

## CHAPTER 6: HOUSING

### INTRODUCTION

The City of Franklin has a diversified housing stock ranging from larger rural home/lots in the southwestern portion of the City, to modest older homes in the St. Martins area, to large new homes in the Wyndham Ridge and Wyndham Hills area, to large older apartment complexes such as the 500 unit Whitnall Pointe Apartments, to new condominium complexes such as Kaitlin Woods, and modest houses located in subdivisions such as Rawson Homes, Security Acres, and Briarwood. The provision of housing that meets the needs of the City is very important to retaining existing residents and to attracting new residents. To meet these needs, the City must recognize local and regional demographics and demographic changes, such as those noted in Chapter 2 pertaining to the City's aging population and the changing makeup of families.

The term "housing", as defined by "Housing Wisconsin A Guide to Preparing the Housing Element of a Local Comprehensive Plan", Second Edition (2003), may be applied to traditional single-family detached residential structures, as well as multi-family units (including duplexes and townhouses), manufactured homes, and accessory apartments<sup>1</sup>. Housing refers to owner-occupied units, as well as rental, cooperative, and condominium ownership arrangements.

This Chapter develops goals, objectives and policies to meet the requirements of Wisconsin State Statute 66.1001 and further investigates the existing and future needs of the City's housing stock. According to Wisconsin State Statute 66.1001(2)(b), the Housing Element of a comprehensive master plan is as follows:

"A compilation of objectives, policies, goals, maps and programs of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit. The element shall assess the age, structural value and occupancy characteristics of the local governmental unit's housing stock. The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all income levels and of all age groups and persons with special needs, policies and programs that promote the availability of land for the development or redevelopment of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit's existing housing stock."

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<sup>1</sup> Accessory apartments are a living unit that is separate from the primary residential unit. It may or may not include a separate kitchen, bedroom, and bathroom. It may or may not be physically attached to the primary residential unit. If attached, it is often located in the attic, garage, or basement.

## GUIDING PRINCIPLES, GOALS, AND OBJECTIVES

“A compilation of objectives, policies, goals...of the local governmental unit to provide an adequate housing supply that meets existing and forecasted housing demand in the local governmental unit...” excerpt from Wisconsin State Statute 66.1001(2)(b).

The following principles, goals, objectives and policies will guide the City of Franklin’s housing activities as they relate to official mapping, subdivision regulation, and zoning. Where possible and appropriate, existing local, regional, or state housing related guidelines have been used, as noted herein.

Any additional details set forth in this chapter, such as recommendations for further study or educational efforts for Leadership in Energy and Environmental Design, Universal Design, Workforce Housing, etc., are intended to ensure that the full scope of the housing needs of the City are eventually addressed. They are not intended to create any further allowances or restrictions by the Comprehensive Master Plan or to create any additional conditions or requirements of the Comprehensive Master Plan. However, should the Common Council determine that changes to the Comprehensive Master Plan as a result of the studies or educational efforts are warranted, any such changes would then be made to the Comprehensive Master Plan through the formal amendment process to ensure an appropriate level of consistency between the Plan and such study or educational effort.

The following principles, goals, objectives and policies are based on the information provided and/or referenced in this chapter. They are generally long range in nature and are intended to look 20 years into the future. It is recommended that they be reviewed annually and updated a minimum of every five to ten years.

### Principles

The overall guiding principles of the City’s Housing development effort are as follows:

- Provide a wide range of housing opportunities to support the needs of working professionals, seniors, and families. [from “City of Franklin’s Vision Statement and Mission Statement”]
- Coordinate the Housing principles, goals, objectives and policies with the other elements of the Comprehensive Master Plan. [from “Housing Wisconsin: A Guide to Preparing the Housing Element of a Local Comprehensive Plan”]
- Promote high quality development (to allow for various types of development as long as the proposed development does not unreasonably increase the local property tax burden). [from Chapter 2, High Quality Development Principle]

## Goals and Objectives

The following are City-wide housing goals and objectives. For reference purposes only, the goals are numbered. They are followed by corresponding objectives, which are bulleted under each goal. The source of these goals and objectives are also identified in brackets. Development policies are described by neighborhood in the following section.

### **1. Encourage high quality residential development in the City. [from public input]**

- Strive towards high quality residential development, in appropriate underdeveloped and undeveloped areas, that does not increase the local tax burden. [from public input]

### **2. Ensure compatibility with adjacent land uses. [from consultant]**

- Encourage infill residential development in appropriate areas that are currently adjacent to residential uses. [from public input]
- Require new residential development to be compatible with surrounding land uses and densities whenever possible and appropriate. [from public input]
- Maintaining housing in a good condition shall be a priority in existing neighborhoods. [from consultant]
- Code Enforcement shall be a priority to sustain a high level of home maintenance and to preserve the existing housing stock. [from public, staff, Committee input]

### **3. Provide adequate location and choice of housing and a variety of housing types for varying age and income groups for different size households. [from 1992 Comprehensive Master Plan]**

- Ensure an adequate choice in size, cost, and location of housing units to assure equal housing opportunities. [from 1992 Comprehensive Master Plan]
- Allow for a variety of residential types and densities within the requirements for high quality development and compatibility with adjacent uses, wherever possible and appropriate. [from public input]
- Manage the development of multi-family housing to prevent a future surplus of this housing type. [from public input]
- Manage the development of senior housing to prevent a future surplus of this housing type. [from public input]

A number of the goals and objectives listed above are also listed in Chapter 2 of this Comprehensive Plan. A complete reading of Chapter 2 would reveal other goals and objectives stated therein that might, on their

face, appear to be appropriate for inclusion within this housing chapter. There is a high correlation between housing development and other development and planning goals, objectives, efforts, and practices. If not restated with this chapter, the goal or objective was determined to fit more appropriately for detailing within another chapter of this Comprehensive Plan or to not require further discussion. For example, Chapter 2 identifies “Provide development standards for new and redeveloped residential uses, including lot sizes, stormwater management (where appropriate), building size, and open space requirements.” One could argue that development standards are an objective of the housing element. The provision of development standards, however, is viewed as a land use issue herein and, therefore, is not listed as a housing element specific goal or objective herein.

## Neighborhood Development Policies

The Potential Development Areas map, Figure 5.6, identifies significant areas where future development can occur. The following policies focus on the housing portion of this map.

### **Planning Area A**

The majority of Area A is built out or includes environmental constraints for future development. There is one large parcel along Forest Home Avenue that can be developed as single-family housing. Densities should be similar to surrounding parcels.

### **Planning Area B**

Area B has a significant amount of environmental lands that have building constraints which limit much of the future development to the Loomis Road corridor. Commercial or mixed-use developments are most appropriate along the corridor. Housing could be developed as part of the mixed-use designation within buildings or as a transitional use between commercial buildings and land to the west. An area of single-family future development is located along Ryan Road, west of Loomis Road.

### **Planning Area C**

Area C is at the crossroads of several major arterials, and therefore includes commercial and mixed-use as future uses. Housing could be developed as a component of the mixed-use districts with an emphasis on owner-occupied multi-family housing or rental on upper floors of buildings. Housing could also be located adjacent to environmental areas to capture the value of the views while still being in close proximity to commercial uses.

### **Planning Area D**

The majority of Area D is built out, with the exception of a few parcels near Loomis Road and one along Drexel Avenue. The parcels south of Rawson Avenue and west of Loomis Road are identified as single family housing, matching densities of adjacent parcels. The parcels east of Loomis Road and adjacent to Rawson Avenue are mixed-use that could include housing as part of the mixed-use designation as either single family or owner-occupied multi-family. The parcel of housing east of Loomis Road should be developed as a transitional area between proposed commercial/mixed use development and existing housing.

Development could be single-family housing. The large parcel south of Drexel Avenue is recommended as single-family housing, similar in density and character to surrounding development.

### **Planning Area E**

Area E is almost fully developed with the exception of a few parcels that could be developed as new single family housing. Densities should be similar to adjacent development.

### **Planning Area F**

The majority of Area F is built out with the exception of significant environmental areas, a few large parcels along Drexel Avenue, and a few along 51st Street. The parcels along Drexel Avenue, and the parcel in the southeast quadrant of Puetz Road and 51st Street are proposed as single family housing, similar in density and character to surrounding development. The mixed-use parcel, west of 51st Street, could include housing in a variety of ways: second level of a mixed-use building, multi-family, or single-family housing. The exact use will depend on the character of the mixed-use development.

### **Planning Area G**

Future housing opportunities in Area G would be part of a mixed-use development. The type of housing would need to be compatible with more intense commercial uses adjacent to S. 27th Street, or provide a transition to lower density housing to the west.

### **Planning Area H**

Area H offers the most opportunity for new housing in the City with significant areas of existing agriculture shown as housing for the future. Single family housing is most appropriate in this area, with the density being determined by the presence of sewer and water. However, should such residential development provide greater levels of environmental protection than already recommended in this Plan, greater residential densities could be considered, as long as the overall residential density remains consistent with that identified in this Plan.

### **Planning Area I**

The majority of new development in Area I is recommended as commercial development along Ryan Road and 76th Street. A few parcels, south of Puetz Road, could be developed as single-family housing, similar in density and character to nearby development.

The development policies of Franklin shall be dictated by the specific land division and zoning regulations as set forth in the Unified Development Ordinance, and as determined by the Common Council in conjunction with the City of Franklin 2025 Comprehensive Master Plan and any other pertinent adopted City plans and policies.

## HOUSING AND DEVELOPMENT OPINIONS OF THE PUBLIC

As part of the public input for the preparation of the Comprehensive Master Plan update, including preparation for the Housing Element, the City conducted a communitywide survey, a design preference survey, and public listening sessions. These tools were used in part to seek out concerns and values that the community holds about housing in Franklin. The surveys and listening sessions help reveal the opinions of current residents in regards to existing housing issues and concerns and future housing wants and needs.

### Communitywide Survey

A written, communitywide survey was conducted in 2005 to gauge public opinion on a number of issues, including preferences related to housing. The results of this survey are presented in Appendix C and are also discussed in Chapter 2.

The results of the survey showed strong preferences for certain types of housing among Franklin residents. Of those who responded, over 88 percent rated single family homes as very favorable or favorable. Senior housing was the second most preferred housing category with approximately 60 percent rating it very favorable or favorable. Townhomes (attached homes with individual entrances) were considered very favorable or favorable by about 51 percent of the respondents. Condominiums, and the 'variety of housing types' category, were both considered very favorable or favorable by only about 40 to 45 percent of respondents. Apartments were the least favored housing type by a significant margin, with only 11 percent of respondents rating them as very favorable or favorable.

Residents were also asked how important various characteristics were in relation to new single family residential development. All but one of the characteristics was considered very important or important by 80 percent or more of the respondents. According to respondents, the most important characteristic was 'compatibility with the surrounding neighborhood' with 88 percent considering it very important or important. The characteristic gauged least important to respondents was 'inclusion of a variety of housing types with the overall development' with 63 percent considering this factor to be very important or important.

Residents were also asked to provide their opinions regarding the relative importance of various characteristics related to new multi-family residential development. Four characteristics were considered to be very important or important by at least 75 percent of respondents: (1) architectural quality and design – 80 percent; (2) rental vs. condominium ownership – 80 percent; (3) adds little traffic to local residential streets – 78 percent; and (4) the inclusion of substantial open space – 75 percent). The only category considered to be very important or important by fewer than 50 percent of respondents was proximity to commercial uses. When asked whether they would be supportive of additional neighborhood retail service within one mile of their home, however, 52 percent of respondents said "yes".

## Design Preference Survey

Another tool that was used to help determine the housing preferences of Franklin residents was the visual preference survey also conducted in 2005. The results of this survey are presented in Appendix D and are also discussed in Chapter 2. A number of images were shown, representing a wide variety of residential, commercial, street, and open space designs and configurations. Respondents were asked to rate each image on a scale from -5 (highly unfavorable) to 5 (highly favorable).

The results represented obvious trends in housing preferences among a majority of respondents. Single family residential images that scored highly tended to show large, well landscaped lots. The size and architectural features of the houses did not impact the ratings significantly. Images showing prominent garage doors tended to score poorly, as did images showing small lots with houses close to the sidewalk.

When asked to rate images of multi-family residential buildings, again images showing large, well landscaped open spaces scored highly. Smaller buildings (in terms of both height, and number of units) also scored highly, as did buildings which resembled single family homes. Buildings surrounded by large surface parking lots tended to score very poorly.

## Key Considerations and Issues

A series of public listening sessions were conducted in each Franklin neighborhood, as another means of gathering opinions on issues that were most important to city residents. The following is an overview of frequent resident opinion on a variety of topics related to housing.

**Multifamily Development:** There was concern that multifamily development would cause crime due to excessive density in certain locations. Additionally, it was expressed that current density in multifamily areas is too high.

**Senior Housing Development:** Residents feel there is currently a sufficient quantity of units for present and future needs, and that little or no additional elderly housing is needed in Franklin and additional units should not be built.

**Neighborhoods of Moderate Density:** Areas within Franklin should be planned as individual neighborhoods with individual character, within the larger district. Residents expressed concern that a one-size-fits-all planning approach to the City of Franklin would result in a homogeneous area that lacked much of the character currently present in the City. Areas B and H desired to have its rural character preserved and reflected in the plan.

**Subdivision of Land for Housing:** Several residents owning larger parcels (10 or more acres) have expressed a desire to subdivide their lots, typically to add one or two houses. The present Unified Development Ordinance code requires new construction to be connected to municipal sanitary sewer, and many portions of Planning Areas B and H are unsewered. However, residents perceived inconsistencies regarding the approval process for subdivisions and zoning changes since they felt not all cases were treated the same.

**Buffering and Incompatible Neighboring Uses:** Residents stated adjacent non-compatible land uses, such as residential and industrial, should be sufficiently buffered to obscure views, minimize noise, and provide residents with privacy and improved views.

**Preservation of “Franklin” Character:** Residents stated they moved to Franklin for its open, rural character. They expressed that preservation of this character should be a high priority and the current speed of development will result in poor quality buildings that detract from Franklin’s character.

The St. Martins area should receive special consideration within the plan. Its historic character should be preserved and new development within the area must be sensitive to its context. Additionally, effort should be made to rehabilitate existing structures in disrepair.

## EXISTING HOUSING DEVELOPMENT ENVIRONMENT

As part of the housing needs assessment, the City must examine the existing housing development environment. The existing housing development environment includes infrastructure, developable lands, current development regulations, and developer motivations.

### Infrastructure

Infrastructure refers to roads, schools, sewer and water service, parks, and other public improvements. Housing development in Franklin shall coincide with the development of the infrastructure of the City. For example, limited development should occur in the southwest portion of Franklin until public sewer, water and other elements of infrastructure can be provided.

### Developable Land

The majority of land for potential residential development is located in the southwest portion of Franklin. Other smaller or infill areas are located throughout the City. The Future Land Use map located in Chapter 5 of this plan illustrates all the areas planned for residential development.

### Development Regulations

The City of Franklin has eleven (11) residential zoning districts as well as mixed-use commercial districts that allow for a residential component. Seven of these districts are single-family zoning districts with low density requirements. The R-7 Two-Family, R-8 Multi-Family, VR Village Residence and the RC-1 Conservation Residence Districts allow for multi-family developments and higher densities. Note that single-family development may also occur or be part of the R-7, R-8, VR and RC-1 Districts.

### Developer motivation

Currently Franklin allows for developer incentives on a case by case basis to be determined by the Common Council. For example, the Franklin Common Council is able to approve a City-sponsored application or waive



any fees for a project if they choose. These types of incentives can be used to encourage development in certain areas. Below are items which may be used to encourage residential development, specifically for areas show on the Future Land Use map that has not yet been developed.

**Density Bonuses:** Density Bonuses are a way to provide further flexibility for developers when it comes to density. A density bonus is an incentive-based tool that permits developers to increase the maximum allowable density on a property. In exchange for increased density, the City may require the developer to fulfill a public policy goal of the City. Public policy goals may include environmental protections, protection of open space, creation of a park or mini park, protection of historical structures, etc.

**Streamlined Permitting Process:** Streamlined Permitting Process is an incentive to developers in expediting the review process. The City may expand on this concept by implementing a type of One-Stop Permitting. One-Stop Permitting is a streamlined approach to plan review and permit issuing for the development process. The intent is to provide fast and convenient services to the public. It involves a centralized system for plan review and permitting between City Departments, such as the Department of Community Development, Engineering, Inspection, Police and Fire: There are many variations and levels of services that this type of process may involve, which would require further review by the City.

**Reduction of Impact and Application Fees:** To encourage development in certain areas, the City may waive application fees or reduce impact fees as incentives for developers.

**City-sponsored Applications:** The City may also sponsor applications, such as Rezoning, to promote development in certain areas. For examples, if the City would like to see an area developed as multi-family instead of single-family, Franklin may complete the process for rezoning, prior to a development proposal.

## INVENTORY AND ANALYSIS

“...The element shall assess the age, structural value and occupancy characteristics of the local governmental unit’s housing stock...” excerpt from Wisconsin State Statute 66.1001(2)(b).

This section presents the City’s general housing characteristics, such as household and family size, income and economic factors, housing age, and housing units by structure size. It also analyzes housing tenure and occupancy, including owner occupied housing and rental housing characteristics. The following section examines future housing needs which will be based on this information and the projected population growth for the City.

In order to understand the current state of housing in Franklin, it is important to consider the general context of housing both regionally and nationally. Examining recent trends (over the last three to four years), and longer term trends (over the last three to four decades) illustrates the state of housing in America.

According to the National Association of Realtors, over recent years existing home sales have declined at a rate of approximately 13 percent each year from 2006 to 2008 (see Table 6.1). The decline in existing home sales was more gradual in the Midwest from 2006 to 2007 (10.5 percent) and more dramatic between 2007 and 2008 (14.9 percent). Wisconsin experienced a decline comparable to that of the Midwest between 2006 and 2007, but experienced an even greater decline between 2007 and 2008 (19.2 percent).

**Table 6.1: Existing Home Sales (2006-2008)**

	<u>United States</u>		<u>Midwest Region</u>		<u>Wisconsin</u>	
	<u>Total</u>	<u>Percentage</u>	<u>Total</u>	<u>Percentage</u>	<u>Total</u>	<u>Percentage</u>
Existing Home Sales, 2006	6,478,000	-	1,483,000	-	117,300	-
Existing Home Sales, 2007	5,652,000	-12.8%	1,327,000	-10.5%	104,600	-10.8%
Existing Home Sales, 2008	4,913,000	-13.1%	1,129,000	-14.9%	84,500	-19.2%

Source: National Association of Realtors

The National Association of Realtors also provides data on existing home sales over a longer time period at the national and regional level. This longer term perspective shows that increases in existing home sales in the Midwest have generally lagged behind increases nationwide over that last three decades (see Table 6.2). In the decade spanning from 1999 to 2008, existing home sales in the United States rose 53.5 percent, compared to a 36.0 percent increase in the Midwest.

**Table 6.2: Existing Home Sales Per Decade**

	<u>United States</u>		<u>Midwest Region</u>	
	<u>Total</u>	<u>Percentage</u>	<u>Total</u>	<u>Percentage</u>
Existing Home Sales, 1969-78	25,258,000	-	7,368,000	-
Existing Home Sales, 1979-88	30,695,000	21.5%	8,198,000	11.3%
Existing Home Sales, 1989-98	38,034,000	23.9%	10,021,000	22.2%
Existing Home Sales, 1999-2008	58,395,000	53.5%	13,630,000	36.0%

Source: National Association of Realtors

Another important statistic tracked by the National Association of Realtors in the median sale price of existing homes (see Table 6.3). In recent years, the median sale price for existing homes has fallen dramatically at the national level (9.5 percent from 2007 to 2008). While the Midwest region also saw a decrease in median sale price over that time, the decrease was somewhat less drastic than the nationwide median (6.7 percent from 2007 to 2008).

**Table 6.3: Median Price (2006-2008)**

	<u>United States</u>		<u>Midwest Region</u>	
	<u>Total</u>	<u>Percentage</u>	<u>Total</u>	<u>Percentage</u>
Median Price, 2006	\$221,900	-	\$167,800	-
Median Price, 2007	\$219,000	-1.3%	\$165,100	-1.6%
Median Price, 2008	\$198,100	-9.5%	\$154,100	-6.7%

Source: National Association of Realtors

Over the longer term, the most significant increase in median sale price of existing homes occurred between 1970 and 1980 (see Table 6.4). Over that span, the median price in the United States increased 170.4 percent, compared to a 158.2 percent increase in the Midwest. This lag in median price increase in the Midwest as compared to the United States was typical at most intervals measured. The exception occurred between 1990 and 2000 when the median price increased by 64.2 percent in the Midwest, compared to 49.0 percent in the United States. In spite of recent decreases, the median sale price has still increased overall between 2000 and 2008 in both the Midwest (23.0 percent) and in the United States (38.3 percent).

**Table 6.4: Median Price Per Decade**

	<u>United States</u>		<u>Midwest Region</u>	
	<u>Total</u>	<u>Percentage</u>	<u>Total</u>	<u>Percentage</u>
Median Price, 1970	\$23,000	-	\$20,100	-
Median Price, 1980	\$62,200	170.4%	\$51,900	158.2%
Median Price, 1990	\$96,400	55.0%	\$76,300	47.0%
Median Price, 2000	\$143,600	49.0%	\$125,300	64.2%
Median Price, 2008	\$198,600	38.3%	\$154,100	23.0%

Source: National Association of Realtors

The National Association of Realtors also tracks a statistic called the Housing Affordability Index. This index measures the ratio of median family income divided by the income typically needed to qualify for a mortgage to purchase a median priced home. The income needed to qualify is determined from the current interest rates and the fluctuations to the median price for a single-family home. A composite affordability index of 100 or greater indicates that a family earning the median income could afford the median priced home. An examination of long term data as shown in Table 6.5 shows that the median priced home was out of reach for the median income earning family in 1980 (an index of 79.9). However, this figure has surpassed 100 and increased at each interval cited below through 2008, which means that the median home has become increasingly more affordable to the family earning the median income.

**Table 6.5: Composite Affordability Per Decade**

	<b>United States</b>		
	<u>Median Family Income</u>	<u>Income to Qualify</u>	<u>Composite Affordability Index*</u>
1980	\$21,023	\$26,328	79.9
1990	\$35,353	\$31,104	113.7
2000	\$50,733	\$41,616	121.9
2008	\$59,339	\$46,128	128.6

\* Composite Affordability Index is the ratio of median family income to qualifying income. Values over 100 indicate that the typical family has more than sufficient income to purchase the median priced home.

Source: National Association of Realtors

In light of recent troubles in the housing market, it is also valuable to examine the recent trends in housing affordability using this index (see Table 6.6). This index shows that in 2006 the composite affordability index reached its lowest level (106.1) since 1985. However, falling home prices and decreases in the average mortgage rate led to a rapid increase in the composite affordability index. By December, 2008 the index had risen to 158.8. In January of 2009, the index had risen again to 166.8, which was deemed the “record high” by the National Association of Realtors since they began tracking the statistic in 1970.

**Table 6.6: Composite Affordability (2004-2008)**

	<b>United States</b>				
	<u>Median Price -Exg. Single Family Home</u>	<u>Ave. Mortgage Rate</u>	<u>Median Family Income</u>	<u>Income to Qualify</u>	<u>Composite Affordability Index*</u>
2004	\$195,200	5.73	\$54,061	\$43,632	123.9
2005	\$219,000	5.91	\$55,823	\$49,920	111.8
2006	\$221,900	6.58	\$57,612	\$54,288	106.1
2007	\$217,900	6.52	\$59,224	\$52,992	111.8
June 2008	\$213,600	6.28	\$60,404	\$50,640	119.3
December 2008	\$174,700	5.59	\$61,058	\$38,448	158.8

\* Composite Affordability Index is the ratio of median family income to qualifying income. Values over 100 indicate that the typical family has more than sufficient income to purchase the median priced home.

Source: National Association of Realtors

Another statistic used to measure the relative health of the housing market is the number of private housing starts (see Table 6.7). An examination of the percentage change in housing starts at decade intervals between 1969 and 2008, shows significant differences between national and Midwestern trends. In the decade spanning 1979 to 1988, the number of housing starts decreased by 12.1 percent in the United States, compared to a 36.9 percent decrease in the Midwest. From 1989 to 1998, housing starts once again fell by 12.1 percent in the United States while in the Midwest housing starts increased by 18.8 percent. Over

the most recent decade, housing starts rebounded to a 22.3 percent increase in the United States, while the rate of increase fell to 4.9 percent in the Midwest.

**Table 6.7: Private Housing Starts Per Decade**

	<u>United States</u>		<u>Midwest Region</u>	
	<u>Total</u>	<u>Percentage</u>	<u>Total</u>	<u>Percentage</u>
Private Housing Starts, 1969-78	17,397,500	-	3,886,000	-
Private Housing Starts, 1979-88	15,292,000	-12.1%	2,450,300	-36.9%
Private Housing Starts, 1989-98	13,448,800	-12.1%	2,912,100	18.8%
Private Housing Starts, 1999-2008	16,449,200	22.3%	3,055,100	4.9%

Source: U.S. Census & Dept. of Commerce

Recent years have shown a greater consistency between national and Midwestern trends in housing starts (see Table 6.8). Both areas showed a slight increase in 2005, followed by decreases that have grown in each year since.

**Table 6.8: Private Housing Starts (2004-2008)**

	<u>United States</u>		<u>Midwest Region</u>	
	<u>Total</u>	<u>Percentage</u>	<u>Total</u>	<u>Percentage</u>
Private Housing Starts, 2004	1,995,800	-	355,700	-
Private Housing Starts, 2005	2,068,300	3.6%	357,400	0.5%
Private Housing Starts, 2006	1,800,900	-12.9%	279,500	-21.8%
Private Housing Starts, 2007	1,355,000	-24.8%	210,100	-24.8%
Private Housing Starts, 2008	904,300	-33.3%	135,100	-35.7%

Source: U.S. Census & Dept. of Commerce

## Housing Trends in Franklin

It is important to follow and assess housing trends as they will affect the future housing needs for Franklin. As the tables below demonstrate utilizing census data, household size and family size are getting smaller. Baby boomers are getting older as well as the housing stock. There has also been a significant increase in condos after 2000.

## General Housing Characteristics

It is important to review current housing characteristics so that future housing needs of the City can be assessed. These general characteristics may also be used to analyze the strengths and weaknesses of the City's housing stock. The majority of the data utilized in this section comes from the U.S. Census Bureau and the City of Franklin Assessor's Office.

### Households & Family Size

According to the 2000 U.S. Census, and shown in Table 6.9, the average household size in the City of Franklin was 2.58 persons. This figure is slightly higher than the average household size in Milwaukee County in 2000, which was 2.43 persons, but is lower than the City's household size of 2.78 persons in 1990. The

average family size in the City of Franklin in 2000 (3.06 persons) was lower than the City's 3.21 persons per family in 1990. This is also lower than the Milwaukee County average of 3.13 in 2000.

**Table 6.9: Average Household Size**

	<u>1990</u> <u>City of</u> <u>Franklin</u>	<u>2000</u> <u>City of Franklin</u>	<u>1990</u> <u>Milwaukee</u> <u>County</u>	<u>2000</u> <u>Milwaukee</u> <u>County</u>
Average Household Size	2.78	2.58	2.50	2.43
Average Family Size	3.21	3.06	3.25	3.13

Source: 1990 & 2000 U.S. Census

### Income and Economic Factors

In 2000, and as shown on Table 6.10, the median household income in the City was \$64,315 (\$24,414 per capita). This sum was higher than the median income in neighboring Oak Creek (\$53,779 / \$23,586 per capita) and significantly higher than that of Milwaukee County (\$38,100 / \$19,939 per capita).

**Table 6.10: Median Household Income**

	<u>1990, City of</u> <u>Franklin</u>		<u>2000, City of</u> <u>Franklin</u>		<u>1990,</u> <u>Milwaukee County</u>		<u>2000,</u> <u>Milwaukee County</u>	
	<u>Total</u>	<u>Percent-</u> <u>age</u>	<u>Total</u>	<u>Percent-</u> <u>age</u>	<u>Total</u>	<u>Percent-</u> <u>age</u>	<u>Total</u>	<u>Percent-</u> <u>age</u>
Households	7,443		10,637		373,542		377,983	
Less than \$15,000	591	7.9%	563	5.3%	98,229	26.3%	65,598	17.4%
\$15,000 to \$34,999	2,048	27.5%	1,671	15.7%	130,744	35.0%	107,365	28.4%
\$35,000 to \$49,999	1,919	25.8%	1,436	13.5%	71,446	19.1%	66,510	17.6%
\$50,000 to \$74,999	2,034	27.3%	2,497	23.5%	51,718	13.8%	72,565	19.2%
\$75,000 to \$99,999	523	7.0%	2,261	21.3%	12,494	3.3%	35,982	9.5%
\$100,000 to \$149,999	260	3.5%	1,621	15.2%	5,602	1.5%	20,472	5.4%
\$150,000+	68	0.9%	588	5.5%	3,309	0.9%	9,491	2.5%
<b>Median Household Income</b>	<b>\$43,686</b>		<b>\$64,315</b>		<b>27,867</b>		<b>38,100</b>	

Source: 1990 & 2000 U.S. Census

### Housing Age

The age of a community's housing stock provides a measure of the general condition of the community's housing supply as well as potential resale value. The majority of housing stock in the City of Franklin is less than 35 years in age. As shown in Table 6.11, prior to 1959, approximately 2,000 dwelling units comprised the City's housing stock. During the following thirty-year period (1960 and 1989), the housing stock tripled. Nearly 50 percent of existing housing has been constructed since 1990.

**Table 6.11a: City of Franklin Housing Age**

<u>Year</u>	<u>Total Units</u>	<u>Percentage of Total Housing</u>
1959 or Earlier	2,013	15.50%
1960 to 1969	792	6.10%
1970 to 1979	2,219	17.09%
1980 to 1989	2,423	18.66%
1990 to 1999	3,579	27.56%
2000 to 2007	2,384	21.70%

Pre 1959 to 1989 data, *US Census 2000*1990-2007 data, *City of Franklin, Tax Assessor Data***Table 6.11b: Milwaukee County Housing Age**

<u>Year</u>	<u>Total Units</u>	<u>Percentage of Total Housing</u>
1959 or Earlier	251,465	62.85%
1960 to 1969	55,315	13.83%
1970 to 1979	46,427	11.60%
1980 to 1989	22,970	5.74%
1990 to 1999	20,751	5.19%
2000 to 2007	3,165	0.79%

Pre 1959 to 2000 data, *US Census 2000*

### Housing Units by Structure Size

As shown in Table 6.12, in 2000 approximately 7,000 (or 63 percent) of the dwelling units the City of Franklin are comprised of single-family detached houses, while multi-family housing (1 to 20+ attached units) comprise the remaining 37 percent of the total housing stock. While demand for single-family detached housing generally significantly outpaced that of multi-family housing prior to 2000, approximately 32 percent more multi-family units were constructed in Franklin between 2000 and 2007.

Small-scale multi-family developments (1 to 4 attached units) comprise slightly less than one-half of total multi-family housing, while approximately one-fifth of multi-family housing was characterized by large-scale (20+ units) apartment or condominium “complexes” in 2000.

It can also be noted that in 2000, the City of Franklin had significantly more single-family detached housing, as a percentage of its total housing than Milwaukee County. Conversely, and in particular, Milwaukee County had significantly more 2 unit and 20+ unit multi-family housing as a percentage of its total housing than the City of Franklin.

**Table 6.12: Housing Units by Structure Type**

	<u>1990, City of Franklin</u>		<u>2000, City of Franklin</u>		<u>1990, Milwaukee County</u>		<u>2000, Milwaukee County</u>	
	<u>Total</u>	<u>Percent-age</u>	<u>Total</u>	<u>Percent-age</u>	<u>Total</u>	<u>Percent-age</u>	<u>Total</u>	<u>Percent-age</u>
Total Housing Units	8,026		10,956		390,715		400,093	
1 Unit (Detached)	4,905	61.1%	6,933	63.3%	172,935	44.3%	182,862	45.7%
1 Unit (Attached) <sup>2</sup>	969	12.1%	1,217	11.1%	16,741	4.3%	20,979	5.2%
2 Units	261	3.3%	324	3.0%	79,588	20.4%	72,856	18.2%
3 or 4 Units	184	2.3%	245	2.2%	26,345	6.7%	26,382	6.6%
5 to 9 Units	504	6.3%	831	7.6%	22,741	5.8%	24,566	6.1%
10 to 19 Units	302	3.8%	388	3.5%	18,368	4.7%	17,695	4.4%
20+ Units	629	7.8%	880	8.0%	45,588	11.7%	52,566	13.1%
Mobile Home	153	1.9%	138	1.3%	1,686	0.4%	2,075	0.5%
Other <sup>3</sup>	119	1.5%	0	0%	6,723	1.7%	112	0.03%

Source: 1990 &amp; 2000 U.S. Census

## Housing Tenure and Occupancy

Vacancies are tracked by the U.S. Census, which provides a count of the number of housing units that were vacant and available for rent or sale during the decennial censuses. A high vacancy rate illustrates a surplus in a particular type of housing, and a high occupancy rate may indicate additional housing needs. Information on tenure and occupancy is important because Franklin should have a sufficient supply of units to satisfy the needs of both renters and owner-occupants. It can be noted that the 1992 Comprehensive Master Plan recommended that the City's vacancy rate for owner occupied units remain between 1 to 2 percent, and between 4 to 6 percent for rental units. It can be noted that Franklin does not have a significant number of seasonal occupied housing units.

### Housing Occupancy Status

As shown in Table 6.13, between 1990 and 2000, according to the U.S. Census, the City of Franklin saw an increase in the percentage of housing units that were occupied, as well as an increase in the percentage of owner occupied units. It can also be noted that the City's percentage of owner occupied units was significantly higher than Milwaukee County's of 52.1 percent in 1990 and 52.6 percent in 2000.

Of total housing, approximately 80 percent was owner-occupied, and about 20 percent were renter occupied.

<sup>2</sup> As defined by the U.S. Census, 1 Unit Attached housing includes single-family houses commonly known as townhouses or row houses where each unit is separated from adjoining units by a wall that extends from the ground to the roof, no unit is above or below another, and each unit has separate heating and separate utility meters.

<sup>3</sup> As defined by the U.S. Census, Other housing includes boats, RV's, vans, etc.



**Table 6.13: Housing Occupancy Rates**

	<u>1990, City of Franklin</u>		<u>2000, City of Franklin</u>		<u>1990, Milwaukee County</u>		<u>2000, Milwaukee County</u>	
	Total	Percent-age	Total	Percent-age	Total	Percent-age	Total	Percent-age
<b>Occupancy Status Total</b>	7,753		10,936		390,715		400,093	
Occupied	7,434	95.9%	10,602	96.9%	373,048	95.5%	377,729	94.4%
Vacant	319	4.1%	334	3.1%	17,667	4.5%	22,364	5.6%
<b>Tenure Total</b>	7,434		10,602		373,048		377,729	
Owner occupied	5,664	76.2%	8,313	78.4%	194,221	52.1%	198,752	52.6%
Renter occupied	1,770	23.8%	2,289	21.6%	178,827	47.9%	178,977	47.4%

Source: 1990 &amp; 2000 U.S. Census

**Housing Vacancy**

As shown in Table 6.14, in 2000, the housing vacancy rate in Franklin was approximately 3.1 percent. One-dwelling units (attached and detached) represented about 41.8 percent of total vacancies, and mid-scale multi-family “complexes” (5 to 19 units) represented an additional 39.5 percent of total vacancies.

It is recommended that the City maintain the vacancy rates as contained within the Housing Objective of the 1992 City of Franklin Comprehensive Master Plan (between 4 and 6 percent for rental units and between 1 and 2 percent for homeowner units), to ensure an adequate supply of housing.

**Table 6.14: Housing Vacancy Rates**

	<u>1990, City of Franklin</u>		<u>2000, City of Franklin</u>		<u>1990, Milwaukee County</u>		<u>2000, Milwaukee County</u>	
	Total	Percent-age	Total	Percent-age	Total	Percent-age	Total	Percent-age
<b>Total Vacant Housing Units</b>	319	4.1	344	3.1	17,667	4.5%	22,364	5.6%
1 Unit (Detached)	52	16.3%	74	21.5%	2,976	16.8%	4,199	18.8%
1 Unit (Attached)	28	8.8%	70	20.3%	982	5.6%	1,633	7.3%
2 Units	24	7.5%	13	3.8%	5,497	31.1%	6,259	28.0%
3 or 4 Units	27	8.5%	0	0.0%	1,689	9.6%	2,220	9.9%
5 to 9 Units	103	32.3%	94	27.3%	1,542	8.7%	1,933	8.6%
10 to 19 Units	0	0.0%	42	12.2%	1,189	6.7%	1,646	7.4%
20 to 49 Units	72	22.6%	27	7.8%	1,777	10.1%	2,146	9.6%
50+ Units	5	1.6%	24	7.0%	1,709	9.7%	2,253	10.1%
Mobile Home	0	0.0%	0	0.0%	52	0.3%	61	0.3%
Other	8	2.5%	0	0.0%	254	1.4%	14	0.1%

Source: 1990 &amp; 2000 U.S. Census

## Owner Occupied Housing Characteristics

As with most communities, owner occupied is and always has been the most prevalent housing type in Franklin. According to the 2000 census, 8,313 housing units or 78.4 percent are owner occupied, while 2,289 or 21.6 percent are renter occupied.

### Housing Value

The majority of owner-occupied houses in Franklin are single-family detached units. Over the past 20 years approximately 4,400 new single-family units have been built in a variety of subdivisions, at a variety of housing prices. As shown in Table 6.15, the median value of housing stock in the City of Franklin in 2000 was approximately \$156,000 per unit. The bulk of housing (about 77.3 percent) was between \$100,000 and \$200,000 per unit, although approximately 17.2 percent of total housing stock was valued above \$200,000. It can be noted that the median value of Milwaukee County's housing in 2000 was \$103,200, and the majority of its housing (69.7 percent) was between \$50,000 and \$150,000.

It can also be noted that the City of Franklin Assessors Office has estimated that the City's median housing value in 2008 was about \$231,000, an increase of \$74,600 or about 48 percent over the year 2000 median value. The Assessors Office has also estimated that approximately 50 percent of the City's housing stock in 2008 was valued between \$200,000 and \$300,000.



**Table 6.15: Housing Value**

	<u>1990, City of Franklin</u>		<u>2000, City of Franklin</u>		<u>1990, Milwaukee County</u>		<u>2000, Milwaukee County</u>	
	<u>Total</u>	<u>Percent age</u>	<u>Total</u>	<u>Percent age</u>	<u>Total</u>	<u>Percent age</u>	<u>Total</u>	<u>Percent age</u>
Specified Owner Occupied Units	4,798		7,267		152,450		164,162	
Less Than \$50,000	88	1.8%	14	0.2%	37855	24.8%	16,203	9.9%
\$50,000 to \$99,000	2,715	56.3%	386	5.3%	91,501	60.0%	61,792	37.6%
\$100,000 to \$149,000	1,763	36.6%	2,782	38.3%	16,122	10.6%	52,685	32.1%
\$150,000 to \$199,000	179	3.7%	2,834	39.0%	3,906	2.6%	20,296	12.4%
\$200,000 to \$299,000	43	0.9%	1,021	14.0%	1,926	1.3%	9,042	5.5%
\$300,000 to \$499,000	8	0.2%	174	2.4%	832	0.5%	2,785	1.7%
\$500,000 to \$999,000	24	0.5%	41	0.6%	308	0.2%	1,052	0.6%
\$1,000,000+	0	0.0%	15	0.2%	0	0.0%	307	0.2%
Median Value	\$94,300		\$156,400		\$64,700		\$103,200	

Source: 1990 &amp; 2000 U.S. Census

### Housing Trends and Sales

**Average Sales Price.** Within the Southeast region of Wisconsin, nearly all areas experienced median home price appreciation between 1990 and 2000. The median sales price in Milwaukee County was \$101,600 in 2000 and \$153,300 in 2005, which represents a 50.8 percent increase from 2000. In 2008, the median sale price in Milwaukee County was \$150,800 which represents a decrease of approximately 1.6 percent. The average sale price for existing homes in Franklin in 1990 was \$94,300 and \$156,400 in 2000 (an increase of \$62,100 or about 66 percent). The average sale price in 2005 was \$232,376 (Metro Multiple Listing Service, 2005). The City of Franklin Assessors Office estimates that the average sales price in 2008 was \$238,000, an increase of \$81,600 or 52 percent over the year 2000 average price.

**Average Days on Market.** The “average days on market” shows how long it takes a typical home to sell in a particular market. In a buyer’s market, the DOM is generally higher as inventory is taking longer to sell. In a seller’s market, the DOM is fewer as homes are selling more quickly. In 2005, the “average days on market” (DOM) for sale of existing single- and multifamily homes (including condominiums) in Franklin was 155 days. Of the 19 communities in Milwaukee County, this rate of turnover was the most slow-moving (Metro Multiple Listing Service, 2006). While this statistic is related to many variables, such as housing condition, price, and community factors such as tax rates and short market time, a rapid sales is perhaps the best indicator of a “hot market.”

It can be noted that in early 2009, the average days on market for the sale of homes was 190 days, compared to 142 days for Milwaukee County. Of the adjacent communities, only the City of Oak Creek had a longer days on market average.

**Sales.** One factor that affects the average days on market statistic is inventory. If inventory is high, then there are more properties for buyers to consider and properties sell more slowly. During 2000, 513 units were sold in Franklin, and 8,666 units were sold in Milwaukee County. During 2005, 605 units were sold in Franklin, and 11,517 units were sold in Milwaukee County. This is an increase of 92 homes and 2,851 homes for Franklin and Milwaukee County, respectively. It can be noted that in 2008, 354 units were sold in Franklin, while 7,542 units were sold in Milwaukee County.

## Rental Housing Characteristics

While rental housing is a much smaller component of Franklin's overall housing, it is often an important factor in providing housing that meets the needs of Franklin's citizens. As shown in Table 6.5, renter occupied housing consisted of 1,770 units, or about 23.8 percent of Franklin's housing stock in 1990, and consisted of 2,289 units, or about 21.6 percent of Franklin's housing stock in 2000. This compares to Milwaukee County's 52.1 percent in 1990 and 52.6 percent in 2000.

### Rental Housing Cost

As shown in Table 6.16, median gross rent in the City of Franklin, with 1990 figures adjusted to year 2000 dollars, decreased 2.8 percent from 1990 to 2000, compared to a 2.9 percent decrease in Milwaukee County as a whole. Nearby communities such as Greenfield and Hales Corners saw a similar decrease over that span. Over the same period, adjusted household income increased 11.7 percent in the City of Franklin, compared to a 3.8 percent increase in Milwaukee County.

**Table 6.16: Rental Housing Analysis**

	<u>Milwaukee County</u>		<u>City of Franklin</u>	
	<u>Total</u>	<u>% Change</u>	<u>Total</u>	<u>% Total</u>
Adjusted Median Gross Rent (1990)	\$572	-	\$743	-
Adjusted Household Income (1989)	\$36,715	-	\$57,557	-
Median Gross Rent (2000)	\$555	-2.90%	\$722	-2.80%
Household Income (1999)	\$38,100	3.80%	\$64,315	11.70%

Source: U.S. Census Bureau

### Rental Housing Trends

The total number of both owner occupied and renter occupied housing units increased far more rapidly in the City of Franklin than in Wisconsin or the United States between 1990 and 2000 (see Table 6.17). The number of owner occupied units increased nearly 47 percent in Franklin compared to 17.4 percent in Wisconsin and 18.3 percent in the United States. The number of renter occupied units in Franklin increased 29.3 percent from 1990 to 2000, compared to an increase of slightly over 8 percent in both Wisconsin and the United States.

**Table 6.17: Owner/Renter Occupied Units (1990 and 2000)**

	<b>United States</b>		<b>Wisconsin</b>	
	<u>Total</u>	<u>% Change</u>	<u>Total</u>	<u>% Change</u>
Owner Occupied Units, 1990	59,024,811	-	1,215,350	-
Owner Occupied Units, 2000	69,815,753	18.3%	1,426,361	17.4%
Renter Occupied Units, 1990	32,922,599	-	606,768	-
Renter Occupied Units, 2000	35,664,348	8.3%	658,183	8.5%

	<b>Milwaukee County</b>		<b>City of Franklin</b>	
	<u>Total</u>	<u>% Change</u>	<u>Total</u>	<u>% Change</u>
Owner Occupied Units, 1990	194,221		5,664	-
Owner Occupied Units, 2000	198,768	2.3%	8,313	46.8%
Renter Occupied Units, 1990	178,827		1,770	-
Renter Occupied Units, 2000	178,961	0.7%	2,289	29.3%

Source: U.S. Census Bureau

Another way to examine the relationship between home ownership and home rental is to compare the ratio of owners to renters over time (see Table 6.18). In 1990, 64.2 percent of occupied units in the United States were owner occupied compared to 35.8 percent rental units. In 2000, the percentage of owner occupied units increased by 2 percent to 66.2 percent. In Wisconsin in 1990, 66.7 percent of occupied units were owner occupied, while 33.7 percent were renter occupied. The percentage of owner occupied units in Wisconsin increased by 1.7 percent from 1990 to 2000. By comparison, in the City of Franklin in 1990, 76.2 percent of occupied units were owner occupied while the remaining 23.8 percent were rentals. By 2000, the percentage of owner occupied units increased by 2.2 percent to 78.4 percent of all occupied units. Therefore, Franklin experienced significantly higher rates of home ownership than the state or the nation. Franklin has also experienced a slightly higher increase in home ownership versus rentals between 1990 and 2000.

**Table 6.18a: Owner/Renter Occupied Units of Total Units (1990 and 2000)**

	<b>United States</b>		<b>Wisconsin</b>	
	<u>Total</u>	<u>Percentage</u>	<u>Total</u>	<u>Percentage</u>
Owner Occupied Units, 1990	59,024,811	64.2%	1,215,350	66.7%
Renter Occupied Units, 1990	32,922,599	35.8%	606,768	33.3%
Total Occupied Units, 1990	91,947,410	100%	1,822,118	100%
Owner Occupied Units, 2000	69,815,753	66.2%	1,426,361	68.4%
Renter Occupied Units, 2000	35,664,348	33.8%	658,183	31.6%
Total Occupied Units, 2000	105,480,101	100%	2,084,544	100%

**Table 6.18b: Owner/Renter Occupied Units of Total Units (1990 and 2000)**

	<u>Milwaukee County</u>		<u>City of Franklin</u>	
	<u>Total</u>	<u>Percentage</u>	<u>Total</u>	<u>Percentage</u>
Owner Occupied Units, 1990	194,221	52.1%	5,664	76.2%
Renter Occupied Units, 1990	178,827	47.9%	1,770	23.8%
Total Occupied Units, 1990	373,048	100.0%	7,434	100%
Owner Occupied Units, 2000	198,768	52.6%	8,313	78.4%
Renter Occupied Units, 2000	178,961	47.4%	2,289	21.6%
Total Occupied Units, 2000	377,729	100.0%	10,602	100%

Source: U.S. Census Bureau

Using data from the U.S. Census, one can also examine trends in the total population by tenure (see Table 6.19). While population in both owner and renter occupied units in Franklin increased far more rapidly than in the United States or Wisconsin, the percentage population increase was less than the percentage housing unit increase for both owners (32.5 percent increase by population, 46.8 percent increase in units) and renters (17.3 percent increase by population, 29.3 percent increase by units).

**Table 6.19: Total Population of Owner/Renter Occupied Units (1990 and 2000)**

	<u>United States</u>		<u>Wisconsin</u>	
	<u>Total</u>	<u>% Change</u>	<u>Total</u>	<u>% Change</u>
Total pop. occ. hous. units, 1990	242,012,129	-	4,758,171	-
Owner occupied, 1990	162,303,028	-	3,387,520	-
Renter occupied, 1990	79,709,101	-	1,370,651	-
Total pop. occ. hous. units, 2000	273,643,273	13.1%	5,207,717	9.4%
Owner occupied, 2000	187,965,615	15.8%	3,789,836	11.9%
Renter occupied, 2000	85,677,658	7.5%	1,417,881	3.4%

	<u>Milwaukee County</u>		<u>City of Franklin</u>	
	<u>Total</u>	<u>% Change</u>	<u>Total</u>	<u>% Change</u>
Total pop. occ. hous. units, 1990	933,426	-	20,680	-
Owner occupied, 1990	525,506	-	16,839	-
Renter occupied, 1990	407,920	-	3,841	-
Total pop. occ. hous. units, 2000	916,054	-1.9%	27,391	32.5%
Owner occupied, 2000	514,360	-2.1%	22,887	35.9%
Renter occupied, 2000	401,694	-1.5%	4,504	17.3%

Source: U.S. Census 1990 &amp; 2000

U.S. Census data can also show trends in average household size by tenure (see Table 6.20). Average household size for both owners and renters decreased between 1990 and 2000 at national, state, and local

levels. Average household size for owners fell 2.2 percent in the United States, while the same statistic for renters decreased 0.8 percent. In Wisconsin, the average household size for owners decreased 4.7 percent between 1990 and 2000 compared to a 4.9 percent decrease among renters. The decreases were more pronounced in Franklin. The average household size decreased 7.4 percent for owner occupied units, and 9.2 percent for renter occupied units.

**Table 6.20: Average Household Size by Owner/Renter Occupied Units (1990 and 2000)**

	<u>United States</u>		<u>Wisconsin</u>	
	<u>Total</u>	<u>% Change</u>	<u>Total</u>	<u>% Change</u>
Average Household Size, Own. Occ. Units, 1990	2.75	-	2.79	-
Average Household Size, Own. Occ. Units, 2000	2.69	-2.2%	2.66	-4.7%
Average Household Size, Rent. Occ. Units, 1990	2.42	-	2.26	-
Average Household Size, Rent. Occ. Units, 2000	2.40	-0.8%	2.15	-4.9%

	<u>Milwaukee County</u>		<u>City of Franklin</u>	
	<u>Total</u>	<u>% Change</u>	<u>Total</u>	<u>% Change</u>
Average Household Size, Own. Occ. Units, 1990	2.71	-	2.97	-
Average Household Size, Own. Occ. Units, 2000	2.59	-4.4%	2.75	-7.4%
Average Household Size, Rent. Occ. Units, 1990	2.28	-	2.17	-
Average Household Size, Rent. Occ. Units, 2000	2.24	-1.8%	1.97	-9.2%

Source: U.S. Census Bureau

## Current Residential Zoning Districts

The City has numerous zoning districts that apply to the residential land use category. In total there are eleven residential zoning districts. Nine of the eleven districts permit only single-family dwellings and set different standards as far as lot size, setbacks, open space and dwelling size. The R-7 District permits two-family dwellings and the R-8 District permits multiple-family dwellings.

The following are the current zoning categories found in the City of Franklin Zoning Ordinance:

### **R-1 Countryside/Estate Single-Family Residence District**

- intended as a transitional area between rural farmland and suburban districts
- most rural of Franklin's residential districts

### **R-2 Estate Single-Family Residence District**

- provides estate type housing on very large lots
- preserves and enhances the estate character and aesthetics of surrounding areas

- most protective of estate type single-family districts in Franklin



### **R-3 Suburban/Estate Single-Family Residence District**

- provides for the continuance of suburban/estate lots
- protects the character of building bulk in established neighborhoods of this type
- encourages suburban/estate community character

### **R-3E Suburban/Estate Single-Family residence District**

- recognizes importance of providing suburban/estate single family residential areas and lots with larger minimum building bulk requirements than R-3
- fosters suburban/estate character

### **R-4 Suburban Single-Family Residence District**

- provides new development in areas where pattern with suburban character already exists
- permits low density single-family development with high quality suburban community character
- intended as a transitional district between less dense R-3 and R-3E and higher density R-5
- least dense of suburban districts, but more dense than suburban/estate districts





#### **R-5 Suburban Single-Family Residence District**

- provides new development in areas where pattern with suburban character already exists
- permits low density single-family development with high quality suburban community character

#### **R-6 Suburban Single-Family Residence District**

- provides continuation of higher density suburban single-family lots in areas where such development has already occurred or is planned
- protects the existing character of single-family lots in established neighborhoods and subdivisions
- most dense suburban single-family district

#### **R-7 Two-Family Residence District**

- establishes and preserves two-family residential districts
- permits higher density suburban type two-family residential development consistent with higher quality suburban community character

#### **R-8 Multiple-Family Residence District**

- establishes and preserves multi-family residential districts
- permits high density urban type multi-family residential development consistent with high quality urban character within Franklin's suburban community character
- most dense residential district

### **VR Village Residence District**

- exclusive to Village of St. Martin's planning district
- developed to prevent Village of St. Martin's from becoming a non-conforming use under other Franklin suburban zoning classifications
- provides for minor infilling and redevelopment within Village of St. Martin's consistent with community character

### **RC-1 Conservation Residence District**

- preserves rural character through permanent preservation of meaningful open space and sensitive natural resources
- preserves scenic views
- provides commonly held open space for active and passive recreation
- provides diversity of lot sizes, housing choices, and building densities
- protects and restores environmentally sensitive areas and biological diversity, minimizes disturbances to existing vegetation, and maintains environmental corridors
- preserves significant archaeological sites, historic buildings, and their settings
- meets demand for housing in rural settings

## **HOUSING SUPPLY AND DEMAND**

Analyzing housing supply and demand helps understand the nature of the community's current housing stock. It is important to assess the amount of current available housing and project future needs in order to link housing demand with future housing development. The following discussion projected population growth and projected housing needs in more detail.

### Projected Population Growth

In tandem with state, regional and county trends, the population of the City is aging at a slow but measurable rate. A comparison of 1990 and 2000 census data (see Appendix B) reveals that the percentage of the City's population in the age groups of 35 to 54 and older is increasing, while those younger are generally decreasing. In 2000, the median age in the City was 37.9 years, which slightly exceeded median ages of the County (33.7 years) and the Nation (35.3 years). Approximately 10 percent of the population is 65 plus years in age, which is lower than national statistics (12.4 percent). The number of residents 65 plus years in age nearly doubled from 1,593 to 2,920 between 1989 and 1999. Projections for southeastern Wisconsin by the

Southeastern Wisconsin Regional Planning Commission (SEWRPC) envision that the population 65 and older will be the age category that increases the most between the years 2000 and 2035, and will significantly increase after 2010, as the baby-boomer generation begins to move into this age group. By 2035, it is envisioned by SEWRPC that this age group will increase to 20 percent of the region's population as compared to 13 percent in the year 2000. It is herein assumed that a similar increase will occur in Franklin.

One of the fastest-growing communities in the state, Franklin has witnessed its population increase by almost 25 percent over the last decade, to 33,500 residents in 2008. Franklin ranked first in Milwaukee County in population growth during the period 2000-2008 (4,056 new residents). The City of Franklin was one of only seven communities in Milwaukee County to experience a population increase during this time frame.

As shown in Table 6.21, an examination of historic growth patterns reveals that the population of the City has increased approximately 75 percent during the past 20 years (1980 to 2000). Whereas most villages and cities within Milwaukee County have witnessed sluggish to modest growth during this time span, communities in the southern portion of the County, such as Franklin and Oak Creek, have and will continue to experience significant new construction and redevelopment. The City of Franklin's highest rate of population increase per decade, about 158 percent, occurred between 1950 and 1960 (but only consisted of about 10,000 persons). Since then, the rate of increase per decade has averaged about 30 percent (or about 4,900 persons). Between 2000 and 2008, the growth decelerated somewhat, yet may still near the projected increase of 20 percent between 2000 and 2010 (to a population level of about 35,600 persons). This rate of growth continues to outpace most communities in Milwaukee County and the neighboring counties of Waukesha and Racine.

**Table 6.21: Population Counts and Projections for the City of Franklin**

	Total	% change
1980	16,871	
1990	21,855	29.5%
2000	29,494	35.0%
2010	35,530	17.1%
2020	38,802	12.4%

Source: Wisconsin DOA

With a size of 34.6 square miles, and much of the last undeveloped acreage in Milwaukee County, it is likely that future growth in the City will continue, and that a significant component of that growth will be accommodated through construction of single- and multi-family dwelling units, as well as commercial, retail, and other uses.

## Projected Housing Needs

Table 6.22 identifies another method of population projection, utilizing recent residential building permit data. This method also identifies possible future residential building permits, which in turn helps identify the potential future housing needs of the City in terms of total number of residential units.

**Table 6.22 Population Projections Based on Building Permits Population**

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2015	2020	2025
<b>Population</b>	29,494	30,632	31,611	32,571	33,404	34,276	35,532	36,678	37,447	37,690	37,801	37,978	38,155	38,428
<b>Building Permits Issued</b>														
<b>1999</b>	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2015	2020	2025
455	391	384	333	349	503	458	308	97	44	71	71	282	343	390
<b>Population Change (persons)</b>														
<b>1999</b>	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2015	2020	2025
1,174	1,009	991	859	900	1,298	1,182	795	250	114	183	183	728	885	1,006

Projections Shown in Red.

Assumption: two years is required to build and move into a new home once the building permit is issued to the builder. Therefore, an estimate for the 2001 pop. is based on 1999 permits.

Assumption: subtracted 3.1% from the number of building permits issued to reflect vacancy rate.

Avg. household size (2000) = 2.58

Avg. no. permits issued (1999-2008) = 332

## Areas of Anticipated/Future Residential Growth

As shown on the existing and future land use maps within Chapter 5 of this Plan, the City of Franklin currently has a substantial amount of land available for residential development. There are small infill areas and vacant lots as well as large parcels. Opportunities exist for single-family, multi-family and mixed-use residential developments. The majority of future growth will be single-family development; however, there is flexibility in densities depending on adjacent land uses. For example, some mixed-use areas may be more appropriate for mainly commercial development and other mixed-use areas may warrant more residential development with less commercial uses. The area north of West Puetz Road, between 51st Street and 60th Street (shown on the Future Land Use map in Chapter 5) is a future mixed-use area that would be more appropriate for a larger residential component.

## HOUSING COST IN RELATION TO HOUSEHOLD INCOME

“...The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit...that meet the needs of persons of all income levels ...” excerpt from Wisconsin State Statute 66.1001(2)(b).

The comparison in housing cost in relation to household income serves to assess housing for current Franklin residents and to determine if the needs of the residents of Franklin are being met.

As previously noted the price of the median value of housing in Franklin rose from \$94,300 in 1990 to \$156,400 in 2000, a 65 percent increase over a 10-year period. During this decade, the Consumer Price Index in the Milwaukee metropolitan area rose by only 31 percent (Bureau of Labor Statistics).

In the year 2000, the majority (78 percent) of homeowners in Franklin maintained a mortgage, which indicated a strong housing market for the City. According to HUD, housing is no longer considered “affordable” when rent or mortgage (plus utilities) costs in excess of 30 percent of a household’s total household income. The median mortgage and other homeowner costs (see Table 6.23) in Franklin are slightly below the established threshold, at approximately 26.5 percent. Slightly less than one-half of homeowners expend less than 20 percent of their monthly income on mortgages. However, approximately 20 percent of City residents paid more than 30 percent of their monthly household income on housing in 1999. Given that about 80 percent of City residents pay less than HUD’s 30 percent threshold, housing costs in Franklin do not appear to place an undue burden on most current and future residents.

**Table 6.23: Median Mortgage Costs**

Median Annual Household Income	\$64,315
Median Monthly Income	\$5,360
30% of Median Monthly Income	\$1,608
Median Monthly Mortgage & Other Owner Costs	\$1,424

Source: U.S. Census, 2000

Based upon the preceding information, it is recommended that the City of Franklin periodically update and review the median monthly income data to ensure that the City continues to provide adequate housing for its residents.

## RANGE OF HOUSING CHOICES

“The element shall also identify specific policies and programs that promote the development of housing for residents of the local governmental unit and provide a range of housing choices that meet the needs of persons of all... age groups and persons with special needs, policies and programs that promote the availability of land for the development of low-income and moderate-income housing, and policies and programs to maintain or rehabilitate the local governmental unit’s existing housing stock.” excerpt from Wisconsin State Statute 66.1001(2)(b).



Franklin currently provides a diverse range of housing choices. Types of housing include single-family attached and detached dwellings, condominiums, duplexes, small and large apartment buildings, and senior housing (Brenwood Park Apartments, The Woods Apartments, and Clare Meadows). It is important to continue to provide a wide range of housing choices to meet the future needs of residents. As residents age, they often move from one type of housing to another – from a single-family home when they are children – to an apartment when they move out

on their own – to a modest single-family home when they start their own family – to an often larger more expensive single-family home as their children and careers grow – to a condominium as they near retirement age – to an assisted living development as they continue to age. Therefore, a variety of housing choices also helps in attracting people to move into and remain in Franklin.

Based upon the preceding information, including the guidance provided by the principles, goals, objectives and policies noted earlier in this chapter, as well as the public input obtained from the community-wide survey, the design preference survey, and the public listening sessions; the following recommendations are set forth to address the provision of a range of housing choices.

- It is recommended that the City continue its current educational and enforcement efforts in regard to public nuisances to ensure that the existing housing stock is properly maintained in a safe and aesthetic manner. It is also envisioned that through this approach, the City's older housing stock will remain available as a housing choice for existing and future residents, within neighborhoods where such development is already present.
- It is recommended that the City continue to utilize its existing single-family residential zoning and zoning districts as the predominant type of residential development within the City. This is graphically shown on the Future Land Use Map within Chapter 5 of this Comprehensive Master Plan Update.
- It is recommended that the City identify appropriate locations for particularly high quality single-family residential and mixed-use developments (with residential components) to ensure an adequate amount of such housing for existing and future residents. It is further recommended that this analysis be undertaken at the same time as consideration of the inclusion of the conservation subdivision ordinance within the Unified Development Ordinance discussed later in this chapter.
- It is recommended that the City continue to review multi-family developments on a case-by-case basis, with particular emphasis upon neighborhood compatibility and high quality development.
- It is recommended that the City continue to review senior housing on a case-by-case basis, with particular emphasis upon neighborhood compatibility and high quality development.

Additional, more detailed information and recommendations pertaining to a range of housing choices, follows.

## Community Living Arrangements

As part of the housing element it is required that housing for people with special needs and of all age groups be identified. Several types of Community Living Arrangements, such as Community Based Residential Facilities (CBRF) and Adult Family Homes (AFH), that serve people with special needs and the elderly, are permitted by State Statutes within residential zoning districts. Franklin currently has 17 CBRF and four AFH licensed with the Division of Quality Assurance, Bureau of Assisted Living.

It is recommended that the City continue its past practice of reviewing changes to, or proposals for, new community living arrangement projects, on a case-by-case basis within the context of the City's Comprehensive Master Plan and as allowed by state and federal regulations.



## Workforce Housing

Workforce housing is a way to provide housing for people who would like to live closer to their workplace. The Wisconsin Housing and Economic Development Authority (WHEDA) states that workforce housing can help reduce stress to employees who have to commute a lengthy distance to work and help employers increase staff retention and decrease costs associated with recruiting and training. The Wisconsin Partnership for Housing Development (WPHD) indicates that workforce housing provides for less fuel consumption and pollution, which helps the environment and lowers spending. Workforce housing also moves people between homes and jobs, which helps balance state and local budgets and holds down taxes for businesses and working families. Through the Workforce Housing Initiative, WHEDA provides assistance with designing the program and developing additional private and public resources. WHEDA can also contract with local non-profits for technical assistance, Home buyer education and credit counseling services. Several Milwaukee area businesses have workforce programs, such as Aurora Health Care, Harley Davidson, and Northwestern Mutual Life Insurance Company.

It is recommended that the City support local businesses' workforce housing programs in such manner as may be determined from time to time by the Common Council.

## HOUSING PROGRAMS

There are numerous federal, state and county housing programs to assist individuals, developers and local communities in funding or providing housing and to rehabilitate existing housing stock. Nonprofit organizations are also a valuable resource for housing programs. Many of these programs are funded at the federal level and administered by the state of Wisconsin. Below is a list of programs that provide a wide range of housing opportunities for existing and future residents that should be considered by the City and others. Please note that housing programs are continually changing and this is not a comprehensive list of federal, state and county programs and participation in other programs should be considered equally.

### Federal Programs

The Department of Housing and Urban Development (HUD) is a federal agency with the primary responsibility for housing programs and community development. HUD operates the HOME program, which is the largest Federal block grant to State and local governments designed exclusively to create housing for low-income households. Additionally HUD runs the Section 8 Rental Voucher Programs, which increase housing choices for very low-income households by allowing families to choose privately owned rental housing. Below is a list of HUD funded housing programs. Again, many of these programs are administered at the state and county level.

- Community Development Block Grant Program (CDBG)
- Section 8 Rental Voucher Program



- Section 202 Supportive Housing for the Elderly Program
- Section 811 Supportive Housing for Persons with Disabilities
- Rehabilitation Mortgage Insurance – Section 203(k)
- Home Investment Partnership Program (HOME)
- Housing Opportunities for People with AIDs (HOPWA)
- Community Housing Development Organization (CHDO)
- Homebuyer and Rehabilitation Program (RHD)
- Tenant Based Rental Assistance Program (TBRA)
- Emergency Shelter Grant Program (ESG)
- Continuum Care Supportive Housing Funds

## State Programs

The Wisconsin Department of Commerce's Division of Housing and Community Development (DHCD), and the Bureau of Supportive Housing's Wisconsin Housing and Economic Development Authority (WHEDA) are two state agencies that administer and fund many Wisconsin housing programs. The Wisconsin Department of Agriculture (USDA) Rural Development and the Wisconsin Department of Administration also operate a number of housing programs. Below is a list of state administered and funded housing programs.

- Housing Cost Reduction Initiative (HCRI)
- Housing Preservation Program (HPP)
- Local Housing Organization Grants (LoHOG)
- Interest Bearing Real Estate Trust Accounts Program (IBRETA)
- Manufactured Housing Rehabilitation and Recycling (MHRR)
- State Shelter Subsidy Grant Program (SSSG)
- Wisconsin Fresh Start Program (WFS)
- Critical Assistance Program (CA)
- Emergency Shelter/Transitional Housing/Homeless Prevention Program (ESG/THP/HPP)
- Project for Assist in the Transition from Homelessness (PATH)
- SSI Outreach, Access and Recovery (SOAR)
- Wisconsin ServicePoint (WISP/HMIS)
- CDBG – Revolving Loan Fund
- CDBG – Emergency Assistance Program (EAP)
- CDBG – Neighborhood Stabilization Program (NSP)

- HOME Rental Rehabilitation Program (RRP)
- Low-income Housing Tax Credit Program (LIHTC)
- Home Ownership Mortgage (HOME) Loan Program
- Fixed-Interest Only Loan Program
- HOME Plus Loan Program
- Property Tax Deferral Program
- Workforce Housing Initiative
- Farm Labor Housing Loans and Grants
- Multi-Family Housing Direct Loans
- Multi-Family Housing Guarantee Loans
- Rural Housing Site Loans
- Single-Family Housing Direct Loans
- Single-Family Housing Guarantee Loans
- Low Income Energy Assistance Program (LIEAP)

## County Programs

Milwaukee County also administers housing programs, which are federally funded including:

- Milwaukee County Home Repair Program
- HOME Programs
- Community Development Block Grants

## ALTERNATIVE RECOMMENDED HOUSING DEVELOPMENT DESIGNS

There are many design elements that may be utilized in developing a diverse housing stock and fulfilling the housing needs of the community. These include Traditional Neighborhood Development, Conservation by Design, Mixed-use Development, Infill Development, Universal Design, and Sustainable Design. To encourage future discussion of these designs, a brief summary of each is presented below.

### Traditional Neighborhood Design and Conservation Subdivisions

Wisconsin State Statute 66.1027, Traditional neighborhood developments and conservation subdivisions, requires every city and village, with a population of at least 12,500, to enact an ordinance that is similar to the model traditional neighborhood development ordinance that is developed under sub. (2) (a) of that statute.

State Statutes define “Traditional Neighborhood Development” as a compact, mixed-use neighborhood where residential, commercial and civic buildings are within close proximity to each other. Currently, the Unified Development Ordinance Section 15-3.0401D., permits Traditional Neighborhood Development as a Planned

Development District subject to the aspects and elements identified in the “Model Ordinance for Traditional Neighborhood Development” dated April 2001 as published by the University of Wisconsin Extension.

Wisconsin Statutes defines “Conservation Subdivision” as “a housing development in a rural setting that is characterized by compact lots and common open space, and where natural features of land are maintained to the greatest extent possible.” Conservation Subdivisions should be encouraged as described in Chapter 3 of this plan.

It is strongly recommended that a Conservation Subdivision model ordinance (similar to the model ordinance prepared by Brian W. Ohm, J.D. of the University of Wisconsin – Madison and the University of Wisconsin – Extension, be adopted as part of the Unified Development Ordinance, with such revisions as the Common Council may determine to better suit the needs of the City of Franklin. It should be noted that additional changes to the Unified Development Ordinance, pertaining to the current Open Space Subdivision options within the residential zoning districts, may be necessary as well to ensure consistency between these portions of the ordinance and the proposed Conservation Subdivision ordinance.

## Mixed-use Design

To offer a wide variety of housing in the City, mixed-use design shall be encouraged. Mixed-use designs contribute to offering a diverse range of housing types and can help to meet the needs of many individuals within the community. Mixed-use housing may be more suitable for younger and older populations that wish to be near certain types of businesses or amenities. Mixed-use design offers a different style of living and housing choice than offered by a typical residential subdivision.

It can be noted that some mixed-use concepts/elements have already been incorporated into the City of Franklin Unified Development Ordinance (UDO), as can be found in the Planned Development District and Traditional Neighborhood provisions of the UDO.

It is recommended that additional mixed-use zoning and design provisions be included within the Unified Development Ordinance as deemed appropriate by the Common Council. It is envisioned that such opportunities would be particularly appropriate within and adjacent to retail districts.

## Infill Development

Infill development is development on vacant parcels of land already surrounded by existing developments. It is recommended that infill housing shall be encouraged in areas surrounded by existing compatible uses consistent with the principles, goals, objectives and policies of this chapter and the Future Land Use Map in Chapter 5 of this Plan. Additionally, it is recommended that the City shall identify areas to be targeted for infill development and promote standards to assist in those areas being developed to fit in with the surrounding uses.

## Universal Design

Universal Design utilizes design elements and products that create a home environment to meet the needs of all individuals, regardless of age, size or ability. Universal designs include features such as no-step entry's, wider doorways and hallways, lever handles on doors and faucets, reinforced walls to allow for installation of grab bars, and elevators or design for future elevator installation (such as having a second floor closet directly above a first floor closet). Universal Design housing provides housing needs for a wide variety of people: older adults; families with children; people with limited mobility; and people with disabilities.

It is recommended that the City educate developers and the public about the benefits of Universal Design to encourage the use of Universal Design. It is also recommended that the establishment of separate Universal Design standards as an option in the R-8 Multi-family Residential Zoning District as deemed appropriate by the Common Council. These standards would address whether Universal Design features would be mandatory or optional and if greater densities would be permitted to offset any added costs.

## Sustainable Design

The U.S. General Services Administration describes sustainable design as design that “seeks to reduce negative impacts on the environment, and the health and comfort of building occupants, thereby improving building performance. The basic objectives of sustainability are to reduce consumption of non-renewable resources, minimize waste, and create healthy and productive environments.” “Sustainable design principles include the ability to: optimize site potential; minimize non-renewable energy consumption; use environmentally preferable products; protect and conserve water; enhance indoor environmental quality; and optimize operational and maintenance practices.”

It is recommended that the City educate developers about the benefits of, and encourage developments to utilize, standards of the U.S. Green Building Council and promote Leadership in Energy and Environmental Design (LEED) certified developments.

## SUMMARY OF RECOMMENDATIONS

Specific recommendations from this chapter are set forth below.

- It is recommended that the principles, goals, objectives and policies be reviewed annually and updated every five to ten years.
- It is recommended that the City maintain the vacancy rates as contained within the Housing Objective of the 1992 City of Franklin Comprehensive Master Plan (between 4 and 6 percent for rental units and between 1 and 2 percent for homeowner units), to ensure an adequate supply of housing.

- It is recommended that the City of Franklin periodically update and review the median monthly income data to ensure that the City continues to provide adequate housing for its residents.
- It is recommended that the City continue its current educational and enforcement efforts in regard to public nuisances to ensure that the existing housing stock is properly maintained in a safe and aesthetic manner. It is also envisioned that through this approach, the City's older housing stock will remain available as a housing choice for existing and future residents, within neighborhoods where such development is already present.
- It is recommended that the City continue to utilize its existing single-family residential zoning and zoning districts as the predominant type of residential development within the City. This is graphically shown on the Future Land Use Map within Chapter 5 of this Comprehensive Master Plan Update.
- It is recommended that the City identify appropriate locations for particularly high quality single-family residential and mixed-use developments (with residential components) to ensure an adequate amount of such housing for existing and future residents. It is further recommended that this analysis be undertaken at the same time as consideration of the inclusion of the conservation subdivision ordinance within the Unified Development Ordinance discussed in this chapter.
- It is recommended that the City continue to review multi-family developments on a case-by-case basis, with particular emphasis upon neighborhood compatibility and high quality development.
- It is recommended that the City continue to review senior housing on a case-by-case basis, with particular emphasis upon neighborhood compatibility and high quality development.
- It is recommended that the City continue its past practice of reviewing changes to, or proposals for, new community living arrangement projects, on a case-by-case basis within the context of the City's Comprehensive Master Plan and as allowed by state and federal regulations.
- It is recommended that the City support local businesses' workforce housing programs in such manner as may be determined from time to time by the Common Council.
- It is recommended that the Conservation Subdivision model ordinance be adopted as part of the Unified Development Ordinance, with such revisions as the Common Council may determine. It should be noted that additional changes to the Unified Development Ordinance, pertaining to the current Open Space Subdivision options within the residential zoning districts, be undertaken as necessary to ensure consistency between these portions of the ordinance and the proposed Conservation Subdivision ordinance.
- It is recommended that mixed-use zoning and design provisions be included within the Unified Development Ordinance as deemed appropriate by the Common Council.

- It is recommended that infill housing shall be encouraged in areas surrounded by existing development and compatible uses consistent with the principles, goals, objectives and policies of this chapter and the Future Land Use Map in Chapter 5 of this Plan. Additionally, it is recommended that the City shall identify areas to be targeted for infill development and promote standards to assist in those areas being developed to fit in with the surrounding uses.
- It is recommended that the City educate developers and the public about the benefits of Universal Design to encourage the use of Universal Design. It is also recommended that establishment of separate Universal Design standards be considered as an option in the R-8 Multi-family Residential Zoning District as deemed appropriate by the Common Council. These standards would address whether the Universal Design features would be mandatory or optional and if greater densities would be permitted to offset any added costs.
- It is recommended that the City educate developers about the benefits of, and encourage developments to utilize, standards of the U.S. Green Building Council and promote Leadership in Energy and Environmental Design (LEED) certified developments.