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REGIONAL HOUSING STUDY PROSPECTUS



Graduate Research Center
Dept. of Urban & Regional Planning
The University of Wisconsin-Madison

REGIONAL HOUSING STUDY PROSPECTUS

Prepared by the
Southeastern Wisconsin Regional Planning Commission

P. O. Box 769
Old Courthouse
Waukesha, Wisconsin

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December 1969

Graduate Research Center
Dept. of Urban & Regional Planning
The University of Wisconsin-Madison



SOUTHEASTERN WISCONSIN REGIONAL PLANNING COMMISSION

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December 11, 1969

STATEMENT OF THE CHAIRMAN

In July and August of 1968, the Regional Planning Commission acted to establish a Technical Advisory Committee on Regional Housing Studies and to apply for a planning grant from the U. S. Department of Housing and Urban Development to assist in the preparation of a Prospectus for a regional housing study. These actions were precipitated by a request from the Mayor of the City of Milwaukee that the Commission address itself to the housing problem within the Region by initiating an areawide housing study. Also influencing these actions of the Commission was the amendment in 1968 of Section 701 of the Housing Act of 1949 to require all areawide planning agencies being assisted with federal planning grants to incorporate a housing element into their planning programs in order to maintain continued eligibility for such grants. The Commission, moreover, believed that the conduct of a comprehensive housing study on an areawide basis, when integrated with other Commission planning programs, would materially assist in achieving the national goal of "... a decent home and a suitable living environment for every citizen. . . ."

Accordingly, the Technical Advisory Committee on Regional Housing Studies began work on the preparation of this Regional Housing Study Prospectus in January 1969. The findings and recommendations presented in the Prospectus document the need for, the scope and timing of, and the cost and staff requirements needed to conduct a comprehensive housing study within the Region. It was determined that three major aspects of the "housing problem" within the Region require immediate attention: a lack of timely, uniform, areawide housing information; the increasing role which government has assumed and can be expected to continue to assume in the housing field; and the determination of housing needs as distinct from housing demands. In addition, the study as outlined in the Prospectus will establish a valuable housing information system for the Region; will provide a framework of agreed-upon regional housing objectives; and will provide a context within which all planning and plan implementation programs within the Region can be focused on housing needs in the resolution of other problems, as, for example, the urgent attention which relocation needs require in relation to public works programs.

This Prospectus was approved by the Technical Advisory Committee on Regional Housing Studies on November 19, 1969; and the Planning and Research Committee of the Commission, pursuant to this recommendation, approved the Prospectus on December 11, 1969. It is hereby recommended to the concerned federal agencies and county boards for cooperative financing and implementation.

Respectfully submitted,

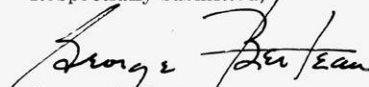

George C. Berteau
Chairman



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Chapter I

INTRODUCTION

The Housing and Urban Development Act of 1968 included an amendment to Section 701 of the Housing Act of 1949, which states in part that: "Planning carried out with assistance under this section shall also include a housing element as part of the preparation of comprehensive land use plans. . . ." This amendment, requiring such a housing element, is a critical part of the national effort to achieve the national goal of "a decent home and a suitable living environment for every American family." Moreover, relocation problems arising from displacement of persons due to public works and improvement programs have caused increased concern within the Region. One such concern culminated in a request to the Southeastern Wisconsin Regional Planning Commission from the City of Milwaukee that the Commission conduct a housing inventory within the Region. In addition, the 1968 Federal Aid Highway Act provides that after July 1, 1970, no federal funds will be available for highway construction in any state unless enabling legislation exists which permits the state to make relocation payments and provide relocation assistance to persons, families, or businesses displaced by highway development.

In light of these factors, the Commission, on July 8, 1968, acted to establish a Technical Advisory Committee on Regional Housing Studies, and on August 12, 1968, applied for a planning grant from the U. S. Department of Housing and Urban Development to partially support a program which would result in the preparation of a Prospectus for a Regional Housing Study.

THE REGIONAL PLANNING COMMISSION

The Southeastern Wisconsin Regional Planning Commission (SEWRPC) was created by an Executive Order of the Governor upon the unanimous petition of the county boards concerned in August 1960 under the provisions of Section 66.945 of the Wisconsin Statutes. It exists to serve and assist the local units of government and their citizens in planning on an orderly basis for the physical and economic development of a seven-county Region comprised of Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington, and Waukesha Counties.

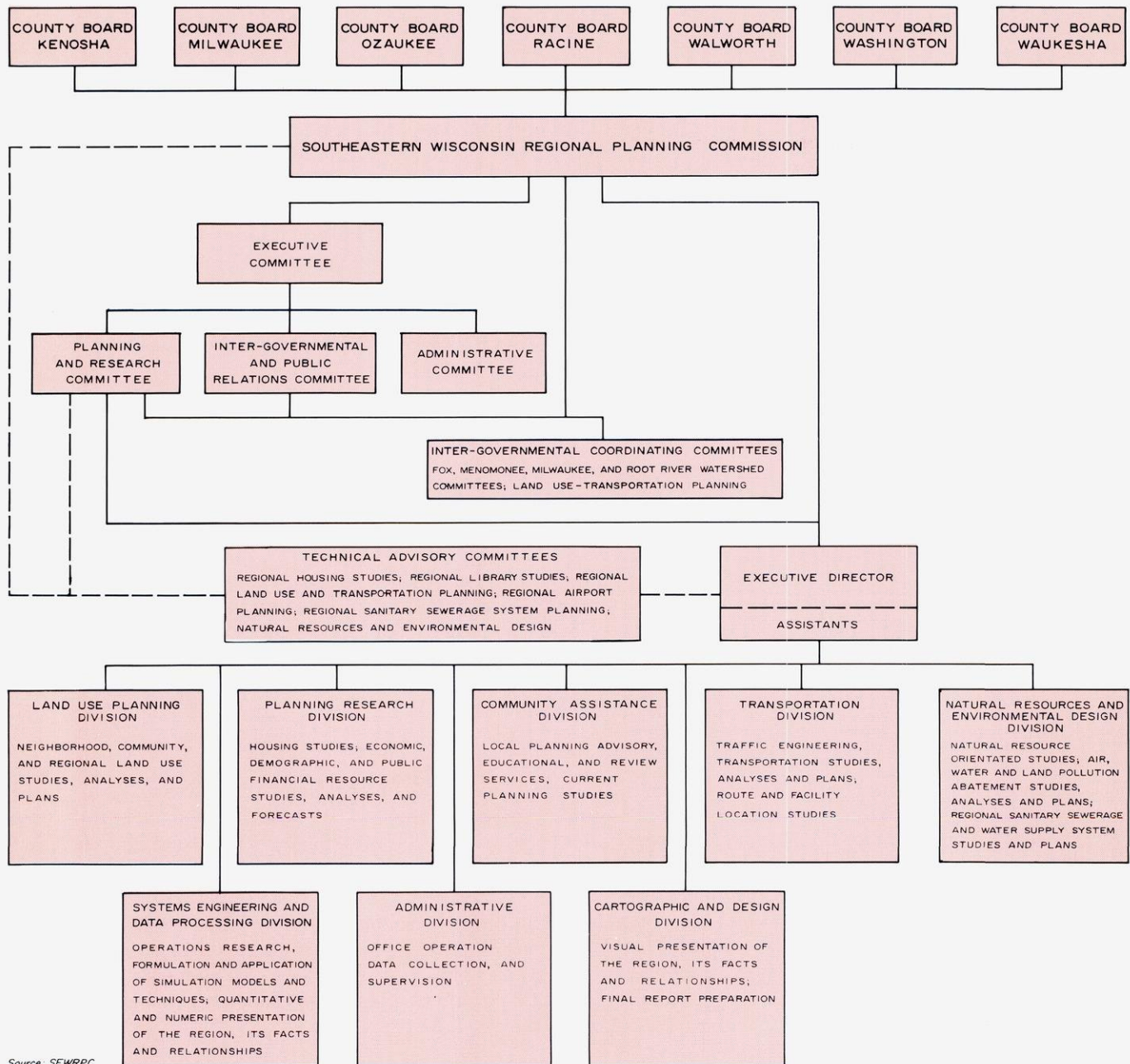
The Commission itself is composed of 21 members, three from each of the member counties. Two of the three Commissioners from each county are appointed by the Governor and one from each county is elected by the county board. The powers, duties, and functions of the Commission are set forth in the state enabling legislation; and the Commission is authorized to employ experts and a staff as necessary for the prosecution of its responsibilities. Funds necessary to support the Commission operations are provided by the member counties, the budget being apportioned among the seven counties on the basis of relative equalized assessed valuation. The Commission is authorized to provide contract services to its constituent units of government and to request and accept aid in any form from all levels and agencies of government for the purpose of accomplishing its objectives. The present committee and staff structure of the Commission is shown in Figure 1.

COMMISSION FUNCTIONS

The Commission exists to serve and assist federal, state, and local units of government in finding practical solutions to areawide developmental and environmental problems which cannot be properly resolved within the framework of a single municipality or a single county. As such, regional planning has three basic functions to perform:

1. Inventory—the collection, analysis, and dissemination of basic planning and engineering data on a uniform, areawide basis so that, in light of such data, the various levels and agencies of government and private investors operating within the Region can better make decisions concerning community development.

Figure 1
SOUTHEASTERN WISCONSIN REGIONAL PLANNING COMMISSION
EXISTING STAFF AND COMMITTEE STRUCTURE



Source: SEWRPC

2. Plan Design—the preparation of a framework of long-range plans for the physical development of the Region, these plans being limited to those functional elements having areawide significance. To this end the Commission is charged by law with the function and duty of "making and adopting a master plan for the physical development of the Region." The permissible scope and content of this plan, as outlined in the enabling legislation, extend to all phases of regional development, implicitly emphasizing, however, the preparation of alternative spatial designs for the use of land and for the supporting transportation and utility facilities.

3. Plan Implementation—promotion of plan implementation through the provision of a center for the coordination of the many planning and plan implementation activities carried on by the various levels and agencies of government operating within the Region.

Thus, charged with the responsibility for areawide data collection and analysis, long-range planning, and interagency coordination, the work of the Commission is visualized as a continuing planning process providing many outputs of value to the making of development decisions by public and private agencies and to the preparation of plans and plan implementation programs at the local, state, and federal levels. The work of the Commission emphasizes close cooperation between the governmental agencies and private enterprise responsible for the development and maintenance of land uses and for the design, construction, operation, and maintenance of their supporting public works facilities. All of the Commission work programs are intended to be carried out within the context of a continuing planning program, which provides for the periodic reevaluation of the plans produced, as well as for the extension of planning information and advice necessary to convert the plans into action programs.

THE REGION

The Southeastern Wisconsin Planning Region is comprised of Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington, and Waukesha Counties, as shown on Map 1. Exclusive of Lake Michigan, these seven counties have a total area of 2,689 square miles and together comprise about 5 percent of the total area of the State of Wisconsin. About 40 percent of the state's population, however, resides within these seven counties, which contain three of the five and one-half standard metropolitan statistical areas in the state. The Region contains approximately one-half of all the tangible wealth in the State of Wisconsin, as measured by equalized assessed valuation, and represents the greatest wealth-producing area of the state, about 42 percent of the state's labor force being employed within the Region. The seven-county Region contains 153 local units of government exclusive of school and other special-purpose districts and encompasses all or parts of 11 major watersheds. The Region has been subject to rapid population growth and urbanization and from 1950 to 1960 accounted for 64 percent of the total population increase of the entire state. The population of the Region on January 1, 1969, was estimated to be 1,834,700 persons.

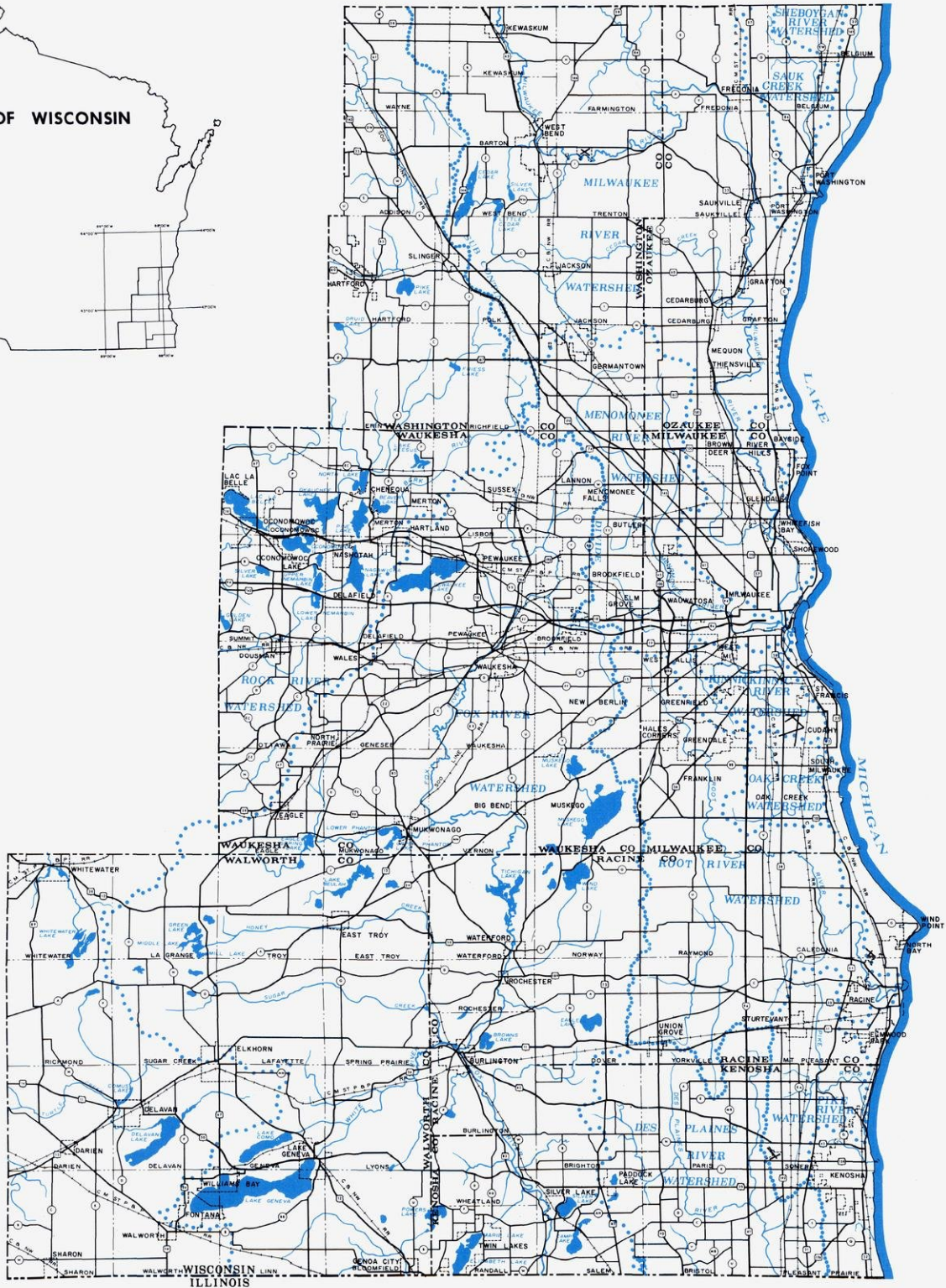
COMMISSION WORK PROGRAMS TO DATE

The initial work program of the Commission was directed entirely toward basic data collection. It included six basic regional planning studies initiated in July 1961 and completed in July 1963: a statistical program and data processing study, a base mapping program, an economic base and structure study, a population study, a natural resources inventory, and a public utilities inventory. All of these initial studies were directed toward providing a basic foundation of planning and engineering data for areawide planning and were documented in six published reports. Their findings provided a valuable point of departure for all subsequent Commission work.

The first major work program of the Commission actually directed toward the preparation of a framework of advisory plans for the physical development of the Region was a regional land use-transportation study initiated in January 1963 and completed in December 1966. This study produced two of the key elements of a comprehensive plan for the physical development of the Region: a land use plan and a transportation plan.

The Commission has also completed plan elements for certain subareas of the Region. These include comprehensive watershed development plans for the Root River watershed and more detailed urban development plans for the Kenosha Planning District. Preparation of comprehensive watershed development plans for the Fox River and Milwaukee River basins is presently underway. The Commission has mounted a continuing regional land use-transportation study effort, a regional sanitary sewerage system planning program, and a regional library facilities and services planning program. The Commission also carries on a community assistance planning program, wherein functional guidance and advice on planning problems are extended to local units of government on request and through which regional planning studies are interpreted locally and regional plans are integrated with local plans.

Map I THE SOUTHEASTERN WISCONSIN REGION



The Southeastern Wisconsin Planning Region is comprised of seven southeastern Wisconsin counties having a total area of 2,689 square miles, or about 5 percent of the total area of the State of Wisconsin. The population of the Region was estimated on January 1, 1969, to be 1,834,700 persons, or about 40 percent of the state's population. These seven counties represent the greatest wealth-producing area of the state, collectively containing approximately one-half of all the tangible wealth in the state as realized by assessed valuation. About 42 percent of the state's labor force is employed within the Region.

The completion of a regional housing study would not only provide additional basic planning data which would assist the Commission in the pursuit of its functions but also would provide an additional element of a comprehensive plan for the physical development of the Region. The kinds of detailed inventory data and in-depth analyses of residential land use, land availability, tax structure, inter- and intra-regional migration, and citizen attitudes and values toward housing types and locations which would be provided by a regional housing study would greatly assist the Commission in the performance of its functional planning responsibilities in such areas as land use, transportation, sewerage, water supply, parks, and community facilities. The data from a regional housing study would not only contribute to the Commission's ability to establish and refine pertinent functional relationships existing between land use and such urban phenomena as trip generation, water use, and sewage contribution but would also greatly assist in the formulation and refinement of highway, transit, sanitary sewerage, water supply, and park plans. A housing study would also serve to strengthen the Commission's community assistance planning function by permitting the Commission to assist local units of government in more rationally considering changes in zoning, land subdivision, and building codes and in the day-to-day administration of these codes, thereby strengthening the implementation of both regional and local development plans. In addition, the data collected with respect to housing supply and demand, land availability, tax structure, and housing sales transactions would be extremely valuable to private developers and investors and would thereby assist the Commission in directing private investment decisions in accord with long-range regional development objectives and plans. By way of specific example, the housing study and the recommendations coming therefrom could contribute directly to the attainment of such specific regional development objectives as the location of 95 percent of the future households within the Region in areas which can be served by public sewerage and water supply facilities, the encouragement of mass transit utilization, and the development of the Region in planned residential development units designed to provide, within the immediate vicinity of each family's dwelling unit, the facilities and services required for day-to-day living and within ready commuting distance of those essential facilities and services which must, for economic reasons, be provided to a broader population base.

CONSIDERATION OF A REGIONAL HOUSING STUDY

In June 1968 the Regional Planning Commission was requested by the City of Milwaukee to ". . . give serious and prompt consideration to establishing the initiation and execution of (a housing) inventory as its next major program." In July 1968 the Commission, acting upon this request, directed the Commission staff to investigate the need for a regional housing study; determine the desirable scope and content of such a study, if needed; and prepare a recommended time schedule, budget, and cost allocation for the study. The Commission also authorized the creation of a Technical Advisory Committee on Regional Housing Studies to bring to the Commission effort a broad range of expertise in the housing field in order to assist in the preparation of a Prospectus for a regional housing study. The Commission indicated its opinion that a housing study would not only constitute a major contribution to one of the Commission's three principal functions; namely, that of areawide research, but that such a study could assist in the implementation of the adopted regional land use plan. In addition, it was believed that a housing study would facilitate the collection and analysis of a wide range of basic planning data not presently available for the Region as a whole or for specific subareas of the Region; that it would assist local, state, and federal governmental agencies in dealing with housing and housing-related problems within the Region, particularly with regard to the "guidelines" of the U. S. Department of Housing and Urban Development, which require the coordination of the housing element with the total planning program; and that it would be of great value to private agencies and private investors which deal extensively with housing and housing-related issues on a day-to-day basis throughout the Region. Pursuant to these Commission directives, the Commission's Planning and Research Committee nominated a slate of candidates for membership on the Technical Advisory Committee on Regional Housing Studies; an Advisory Committee was selected and appointed by the Commission, and work begun on the preparation of this Prospectus.

ADVISORY COMMITTEE STRUCTURE

Early in its existence, the Commission recognized that any of its work efforts and programs would necessarily cover a broad range of local, regional, state, and federal interests. Accordingly, in order to pro-

vide the forum for active involvement and participation in the regional planning process by the various governmental bodies, technical agencies, and private interest groups, the Commission has provided, within its basic organizational framework, for the establishment of advisory committees. These advisory committees are of two basic types: those comprised primarily of technicians or recognized experts in established fields of activity, referred to as Technical Advisory Committees, and those comprised primarily of elected and appointed officials representing local interests, referred to as Intergovernmental Coordinating Committees. The Technical Advisory Committee on Regional Housing Studies is patterned after the first type of Committee referred to above. It was established in January 1969 and includes representatives from: the mortgage banking community; private land development firms; the home building industry; real estate appraisers; local citizen groups; church groups; federal, state, regional, and local housing agencies; the university community; and other segments of the private sector of the economy. A roster of Committee members is set forth on page 59.

One of the most important roles of the Technical Advisory Committee on Regional Housing Studies was to place the experience and knowledge of the committee members at the disposal of the Commission during the preparation of the Prospectus. In this role the Committee initiated, reviewed, and approved the proposal for a major Commission work program relating to housing as outlined in this Prospectus. This Prospectus is, therefore, the work of the Committee and constitutes an important first step in the direction of establishing a housing element within the Commission's comprehensive planning program.

Chapter II

PURPOSE OF THE PROSPECTUS

The purpose of this Prospectus is to explore the need for, and feasibility of, a regional housing study and to recommend the means by which such a study can be established for the seven-county Southeastern Wisconsin Region. The Prospectus is intended to provide sufficient information to permit affected governmental units and agencies to consider the costs and benefits of such a study and to determine the desirability of its execution.

To this end, the Prospectus is intended to accomplish the following:

1. Document the need for a regional housing study.
2. Specify the main divisions of work to be undertaken, along with the desirable scope and dimensions of each major work element in terms of necessary data requirements and possible data sources.
3. Recommend the most effective method for establishing, organizing, and accomplishing the required work.
4. Recommend a practical time sequence and schedule for the work to be performed.
5. Provide sufficient cost data to permit the development of an initial budget and suggest possible allocation of costs among the various levels and units of government concerned.



Chapter III

NEED FOR A REGIONAL HOUSING STUDY

INTRODUCTION

A general consensus exists among knowledgeable persons in the Region that there is a "housing problem" within the Region and that past housing studies and present housing programs have not been successful in resolving this problem. Moreover, despite efforts to do so, it is evident that the housing problem within southeastern Wisconsin has not yet been fully defined. A concerted effort is required, therefore, not only to identify the nature and extent of the housing problem within the Region but to assess the overall effectiveness of past attempts to resolve this problem within the Region.

The purpose of this chapter is to document the need for a regional housing study by identifying the factors which contribute to the need for such a study in southeastern Wisconsin. Preliminary investigation indicates that at least 13 factors contribute to the need for such a study and that these factors can be grouped under three major considerations. The first consideration concerns the lack of timely, uniform, areawide information on the supply of, and demand for, housing within the Region. The second consideration concerns the increasing role which government has assumed and can be expected to continue to assume in the housing field. The third consideration concerns the determination of housing needs as distinct from housing demands.

This chapter, then, will present a brief review of existing programs dealing with housing; a brief discussion of past studies of the housing problem within the Region; and a discussion of the factors which together determine the need for a regional housing study.

EXISTING HOUSING PROGRAMS

Many programs dealing with housing and its related problems have been undertaken from time-to-time within the Region. These programs have involved the federal, state, county, and municipal levels of government, as well as private enterprise. Federal assistance in the housing field alone has taken an almost bewildering variety of forms. As many as 35 separate programs can be identified. These include the provision of loans and grants for new public and private housing construction and for the acquisition and rehabilitation of existing housing structures; the insuring of private loans to finance housing activities, as in the case of the Veterans Administration and the Federal Housing Administration programs; the provi-



Shown just prior to its grand opening in 1944, this ten-family unit developed as a private housing project in an older central city has been well maintained over the years, as indicated in the photo on the right taken 25 years later. The wooden storm windows have been replaced by aluminum, but the broken curb is still in evidence. Street trees and lawn shrubs add much to the pleasant appearance of the area.



An FHA mortgage insurance program facilitated the construction of this 40-unit modern-style townhouse condominium development in the core area of the City of Milwaukee. In a condominium development, each housing unit is owned and maintained individually, just as a single-family home would be. In this development, each unit has a private fenced-in yard accessible from the opposite side of the circular court shown in the photo.

sion of funds for local public housing authorities to develop, own, and operate low-rent public housing projects, including housing for the elderly and the handicapped; the provision of rent supplements to low-income tenants; and the provision of various forms of assistance for housing as a part of more comprehensive urban development or redevelopment programs, such as the model cities and urban renewal programs. State of Wisconsin assistance in the housing field has been largely confined to veterans' housing loans and to administering the mortgage indemnity fund and the state fair housing law. Both the City and County of Milwaukee provide housing relocation services to persons and families displaced by public actions. In addition, four communities: the Cities of Kenosha, Milwaukee, South Milwaukee, and West Bend, have created housing authorities. Presently, however, only the Cities of Milwaukee and South Milwaukee actually own and operate public housing units.

To the extent utilized, these programs have provided valuable assistance in partially meeting the specific housing needs of certain groups at particular times and in particular locations. These programs, however, as conceived, promoted, and conducted by the various levels and units of government and by the various private interest groups, have been largely fragmented in nature and have not been coordinated with one another on a comprehensive, areawide basis. Consequently, the extent of their overall effectiveness remains largely undetermined.

PAST HOUSING STUDIES

A review of the 51 available documented or published accounts of official public or semipublic housing studies conducted within the Region since 1930 indicates that four categories of such studies have been made: studies prepared in response to federal grant-in-aid or loan program requirements; studies prepared in response to an expressed need or problem within a particular community; studies undertaken to obtain various kinds of housing data to be used for informational purposes; and studies conducted for academic pursuits, generally entailing original research (see Appendix A)

In addition to these studies, many special studies concerning various aspects of housing have been prepared from time-to-time by private organizations. For example, the Society of Real Estate Appraisers publishes a construction cost index and a land value report on an annual basis; and the Milwaukee Board of Realtors publishes on a regular basis a newsletter which frequently highlights special housing problems. Studies of the first two categories usually have been prepared by governmental agencies, and the studies of the other two categories usually have been prepared by private individuals and groups. Under the first category, 12 studies were conducted in response to the requirements of various federal loan and grant-in-aid programs, including, among others, public housing, veterans' housing, urban renewal, Federal Housing Administration assistance for relocation housing, and model cities. The studies in this group were prepared primarily to establish a community's eligibility for certain federal aid funds. In addition, it is likely that limited studies of certain housing factors were made as integral parts of comprehensive local public planning programs conducted within the Region, but such studies are not, because of their limited nature, considered here.

The second category of studies, consisting of 17 studies, dealt with particular identifiable local needs and problems. It was found, generally, that mayors or common councils directed these studies to be conducted by ad hoc committees or by the staffs of various city departments.

The third category of studies was primarily informational in nature and was published as pamphlets or newspaper supplements for distribution to members of such organizations as the League of Women Voters and the Citizens' Governmental Research Bureau. Seventeen studies were found in this group.

The fourth category of academic type studies, of which only five studies were located, involves studies undertaken as requirements for master and doctorate degrees, those prepared as a result of special university project research grants, and those mounted primarily as original research papers.

From a review of the available studies, the following conclusions can be drawn: generally, the studies considered only certain selected and limited housing factors for a specific single purpose so that no comprehensive housing study has been made to date within the Region; the studies were generally confined to a limited geographic area; of the 51 studies, only one encompassed a multi-county area and only one encompassed an entire county, while the remaining studies dealt with only single communities or parts thereof. The majority of studies relied on noncurrent, secondary data, the main source of which was the decennial census. With the exception of those studies initiated to qualify for federal aids and grants, the studies either failed to specify proposals for solving housing problems or did not explicitly explain the possible techniques necessary to implement the proposals. Three of the more significant of these housing studies are further discussed below.

Analysis of the Milwaukee, Wisconsin Housing Market

The report entitled Analysis of the Milwaukee, Wisconsin Housing Market contains an analysis of the Milwaukee housing market as of November 1, 1966. It was prepared by the U. S. Department of Housing and Urban Development, Federal Housing Administration, as a public service, particularly to assist persons or groups engaged in local housing activities, by providing a clearer understanding of local housing market conditions in Milwaukee, Ozaukee, and Waukesha Counties.

Four major housing and housing-related factors were analyzed: the economy of the area; two demographic elements—population and households; housing market elements, including, among others, housing supply and public housing; and the quantitative demand element and the qualitative demand element of the housing demand factor. The analysis was based upon secondary source material from such agencies as the Wisconsin State Employment Service and the Metropolitan Builders Association of Greater Milwaukee. Major limitations of the report are its descriptive nature, the fact that its conclusions or recommendations are quite general, and its limitation to a three-county area.

The Delineation and Structure of Rental Housing Areas—A Milwaukee Case Study

The City of Milwaukee was the study area of a 1956 research project by Herman G. Berkman, Research Assistant, University of Wisconsin. The findings of the project were documented in a report entitled The Delineation and Structure of Rental Housing Areas—A Milwaukee Case Study. The research on which the study is based was initiated as a part of the Wisconsin Housing Research Project initially financed by the Rockefeller Foundation and later supported by the Bureau of Business Research and Service and the Graduate School of the University of Wisconsin. The primary objective of the study was to answer the question, "Where in the city structure do the tenants live and why?"

Each of the four rental housing categories investigated relied almost entirely upon data from the 1940 and 1950 censuses. The four categories investigated were: the delineation of the rental housing areas; significant generalized population relationships in the rental housing areas; the localization process in the rental housing areas; and stability and change in the rental housing areas between 1940 and 1950. The study was limited to the City of Milwaukee and, although some of the conclusions may, with qualifications, be applicable to other communities or the Region in general, the data and analyses are too specific to warrant such application without modification.

Housing Survey for the City of Milwaukee

The Milwaukee Department of City Development, assisted by a private consulting firm, has begun a housing survey for the City of Milwaukee, which will serve as an integral part of the update to the city's Community Renewal Program.¹ All housing units in the city will be surveyed to ascertain condition, occupancy, and tenure of occupants of residential structures. A 1 percent sample will be employed to indicate costs of shelter, including utility costs. The data gathered as a result of the above mentioned survey and sample will be geographically coded by utilization of a geographic address coding guide, which has been prepared by the Southeastern Wisconsin Regional Planning Commission and which will permit comparison with 1970 census data.

This updating of the Community Renewal Program will provide information on the basis of three major elements:

1. Socio-economic and Housing Survey

A social profile of central city residents will be prepared involving environmental conditions, family income, education, health, and social adjustment. Upon completion of the social profile, derived from basic survey data, a staff social planner will prepare an estimate of the number of people requiring assistance, the type of assistance required, and the extent to which these needs are being served on the basis of a supplemental interview sample of 1,500 households.

2. Structural Survey

All structures in the city will be rated as to exterior condition, type of construction, and the location of the structure on the lot.

3. Data Storage

Electronic data processing storage and retrieval systems, which will be compatible with 1970 census data, as previously mentioned, will be developed.

This City of Milwaukee survey will provide a valuable input to any regional housing study, the sole limitation of the survey being its limitation to the corporate limits of the City of Milwaukee. It is likely that the City of Milwaukee, per se, does not comprise a rational housing market; and, therefore, the findings of such a survey will have limited application to the balance of the Region.

FACTORS CONTRIBUTING TO THE NEED FOR A REGIONAL HOUSING STUDY

As indicated above, the existence of a variety of housing programs designed to correct certain perceived housing deficiencies and the accumulation of many facts and figures through various specialized studies together have not provided for the resolution of the housing problem in southeastern Wisconsin. Moreover, preliminary investigation has indicated that at least 13 factors contribute to the need for a regional housing study at this time; and these factors can be grouped under two major considerations. In addition, there is a third major consideration which, although related to the other two, is discussed separately. These three considerations are: 1) the lack of timely, uniform, areawide housing market information; 2) the increased governmental activity in the housing field; and 3) the determination of housing need as distinct from effective housing demand.² These considerations and factors are described in the following paragraphs.

¹ *The Department of City Development completed the field work for this housing survey in late fall 1969.*

² *It is necessary here to distinguish between the concept of housing need and the concept of housing demand. The economic concept of the effective demand for housing relates to the housing accommodations for which people are able and willing to pay and is not immediately or directly responsive to social goals or personal aspirations that cannot be fulfilled because of a lack of purchasing power. The concept of housing need, on the other hand, relates to the extent to which the quantity and quality of existing housing falls short of providing each family or individual with an acceptable minimum standard of decent, safe, and sanitary housing, irrespective of a person's ability to pay or his personal preferences. Although there is a relationship between these two concepts, there is also a profound difference; and it is possible that many of the problems associated with housing people in a rapidly changing society are more closely related to the housing needs concept than to the housing demand concept. Therefore, a separate category of discussion is devoted to the subject of housing need in this chapter.*

A. The Lack of Timely, Uniform, Areawide Housing Market Information

The most striking conclusion drawn from preliminary research into the housing problem within the Region was that there is a dearth of up-to-date, uniform, areawide information about the quantity and quality of the existing supply of housing, the characteristics of housing demand, and the geographic configuration of the housing market or markets within the Region. There is also a lack of information about the effect which public land use controls, such as zoning, subdivision regulations, and building and housing codes, have on the supply of, and demand for, housing within the Region.

It should also be noted that several factors related to housing have been called problems, but there is very little information available to either support or refute the allegations that these factors are indeed problems in the sense that they stand in the way of achieving an expressed objective. Such factors or problems are: that there is a shortage of certain types of housing units; that there is a general lack of environmental considerations in the development process; that discrimination affects the free choice of housing for many persons; that the filtration process in housing works to the advantage of low-income groups; and that the housing industry has resisted the introduction of new technology. It is likely that the quantitative evaluation of each of the nine factors under this consideration will require considerable effort since preliminary investigation indicates that existing data sources, which relate directly or indirectly to these factors, are deficient in one or more of the following areas: timeliness or frequency of collection and/or publication; uniformity of compilation; geographic area of coverage; comprehensiveness of coverage; or consistency of reporting. The following paragraphs present a brief discussion of each of the nine factors noted above.

1. The Quantity and Quality of the Existing Supply of Housing

Even the most basic information about the existing stock of housing within the Region is essentially unavailable. Such basic information necessary to provide even a crude understanding of the existing supply of housing would include: quantitative and qualitative data about the type of housing (single-family or multi-family); the styles of housing (ranch, duplex, row, walk-up apartments, and high-rise apartments); the age of housing structures; the location of housing; owner-occupied housing; renter-occupied housing (public and private); and general price and rent levels of existing housing.

In 1960 there were just over 500,000 housing units within the Southeastern Wisconsin Region. Of that amount approximately 9,100, or 2 percent, were considered dilapidated and requiring replacement. Of the total 500,000 housing units in the Region in 1960, approximately 10,000 were classified as occupied rural-farm dwellings. Of this 10,000, approximately 1,700, or 17 percent, were considered substandard and 400, or 4 percent, were considered dilapidated and requiring replacement. Since 1960 approximately 97,000 housing units have been added to the existing supply and approximately 20,000 housing units have been demolished, indicating a net gain in housing units of approximately 77,000 between 1960 and 1968. During the same period of time, the population of the Region increased by an estimated 79,200 families or households.

It should be evident that the 1960 census data and the available building and demolition permit data, which provided the above facts, suffer from several serious deficiencies. For example, it is likely that many housing units within the Region have become functionally obsolete since 1960, but the limited available information on such obsolescence does not cover the entire Region nor even the entire City of Milwaukee. The few special studies that are available, each entailing separately mounted surveys, are confined largely to areas within the so-called inner core of the City of Milwaukee. Consequently, the present number and location of substandard dwellings within the Region are essentially unknown. It is also likely that many formerly seasonal-use lake cottages within the Region have been converted to year-round use since 1960. The magnitude and location of such conversions, however, are also presently unknown. It is also unknown to what extent conversions that have taken place have been accompanied by concomitant improvements to the structure or its supporting facilities.



These three photos are indicative of pre-World War II housing constructed within the Region which still provides adequate and decent housing for many families.

The older, well-maintained Dutch colonial and bungalow houses shown in the first photo can continue to provide suitable and adequate living for many years to come. The narrow lots, very small side yards, and use of alleys for secondary access are typical of the housing built during the 1920's.



The second photo illustrates moderate- to middle-income housing constructed in the late 1930's, when deeper front yards and somewhat wider side yards to accommodate drives were becoming a more popular pattern of residential land development.



The unusual architectural styling of the large houses in the third photo depicts the kind of interest that architecturally designed houses can provide for a community. Although most houses are not individually designed by architects for a particular client, housing such as this provides a pleasing diversity in most communities.

2. The Characteristics of Housing Demand

The basic factors in any housing demand determination are the trends in population size, characteristics, and distribution. In addition, market factors which strongly influence demand are: vacancies; price levels for rental and sales housing; land, construction, and financing costs; tax rates; and expanding economic activities, such as institutional, commercial, and industrial development. Although the basic housing demand factors relating to population size, characteristics, and distribution do not suffer as much from a lack of data as they do from systematic and relevant interpretation, the market factors listed are difficult to evaluate because of a general lack of timely, areawide information.

a. Population Size

The total population of the Region and the rate of increase or decrease in the total population are basic factors affecting housing demand. There is no lack of information concerning the number of persons within the Region, presently estimated to be 1,834,700, but the relationship

between increases or decreases in the total population and the fluctuations of housing demand lack interpretation and evaluation. For example, between 1960 and 1968 the net number of housing units added to the housing stock was 77,000 units, which represented an increase of 15 percent. The population during this same period increased by 261,400 persons, or 17 percent (see Figure 2). If each additional housing unit were assumed to accommodate one household, the average size of each new household would be 3.17 persons, which is less than the average household size of 3.30 persons for the Region as a whole. A continued decrease in the average household size without a decrease in the rate of family formation would be an important indicator of a potential change in effective housing demand.

Unlike many of the other factors which underscore the need for a regional housing study, data concerning changing population size are generally uniform in compilation and areawide in coverage. These data, however, lack timeliness in some respects; but the forthcoming U. S. Census of Population and Housing would rectify this deficiency as soon as the data are released.

b. Population Characteristics

Data concerning population characteristics are considered basic to any analysis of effective housing demand. Such characteristics as family formation rates, average family size, average family income, and the changing age distribution and levels of educational attainment are considered most relevant. Within the Region between 1950 and 1960, the family formation rate was approximately 10,000 families per year; the average family size dropped from 3.36 to 3.30; the median age of the population dropped from 31.4 years to 28.5 years; and the median number of school years of education completed by the population over 25 increased from 9.5 years to 11.0 years. All of these characteristics have undergone further changes since 1960; and to become relevant to housing demand considerations, estimates must be made of the changes that have occurred. In general these data lack neither compilation uniformity nor coverage deficiencies and, as in the case of population size, the deficiency of timeliness will be rectified by the forthcoming U. S. Census of Population and Housing.

c. Population Distribution

As indicated earlier, the Region has been experiencing a relatively rapid population increase. This rapid population growth has been marked by three distinct phenomena which are of considerable importance to understanding existing, as well as future, housing demand. First of all, the increase in population has been entirely urban in character. The urban population of the Region presently accounts for more than 98 percent of the total population. Secondly, the population within the Region is being increasingly decentralized, spreading out across established city and county boundary lines at very low net residential densities. For example, the average urban area densities within the Region dropped from 11,400 persons per square mile in 1920 to less than 4,800 persons per square mile at the present time. Although population densities within an urban area are not uniform and will vary considerably from the average, it should be emphasized that a continuation of rapid population increase in the Region, along with a continuation of the development patterns which foster a decline in urban area population densities, can have significant implications for the provision of suitable housing for existing, as well as future, populations.

The third phenomenon of the rapid population increase within the Region has been that of increasing population and job mobility or, stated another way, increasing choice concerning the location of both residence and job. The purchase of a home was historically a once-in-a-lifetime event for a family. Increasingly, families have been tending to purchase a new home as their family needs change. In addition, statistical data from the 1960 U. S. Census of Population and Housing reveal that more than half of the population of the Region over five years of age changed their place of residence between 1955 and 1960. Approximately 33 percent of the population moved within the same county, approximately 16 percent moved from one county to

another, and approximately 2 percent moved but gave no information on their previous address. It is likely that this pattern of change in residence location has continued since 1960, but the magnitude of the change has not been determined.

In a manner similar to home buying, the historic emphasis of getting and holding a job for a lifetime has changed appreciably over the years. Increasing educational attainment and skill levels, rising income and leisure time, the widespread ownership of the private automobile, and ready access to an adequate highway system have all tended to provide today's job holder with increasing job mobility (see Map 2). Accurate statistics which reflect such mobility are difficult to gather, but there is a general consensus that such job mobility is prevalent within the Region. It is also likely, however, that job mobility is not equally distributed among all income groups. In addition to job mobility, a significant number of workers commute to jobs across county lines from both within and outside the Region. For example, a survey of first work trips made in April 1963 as a part of the SEWRPC regional land use-transportation study indicated that nearly half of the labor force in both Ozaukee and Waukesha Counties, totaling 38,300 individuals, commuted to jobs in Milwaukee County; and that more than 10,000 residents of the Region worked outside the Region.

These data clearly illustrate that the increased mobility of the population in terms of changing their place of residence, changing jobs, and commuting to work has made the issue of housing supply and demand an areawide problem. Moreover, it is evident that the measures of mobility identified above are not all inclusive. For example, the apparent willingness of many people to travel greater distances from home to schools, churches, recreation, shopping, and cultural centers has important implications for land use and community facilities planning, as well as for residential development.

d. Vacancies

One of the more meaningful measures of the degree of balance between supply and demand is the number and type of dwelling units that are vacant and available. In order for vacant and available units to be realistically considered in any demand analysis, it is necessary to know the price or rent levels and the age, size, type, and location of the vacant units. The major difficulty concerning consideration of vacancies in a housing market analysis is the general lack of current information about vacancies at any given time.

e. Price Levels

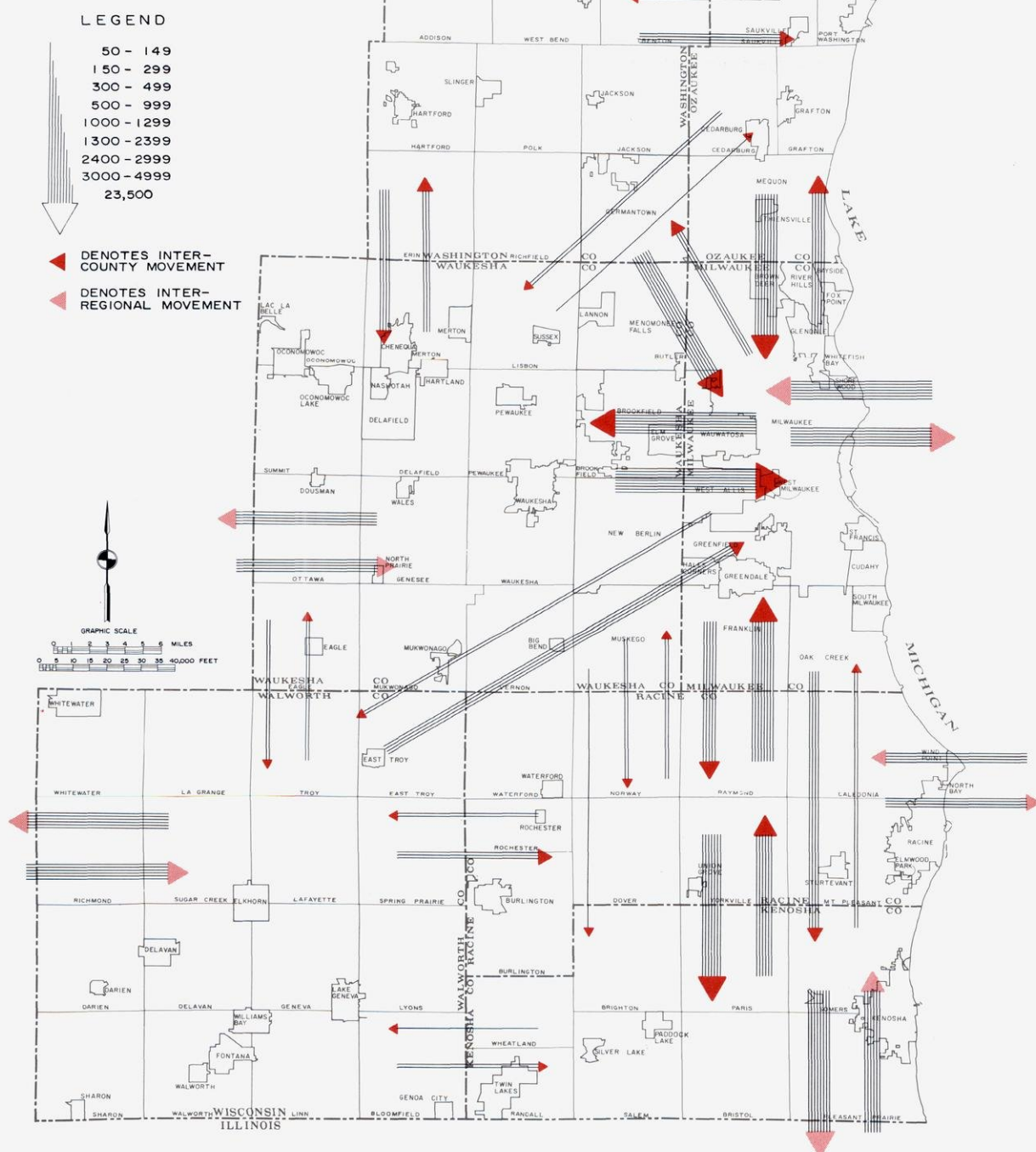
Price levels for sales and rental housing are determined by the fluctuations in every element that influences the demand for, and the supply of, housing. To appraise the significance of changing price and rent levels, it is necessary to consider such changes in relation to changes in other factors, such as family income, volume of new construction, construction costs, financing costs, vacancies, taxes, and consumer preferences for such features as air conditioning and built-in appliances. Data suitable for appropriate tabulation and analysis of price and rent levels are presently not available on a uniform, areawide basis.

f. Land, Construction, and Financing Costs

The combined forces of supply and demand, acting through the urban land market but constrained by institutional factors, including public land use controls, determine the price of land. Within a metropolitan region such as southeastern Wisconsin, the supply of land is fixed, for all practical purposes, but the demand for land for the various rural and urban uses is increasing. It has been shown recently that, of all major housing costs, the fastest rising element has been the cost of raw land.³ For example, in 1950 the average price nationally for the site of a new FHA-insured one-family house was \$1,035, or 12 percent of the total house price. By 1967 this average site value had increased to \$3,766, or 20 percent of the total house price.

³ L. S. Burns and F. G. Mittelback, "Efficiency in the Housing Industry," *Technical Studies, Volume II, The Report of the President's Committee on Urban Housing, 1968*, prepared for the President's Committee on Urban Housing.

Map 2
 MAJOR FIRST WORK TRIP
 MOVEMENTS IN THE REGION
 1963



The number of person-trips for all purposes within the Region on an average weekday is in excess of 3.5 million, well over one-third of which entails trips to and from work. Illustrating only the first work trip movement, this map clearly indicates the complex movement of work-related travel across county lines within the Region. The strong interdependence of the places of work and the places of residence of the Region's labor force must be considered in any attempt to identify and resolve the housing problem within the Region.

Source: SEWRPC.

Within the Region land prices have been rising generally at the rate of about 5 percent per year since 1960, and land prices for improved single-family home sites have increased by as much as 10 to 20 percent over the past few years.⁴ Although relatively inexpensive land suitable for residential construction is still available within some of the developed communities within the Region, on the periphery of these communities, and in the more rural areas of the Region, much of this available land lacks ready access to necessary public facilities and services, such as sewerage and water supply; mass transit facilities; police and fire protection; and schools, libraries, and commercial facilities. Hence, for many potential home buyers such land is less desirable than land having ready access to necessary public facilities and services.

The major elements of construction costs are on-site wages, building materials, and overhead and profit. Since 1950 general building costs, as measured by the U. S. Department of Commerce Composite Building Cost Index, have risen at a compound annual rate of 3 percent for a total increase of about 65 percent between 1950 and 1967. Within the Region, construction costs have been rising at an average rate of about 3.8 percent per year between 1958 and 1968, but the last two years have each witnessed increases in excess of 7 percent.⁵ It should also be noted that, of the total costs of developing and constructing a single-family housing project, approximately 69 percent are attributable to construction and 31 percent to development. Development costs include costs of land assembly, site preparation, engineering, and design. Construction costs include the cost of labor, materials, and overhead and profit. A subsequent breakdown of the construction cost components indicates that materials account for about 50 percent, on-site labor for about 30 percent, and overhead and profit for about 20 percent.⁶

Within the Region, mortgage costs have risen from an annual nominal interest rate ranging from 5 percent to 5.5 percent in 1958 to a nominal interest rate ranging from 8 percent to 8.5 percent in mid-1969.⁷ The actual effective interest rate at the present time may vary upward from the nominal rate by as much as 0.5 percent due to closing costs and by "points" charged against the seller if a VA or FHA guaranteed loan is involved. These rising costs of mortgage funds are also indicative of the rising costs of money to builders and developers. From an analysis of the current building activity in the Region, it is apparent that the lower limit of the cost of new single-family housing, including lot, which is now being offered on the market, is approximately \$25,000. When this factor is considered along with the present high interest rates, down payment requirements of up to 25 percent, and the increasing burden of local and state government finances being borne by the property tax, it becomes apparent that most low- and moderate-income families, as well as middle-income families with little or no savings, are effectively excluded from the present new housing market within the Region (see Figure 3).

Although the data described above concerning land, construction, and finance costs provide general trend indications, these are based either on average nationwide data or on special single-purpose local or national studies. It should be emphasized that up-to-date, uniform, areawide information about changing costs of land, construction, and financing for residential development within the Region is not presently available. Yet, decisions are daily being made to commit many thousands of dollars to building new housing units and rehabilitating older housing units without benefit of such data. It is unknown, therefore, if the actions taken result in the wisest use of the resources expended.

⁴ See "Price of Homesites Continues Upward Spiral," The Milwaukee Journal, March 23, 1969.

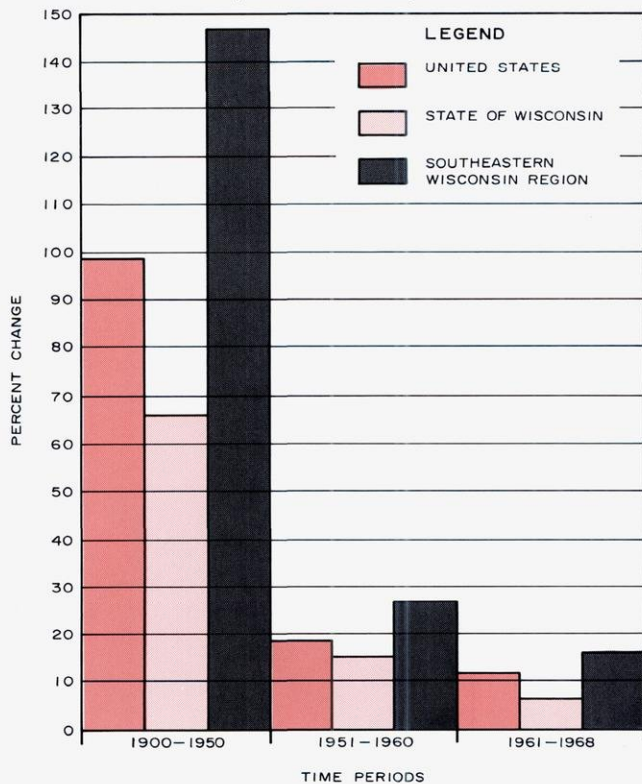
⁵ Boeckh Division, The American Appraisal Company, "Boeckh Building Cost Index Numbers," Boeckh's Manual of Appraisals, Vol. 25, No. 9, September 1968.

⁶ Marketing Research Department, McGraw-Hill Information Systems Company, Technical Studies, Volume II, The Report of the President's Committee on Urban Housing, 1968, prepared for the President's Committee on Urban Housing.

⁷ See "Mortgage Rate Reaches 9%, Highest In Memory," The Milwaukee Journal, May 18, 1969.

Figure 2

COMPARATIVE PERCENTAGE INCREASES IN POPULATION OF THE UNITED STATES, THE STATE OF WISCONSIN, AND THE SOUTHEASTERN WISCONSIN REGION FOR SELECTED TIME PERIODS: 1900-1950; 1951-1960; 1961-1968



The population of the Region increased at a more rapid rate in each of the time periods shown than either the population of the nation or of the State. Cumulatively over the time period 1900 through 1968, the population increase of the United States was 129 percent; the State, 88 percent; and the Region, 191 percent.

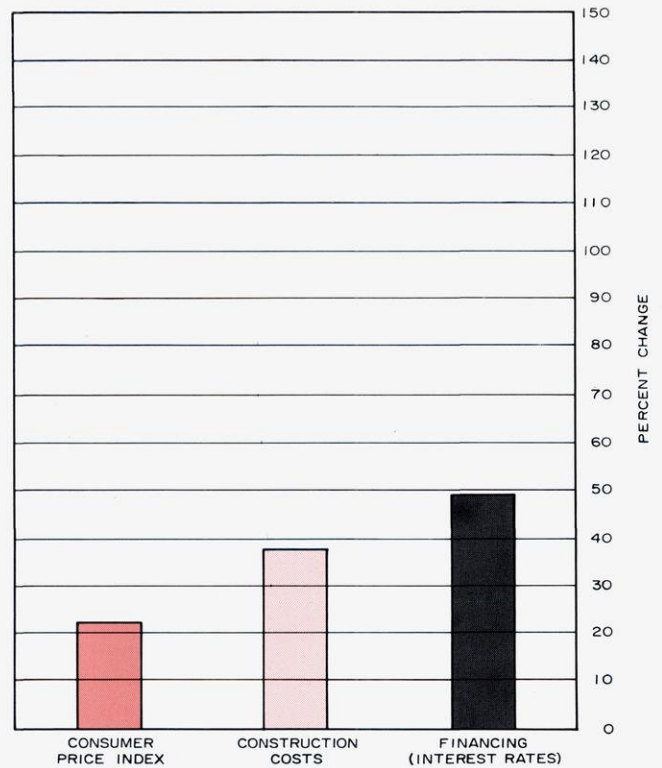
Source: SEWRPC.

g. Tax Rates

As indicated in the previous section, the property tax has been bearing an increasing burden of local and state government finances. The extent to which this burden has affected the housing market or intensified the housing problem is essentially unknown. A brief review of the available data on property taxes indicates that the full or equalized value of residential land and improvements amounted to \$5.6 billion in 1964 and \$6.4 billion in 1967. Both in 1964 and 1967, residential land and improvements accounted for 65 percent of the total value of all land and improvements within the Region. The tax levy against residential property, however, accounted for 54 percent of the total levy in 1964 and for 56 percent of the total levy in 1967.

Figure 3

COMPARATIVE CHANGES IN COSTS OF CONSTRUCTION, FINANCING, AND CONSUMER PRICES WITHIN THE SOUTHEASTERN WISCONSIN REGION BETWEEN 1958 AND 1968



Due to the lack of uniform, continuous information regarding the selling prices of raw and developed land suitable for residential construction within the Region, changes in land costs are not shown on this graph. Nationally, however, raw land increased about 114 percent and finished lots, about 93 percent over the 1958 through 1968 decade. Within the Southeastern Wisconsin Region, land prices in general have been rising at about 5 percent annually since 1960; and in certain geographic locations within the Region, land prices have been increasing far in excess of 5 percent per year. As indicated above, construction costs and financing costs have increased at a much greater rate than has the consumer price index over the period shown.

Source: U.S. Department of Commerce, Bureau of Labor Statistics; Boeckh Division, The American Appraisal Company; Milwaukee Journal Company.

It should be noted that, although residential land continued to comprise a constant proportion of the total value of land and improvement within the Region over this brief period, such land and improvements accounted for a greater share of the tax levy. The change, though apparently small as a percentage change, is large in dollar amounts and suggests that a more thorough review is needed of the total impact that changing residential property values and tax levies have on the demand for housing within the Region.

h. Expanding Economic Activity

Industrial, commercial, and institutional expansion decisions not only influence but are influenced by the supply of housing. Increasingly, emphasis is being placed on the availability of housing for all classes of present, as well as future, employees as a part of the plant location decision-making process. Recent experiences of local industrial development promotion personnel have clearly identified the requirement for a wide variety of housing near prospective sites. In some cases it is probable that the lack of such housing has caused a prospective plant to locate elsewhere. In addition, institutional uses, such as university campuses, hospitals, and nursing homes, have also experienced housing shortages for employees near their new and expanded facilities. There is, however, little or no documented information available on the extent to which the demand for housing by industrial, commercial, and institutional enterprises will affect the continued economic vitality of the Region.



The property shown in the photo on the left, located adjacent to an industrial area in Milwaukee, was cited in 1968 by the City Health Department with code violations for peeling paint, broken and unrepaired siding, and rubble. The same property was remarkably transformed a year later, as evidenced by the photo on the right. The broken siding has been repaired; and the porch, railings, and window and door trim have been repainted. These photos present visual evidence that proper and timely maintenance and repairs will not only retard structural deterioration but can contribute significantly toward creating an aesthetically pleasing neighborhood environment by enhancing the general appearance of older housing units.

3. The Regional Housing Markets

The houses in which people live vary in size, condition, age, type, tenure, price, and location primarily because families and individuals differ in their requirements for housing. Because of these variations and differences, an understanding of the housing market, that is, the interaction of housing supply with housing demand, can be attained only through an understanding of the com-

ponent parts of the market. In reality the housing market in a given area consists of groups of submarkets which are related to one another in varying degrees. At the present time, uniform, areawide information required to identify and delineate housing submarkets within southeastern Wisconsin is lacking. For example, there is little doubt that a sales-housing market and a rental-housing market exist within the Region and that these two markets have a fair amount of cross-linkage. Agreement is not achieved as readily, however, when it is suggested that there may be housing submarkets within the Region which are based on such factors as location; commutershed; political subdivision; housing size, type, price, age, and condition; second homes; and perhaps even a mobile home submarket. The subject of housing submarkets also becomes more complex when it is noted that each of these factors may be different in the sales-housing market as compared to the rental-housing market.

4. The Present Public Land Use Control Policies and Practices

There are presently 153 local general-purpose units of government within the Region: seven counties and 146 cities, villages, and towns. In 1965, 78 of these 153 units of government had provided for some type of formal land subdivision regulation; and all but two of the 146 cities, villages, and towns had provided for some type of local zoning regulation, either through a community zoning ordinance or, in the case of many towns, by adopting a county zoning ordinance. The 1965 SEWRPC study of land development regulations revealed wide variations among the community regulations governing street improvements, dedications, and rights-of-way width; building restrictions; flexibility of design standards; land suitability; soil restrictions; and mapping requirements for the preparation of preliminary and final plats.⁸

A special analysis of existing zoning ordinances in the Milwaukee area conducted by the Commission in October 1967 also revealed wide variations among the communities. For example, the minimum total floor area requirement for a single-family one-story home ranged from 628 square feet to 1,750 square feet. Similarly, the minimum total floor area requirement for multi-family efficiency units ranged from 400 to 600 square feet per one-bedroom unit and from 1,000 to 1,250 square feet per three-bedroom unit. In terms of lot sizes, the minimum lot area requirements per dwelling unit in a single-family zoning district ranged from 4,800 square feet to 5 acres per dwelling unit. In multi-family zoning districts, lot area requirements per dwelling unit ranged from 150 square feet to 2,400 square feet per dwelling unit.

These patterns of land use control variations among the communities within the Region have contributed to both a stimulating variety of residential development in general and in some communities in particular and to the allegation that many communities have used such regulations to "fence out" so-called undesirable population elements. It has also been claimed that nonuniform regulations and nonenforcement or overenforcement of regulations have caused undue hardship on builders and land developers and have, therefore, inadvertently triggered higher development costs, which are, in turn, passed on to the home buyer.

At the present time, the extent of diversity existing in such community land use controls as subdivision ordinances, zoning ordinances, building codes, housing codes, sanitation codes, and other relevant land use control devices has been analyzed with respect to land use planning, transportation planning, flood control and pollution abatement planning, sanitary sewerage system planning, and watershed planning. This diversity of public land use controls, however, has not been fully evaluated in terms relevant to the full spectrum of existing and future housing within the Region.

5. The Shortage of Certain Types of Housing Units

It has been frequently stated that a shortage of housing units exists within the Region for low- and moderate-income families and particularly among the elderly. For example, it has recently been

⁸ See "Inventory of Land Development Regulations in Southeastern Wisconsin," SEWRPC *Technical Record*, Vol. 2, No. 5, June-July 1965.



Some housing units, although properly maintained and in reasonably sound physical condition, may be inadequate in terms of providing sufficient living space. A structure such as the one shown in the adjacent photo may be reasonably adequate for a family of two persons but may be totally inadequate for a family of three or more persons.

Destructive acts of vandals?
Building materials unable to stand abuse?
Carelessness and misuse by tenants?
Miserly and indifferent attitude of an absentee landlord?

Any or all of these circumstances may have been present and contributed to the serious, premature deterioration of this structure. These problems and others must be recognized and dealt with effectively to prevent future needless loss of many sound housing units with the Region.



reported that a waiting list of more than 500 individuals or families presently exists in the City of Milwaukee for housing units for the elderly. As noted earlier, however, the total housing supply within the Region at the present time is essentially unknown. Certainly the elderly whose names are on the waiting list are presently residing somewhere. It is possible that vacancies within the existing housing stock could meet the needs of those elderly families seeking other quarters. What remains unknown is the quantity, quality, location, access, and price level of each vacant unit, as well as the extent to which the housing aspirations of the elderly can be met by substitute housing in the private market. It is also possible that the situation which prompts the statement that a housing shortage exists is only symptomatic. For example, the maldistribution of small families in large houses and large families in small houses would produce the same symptoms as a real housing shortage. Clearly, the substantiation of a housing shortage of any kind requires a thorough appraisal of the relevant housing supply and demand factors, along with an objective evaluation of the housing needs of the population.

6. The Lack of Environmental Considerations in Residential Developments

Although many factors exert different pressures on the processes which result in the development of a Region covering 2,689 square miles and containing 153 separate general-purpose units of government, there is a distinct lack of coordination between the process of community building on the one hand and the provision of public services on the other. Past practices in the development process have frequently failed to provide adequately for such necessary and supporting community services and facilities as public water supply and sewerage facilities; flood control; transportation; schools; parks; and community facilities, such as churches, libraries, and fire and police facilities.

Typical of many older neighborhoods where houses have been crowded onto small lots, this photo vividly illustrates the lack of usable open space adjacent to the home. Solutions to the housing problem in the Region will have to take into consideration the provision of adequate, usable recreation and related open-space areas in neighborhoods such as these which were developed in an era when less regard was given to such amenities than is true today. Developments such as this stand in vivid contrast to the typical one-half acre suburban lot.



There is little doubt that land pricing, as stimulated by poor or inappropriate assessment policies, encourages land developers to "leapfrog" over logical, readily serviceable land areas and sacrifice such services as public sewer and water supply in favor of less costly land. It is also likely that municipal policies governing annexation of unincorporated land and the land use controls governing areas within and adjacent to existing communities tend to frustrate coordination between development and the provision of services. But whatever the cause, in 1963, 123 square miles, or more than 26 percent of the developed area of the Region, containing over 255,000 persons (over 15 percent of the population of the Region), were without public sanitary sewer service. In addition, in 1963, 140 square miles, or about 41 percent of the developed area of the Region, containing over 300,000 persons (over 18 percent of the population of the Region), were without public water supply service.⁹ Although the pattern of development within the Region since 1963 indicates that little change from past practices has taken place, other Commission work programs¹⁰ will be concerned with the preparation of plans to alleviate much of the problem. Additional efforts are needed, however, to evaluate this factor of the lack of environmental considerations in residential development more completely as it relates to housing. This evaluation must be consistent with other planning programs.

7. The Practice of Discrimination Affects Free Choice of Housing

The free choice of housing, as envisioned by responsible people involved in the use, sale, and exchange of real property, should not be determined on the basis of racial, religious, or any other overt or covert form of discrimination. It is likely, however, that such discrimination exists. The extent to which it exists is extremely difficult to assess, partly because of the incriminating nature of such a practice and the subsequent reluctance of a person to admit to such practice; partly because the line between economic and racial or religious discrimination is very fine; and partly because the existence of racial and religious ghetto areas tends to impose self-defeating attitudes of hopelessness on the inhabitants.

At the present time 35 of the 146 cities, villages, and towns within the Region have enacted open housing ordinances. The Equal Rights Division of the Wisconsin Department of Industry, Labor, and Human Relations has reported the filing of 41 complaints of discrimination in the rental or sale of housing since 1965 within southeastern Wisconsin. The Division reports, however, that only a very few of the formal complaints, informal complaints, or inquiries concerned alleged discrimination other than racial. Disposition of the 41 complaints has been as follows: 20 were considered as providing probable cause to believe discrimination occurred; and 21 were dismissed, with-

⁹ See SEWRPC Planning Report No. 7, Volume 1, *Inventory Findings--1963*.

¹⁰ A regional sanitary sewerage system planning program is currently being conducted by the Commission. This program, scheduled for completion in December 1970 will result in the preparation of a sanitary sewerage system plan for the Southeastern Wisconsin Region.

drawn, or are still pending. Of those deemed to provide probable cause to believe discrimination occurred, 13 were conciliated and 7 went to hearing to be subsequently resolved. In addition to the 41 complaints filed with the State, three complaints have been filed with the City of Milwaukee, which maintains its own jurisdiction over discrimination in housing. Of the three filed, two have been settled out of court and one resulted in a \$25 fine. From the limited information available, it is apparent that discrimination does exist to some extent but that much more needs to be learned about the manner in which overt and covert forms of discrimination affect the free choice of housing within the Region.

8. The Filtration of Housing

It has been noted earlier that new housing units constructed each year are, for all practical purposes, entering the chain of supply at prices which are out of reach of a large percentage of families. Thus, it is upon the large stock of existing, older, and previously occupied houses that most of the families who are unwilling or unable to pay for a new home must depend for their housing accommodations. The process through which housing is said to pass down from one income group to another over a period of time is called filtration. Although the filtration process may be triggered by deterioration due to age or by changing values of the owner, housing is expected to become less desirable for families at the income levels it has been serving; and as new and presumably better housing comes on the market, the used housing must give way and find its market among the next lower income group of families. For those families it is expected to represent better housing than they have previously had and, therefore, finds a ready market. It is unknown at the present time to what extent the filtration of housing occurs within the Region; and, if it does occur, it is unknown to whom the benefits of the process accrue. It is also unknown if such factors as changing price or rent levels, the aging of structures, or various government aid, grant, or insurance programs have had an effect on promoting or retarding such a process within the Region.

9. The Resistance to New Technology in the Housing Industry

It has been stated frequently that the housing industry has steadfastly resisted the introduction of new technology which would make it more efficient and economical. Although the housing industry cannot be characterized as a high-technology industry, it is apparent that some technological changes have been occurring. Since 1945 the housing industry nationally has been transformed from an essentially handicraft industry into one in which larger producers, home manufacturers, mobile home producers, and builders and contractors, starting over 100 units per year, account for about one-half of all housing starts. The size of the average individual development has also increased significantly during this period, and some builders have begun to use critical path scheduling and time-and-motion studies to improve their efficiency. Other important changes which have occurred include innovations in building materials, increased use of power tools, and the introduction of new transportation and materials handling equipment. These changes, however, have generally resulted from the accumulation of small increments and cannot be readily traced to either a single invention or to a group of inventions. Consequently, technology in the home-building industry is best described as a casual wave of change leading toward greater industrialization of the building process. The factory-built house is perhaps one of the ultimate signs of this industrialization. At the present time, however, information is lacking as to how adaptable local government, local builders and developers, labor, and local mortgage financing markets have been, are, or can be to progressive changes.

A recent noteworthy example of an attempt to stimulate mass production of housing has been made by the Secretary of the U. S. Department of Housing and Urban Development early in 1969. In his announcement of the program labelled "Operation Breakthrough," Secretary George E. Romney stated that to meet the national housing goal, all the factors of management, labor, and government that affect housing must be brought together to cooperatively achieve the mass production of houses. Although this approach may entail only an adaptation of existing technology, it is geared

to stimulate experimentation. For example, HUD will approve as many as five plans per year which use new technologies that may result in as many as 5,000 prototype units per year. The program has far-reaching implications for local governments and local economies since it would require major changes in present land use controls and building regulations and in labor and management practices. The housing industry's response to this program may provide some indication of its adaptability to change.

B. The Increased Role of Government in the Housing Field

As indicated earlier in this chapter, the Federal Government has established an array of housing programs of bewildering complexity and for a variety of purposes. For example, during the 1930's most housing programs were established largely to create jobs; to promote community-controlled public housing programs; and to stimulate the flow of mortgage credit. During the 1940's the new federal programs were established largely to assist returning veterans to purchase housing on a liberal basis, to assist in improving rural area housing, to clear urban slums, and to establish more succinctly the national goal of a decent home in a suitable living environment for every American family.



Two examples of low-rent public housing located in the City of Milwaukee are Parklawn (upper) and Westlawn (lower). The Parklawn project, a 40 acre site containing 518 dwelling units, was constructed in 1936 at a cost of \$5.27 per square foot, exclusive of land, while the Westlawn project, an 81 acre site containing 726 dwelling units, was constructed in 1950 at a cost of \$9.06 per square foot, exclusive of land. Both projects are conveniently located near public and parochial schools; have excellent access to park and open-space facilities; and are well serviced by public mass transit, as well as major arterial routes, facilitating the movement of residents to nearby commercial and industrial areas.



During the 1950's the federal programs were established largely to make urban redevelopment a more comprehensive tool through the addition of conservation and rehabilitation programs; to enable housing to be produced at reduced costs through land cost write-down in urban renewal areas; and, for the first time in federal housing program history, to encourage private sponsorship of rental projects for

the elderly and handicapped by providing direct loans at less than market rates to nonprofit private corporations. During the 1960's the housing programs were passed by the Congress largely to expand opportunities for private development of subsidized housing; to increase the flexibility of rent supplements; to elevate the function of housing to cabinet-level importance; and to extend and expand funding for model cities, urban renewal, code enforcement, and community facilities programs to permit a comprehensive approach for mitigating central city problems.

As noted earlier, a more recent attempt by the U. S. Department of Housing and Urban Development to stimulate the mass production of housing has been the "Operation Breakthrough" program, which was initiated in May of 1969. The program is intended to provide housing quickly, efficiently, and economically for all income levels through a partnership of labor, consumers, private enterprise, and local, state, and federal governments, using modern techniques of production, marketing, and management. The program has two parallel phases. The first phase entails selecting and assisting a number of private firms to design complete housing systems, to construct prototype housing units, and to develop the capacity to manufacture significant volumes of housing. The second phase is intended to focus on state governments, which, with regional and local assistance, are to identify and help develop volume markets for the prototype units. Although the program is quite new, much attention has been focused on it at all levels of government and within all segments of the private sector of the economy dealing with housing.

Although the Federal Government has been foremost in initiating and providing programs dealing with housing problems, the existence of federal programs in the housing field has also stimulated, to some degree, increased activity at the local level of government in the housing field. Increased involvement by government in the housing field is also manifested in ways other than through operating programs. Land use controls at the local level, plat review procedures at the state level, and major research and information efforts at the national level, such as the report of the President's Committee on Urban Housing, all indicate the pervasive influence that governmental activities exert now and will continue to exert in the housing field.

1. Housing Loan, Grant, and Insurance Programs

The most noteworthy types of federal programs are the loan and grant programs and the mortgage insurance programs. Programs involving direct loans or grants include public housing, below market interest rates, rent supplements, rental housing and home ownership, and urban renewal programs. The majority of these programs have been established for the benefit of low-income families, although some are designed to provide preferential treatment to families displaced by governmental actions. The insurance programs of the U. S. Department of Housing and Urban Development, Federal Housing Administration; the Veterans Administration; and the U. S. Department of Agriculture, Farmers Home Administration, are designed to further home ownership by establishing low down payments and low interest rates and by ensuring payment of a large portion of the mortgage to the private mortgage lender in the event the buyer should be unable to continue payment.

2. Relocation Housing Programs

Federal legislation over the years has repeatedly required relocation assistance to persons displaced by federally assisted governmental actions. The Housing Acts of 1937, 1949, and 1964; the Urban Mass Transportation Act of 1964; the Housing and Urban Development Act of 1966; the Demonstration Cities and Metropolitan Development Act of 1966; the Housing and Urban Development Act of 1968; and the Federal Aid Highway Act of 1968 each contain increasingly inclusive provisions which require that any state or local unit of government or other federally assisted agency receiving federal loans or grants under various federally assisted development programs which will cause displacement of individuals, families, business concerns, or nonprofit organizations provide relocation assistance to those displaced. The purposes of the housing relocation assistance are to aid families and individuals displaced as a result of government action to secure

decent, safe, and sanitary housing within their means and in a reasonably convenient location; and to carry out the displacement of those who must be moved with a minimum of hardship. Examples of the kinds of programs affected by the federal requirements to provide relocation assistance to those displaced are: low-rent public housing; urban renewal, including acquisition of real property, code enforcement, voluntary rehabilitation or improvement in accordance with an urban renewal plan, and demolition of real property; urban mass transportation; public facility loans; open-space land and urban beautification; water and sewer facilities; neighborhood facilities; advance acquisition of land; and model cities. In addition, the Federal Aid Highway Act of 1968 makes it mandatory after July 1, 1970, that relocation payments and advisory relocation assistance be provided to persons, businesses, farmers, and nonprofit organizations displaced as a result of federal-aid highway programs and construction and that the U. S. Secretary of Transportation not approve such projects unless he receives assurance that such relocation payments and assistance will be provided.

An indication of the magnitude of the relocation housing problem nationally and locally is shown in Tables 1 and 2. Table 1 indicates the number of families displaced by various types of governmental programs in 1963 within 100 cities containing over 100,000 persons. Table 2 indicates the number of housing units demolished and the number of housing units constructed within the City of Milwaukee from 1960 through 1968. From Table 1 it can be noted that nationally the greatest displacement of families was caused by urban renewal and closely related code enforcement activities, which together accounted for 53 percent of the total number of families displaced in the larger cities of the nation. From Table 2 it can be noted that, between 1960 and 1968 within the City of Milwaukee, two major public works programs, freeway construction and urban renewal, including the closely related code enforcement activities, each accounted for about 30 percent of the total housing unit demolitions.

a. Relocation in Wisconsin

At the present time, there is a bill pending in the Wisconsin Legislature known as 1969 Assembly Bill 604, the purpose of which ". . . is to establish a uniform policy of fair and equitable treatment of owners, tenants, other persons, farm operations and business concerns, displaced by the acquisition of real property. . ." in accordance with the condemnation through eminent domain provisions of the Wisconsin Statutes. The Bill is intended to cover all agencies which have such eminent domain powers and requires proof of the existence of a relocation program prior to such acquisition. The programs are to include provisions for both relocation

Table 1
DISPLACEMENT OF FAMILIES BY GOVERNMENTAL PROGRAMS WITHIN 100 UNITED STATES CITIES
OVER 100,000 POPULATION BY PROGRAM AND POPULATION GROUP: 1963

Population Group	Number of Cities		Family Displacements by Program					Total
	Total In Group	Reporting	Urban Renewal	Streets and Highways	Code Enforcement	Public Building	Other ^a	
100,000- 250,000	80	59	2,667	2,614	1,837	162	475	7,755
250,000- 500,000	30	23	4,023	3,056	1,223	293	398	8,993
500,000-1,000,000	16	13	2,090	3,080	1,278	739	1,387	8,574
Over 1,000,000	5	5	4,954	1,456	1,408	2,191	1,648	11,657
Total	131	100	13,734	10,206	5,746	3,385	3,908	36,979
Percent of Total			37.1	27.6	15.5	9.2	10.6	100.0

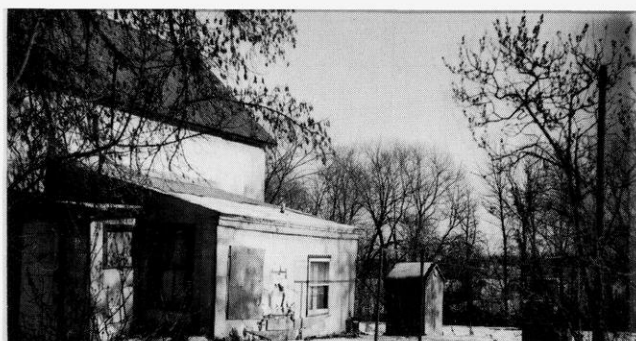
^aIncludes public housing, parks, schools and parking ramps and lots.

Source: Questionnaire survey by Advisory Commission on Intergovernmental Relations and U.S. Conference of Mayors, 1964.

Table 2
HOUSING UNITS DEMOLISHED AND CONSTRUCTED
WITHIN THE CITY OF MILWAUKEE: 1960-1968

	1960	1961	1962	1963	1964	1965	1966	1967	1968	Total
Units Demolished	750	1,291	1,547	2,014	2,606	1,692	1,982	2,362	2,300	16,544
By City:										
Urban Renewal	44	212	26	274	389	61	205	517	1,078	2,806
Code Enforcement	130	163	202	204	225	152	302	446	379	2,203
Public Housing.	--	187	14	--	248	140	--	26	--	615
Other	167	159	116	203	240	255	109	138	190	1,577
Total City.	341	721	358	681	1,102	608	616	1,127	1,647	7,201
Percent of Total.	45	56	23	34	42	36	31	48	72	44
By County:										
Expressways	128	80	729	876	999	542	806	603	333	5,096
Parks and Parkways.	4	3	26	14	13	13	29	43	26	171
Other	1	--	--	1	--	--	--	--	--	2
Total County.	133	83	755	891	1,012	555	835	646	359	5,269
Percent of Total.	18	6	49	44	39	33	42	27	16	32
By Federal	--	--	--	4	--	--	--	--	--	4
Percent of Total.	--	--	--	--	--	--	--	--	--	--
By Private Interests.	276	487	434	438	492	529	531	589	294	4,070
Percent of Total.	37	38	28	22	19	31	27	25	12	24
Units Constructed	4,197	3,404	2,693	3,604	4,177	4,676	3,067	3,573	3,072	32,463
By City	--	120	--	--	370	--	456	360	251	1,557
By County	--	0	--	--	0	--	0	0	0	0
Total Public.	--	120	--	--	370	--	456	360	251	1,557
Percent of Total.	--	4	--	--	9	--	15	10	8	5
By Private Interests	4,197	3,284	2,693	3,604	3,807	4,676	2,611	3,213	2,821	30,906
Percent of Total.	100	96	100	100	91	100	85	90	92	95

Source: Milwaukee Department of City Development.



Some older housing units located in rural-urban fringe areas are often occupied by large, low-income families. The units in many cases are owned by absentee landlords, who make little, if any, effort to properly maintain the buildings. The unit pictured here, as indicated by the outbuilding in the background, even lacks indoor plumbing facilities. This home and several adjacent and similarly deteriorated homes are presently scheduled for removal for highway improvement purposes and consequently present another aspect of the housing problem; namely, relocation of large, low-income families.

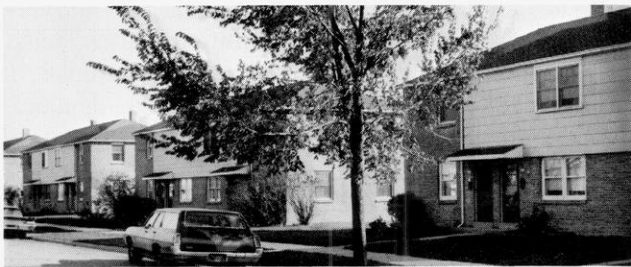
payments and relocation assistance and both such programs must be approved by the Wisconsin Department of Local Affairs and Development. This Bill, if passed, will have far-reaching implications for not only public agencies concerned with highway, sewerage, park, urban renewal, public housing, and school development but also for private utilities, such as railway, power, and telephone companies.

b. Impact of Relocation Programs

Under these developing conditions, it is unquestionably necessary that a concerted effort be made to identify, well in advance, those areas where public works and improvement programs will take place and to estimate the needs for relocation housing if displacement is required. Since the market for housing is confined neither to a single community nor to a single county within the Region and since displaced persons or families ought to be afforded comparable and surely not less desirable housing units than their former dwelling—the reference with respect to comparable and desirable housing units including the essential public facilities and services, as well as the type and condition of the dwelling itself—a basis of information on available comparable housing units must be developed for the Region. Failure to do so may seriously delay or bring to a halt completely many necessary and vital public works programs. Such delays or halts could seriously jeopardize not only the continued economic vitality of the Region but create serious and far-reaching environmental problems. Long-term scheduling of such projects is required if they are to be kept within manageable cost levels and if contractual commitments with third parties are to be honored. Moreover, if a rational response to relocation requirements is to be made, a comprehensive, areawide housing study is needed to identify the applicable areas for relocation housing; quantify the magnitude of relocation assistance needed; provide information about alternative solutions to relocation problems; and alert local officials to potential problem areas concerning nonscheduled but logical future public works improvements.

3. Public Housing Programs

In the United States, public housing consists primarily of subsidized rental housing which is developed, owned, and managed by local government housing authorities established pursuant to state and federal public housing legislation. Although most large cities have established housing authorities, many small jurisdictions, particularly suburban ones, do not participate in the public housing program. In 1967 less than one-half of the localities with a population between 25,000 and 50,000 had housing authorities. As already noted, within the Region only four communities are known to have established such authorities: the Cities of Kenosha, Milwaukee, South Milwaukee, and West Bend; and only two, the Cities of Milwaukee and South Milwaukee, presently actually own and operate public housing units. There are presently about 650,000 units in public housing projects throughout the United States and about 4,917 in southeastern Wisconsin; 4,857 in the City of Milwaukee and 60 in the City of South Milwaukee.



The structure in the photo on the right is part of the Lapham Park Public Housing project in the City of Milwaukee. Constructed in 1964, the project consists of 24 buildings containing 370 dwelling units, of which 172 are exclusively for the elderly and 198 are for other low-income individuals and large families. Located in one of the oldest sections of the city, the Lapham Park project is advantageously situated in relation to certain neighborhood and community facilities and is particularly well located with respect to mass transit service.

The 20-year old public housing units shown in the photo on the left are located in the City of South Milwaukee and are owned by that city's housing authority. Sixty units were erected in 1950 and, as evidenced by this photo, are still in excellent physical condition. The City of South Milwaukee is the only community within the Region other than the City of Milwaukee that presently owns public housing units to provide a decent living environment for low- and moderate-income families.



4. Housing-Related Programs

In addition to those programs directly oriented towards providing housing or housing subsidies, loans, and grants to alleviate housing problems, there are at least two major programs which are more comprehensive in scope and include major emphasis on housing problems. These are the Model Cities Program and the Urban Renewal Program. In order for the broad coverage of these programs to be effective, an understanding of the workings of the housing market, along with an understanding of the true housing needs of the population within the Region, is needed.

a. Model Cities Program

The Demonstration Cities and Metropolitan Development Act of 1966 provides for a program designed to demonstrate how the living environment and the general welfare of people living in slum and blighted neighborhoods can be substantially improved in cities of all sizes and in all parts of the country. The main purposes of the program are to: rebuild or revitalize large slum and blighted areas; expand housing; expand job and income opportunities; reduce dependency on welfare payments; improve educational facilities and programs; combat disease and ill health; enhance recreational and cultural opportunities; reduce the incidence of crime and delinquency; establish better access between homes and jobs; and improve the living conditions for people who live in slum and blighted areas. At the present time, only the City of Milwaukee within the Region has applied for and received funds under this program.

b. Urban Renewal Program

The Housing Act of 1949 provides for the elimination and prevention of slums and blighted areas through the actions of duly established local public agencies. The purposes of the Urban Renewal Program are to provide assistance to cities and communities for acquisition, clearance, redevelopment, and rehabilitation of slums and blighted areas; and to provide the instruments and funds to initiate programs of economic and social action to revitalize the urban communities. At the present time, the Cities of Milwaukee and Racine within the Region have established local redevelopment agencies; but only the City of Milwaukee has actively pursued urban renewal projects.

C. The Determination of True Housing Needs

Housing need, as distinguished from housing demand, is represented by the total housing requirements of individuals and families based on minimum standards of quality, whether or not the individuals or families concerned can economically afford housing which meets such minimum standards. The primary thrust of most federal housing legislation has been to alleviate problems associated with housing need. Only a few programs have been designed specifically to stimulate effective demand. The interrelationships between housing need and housing demand, however, are extremely complex, as indicated recently in the conclusions of a detailed study of the national housing problem commissioned by the President in June 1967. The findings of this study revealed that nearly 8 million American families cannot afford to pay the market price for housing which meets minimum standards of decency, safety, and sanitation and that would cost no more than 20 percent of their total gross income. Under present conditions, in order to provide enough decent, safe, and sanitary housing for all of the population of the United States by 1978, the American economy would have to accomplish the following:¹¹

1. Build 13.4 million units for new, young families that may be expected to form during the next decade.

¹¹ See *A Decent Home, The Report of the President's Committee on Urban Housing*, December 1968, prepared for the President's Committee on Urban Housing.

2. Replace or rehabilitate 8.7 million units that may be expected to deteriorate into substandard condition.
3. Replace 3 million units which may be expected to be either accidentally destroyed or purposefully demolished for various kinds of urban uses.
4. Build 1.6 million units to allow for enough vacancies to meet the needs of an increasingly mobile population.

The study committee labeled these findings an "assessment of the need" for housing, but it can be seen that each of the four categories listed contains a mixture of both housing need and effective housing demand factors. Indeed, the committee noted that ". . . the total figure of 26.7 million [units needed] presents two major challenges to the Nation: greatly expanded production for families who can afford adequate housing without government assistance; and measures to relieve the severe shortage of adequate housing for the poor." The first challenge clearly connotes effective housing demand; the second specifies a housing need.

It should be apparent from the findings of the presidential committee and from the conclusions drawn earlier in this chapter concerning the number of families who are effectively excluded from the new housing market that the determination of true housing need within the Region will require a substantial effort. It should also be apparent that agreement must be reached as to meaningful definitions of such concepts as "decent, safe, and sanitary housing" and a "suitable living environment."

SUMMARY

The need for a regional housing study within southeastern Wisconsin has been documented in this chapter through the identification of three major areas of consideration of need and thirteen contributing factors, as follows:

The lack of timely, uniform, areawide information on the supply of, and demand for, housing within the Region, particularly in terms of:

1. The quantity and quality of the existing supply of housing.
2. The characteristics of housing demand.
3. The identification of the regional housing markets.
4. The present public land use control policies and practices.
5. The shortage of certain types of housing units.
6. The lack of environmental considerations in residential developments.
7. The practice of discrimination affects the free choice of housing.
8. The filtration of housing.
9. The resistance to new technology in the housing industry.

The increased role of government in the housing field, as indicated by its involvement in:

10. Housing loan, grant, and insurance programs.
11. Relocation housing programs.

12. Public housing programs.

13. Housing-related programs.

The determination of true housing needs as distinguished from effective housing demand.

The profound interrelationships between housing supply and demand factors, governmental constraints and program incentives, and the pressing need to provide somehow all families and individuals with at least a minimum standard dwelling have collectively precipitated a need for a regional housing study. The most significant conclusions that can be drawn from this chapter, which is based on a review of the best data available, are summarized in the following statements.

1. There is a critical lack of current, uniform, areawide information about the supply of, and demand for, housing within the Region; and this dearth of information, in itself, would warrant that a concerted effort be made to correct the situation through a comprehensive housing study. It has also been shown that past studies and existing programs have not provided the uniform, areawide market data required to cope effectively with the housing problem within the Region.
2. The role of the federal, state, and local units of government in the housing field has been increasing and will continue to increase, particularly as the aspirations of an increasingly affluent society change. This expanding role of government in the housing field needs local direction and guidelines, which will serve to satisfy national objectives as well as local objectives. Particularly important in this regard is the increasing concern over relocation programs and the increased involvement of government in public housing and subsidized private housing. If public officials are to make sound decisions concerning housing, there will have to be made available a full range of relevant information on housing activity. A regional housing study is needed to provide such information, along with an assessment of the extent to which existing housing programs have been effective in meeting the total housing needs of the Region. Moreover, such a study can serve to identify areas of need toward which future programs can be directed.
3. An objective distinction between effective housing demand and housing need is required so that the satisfaction of needs can be achieved without unduly distorting the operation of market forces of housing demand and supply. The accomplishment of such an objective is a difficult and complex task, and a regional housing study is essential to provide not only the quantitative information and the qualitative analyses required for such an appraisal of areawide housing needs but is also essential to the formulation of attainable housing objectives and standards.

Chapter IV

MAJOR ELEMENTS OF A REGIONAL HOUSING STUDY

INTRODUCTION

The following outline sets forth the major work elements of a proposed regional housing study. The outline is intended to establish the general scope and content of the study with sufficient detail to permit the development of initial cost estimates for budgetary purposes; to establish a practical time sequence and schedule for the necessary work; and to develop an organizational structure for the proposed work, including a determination of staff requirements. The outline is not intended to be a detailed study design but has been deliberately kept general in order to permit considerable latitude in the selection of specific procedures and techniques as the actual housing study proceeds.

The outline is based upon the following assumptions:

1. That the study, because of the complex nature of housing, will focus on the primary areas of need for a regional housing study as these areas of need are set forth in the preceding chapter of this Prospectus by providing:
 - a. An inventory and analysis of basic housing and housing-related data which are not currently available on a uniform, areawide basis.
 - b. An inventory, analysis, and forecast of economic, demographic, and housing data which, while generally available on a uniform, areawide basis, are not timely.
 - c. An inventory and analysis of national, state, and local government housing programs for low- and moderate-income families; forecasts of future housing needs, with emphasis upon the housing needs of low- and moderate-income families; and the preparation of recommendations concerning the role of government and the private sector in meeting true housing needs by augmenting the workings of the housing market. The latter will require the formulation of regional housing objectives and standards.
 - d. An inventory, analysis, and forecast of relocation housing needs as precipitated by such major public works programs as highway construction, urban renewal, and park and open-space acquisition.
2. That a major effort will be undertaken, using this study as a base, to establish methods for obtaining on a continuing basis, timely, uniform, areawide housing data usable by both the public and private sectors of the housing market.
3. That the study will include an attempt to develop a regional housing market simulation model which can be used to forecast short- and long-term regional housing demands in terms of household type and housing type and density for each housing submarket identified and to provide a periodic analysis of the regional housing market in terms of supply and demand, thus indicating any deficiencies or surpluses which may exist. In addition, an attempt will be made to incorporate into the model a housing policy or strategy evaluation feature which could be used to test the impact on the supply and demand forecasts of alternative actions, such as an increase or decrease in the prime interest rates or the "relaxation" of down payment requirements.
4. That full use will be made of all existing and available surveys, studies, reports, and other data which may influence or affect the proposed work and that additional data collection activities will be considered only as necessary to develop or make current original data essential to the completion of the study.

It is intended, therefore, that the proposed regional housing study results in the preparation of recommendations concerning the role of government sponsored housing programs and private industry in meeting housing needs within the Region; the establishment of techniques to obtain housing and related data on a continuing, timely, uniform, areawide basis; and the development of a regional housing market simulation model.

To accomplish these ends, it will be necessary that the study be comprised of the following five major elements:

1. Preparation of a detailed study design.
2. Development of objectives and standards.
3. Conduct of inventories.
4. Conduct of analyses and forecasts.
5. Preparation and evaluation of recommendations.

STUDY DESIGN

Before beginning actual work, the study must be designed in sufficient detail to assure maximum coordination between participants and the efficient use of funds and personnel. In order to accomplish this, it is necessary to begin the work with the preparation of a design which sets forth clearly the detailed work procedures, staff assignments and requirements, and time schedules. Initial effort expended in the study design will result in a greatly increased efficiency in the conduct of the study. The study design must: specify the content of each of the necessary fact-gathering operations; define the geographic area for which data will be gathered; outline the manner in which the data collected are to be processed and analyzed; specify requirements for forecasts; and define the nature of the recommendations to be prepared.

It is recommended that the study design take the form of detailed staff memoranda setting forth the exact methods and procedures proposed to be followed in accomplishing each work element. The staff memoranda to be prepared on a work-progress basis should specify the content of each fact-gathering operation; the manner in which the data are to be gathered, processed, and analyzed; and forecast requirements and techniques. The memoranda should also define the nature of recommendations to be prepared and the criteria to be used in their evaluation and review. In addition, each staff memorandum must specify the time and resources required to perform the particular work element under consideration. As each staff memorandum is completed and approved by the Technical Advisory Committee, it will become a working guide for program progress and review.

FORMULATION OF OBJECTIVES AND STANDARDS

The formulation of objectives and standards in terms of housing and the environment for housing is an essential task which must be accomplished before any recommendations can be prepared and evaluated concerning the role of government in meeting housing needs. Objectives are agreed-upon goals toward which the preparation of such recommendations are directed. Standards are established criteria which are used as a basis of comparison in determining the adequacy of specific recommendations to attain the objectives.

The housing objectives and standards may range from general objectives relating to the provision of adequate housing for various income groups to detailed standards relating to what might be considered decent, safe, and sanitary housing. Attention may be focused upon standards relating to condition of housing units, density of used interior living area, and locational requirements.

In some cases crowded and insufficient lot areas may be rendered unusable when cluttered with uncollected trash, garbage, and other debris. Such conditions lead quickly to a deteriorated environment in addition to causing or intensifying sanitation problems in the neighborhood.



The adoption of the objectives and standards by all parties concerned will be extremely important since these objectives and standards will be used as a basis for the determination of the adequacy of the existing housing facilities and as a basis for determining the relative urgency among various housing needs. The consideration and adoption of the objectives and standards will, therefore, have to be preceded by appropriate study, after which all levels, units, and agencies of government concerned will have to participate actively in the formulation of the objectives and standards.

INVENTORIES

Reliable basic planning and engineering data collected on a uniform, areawide basis is not only essential to the formulation of workable development plans but also for the preparation of intelligent recommendations for alleviating problems. Consequently, inventory becomes the first operational step in the planning process growing out of the study design. The data may either have to be collected, that is, obtained by direct measurement as part of the study; or may merely have to be acquired, that is, obtained from another agency which has originally collected the information. In addition to providing the information needed to understand the existing housing situation within the Region, the inventory phase of the proposed housing study will need to be comprehensive enough to permit pertinent analyses, forecasts, and factually-based recommendations to be made concerning both the existing and probable future supply of housing, the demand for housing, and the unmet need for housing. Consequently, a data base will have to be developed in the inventory phase that will serve these needs. The inventory phase of the housing study herein proposed would deal with the following specific areas.

A. Maps

Essential to the consideration of a regional housing study is a knowledge of the topographic and planimetric features of the Region. Such knowledge can be based adequately only upon maps of the required scale and accuracy.

1. General Base Maps

General base maps of the Region will be required to provide a medium for recording and presenting in graphic form the results of the planning studies, as well as the natural and man-made features of the Region. Regional base maps, which have been prepared by the Commission, are

available for the study. These maps portray each county in the Region at four scales: 1:24000, 1:48000, 1:62500, and 1:96000 and can be assembled by mosaic processes to cover various sub-areas of the Region and the Region as a whole. These base maps can be expanded or reduced in scale for use in various phases of the study and show, among other information, all major lakes, streams, and watercourse lines; all railroads, streets, and highways; all township range and section lines; all civil division lines; and relief by contours having a 10-foot vertical interval.

2. Aerial Photographs

Current aerial photography at appropriate scales will be required to provide detailed planimetric data. Aerial photography of the entire planning Region was obtained by the Commission in March 1963 and April 1967 and will again be obtained in April 1970. These aerial photographs are and will be available to the study at scales of 1:4800 and 1:24000. The new aerial photography, scheduled to be taken in April of 1970, will provide a particularly valuable resource since the April 1970 date of photography will coincide with the date of the decennial Census of Population and Housing and the anticipated inventory phase of the proposed housing study.

B. Soil Capabilities Inventory

A soil capabilities inventory, including depth to bedrock, depth to water table, slope, and suitability for residential construction of all kinds and with and without centralized sewerage and water supply facilities, will be required. A detailed operational soil survey of the entire Region, including planning and engineering interpretation for residential use, has been carried out by the Commission in cooperation with the U. S. Soil Conservation Service and will be available for application in the housing study.

C. Land Use Inventory

An inventory of existing land use will be required as a basis for determining the amount, type, intensity, and spatial distribution of land uses within the Region. This information on land use is to be related to the characteristics and distribution of housing, population, and employment within the Region. The Commission has conducted such a land use inventory in 1963 and 1967 and has scheduled another inventory for early 1970 to coincide with the data collection activities of the 1970 U. S. Census of Population and Housing. As such, these inventory data will be available on a timely basis to the regional housing study, requiring only a collation of the data in a manner suited to the study.

D. Land Availability Inventory

An inventory of available land will be required as a basis for the determination of potential housing areas. Such an inventory must not only consider the amount of available land but also its location and suitability for residential development. The latter will require consideration of its compatibility with surrounding land uses; its location with respect to major highway and transit facilities; the availability of utilities and municipal services; the proximity to schools, churches, and shopping areas; and existing land use controls. Most of the data required to complete this inventory item are available from other Commission work programs and from the local communities within the Region. It will, however, require considerable effort to collate such data to meet the specific needs of the housing study. Although the collation of existing public information should be adequate to determine land suitability, it may be necessary to augment this public data collation effort with a personal interview survey of selected local officials and private land developers to determine more adequately land availability.

E. Land Use Controls Inventory

Locally prepared comprehensive development plans or major components of such plans, such as land use plans and zoning ordinances, will have to be obtained and collated for use in the housing study. Particular attention should be given to the residential provisions of existing zoning ordinances.

Timely maintenance of such things as fences, lawns, steps, and sidewalks can be as important to the aesthetic quality of a neighborhood as is the maintenance of structures. Often the first noticeable stage in the decline of a neighborhood is a lack of care for such exterior appurtenances.



The Commission completed in 1967 an inventory of local development plans and zoning ordinances, and this inventory will need to be updated for the housing study. Also included in the land use controls inventory should be a detailed examination of subdivision regulations and a review of local building and housing codes which exist within the Region in order to permit determination of the effect that these land use controls will have upon future residential development within the Region. These data can be collated from the files of the local units and agencies of government.

F. Public Utilities Inventory

An inventory of the existing public utility facilities and their service areas will be an essential basis for the delineation of potential new residential expansion areas. Accordingly, it will be necessary to inventory and map all existing and proposed sanitary sewerage facilities and public water supply facilities and delineate existing and committed service areas. The inventory data should be sufficient to permit a sound engineering analysis of the availability of sanitary sewerage and public water supply facilities to existing and proposed residential developments. Power, gas, and communication facilities, although important to new housing, will not require a specific inventory because previous Commission studies have indicated that these utilities may be considered to be ubiquitous within the Region. The Commission has completed inventories of the existing and committed sanitary sewerage and water supply facilities and service areas within the Region, and this information will be made available to the study. In addition, the Commission is presently engaged in the preparation of a regional sanitary sewerage system plan.

G. Population and Economic Activity Inventory

It will be necessary to inventory the socio-economic factors which underlie the increasing urbanization and demand for housing facilities within the Region. Such an inventory must determine trends in population and economic activity levels and correlate these trends to the need, as well as to the effective demand, for housing. Detailed population and economic base studies of the Region have been completed by the Commission in 1963, including information by small geographic area on the size, characteristics, and distribution of the population and on the number of employment opportunities. These data will have to be updated for the study; and it is anticipated that an economic survey and analysis, along with the forthcoming 1970 Census of Population and Housing as presently (1969) contemplated, will serve this end. It should be emphasized, however, that a major increase in the time and cost of the housing study proposed herein will be necessary if the actual conduct of the 1970

census is varied from what is presently contemplated. Recent proposals by members of the Congress that the mandatory response provision be removed from or applied only to a few selected items on the census questionnaire would impair so seriously the usefulness of the resulting data for the proposed housing study that a separately mounted survey to collect the necessary data would be required.

H. Examination of Cost Trends in Housing

A detailed review of past and present costs of land, construction, and financing will be essential in determining the probable future costs of various types of housing units in different geographic locations within the Region. The cost figures will be examined closely to determine if, in fact, families with low and moderate incomes are effectively excluded from the present new housing market within the Region and, if so, how extensive such exclusion may be. These data will be obtained through a collation of existing and available information, supplemented, if necessary, by either a mail-out or personal interview survey.

I. Review of Technological Changes in the Housing Industry

An inventory of technological advances in the housing industry will be conducted and should include such items as innovations in materials, tools, materials handling equipment, and transportation methods and such management techniques as critical path scheduling and time and motion studies. These data will be collated from existing sources and supplemented, if necessary, by a mail-out or personal interview survey.

J. Tax Structure Inventory

An inventory by community of general property assessments and taxes will be necessary, including determination of assessed value; assessment ratio; general property tax rate; state, county, and local tax rates; school tax rate; and effective full value rate. A review of such factors should indicate whether or not a correlation exists between a community's tax policies and the supply of, or demand for, housing. So as not to distort the findings, the inventory would also have to include an examination of the kinds and levels of services provided in the community for the taxes levied, as well as a measurement of the quality of such services, where quality is readily measureable and relevant. These data will be collated from existing sources.

K. Housing Sales Transactions Inventory

An inventory of housing unit sale transactions will be necessary to determine if filtration of housing occurs. Such an inventory will require information about the location, price, age, condition, value, and type of structure sold. In addition, related characteristics concerning both the buyer and seller of the housing units would be required. Such characteristics would include: family size, occupation, income, location and structure type of buyer's previous residence, and location and structure type of seller's next residence. Careful evaluation of the interrelationships of these factors would be required. These data will be collated from existing sources and supplemented by either a mail-out or personal interview survey. In addition, a separately mounted personal interview survey is required to develop new information about buyer and seller characteristics.

L. Appraisal of Past Land Subdivision Characteristics

A review of past platting activity in the Region will be required in order to identify changing trends in subdivision size, development pattern, location, average lot sizes, and amounts of land devoted to lots, streets, or other dedicated areas. These changing land subdivision practices will affect the pace and character of new housing development. An inventory of such practices will assist in evaluating these changes. The Commission has completed such an inventory, and it will be available to the study.

This alley scene is one of many such scenes in some of the older neighborhoods in the metropolitan area. In the foreground is a pile of stone block from a crumbling retaining wall, along with one of many abandoned autos in the area. The dilapidated garage has been converted to a pigeon coup, and the area in general has accumulated a great deal of rubbish. In the background, the exterior of the house appears generally in good repair, but the structure is poorly situated on a small lot immediately adjacent to the alley right-of-way; and the surrounding environment is not only offensive to the eye but presents many potential hazards to children.



M. Government Sponsored Housing Programs Inventory

Housing programs sponsored partially or wholly by federal, state, or local governments have been and will continue to be an important influence on housing, especially for families of low- or moderate-income level. A necessary requisite for any recommendation concerning the role which the public sector should assume in the operation of the housing market or in meeting true housing needs requires an inventory of publicly sponsored programs, including those related to public housing, urban renewal, model cities, rent supplements, below market interest rates, rental housing, home ownership, relocation, and rehabilitation. These data will be collated from existing sources.

N. Existing Housing Stock Inventory

An inventory of existing housing facilities within the Region is essential to an understanding of the housing market and to the determination of true housing need. This inventory step will require the collation of data from existing sources; a mail-out survey; and the development of special data through field surveys. The inventory will provide data concerning the quantity and quality of the existing housing stock within the Region by the following categories of information:

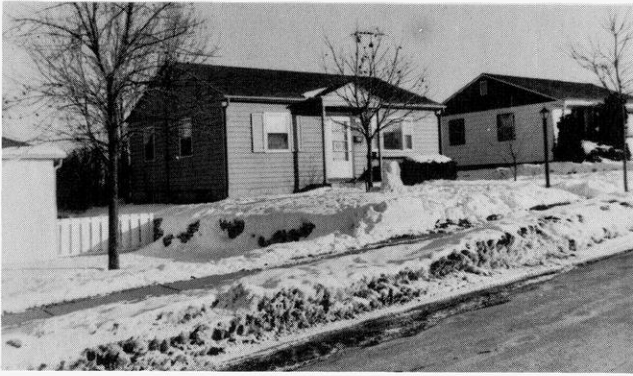
1. Type of Structure

The inventory will classify the structure as being public or private, single-family, multi-family, mobile home, second, or vacation home. Also, the classification will indicate the style, the number of floors in the structure, and whether the structure contains a mixed use, such as residential/commercial or residential/industrial.

2. Location

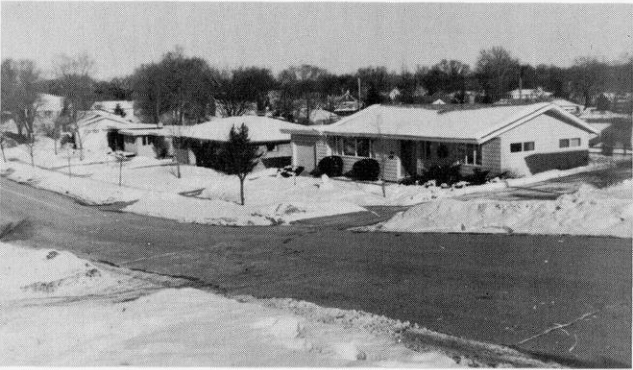
Each unit will be identified by one or more of the following locational factors:

- a. County.
- b. Civil division.



Houses produced since 1946 generally followed the pattern of change shown in the sequence of these three photos.

Immediately following the second World War, housing demand and production reached record levels in order to satisfy the pent-up demand generated by the large number of returning servicemen and their families. The typical smaller housing units shown in the first photo were built to meet this intensive demand in a period also faced with scarcities of both materials and labor.



The second photo characterizes much of the middle-income housing built between 1955 and 1965 in almost every part of the Region. Ranch-style houses with attached garages and large one-third to one-half acre lots were most typical of the residential development of this period.



The larger, more expensive housing in the third photo is typical of much of the residential development of the past few years. Scarce and expensive mortgage money, high cost of land, labor, and materials, and rising property taxes have virtually excluded the moderate- and middle-income buyer from the new housing market and have caused builders to construct only higher priced houses.

- c. U. S. Public Land Survey town, range, section, and quarter section.
- d. Street address.
- e. Postal zip code.
- f. Census tract number.
- g. Census block number.
- h. Assessor's parcel key number.
- i. X-Y grid coordinates.

3. Occupancy

A determination will be made as to the number of units owner-occupied, renter-occupied, or vacant and the tenure of each. An effort will also be made to determine the amount of "doubling" and "tripling" which occurs.

4. Condition

An exterior condition survey will rate the structures using some meaningful scale on the extent of deterioration present. Factors that will be considered in the survey are condition of foundation, exterior walls, roofs, porches, stairs, windows, doors, chimneys, walks, drives, and landscaping.

5. Value

Value will be determined on the basis of dollar market value for owner-occupied units and amount of rents for renter-occupied units.

6. Other Factors

Other factors which will be considered in the housing stock inventory are the size of structure, number of rooms, and age of structure and, where feasible, a selected sampling of interior conditions will be undertaken.

O. Attitudinal Survey

An attempt will be made to determine the opinions and values of low- and middle-income and minority groups within the Region on housing because these groups are believed to comprise the greatest portion of the unmet housing needs within the Region, needs to which public housing programs must be addressed. This will be done through a personal interview survey.

ANALYSES AND FORECASTS

In addition to providing the basic factual information about a given area, inventories in the planning process also provide the bases upon which analyses of existing situations and forecasts of future needs and demands are prepared.

In the case of the housing study proposed herein, the inventories previously described will provide the basic information required to understand the relationship between housing supply and demand factors within the Region; to identify the extent of existing government housing activities within the Region; and to indicate the magnitude of present housing needs within the Region. In addition, forecasts of certain factors are required in order to scale both future housing demand and future housing needs against the probable future supply of housing within the Region. Recommendations can then be made to overcome the deficiencies indicated through a comparative analysis of these forecasts. The analyses which must be undertaken and the forecasts which must be prepared are briefly summarized in the following paragraphs.

A. Analyses

1. Existing Supply

An analysis of the existing supply of housing within the Region will be conducted, with particular attention to be given to the relationship of the quantity and quality of the existing stock to the following: type, age, and style of structure; location of housing; owner-occupied housing and renter-occupied housing (public and private); and general price and rent levels. In addition, an analysis of available vacant units will also be conducted in terms of location, age, type, and size of unit and the price or rent levels being sought.

2. Effective Demand

An analysis of the population size, characteristics, and distribution within the Region will also be conducted as a basic indicator of effective housing demand. Under this analysis such factors as family formation rates, family size and income range, changing age distribution, changing educational attainment levels, and the increased mobility of people and jobs with a corresponding redistribution of people and work places will be considered. In addition, an analysis of effective housing demand must also take into account changing land, construction, and financing costs for residential development; the effect that changing tax rates have on encouraging or discouraging new development or on retarding or stimulating the upgrading of existing deficient housing; and the influence that expanding economic activity exerts on the demand for new or rehabilitated housing.

3. Market Identification

Analysis of the past and present trends in the aggregate regional housing market will be conducted in order to establish the basic housing demand and supply relationships within the Region against which all other pertinent information can be evaluated and within which housing submarkets can be identified and geographically delineated. Analyses will also be made of the past and present trends in selected submarkets. These may include such special market areas as housing for low-income, elderly, and nonwhite segments of the population. In addition to the general rental and sales markets, an analysis will be conducted to seek to identify any other submarkets which are based on such factors as location; commutershed; political subdivision; and housing size, type, price, age, and condition. In addition, an analysis will be conducted to determine the extent to which a second home market and a mobile home market exist within the Region.

4. Institutional Constraints

An analysis will be conducted to determine the extent to which institutional constraints, such as zoning ordinances, subdivision ordinances, and building and housing codes, encourage or impede the development of new housing or the rehabilitation of existing housing. In addition, an analysis will be made of the diversity of land use controls in order to identify the qualitative and quantitative effects such controls may have had on the housing environment within the Region.

5. Housing Unit Shortage

An analysis will be made of the full range of housing market data collected in order to determine the extent to which a housing unit shortage exists within the Region. Such an analysis will deal with housing needs in a full range of costs. It is expected, also, to focus particularly on the housing needs of low- and moderate-income families within the Region. This effort will require as a basic input a detailed set of agreed-upon regional housing objectives and standards and a set of agreed-upon definitions of such concepts as "decent, safe, and sanitary housing," a "suitable living environment," and "low- and moderate-income." In addition, the analysis and forecast of effective housing demand, as scaled against the forecast of housing supply, would be required before a specific analysis of a housing unit shortage can proceed.

6. Environmental Considerations

An analysis of residential land development practices which relate development location to the availability or ready provision of such public services as sanitary sewer and water supply will be made to identify the extent to which existing disparities can be corrected. In addition, the findings from other Commission work programs will be incorporated to provide insights into ways in which future or potential disparities between new development proposals and public service extensions can be avoided.



These three photos taken within a two-block area dramatically illustrate the housing and housing environment problems which permeate declining residential areas.

The top photo is an indication of the probable fate of most abandoned homes in these areas. After abandonment, acts of vandalism not only create a dangerous environment for curious children but serve to place the abandoned unit beyond feasible restoration. The declining condition of the abandoned unit may, in turn, affect maintenance decisions on adjacent units (notice falling rain gutter on adjacent home) and contribute to the general deterioration of a neighborhood.



The middle photo illustrates that deterioration does not necessarily have to begin with the housing unit itself. The housing structures on this photo appear to be basically sound, but the yard areas show indications of deterioration. The backyards are unkempt and have an accumulation of litter, including an abandoned auto; and the house is utilized as a billboard to post "NO PARKING" signs.



The home in the lower photo is well kept, structurally sound, and provides adequate living quarters for several families. Laxity in maintenance of such a structure and its associated yard areas could ultimately result in conditions similar to those illustrated in these photos.

This lot, which is a striking example of how the scarce supply of open space in a declining neighborhood can be misused, has been cluttered with junk and debris. Whether the presence of this litter is due to the intent of the owner to salvage parts or whether the cost of removing it is beyond his means, there exists a very real hazard to small children; and the sight is surely aesthetically offensive and not conducive to the maintenance of a stable residential area.



7. Discrimination and Choice of Housing

An analysis of the inventory data will be conducted to determine, to the extent feasible, the character and magnitude of discriminatory practices related to housing within the Region. As indicated earlier, there are few reliable data sources which can be utilized to provide insight into this factor. It is anticipated, however, that by relating the inventory findings concerning supply and demand factors to the various submarkets and to the socio-economic characteristics of the population groups comprising these submarkets, some relationships which would bear on the factor of discrimination may be uncovered.

8. Filtration

An analysis will be made of the inventory data to determine, to the extent feasible, whether the filtration¹ of housing occurs within the Region or within or between submarkets within the Region. If filtration does occur, an evaluation will be made of the extent to which it occurs and to whom the benefits of the process accrue. In addition, an attempt will be made to evaluate the influence government activities in the housing field have had upon the encouragement, retardation, or prevention of the filtration of housing within the Region.

9. Technology in the Housing Industry

An analysis will be made of the inventory data to determine the extent to which technological innovations in the housing industry have been applied within the Region or if indeed new technological advances have been resisted by local public, as well as private, interest groups. An attempt also will be made to relate the overall requirements for the production of housing within the Region to the adaptability of the local building industry, labor, and the various local governments to new and changing technology.

¹ See Chapter III, p. 24, for a definition of the term "filtration."



Technological changes are not new to the housing industry. The all-steel Lustron Home introduced in 1949 is still very much in evidence within the Region. These examples are two of the nearly 1,700 such homes, which sold for under \$12,000, and were constructed throughout the nation in 1949 and 1950. It is hoped that experience gained in the Lustron Home experiment, as well as from other innovative housing attempts, can be drawn upon to identify problems which future innovative housing efforts can capitalize upon in trying to supply the volume of housing units in the future at prices most families can afford.

10. Government Activity in the Housing Field

An analysis will be made of the inventory data to evaluate the overall effectiveness within the Region of government sponsored housing programs. Particular emphasis will be placed upon the housing loan, grant, and insurance programs as they have functioned since their inception; upon the public housing programs and the needs they have satisfied; and upon relocation programs and their growing importance. In addition, an analysis of the inventory data will be made in order to evaluate the overall community acceptance of government housing programs.

11. True Housing Need

An analysis of the inventory data will be made in an attempt to appraise adequately the true housing needs of the Region. An objective evaluation of the housing demand and supply relationship over time, scaled against an agreed-upon format of regional housing objectives and standards, will be attempted so that a more thorough identification of true housing need can be made.

B. Forecasts

As indicated earlier, the inventory phase of the planning process provides the basis upon which forecasts can be made of those factors of housing supply and demand which are the most important and lend themselves to rational forecasting.

1. Supply Forecasts

The factors associated primarily with the future or continued supply of the existing stock of housing that are to be forecast are demolitions, conversions, and rehabilitation. In addition, forecasts will be made of rent and value changes due to depreciation and obsolescence.

2. Demand Forecasts

The factors associated with effective demand that lend themselves to rational forecasts include the demographic factors of population size; population characteristics, such as age, the rates of family and household formation, income levels, and educational levels; and population distribution and mobility.

3. Regional Housing Market Simulation Model

As indicated earlier, it is also anticipated that the inventory phase will provide sufficient input information for the effective operation of a regional housing market simulation model. It is anticipated that the study proposed herein will provide for the development and operation of a mathematical model which will facilitate the preparation of short- and long-term demand forecasts in terms of household type, structure type, and residential density. It is also anticipated that the model to be developed could serve to provide periodic evaluations of the regional housing market in supply and demand terms and to simulate alternative residential growth patterns for purposes of evaluating development alternatives.

PREPARATION AND EVALUATION OF RECOMMENDATIONS

Based upon the most detailed inventories feasible; thorough analyses of the factual data available; a series of acceptable forecasts of housing demand and supply; and a careful appraisal of unmet housing needs within the Region, a series of recommendations will be prepared. These recommendations will be addressed specifically to at least two principle subject areas which together will provide the initial framework for the development of a regional housing strategy. Such a regional housing strategy would have as its principal goal the complete and expedient implementation of the recommendations growing out of the

housing study. The first subject area will concern the maintenance of a data file of relevant housing market information. It is anticipated that this recommendation will include the specific identification of the data considered most relevant and required to be maintained, the preferred source of the data, the frequency of collection, the geographic area of coverage, the uniformity of compilation, and the means of dissemination.

The second subject area will concern the role that all levels of government—federal, state, and local—acting together with the private sector, can best assume in the provision and maintenance of decent, safe, and sanitary housing in a suitable living environment for every resident of the Region. It is anticipated that this recommendation will include specific existing and possible future public program sponsorship proposals and specific areas of influence and activity that each level of government can best serve. It should be emphasized that any recommendations relating to the public sector will necessarily include recommendations concerning the manner and means through which the public sector might assist the private sector in performing those housing supply and demand activities which it is best qualified to perform. Private enterprise is now and may be expected to continue to be deeply involved in the provision of decent, safe, and sanitary housing necessary to meet the national goal; and recommendations growing out of the study finding will be directed at amplification of the interdependent and cooperative nature of public-private sector activities in the housing field.

Recommendations, like plan proposals, need objective, quantifiable evaluation tools in order to assess the extent to which they are being met or carried out. In addition to the recommendations, therefore, the proposed housing study will develop a means by which implementation of any recommendations made as a result of the study can be evaluated objectively.

TIME SCHEDULE

An estimated time schedule for the conduct of a regional housing study is shown in Figure 4. This schedule is subject to revision upon preparation of the detailed study design memoranda. It represents, however, the best time estimate possible in the absence of such study design memoranda. Study organization and study cost estimates are predicated upon this recommended time schedule, which identifies all of the major project work elements. As indicated, the project is recommended to commence in July 1970 with the preparation of the detailed study design memoranda and to terminate in June 1973 with the publication of a final report. It should be emphasized, however, that the study findings will be reported on a work-progress basis; and thus the need for relevant information concerning housing supply and demand will be available in the early phases of the study.



Chapter V

ORGANIZATION FOR THE STUDY

STAFF REQUIREMENTS

The proper execution of a regional housing study for southeastern Wisconsin will require a staff trained and experienced in several different skills and professional disciplines, including land use planning, municipal engineering, sociology, economics, systems analysis, and data processing. Little precedent exists nationally for the conduct of areawide housing studies; and, although proposals for regional housing studies have been advanced in several large metropolitan areas of the United States, few, if any, such studies have been successfully completed to date in accordance with these proposals. The unique nature of the study, coupled with the complexity of the housing problem and the many often conflicting interests involved, makes an interdisciplinary approach to the housing study particularly important.

Alternate approaches to the staff requirement problem were explored, including staffing entirely by consultants and entirely by the Commission itself. After careful consideration, it is recommended that the proposed regional housing study be carried out under the direction of the staff of the Commission and that the Commission assume direct responsibility for those work elements which might logically be considered of a general regional planning nature and, therefore, specifically within the areas of Commission staff expertise. The work elements assigned wholly to the staff would include the study organization; the formulation of objectives and standards; the preparation of a detailed study design; the preparation of general base maps and aerial photography; and the inventories of soil capabilities, land use, land availability, land use controls, public utilities, population and economic activity, cost trends, technology changes, tax structure and municipal services, past subdivision practices, government housing programs, and existing housing stock.

It is recommended that certain other work elements be accomplished jointly by the Commission staff and consultants. These work elements would include the inventory of housing sales transactions; the attitudinal survey; the analyses of existing supply, effective demand, housing unit shortage, discrimination, filtering, technology, government activities related to housing, and true housing need; the forecasts of housing supply and demand; and the formulation and application of a regional housing market simulation model. The consultant assistance will be particularly important for the work elements requiring highly specialized professional skills in real estate appraisal and marketing in order to assist in the analysis of the relevant inventory data to determine the extent, impact, and nature of housing filtration on the various housing submarkets; in the determination of value of the existing housing stock; and in survey design, sample selection, and questionnaire design skills to assist in the design and conduct of the necessary attitudinal survey.

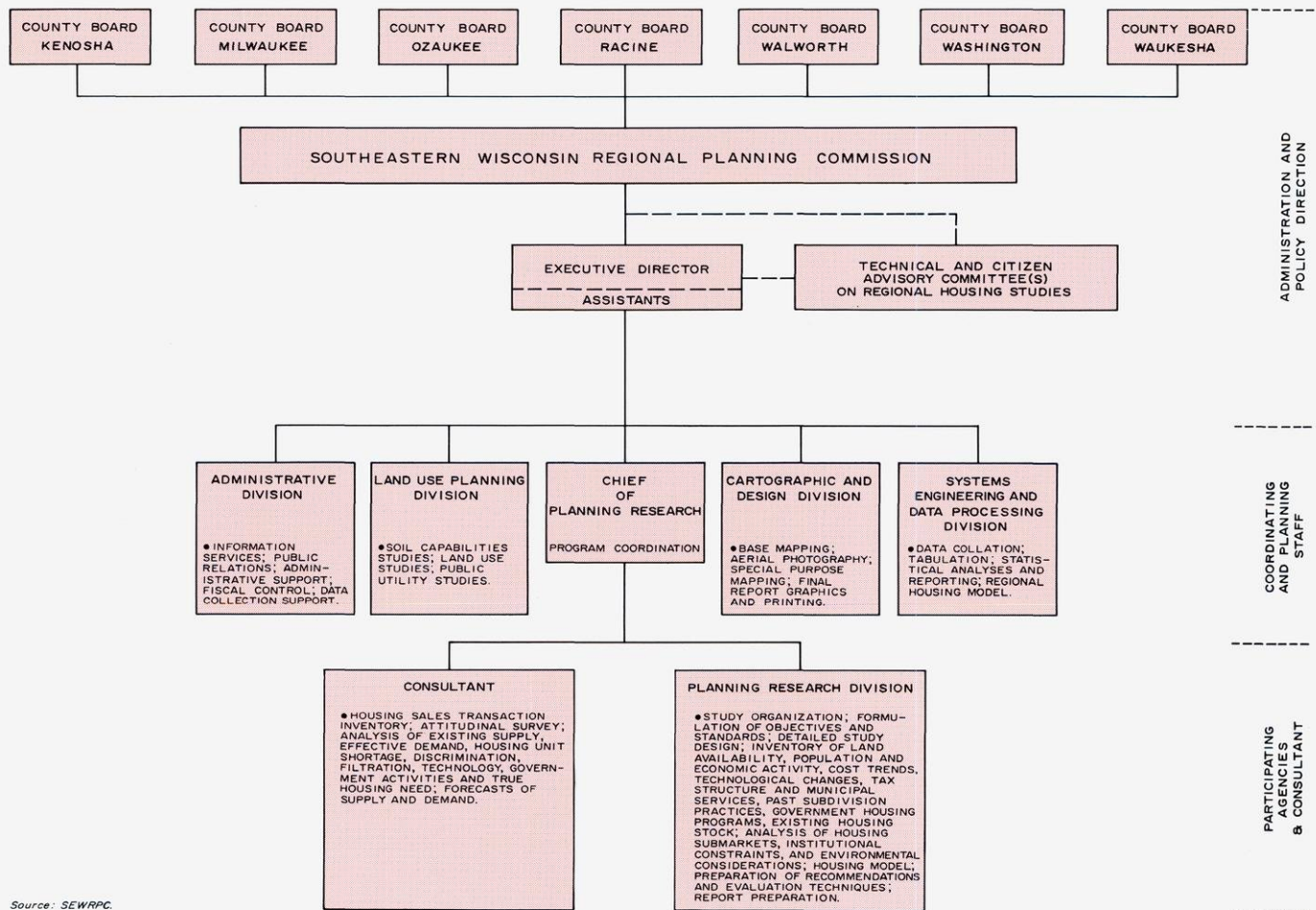
It is estimated that the work to be accomplished by the Commission would require the part-time services of the Executive Director and the Chief of Planning Research, the equivalent full-time services of two Senior Planners, the equivalent full-time services of two Associate Planners, the equivalent full-time services of two technicians, and the part-time assistance of a draftsman and clerk stenographer over the three-year study period. The Commission would assume responsibility for interpreting the results of the study to the local units of government concerned and for assisting these local units of government in the implementation of the recommendations, thus assuring the continuity of the study recommendations after completion of the study proper.

As already noted, it is anticipated that two types of consultants will have to be employed on the program: one specializing in real estate development and appraisal and one specializing in social research and possessing the necessary attitudinal survey design skills. The actual consultant firms or agencies to be retained will be selected by the Commission with the assistance of, and upon the recommendation of, the Technical Advisory Committee on Regional Housing Studies.

The size of the task to be accomplished, combined with the realization that some important phases of the work will have to be done with little precedent, requires that all participants in the study function as a smoothly operating team able to meet tight production schedules. It is, therefore, extremely important that the proposed planning program be carried out under the administrative direction of a permanent resident planning staff with experienced professionals available for the interpretation of the final study recommendations.

The recommended staff organization for the proposed regional housing study is shown in Figure 5, as are the recommended lines of authority and responsibility and a general functional designation of tasks. It is important to recognize that actual contract negotiations, following approval of funding of the study, may change the recommended personnel requirements, the lines of authority and responsibility, and in particular the functional designation of the tasks.

**Figure 5
ORGANIZATIONAL STRUCTURE FOR THE
REGIONAL HOUSING STUDY**



Source: SEWRPC.

COMMITTEE STRUCTURE

It is recommended that an advisory committee structure be incorporated into the organization of the regional housing study but that the exact form of this committee structure be determined by the Commission upon recommendation of the presently constituted Technical Advisory Committee on Regional Housing Studies after the proposed housing study is actually mounted. It is also recommended that the final committee structure be selected from one of the following two alternatives:

1. Creation and utilization of one advisory committee to perform both the technical and lay citizen advisory functions.
2. Creation and utilization of two separate advisory committees: one to perform the technical advisory functions and one to perform the lay citizen advisory functions.

Whichever alternative committee structure is selected, the committee or committees would be advisory to the Commission and appointed pursuant to Section 66.945(7) of the Wisconsin Statutes to perform two basic functions: technical and lay citizen participation in, and contribution to, the study.

1. Technical Advisory Function

The technical advisory function is intended to provide technical policy direction to the study; to place the experience, knowledge, and resources of the represented federal, state, and local agencies having responsibilities for initiating and administering housing programs and for preparing and administering building construction codes, health codes, zoning ordinances, and subdivision ordinances at the disposal of the study; to ensure that the planning and code criteria of these agencies are incorporated, to the extent possible, into the study work; and to provide the experience and knowledge of the professional organization in the real estate field at the disposal of the study. If the assistance of the responsible agencies and organizations represented on such a committee is to be obtained during subsequent implementation of study recommendations, the active participation of these agencies and organizations in directing the study work and in formulating the technical policy guidance for the work will be essential. Particularly important in this respect will be the technician's role in evaluating recommendations and selecting final recommendations for adoption and implementation.

2. The Lay Citizen Advisory Function

The lay citizen advisory function is intended to ensure that the housing study and recommendations growing out of that study are responsive to the needs and values of the citizens affected. To the extent appropriate, these citizens should be representatives of various existing citizen organizations and special interest groups concerned with housing problems within the Region.

The basic purpose of citizen participation in the advisory committee structure would be to provide nontechnical policy direction to the study through the active involvement of citizen groups in the planning program. More specifically, the citizens would assist the Commission in three principal areas: in identifying and articulating regional housing objectives and supporting standards; in formulating and evaluating recommendations concerning housing problems, needs, and programs; and in extending to the community at large, through public information and civic education efforts, the relevant issues related to the study of housing and the work programs of the Commission and other agencies which have been designed to deal with and mitigate housing problems within the Region. In light of this role, it is recommended that citizens requested to serve in such an advisory committee structure be drawn from existing citizen groups and community organizations and that such basic factors as racial and ethnic background, socio-economic characteristics, geographic distribution, and other related factors be considered in the selection of such members so as to ensure the broadest possible representation of citizen interests.

Both the technical and lay citizen advisory groups of the advisory committee structure would be furnished with staff assistance as necessary under the proposed work program in order to make their work as convenient and effective as possible.



Chapter VI

STUDY BUDGET

COST ESTIMATES

The estimated study costs set forth in Table 3 are based upon the man-hours required to perform the various work elements; the time schedule proposed to be met; the staff and consultant skills, services, and assistance required; and the study organization, as recommended in this Prospectus. The cost estimates presented for each major work element are based upon estimates prepared by the Commission staff and reviewed by the Technical Advisory Committee on Regional Housing Studies.

In any consideration of these cost estimates, it must be recognized that precise cost estimates are impossible without a detailed study design. This is particularly true with respect to the analytical phases of the study since the depth and detail of analyses required become apparent only as the work progresses. Consequently, the cost estimates presented in Table 3 must be considered tentative with respect to allocation of total fund requirements among the various work elements; and changes to this allocation must be expected upon completion of the detailed study design memoranda. The overall study cost, however, should not vary greatly from that estimated.

Table 3
COST ESTIMATES FOR THE
REGIONAL HOUSING STUDY

Work Element	Estimated Cost
01 Study organization and detailed study design.	\$ 7,450
02 Formulation of objectives and standards	13,450
03 Collection of basic planning and housing data	
03.1 Mapping	
03.1.1 General base maps	4,800
03.1.2 Aerial photographs	-- ^a
03.2 Soil capabilities inventory.	3,700
03.3 Land use inventory	5,600
03.4 Land availability inventory.	14,850
03.5 Land use controls inventory	8,600
03.6 Public utilities inventory	1,300
03.7 Population and economic activity inventory	
03.7.1 Population inventory	6,500
03.7.2 Economic inventory	14,300
03.8 Examination of cost trends in housing.	8,600
03.9 Review of technological changes in the housing industry	5,600

Table 3 (continued)
 COST ESTIMATES FOR THE
 REGIONAL HOUSING STUDY

Work Element	Estimated Cost
03.10 Tax structure inventory	\$ 5,950
03.11 Housing sales transactions inventory	3 ,150
03.12 Appraisal of land subdivision characteristics.	1,300
03.13 Government sponsored housing programs inventory.	3,150
03.14 Existing housing stock inventory	
03.14.1 Collate existing data	8,100
03.14.2 Collect new data.	14,450
03.15 Attitudinal survey	65,900
<i>Subtotal Work Element 03</i>	<i>\$182,850</i>
04 Analyses	
04.1 Existing supply.	\$ 8,550
04.2 Effective demand	5,600
04.3 Market identification.	5,600
04.4 Institutional constraints.	5,600
04.5 Housing unit shortage.	5,600
04.6 Environmental considerations	5,600
04.7 Discrimination and choice of housing	5,600
04.8 Filtration	5,600
04.9 Technology in the housing inventory	5,600
04.10 Government activity in the housing field	5,600
04.11 True housing need	6,000
04.12 Special consultant services	36,000
<i>Subtotal Work Element 04</i>	<i>\$100,950</i>
05 Forecasts	
05.1 Supply forecasts	\$ 4,300
05.2 Demand forecasts	5,600
05.3 Regional housing market simulation model	47,600
<i>Subtotal Work Element 05.</i>	<i>\$ 57,500</i>

Table 3 (continued)
 COST ESTIMATES FOR THE
 REGIONAL HOUSING STUDY

Work Element	Estimated Cost
06 Preparation and evaluation of recommendations	\$ 9,000
07 Report preparation.	28,950
08 Report publication	30,000
09 Data processing	63,000
10 Travel.	11,000
11 Telephone	3,600
12 Rent.	7,600
13 Expendable supplies	5,000
14 Staff services to committees and citizen groups	10,650
ESTIMATED TOTAL STUDY COST	\$531,000

^aFurnished at no cost to the study.

Source: SEWRPC.

PROGRAM FUNDING

Two possible sources exist for the funding of the regional housing study in southeastern Wisconsin as proposed herein; namely, the seven constituent counties within the Region and the U. S. Department of Housing and Urban Development (HUD). The U. S. Department of Housing and Urban Development has been authorized by the Congress, through the Housing Act of 1968, to provide funds for the conduct of local and regional housing studies which are to be component parts of comprehensive plans. Accordingly, it is recommended herewith that HUD be requested to provide two-thirds of the needed funds for the conduct of the study and that the remaining one-third be provided by the seven constituent county boards of the Region on the basis of relative equalized assessed valuation, as indicated in Table 4. It is further recommended that the HUD funds and the local matching funds be made available by July 1, 1970.

Table 4
RECOMMENDED COST ALLOCATIONS^a
FOR THE REGIONAL HOUSING STUDY

Agency	1970	1971	1972	Total	Percent of Total
U. S. Department of Housing and Urban Development	\$ 59,000.00	\$ 147,500.00	\$ 147,500.00	\$354,000.00	66.67
Kenosha County	1,904.00	4,759.00	4,759.00	11,422.00	2.15
Milwaukee County	17,626.00	44,065.00	44,065.00	105,756.00	19.92
Ozaukee County	968.00	2,420.00	2,420.00	5,808.00	1.09
Racine County	2,647.00	6,617.00	6,617.00	15,881.00	2.99
Walworth County	1,303.00	3,258.00	3,258.00	7,819.00	1.47
Washington County	1,059.00	2,648.00	2,648.00	6,355.00	1.20
Waukesha County	3,993.00	9,983.00	9,983.00	23,959.00	4.51
Seven-County Subtotal	\$ 29,500.00	\$ 73,750.00	\$ 73,750.00	\$177,000.00	33.33
TOTAL	\$ 88,500.00	\$ 221,250.00	\$ 221,250.00	\$531,000.00	100.00

^aBased on 1968 state equalized assessed valuation.

Source: SEWRPC.

Chapter VII

CONCLUDING RECOMMENDATIONS

The Technical Advisory Committee on Regional Housing Studies for the Southeastern Wisconsin Region, after careful study and deliberation, submits the following findings and recommendations to the Southeastern Wisconsin Regional Planning Commission. There are three major considerations which dictate the need for an areawide housing study in the Southeastern Wisconsin Region at this time:

1. There is a lack of timely, uniform, areawide information about the supply of, and demand for, housing within the Region. This dearth of information concerns: the quantity and quality of the existing supply of housing; the characteristics of housing demand; the regional housing market or markets, including geographic, sales, rental, low-income, and elderly housing markets; the present public land use control policies and practices; the shortage of certain types of housing units, particularly units for low- and moderate-income level housing; the lack of environmental considerations in residential development; the practice of discrimination as it affects the free choice of housing; the filtration of housing; and the resistance to new technology in the housing industry.
2. All of the various levels and agencies of government operating within the Region are already involved in housing in various ways and to various degrees, ranging from the direct sponsorship of low-income housing to subdivision plat review and approval; and they may be expected to have to become increasingly active in the housing field. This increasing activity may take the form of: housing loan, grant, and insurance programs at the state and federal levels; relocation housing programs at the local, state, and federal levels; public housing programs at the local level; and housing-related programs at the local, state, and federal levels, such as model cities and urban renewal programs.

Increased activity by government in the housing field may be required in Wisconsin not only by federal legislation and administrative policy but by pending state legislation requiring relocation housing programs in connection with all forms of major public works programs as a prerequisite for the funding of the latter programs.

3. The relationship of housing need to the effective demand¹ for housing within the Region has not been clearly identified and documented. Housing needs are based upon minimum standards of quality that all individuals and families require, whether or not they can economically afford housing which meets such standards. The effective demand for housing is expressed in the market place and relates to the supply of, and demand for, housing of various styles and quality and at various price levels. It is becoming increasingly necessary that public and private housing efforts take these concepts into account.

In addition to the foregoing reasons, it should be noted that the Housing and Urban Development Act of 1968 included an amendment to Section 701 of the Housing Act of 1949 stating in part that: "Planning carried out with assistance under this section shall also include a housing element as part of the preparation of comprehensive land use plans" This amendment, requiring such a housing element, is a critical part of the national effort to achieve the national goal of "a decent home and a suitable living environment for every American family." In order to assist with the achievement of this national goal, particularly within the Southeastern Wisconsin Region, it is necessary to undertake a regional housing study. In addition, failure to undertake and carry out such a housing program would not only hamper the attainment of national housing goals but could result in the withholding of federal Section 701 planning funds from the Regional Planning Commission and, in turn, jeopardize the eligibility of all levels and

¹ *Ibid.*, Footnote 2, Chapter III.

agencies of government operating within the seven-county Region for federal capital improvement grants for projects such as highways, mass transit facilities, sanitary sewerage and public water supply facilities, park and outdoor recreation facilities, airports, libraries, solid waste disposal facilities, and hospital and health research facilities.

These considerations, which indicate the need for a housing study within the Region at this time, are extremely complex and highly interrelated, and in recognition of all or some of them, it is generally acknowledged by those public officials and citizen leaders involved daily in housing affairs that a housing problem exists within the Region.

To date there has been no comprehensive evaluation made or recommendations prepared on a regional basis to resolve this housing problem. The Commission, as a planning agency having the responsibilities and capabilities to conduct areawide planning studies, to prepare areawide plans and recommendations, and to promote coordination of planning and plan implementation activities of local agencies and units of government, is the logical agent for mounting a regional housing study designed to identify and assist in the amelioration of such problems.

The mounting of the housing study proposed herein is financially feasible, with federal assistance to be provided by the U. S. Department of Housing and Urban Development under the terms of the Housing and Urban Development Act of 1968 and with local funds appropriated on a matching basis by the seven constituent counties.

In addition to the findings of its inquiry relating to the need for a regional housing study as set forth above, the Technical Advisory Committee on Regional Housing Studies believes that the housing study proposed herein would benefit the Region in the following important ways:

1. The study will provide for the establishment of a system for the collection, analysis, and dissemination on a continuing basis of timely, uniform, areawide housing market information about the supply of, and demand for, housing within the Region. This information system will provide a single source for obtaining relevant information by the private investors and units and agencies of government concerned with housing. Such a system would be of particular value in solving relocation housing problems in connection with major public works programs and housing problems in areas facing expanding economic growth with accompanying demands for employee housing. It would also help to identify the scale and magnitude of the need for publicly subsidized low-rent housing or for publicly owned housing.
2. The study would serve to provide the Region for the first time with a framework of agreed-upon regional housing objectives and a corresponding set of housing standards relevant to the needs and values of the people residing within the Region. These objectives and standards would, in turn, be of particular value in measuring existing and forecast future housing needs against the existing and forecast future housing supply in terms of quantity, quality, and location.
3. The regional housing study will also provide the framework within which other Commission and local community planning programs can be interrelated to focus on the housing problem in conjunction with the resolution of other problems. For example, planning programs for the provision of sanitary sewerage facilities; public water supply facilities; regional and local transportation systems and facilities; park and open-space recreation facilities; and regional and community facilities, such as schools, libraries, police and fire protection, and other municipal services, can better accommodate the needs and demands of an identifiable regional housing market in the resolution of related problems and in the provision of facilities and services.
4. The housing study would assist local plan commissions in considering requested zoning changes by relating such changes to needs and market demands, thereby providing a sound basis for proper impartial decision-making in the public interest.

In recognition of the findings of its inquiry and in view of the tangible benefits to be gained as outlined above, the Technical Advisory Committee on Regional Housing Studies recommends to the Southeastern Wisconsin Regional Planning Commission that a comprehensive regional housing study be mounted within the Region by July 1, 1970. It is further recommended that the scope, techniques, time sequence, staff, consultant services, committee structure, and budget for such a study all be as set forth in this Prospectus. The Committee respectfully urges the Southeastern Wisconsin Regional Planning Commission to give careful consideration to this Prospectus, to act favorably thereon, and to initiate the necessary study as quickly as possible.

Respectfully submitted,

Technical Advisory Committee on
Regional Housing Studies
December 1969

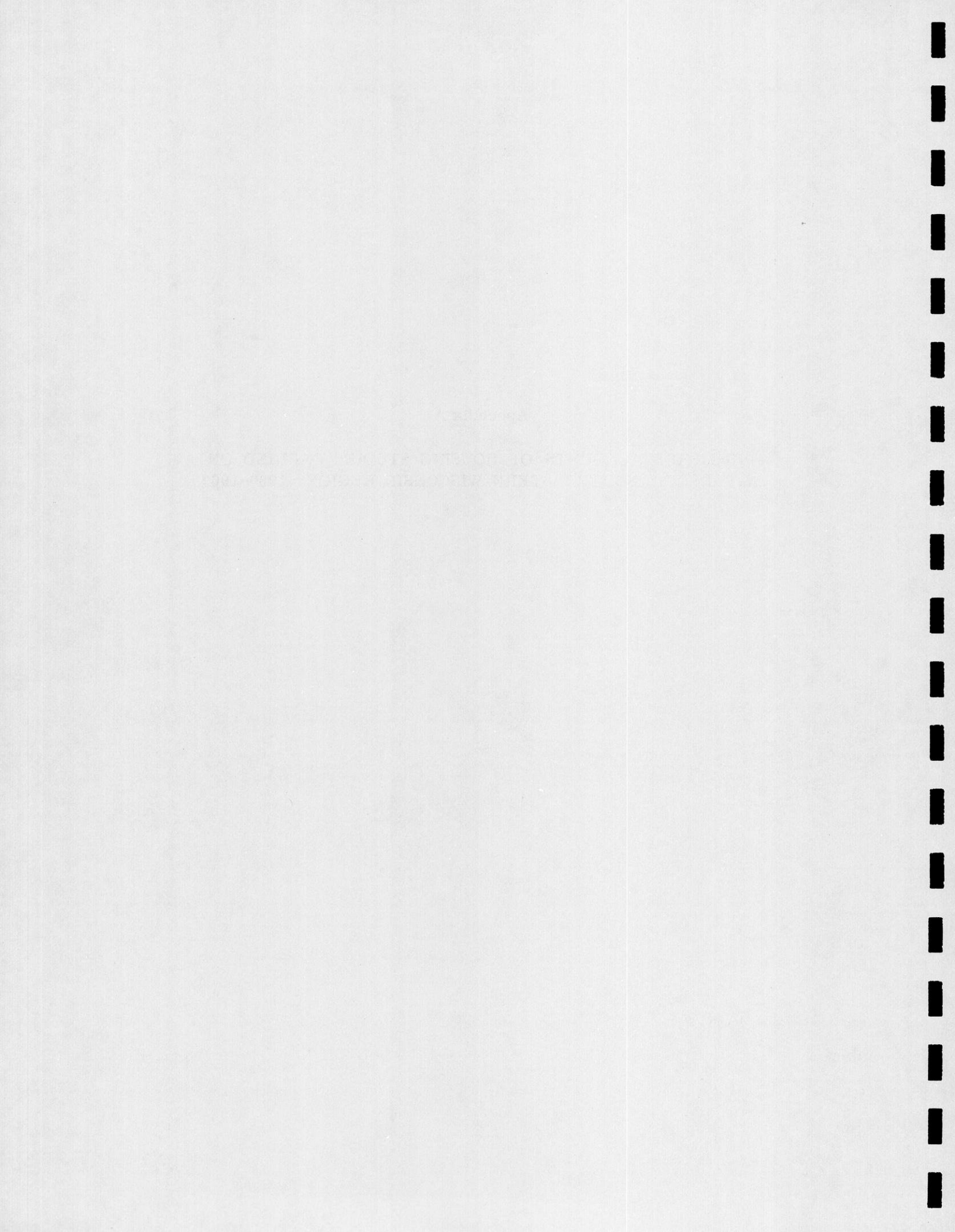
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|--------------------------------------|---------------|--|
| Richard W. Cutler | Chairman | Attorney, Brady, Tyrrell, Cotter & Cutler
Milwaukee, Wisconsin; SEWRPC Commissioner |
| Robert B. Barrows | Vice-Chairman | Vice-President, Mortgage Loan Department
Northwestern Mutual Life Insurance Company
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| Rev. Christopher G. Raible | Secretary | Unitarian Church, Brookfield, Wisconsin |
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Milwaukee, Wisconsin |
| Jonathan Slesinger | | Professor of Sociology, University of
Wisconsin, Milwaukee, Wisconsin |
| *Frank Steggert | | Director, Model Cities Program, City
of Milwaukee, Milwaukee, Wisconsin |

*On September 15, 1969, Mr. Steggert was replaced by his successor, Mr. Frank Schleicher, Director of the Model Cities Program.



Appendix A

PUBLISHED ACCOUNTS OF HOUSING STUDIES CARRIED ON
WITHIN THE SOUTHEASTERN WISCONSIN REGION: 1930-1969



Official Public Agency Publications

1. Agency of Economic Research, Milwaukee Housing Survey of 1949, Report to the Housing Authority of the City of Milwaukee, Milwaukee, Wisconsin, 1949.
2. Aronov, Edward, Assistant Director of the Housing Authority of the City of Milwaukee, Community Planning for Public Housing for the Elderly in Milwaukee, Milwaukee, Wisconsin, 1960.
3. Bartholomew, Harland and Associates, Planning Memorandum No. 2, Land Use and Housing, Racine Urban Planning District Comprehensive Planning Program, Racine, Wisconsin, 1969.
4. Bisbing Business Research, Housing Survey in the Hillside Redevelopment Area of Milwaukee, Report to the Department of City Development of the City of Milwaukee, Milwaukee, Wisconsin, 1955.
5. _____, Survey of Families in the Lower Third Ward Redevelopment Area of Milwaukee, Report to the Department of City Development of the City of Milwaukee, Milwaukee, Wisconsin, 1955.
6. Building Inspector of the City of Milwaukee, Report on Housing, 1947, Milwaukee, Wisconsin, 1947.
7. _____, Report on Housing and Home Ownership, Milwaukee, Wisconsin, 1938.
8. Candeub and Fleissig, Area Plan Report, East Side Urban Renewal Area, Report to the Housing Authority of the City of Milwaukee, Newark, New Jersey, 1958.
9. City Planning Division of the City of Milwaukee, Evidences of Blight in the City of Milwaukee by Census Tract, 1950, Milwaukee, Wisconsin, 1953.
10. Common Council of the City of Milwaukee, Milwaukee Common Council Housing Survey 1949, Milwaukee, Wisconsin, 1949.
11. Department of City Development of the City of Milwaukee, City of Milwaukee Housing Market Survey, Milwaukee, Wisconsin, 1968.
12. _____, Housing in Milwaukee, General Development Trends and Prospects for Improvement, Milwaukee, Wisconsin, 1966.
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14. _____, Land Absorption Study, Milwaukee, Wisconsin, 1964.
15. _____, Quarterly Progress Report, Milwaukee, Wisconsin, 1969.
16. _____, A Relocation Analysis, Milwaukee, Wisconsin, 1964.
17. _____, Residential Blight Analysis, Milwaukee, Wisconsin, 1964.
18. _____, A Review of Progress Under the Workable Program for Community Improvement, Milwaukee, Wisconsin, 1964.
19. Governor's Commission on Human Rights, Nonwhite Housing in Wisconsin, Madison, Wisconsin, 1954.
20. _____, Negro Families in Rural Wisconsin, Madison, Wisconsin, 1959.
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22. Housing Authority of the City of Milwaukee, Preliminary Draft of Determination of the Lowest Private Rents, Milwaukee, Wisconsin, 1956.
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24. Mayor's Study Committee on Housing Problems and Remedies, Untitled Report, Milwaukee, Wisconsin, 1933.
25. Mayor's Study Committee on Social Problems in the Inner Core, Report on Housing Conditions and Availability in the Inner Core, Milwaukee, Wisconsin, 1960.
26. Mayor's Technical Task Force, Report on Acculturation, Personal Growth, and Duty, Milwaukee, Wisconsin, 1966.
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29. _____, U. S. Census of Housing: 1960, U. S. Government Printing Office, Washington, D. C., 1963.
30. _____, U. S. Census of Population, Reports on Housing: 1940, U. S. Government Printing Office, Washington, D. C., 1942.
31. U. S. Department of Housing and Urban Development, Federal Housing Administration, Analysis of the Milwaukee Housing Market, Washington, D. C., 1967.
32. _____, Postal Vacancy Survey, Milwaukee, Wisconsin, Washington, D. C., 1969.
33. U. S. Office of the Housing Expeditor, Region III, Preliminary Analysis of Housing Market and Land and Public Services in Milwaukee County, Wisconsin, 1947, Chicago, Illinois, 1947.
34. Waukesha County Park and Planning Commission, Staff Report Number Three, Housing Characteristics, Waukesha, Wisconsin, 1965.

Semipublic Publications

35. Berkman, Herman Gerald, The Delineation and Structure of Rental Housing Area; A Milwaukee Case Study, Wisconsin Commerce Reports, Volume IV, No. 5, Madison, Wisconsin, August 1956.
36. Brazy, Leah, Feelings and Attitudes in a Public Housing Project, University of Wisconsin-Milwaukee, 1960.
37. Citizen's Advisory Committee of the City of Burlington, Housing Survey, Burlington, Wisconsin, 1969.
38. Citizens' Governmental Research Bureau, Adoption of Zoned Housing Code and Use of Present Coordination Provision are Essential for Community Renewal Progress, Milwaukee, Wisconsin, 1961.
39. Kurz, Max, The Impact of Urban Redevelopment on the Residents of the Lower Third Ward in the City of Milwaukee, University of Wisconsin-Milwaukee, 1961.
40. League of Women Voters of Milwaukee, Minority Housing in Milwaukee, Milwaukee, Wisconsin, 1965.
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44. Link, David E., "Retirement Housing for Neither Rich Nor Poor," Milwaukee Sentinel, Milwaukee, Wisconsin, April 1964.
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46. Milwaukee Commission on Community Relations, An Investigation into the Extent and Nature of Housing Discrimination in Milwaukee, Milwaukee, Wisconsin, 1965.
47. O'Reilly, Charles and Downing, Willard, Property and Race, A Case Study of Property Changes in a Racially Changing Milwaukee Neighborhood, University of Wisconsin, 1962.
48. Rinder, Irwin D., The Housing of Negroes in Milwaukee: 1955, Report to the Intercollegiate Council on Intergroup Relations, Milwaukee, Wisconsin, 1955.

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49. Advance Mortgage Corporation, Midwest Apartment Markets, Chicago, Illinois, 1963.
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