, SAFE Haven of Racine, Project New Life, the Women's Resource Center, and by TLC in the Town of Burlington.
- *Transitional Housing:* These are programs designed to provide housing and appropriate support services to homeless persons that will help them move to independent living within 24 months.
- *Permanent Supportive Housing:* These services provide permanent housing for homeless persons with disabilities—that is, housing and support services designed to enable the special needs population to live as independently as possible in a permanent setting. For example, Society's Assets Inc. provides services such as independent living skills training, advocacy, peer support, representative payee, and disability resources.
- *Permanent Housing:* These programs are long-term housing solutions which provide rental and homebuyer assistance. The Housing Authority of Racine County (HARC) administers HUD's Section 8 Housing Choice Voucher program, as well as homebuyer education and "rent smart" programs developed to assist low- to moderate-income families find and maintain stable, adequate housing.

This element also contains information about "green" development programs, which are intended to encourage sustainability by minimizing the negative impact of the built environment on natural resources and community health through measures such as . Some of these programs include Energy Star, Green Built Home, and LEED (Leaders in Energy & Environmental Design).



CENTER FOR VETERANS ISSUES:  
TRANSITIONAL HOUSING FACILITY