

SEWRPC Planning Report No. 54
A REGIONAL HOUSING PLAN FOR SOUTHEASTERN WISCONSIN: 2035

Chapter X

SUBSIDIZED AND TAX CREDIT HOUSING

INTRODUCTION

The vision of the regional housing plan is to “provide financially sustainable housing opportunities for persons of all income levels, age groups, and special needs throughout the entire Southeastern Wisconsin Region.” This plan recommends a variety of methods to achieve the vision that do not involve government assistance; however, it is also recognized that non-government assistance recommendations cannot eliminate the entire housing need in the Region. Data compiled in this chapter suggests that government financial assistance is needed to effectively reduce the economic constraints to housing for the lowest-income households in the Region.

Challenges in sustaining the present supply of subsidized housing stock in the Region was identified as a component of the Region’s housing problem, which is described in Chapter II. This chapter includes a regional inventory of the current supply of various types of subsidized housing by County and sub-regional housing analysis area. Demographic and economic information from Chapter VII that relates to the potential demand for subsidized housing is used with the inventory data to identify areas of the Region that may be underserved by existing subsidized housing. This chapter also includes information regarding historical decisions relative to the type, amount, and location of subsidized housing and how those decisions may have affected development of such housing in the Region. Concerns relating to extending the life of existing subsidized housing stock and increasing the supply of subsidized and tax credit housing units and emergency shelter needs and facilities are also identified. The findings presented in this chapter were used to develop plan recommendations to address the need for subsidized and tax credit housing in the Region. Recommendations are set forth in Chapter XII, *Recommended Housing Plan for the Region*.

PART 1: INVENTORY AND ANALYSIS OF SUBSIDIZED AND TAX CREDIT HOUSING

This section includes an inventory of subsidized housing vouchers, subsidized housing units, and housing units financed through the Low Income Housing Tax Credit (LIHTC) program. This section also includes analyses regarding the demand for various types of subsidized housing in the Region.

Supply of Subsidized and Tax Credit Housing

Subsidized housing is provided through government assistance in the form of voucher-based assistance, where the subsidy is attached to the household receiving assistance, and project-based assistance, where the subsidy is attached to a housing unit. The LIHTC program is also used to provide affordable housing for low- and moderate-income households. The program provides Federal tax credits that can be used as an incentive for developers to construct or rehabilitate affordable housing units. The subsidized and tax credit units inventoried in this section are primarily in multi-family housing complexes. Additional information regarding housing programs that provide financial assistance to current and potential homeowners for home purchases, rehabilitation, and

foreclosure assistance is provided in Chapter III. Additional information regarding foreclosure assistance programs is included in Part 3 of Chapter IV.

Voucher-Based Assistance

The U.S. Department of Housing and Urban Development (HUD) Section 8 Housing Choice Voucher Program is HUD's primary voucher-based assistance program. The voucher program provides affordable housing choices for low-income families by providing rental assistance that allows families to reside in privately-owned rental units. These units are usually found in multi-family housing developments; however, vouchers may also be used for single-family and two-family rental units if they meet program requirements. Typically, a public housing authority (PHA) administers the voucher program with annual funding from HUD. The PHA generally pays the landlord the difference between 30 percent of a family's gross monthly household income and the PHA-determined payment standard, about 80 to 100 percent of the HUD-determined Fair Market Rent (FMR). The voucher program is administered through WHEDA in areas of the Region where there is no PHA. Households may use a voucher at any location within an administration area where the landlord is willing to participate in the program and the housing unit meets program requirements.

Table X-1 sets forth 2011 FMRs for the Region by County. They are gross rent estimates determined annually by HUD for 530 metropolitan areas and 2,045 nonmetropolitan county FMR areas throughout the Country. They include the rent plus the cost of all tenant-paid utilities excluding telephone, cable or satellite television service, and internet service. HUD sets FMRs to assure that a sufficient supply of rental housing will be available to program participants. To accomplish this objective, FMRs must be high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income households as possible. FMRs are expressed as a percentile point within the rent distribution of standard-quality rental housing units¹ for a metropolitan or FMR area. The FMR is typically the 40th percentile rent, or the dollar amount below which 40 percent of the standard-quality rental housing units are rented; however, the FMR in the Milwaukee Metropolitan Area has been set at the 50th percentile for 2011. The FMR calculation excludes all non-market rate rental housing.

Table X-2 sets forth the number of vouchers allotted to the Region as of 2011 by PHA jurisdiction.² A total of 13,061 vouchers are allotted in the Region. The Housing Authority of the City of Milwaukee (HACM) is allotted the most vouchers in the Region, with 5,600 vouchers, or about 43 percent of the Region's vouchers. Ozaukee County, where the voucher program is administered by WHEDA, is allotted the fewest vouchers in the Region, with 100 vouchers, or less than 1 percent of the Region's vouchers. Map X-1 shows the number of Section 8 Housing Choice Voucher holders in the Region by Census Tract in 2008.

There is a much greater demand for vouchers than supply in the Region. It is difficult for PHAs to estimate the length of time a family will have to wait for a voucher because each PHA has a maximum amount of funding budgeted for assistance. The amount of money that will be needed to provide rent assistance to families varies as family incomes vary and not all of the applicants on a waiting list will qualify for the program. Demand for vouchers as of 2011 can be summarized as follows:

- Ozaukee, Washington, and Kenosha County outside of the Kenosha PHA (administered by WHEDA): The waiting period is about four to six years in each County
- Housing Authority of the City of Milwaukee: There are 3,568 applications on the waiting list and the average wait is one to three years. The waiting list was last opened in May 2006 for 30 hours, which resulted in 17,000 applications. Applicants on the waiting list were chosen by lottery from the applications submitted
- Milwaukee County Housing Authority: There are 10,000 applications on the waiting list, which has been closed since 2001

¹*Standard-quality rental housing units are occupied rental units where cash rent is charged with full plumbing and a full kitchen. The unit must be more than two years old and meals are not included in the rent.*

²*All public housing authorities located in the Region, including contact information, are listed on Table III-14 in Chapter III.*

Table X-1

FAIR MARKET RENTS (FMR) IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 2011

County	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Kenosha.....	\$653	\$680	\$844	\$1,161	\$1,335
Milwaukee	\$608	\$725	\$866	\$1,091	\$1,124
Ozaukee	\$608	\$725	\$866	\$1,091	\$1,124
Racine	\$518	\$606	\$760	\$945	\$1,037
Walworth	\$530	\$624	\$813	\$1,015	\$1,047
Washington	\$608	\$725	\$866	\$1,091	\$1,124
Waukesha	\$608	\$725	\$866	\$1,091	\$1,124

Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

Table X-2

**SECTION 8 HOUSING CHOICE VOUCHERS
 ALLOTTED IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 2011**

Public Housing Authority (PHA) ^a /County	Vouchers	
	Number	Percent ^b
Ozaukee County		
WHEDA	100	0.8
County total	100	0.8
Washington County		
Hartford Community Development Authority	118 ^c	0.9
West Bend Housing Authority	244 ^c	1.8
WHEDA	75	0.6
County total	437	3.3
Milwaukee County		
Housing Authority of the City of Milwaukee	5,600	42.9
Milwaukee County Housing Authority	2,014	15.4
West Allis Housing Authority	457	3.5
County total	8,071	61.8
Waukesha County		
New Berlin Housing Authority	88 ^d	0.7 ^d
Waukesha Housing Authority	899 ^d	6.9 ^d
Waukesha County Housing Authority	256 ^d	1.9 ^d
County total	1,243	9.5
Racine County		
Racine County Housing Authority	1,539	11.8
County total	1,539	11.8
Kenosha County		
Kenosha Housing Authority	1,161	8.9
WHEDA	100	0.8
County total	1,261	9.7
Walworth County		
Walworth County Housing Authority	410	3.1
County total	410	3.1
Region	13,061	100.0

^aIncludes only public housing authorities that administer the Section 8 Housing Choice Voucher Program. All public housing authorities located in the Region, including contact information, are listed on Table III-14 in Chapter III.

^bPercent of vouchers allocated in the Region.

^cThe PHA voucher program is now administered by WHEDA.

^dThe Voucher program for all PHAs in Waukesha County is administered by the Waukesha Housing Authority. Vouchers may be used throughout Waukesha County.

Source: U.S. Department of Housing and Urban Development (HUD), local PHAs, and SEWRPC.

- West Allis Housing Authority: There are 100 to 200 applications on the waiting list, which has been closed since 2005 when over 5,000 applications were received
- Waukesha/New Berlin/Waukesha County Housing Authorities: There are 3,400 applications on the waiting list, which was closed in September 2010
- Racine County Housing Authority: There are about 600 applications on the waiting list, which has been closed since 2009
- Kenosha County Housing Authority: There are about 3,600 applications on the waiting list, which has been closed since 2009
- Walworth County Housing Authority: The average wait for a voucher is about three years and the waiting list was last open for one day in 2010.

Eligibility for the voucher program is determined by the PHA based on total annual gross income, family size, and citizenship or eligible immigration status. Typically, the family's income may not exceed 50 percent of the median income for the metropolitan area or county in which the family chooses to reside. In addition, a PHA must provide 75 percent of its vouchers to families whose incomes do not exceed 30 percent of the area median income. HUD estimated median family incomes by family size for the Region are set forth in Table III-13 in Chapter III.

The current number of vouchers a PHA is allotted is not determined by any single formula, but is essentially the sum of the vouchers that the agency has been awarded since the start of the program. At the start of the program HUD allocated vouchers to PHAs based on a number of criteria, including the number of renter households at or below the poverty level; the number of renter-occupied housing units with an occupancy ratio of 1.01 or more persons per room; the number of rental housing units that would be required to maintain vacancies at levels typical of balanced market conditions; the number of housing units built before 1940 and occupied by renter households with annual incomes at or below the poverty level; and the number of renter households with incomes below specified levels and paying a gross rent of more than 30 percent of household income. Periodically, Congress provides funding for additional vouchers. Generally, funding for incremental vouchers is awarded on a competitive basis. Congress also funds tenant-protection vouchers to replace project-based subsidized housing units that are removed from service. Typically, tenant-protection vouchers replace apartments in project-based Section 8 buildings whose owners opt to leave the program when their contract expires or apartments in public housing developments that are demolished or converted to mixed-income housing.

Project-Based Assistance

The project-based housing assistance inventory includes several types of housing developments that receive government assistance from HUD and the U.S. Department of Agriculture's Rural Development Program, including public housing and other forms of assisted housing that are intended to house families, the elderly, persons with disabilities, homeless persons, and provide affordable housing outside the urban centers of the Region. Project-based housing units are typically in multi-family housing developments, including attached single-family units such as townhomes.

The number and type of public housing units managed by PHAs in the Region in 2011 are set forth on Table X-3 and shown on Map X-2. There are a total of 5,422 public housing units managed by PHAs in the Region. About 57 percent are family units and about 43 percent are housing units for the elderly or persons with disabilities. About 88 percent of the Region's public housing units are located in the City of Milwaukee. About 93 percent of the Region's public housing units that house families and about 82 percent of the Region's public housing units that house the elderly and persons with disabilities are located in the City of Milwaukee.

Similar to the demand for Section 8 Housing Choice Vouchers, there is a much greater demand for public housing units than supply. It is difficult for PHA authorities to estimate the length of time a family will have to wait for a public housing unit because many of the applications on the waiting list may not meet eligibility requirements. Demand for public housing units as of 2011 can be summarized as follows:

- Slinger Housing Authority: The number of applications on the waiting list changes frequently. Recent vacancies have been filled

Table X-3

**PUBLIC HOUSING UNITS MANAGED BY PUBLIC HOUSING
 AUTHORITIES (PHA) IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 2011**

Public Housing Authority ^a /County	Family Units		Elderly/Special Needs Units		Total Units	
	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b
Washington County						
Slinger Housing Authority	8	0.3	41	1.8	49	0.9
West Bend Housing Authority	0	0.0	146	6.3	146	2.7
County total	8	0.3	187	8.1	195	3.6
Milwaukee County						
Housing Authority of the City of Milwaukee	2,881 ^c	93.1	1,906	81.8	4,787	88.3
South Milwaukee Housing Authority	52	1.7	8	0.3	60	1.1
West Allis Housing Authority ^d	0	0.0	104	4.5	104	1.9
County total	2,933	94.8	2,018	86.6	4,951	91.3
Waukesha County						
Waukesha Housing Authority	152	4.9	114	4.9	266	4.9
County total	152	4.9	114	4.9	266	4.9
Racine County						
Racine County Housing Authority	0	0.0	10 ^e	0.4	10 ^e	0.2
County total	0	0.0	10	0.4	10	0.2
Region	3,093	100.0	2,329	100.0	5,422	100.0

^aIncludes only public housing authorities that manage low-rent public housing units. All public housing authorities located in the Region, including contact information, are listed on Table III-14 in Chapter III.

^bPercent of public housing units located in the Region.

^c980 family housing units are affordable housing units for families with an average annual income of \$24,794 (Middle-Income Housing).

^dThe West Allis Housing Authority does not receive any Federal rent-assistance funding for the Beloit Road Senior Housing complex.

^eNumber of public housing units managed by the PHA as of 2008. 2011 data was not provided by the PHA.

Source: U.S. Department of Housing and Urban Development (HUD), local PHAs, and SEWRPC.

- West Bend Housing Authority: The number of applications on the waiting list changes frequently. The current waiting period is about six months
- Housing Authority of the City of Milwaukee: There are 3,891 applications on the waiting list for family housing units. The waiting period is typically one to three years with a longer waiting period for four and five bedroom units. The waiting list for family units was last open between November 2008 and May 2009, during which time 8,200 applications were received. There are 1,842 applications on the waiting list for elderly housing units. The waiting period is typically about six months. The waiting list for elderly units is open
- South Milwaukee Housing Authority: The waiting period for elderly housing units is about two years and the waiting list is open. The waiting period for two bedroom family housing units is about nine to ten months and the waiting list is open. Three vacancies for three bedroom family units are currently being filled from a waiting list of 20 applications and the waiting list is open. The waiting period for four bedroom family units is about eight months and the waiting list is open
- Waukesha Housing Authority: The waiting list for elderly housing units is about three months
- Racine County Housing Authority: Waiting list information was not provided.

Occupancy of HUD public housing units is limited to low-income families and individuals. The PHA determines eligibility based on annual gross income; qualification as a family, an elderly family or individual, or a person with a disability; and citizenship or eligible immigration status. References are required and a PHA may deny admission to an applicant whose habits and practices may be expected to have a detrimental effect on other tenants or the development's environment. PHAs use income limits developed by HUD to determine eligibility. The low-income threshold is 50 to 80 percent of a metropolitan area or county median income and the very-low income threshold is 50 percent or less of a metropolitan area or county median income. Income thresholds in the Region are set forth on Table III-13 in Chapter III. Rent, which is referred to as the Total Tenant Payment (TTP), is typically 30 percent of a family's monthly income. Additional information regarding PHA responsibilities is set forth in Chapter III.

There are additional privately owned multi-family housing developments in the Region that receive assistance through HUD programs that require units to be reserved for lower-income families. These developments receive assistance through several HUD programs, including the Section 8 Loan Modification Program, Section 8 Moderate Rehabilitation Program, Section 8 New Construction or Substantial Rehabilitation Program, and Section 202 and 811 Capital Advance Program. Program summaries are provided on Table III-12 in Chapter III. The number of privately owned HUD assisted housing units in the Region by sub-area as of 2008 is set forth in Table X-4. The locations of the developments are shown on Map X-3. There are a total of 15,453 privately owned HUD assisted housing units in the Region. About 33 percent of the units house families, about 60 percent house the elderly, and about 7 percent house a combination of persons with disabilities and the elderly. About 53 percent of the family units, 43 percent of the elderly units, and 51 percent of the units for persons with disabilities or the elderly are located in the City of Milwaukee (sub-areas 13-16 on Table X-4).

Low Income Housing Tax Credit (LIHTC) Units

The LIHTC program is an indirect Federal subsidy used to finance the development of affordable housing for low- and moderate-income households. The LIHTC Program, which is based on Section 42 of the Internal Revenue Code, was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers sell these tax credits to investors to raise capital for their projects, which reduces the debt the developer would otherwise have to borrow. A tax credit property can offer more affordable rents because the debt is lower. WHEDA administers the LIHTC program in Wisconsin and develops the Qualified Allocation Plan (QAP), which is used to award tax credits to developers. The QAP includes several scoring criteria for developments and set asides for various development types. The criteria are shown on Table X-5. The set-asides used in the 2011-12 QAP include:

- General: 35 percent, or approximately \$4,156,258
- Non-profit: 10 percent, or approximately \$1,187,502, is available for non-profit organizations that have an ownership interest in a tax credit development

Table X-4

HUD ASSISTED MULTI-FAMILY HOUSING COMPLEXES
 IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2008

Analysis Area/County	Family Units		Elderly Units		Units for Persons with Disabilities		Units for Persons with Disabilities/Elderly		Total	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
1	0	-	0	-	0	-	0	-	0	-
2	40	0.8	88	1.0	15	1.4	0	-	143	0.9
3	30	0.6	135	1.5	0	-	0	-	165	1.1
4	0	-	40	0.4	0	-	0	-	40	0.2
Ozaukee County	70	1.4	263	2.9	15	1.4	0	-	348	2.2
5	37	0.7	0	-	0	-	0	-	37	0.2
6	71	1.4	174	1.9	0	-	0	-	245	1.6
7	0	-	0	-	0	-	0	-	0	-
8	0	-	0	-	0	-	0	-	0	-
9	32	0.6	45	0.5	0	-	0	-	77	0.5
10	64	1.3	0	-	4	0.4	0	-	68	0.5
11	0	-	0	-	0	-	0	-	0	-
Washington County	204	4.0	219	2.4	4	0.4	0	-	427	2.8
12	28	0.6	429	4.7	107	10.0	0	-	564	3.6
13-16	2,671	52.6	3,931	42.7	534	50.0	66	61.7	7,202	46.6
17	287	5.6	1,136	12.4	40	3.8	35	32.7	1,498	9.7
18	241	4.7	186	2.0	0	-	0	-	427	2.8
19	0	-	382	4.1	127	11.9	0	-	509	3.3
Milwaukee County	3,227	63.5	6,064	65.9	808	75.7	101	94.4	10,200	66.0
20	45	0.9	199	2.2	0	-	0	-	244	1.6
21	0	-	0	-	0	-	0	-	0	-
22	0	-	47	0.5	0	-	0	-	47	0.3
23	0	-	0	-	0	-	0	-	0	-
24	117	2.3	0	-	0	-	0	-	117	0.8
25	128	2.5	140	1.5	0	-	0	-	268	1.7
26	318	6.3	245	2.7	0	-	0	-	563	3.6
27	0	-	0	-	0	-	0	-	0	-
28	0	-	0	-	0	-	0	-	0	-
Waukesha County	608	12.0	631	6.9	0	-	0	-	1,239	8.0
29	0	-	24	0.3	0	-	0	-	24	0.2
30	343	6.8	655	7.1	214	20.1	0	-	1,212	7.8
31	0	-	64	0.7	0	-	0	-	64	0.4
32	37	0.7	0	-	0	-	6	5.6	43	0.3
Racine County	380	7.5	743	8.1	214	20.1	6	5.6	1,343	8.7

Table X-4 (continued)

Analysis Area/County	Family Units		Elderly Units		Units for Persons with Disabilities		Units for Persons with Disabilities/Elderly		Total	
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a
33	0	-	0	-	0	-	0	-	0	-
34	236	4.6	965	10.5	0	-	0	-	1,201	7.8
35	36	0.7	24	0.2	0	-	0	-	60	0.4
Kenosha County	272	5.3	989	10.7	0	-	0	-	1,261	8.2
36	16	0.3	139	1.5	0	-	0	-	155	1.0
37	16	0.3	58	0.6	26	2.4	0	-	100	0.6
38	289	5.7	91	1.0	0	-	0	-	380	2.5
39	0	-	0	-	0	-	0	-	0	-
Walworth County	321	6.3	288	3.1	26	2.4	0	-	635	4.1
Region	5,082	100.0	9,197	100.0	1,067	100.0	107	100.0	15,453	100.0

^a Percent of units in the Region.

Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

Table X-5

**WHEDA LOW INCOME HOUSING TAX CREDIT (LIHTC)
QUALIFIED ALLOCATION PLAN SCORING CATEGORIES: 2011-2012**

Category 1 – Lower-Income Areas: Development is located within a qualified census tract and contributes to a community revitalization or redevelopment plan and/or located on Federally designated tribal land. (10 points)

Category 2 – Energy Efficiency and Sustainability: Development is thoughtfully designed to promote long term energy efficiency and sustainability through project design and site location. (30 points)

Category 3 – Local Support: Development demonstrates community support of elected and non-elected officials or housing related neighborhood groups. Additional consideration is given for indirect financial support. (27 points)

Category 4 – Mixed-Income Incentive: Development offers both affordable and market rate units. (15 points)

Category 5 – Serves Larger Families (3-bedroom or larger units): Development offers a minimum of 10 percent of the total units with three or more bedrooms. (18 points)

Category 6 – Serves Lowest Income Residents: Development reserves units for households at least 50 percent or below County median income. Units serving the lowest income residents must be of comparable quality to other units in the development. The owner is required to maintain the stated set-aside through a Land Use Restriction Agreement (LURA). Applications in the Preservation Set-Aside are not eligible to score points in this category. (70 points)

Category 7 – Supportive Housing: Supportive services provided to at least 50 percent of the units for individuals and families who are homeless, at risk of homelessness, or have a disability. (25 points)

Category 8 – Elderly Assisted Living: Development intends to provide supportive services to elderly persons in a certified Residential Care Apartment Complex (RCAC). (18 points)

Category 9 – Acquisition/Rehab: Development proposes rehabilitation, or acquisition and rehabilitation, of existing housing units. (30 points)

Category 10 – Market Appeal: Development offers amenities that enhance market appeal and promote long-term development viability. (20 points)

Category 11 – Universal Design: Development offering architectural features that increase accessibility will broaden the market for many units. (23 points)

Category 12 – Financial Participation:

A. Development has financial participation, supported by a written conditional financial commitment. Examples of permanent (not construction) financing include:

- Tribal, Federal, State, county, or local governments
- Public Housing Authorities
- Federal Home Loan Bank (FHLB)
- Tax-exempt bonding authorities
- Unaffiliated public or private foundations
- Unaffiliated nonprofits
- Federal/State Historic Tax Credit.

-OR-

B. Section 8 HAP or RAP (Section 8 New Construction and Substantial Rehabilitation Program) or other rental subsidy contracts and all documented contracts providing operating subsidies are eligible to score points. (points variable)

Category 13 – Owner Characteristics: Development where the controlling entity (managing member or general partner) is partially owned and controlled by minority group members or tribal government. – OR – The controlling entity is at least 51 percent owned and controlled by a local tax-exempt organization. (3 to 6 points)

Table X-5 (continued)

Category 14 – Eventual Resident Ownership: Development is intended for eventual low-income resident ownership. (3 points)

Category 15 – Project Team: Development team (developer, management agent, and consultant) will be evaluated based on past performance and previous tax credit program participation. (50 points)

Category 16 – Readiness to Proceed: Development has permissive zoning in place, including any conditional use permit or other acceptable zoning. (15 points)

Category 17 – Credit Per Low Income Unit: Development uses fewer credits per low income unit produced. (30 points)

Category 18 – Debt Coverage Ratio: Developments with DCRs minimum 1.20. (6 points)

- Preservation: 30 percent, or approximately \$3,562,507, is available for the preservation of Federally assisted units
- Rural: 10 percent, or approximately \$1,187,502, is available for developments in rural locations
- Supportive housing: 10 percent, or approximately \$1,187,502, is available for developments intending to provide supportive services in at least 50 percent of the units for individuals and families who are homeless, at risk of homelessness, or require access to supportive services to maintain housing due to a disability.

The number and type of LIHTC units in the Region in service as of 2011 are set forth in Table X-6 and the locations are shown on Map X-4. There were 13,033 LIHTC units located in the Region in 2011. About 14 percent, or 1,849 units, are located in developments that combine tax credits with an additional form of project-based subsidy. About 48 percent of the units are family units, about 43 percent are elderly/majority elderly units, and about 9 percent are some other type of occupancy.³ About 63 percent of the Region's family/majority family units are located in the City of Milwaukee, compared to about 22 percent of the Region's elderly/majority elderly units. The percentage of family/majority family and elderly/majority elderly units by County includes:

- Kenosha County: About 5 percent of the family units and about 7 percent of the elderly units
- Milwaukee County: About 76 percent of the family units and about 51 percent of the elderly units
- Ozaukee County: About 2 percent of the family units and about 6 percent of the elderly units
- Racine County: About 8 percent of the family units and about 10 percent of the elderly units
- Walworth County: About 3 percent of the family units and about 3 percent of the elderly units
- Washington County: About 3 percent of the family units and about 6 percent of the elderly units
- Waukesha County: About 3 percent of the family units and about 17 percent of the elderly units.

At least 40 percent of the units must be occupied by households whose incomes are at or below 60 percent of the county median income,⁴ and these housing units have a maximum rent limit that is based on the county median income. While only 40 percent of the units are required to meet affordability requirements, it is common for most or all of the units in LIHTC developments in Wisconsin to be affordable. Only the affordable units are included in this inventory.

Table X-7 sets forth the number and type of developments awarded tax credits between 2006 and 2011. Listed developments, particularly those receiving awards after 2008, may be in various stages of the development process. A total of 75 developments were awarded tax credits between 2006 and 2011, which would provide 3,969 low-income units, including 2,493 new units and the rehabilitation of 1,476 existing units. About 77 percent of the awards were in Milwaukee County. About 51 percent of the awards were for family/majority family developments and about 49 percent were for elderly/majority elderly/other developments.⁵ The number of family/majority family and elderly/majority elderly/other awards by County between 2006 and 2011 was:

- Kenosha County: Two family/majority family award and two elderly/majority elderly/other awards
- Milwaukee County: 33 family/majority family awards and 25 elderly/majority elderly/other awards
- Ozaukee County: One elderly/majority elderly/other award
- Racine County: One family/majority family award and four elderly/majority elderly/other awards
- Walworth County: None

³"Other" units include units for persons with disabilities/majority persons with disabilities, homeless/majority homeless, residential care apartment complexes (RCAC), and mixed complexes.

⁴20 percent of the units in a LIHTC development must be occupied by households whose incomes are at or below 50 percent of the county median income if the development receives a 4 percent subsidy. These developments are not common in Wisconsin.

⁵Other developments include residential care apartment complexes (RCAC), mixed developments, majority persons with disabilities complexes, and homeless complexes.

Table X-6

LOW INCOME HOUSING TAX CREDIT (LIHTC) UNITS
 IN THE REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA AND COUNTY: 2011^a

Analysis Area/County	No Other Project-Based Subsidy						Combined With Other Project-Based Subsidy							
	Family/Majority Family		Elderly/Majority Elderly		Other ^b		Total		Family/Majority Family		Elderly/Majority Elderly		Total	
	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	62	1.2	155	3.3	64	5.4	281	2.5	16	1.8	-	16	0.9	0.1
3	-	-	149	3.2	-	-	149	1.3	32	3.6	-	32	1.7	2.4
4	-	-	35	0.8	-	-	35	0.3	-	-	-	-	-	1.1
Osaukee County	62	1.2	339	7.3	64	5.4	465	4.1	48	5.4	-	48	2.6	0.3
5	-	-	-	-	-	-	-	-	-	-	-	-	-	3.9
6	155	2.9	100	2.1	-	-	255	2.3	12	1.4	-	12	0.6	2.0
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-	25	2.6	1.4	0.2
9	24	0.4	88	1.9	-	-	112	1.0	-	-	-	-	-	0.9
10	-	-	110	2.4	-	-	110	1.0	-	-	-	-	-	0.8
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Washington County	179	3.3	298	6.4	-	-	477	4.3	12	1.4	25	2.6	2.0	3.9
12	174	3.3	105	2.3	164	13.7	443	4.0	-	-	-	-	-	3.4
13-16	3,473	64.9	616	13.3	545	45.7	4,634	41.4	461	52.1	640	66.3	59.6	44.0
17	-	-	641	13.8	-	-	641	5.7	60	6.8	55	5.7	6.2	5.8
18	229	4.3	419	9.0	-	-	648	5.8	-	-	-	-	-	5.0
19	312	5.8	364	7.8	-	-	676	6.1	-	-	-	-	-	5.2
Milwaukee County	4,188	78.3	2,145	46.2	709	59.4	7,042	63.0	521	58.9	695	72.0	65.8	63.4
20	-	-	139	3.0	-	-	139	1.2	-	-	-	-	-	1.1
21	-	-	137	3.0	-	-	137	1.2	-	-	-	-	-	1.0
22	-	-	145	3.1	-	-	145	1.3	-	-	-	-	-	1.1
23	-	-	24	0.5	-	-	24	0.2	-	-	-	-	-	0.2
24	91	1.7	60	1.3	-	-	151	1.4	-	-	-	-	-	1.2
25	-	-	261	5.6	-	-	261	2.3	-	-	-	-	-	2.0
26	103	1.9	160	3.4	-	-	263	2.4	-	-	-	-	-	2.0
27	-	-	27	0.6	-	-	27	0.2	-	-	-	-	-	0.2
28	-	-	-	-	-	-	-	-	12	1.4	-	12	0.6	0.1
Waukesha County	194	3.6	953	20.5	-	-	1,147	10.2	12	1.4	-	12	0.6	8.9
29	20	0.4	89	1.9	64	5.4	173	1.6	-	-	24	2.5	1.3	1.5
30	449	8.4	322	6.9	92	7.7	863	7.7	-	-	97	10.0	5.3	7.4
31	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	26	0.5	48	1.1	-	-	74	0.7	-	-	-	-	-	0.6
Racine County	495	9.3	459	9.9	156	13.1	1,110	10.0	-	-	121	12.5	6.6	9.5

Table X-6 (continued)

Analysis Area/County	No Other Project-Based Subsidy						Combined With Other Project-Based Subsidy							
	Family/Majority Family		Elderly/Majority Elderly		Other ^b		Total		Family/Majority Family		Elderly/Majority Elderly		Total	
	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c	Number	Percent ^c
33	-	-	166	3.6	-	-	166	1.5	-	-	-	-	166	-
34	147	2.7	60	1.3	144	12.1	351	3.1	119	13.4	100	10.4	219	11.8
35	-	-	32	0.7	-	-	32	0.3	44	5.0	24	2.5	68	3.7
Kenosha County	147	2.7	258	5.6	144	12.1	549	4.9	163	18.4	124	12.9	287	15.5
36	-	-	-	-	-	-	-	-	-	-	-	-	-	-
37	8	0.1	-	-	-	-	8	0.1	80	9.1	-	-	80	4.3
38	30	0.6	188	4.1	120	10.0	338	3.0	48	5.4	-	-	48	2.6
39	48	0.9	-	-	-	-	48	0.4	-	-	-	-	48	-
Walworth County	86	1.6	188	4.1	120	10.0	394	3.5	128	14.5	-	-	128	6.9
Region	5,351	100.0	4,640	100.0	1,193	100.0	11,184	100.0	884	100.0	965	100.0	1,849	100.0
													13,003	3
														100.0

^aIncludes only units in which allocated credits have been placed-in-service. Does not include units with allocated credits that have not been completed or fully occupied.

^bIncludes units in complexes for persons with disabilities/majority persons with disabilities, homeless/majority homeless, and residential care apartment complexes (RCAC).

^cPercent of units in the Region.

Source: Wisconsin Housing and Economic Development Authority (WHEDA) and SEWRPC.

Table X-7

**LOW INCOME HOUSING TAX CREDIT (LIHTC) AWARDS IN THE
 SOUTHEASTERN WISCONSIN REGION BY COUNTY AND COMMUNITY: 2006-2011**

County/Community	Name	Year of Award	Household Type	Low-Income Units	Total Units
Kenosha County					
Village of Pleasant Prairie.....	Prairie Villa Senior Apartments ^a	2007 ^b	Elderly	56	71
City of Kenosha	Celebre Place	2010	RCAC	47	47
City of Kenosha	Uptown Gardens	2010	Family	70	70
Scattered	Silvercrest – Arbor Green ^c	2011	Majority Family	84 ^d	84
County Total	--	--	--	257	272
Milwaukee County					
City of Milwaukee.....	Boulevard Commons ^a	2006	Family	20	22
City of Milwaukee.....	Cherry Court Midrise ^a	2006 ^b	Majority Persons with Disabilities	120 ^e	120
City of Milwaukee.....	Convent Hill Gardens ^a	2006 ^b	Elderly	40 ^f	40
City of Milwaukee.....	Dr. Wesley L. Scott Senior Living Community ^a	2006 ^b	Elderly	74	80
City of Milwaukee.....	Fond du Lac Center ^a	2006	Family	22	24
City of Milwaukee.....	Grand Haven Apartments ^{a,c}	2006	Elderly	79 ^d	80
City of Milwaukee.....	Granville Heights ^a	2006	Majority Elderly	50	63
City of Milwaukee.....	Kramer Lofts	2006	Family	43	55
City of Milwaukee.....	New Village ^a	2006 ^b	Family	24	24
City of Milwaukee.....	Park Club Apartments ^{a,c}	2006	Family	56 ^d	56
City of Milwaukee.....	Park Hill Senior Apartments ^c	2006	Elderly	62 ^d	62
City of Milwaukee.....	Windsor Court Apartment Homes ^{a,c}	2006	Majority Family	159 ^d	159
City of Milwaukee.....	1218 Highland Avenue	2007	Homeless	24	24
City of Milwaukee.....	Bishop's Creek Family Housing ^a	2007 ^b	Family	45	54
City of Milwaukee.....	Blue Ribbon Loft Apartments ^a	2007	Family	56	92
City of Milwaukee.....	Boulevard Commons – Additional Credit	2007	Family	21	23
City of Milwaukee.....	Convent Hill ^{a,c} – Additional Credit	2007 ^b	Majority Elderly	80 ^g	80
City of Milwaukee.....	Garden Terrace RCAC ^a	2007	Mixed	64	80
City of Milwaukee.....	King Drive Commons II ^a – Additional Credit	2007 ^b	Family	23	24
City of Milwaukee.....	Prince Hall Village ^a	2007	Family	24	24
City of Milwaukee.....	Scattered Sites ^{a,c}	2007	Majority Family	24	24
City of Milwaukee.....	St. Catherine Residence	2007	Family	42	46
City of Milwaukee.....	Teutonia Gardens ^a	2007	Family	21	24
City of Milwaukee.....	UMCS Townhomes ^a	2007	Family	5	6
City of Milwaukee.....	United House ^a	2007	Family	23	24
City of Milwaukee.....	Valley Gardens RCAC	2007	Majority RCAC	49	60
City of Milwaukee.....	Blue Ribbon Loft Apartments – Additional Credit	2008	Family	69	95
City of Milwaukee.....	Fernwood Court ^{a,c}	2008	Elderly	120 ^d	121
City of Milwaukee.....	McGovern Commons ^c	2008	Elderly	56	56
City of Milwaukee.....	Prince Hall Assisted Living	2008	RCAC	52	60
City of Milwaukee.....	Scattered Sites II ^{a,c}	2008	Majority Family	24	24
City of Milwaukee.....	Silver Spring Square Apartments ^c	2008	Mixed	48 ^d	48
City of Milwaukee.....	The Avenue	2008	Family	20	24
City of Milwaukee.....	UMCS Expansion	2008	Mixed	22	24
City of Milwaukee.....	William A. Passavant RCAC	2008	RCAC	45	52
City of Franklin.....	Foresthill Highlands, Phase 6	2010	Elderly	17	24
City of Milwaukee.....	Bearline B Apartments	2010	Family	119	140

Table X-7 (continued)

County/Community	Name	Year of Award	Household Type	Low-Income Units	Total Units
Milwaukee County (continued)					
City of Milwaukee.....	Brewer's Hill Lofts	2010	Family	45	45
City of Milwaukee.....	Mitchell Street Market Lofts	2010	Family	23	24
City of Milwaukee.....	Northside Homeowners Initiative	2010	Family	40	40
City of Milwaukee.....	Olga Village ^a	2010	Elderly	37 ^h	37
City of Milwaukee.....	Riverworks Lofts	2010	Family	36	36
City of Milwaukee.....	UMCS Phase III	2010	Family	24	24
City of Milwaukee.....	United Home	2010	Family	24	24
City of Milwaukee.....	Westlawn Revitalization ⁱ	2010	Family	250 ^j	250
City of Wauwatosa.....	Cedar Glen Senior Housing	2010	Elderly	79	80
Village of Greendale	Berkshire Greendale	2010	Elderly	76	90
City of Milwaukee.....	Brewery Point Apartments	2011	Elderly	46	48
City of Milwaukee.....	Grand Avenue Lofts ^c	2011	Family	32	32
City of Milwaukee.....	King Drive Commons IV	2011	Family	45	45
City of Milwaukee.....	La Corona ^c	2011	Majority Family	55 ^d	55
City of Milwaukee.....	Maria Linden	2011	Mixed	61	72
City of Milwaukee.....	Northside Neighborhood Initiative ^c	2011	Family	40	40
City of Milwaukee.....	NSP Scattered Sites ^c	2011	Family	40	40
City of Milwaukee.....	Sherman Park Commons	2011	Family	68	68
City of West Allis.....	Beloit Road Senior Housing ^c	2011	Majority Elderly	100 ^k	104
City of West Allis.....	The Fountains of West Allis ^c	2011	Majority Persons with Disabilities	35 ^d	35
Village of Brown Deer.....	Bradley Crossing	2011	Mixed	60	60
County Total	--	--	--	3,058	3,287
Ozaukee County					
Village of Belgium.....	New Luxembourg Senior Housing	2008	Elderly	20	24
County Total	--	--	--	20	24
Racine County					
City of Racine	Hometown Harbor Racine – Unit 3 ^a	2007	RCAC	21	24
Village of Caledonia.....	Parkview Gardens	2007	Elderly	19	24
City of Burlington	Foxtree Hillcrest Combined Application ^c	2008	Family	36 ^l	36
City of Racine	Lincoln Villas ^{a,c}	2008	Elderly	97 ^d	99
Village of Caledonia.....	Parkview Gardens II	2011	RCAC	23	23
County Total	--	--	--	196	206
Walworth County					
None	--	--	--	0	0
County Total	--	--	--	0	0
Washington County					
Village of Kewaskum	Flagship Apartments ^c	2007	Majority Elderly	70	70
City of Hartford.....	Millpond Apartments ^c	2008	Elderly	32 ^l	32
City of West Bend	Arbor Trace Apartments ^c	2010	Family	71 ^d	74
City of West Bend	Auxiliary Court	2010	Elderly	53	59
County Total	--	--	--	226	235
Waukesha County					
City of New Berlin	MSP New Berlin-GO	2010	Family	102	102
City of New Berlin	New Berlin Senior Apartments II	2010	Elderly	34	34
City of Oconomowoc.....	Wilkinson Manor ^c	2011	Majority Elderly	76 ^d	76
County Total	--	--	--	212	212
Region	--	--	--	3,969 ^m	4,232

Table X-7 (continued)

^aCredits in service as of June 2011.

^bCredits were received in multiple years.

^cAwarded credits to rehabilitate existing units.

^dCredits were combined with HUD project-based assistance.

^eIncludes 70 public housing units.

^fIncludes 36 units receiving HUD project-based assistance.

^gIncludes 42 public housing units.

^hIncludes 37 public housing units.

ⁱThe east wing of Westlawn was demolished and rebuilt. Credits were awarded for new construction.

^jIncludes 250 public housing units.

^kBeloit Road Senior Housing units are subsidized by the City of West Allis and did not receive Federal rental assistance as of June 2011.

^lCredits were combined with USDA Rural Development project-based assistance.

^mIncludes credits awarded for new construction, adaptive reuse, and rehabilitation of existing units, including 2,513 new construction or adaptive reuse units and 1,476 rehabilitating existing units.

Source: Wisconsin Housing and Economic Development Authority (WHEDA) and SEWRPC.

- Washington County: One family/majority family award and three elderly/majority elderly/other awards
- Waukesha County: One family/majority family award and two elderly/majority elderly/other awards.

Table X-8 compares the number and type of developments awarded tax credits between 2006 and 2011 in Southeastern Wisconsin to those awarded in other regions in the State. About 52 percent of all low-income housing units that received LIHTC awards in the State were located in the Southeastern Wisconsin Region. About 53 percent of all units for families, 44 percent of units for the elderly, and 74 percent of all other units receiving LIHTC awards were located in Southeastern Wisconsin. In 2010, Southeastern Wisconsin comprised about 36 percent of the State’s total population and had about 33 percent of the State’s housing units.

USDA Rural Development

The U.S. Department of Agriculture (USDA) administers the primary Federal program addressing the need for affordable housing in rural areas of the Region. USDA Rural Development provides loans and grants to develop affordable housing in cities, villages, and towns with a population under 20,000 residents outside urbanized areas. The USDA assists with the development of multi-family housing as well as single-family housing.⁶

The multi-family guaranteed loan program provides loan guarantees for newly constructed or rehabilitated rental properties intended to help meet the needs of low and moderate income households in rural areas. Guarantees may be used in conjunction with other programs, such as the LIHTC and HOME programs. A tenant’s income cannot exceed 115 percent of the area median income adjusted for family size (see Table III-13 in Chapter III). The rent for any unit at initial occupancy, including tenant paid utilities, cannot exceed 30 percent of 115 percent of the area median income and the average rent for all units in a development cannot exceed 30 percent of 100 percent of area median income. In addition to loan guarantees, direct loans are provided for the development of affordable housing in rural communities for seniors, individuals, and families. Low and very-low income households are targeted as tenants, but moderate-income households are also eligible. USDA rental assistance may also be provided with the loan to increase affordability. The rental assistance is a project-based tenant subsidy that pays a portion of tenant costs, reducing them to 30 percent of the tenant’s income.

The number and type of USDA multi-family units is set forth on Table X-9 and the locations of the developments are shown on Map X-5. There are 580 USDA multi-family housing units in the Region. About 47 percent are family units and about 53 percent are elderly units. There is about a 9 percent vacancy rate for USDA multi-family units in USDA Rural Development Area 3, which serves the Region and several counties outside of the Region; however, there is a high demand for units that also receive USDA rental assistance.

Tax-Exempt Bonds

Tax-exempt bonds, also known as private activity bonds, are bonds where the interest earned by the bondholder is exempt from Federal (and often local and State) taxes. Because the interest is tax-exempt, the debt has a lower interest rate than traditional financing. These bonds are used to attract private investment for projects that have some public benefit. Projects that are eligible for tax-exempt bond funding under Section 142(d) of the Internal Revenue Code include airports, highways, water supply facilities, wastewater treatment facilities, public educational facilities, and qualified residential rental projects.

Each state receives an annual allocation, called a volume cap, to be allocated to issuers of private activity bonds. The 2011 volume cap for each State is based on the greater of \$277,820,000 or 95 multiplied by the State’s 2010 population. The 2011 volume cap for Wisconsin was \$540,264,000. WHEDA is allocated 50 percent of the total amount of the volume cap less \$10 million allocated to the State building commission. The volume cap allocated to WHEDA is further allocated to local issuers by WHEDA or utilized by WHEDA for single-family housing bonds, multi-family housing bonds, and beginning farmer bonds. From the volume cap allocated to WHEDA, \$15 million must be set aside for issuers of multi-family housing bonds.

⁶Single-family home loan programs are summarized on Table III-12 in Chapter III.

Table X-8

LOW INCOME HOUSING TAX CREDIT (LIHTC) AWARDS IN THE STATE OF WISCONSIN: 2006-2011

Region ^a	LIHTC Units By Household Type						Population			Total Housing Units		Percent LIHTC Units in Region ^c	
	Family		Elderly		Other		Low-Income Units	Percent ^b	2010 Population	Percent ^b	2010 Housing Units		Percent ^b
	Low-Income Units	Percent ^b	Low-Income Units	Percent ^b	Low-Income Units	Percent ^b							
Bay-Lake ^d	279	7.7	326	10.6	-	-	605	7.9	577,147	10.1	284,292	10.8	0.21
Capital Area ^e	258	7.1	147	4.8	-	-	405	5.3	488,073	8.6	216,022	8.2	0.19
East Central ^f	460	12.7	468	15.1	43	4.8	971	12.7	651,835	11.5	293,807	11.2	0.33
Mississippi River ^g	68	1.9	198	6.4	127	14.1	393	5.2	317,068	5.6	138,849	5.3	0.28
None ^h	142	3.9	109	3.5	13	1.4	264	3.5	451,585	7.9	196,419	7.5	0.13
North Central ⁱ	353	9.7	222	7.2	37	4.1	612	8.0	441,822	7.8	247,336	9.4	0.25
Northwest ^j	101	2.8	79	2.6	-	-	180	2.4	178,774	3.1	126,296	4.8	0.14
Southeastern ^k	1,925	53.0	1,373	44.4	671	74.2	3,969	52.1	2,019,970	35.5	872,862	33.3	0.45
Southwestern ^m	-	-	22	0.7	-	-	22	0.3	146,594	2.6	64,254	2.5	0.03
West Central ⁿ	42	1.2	146	4.7	13	1.4	201	2.6	414,118	7.3	184,221	7.0	0.11
State	3,628	100.0	3,010	100.0	904	100.0	7,622	100.0	5,686,986	100.0	2,624,358	100.0	0.29

^aBased on areas served by Regional Planning Commissions.

^bPercent of State total.

^cLow-income units receiving Low Income Housing Tax Credit (LIHTC) awards from 2006 to 2011 as a percent of the Region's 2010 total housing units.

^dThe Bay-Lake Region consists of Brown, Door, Florence, Kewaunee, Manitowoc, Marinette, Oconto, and Sheboygan Counties.

^eThe Capital Area Region consists of Dane County.

^fThe East Central Wisconsin Region consists of Calumet, Fond du Lac, Green Lake, Marquette, Menominee, Outagamie, Shawano, Waupaca, Waushara, and Winnebago Counties.

^gThe Mississippi River Region consists of Buffalo, Crawford, Jackson, La Crosse, Monroe, Pepin, Pierce, Trempealeau, and Vernon Counties.

^hColumbia, Dodge, Jefferson, Rock, and Sauk Counties are not served by a Regional Planning Commission.

ⁱThe North Central Wisconsin Region consists of Adams, Forest, Juneau, Langlade, Lincoln, Marathon, Oneida, Portage, Vilas, and Wood Counties.

^jThe Northwest Region consists of Ashland, Bayfield, Burnett, Douglas, Iron, Price, Rusk, Sawyer, Taylor, and Washburn Counties.

^kThe Southeastern Wisconsin Region consists of Kenosha, Milwaukee, Racine, Walworth, Washington, and Waukesha Counties.

Table X-8 (continued)

^lThe total housing units shown in this table may not equal the total reported in other sections of this report due to the use of different data sources or geographies.

^mThe Southwestern Wisconsin Region consists of Grant, Green, Iowa, Lafayette, and Richland Counties.

ⁿThe West Central Wisconsin Region consists of Barron, Chippewa, Clark, Dunn, Eau Claire, Polk, and St. Croix Counties.

Source: U.S. Bureau of the Census, Wisconsin Housing and Economic Development Authority (WHEDA), and SEWRPC.

Table X-9

**USDA RURAL DEVELOPMENT MULTI-FAMILY HOUSING UNITS IN THE
 SOUTHEASTERN WISCONSIN REGION BY COUNTY AND COMMUNITY: 2011**

County/Community	Household Type		Total Units
	Family	Elderly	
Kenosha County			
Village of Paddock Lake	-	24	24
Village of Twin Lakes	-	44	44
County Total	-	68	68
Ozaukee County			
City of Port Washington	32	-	32
Village of Fredonia	16	-	16
County Total	48	-	48
Racine County			
City of Burlington	36	92	128
County Total	36	92	128
Walworth County			
City of Delavan	31	24	55
City of Elkhorn	31	-	31
City of Whitewater	78	-	78
Village of Darien	-	16	16
Village of Genoa City	47	-	47
County Total	187	40	227
Washington County			
City of Hartford	-	32	32
Village of Jackson	-	25	25
Village of Newburg	-	12	12
County Total	-	69	69
Waukesha County			
Village of Eagle	-	12	12
Village of Mukwonago	-	28	28
County Total	-	40	40
Region	271	309	580

Source: U.S. Department of Agriculture (USDA) and SEWRPC.

Multi-family Housing Bonds

Tax-exempt bonds can be issued to fund loans for the acquisition, construction, rehabilitation, and refinancing of a variety of multi-family housing projects. Borrowers may be for-profit corporations, limited partnerships, 501(c)(3) nonprofit corporations, or governmental agencies such as State housing agencies, cities, counties, redevelopment agencies, and local housing authorities. The project must meet certain affordability requirements for private activity bonds to be used to finance a “qualified residential rental project.”

Multi-family tax-exempt bonds are often combined with Federal tax credits to provide further benefit to developers. Eligible borrowers for multi-family tax-exempt bonds issued by WHEDA include for-profit, qualified nonprofits, housing authorities, or other entities meeting criteria established by WHEDA. Developments must be residential rental housing for families, the elderly, or persons with disabilities. Projects must meet the LIHTC program affordability requirements. Table X-10 lists tax-exempt bond issues in the Region that have resulted in housing units for low-income households from 1975 to 2011.

Other Housing Programs that Benefit Low- and Moderate-Income Households

In addition to the subsidized and tax credit housing programs discussed in this chapter, other programs in the Region may add to the inventory of housing units that are affordable to low- and moderate-income households. These programs are described in Chapter XI and include:

- Housing trust funds
- HUD Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) programs
- Tax Increment Financing (TIF)
- Habitat for Humanity and other private or faith-based organizations.

Descriptions of programs administered by public agencies are also included in Chapter III.

Total Subsidized and Tax Credit Housing Units

Table X-11 sets forth the total number of family and elderly/special needs subsidized housing units in the Region by County in 2011. There were 13,797 family and 18,818 elderly/special needs units in the Region. About 73 percent of the family units and about 63 percent of the elderly/special needs units are located in Milwaukee County. No other County in the Region has more than 8 percent of the Region’s family units or 10 percent of the Region’s elderly/special needs units. The data shown on Table X-11 include only project-based subsidized and tax credit housing units and do not include Section 8 Housing Choice Vouchers.

Need for Subsidized and Tax Credit Housing

The lack of vacant housing units and long waiting lists for subsidized housing vouchers and units demonstrate that there is a high demand for government assisted housing throughout the Region; however, this data alone does not necessarily reflect the extent to which there is a need for government assisted housing. Data compiled in Chapters IV and VII further demonstrate the potential demand for government assisted housing in the Region. The number of households with housing problems, including high cost burden, over-crowding, and lack of complete plumbing and kitchen facilities, are identified in Chapter VII in Tables VII-17, VII-19, and VII-20, respectively. The data show that while there are a small number of households living in overcrowded housing units or housing units that lack adequate facilities, almost all of the households that experience housing problems in the Region have a high cost burden.

About 36 percent of the Region’s households, including homeowner and renter households, have a high housing cost burden according to 2005-2009 American Community Survey (ACS) data. That percentage increases to 47 percent for renters only and to over 55 percent for renters in sub-areas 13 and 14 (City of Milwaukee) and 37 (City of Whitewater),⁷ where the household incomes in the Region are among the lowest (see Table VII-12 in

⁷The high proportion of college students (UW-Whitewater) lowers the median annual household income of sub-area 37.

Table X-10

MULTI-FAMILY HOUSING DEVELOPMENTS IN THE REGION FUNDED BY TAX-EXEMPT BONDS: 1975-2010^a

County/Community	Project Name	Year ^b	Household Type	Type of Borrower	Total Units
Kenosha County					
City of Kenosha	Arbor Green ^c	1981	Family	For Profit	48
City of Kenosha	Forest Court ^c	1980	Family	For Profit	68
City of Kenosha	Tanglewood Apartments ^{c,d}	2001	Elderly	For Profit	100
City of Kenosha	Tuscan Villas ^c	1978	Majority Elderly	For Profit	122
Village of Silver Lake	Silvercrest ^{c,d}	1983	Majority Elderly	For Profit	36
County Total	--	--	--	--	374
Milwaukee County					
City of Glendale	Silver Creek Village Senior ^d	2001	Elderly	For Profit	65
City of Milwaukee.....	Atlas Apartments	1993	Family	Not For Profit	10
City of Milwaukee.....	Blue Ribbon Loft Apartments ^d	2010	Family	For Profit	95
City of Milwaukee.....	Bradford Place Apartments ^c	1978	Elderly	For Profit	94
City of Milwaukee.....	Castings Place Apartments ^d	2008	Family	For Profit	55
City of Milwaukee.....	Edgewood Terrace Apartments	1995	Elderly	Not For Profit	20
City of Milwaukee.....	Family House	1994	Special Needs	Not For Profit	15
City of Milwaukee.....	Family House (6)	2002	Special Needs	Not For Profit	18
City of Milwaukee.....	Gateway Plaza I	2010	Family	For Profit	14
City of Milwaukee.....	Gateway Plaza II	2010	Family	For Profit	10
City of Milwaukee.....	Grand Haven Apartments ^{c,d}	2009	Elderly	For Profit	80
City of Milwaukee.....	Granville Heights ^d	2009	Elderly	For Profit	63
City of Milwaukee.....	King Drive Commons Phase II ^d	2009	Family	For Profit	24
City of Milwaukee.....	Kunzelmann-Esser Loft Apartments ^d	2004	Family	For Profit	67
City of Milwaukee.....	La Corona Apartments ^{c,d}	2001	Family	Not For Profit	55
City of Milwaukee.....	Majestic Milwaukee Loft Apartments ^d	2006	Family	For Profit	135
City of Milwaukee.....	Meinecke House	1992	Special Needs	Not For Profit	13
City of Milwaukee.....	Metcalfe Park Homes ^d	2010	Family	For Profit	30
City of Milwaukee.....	Park Bluff Apartments ^{c,d}	2002	Elderly	For Profit	185
City of Milwaukee.....	Park East Enterprise Live-Work ^d	2007	Family	For Profit	85
City of Milwaukee.....	Prince Hall Village ^d	2009	Family	For Profit	24
City of Milwaukee.....	Rolling Stone House	1995	Special Needs	Not For Profit	8
City of Milwaukee.....	The Knitting Factory ^d	2004	Family	For Profit	100
City of Milwaukee.....	The Village at Lakeside I ^c	2004	Family	For Profit	151
City of Milwaukee.....	The Village at Lakeside II ^c	2004	Family	For Profit	207
City of Milwaukee.....	WAICO Apartments I & II ^d	2004	Family	For Profit	142
City of Milwaukee.....	Wilson Commons ^d	2006	Elderly	For Profit	244
City of Milwaukee.....	Winchester Village ^c	1983	Majority Elderly	For Profit	56
City of Milwaukee.....	Windsor Court Apartment Homes ^c	2008	Family	For Profit	239
City of Oak Creek	The Cornerstone	2002	Elderly	For Profit	36
City of Saint Francis.....	Juniper Court	1994	Elderly	Not For Profit	52
City of Wauwatosa.....	The Courtyard ^c	1980	Majority Elderly	For Profit	162
City of West Allis.....	Fountains of West Allis ^{c,d}	1982	Elderly	For Profit	35
City of West Allis.....	Heritage House ^c	1977	Elderly	For Profit	142
City of West Allis.....	Heritage, West Allis	2010	Elderly	For Profit	40
City of West Allis.....	Housing With Help	2003	Elderly	Not For Profit	75
City of West Allis.....	Transitional Living Services	1987	Special Needs	Not For Profit	42
City of West Allis.....	Transitional Living Services	2008	Special Needs	Not For Profit	137

Table X-10 (continued)

County/Community	Project Name	Year^b	Household Type	Type of Borrower	Total Units
Milwaukee County (cont.)					
City of West Allis.....	West Allis Senior Apartments ^d	2010	Elderly	For Profit	122
Village of Greendale.....	Ridgedale Apartments ^c	1978	Elderly	For Profit	180
Village of Shorewood.....	River Park Apartments ^c	1976	Elderly	For Profit	215
Village of Shorewood.....	River Park Apartments II ^c	1978	Elderly	For Profit	214
County Total	--	--	--	--	3,756
Ozaukee County					
City of Cedarburg.....	Fisher Terrace Apartments	1982	Elderly	Not For Profit	50
City of Cedarburg.....	Washington Court Apartments ^c	1982	Family	For Profit	30
County Total	--	--	--	--	80
Racine County					
City of Racine.....	Bethany Apartments	1992	Family	Not For Profit	13
City of Racine.....	Chateau Oakwood ^c	2004	Majority Family	Not For Profit	44
City of Racine.....	Chateau Regency Apartments ^c	2002	Elderly	Not For Profit	65
City of Racine.....	Hometown Harbor Racine – Unit 3 ^d	2009	Elderly	For Profit	24
City of Racine.....	McMynn Tower ^c	1981	Elderly	For Profit	123
City of Racine.....	Mount Pleasant Manor ^c	1975	Elderly	Not For Profit	79
City of Racine.....	Sunset Terrace Apartments ^c	2000	Family	Not For Profit	120
Town of Norway.....	Norway Shores	1996	Elderly	Not For Profit	28
Village of Union Grove.....	Hillpark Heights I ^c	1982	Majority Elderly	Not For Profit	40
County Total	--	--	--	--	536
Walworth County					
City of Delavan.....	Parkside Village Apartments ^d	1997	Elderly	For Profit	46
City of Delavan.....	Town Hall Apartments ^d	2005	Family	For Profit	30
City of Lake Geneva.....	Arbor Village/Village Glen	2004	Elderly	For Profit	54
City of Lake Geneva.....	Highlands of Geneva Crossing ^d	2004	Elderly	For Profit	48
City of Lake Geneva.....	Terraces of Geneva Crossing ^d	2001	Elderly	For Profit	48
Village of East Troy.....	Fairview Family ^c	1982	Family	Not For Profit	16
Village of East Troy.....	Quail Run ^c	1982	Majority Elderly	Not For Profit	38
County Total	--	--	--	--	280
Washington County					
City of Hartford.....	Hartford Highlands	1994	Family	Not For Profit	44
City of West Bend.....	Stonefield Manor Apartments ^d	1997	Elderly	For Profit	49
County Total	--	--	--	--	93
Waukesha County					
City of Delafield.....	Hillside Woods Apartment Homes ^d	2004	Elderly	For Profit	60
City of New Berlin.....	Parkwood Highlands II ^d	1995	Elderly	For Profit	38
City of New Berlin.....	Parkwood Highlands III	2005	Elderly	For Profit	38
City of Oconomowoc.....	Wilkinson Manor ^{c,d}	1981	Family	For Profit	76
City of Waukesha.....	Cornerstone Apartments	1994	Family	For Profit	38
City of Waukesha.....	La Casa Village Apartments ^c	2006	Elderly	Not For Profit	46
City of Waukesha.....	Rivers Edge II	1996	Family	For Profit	92
City of Waukesha.....	Westwood Heights ^c	1981	Family	For Profit	40
Village of Hartland.....	Breezewood Village II ^d	1996	Elderly	For Profit	65
Village of Mukwonago.....	Birchrock Apartments ^d	2001	Elderly	For Profit	48
County Total	--	--	--	--	541
Region	--	--	--	--	5,660

NOTE: Data to determine the number of units resulting from tax-exempt bond issues that are affordable to households with incomes of 60 percent or less of the County median income are not available.

^aIncludes all WHEDA loans that are linked to bond issues, including taxable loans funded from earnings derived from tax-exempt bond issues.

Table X-10 (continued)

^b*Year of amortization date of bond.*

^c*Also received HUD project-based assistance.*

^d*Also received Low-Income Housing Tax Credits (LIHTC).*

Source: Wisconsin Housing and Economic Development Corporation (WHEDA) and SEWRPC.

Table X-11

**SUBSIDIZED AND TAX CREDIT HOUSING UNITS BY UNIT TYPE IN THE SOUTHEASTERN WISCONSIN REGION
 BY COUNTY: 2011**

County	Family Units ^a		Elderly/Special Needs Units ^a		Total Units ^a	
	Number	Percent ^b	Number	Percent ^b	Number	Percent ^b
Kenosha County	419	3.1	1,435	7.6	1,854	5.7
Milwaukee County	10,348	75.0	11,845	62.9	22,193	68.0
Ozaukee County	180	1.3	681	3.6	861	2.6
Racine County	911	6.6	1,680	8.9	2,591	7.9
Walworth County	594	4.3	662	3.5	1,256	3.9
Washington County	391	2.8	777	4.1	1,168	3.6
Waukesha County	954	6.9	1,738	9.2	2,692	8.3
Region	13,797	100.0	18,818	100.0	32,615	100.0

^aIncludes only units receiving project-based assistance. Households receiving Section 8 Vouchers or units in tax-exempt bond developments are not included because information regarding the number of units available to households with incomes of 60 percent or less of the County median income is not available.

^bPercent of subsidized or tax credit housing units located in the Region.

Source: U.S. Department of Housing and Urban Development (HUD), U.S. Department of Agriculture (USDA), Wisconsin Housing and Economic Development Authority (WHEDA), local PHAs, and SEWRPC.

Chapter VII). These sub-areas, in particular the sub-areas in the City of Milwaukee, also have a comparatively high percentage of multi-family housing units (see Table IV-26 in Chapter IV), which are generally less costly than single-family housing. These conditions suggest it is not likely that market rate multi-family housing alone can alleviate housing problems in areas of the Region with the highest concentrations of low-income households.

PART 2: HISTORICAL PERSPECTIVE

This section describes historical Federal housing policies and the resulting type, amount, and location of subsidized housing in the Region.^{8,9} A comparison of past and current socio-economic characteristics of residents of public housing in the City of Milwaukee is also included in this section.

Federal Housing Legislation in the 1930s

As a result of the Great Depression, the Federal government recognized that slums and related housing problems in the United States had become a national issue that required Federal assistance. In addition to creating severe slum areas, the Depression had caused a loss of confidence in real estate and the mortgage market experienced a state of near inactivity. The Federal government enacted the National Housing Act of 1934, which was the first major piece of Federal housing legislation. The Act created the Federal Housing Administration (FHA) in an effort to loosen mortgage money and promote economic recovery by stimulating home building. The primary function of the FHA was to insure loans made by private lending institutions for housing construction, rehabilitation, and purchase. The FHA made the low down payment and long-term mortgage a feasible and economical way for many families to own homes.

The United States Housing Act of 1937 was the second major piece of Federal housing legislation. This legislation created the United States Housing Authority and the public housing program, which was the first significant subsidy program intended to lower rents. The program was also intended to be used as a vehicle for slum clearance. It required the construction of a new residential unit for every dilapidated unit demolished. Another important feature of the public housing program was allocating the responsibility of developing, owning, and managing public housing developments to local housing authorities.

Federal Housing Legislation in the 1940s

The Veterans Guarantee Program, which was similar to the FHA mortgage insurance program, was developed in 1944. The program was administered by the Veterans Administration and became known as the “G. I. Loan.” It provided mortgage guarantees on low down payment loans issued by private lenders. The program enabled veterans who qualified for a loan to borrow up to 100 percent of the cost of a house.

The Housing Act of 1949 was one of the most historically significant Federal housing acts. It was determined that the public housing program, in effect since 1937, had not been successful enough at slum clearance. The 1949 Act created an urban redevelopment program to aid in financing urban slum clearance. The urban redevelopment program used temporary loans and grants to finance land acquisition in order to reduce the costs of clearing developed urban areas, including non-residential areas, so that cleared land could be made available for sale or lease to private or public residential developers. Another important element of the 1949 Act was public responsibility for relocating families displaced by public action as a result of the redevelopment program. The concept of this program eventually evolved into the urban renewal program.

⁸*The summary of Federal housing legislation from 1930 through 1960 and the inventory of subsidized housing units as of 1973 is based on information from the 1975 regional housing plan, which is documented in SEWRPC Planning Report No. 20, available at http://www.sewrpc.org/SEWRPCFiles/Publications/pr/pr-020_regional_housing_plan.pdf. Information on Federal housing legislation after 1970 is based on information in the report, A History of HUD, written by Lawrence L. Thompson, 2006.*

⁹*Additional discussion regarding the history and impacts of housing discrimination and racial distribution patterns as they relate to past Federal housing legislation is set forth in Part 1 of Chapter VI.*

Federal Housing Legislation in the 1950s

The Housing Act of 1954, which included the Urban Renewal Program, was one of two major housing laws enacted during the 1950s. Urban Renewal added a slum prevention program to expand the slum clearance and urban redevelopment programs established by the 1949 Act. The Urban Renewal Program promoted urban planning, rehabilitation of buildings that could be saved, provision of modern infrastructure, and commercial redevelopment in addition to housing redevelopment. Some critics identified negative consequences of urban renewal, including excessive demolition, inadequate help for families displaced from poor and working class neighborhoods, large inventories of vacant land awaiting redevelopment, and cumbersome Federal regulations. The City of Milwaukee was the only community in the Region to undertake an urban renewal program.

A major change in the development and operation of subsidized housing occurred with the creation of the Section 202 Housing Program under the Housing Act of 1959. This program authorized direct loans from the Federal government to nonprofit private sponsors of rental developments for the elderly and persons with disabilities. The program expanded the development of these types of housing from public owners and recognized for the first time the need for a rental subsidy for people whose incomes were only marginally above the public housing eligibility threshold.

Federal Housing Legislation in the 1960s

The Housing Act of 1965 created the U.S. Department of Housing and Urban Development (HUD) and also directed more attention to the use of project-based subsidies in privately owned buildings with the creation of the rent supplement program and the Section 23 leased housing program. The rent supplement program was designed to provide the difference between a tenant's monthly rental payment and the market rental fee, but could not exceed 70 percent of the market rental. The Section 23 leased housing program enabled local public housing authorities to subsidize rents in existing rental units. An additional step forward in the movement towards the use of subsidy payments for occupancy in privately owned dwellings came with the creation of the Section 235 homeownership and Section 236 rental housing programs under the U.S. Housing and Urban Development Act of 1968. These programs provided subsidies to enable lower-income families whose incomes exceeded the income limits for public housing to purchase new or existing housing or rent such housing. The 1968 Act also included significant legislation dealing with the relocation of families displaced by government actions.¹⁰

The Model Cities Program was established in 1966 to further address the problems of inner cities. The program required local citizen participation in the preparation and implementation of five-year comprehensive plans for designated cities, including the City of Milwaukee. The program stressed the need for social services as well as physical improvements and sought to involve many other Federal agencies in a coordinated effort. The Model Cities program was criticized because of a perceived lack of tangible results.

Federal Housing Legislation in the 1970s

The production of private sector subsidized rental housing increased significantly following the change in 1965 to involve the private sector in providing subsidized housing for low-income households; however, this growth was coupled with several concerns on the National level. These concerns included rising subsidy costs that strained HUD budgets, multi-family projects sited in poor locations (including the concentration of projects in the urban core of the Southeastern Wisconsin Region), and overlap and confusion among many similar programs.

A funding moratorium on HUD programs occurred in 1973 in response to these concerns. The moratorium affected the public housing and rental assistance programs as well as homeownership programs, such as the

¹⁰*Relocation within the State of Wisconsin was addressed with the 1959 enactment of Wisconsin's initial relocation law, including revisions in 1960. This law required payments for moving costs, refinancing costs, rent loss, and loss of plans rendered unusable. Relocation law was further addressed during 1970 with the "Conta Bill," which established a uniform policy for providing assistance to those uprooted from homes, businesses, and farms. The law applied to County and local governments and private corporations empowered to condemn and obtain property under Wisconsin's eminent domain laws. Provisions were also included for relocated tenants to receive assistance for either new rental housing or a down payment to purchase housing. Eminent domain and relocation procedures are set forth in Chapter 32 of the Wisconsin Statutes.*

Section 235 program, and the Urban Renewal and Model Cities programs. The 1973 moratorium was followed by the Housing and Community Development Act of 1974. The 1974 Act initiated fundamental policy shifts, including:

- Halting new activity under the array of rental assistance programs, such as the Section 236 program, and reduced emphasis on public housing construction in favor of the new “project-based” Section 8 rental assistance program
- Introduced a new approach to rental housing assistance in the form of the “tenant-based” Section 8 Program, which would come to be known as the Section 8 Housing Choice Voucher Program
- Ended programs such as Urban Renewal and Model Cities and created the Community Development Block Grant (CDBG) program, where funds are distributed annually to County and local governments to use with considerable discretion to promote the overall health of cities.

Federal Housing Legislation in the 1980s

Under the Section 8 “project-based” housing development program, eligible low-income renters pay 30 percent of their income for rent and HUD pays the remainder directly to the property owner. This subsidy formula allows more tenants with lower incomes to participate in the program than the previous rent supplement programs, such as the Section 236 program. The Section 8 “tenant-based” voucher program uses the same subsidy formula but attaches the subsidy to a household rather than a housing unit. Advocates of the voucher program argue that it provides more personal choice and can help alleviate the problem of concentrating low-income households in particular buildings and areas. It was also argued that the voucher program would be less costly to administer than project-based subsidies. In 1983 most funding for new Section 8 project-based housing was ended in favor of the Section 8 voucher program. The voucher program has since become the predominant means of providing Federal rental assistance.

The LIHTC program, described in Part 1, was enacted in 1986 to provide an incentive to private developers to invest in affordable rental housing.

Federal Housing Legislation in the 1990s

The HOPE VI program was established in 1993 to fund the revitalization of deteriorated public housing. The HOPE VI program is intended to:

- Improve the physical condition of public housing
- Establish positive incentive for resident self-sufficiency
- Lessen the concentrations of poverty by placing public housing outside of low-income communities and promoting mixed-income communities
- Create partnerships among Federal agencies, local governments, nonprofit organizations, and private businesses to leverage support and resources.

Any public housing authority that has severely distressed public housing units in its inventory is eligible to apply for a HOPE VI revitalization grant. Grants may fund:

- Capital costs of major rehabilitation, new construction, and other physical improvements
- Demolition of severely distressed public housing
- Acquisition of sites for off-site construction
- Community and supportive service programs for residents, including those relocated as a result of revitalization efforts.

HOPE VI funds have been used by the Housing Authority of the City of Milwaukee to assist with the revitalization of the Hillside Terrace, Parklawn, Lapham Park, and Highland Park public housing developments and Scattered Sites I, which formerly consisted of duplex and four-family units located in the Midtown neighborhood of the City of Milwaukee. Examples of renovations are shown on Figure X-1, and include remodeling of building interiors and exteriors and replacing paved areas with greenspace. More extensive revitalization efforts included replacing some older multi-family buildings with single-family homes and construction of a new YMCA and a Cyberschool at Parklawn; and replacing high-rise buildings with a mid-rise building and single-family homes at Highland Park.

Evaluations of the HOPE VI projects in Milwaukee suggest that targeted investment can lead to improvements for residents of public housing and surrounding neighborhoods. Highlighted findings of the HOPE VI evaluations undertaken by the Housing Authority of the City of Milwaukee (HACM) include:¹¹

- Project Management: Findings include dramatic increases in the desirability of living in developments after HOPE VI revitalization, a reduction in crime resulting from public safety interventions and improvements in the physical environment, and increases in rent contributions from residents as they enter the labor force and increase their earnings
- Community and support services: Findings include improved access to and utilization of services such as counseling and case management and improvements in employment and earnings levels that are attributable to HACM's programs
- Neighborhood Revitalization (from the Scattered Sites I evaluation): Findings include increased property values in the immediate areas surrounding Scattered Sites I that are affiliated with HOPE VI.

In addition to improvements in housing, continued improvement of physical infrastructure, social services, and economic development was needed in low-income communities. Programs such as Urban Renewal and Model Cities, which were at times meant with resistance, were replaced by the CDBG and HOME programs, which give local governments flexibility in funding housing and community projects.¹²

Choice Neighborhoods Initiative

In 2010, HUD established the Choice Neighborhoods Initiative (CNI) as part of a larger program known as the Neighborhood Revitalization Initiative (NRI). The NRI is an interagency collaborative created to implement a place-based strategy to revitalize neighborhoods of concentrated poverty. The NRI seeks to strengthen Federal neighborhood revitalization efforts by coordinating the requirements and leveraging the funding sources of Federal programs to create an interdisciplinary approach to addressing the interconnected problems in distressed neighborhoods. The NRI is centered on the following five programs: the CNI, the Department of Education's Promise Neighborhoods program, the Department of Justice's Byrne Criminal Justice Innovation program, and the Department of Health and Human Service's Community Health Centers and Behavioral Health Services programs.

The CNI was established as a successor to the HOPE VI program that was aimed at transforming distressed public housing. It is intended to expand the scope of HOPE VI by using a more comprehensive approach that also expands social services and educational opportunities and requires partnerships with neighborhood institutions. The three core goals of the CNI include:

- Transform distressed public and assisted housing into sustainable mixed-income housing that is physically and financially viable over the long-term;
- Support positive outcomes for families who live in target developments and the surrounding neighborhoods, particularly outcomes related to residents' health, safety, employment, mobility, and education;
- Transform neighborhoods of poverty into viable, mixed-income neighborhoods with access to well-functioning services, high quality public schools and education programs, high quality early learning programs and services, public assets, public transportation, and improved access to jobs.

HUD provides two types of competitively-awarded grants to eligible non-profit organizations, private firms, local governments, and public housing authorities. Planning Grants are awarded to help communities develop a Neighborhood Transformation Plan (NTP), identify strategic investment opportunities for renewal of distressed

¹¹*The bulleted summary is excerpted from the document titled, HOPE VI Evaluation of Scattered Sites I, prepared by the Housing Authority of the City of Milwaukee, February 2010.*

¹²*Local government housing programs utilizing CDBG and HOME funds for 2010-2014 are listed on Table III-1 in Chapter III.*

properties complementary to the surrounding area, and develop the necessary partnership support for the plan to be successfully implemented. Implementation Grants are awarded to applicants that have undergone a comprehensive local planning process that includes public and private agencies, organizations, and individuals to gather and leverage resources needed to support the financial sustainability of the Transformation Plan. In 2010 and 2011, applicants in 30 cities were awarded Planning Grants totaling \$7.6 million, and \$5 million in Planning Grants will be awarded in 2012. In 2011, applicants in five cities (Chicago, Boston, New Orleans, San Francisco, and Seattle) were awarded Implementation Grants totaling \$122 million. Applicants in nine cities, including the Housing Authority of the City of Milwaukee, are finalists for \$110 million in Implementation Grants in 2012. Table X-12 shows the annual funding received by the HOPE VI program and Choice Neighborhoods Initiative from 1993 to 2012.

History of Public Housing in the Region¹³

The first public housing in the Region was built in Milwaukee County as part of President Franklin Roosevelt's "New Deal," Parklawn in 1934 and Greendale in 1935. Little private housing was built during the Great Depression or World War II, resulting in an acute housing shortage by the end of the war. In response, the City of Milwaukee constructed the Northlawn and Southlawn housing projects in the late 1940's for returning veterans. The City also constructed the Hillside public housing project during that time, which replaced an area of blighted housing on W. Vliet Street. An addition to Hillside was constructed a few years later, followed by a third housing project for veterans, Berryland, and the largest public housing project in the Region, Westlawn. These early public housing developments were typically two-story multi-family buildings. Public housing projects built during the 1960's, Lapham Park and Highland Park, included multi-story apartment buildings, including two 12-story buildings in Highland Park. The 12-story buildings in Highland Park have been replaced with a combination of mid-rise buildings, townhouses, and single-family homes.

Development Patterns of Subsidized Housing: 1973 to Present

Table X-13 shows the number of subsidized housing units in the Region in 1973 that resulted from the 1930 through 1960's era Federal housing legislation. As of 1973, there were 15,888 subsidized housing units in the Region and about 74 percent of the units were in Milwaukee County. Subsidized housing units comprised about 3 percent of all occupied housing units in the Region. All of the subsidized housing units located in the Region as of 1973 were Section 235, Section 236, Section 502, Section 221 (d) (3), or public housing units.

About 35 percent of the subsidized housing units in the Region, or 5,558 units, were Section 235 Homeownership Program units. This program was created under the U.S. Housing and Urban Development Act of 1968, which authorized HUD through the FHA to insure home loans for families with low and moderate incomes. This program could be used for the construction of new housing units or the purchase, and when necessary rehabilitation, of existing housing units. They could be single-family or multi-family units and were widely distributed across the Region.

About 20 percent of the subsidized housing units in the Region, or 3,213 units, were Section 236 Housing Subsidy Program units. This program was also created under the U.S. Housing and Urban Development Act of 1968. The FHA, under HUD, insured lenders against loss on mortgage loans and provided interest subsidy payments to reduce interest charges to as low as 1 percent in order to reduce rental housing costs for lower-income families within Section 236 developments. Tenants paid the greater of 25 percent of their gross income or the subsidized rent under this program. A rent supplement payment could also be used to supplement the rental charges for individuals and families that qualified for such assistance under the income and asset limits set by HUD. The supplement assistance covered the difference between the tenant's payment and the subsidized Section 236 rental fee. Section 236 units were not as widely distributed across the Region as Section 235 units. About 76 percent of the Section 236 units were located in Milwaukee County.

¹³ Information for this section was based on the record of a public address by former Milwaukee Mayor Frank Zeidler, presented at a Marquette University Law School Conference, Segregation and Resegregation: Wisconsin's Unfinished Experience, Brown's Legacy After 50 Years, on April 8, 2004. ([http://epublications.marquette.edu/cgi/viewcontent.cgi?article=1086&context=mulr&seidir=1#search="Brown's+legacy+Marquette\)](http://epublications.marquette.edu/cgi/viewcontent.cgi?article=1086&context=mulr&seidir=1#search=))

Table X-12

**CONGRESSIONAL APPROPRIATIONS FOR THE HOPE VI PROGRAM/
 CHOICE NEIGHBORHOODS INITIATIVE: 1993-2013^a**

Fiscal Year	Appropriation Amount	Percent Change
1993	\$300,000,000	--
1994	\$778,200,000	159.4
1995	\$500,000,000	-35.7
1996	\$480,000,000	-4.0
1997	\$550,000,000	14.6
1998	\$550,000,000	0.0
1999	\$625,000,000	13.6
2000	\$575,000,000	-8.0
2001	\$575,000,000	0.0
2002	\$573,700,000	-0.2
2003	\$574,000,000	0.1
2004	\$150,000,000	-73.9
2005	\$144,000,000	-4.0
2006	\$100,000,000	-30.6
2007	\$100,000,000	0.0
2008	\$100,000,000	0.0
2009	\$120,000,000	20.0
2010 ^b	\$200,000,000	66.7
2011 ^c	\$165,000,000	-17.5
2012 ^d	\$120,000,000	-27.3
2013 ^e	\$120,000,000	0.0
Total	\$7,399,900,000	--

^aThe Choice Neighborhoods Initiative was established in 2010.

^bThe HOPE VI program was funded at \$200 million in fiscal year 2010, with \$65 million set aside for the Choice Neighborhoods Initiative.

^cThe HOPE VI program was funded at \$165 million in fiscal year 2011, with \$65 million set aside for the Choice Neighborhoods Initiative.

^dThe HOPE VI program received no funding in 2012, all funds were provided to the Choice Neighborhoods Initiative.

^eFigure shown is the amount included in the Senate Appropriation Committee's fiscal year 2013 appropriations bill. The House Appropriation Committee's fiscal year 2013 appropriations bill provided no funding to the Choice Neighborhoods Initiative. HUD requested \$150 million for fiscal year 2013.

Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

Table X-13

HOUSING UNITS COMMITTED OR CONSTRUCTED UNDER HOUSING SUBSIDY PROGRAMS IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 1973

County	Section 235		Section 502		Section 236		Section 221 (d)(3)		Section 221 (d)(3) BMIR		Public Housing		Total Subsidized Units		Total Occupied Housing Units 1970	Total Subsidized Units as Percent of Occupied Units
	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^a	Number	Percent ^b	Number	Percent ^b		
Kenosha.....	668	66.7	13	1.3	96	9.6	224	22.4	-	-	-	-	1,001	6.3	35,468	2.8
Milwaukee.....	2,989	25.3	-	-	2,436	20.6	326	2.7	634	5.4	5,439	46.0	11,824	74.4	338,605	3.5
Ozaukee.....	28	90.3	3	9.7	-	-	-	-	-	-	-	-	31	0.2	14,753	0.2
Racine.....	1,238	70.1	36	2.0	423	23.9	72	4.0	-	-	-	-	1,769	11.1	49,796	3.6
Walworth.....	54	31.6	9	5.2	108	63.2	-	-	-	-	-	-	171	1.1	18,554	0.9
Washington.....	241	52.3	29	6.3	118	25.6	-	-	-	-	73	15.8	461	2.9	17,385	2.7
Waukesha.....	340	56.3	30	4.9	32	5.2	33	5.3	-	-	180	29.3	615	3.9	61,935	1.0
Civil Division Not Known	-	-	16	100.0	-	-	-	-	-	-	-	-	16	0.1	-	-
Region	5,558	35.0	136	0.9	3,213	20.2	655	4.1	634	4.0	5,692	35.8	15,888	100.0	536,486	3.0

^aPercentage of all subsidized units located in the County or Region.

^bPercentage of all subsidized units located in the Region.

Source: U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Farmers Home Administration; Cities of Milwaukee, South Milwaukee, Waukesha, and West Bend; and SEWRPC.

About 8 percent of the subsidized housing units in the Region, or 1,289 units, were Section 221 (d) (3) Housing Program units. This program was created under the Housing Act of 1954. It insured lenders against losses on mortgages to provide rental or cooperative housing within the price range of low- and moderate-income families. The program could be used in conjunction with a rent supplement program that allowed up to 100 percent of the households residing in Section 221 (d) (3) constructed units to receive a rental assistance payment. Section 221 (d) (3) units were located exclusively in the Cities of Kenosha, Milwaukee, Racine, and Waukesha.

About 1 percent of the subsidized housing units in the Region, or 136 units, were Section 502 Rural Housing Subsidy Program units. This program was created under the Housing Act of 1949 and authorized the Farmers Home Administration to issue loans to assist rural families in obtaining housing. The loans could be used for the repair and/or purchase of existing housing or the construction or purchase of new housing. Section 502 homes were located in all Counties of the Region with the exception of Milwaukee County, which was not classified as a rural area by the Farmers Home Administration.

About 36 percent of the subsidized housing units in the Region, or 5,692 units, were constructed and managed by local public housing authorities (PHAs) under the public housing program. Public housing, created under the United States Housing Act of 1937, is the oldest national low-income housing program in the United States. Under the 1937 Act, as amended, PHAs were able to borrow funds from the Federal government to construct low-rent housing units. The PHA would issue a bond to repay the loan. Although PHAs issued the bonds, the Federal government guaranteed payment of the principal and the interest through an annual contributions contract with the PHA, essentially covering the full debt service of the bonds. Only the cost of operating the housing was paid for by income from the rental payment of tenants once housing was built and occupied.

Almost all of the public housing units in the Region (about 96 percent) were located in the City of Milwaukee. Table X-14 shows the type of public housing units in the City as of 1973. There were 2,073 units in multi-family housing developments dedicated to low-income elderly housing. An additional 407 one bedroom units located in low-income family housing developments were likely occupied by elderly households. The remaining 1,931 two, three, four, and five or more bedroom housing units located in low-income family developments were likely occupied by family households. About 49 percent of these were two bedroom units, about 36 percent were three bedroom units, about 11 percent were four bedroom units, and about 4 percent were units with five or more bedrooms. There were also 968 units in the Northlawn, Southlawn, and Berryland Veterans housing developments.

Table X-15 shows the amount of subsidized housing in the Region by County in 1973 and 2011.¹⁴ Subsidized housing in the Region increased by about 187 percent between 1973 and 2011, from 15,888 units to 45,676 units and vouchers. Subsidized housing remains concentrated in Milwaukee County; however, it is distributed across the Region to a greater extent than in 1973. The percentage of the Region's subsidized housing in Milwaukee County decreased from about 74 percent in 1973 to 66 percent in 2011. The percentage of the Region's subsidized housing increased in each of the other counties. Subsidized housing as a percentage of total occupied housing units in the Region increased from 3 percent to about 6 percent between 1973 and 2011. Subsidized housing as a percentage of total occupied housing units also increased in each County in the Region between 1973 and 2011. Milwaukee County has the highest percentage of subsidized housing at about 8 percent and Waukesha County has the lowest at less than 3 percent.

¹⁴The 1973 total includes Section 235, Section 236, Section 502, Section 221(d)(3), and Section 221(d)(3) Below Market Interest Rate, and public housing units. The 2011 total includes data from 2011 and 2008 as follows: Section 8 Housing Choice Vouchers (2011), public housing units (2011), other HUD assisted units (2008), Low Income Housing Tax Credit units (2011), and USDA Rural Development units (2011). Units in LIHTC developments that combine tax credits with an additional form of subsidy are not included in the total to avoid double counting subsidized units.

Table X-14

PUBLIC HOUSING UNITS IN THE CITY OF MILWAUKEE: 1973

Project	Number of Units	Number of Bedrooms				
		One	Two	Three	Four	Five or More
Low-Income Elderly						
Arlington Court	230	230	-	-	-	-
Becher Court	100	100	-	-	-	-
Cherry Court	120	120	-	-	-	-
College Court	251	251	-	-	-	-
Convent Hill	120	120	-	-	-	-
Highland Park	220	220	-	-	-	-
Holton Terrace	120	120	-	-	-	-
Lapham Park	172	172	-	-	-	-
Lincoln Court	110	110	-	-	-	-
Locust Court	230	230	-	-	-	-
Merrill Park	120	120	-	-	-	-
Mitchell Court	100	100	-	-	-	-
Riverview	180	180	-	-	-	-
Subtotal	2,073	2,073	-	-	-	-
Low-Income Families						
Highland Park	56	-	-	-	40	16
Hillside Terrace	596	90	294	168	36	8
Lapham Park ^b	198	-	28	102	48	20
Parklawn	518	136	300	82	-	-
Westlawn	726	181	326	181	38	-
Scattered Sites	244 ^a	-	6	160	42	36
Subtotal	2,338	407	954	693	204	80
Veterans Housing						
Berryland	391	16	263	112	-	-
Northlawn	247	31	156	60	-	-
Southlawn	330	42	204	84	-	-
Subtotal	968	89	623	256	-	-
Total	5,379	2,569	1,577	949	204	80

^aIncludes firm commitments for units, as well as units constructed by June 1973.

^bLapham Park was designated an elderly-only building in 1993.

Source: City of Milwaukee Department of City Development (DCD) and SEWRPC.

Table X-15
SUBSIDIZED HOUSING UNITS IN THE
SOUTHEASTERN WISCONSIN REGION BY COUNTY: 1973 AND 2011

County	1973 ^a			2011 ^b		
	Number	Percent	Percent of Occupied Units	Number	Percent	Percent of Occupied Units ^c
Kenosha	1,001	6.3	2.8	3,115	6.8	5.0
Milwaukee	11,824	74.4	3.5	30,264	66.3	7.9
Ozaukee	31	0.2	0.2	961	2.1	2.8
Racine	1,769	11.1	3.6	4,130	9.0	5.5
Walworth	171	1.1	0.9	1,666	3.7	4.2
Washington	461	2.9	2.7	1,605	3.5	3.1
Waukesha	615	3.9	1.0	3,935	8.6	2.6
Region	15,888	100.0	3.0	45,676	100.0	5.7

^aIncludes Section 235, Section 236, Section 502, Section 221(d)(3) and Section 221(d)(3) BMIR, and public housing units. The locations of 16 Section 502 units could not be determined from the information provided by the U.S. Department of Agriculture Rural Development.

^bThe 2011 total includes data from 2011 and 2008 as follows: Section 8 Housing Choice Vouchers and public housing units (2011), other HUD assisted units (2008), Low Income Tax Credit Housing Units (2011), and USDA Rural Development Units (2011). Units funded by tax-exempt bonds are not included because information on the number of such units affordable to households with incomes of 60 percent or less of the County median income was not provided by WHEDA.

^cBased on occupied housing units from the 2009 American Community Survey.

Source: U.S. Department of Housing and Urban Development (HUD), Wisconsin Housing and Economic Development Authority (WHEDA), U.S. Department of Agriculture Rural Development and SEWRPC.

Table X-16 shows the socio-economic characteristics of households occupying public housing units in the City of Milwaukee in 1970 and 2011. The economic conditions of those residing in Milwaukee's public housing did not improve between 1970 and 2011. This is not surprising because public housing is intended for those households that are most in need of economic assistance. The average household income of low-income elderly households was \$11,256 in 1970 when expressed in 2010 constant dollars, and the average household income of low-income family households was \$22,949, when expressed in 2010 constant dollars. The average household income in 2011 for low-income majority elderly households is \$11,916 and \$17,428¹⁵ for low-income family households. The average household income was lower for low-income family households in 2011 than in 1970 even though it appears that less low-income family households relied entirely on government assistance as a source of income.

Table X-16 also shows that the racial and ethnic composition of those residing in public housing in the City of Milwaukee includes a significantly higher percentage of minority residents in 2011 than in 1970. Non-whites comprised about 7 percent of the low-income elderly population and about 49 percent of the low-income family population in 1970. In 2011, non-whites comprised about 67 percent of the low-income majority elderly population and about 97 percent of the low-income family population.

PART 3: CHALLENGES FACING SUBSIDIZED HOUSING

The data compiled in this chapter shows there is a significant need for subsidized housing in the Southeastern Wisconsin Region. While there is a significant need, the cost associated with providing housing assistance may make it difficult to increase or even maintain the number of households receiving government assistance. Many government assistance housing programs rely on the Federal budget for funding. This section summaries of challenges facing the voucher-based, project-based, and tax credit methods of government housing assistance with a focus on Federal funding issues and the number and complexity of programs and administering authorities.

Voucher-Based Assistance

The Section 8 Housing Choice Voucher program is HUD's largest rental assistance program and it serves the housing needs of the lowest income households. The program was introduced in 1974 and has generally been deemed a success because it is a "deep" subsidy that provides affordable housing to households with very low incomes and also provides greater choices in housing location. The program grew incrementally between 1974 and 2002, which, for the most part, was the first year new vouchers were not funded. The program lost 150,000 vouchers between 2004 and 2007. Incremental vouchers have been added since 2008; however, rising rents and decreased tenant incomes during the recession have resulted in increased funding needs in many areas of the Country. As the household incomes of those receiving assistance decreases, the amount of subsidy per household increases.

The voucher program, like all HUD affordable housing programs, is not an entitlement program. As demonstrated by the data compiled in this chapter, many more households qualify for vouchers than receive them. Maintaining and expanding the existing voucher program depends on sufficient annual appropriations, which will likely continue to be a challenge in the future. Although 39,000 vouchers have been added to the program since 2008, advocates estimate that an additional 250,000 vouchers are needed to meet the nationwide demand for housing that is affordable to the lowest-income households.¹⁶

The Public Policy Forum notes in its 2009 paper titled, *Give Me Shelter: Responding to Milwaukee County's Affordable Housing Challenges*, there is a mismatch between the administration of vouchers and the regional nature of the housing market, resulting in overlapping jurisdictions. This results in confusion for both renters and property owners. Renters must go through separate application processes for the multiple jurisdictions in

¹⁵Households residing in Middle Income (Affordable) Housing and Mixed Finance (Tax Credit) Housing are not included in this figure. The average household income of households residing in Middle Income (Affordable) Housing is \$24,794.

¹⁶National Low Income Housing Coalition.

Table X-16

**SOCIO-ECONOMIC CHARACTERISTICS OF HOUSEHOLDS
 OCCUPYING PUBLIC HOUSING UNITS IN THE CITY OF MILWAUKEE: 1970 AND 2011**

Year/Type of Household	Average Number of Persons per Household	Average Number of Minors per Household	Race (percent)		Source of Income (Percent of Households Receiving: ^a)		Average Annual Income
			White	Non-White	Wage	Government Assistance	
1970							
Low-Income Elderly	1.0	0.0	93.2	6.8 ^b	0.4	99.6	\$11,256 ^c
Low-Income Family	3.0	2.0	50.6	49.4 ^b	29.8	70.1	22,949 ^c
2011 ^d							
Low-Income							
Majority Elderly	1.0	0.0	33.0	67.0 ^{e,f}	14.8 ^a	-- ^a	11,916 ^h
Low-Income Family	2.7	1.4	3.5	96.5 ^{e,g}	51.6 ^a	-- ^a	17,428 ^h

^aOnly the primary source of household income is included in the 1970 source of income data. Government assistance included welfare, social security, and other in 1970 (1969 income). Multiple sources of income are included in the 2011 source of income data. A household with wages as a source of income may also receive government assistance. Government assistance included Supplemental Security Income (SSI), Social Security, Pension, Temporary Assistance for Needy Families (TANF), and food stamps in 2011(2010 income).

^bIncludes African Americans, Hispanics, American Indian and Native Alaskan, Asian and Pacific Islander, other races, and two or more races.

^c1970 average annual income (1969 income) is expressed in 2010 constant dollars.

^dDoes not include families housed in Middle Income (Affordable) Housing and Mixed Finance (Tax Credit) Developments. Families residing in Middle Income (Affordable) Housing have an annual average income of \$24,794.

^eIncludes African Americans, American Indian and Native Alaskan, Asian and Pacific Islander, other races, and two or more races. Hispanics may be included in any race.

^fAfrican Americans comprise about 66 percent of low-income majority elderly population and Hispanics (any race) comprise about 9 percent of the low-income majority elderly population.

^gAfrican Americans comprise about 92 percent of low-income majority elderly population and Hispanics (any race) comprise about 5 percent of the low-income majority elderly population.

^h2010 income.

Source: Housing Authority of the City of Milwaukee and SEWRPC.

Milwaukee County and property owners must work with multiple jurisdictions that have different regulations and procedures. It should also be noted that while vouchers are not usually tied to a particular development, there is still a great deal of concentration of the Region's households using vouchers in the City of Milwaukee. This concentration may be linked to the difficulty in transferring vouchers across PHA jurisdictions and concentrations of property owners with lower-cost units that are familiar with the program and willing to accept vouchers.

Project-Based Assistance

Like the Section 8 voucher program, project-based subsidized housing also faces funding challenges. In addition, project-based programs face challenges that are unique to programs with physical assets, such as aging complexes in need of repair and expiring program contracts.

Public Housing

Public housing is also intended to serve very vulnerable people, such as those with extremely low incomes, the elderly, and persons with disabilities. Many of the Nation's public housing complexes are aging because of a shift in the emphasis of government assisted housing from publicly owned and managed subsidized housing to privately owned and managed subsidized housing, and later housing choice vouchers. The aging of public housing across the Nation has caused a backlog of capital needs and some of the public housing is badly deteriorated. HUD estimates there is an \$18 billion to \$24 billion dollar nationwide capital needs backlog that will be very difficult to fund given Federal fiscal constraints. The primary challenge in maintaining the existing public housing stock will be maintaining quality and rents that are affordable to extremely low-income households.

As described previously, several of the public housing complexes in the City of Milwaukee have been revitalized in the last decade through funds from the HOPE VI program. A recent proposal intended to further address the funding problems faced by public housing (and privately owned project-based subsidized housing) is the Transforming Rental Assistance (TRA) Initiative. This initiative recognizes that the number and complexity of HUD programs and administrators is one of the challenges to maintaining the existing stock of public housing units. As of 2011, HUD provided "deep" rental assistance to more than 4.6 million households through at least 13 programs each with its own rules delivered through an infrastructure of 4,200 public housing agencies and over 17,000 private owners and non-profits on the private project-based assistance side. This structure increases costs for communities and makes it more difficult for those in housing need to access HUD programs. In addition, the structure of the public housing program makes it difficult for PHAs to leverage debt and raise funds to address modernization needs.

The TRA will offer PHAs (and private owners) the option of converting to long-term property-based rental assistance with a resident mobility feature, whereby current residents who wish to move will be provided with a housing choice voucher without affecting the project-based voucher attached to their current unit. The intended outcome of the initiative is to provide PHAs the ability to leverage debt to use for rehabilitating aging properties and increasing their energy efficiency. HUD also proposes to prioritize TRA funding for neighboring PHAs that cooperatively administer the Section 8 Housing Choice Voucher Program.

Section 8 Project-Based and Other Privately Owned HUD Assisted Units¹⁷

Although the focus of the HUD Section 8 rental assistance program shifted from project-based assistance to tenant based assistance in the early 1980s, many subsidized units in the Region as of 2011 were Section 8 project-based and other project-based HUD assisted units. A large number of Section 8 project-based units were constructed in the Region during the late 1970s prior to the shift in focus of HUD resources. At the end of the contract term an owner of a property can "opt out" of the Section 8 program, which would decrease the number of subsidized housing units in the Region. Section 8 properties most likely to be lost are those located in higher market rent, low poverty, and high growth areas. They are also more likely to be units that could potentially house low-income family households (two and three bedroom units). The remaining units may be concentrated in

¹⁷*Much of the discussion in this section is based on information from the document titled, Designing Subsidized Rental Housing Programs: What Have We Learned?, Jill Khadduri and Charles Wilkins, Joint Center for Housing Studies, Harvard University, March 2007.*

lower-income areas and may not be suitable for family households, which are already underserved in all areas of the Region. In addition to losing subsidized units because there is more profit potential for owners to opt out of contracts, some aging developments may be lost because they are in need of repairs or rehabilitation to meet the housing unit condition requirements set by HUD for subsidized housing.

HUD initiatives were undertaken starting in the 1990s to address the “opt out” situation. The Mark to Market and Mark-up to Market initiatives were voluntary and provided incentives for owners of subsidized developments to accept new 30 year use and affordability agreements. In addition to extending the affordable rent requirements for these developments, the agreements were also structured in a fashion to allow for revitalization of the aging structures. The proposed TRA is also intended to preserve privately owned subsidized housing units, including Section 8 units. Other forms of financing, such as the LIHTC preservation program, can be used to rehabilitate aging subsidized units so they continue to meet HUD requirements.

LIHTC Program

The LIHTC program has become an important method of providing affordable housing nationwide and within the Southeastern Wisconsin Region. The LIHTC program has become one of the primary sources of government assistance for new affordable housing units with the HUD shift from project-based subsidized housing to tenant based subsidized housing. The LIHTC program is typically less complex to administer than traditional subsidized housing programs. The program uses “flat” rents that are typically based on 60 percent of AMI (area median income), as opposed to rents that vary with tenant incomes. Another simplification compared with traditional subsidized housing programs is that the LIHTC program provides only capital subsidies and there is no ongoing operating subsidy built into the design of the program. While these features have made the LIHTC program popular with developers of multi-family housing, they do not result in housing units that are affordable to extremely low-income households or households experiencing poverty.

A challenge that became apparent during the economic recession beginning in 2008 was the program’s reliance on a demand for tax credits from investors. The tax credit must be sold to investors to raise capital and reduce debt for the project, which results in lower than market rents. The Federal government was able to address this issue through the Tax Credit Assistance Program (TCAP) and 1602 Exchange Program, which were funded through the American Recovery and Reinvestment Act (ARRA) of 2009. A one-time \$35 million TCAP loan was allocated to Wisconsin to use in the LIHTC Program. In addition, the 1602 Exchange Program enabled up to 100 percent of the unused 2008 allocation and up to 40 percent of the 2009 allocation to be exchanged for equity from the Federal government. In total, WHEDA exchanged \$139.5 million under the 1602 Exchange Program.

Another challenge to the development of LIHTC projects identified by the development and housing advocacy communities is opposition from community residents, which, in some instances, is referred to as NIMBYism (Not In My Back Yard). Neighboring property owners may attend public meetings and hearings to oppose multi-family housing, tax credit housing, and other types of housing that they perceive will have a negative impact on the community. The negative perceptions commonly associated with multi-family housing include increased costs of community services (especially for schools and law enforcement) and a potential for increases in traffic, noise, and crime.

Elderly housing LIHTC developments do not appear to experience this opposition (see Map X-4 and Table X-6). About 63 percent of all tax credit units are located in Milwaukee County; however, 76 percent of all the family units are located in Milwaukee County. Milwaukee County is also the only county in the Region with a higher percentage of the Region’s family units than elderly units. In addition, 77 percent of recent tax credit awards have been to proposed developments in Milwaukee County. About 87 percent of the awards to proposed family developments were in Milwaukee County compared to 68 percent of the awards for proposed elderly housing developments. Additional information related to community opposition to LIHTC housing for families is provided in Chapter VI.

Low-income housing advocates have indicated concerns with the criteria used by WHEDA (see Table X-5) to award tax credits for proposed LIHTC developments. Suggestions for revised criteria include awarding allocation points based on a lack of affordable housing in a community, and/or the type of jobs and associated income levels

in the community. Concerns have also been expressed regarding the points allocated for local community support, particularly in view of the NIMBY issue experienced by proposed LIHTC housing developments in suburban counties; however, an up-front documentation of community support can sometimes avoid the loss of project planning money when projects are approved by WHEDA but not issued needed zoning permits by local governments.

USDA Rural Development¹⁸

USDA Rural Development has operated a rural rental housing program since the 1960s and is facing challenges similar to the Section 8 project-based housing program that may result in the potential loss of a significant amount of its 400,000 assisted rental housing units. There has been little production of new units since the mid-1990s because of funding constraints, and in recent years the program has lost more units to loan prepayment than it has added. A significant number of loans will also become eligible for prepayment soon, which could potentially result in owners converting units to market rents and displacing current tenants. In addition, the age of rural development units is a concern because of deferred maintenance needs, which has been exacerbated by the policy of avoiding rent increases to decrease the cost of rental assistance for budgetary purposes.

A Section 515 owner's ability to prepay a loan is restricted by Federal law. The details vary depending on when a loan was approved, but in all cases Rural Development is either permitted or required to offer owners incentives not to prepay, and in exchange the property is preserved for low-income occupants for an additional 20 years. The incentives include equity loans, reduced interest rates, and additional rental assistance. In some cases, an owner that rejects the incentive(s) must offer the project for sale to a nonprofit organization or public agency. The Section 515 program may be used in conjunction with another program, such as the LIHTC program, to provide equity to owners as an incentive to avoid prepayment and preserve affordable housing.

Prevailing Wage Requirements

Prevailing wage requirements have been identified as a challenge to constructing new subsidized and tax credit housing by some developers and local officials, who assert that the requirements increase the cost of housing and may therefore decrease the number of units that can be constructed. Prevailing wage laws were enacted to discourage the awarding of public works contracts to employers who underbid local employers by paying their workers substantially lower wages than normally received by workers in the project area. The Federal prevailing wage law, known as the Davis-Bacon Act, was enacted in 1931. All Federal government construction contracts and most contracts for federally assisted construction over \$2,000 must include provisions for paying workers no less than the local prevailing wage and benefits paid on similar projects. The U.S. Department of Labor determines prevailing wage rates and accompanying benefits required by Federal law, which are determined by job classification and county. Federal prevailing wage requirements apply to HUD-assisted housing and community development projects, including construction workers for HUD-assisted construction projects and maintenance employees of public housing agencies.

The State of Wisconsin also has prevailing wage laws. Prevailing wage rates under Wisconsin laws are determined by the Department of Workforce Development (DWD). Section 66.0903 of the *Wisconsin Statutes*, enacted in 1933, covers projects bid or negotiated by a local governmental unit¹⁹ and projects dedicated to and accepted by a local governmental unit with an estimated cost of contracted work and materials of \$25,000 or more. Section 103.49 of the *Statutes* covers projects bid by a State agency, except State highway and bridge projects, which are governed by Section 103.50. These requirements were enacted in 1931. Section 66.0904 of the

¹⁸*Much of the information in this section is based on information from the document titled, A Guide to Best Practices in Rural Rental Preservation, Housing Assistance Council, 2008.*

¹⁹*In addition to counties, cities, towns, and villages, "local governmental units" include special-purpose units of government, such as school, utility, and lake districts, and corporations of the foregoing, such as an economic development commission. Prevailing wage requirements do not apply when a local governmental unit uses its own employees exclusively to complete a project.*

Statutes, which applies to publicly funded private construction projects, took effect on January 1, 2010. Publicly funded private construction projects include projects where a local governmental unit directly provides grants or other funding of \$1 million or more to assist in the construction, repair, remodeling, or demolition of a private facility. Residential projects containing four units or less and projects supported by affordable housing grants, home improvement grants, or grants from a local housing trust fund are exempt from State prevailing wage laws; but Federal requirements will apply if a portion of the funding is provided by HUD.

Federal prevailing wage requirements do not typically apply to construction projects administered by WHEDA. Tax credit housing and tax-exempt bonds used to develop housing are not considered direct Federal subsidies, and are not subject to prevailing wage requirements.²⁰ WHEDA construction projects that use only WHEDA funds are not subject to State or Federal prevailing wage requirements. In some construction projects, however, WHEDA programs are used to leverage Federal funds not administered by WHEDA, most typically HOME program funds, to cover all or part of the cost of the project. When those Federal funds are used, construction projects may be subject to prevailing wage requirements as required by the allocating agency of those Federal funds.

A publicly funded private construction project in which the labor for the project is provided by unpaid volunteers is exempt from State prevailing wage requirements. DWD may also exempt a developer from complying with State prevailing wage requirements if a project is subject to a local ordinance that is equally or more restrictive than State requirements. The City of Milwaukee adopted a prevailing wage requirement as part of the Milwaukee Opportunities for Restoring Employment (MORE) Ordinance in 2009. The requirement, in Section 355-13 (3) of the City Code of Ordinances, applies to private projects that receive City subsidies of \$1 million or more. Subsidies may include below-market land sales, tax increment financing, and below-market rate loans.

A study of the effect of prevailing wage requirements specifically on LIHTC projects,²¹ which included 205 projects constructed between 1997 and 2002, determined that prevailing wage requirements in California law²² under one of the models used in the study (instrumental variables) increased the cost of low-income residential projects between 19 and 37 percent. The other model used in the study (least squares) determined that prevailing wages increased the cost of construction by 9 to 11 percent. The analysis was based on a comparison between 175 of the projects that were subject to prevailing wage requirements to 30 projects that were not.

A study conducted on the impact of prevailing wage requirements on the City of Milwaukee in 2008,²³ which reviewed 12 prevailing wage projects in the City, found that most prevailing wage jobs and construction contracts in the City were awarded to workers and firms based outside the City; prevailing wage requirements reduced minority hiring; and prevailing wage jobs increased project cost. The City subsequently adopted ordinances intended to increase the number of City workers and firms, including minority workers and firms, awarded City contracts.

To date, the California study described above is the only study that considered the impact of prevailing wage laws specifically on LIHTC projects. Other studies of public buildings, primarily public schools, have determined that higher wages paid because of prevailing wage requirements do not necessarily increase the cost of construction

²⁰ *Low income tax credit housing funds made available through the Tax Credit Assistance Program (TCAP), which was funded through the American Recovery and Reinvestment Act of 2009 (ARRA), are subject to Federal prevailing wage requirements because of a specific ARRA provision.*

²¹ *Dunn, Sarah, John Quigley, and Larry Rosenthal, "The Effects of Prevailing Wage Requirements on the Cost of Low-Income Housing," Industrial and Labor Relations Review, Vol. 59, No. 1, pages 141-157, 2005.*

²² *California law specifically requires prevailing wages to be paid for LIHTC housing projects. There is no similar requirement in Wisconsin.*

²³ *Eppli, Mark J., The Impact of the Prevailing Wage Requirement on the City of Milwaukee, October 2008.*

and/or the overall cost to the public because the cost of labor is a relatively small part of a construction budget. The use of workers with higher levels of training and skill results in fewer hours of labor, and the cost of using more highly-skilled labor may be offset by the use of more economical building materials or construction practices. Studies have also shown that prevailing wage laws lead to improved workplace safety with fewer accidents, fewer change orders, increased government income tax revenue due to higher wages, more training opportunities through union apprenticeship programs, and lower future maintenance and repair costs.²⁴

PART 4: EMERGENCY SHELTER NEEDS AND FACILITIES

Homelessness has been identified as a problem that persists in the Region and in many other parts of the Country. The major reasons for homelessness include mental illnesses, which may affect an individual's capacity to obtain and maintain housing, victims of domestic abuse, alcohol and drug addiction, and lack of income and/or housing that is affordable to lower- and moderate- income households. The economic recession and associated long-term unemployment, part-time employment, and wage cuts have affected the ability of many households to meet mortgage or rent payments. Emergency shelter and transitional housing facilities exist in the Region to provide temporary housing for individuals and families experiencing homelessness or at risk of becoming homeless; however, there are concerns that the existing facilities are not adequate. There are also concerns regarding the ability to prevent homelessness for at risk individuals and families. This section includes information regarding the demographic characteristics of the Region's homeless population, an inventory of emergency shelter and transitional housing facilities in the Region, and discussion regarding the challenges of homelessness prevention and providing adequate emergency and transitional shelter facilities for the Region's homeless population. The demographic and facilities data inventoried in this section were obtained from the Wisconsin Homelessness Information Management System, which is called WI Service Point (WISP). The Wisconsin Department of Administration administers the program, which allows local homeless service providers to update resource information that can be used to inform various levels of government and the public about the extent and nature of homelessness throughout the State of Wisconsin.

Information regarding homelessness assistance programs is provided in Chapter III. Chapter III also provides a description of the Continuum of Care approach for applying for Federal funds to implement homelessness programs. There are three COCs in the Region that encourage cooperation between individual service providers. These include the Milwaukee COC, Racine COC, and the Balance of State COC, which serves counties across the State, including Kenosha, Ozaukee, Walworth, Washington, and Waukesha Counties within the Region. In addition to applying for funds, each COC has prepared a 10 year plan to end homelessness that includes strategies and activities for ending homelessness beyond temporary housing. The Milwaukee, Racine, and Balance of State plans are summarized in Table III-2 in Chapter III.

Demographic Characteristics of the Region's Homeless Population

The Federal definition of a homeless person is an individual who lacks a fixed, regular, and adequate nighttime residence. An individual is also considered homeless if they have a primary nighttime residence that is a supervised public or private temporary shelter, an institution that provides a temporary residence for individuals intended to be institutionalized, or a public or private place not designed as a regular sleeping place for people.²⁵ One method used to measure homelessness is a point-in-time count, which attempts to count all persons who are homeless on a given day or during a given week. In most cases, however, homelessness is a temporary condition and point-in-time studies do not accurately identify the intermittently homeless. A more appropriate measure of

²⁴ Mahalia, Nooshin, Prevailing Wages and Government Contracting Costs: A Review of the Research, *Economic Policy Institute Briefing Paper # 215, July 2008*; and Belman, Dale and Paula B. Voos, Prevailing Wage Laws in Construction: The Costs of Repeal to Wisconsin, *The Institute for Wisconsin's Future, October 1995*.

²⁵ HUD defines a chronically homeless person as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for over one year or four or more times over a three year period. Individuals who are in transitional housing or permanent supportive housing programs are not considered to be chronically homeless even if they have been in the program for more than one year.

the magnitude of homelessness is a period prevalence count, which measures the number of people who experience homelessness over a period of time.

The data inventoried in this chapter is comprised of information collected by WISP for all persons recorded as having received assistance from homeless service providers in the Region throughout the year 2010. This data is divided into two categories, the first of which consists of persons receiving emergency shelter assistance. HUD defines an emergency shelter as any facility with the primary purpose of providing temporary or transitional shelter for the homeless in general or for specific populations of the homeless. The second category consists of persons receiving transitional housing services, permanent supportive housing services, homelessness prevention services such as rent assistance and foreclosure prevention, or other supportive services such as food banks and programs for victims of domestic abuse. Transitional housing is defined as a project with the purpose of facilitating the movement of homeless individuals and families to permanent housing within a reasonable amount of time (usually 24 months). Permanent supportive housing is defined as long-term, community-based housing that has supportive services for homeless individuals with disabilities. It is important to note that the second category includes persons considered to be precariously housed as well persons who are literally homeless. A person considered precariously housed is on the edge of becoming literally homeless and may be sharing housing with friends or relatives or paying an extremely high percentage of their resources toward rent. This group is often characterized as being at imminent risk of becoming homeless.

It is also important to note that this data does not comprise a complete representation of the Region's homeless population, as many homeless persons may not have been counted because they did not receive assistance from a homelessness service provider in 2010. A significant proportion of the homeless population is classified as unsheltered and live in vehicles, abandoned buildings, makeshift housing, and other places not meant for human habitation. There may also be a significant number of people who are staying with relatives or friends who cannot afford housing of their own. Families and individuals who are "doubled up" with family and friends are not considered homeless by HUD, but could be at risk of homelessness. Additionally, only homelessness service providers that receive funding from HUD are required to submit client data to WISP. It is estimated that WISP accounts for approximately 80 percent of all emergency shelter beds in the State.

As shown in Table X-17, a total of 33,231 persons received assistance from homelessness service providers in the Region in 2010, with 8,574 receiving emergency shelter assistance and 24,657 receiving transitional housing or other types of support services. The majority of emergency shelter recipients, 68 percent, were in Milwaukee County, and there were no recipients of emergency shelter services in Ozaukee County. Milwaukee County also had the highest percentage, about 46 percent, of recipients of transitional or other services, although Kenosha County had the highest proportion of recipients as a percentage of the County's total population. It should be noted that the number of persons reported as receiving transitional shelter or other services in Kenosha County may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry program. Ozaukee County had the lowest percentage, less than 1 percent, of recipients of transitional or other services as well as the lowest proportion of recipients as a percentage of the County's total population. It is important to note that this count does not reflect every episode of homelessness experienced in the Region in 2010 as this data includes each recipient only once, although a recipient may have experienced multiple episodes of homelessness or received assistance through multiple programs throughout the year.

Demographic information shows there is a need for emergency shelter and transitional housing facilities that can serve a range of individuals and families experiencing or at risk of homelessness. The data show that the Region's homeless can be of any age, race and ethnicity, family status, employment status, status of disabilities, and educational level. These demographic characteristics influence the number and type of facilities needed to serve the Region's homeless and at risk populations. The totals regarding demographic characteristics may not match each other or the totals shown in Table X-17 because not all information could be obtained from each individual due to the method of data collection (survey). In addition, certain categories, such as employment status, may only apply to adults. The data attempt to control for double counting; however, there is the possibility of persons who used multiple programs being counted multiple times.

Table X-17

PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Emergency Shelter		Transitional Housing or Other Support		Total		Percent of County Population
	Number	Percent	Number	Percent	Number	Percent	
Kenosha County ^a	832	9.7	8,722	35.4	9,554	28.8	2.4
Milwaukee County	5,863	68.4	11,289	45.8	17,152	51.6	1.8
Ozaukee County ^b	-	-	59	0.2	59	0.2	0.1
Racine County	918	10.7	2,050	8.3	2,968	8.9	1.5
Walworth County	125	1.4	289	1.2	414	1.2	0.4
Washington County	186	2.2	379	1.5	565	1.7	0.4
Waukesha County	650	7.6	1,869	7.6	2,519	7.6	0.6
Region	8,574	100.0	24,657	100.0	33,231	100.0	1.4

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

As shown on Table X-18, emergency shelter recipients tended to be older than recipients of transitional housing or other support services. About 37 percent of emergency shelter recipients were 41 to 61 years of age, about 35 percent were 19 to 40 years of age, about 24 percent were 18 years of age or younger, and about 3 percent were 62 years of age or older. About 35 percent of transitional or other service recipients were 18 years of age or younger, about 31 percent were 19 to 40 years of age, about 29 percent were 41 to 61 years of age, and about 4 percent were 62 years of age or older. The age of recipients by County does not vary significantly. As shown on Table X-19, about 62 percent of the Region's emergency shelter recipients were men and 38 percent were women, while only about 48 percent of transitional or other service recipients were men and about 52 percent were women.

Table X-20 and Figure X-2 set forth race of the Region's homelessness service recipients by County in 2010. About 58 percent of the recipients were minorities, which comprise 29 percent of the total population (see Table VII-4 in Chapter VII). About 53 percent were African Americans compared to about 15 percent of the total population. Only about 42 percent of the recipient population was White compared to 71 percent of the total population. Milwaukee County had the highest percentage of minorities among its recipient population and Ozaukee County had the lowest. The race of recipients does not vary significantly between emergency shelter and transitional or other service recipients. About 10 percent of recipients were of Hispanic ethnicity; however, data regarding the race of Hispanic recipients were not available.

Table X-21 and Figure X-3 set forth data regarding the family composition of the Region's adult homelessness service recipient population by County in 2010. About 82 percent of the recipients in the Region were single adults without children and about 14 percent were single adults with children. Very few adult recipients were part of a couple, with or without children. Kenosha and Walworth Counties had the highest percentage of single or coupled adult recipients with children and Ozaukee County had the lowest. Table X-22 sets forth the number of children in recipient families in the Region by County in 2010. The average number of children per recipient family was 2.2. The family composition and number of children per family does not vary significantly between emergency shelter and transitional or other service recipients.

Table X-23 sets forth the educational attainment of the Region's adult homelessness service recipients by County in 2010. About 62 percent of the Region's recipients had a high school diploma or higher level of education, compared to about 88 percent of the Region's total population, and about 3 percent had a bachelor or graduate degree, compared to about 29 percent of the Region's total population. The educational attainment of recipients does not vary significantly between emergency shelter and transitional or other service recipients. Table X-24 shows that most of the Region's homelessness service recipients were unemployed in 2010. A higher percentage of emergency shelter service recipients, about 91 percent, were unemployed compared to transitional housing or other service recipients, about 57 percent. About 3 percent of emergency shelter recipients were employed full-time, about 3 percent were employed part time and about 4 percent were not in the labor force. About 11 percent of transitional housing or other service recipients were employed full-time, about 11 percent were employed part time, and about 22 percent were not in the labor force. The high rate of unemployment among homelessness service recipients was consistent throughout the Region's Counties.

Table X-25 shows that many homelessness service recipients in the Region receive some form of government benefit. About 62 percent of government benefits used by recipients were food and nutrition-related benefits such as food stamps and the Women, Infants, and Children (WIC) Special Supplemental Nutrition Program. About 29 percent of the benefits used were health care related benefits including Medicare/Medicaid, the State Children's Health Care Insurance Program (SCHIP), and Veteran's Administration (VA) medical services. About 2 percent of the benefits used were housing related benefits such as Section 8 Housing Choice Vouchers and other forms of rental assistance, which were used by transitional shelter or other service recipients. With the exception of housing-related benefits, the types of government benefits received by recipients generally do not vary significantly between emergency shelter and transitional or other service recipients.

Table X-26 shows that 42 percent of the Region's homelessness service recipients in 2010 reported having a disability, compared to about 11 of the Region's total population in 2009 (see Table IX-2 in Chapter IX). The percentage of recipients that reported a disability ranged from 24 percent in Kenosha County to 58 percent in

Table X-18

AGE DISTRIBUTION OF PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Age Group	Emergency Shelter		Transitional Housing or Other Support		Total	
		Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	Under 19 years of age	219	31.9	3,205	40.6	3,424	39.9
	19 to 40 years of age	258	37.6	2,302	29.2	2,560	29.9
	41 to 61 years of age	184	26.8	1,798	22.8	1,982	23.1
	62 years of age and older	25	3.7	583	7.4	608	7.1
	All ages	686	100.0	7,888	100.0	8,574	100.0
Milwaukee County	Under 19 years of age	1,220	24.4	3,042	33.7	4,262	30.4
	19 to 40 years of age	1,648	32.9	2,735	30.3	4,383	31.2
	41 to 61 years of age	1,971	39.4	3,063	33.9	5,034	35.9
	62 years of age and older	166	3.3	192	2.1	358	2.5
	All ages	5,005	100.0	9,032	100.0	14,037	100.0
Ozaukee County ^b	Under 19 years of age	-	-	29	49.2	29	49.2
	19 to 40 years of age	-	-	12	20.3	12	20.3
	41 to 61 years of age	-	-	16	27.1	16	27.1
	62 years of age and older	-	-	2	3.4	2	3.4
	All ages	-	-	59	100.0	59	100.0
Racine County	Under 19 years of age	171	19.3	534	29.2	705	26.0
	19 to 40 years of age	376	42.5	686	37.6	1,062	39.2
	41 to 61 years of age	324	36.6	573	31.4	897	33.1
	62 years of age and older	14	1.6	33	1.8	47	1.7
	All ages	885	100.0	1,826	100.0	2,711	100.0
Walworth County	Under 19 years of age	50	40.0	126	44.4	176	43.0
	19 to 40 years of age	47	37.6	94	33.1	141	34.5
	41 to 61 years of age	28	22.4	60	21.1	88	21.5
	62 years of age and older	-	-	4	1.4	4	1.0
	All ages	125	100.0	284	100.0	409	100.0
Washington County	Under 19 years of age	49	30.8	123	34.5	172	33.3
	19 to 40 years of age	65	40.9	130	36.4	195	37.8
	41 to 61 years of age	42	26.4	98	27.4	140	27.1
	62 years of age and older	3	1.9	6	1.7	9	1.8
	All ages	159	100.0	357	100.0	516	100.0
Waukesha County	Under 19 years of age	86	16.7	315	21.7	401	20.4
	19 to 40 years of age	203	39.5	551	38.0	754	38.4
	41 to 61 years of age	209	40.7	527	36.3	736	37.4
	62 years of age and older	16	3.1	58	4.0	74	3.8
	All Ages	514	100.0	1,451	100.0	1,965	100.0
Region	Under 19 years of age	1,795	24.4	7,374	35.3	9,169	32.4
	19 to 40 years of age	2,597	35.2	6,510	31.1	9,107	32.2
	41 to 61 years of age	2,758	37.4	6,135	29.4	8,893	31.5
	62 years of age and older	224	3.0	878	4.2	1,102	3.9
	All ages	7,374	100.0	20,897	100.0	28,271	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-19

GENDER COMPOSITION OF PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Gender	Emergency Shelter		Transitional Housing or Other Support		Total	
		Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	Males	381	55.3	3,572	46.5	3,953	47.2
	Females	308	44.7	4,106	53.5	4,414	52.8
	Total	689	100.0	7,678	100.0	8,367	100.0
Milwaukee County	Males	3,187	63.2	4,412	49.4	7,599	54.4
	Females	1,855	36.8	4,512	50.6	6,367	45.6
	Total	5,042	100.0	8,924	100.0	13,966	100.0
Ozaukee County ^b	Males	-	-	25	42.4	25	42.4
	Females	-	-	34	57.6	34	57.6
	Total	-	-	59	100.0	59	100.0
Racine County	Males	563	63.6	936	52.4	1,499	56.1
	Females	322	36.4	850	47.6	1,172	43.9
	Total	885	100.0	1,786	100.0	2,671	100.0
Walworth County	Males	57	45.6	119	44.6	176	44.9
	Females	68	54.4	148	55.4	216	55.1
	Total	125	100.0	267	100.0	392	100.0
Washington County	Males	83	52.2	145	46.6	228	48.5
	Females	76	47.8	166	53.4	242	51.5
	Total	159	100.0	311	100.0	470	100.0
Waukesha County	Males	309	60.2	582	43.8	891	48.4
	Females	204	39.8	746	56.2	950	51.6
	Total	513	100.0	1,328	100.0	1,841	100.0
Region	Males	4,580	61.8	9,791	48.1	14,371	51.8
	Females	2,833	38.2	10,562	51.9	13,395	48.2
	Total	7,413	100.0	20,353	100.0	27,766	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-20

PERSONS RECEIVING HOMELESSNESS SERVICES BY RACE IN THE REGION BY COUNTY: 2010^a

County	White Alone		Minority												Total Population	
	Number	Percent	African-American Alone		American Indian and Alaska Native Alone		Asian and Pacific Islander Alone		Other Race, Alone		Two or More Races		Total Minority Population		Number	Percent
			Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
Kenosha County ^b	4,843	58.1	2,988	35.8	28	0.3	13	0.2	386	4.6	83	1.0	3,498	41.9	8,341	100.0
Milwaukee County	3,421	24.8	9,843	71.5	152	1.1	74	0.5	202	1.5	80	0.6	10,351	75.2	13,772	100.0
Ozaukee County ^c	55	94.8	3	5.2	-	-	-	-	-	-	-	-	3	5.2	58	100.0
Racine County	1,122	41.5	1,330	49.2	32	1.2	10	0.4	165	6.1	45	1.6	1,582	58.5	2,704	100.0
Walworth County	350	89.5	32	8.2	8	2.0	-	-	1	0.3	-	-	41	10.5	391	100.0
Washington County	385	82.8	32	6.9	15	3.2	4	0.9	25	5.3	4	0.9	80	17.2	465	100.0
Waukesha County	1,365	74.7	350	19.1	17	0.9	10	0.6	57	3.1	29	1.6	463	25.3	1,828	100.0
Region	11,541	41.9	14,578	52.9	252	0.9	111	0.4	836	3.0	241	0.9	16,018	58.1	27,559	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^a2,804 homelessness service recipients, or about 10 percent, reported being of Hispanic ethnicity. However, data regarding the race of Hispanic recipients were not available.

^bKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^cNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-21

FAMILY COMPOSITION OF ADULTS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Emergency Shelter Service Recipients																			
	Unaccompanied						Families						Extended Family/Other						Total	
	Single Parent		Couple With Children		Couple Without Children		Single Parent		Couple With Children		Couple Without Children		Extended Family/Other		Sub-Total		Total			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
Kenosha County	353	67.8	123	23.6	28	5.4	11	2.1	6	1.1	168	32.2	521	100.0						
Milwaukee County	3,346	84.6	560	14.2	37	0.9	3	0.1	9	0.2	609	15.4	3,955	100.0						
Ozaukee County ^a	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Racine County	635	86.9	74	10.1	12	1.6	3	0.4	7	1.0	96	13.1	731	100.0						
Walworth County	38	52.1	20	27.4	13	17.8	2	2.7	-	-	35	47.9	73	100.0						
Washington County	85	75.2	18	15.9	9	8.0	-	-	1	0.9	28	24.8	113	100.0						
Waukesha County	397	83.9	51	10.8	22	4.7	1	0.2	2	0.4	76	16.1	473	100.0						
Region	4,854	82.7	846	14.4	121	2.1	20	0.4	25	0.4	1,012	17.3	5,866	100.0						

County	Transitional Housing or Other Service Recipients																			
	Unaccompanied						Families						Extended Family/Other						Total	
	Single Parent		Couple With Children		Couple Without Children		Single Parent		Couple With Children		Couple Without Children		Extended Family/Other		Sub-Total		Total			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
Kenosha County ^b	2,707	63.1	1,098	25.6	350	8.2	92	2.1	44	1.0	1,584	36.9	4,291	100.0						
Milwaukee County	4,372	95.9	177	3.9	9	0.2	-	-	2	- ^c	188	4.1	4,560	100.0						
Ozaukee County	13	100.0	-	-	-	-	-	-	-	-	-	-	13	100.0						
Racine County	1,171	92.1	81	6.4	14	1.1	3	0.2	2	0.2	100	7.9	1,271	100.0						
Walworth County	79	69.3	23	20.2	10	8.8	2	1.7	-	-	35	30.7	114	100.0						
Washington County	218	96.5	7	3.1	-	-	-	-	1	0.4	8	3.5	226	100.0						
Waukesha County	1,024	85.5	134	13.0	31	3.5	4	0.9	4	0.5	173	14.5	1,197	100.0						
Region	9,584	82.1	1,520	13.0	414	3.5	101	0.9	53	0.5	2,088	17.9	11,672	100.0						

Table X-21 (continued)

All Homelessness Service Recipients																
County	Unaccompanied		Single Parent				Couple With Children		Couple Without Children		Extended Family/Other		Sub-Total		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^b	3,060	63.6	1,221	25.4	378	7.9	103	2.1	50	1.0	1,752	36.4	4,812	100.0		
Milwaukee County	7,718	90.6	737	8.7	46	0.5	3	0.1	11	0.1	797	9.4	8,515	100.0		
Ozaukee County ^a	13	100.0	-	-	-	-	-	-	-	-	-	-	13	100.0		
Racine County	1,806	90.2	155	7.7	26	1.3	6	0.3	9	0.5	196	9.8	2,002	100.0		
Walworth County	117	62.6	43	23.0	23	12.3	4	2.1	-	-	70	37.4	187	100.0		
Washington County	303	89.4	25	7.4	9	2.6	-	-	2	0.6	36	10.6	339	100.0		
Waukesha County	1,421	85.1	185	11.1	53	3.2	5	0.3	6	0.3	249	14.9	1,670	100.0		
Region	14,438	82.3	2,366	13.5	535	3.1	121	0.7	78	0.4	3,100	17.7	17,538	100.0		

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

^bKenosha County total for persons receiving transitional housing and other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^cLess than 0.05 percent.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-22

FAMILIES RECEIVING HOMELESSNESS SERVICES IN THE REGION BY NUMBER OF CHILDREN BY COUNTY: 2010

County	One Child		Two Children		Three Children		Four or More Children		Total		Average Children Per Family
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
Kenosha County ^a	1,193	33.1	1,201	33.3	670	18.6	540	15.0	3,604	100.0	2.26
Milwaukee County	838	38.5	652	30.0	408	18.7	279	12.8	2,177	100.0	2.12
Ozaukee County ^b	8	50.0	4	25.0	2	12.5	2	12.5	16	100.0	2.13
Racine County	124	34.0	135	37.0	63	17.2	43	11.8	365	100.0	2.13
Walworth County	39	39.8	36	36.7	15	15.3	8	8.2	98	100.0	1.92
Washington County	52	56.5	25	27.2	11	12.0	4	4.3	92	100.0	1.71
Waukesha County	125	46.0	87	32.0	48	17.6	12	4.4	272	100.0	1.83
Region	2,379	35.9	2,140	32.3	1,217	18.4	888	13.4	6,624	100.0	2.18

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-23

EDUCATIONAL ATTAINMENT OF PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Less than 9 th Grade		9 th to 12 th Grade No Diploma		High School Graduate		Some College or Associates Degree		Bachelor or Graduate Degree		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	191	6.5	1,002	33.9	1,141	38.6	545	18.4	76	2.6	2,955	100.0
Milwaukee County	141	9.0	555	35.5	617	39.4	212	13.5	40	2.6	1,565	100.0
Ozaukee County ^b	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Racine County	17	1.1	424	28.2	712	47.4	319	21.2	32	2.1	1,504	100.0
Walworth County	18	11.2	51	31.7	53	32.9	38	23.6	1	0.6	161	100.0
Washington County	1	2.2	14	30.4	22	47.8	9	19.6	-	-	46	100.0
Waukesha County	41	6.6	124	19.8	292	46.7	141	22.6	27	4.3	625	100.0
Region	409	6.0	2,170	31.6	2,837	41.4	1,264	18.4	176	2.6	6,856	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010. No data regarding educational attainment was reported for persons receiving transitional or other support services in Ozaukee County.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-24

EMPLOYMENT STATUS OF PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Emergency Shelter Service Recipients											
	In Labor Force						Not In Labor Force					
	Employed Full-Time		Employed Part-Time		Unemployed		Not In Labor Force		Not In Labor Force		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County	12	2.6	29	6.3	386	84.5	30	6.6	457	100.0		
Milwaukee County	91	2.0	84	1.8	4,316	93.2	139	3.0	4,630	100.0		
Ozaukee County ^a	-	-	-	-	-	-	-	-	-	100.0		
Racine County	27	7.5	30	8.3	276	76.2	29	8.0	362	100.0		
Walworth County	9	10.8	7	8.4	52	62.7	15	18.1	83	100.0		
Washington County	4	2.9	-	-	135	96.4	1	0.7	140	100.0		
Waukesha County	27	6.8	20	5.0	325	82.1	24	6.1	396	100.0		
Region	170	2.8	170	2.8	5,490	90.5	238	3.9	6,068	100.0		

County	Transitional Housing or Other Service Recipients											
	In Labor Force						Not In Labor Force					
	Employed Full-Time		Employed Part-Time		Unemployed		Not In Labor Force		Not In Labor Force		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^b	275	8.6	412	12.9	1,809	56.8	690	21.7	3,186	100.0		
Milwaukee County	362	14.8	229	9.4	1,249	51.1	602	24.7	2,442	100.0		
Ozaukee County	-	-	1	33.3	2	66.7	-	-	3	100.0		
Racine County	76	6.4	100	8.5	766	64.7	241	20.4	1,183	100.0		
Walworth County	12	12.4	8	8.2	62	63.9	15	15.5	97	100.0		
Washington County	7	15.2	6	13.0	28	60.9	5	10.9	46	100.0		
Waukesha County	59	12.6	79	16.8	285	60.8	46	9.8	469	100.0		
Region	791	10.7	835	11.2	4,201	56.6	1,599	21.5	7,426	100.0		

Table X-24 (continued)

All Homelessness Service Recipients										
County	In Labor Force						Not In Labor Force		Total	
	Employed Full-Time		Employed Part-Time		Unemployed		Number	Percent	Number	Percent
	Number	Percent	Number	Percent	Number	Percent				
Kenosha County ^b	287	7.9	441	12.1	2,195	60.2	720	19.8	3,643	100.0
Milwaukee County	453	6.4	313	4.4	5,565	78.7	741	10.5	7,072	100.0
Ozaukee County ^a	-	-	1	33.3	2	66.7	-	-	3	100.0
Racine County	103	6.7	130	8.4	1,042	67.4	270	17.5	1,545	100.0
Walworth County	21	11.7	15	8.3	114	63.3	30	16.7	180	100.0
Washington County	11	5.9	6	3.2	163	87.7	6	3.2	186	100.0
Waukesha County	86	9.9	99	11.5	610	70.5	70	8.1	865	100.0
Region	961	7.1	1,105	7.5	9,691	71.8	1,837	13.6	13,494	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

^bKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-25

GOVERNMENT BENEFITS RECEIVED BY PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Health Care		Food		Housing		Other		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County	763	19.6	2,890	74.3	187	4.8	49	1.3	3,889	100.0
Milwaukee County	3,235	34.5	5,155	54.9	49	0.5	947	10.1	9,386	100.0
Ozaukee County	19	42.3	22	48.9	2	4.4	2	4.4	45	100.0
Racine County	475	28.1	1,132	66.9	22	1.3	62	3.7	1,691	100.0
Walworth County	49	26.8	132	72.1	2	1.1	-	-	183	100.0
Washington County	31	12.9	198	82.1	5	2.1	7	2.9	241	100.0
Waukesha County	195	20.1	644	66.3	84	8.6	48	5.0	971	100.0
Region	4,767	29.1	10,173	62.0	351	2.1	1,115	6.8	16,406	100.0

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-26

PERSONS WITH DISABILITIES RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Persons with Disabilities		Persons without Disabilities		Total	
	Number	Percent	Number	Percent	Number	Percent
Kenosha ^a	1,250	24.0	3,961	76.0	5,211	100.0
Milwaukee	4,940	48.3	5,287	51.7	10,227	100.0
Ozaukee ^b	9	30.0	21	70.0	30	100.0
Racine	983	44.2	1,241	55.8	2,224	100.0
Walworth	99	37.1	168	62.9	267	100.0
Washington	106	28.6	264	71.4	370	100.0
Waukesha	847	57.5	626	42.5	1,473	100.0
Region	8,234	41.6	11,568	58.4	19,802	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Waukesha County. As shown in Table X-27, about 8 percent of the Region's adult homelessness service recipients identified themselves as a veteran in 2010. The disability status and veteran status of recipients does not vary significantly between emergency shelter and transitional or other service recipients.

Characteristics of Homelessness Episodes

In addition to understanding the demographic characteristics of the Region's homelessness service recipients, data regarding the characteristics of homelessness episodes are useful when considering the types of facilities needed to house those who are homeless and the types of programs that may keep those at risk from experiencing homelessness.

Table X-28 shows that most of the people receiving homelessness services remained in the same County in which they previously resided. In 2010, about 85 percent of people receiving homelessness services remained in the same County, about 5 percent came from another County in the Region, about 4 percent came from a County outside of the Region but in the State, and about 6 percent came from another State. Figure X-4 shows that Washington County had the highest percentage of recipients who previously resided outside of the County and Ozaukee County had the lowest.

Table X-29 sets forth the length of shelter stays of persons receiving emergency shelter services in the Region by County in 2010. About 42 percent of shelter stays in the Region were less than one week in length, about 29 percent lasted from one week to one month, about 22 percent lasted from one to three months, and about 3 percent lasted from three to six months. A person who has been continuously homeless for at least one year meets the HUD threshold for chronic homelessness. Data showing the number of shelter stays of at least one year in length were not available; however, about 4 percent of the episodes of homelessness in the Region in 2010 were at least six months in length. Racine County had the highest percentage of shelter stays of at least six months in length. Walworth County did not have any shelter stays of six months or longer.

As shown in Table X-30, about 65 percent of persons receiving emergency shelter services in the Region in 2010 were homeless for the first time. About 18 percent had experienced two episodes of homelessness in their lives and about 6 percent had experienced three episodes. A person who has experienced four or more episodes of homelessness in the past three years meets the HUD threshold for chronic homelessness. Data showing the number of homelessness episodes experienced by persons over the last three years was not available; however, about 9 percent of homeless adults in the Region in 2010 had experienced four to ten episodes of homelessness in their lives and about 3 percent experienced 11 or more episodes. Milwaukee County had the highest percentage of homeless adults that experienced four or more episodes of homelessness. None of the persons receiving emergency shelter services in Walworth County reported more than two homelessness episodes.

Table X-31 shows the destination of persons receiving assistance from transitional shelter or other support programs after they left the program. Data for persons receiving emergency shelter assistance was not available. About 71 percent of recipients went to a home they either rented or owned. Note that many recipients of various support programs may have been at risk of homelessness rather than literally homeless. About 9 percent went to the residence of a family member or friend, about 7 percent went to another homeless shelter or facility, and about 1 percent went to an institution such as a jail, hospital, psychiatric facility, or substance abuse rehabilitation facility. About 12 percent did not know their post-service destination or reported going to a place not meant for habitation.

At Risk Population

The National Coalition for the Homeless has identified several of the key reasons people experience homelessness nationwide. These include reasons such as loss of housing due to foreclosure, lack of work opportunities, no availability of public assistance for housing, shortage of housing affordable to extremely low-income households, addiction disorders, mental illness, domestic violence, and lack of affordable healthcare. Table X-32 sets forth reasons given by persons receiving emergency shelter services in the Region for why they are experiencing their current episode of homelessness.

Table X-27

VETERANS STATUS OF PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	Veteran		Not a Veteran		Total	
	Number	Percent	Number	Percent	Number	Percent
Kenosha ^a	202	3.9	4,991	96.1	5,193	100.0
Milwaukee	1,002	9.3	9,736	90.7	10,738	100.0
Ozaukee ^b	1	3.7	26	96.3	27	100.0
Racine	282	12.9	1,901	87.1	2,183	100.0
Walworth	12	4.4	261	95.6	273	100.0
Washington	31	8.2	349	91.8	380	100.0
Waukesha	81	5.8	1,432	94.2	1,405	100.0
Region	1,611	7.9	18,696	92.1	20,307	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-28

COUNTY OF LAST KNOWN ADDRESS OF PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010

County	In Region											
	Kenosha County		Milwaukee County		Ozaukee County		Racine County		Walworth County		Washington County	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	7,092	90.8	28	0.4	-	-	163	2.1	10	0.1	-	-
Milwaukee County	56	0.4	10,447	84.7	16	0.1	120	1.0	21	0.2	27	0.2
Ozaukee County ^b	-	-	3	5.2	55	94.8	-	-	-	-	-	-
Racine County	106	3.9	93	3.4	-	-	2,285	83.3	10	0.3	5	0.2
Walworth County	3	0.8	10	2.8	-	-	4	1.1	285	79.0	-	-
Washington County	-	-	32	7.2	22	4.9	-	-	1	0.2	294	65.8
Waukesha County	11	0.6	231	13.0	3	0.2	33	1.9	4	0.2	63	3.6
Region	7,268	28.5	10,844	42.5	96	0.4	2,605	10.2	331	1.3	389	1.5

County	In Region (continued)						Outside Region					
	Waukesha County		Sub-total		In Wisconsin		Outside Wisconsin		Sub-total		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^a	11	0.1	7,304	93.5	102	1.3	404	5.2	506	6.5	7,810	100.0
Milwaukee County	152	1.2	10,839	87.8	618	5.0	882	7.2	1,500	12.2	12,339	100.0
Ozaukee County ^b	-	-	58	100.0	-	-	-	-	-	-	58	100.0
Racine County	12	0.4	2,511	91.5	86	3.2	146	5.3	232	8.5	2,743	100.0
Walworth County	-	-	302	83.7	32	8.8	27	7.5	59	16.3	361	100.0
Washington County	22	4.9	371	83.0	58	13.0	18	4.0	76	17.0	447	100.0
Waukesha County	1,269	71.6	1,614	91.1	67	3.8	91	5.1	158	8.9	1,772	100.0
Region	1,466	5.7	22,999	90.1	963	3.8	1,568	6.1	2,531	9.9	25,530	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^a Kenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

^b No persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-29

LENGTH OF SHELTER STAY BY COUNTY: 2010^a

County	Less than One Week		One Week to Less than One Month		One Month to Less Than Three Months		Three Months to Less Than Six Months		Six Months or Longer		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County	522	56.3	253	27.3	118	12.7	7	0.8	27	2.9	927	100.0
Milwaukee County	2,815	43.3	1,959	30.2	1,404	21.6	163	2.5	153	2.4	6,494	100.0
Ozaukee County ^b	-	-	-	-	-	-	-	-	-	-	-	100.0
Racine County	348	31.5	304	27.6	267	24.2	65	5.9	119	10.8	1,103	100.0
Walworth County	13	10.1	23	18.0	75	58.6	17	13.3	-	-	128	100.0
Washington County	75	39.5	62	32.6	36	18.9	11	5.8	6	3.2	190	100.0
Waukesha County	230	33.4	199	28.9	157	22.8	53	7.7	50	7.2	689	100.0
Region	4,003	42.0	2,800	29.4	2,057	21.6	316	3.3	355	3.7	9,531	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aIncludes only data from persons receiving assistance from emergency shelter program. Data from transitional housing programs are not available.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-30

NUMBER OF HOMELESSNESS EPISODES OF PERSONS RECEIVING EMERGENCY SHELTER SERVICES IN THE REGION BY COUNTY: 2010^{a, b}

County	One		Two		Three		Four to Ten		11 or More		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County	400	57.1	179	25.5	69	9.8	53	7.6	-	-	701	100.0
Milwaukee County	3,230	63.8	818	16.1	306	6.0	503	9.9	210	4.2	5,067	100.0
Ozaukee County ^c	-	-	-	-	-	-	-	-	-	-	-	100.0
Racine County	637	71.8	179	20.2	48	5.4	23	2.6	-	-	887	100.0
Walworth County	122	97.6	3	2.4	-	-	-	-	-	-	125	100.0
Washington County	110	69.2	36	22.6	3	1.9	10	6.3	-	-	159	100.0
Waukesha County	343	66.5	93	18.0	28	5.4	42	8.2	10	1.9	516	100.0
Region	4,842	64.9	1,308	17.5	454	6.1	631	8.5	220	3.0	7,455	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aIncludes only data from persons receiving assistance from emergency shelter program. Data from transitional housing programs are not available.

^bData presented shows the number of homelessness episodes over the lifetime of persons receiving assistance from emergency shelter programs in 2010, not the number of homelessness episodes experienced by persons during the year 2010.

^cNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-31

POST-SERVICE DESTINATION OF PERSONS RECEIVING HOMELESSNESS SERVICES IN THE REGION BY COUNTY: 2010^a

County	Home Owned or Rented by Person		Residence of Family or Friend		Other Shelter/Program		Institution		Don't Know/Other		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County ^b	9,237	87.1	638	6.0	250	2.3	6	0.1	474	4.5	10,605	100.0
Milwaukee County	4,454	60.0	793	10.7	858	11.5	175	2.4	1,146	15.4	7,426	100.0
Ozaukee County	48	82.8	4	6.9	-	-	-	-	6	10.3	58	100.0
Racine County	935	49.4	201	10.6	152	8.0	48	2.5	559	29.5	1,895	100.0
Walworth County	99	56.6	28	16.0	4	2.3	4	2.3	40	22.8	175	100.0
Washington County	91	25.1	50	13.8	79	21.8	14	3.9	128	35.4	362	100.0
Waukesha County	367	33.9	309	28.5	179	16.5	27	2.5	202	18.6	1,084	100.0
Region	15,231	70.5	2,023	9.4	1,522	7.0	274	1.3	2,555	11.8	21,605	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aIncludes only data from persons receiving assistance from transitional shelter or other support programs. Data from emergency shelter programs are not available.

^bKenosha County total for persons receiving transitional housing or other support services may be inflated by the inclusion of 5,486 persons receiving assistance from the Shalom Center Food Pantry.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-32

REASONS FOR HOMELESSNESS EPISODES IN THE REGION BY COUNTY: 2010^a

County	Insufficient Income		Eviction		Institutional Discharge		Domestic Problems		Addiction/Illness		Other		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Kenosha County	292	44.9	55	8.5	60	9.2	36	5.5	5	0.8	202	31.1	650	100.0
Milwaukee County	565	31.8	303	17.1	136	7.7	146	8.2	135	7.6	490	27.6	1,775	100.0
Ozaukee County ^b	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Racine County	529	62.9	41	4.9	130	15.4	37	4.4	31	3.7	73	8.7	841	100.0
Walworth County	47	37.9	40	32.3	3	2.4	15	12.1	5	4.0	14	11.3	124	100.0
Washington County	44	37.9	21	18.1	10	8.6	18	15.5	14	12.1	9	7.8	116	100.0
Waukesha County	100	40.5	35	14.2	17	6.9	29	11.7	29	11.7	37	15.0	247	100.0
Region	1,577	42.0	495	13.2	356	9.5	281	7.5	219	5.8	825	22.0	3,753	100.0

NOTE: Totals from this table do not match those in other tables due to the method of data collection (survey).

^aIncludes only data from persons receiving assistance from emergency shelter programs. Data from transitional housing programs are not available.

^bNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

The reasons cited in the Region generally coincide with those identified on a nationwide basis. The most common reason for homelessness in the Region was insufficient income, in which the respondent was either unemployed or had a low income that left them unable to find affordable housing. This reason was cited by about 42 percent of recipients. This was much more common than the next most common reasons, which were eviction (about 13 percent), domestic problems or family break-up (about 8 percent), and mental or physical illness or substance abuse problems (about 6 percent).

Data compiled for this report show that there is a substantial population residing in the Region that may be vulnerable to homelessness based on the reasons for homeless episodes by those experiencing homelessness. Those that may be most vulnerable to losing a home because of financial reasons include households with a high housing cost burden. Table VII-20 in Chapter VII shows that about 15 percent of households in the Region spent more than 50 percent of their monthly income on housing costs. In addition, data set forth in Chapter IX show that there are a substantial number of people residing in the Region that report having various cognitive disabilities, which may put them at a greater risk of losing their home if they do not receive assistance in managing their financial affairs. Many persons with cognitive disabilities also rely on Supplemental Security Income (SSI) payments from Social Security as their source of income. A 2009 study by the Public Policy Forum titled, *Give Me Shelter: Responding to Milwaukee County's Affordable Housing Challenges*, finds that SSI payments do not keep pace with the cost of housing. As described in Chapter IX, a person with a disability receiving SSI payments would have to pay 80 percent of their monthly income to rent an efficiency apartment, and 96 percent of their income to rent a one-bedroom apartment, at fair market rents in Milwaukee County, where 74 percent of persons receiving SSI payments in the Region lived in 2010.

Milwaukee City/County Commission on Supportive Housing

As noted in the previous section, there are a substantial number of residents in the Region that have reported having various cognitive disabilities, which may put them at a greater risk of homelessness if they do not receive assistance. The Supportive Housing Commission was created jointly by the City of Milwaukee and Milwaukee County in late 2007 to set goals and benchmarks for the effort to address housing needs for persons with mental illness and other special needs, and to monitor progress in meeting those goals. The Supportive Housing Commission has engaged in advocacy on behalf of several supportive housing developments and related legislation. Many of the housing projects have received funding through HUD, the Low Income Housing Tax Credit (LIHTC) program, and the City and County Housing Trust Funds. Examples include:

- Sustaining funding levels for supportive housing activities in the Milwaukee County budget
- Prairie Apartments, a 24 unit building located at 1218 N. Highland Boulevard in the City of Milwaukee, which serves individuals at risk of homelessness because of mental health or other conditions
- Washington Square Apartments, a 24 unit building located at 3940 W. Lisbon Avenue in the City of Milwaukee, which includes 12 units reserved for families in recovery from homelessness or mental illness and space for a food and clothing bank
- Johnston Center Residences, a 91 unit redevelopment of the former Johnston Community Health Clinic located at 1230 W. Grant Street in the City of Milwaukee, which is Milwaukee's largest supportive housing development
- Empowerment Village-National Avenue, a 34 unit building located at 1525 W. National Avenue in the City of Milwaukee, where supportive services are provided for residents
- Empowerment Village-Lincoln Avenue, a 30 unit located building at 525 W. Lincoln Avenue in the City of Milwaukee, where supportive services are provided for residents
- Veterans Manor, a 52 unit building located at 3430 W. Wisconsin Avenue in the City of Milwaukee, is focused on Veterans at risk of homelessness
- State legislation that requires health insurance policies to provide coverage for mental health services at a level comparable to coverage for physical health services.

Inventory of Homeless Assistance Programs and Facilities

The homeless assistance system is principally made up of local public and private non-profit organizations that deliver a wide range of shelter and supportive services to people who are or may be at risk of becoming homeless. These services are generally funded through a patchwork of Federal, State, and local public funds, coupled with

charitable giving. While many Federal government agencies administer a wide variety of homeless assistance programs, direct Federal funding is primarily administered by HUD, which was authorized by the McKinney-Vento Homelessness Assistance Act of 1987 to make Emergency Shelter Grant (ESG) and other program funds available for the provision of emergency shelter, transitional shelter, permanent housing, and supportive services for people experiencing homelessness. To encourage more community-wide planning and coordination, local service providers are required to submit a consolidated application to receive Federal funding, rather than individual applications. As further explained in Chapter III, this has resulted in a “Continuum of Care” approach to collaborative planning and seeking of Federal homelessness funds. There are three continua of care (CoC) serving the Region, including the Milwaukee CoC, Racine CoC, and the Balance of the State of Wisconsin CoC. Many of the homelessness programs undertaken by local governments and CoCs serving the Region are summarized in Tables III-1 and III-2 in Chapter III.

Emergency Shelter, Transitional Housing, and Permanent Supportive Housing

One goal of the homeless assistance system is to address the immediate housing needs of a homeless person. Table X-33 provides a list of emergency shelter, transitional housing, and permanent supportive housing programs in the Region in 2010, including the capacity of the facilities provided by those programs. As shown on Table X-34, there were 36 emergency shelter programs with a total of 1,274 beds in the Region in 2010. Milwaukee County had the highest percentage of emergency shelter beds, with about 62 percent. There were 40 transitional housing programs with a total of 1,202 beds in the Region in 2010, about 64 percent of which were located in Milwaukee County. There were 26 permanent supportive housing programs with a total of 1,124 beds in the Region in 2010, about 78 percent of which were located in Milwaukee County.

According to the National Council for the Homeless (NCH), a majority of State and local homeless coalitions have seen a significant increase in homelessness since the beginning of the foreclosure crisis and economic recession that began in 2007. This has raised concerns that the existing emergency shelter, transitional housing, and permanent supportive housing facilities may not adequately serve the Region’s homeless and at risk population. In 2011, WISP began collecting shelter bed utilization rate data which could be useful for assessing the need for additional shelter facilities in the future. The data received from WISP represents point-in-time counts of persons in emergency shelters for one day in July 2011 and one day in January 2012. Point-in-time counts do not accurately identify the intermittently homeless and therefore may misrepresent the magnitude of homelessness and the potential need for shelter facilities in the Region. For that reason, that data is not included in this report. A period prevalence count, which measures the number of people who experience homelessness over a period of time, would provide a more appropriate measure; however, that information was not available at the time this report was prepared.

Homelessness Prevention

In addition to services that meet the immediate needs of persons experiencing homelessness, another goal of the homeless assistance system is to prevent at risk individuals or households from becoming homeless. In response to the impact of the foreclosure crisis that began in 2007, the Homeless Emergency Assistance and Transition to Housing (HEARTH) Act was enacted in 2009 as part of the Helping Families Save Their Homes Act. HEARTH re-authorized HUD’s McKinney-Vento Homeless Assistance programs as well as modified the programs to emphasize rapid rehousing, creating more permanent supportive housing for the chronically homeless, and expanding homelessness prevention. The ESG program was renamed the “Emergency Solutions Grant,” signifying its shift to funding homelessness prevention and rehousing, as well as emergency shelter.

Also in response to the foreclosure crisis, the Homelessness Prevention and Rapid Rehousing Program (HPRP) was established as part of the American Recovery and Reinvestment Act (ARRA) of 2009. The purpose of HPRP was to assist individuals and families who are otherwise healthy and not chronically homeless in escaping homelessness or preventing homelessness of the vulnerable population. Primary activities include short-term and medium-term rental assistance and housing relocation and stabilization services, including mediation, credit counseling, security or utility deposits, utility payments, moving cost assistance, and case management. Under HPRP, the State of Wisconsin received \$17,101,862; the City of Milwaukee received \$6,912,159; the City of Racine received \$817,554; the City of West Allis received \$574,434; and Milwaukee County received \$712,755.

Table X-33

HOMELESS SHELTER FACILITIES IN THE SOUTHEASTERN WISCONSIN REGION: 2010

County/Community	Program Name	Address	Program Type	Capacity (beds)
Kenosha County				
City of Kenosha	Kenosha Human Development Services - Homeless Youth Project	4844 42 nd Ave	Transitional Housing	85
City of Kenosha	Kenosha Human Development Services - Supportive Apartment Program	5407 8th Ave	Transitional Housing	4
City of Kenosha	Kenosha Human Development Services - Supportive Housing Program	5407 8th Ave	Transitional Housing	12
City of Kenosha	Shalom Center - Emergency Family Shelter	1713 62 nd St	Emergency Shelter	24
City of Kenosha	Shalom Center - INNS Program	1713 62 nd St	Emergency Shelter	28
City of Kenosha	Women and Children's Horizons Emergency Shelter	2525 63 rd St	Emergency Shelter	30
City of Kenosha	Women and Children's Horizons Transitional Living Program	2525 63 rd St	Transitional Housing	54
County Total	--	--	--	237
Milwaukee County				
City of Milwaukee	ARCW Wisconsin House	820 N. Plankinton Ave	Transitional Housing	26
City of Milwaukee	Casa Maria	1131 N. 21st St	Emergency Shelter	10
City of Milwaukee	Cathedral Center Emergency Shelter	845 N. Van Buren St	Emergency Shelter	67
City of Milwaukee	Community Advocates Autumn West Permanent Housing	3010 W. Wells St	Permanent Supportive Housing	20
City of Milwaukee	Community Advocates Family Support Center	3025 Mitchell St	Emergency Shelter	76
City of Milwaukee	Community Advocates MWC Emergency Shelter	728 N. James Lovell St	Emergency Shelter	22
City of Milwaukee	Community Advocates Project Bridge	1143 N. 29 th St	Permanent Supportive Housing	60
City of Milwaukee	CVI Milwaukee MLK	3312 W. Wells St.	Transitional Housing	12
City of Milwaukee	CVI VETS Place Central SRO Permanent Housing	3312 W. Wells St.	Permanent Supportive Housing	16
City of Milwaukee	Daystar Inc.	P.O. Box 2130	Transitional Housing	10
City of Milwaukee	Guest House of Milwaukee	1216 N. 13 th St	Emergency Shelter	54
City of Milwaukee	Guest House of Milwaukee - Home Linc III	1216 N. 13 th St	Permanent Supportive Housing	85
City of Milwaukee	Guest House of Milwaukee - Home Linc III Exp	1216 N. 13 th St	Permanent Supportive Housing	19
City of Milwaukee	Guest House of Milwaukee - LEADS Program	1216 N. 13 th St	Transitional Housing	40
City of Milwaukee	Guest House of Milwaukee - Prairie Apartments	1216 N. 13 th St	Permanent Supportive Housing	15 ^a
City of Milwaukee	Guest House of Milwaukee - VA Per Diem TH Program	1218 W. Highland Ave	Permanent Supportive Housing	7
City of Milwaukee	Health Care for the Homeless FAITH Program	1216 N. 13 th St	Transitional Housing	197
City of Milwaukee	Health Care for the Homeless Family Abodes Program	711 W. Capitol Dr	Transitional Housing	102
City of Milwaukee	Hope House of Milwaukee Emergency Shelter	711 W. Capitol Dr	Transitional Housing	11
City of Milwaukee	Hope House of Milwaukee SRO	209 W. Orchard St	Emergency Shelter	13
City of Milwaukee	Hope House of Milwaukee Transitional Shelter	209 W. Orchard St	Permanent Supportive Housing	52
City of Milwaukee	La Causa, Inc.	209 W. Orchard St	Transitional Housing	12
		522 W. Walker St	Emergency Shelter	

Table X-33 (continued)

County/Community	Program Name	Address	Program Type	Capacity (beds)
Milwaukee County (continued)				
City of Milwaukee.....	Meta House Bremen TH 1	2625 N. Weil St	Transitional Housing	30
City of Milwaukee.....	Meta House First Street PSH 3	2625 N. Weil St	Permanent Supportive Housing	41
City of Milwaukee.....	Meta House Locust TH 2	2625 N. Weil St	Transitional Housing	21
City of Milwaukee.....	Milwaukee County Mercy Housing	9201 Watertown Plank Rd	Permanent Supportive Housing	33
City of Milwaukee.....	Milwaukee County Shelter Care Plus	9201 Watertown Plank Rd	Permanent Supportive Housing	481
City of Milwaukee.....	Milwaukee Rescue Mission Joy House	830 N. 19 th St	Emergency Shelter	80
City of Milwaukee.....	Milwaukee Rescue Mission Joy House Transitional Housing	830 N. 19 th St	Transitional Housing	30
City of Milwaukee.....	Milwaukee Rescue Mission Safe Harbor	830 N. 19 th St	Emergency Shelter	250
City of Milwaukee.....	Milwaukee Rescue Mission Safe Harbor Transitional Housing	830 N. 19 th St	Transitional Housing	30
City of Milwaukee.....	My Home Your Home-Lissy's Place - Transitional Housing Program	6200 W. Center St	Transitional Housing	14
City of Milwaukee.....	Pathfinders	2038 N. Bartlett Ave	Emergency Shelter	8
City of Milwaukee.....	SDC Transitional Living Center	4041 N. Richards St	Transitional Housing	- ^b
City of Milwaukee.....	SET Ministries Project Restore Permanent	2400A S. 13 th St	Permanent Supportive Housing	43
City of Milwaukee.....	SET Ministries Project Restore Transitional	2400A S. 13 th St	Transitional Housing	62
City of Milwaukee.....	Sojourner Truth House Shelter	P.O. Box 080319	Emergency Shelter	41
City of Milwaukee.....	St. Aemilian – Lakeside Permanent Supportive Housing Program	8901 W. Capitol Dr	Permanent Supportive Housing	9
City of Milwaukee.....	St. Catherine Residence	1032 E. Knapp St	Permanent Supportive Housing	25
City of Milwaukee.....	The Salvation Army of Milwaukee Emergency Lodge	1730 N. 7 th St	Emergency Shelter	100
City of Milwaukee.....	The Salvation Army of Milwaukee - RESPITE	1730 N. 7 th St	Emergency Shelter	20
City of Milwaukee.....	The Salvation Army of Milwaukee – ROOTS	1730 N. 7 th St	Permanent Supportive Housing	13
City of Milwaukee.....	The Salvation Army of Milwaukee – Winterstar	1730 N. 7 th St	Transitional Housing	30
City of Milwaukee.....	US Dept. of Veteran's Affairs Milwaukee Vet Center Domiciliary	5401 N. 76 th St	Emergency Shelter	35
City of Milwaukee.....	US Dept. of Veteran's Affairs Milwaukee Vet Center Transitional Housing	5401 N. 76 th St	Transitional Housing	9
City of Milwaukee.....	Walker's Point Fast Track Insights THP	2030 W. National Ave	Transitional Housing	8
City of Milwaukee.....	Walker's Point Transitional Living Program (Grant Street)	2175 S. Layton Blvd	Transitional Housing	8
City of Milwaukee.....	YWCA Transitional Housing Program	2431 W. Capitol Dr	Transitional Housing	82
County Total	--	--	--	2,429
Ozaukee County				
Village of Saukville.....	Advocates of Ozaukee Emergency Shelter ^f	P.O. Box 80166	Emergency Shelter	16
Village of Saukville.....	Advocates of Ozaukee Motel Voucher Program ^g	P.O. Box 80166	Emergency Shelter	1
Village of Saukville.....	Advocates of Ozaukee Transitional Housing Program	P.O. Box 80166	Transitional Housing	6
Village of Grafton.....	The Youth and Family Project Ozaukee Transitional Units	885 Badger Circle	Transitional Housing	5
County Total	--	--	--	28

Table X-33 (continued)

County/Community	Program Name	Address	Program Type	Capacity (beds)
Racine County				
City of Burlington	Burlington Transitional Living Center Emergency Shelter	428 S. Pine St	Emergency Shelter	16
City of Burlington	Burlington Transitional Living Center Morrow House	332 State St	Emergency Shelter	8
City of Racine	Catherine Marian Housing Inc./Bethany Apartments	806 Wisconsin Ave	Transitional Housing	34
City of Racine	CVI Racine College Avenue Permanent Housing	1501 Villa St	Permanent Supportive Housing	18
Village of Union Grove	CVI Union Grove Veterans Assistance Program	21425 Spring St	Transitional Housing	63
City of Racine	HALO, Inc. Men's Shelter	2000 DeKoven Ave	Emergency Shelter	60
City of Racine	HALO, Inc. Women and Children's Shelter	2000 DeKoven Ave	Emergency Shelter	60
City of Racine	HALO Permanent Housing Program	2000 DeKoven Ave	Permanent Supportive Housing	12
City of Racine	HALO THP Family Units	2000 DeKoven Ave	Transitional Housing	33
City of Racine	HALO THP Single Units	2000 DeKoven Ave	Transitional Housing	9
City of Racine	Love and Charity Mission	1031 Douglas Ave	Emergency Shelter	18
City of Racine	Project New Life Gideon House	3433 Douglas Ave	Emergency Shelter	6
City of Racine	Project New Life Nehemia Place	3433 Douglas Ave	Permanent Supportive Housing	11
City of Racine	SAFE Haven of Racine SAFE Passage	1600 W. 6 th St	Transitional Housing	8
City of Racine	SAFE Haven of Racine Youth Shelter	1030 Washington Ave	Emergency Shelter	8
County Total	--	--	--	364
Walworth County				
City of Whitewater	Bethel House	130 S. Church St	Transitional Housing	25
Village of Darien	CAI Twin Oaks Shelter for the Homeless	W9665 U.S. Hwy 14	Emergency Shelter	44
City of Elkhorn	The Association for the Prevention of Family Violence	461 E. Geneva St	Transitional Housing	23
City of Delavan	Walworth County Emergency Homeless Shelter	P.O. Box 226	Emergency Shelter	12
City of Elkhorn	Walworth County Housing Authority – Hartwell	27 S. Broad St	Permanent Supportive Housing	14
County Total	--	--	--	118
Washington County				
Village of Slinger	Family Promise of Washington County	3128 Slinger Rd	Emergency Shelter	14
City of West Bend	Friends of Abused Families – Transitional Living Program	P.O. Box 117	Transitional Housing	7
City of West Bend	Genesis Behavioral Services	1626 Clarence Ct	Transitional Housing	4
City of West Bend	Hebron House Transitional Housing ^d	143 N. 8 th St	Transitional Housing	9
City of West Bend	Hebron House – Washington Emergency Shelter ^d	143 N. 8 th St	Emergency Shelter	8
City of West Bend	St. Vincent de Paul Stores and Services	420 N. River Rd	Emergency Shelter	6
City of West Bend	The Salvation Army Bread of Life Washington County	485 N. Main St	Emergency Shelter	1
City of West Bend	The Youth and Family Project Emergency Shelter	630 Elm St	Emergency Shelter	3
City of West Bend	The Youth and Family Project Transitional Housing	630 Elm St	Transitional Housing	10
County Total	--	--	--	57

Table X-33 (continued)

County/Community	Program Name	Address	Program Type	Capacity (beds)
Waukesha County	Hebron House Cornerstone Apartments	134 N. North St	Permanent Supportive Housing	43
City of Waukesha.....	Hebron House Cliff Alex A	2009 Cliff Alex Ct	Permanent Supportive Housing	16
City of Waukesha.....	Hebron House Cliff Alex B	2054 Cliff Alex Ct	Permanent Supportive Housing	16
City of Waukesha.....	Hebron House Drop-In Shelter	1601 E. Racine Ave	Emergency Shelter	35
City of Waukesha.....	Hebron House Emergency Shelter – Hebron House	812 N. East Ave	Emergency Shelter	24
City of Waukesha.....	Hebron House Emergency Shelter – Siena House	1519 Summit Ave	Emergency Shelter	27
City of Waukesha.....	Hebron House Hillside Apartments	817 E. Main St	Permanent Supportive Housing	16
City of Waukesha.....	Hebron House Jeremy House	1301 E. Moreland Blvd	Permanent Supportive Housing	7
City of Waukesha.....	Hebron House Mainstream Program	1601 E. Racine Ave	Permanent Supportive Housing	39
City of Waukesha.....	Pregnancy Support Connection	434 Madison St	Transitional Housing	8
City of Waukesha.....	Richard's Place Permanent Housing Program	P.O. Box 294	Permanent Supportive Housing	4
City of Waukesha.....	Richard's Place Transitional Housing Program	P.O. Box 294	Transitional Housing	4
City of Waukesha.....	The Salvation Army of Waukesha Emergency Lodge	445 Madison St	Emergency Shelter	30
City of Waukesha.....	The Women's Center Sister House	505 N. East Ave	Emergency Shelter	16
City of Waukesha.....	The Women's Center Transitional Housing	505 N. East Ave	Transitional Housing	29
City of Waukesha.....	Waukesha Housing Authority Shelter Care Plus	120 Corrina Blvd	Permanent Supportive Housing	55
County Total	--	--	--	369
Region	--	--	--	3,600

^aPrairie Apartments contains 24 apartment units, 10 of which are reserved for individuals receiving support from the Milwaukee County Behavioral Health Division and five of which are reserved for individuals coming out of homelessness. The remaining nine units are conventional affordable apartments for residents earning no more than 40 percent of the area median income.

^bCapacity data were not available.

^cNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

^dFacility closed in 2011.

^eFacility includes a thrift store but does not provide shelter services.

^fFacility includes a food pantry but does not provide shelter services.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Table X-34

CAPACITY OF HOMELESS SHELTER PROGRAMS IN THE SOUTHEASTERN WISCONSIN REGION BY COUNTY: 2010

County	Emergency Shelters			Transitional Housing			Permanent Supportive Housing			Total		
	Programs	Beds	Percent	Programs	Beds	Percent	Programs	Beds	Percent	Programs	Beds	Percent
Kenosha County	3	82	6.4	4	155	12.9	-	-	-	7	237	6.6
Milwaukee County	14	786	61.7	20	770	64.1	14	873	77.7	48	2,429	67.5
Ozaukee County ^a	2	17	1.3	2	11	0.9	-	-	-	4	28	0.8
Racine County	7	176	13.8	5	147	12.2	3	41	3.7	15	364	10.1
Walworth County	2	56	4.4	2	48	4.0	1	14	1.2	5	118	3.3
Washington County	3 ^b	25 ^b	2.0	4 ^c	30 ^c	2.5	-	-	-	9	55	1.5
Waukesha County	5	132	10.4	3	41	3.4	8	196	17.4	16	369	10.2
Region	36	1,274	100.0	40	1,202	100.0	26	1,124	100.0	102	3,600	100.0

^aNo persons were reported to WI Service Point as having received services from emergency shelter programs in Ozaukee County in 2010.

^bThe Hebron House – Washington Emergency Shelter, which provided eight beds, closed in 2011.

^cHebron House Transitional Housing, which provided nine beds, closed in 2011.

Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Homelessness prevention is a major component of the Continuum of Care (CoC) approach to addressing homelessness and each CoC is required to submit a 10 year plan to prevent homelessness. Strategies and activities intended to prevent homelessness included in the 10 year plans prepared by the Milwaukee, Racine, and Balance of State CoCs (summarized in Table III-2 in Chapter III) include:

- Implementing programs to prevent persons residing temporarily in local institutions from becoming homeless immediately upon release
- Increasing accessibility to financial assistance for households in an emergency
- Increasing the number of households approved for SSI/SSDI benefits
- Advocating collaboration between for-profit developers and local non-profits to develop affordable housing units.

Challenges

Although Federal funding for homelessness services has increased in response to the foreclosure crisis and economic recession that began in 2007, there are still many challenges facing the provision of homelessness services and facilities. High unemployment and underemployment may increase the number of people who are or are at risk of experiencing homelessness, and people staying in the homes of relatives or friends who are not considered homeless under the HUD definition may result in underestimating the demand for homelessness services. Supportive housing for the homeless frequently faces vigorous neighborhood opposition on the basis of property values and a fear of crime, despite evidence from numerous studies showing that supportive housing does not decrease property values nor increase criminal activity.²⁶ Although the CoC planning process has led to greater access to homeless services and better coordinated programs, efforts are still needed to address the root causes of homelessness. Effective planning and collaboration with programs and providers with a greater depth and stability of funding, such as Temporary Assistance to Needy Families (TANF), Community Health Centers, Public Housing Authorities, and Medicaid, is necessary to develop more effective prevention strategies. In addition, persons with disabilities who rely on SSI payments clearly require assistance through housing vouchers or other assistance to maintain stable housing.

PART 5: FINDINGS

The following are findings regarding the data and discussion compiled in this chapter, which were used to prepare recommendations intended to address the need for government assisted housing in the Region presented in Chapter XII:

- The long waiting lists for government assisted housing and data regarding households with housing problems show that market rate housing cannot eliminate the entire housing need in the Region. Government financial assistance is needed to effectively reduce the economic constraints to housing of the lowest-income households in the Region.
- The Region's lowest income families and subsidized housing are both disproportionately concentrated in Milwaukee County.
- Subsidized housing has become more widely distributed across the Region over time; however, the economic status of public housing residents in the City of Milwaukee has not improved and the proportion of minorities among City of Milwaukee public housing residents has increased significantly.
- City of Milwaukee studies have shown that targeted investments in public housing can lead to improvements for residents of public housing and surrounding neighborhoods.

²⁶*American Planning Association, Policy Guide on Homelessness, March 2003.*

- Maintaining and expanding the Section 8 Housing Choice Voucher Program, for which there is great demand, depends on sufficient annual Federal appropriations, which will likely continue to be a challenge in the future.
- Recent Federal initiatives have recognized the need to simplify subsidized housing programs to streamline program administration, reduce costs, and increase the portability of Section 8 Housing Choice Vouchers between PHAs in an effort to maintain and expand the number of households receiving government assistance.
- Many of the Region’s project-based subsidized housing units are aging to the point where owners can either “opt-out” of their contracts or the units are in need of revitalization.
- The Low Income Housing Tax Credit Program is now the primary source of new subsidized housing units; however, most of the units are not affordable to extremely low-income households.
- Concerns have been expressed regarding the criteria used to award tax credits for proposed LIHTC developments. Suggestions for revised criteria include awarding allocation points based on a lack of affordable housing in a community and/or the type of jobs and associated income levels in the community, and reducing or eliminating points allocated for community support of a proposed LIHTC development.
- The most common reason cited for homelessness in the Region in 2010 was insufficient income, in which the person was either unemployed or had a low income that left them unable to find affordable housing.
- There is a substantial population residing in the Region that may be vulnerable to homelessness because of financial reasons, especially families and unrelated individuals experiencing poverty and others with a high housing cost burden.
- There are concerns that the existing facilities serving the homeless in the Region are not adequate to meet an increasing demand for their services, particularly as a result of the on-going foreclosure crisis, economic recession, and continuing high unemployment.
- Although the homeless assistance system has placed greater importance on homelessness prevention in recent years, efforts are still needed to address the root causes of homelessness.

* * *

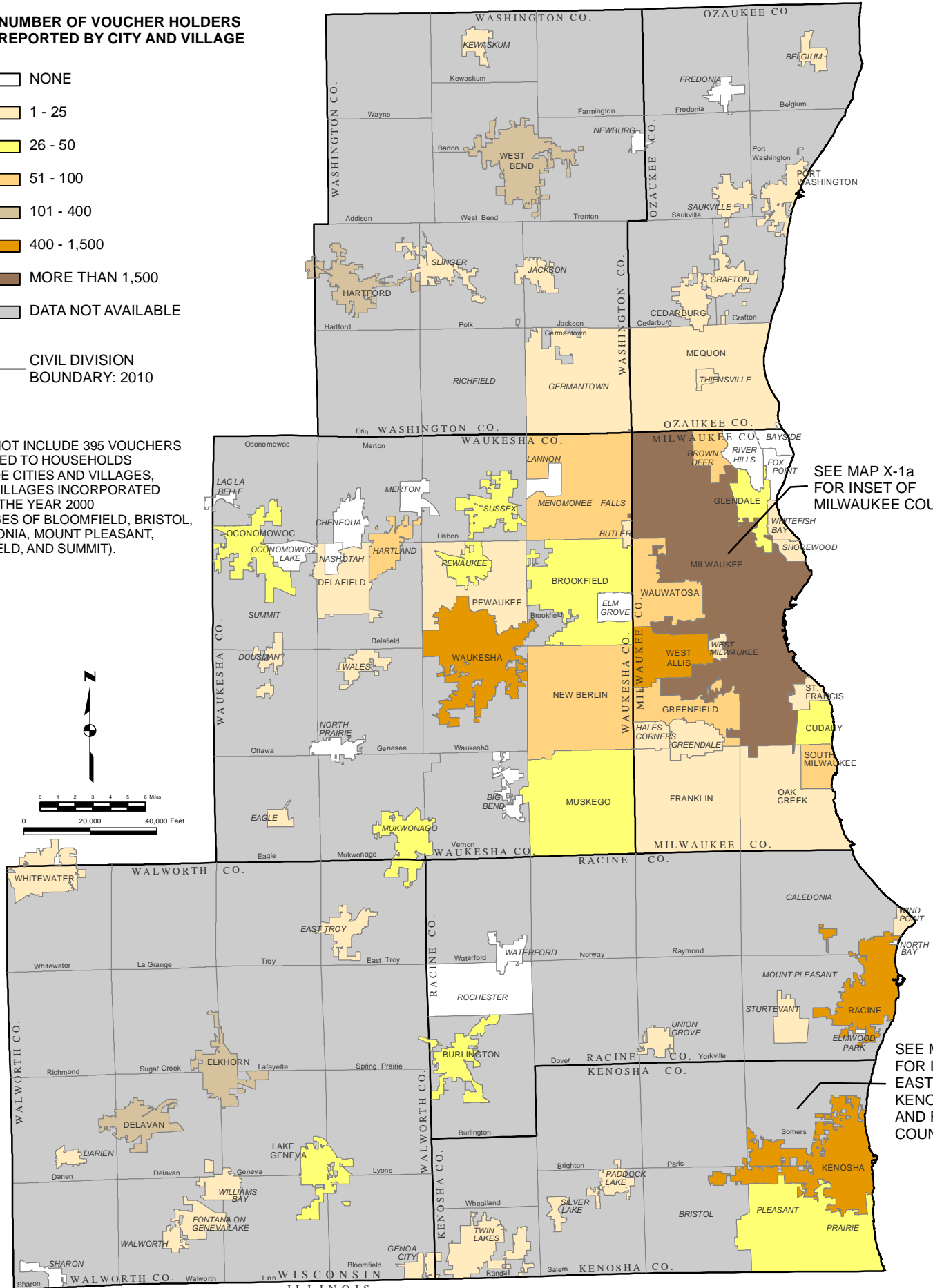
**Map X-1
SECTION 8 HOUSING CHOICE VOUCHER HOLDERS
IN THE SOUTHEASTERN WISCONSIN REGION BY CITY AND VILLAGE: 2008**

**NUMBER OF VOUCHER HOLDERS
REPORTED BY CITY AND VILLAGE**

- NONE
- 1 - 25
- 26 - 50
- 51 - 100
- 101 - 400
- 400 - 1,500
- MORE THAN 1,500
- DATA NOT AVAILABLE

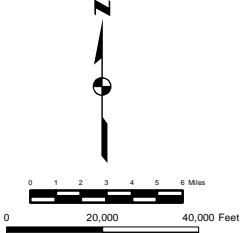
— CIVIL DIVISION
BOUNDARY: 2010

NOTE:
DOES NOT INCLUDE 395 VOUCHERS
AWARDED TO HOUSEHOLDS
OUTSIDE CITIES AND VILLAGES,
OR IN VILLAGES INCORPORATED
AFTER THE YEAR 2000
(VILLAGES OF BLOOMFIELD, BRISTOL,
CALEDONIA, MOUNT PLEASANT,
RICHFIELD, AND SUMMIT).



SEE MAP X-1a
FOR INSET OF
MILWAUKEE COUNTY

SEE MAP X-1b
FOR INSET OF
EASTERN
KENOSHA AND RACINE
COUNTIES

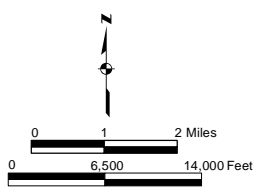
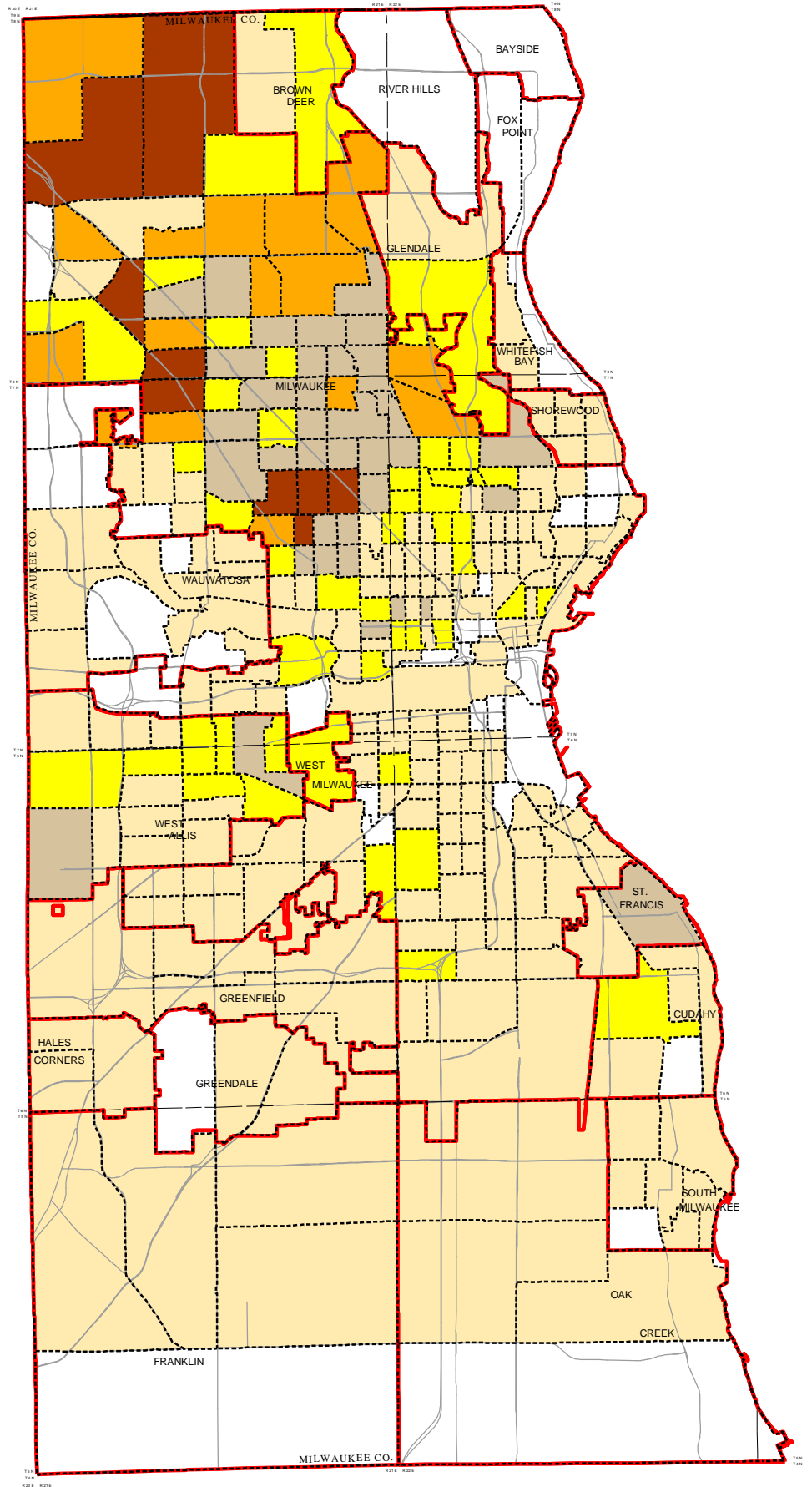
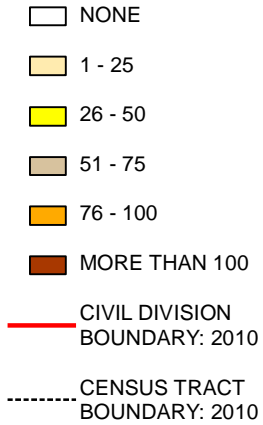


Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

Map X-1a

**SECTION 8 HOUSING CHOICE VOUCHER
HOLDERS IN MILWAUKEE COUNTY BY
CENSUS TRACT: 2008**

**NUMBER OF VOUCHER HOLDERS
REPORTED BY CENSUS TRACT**



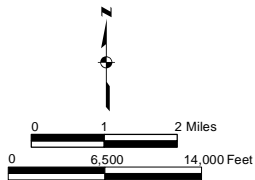
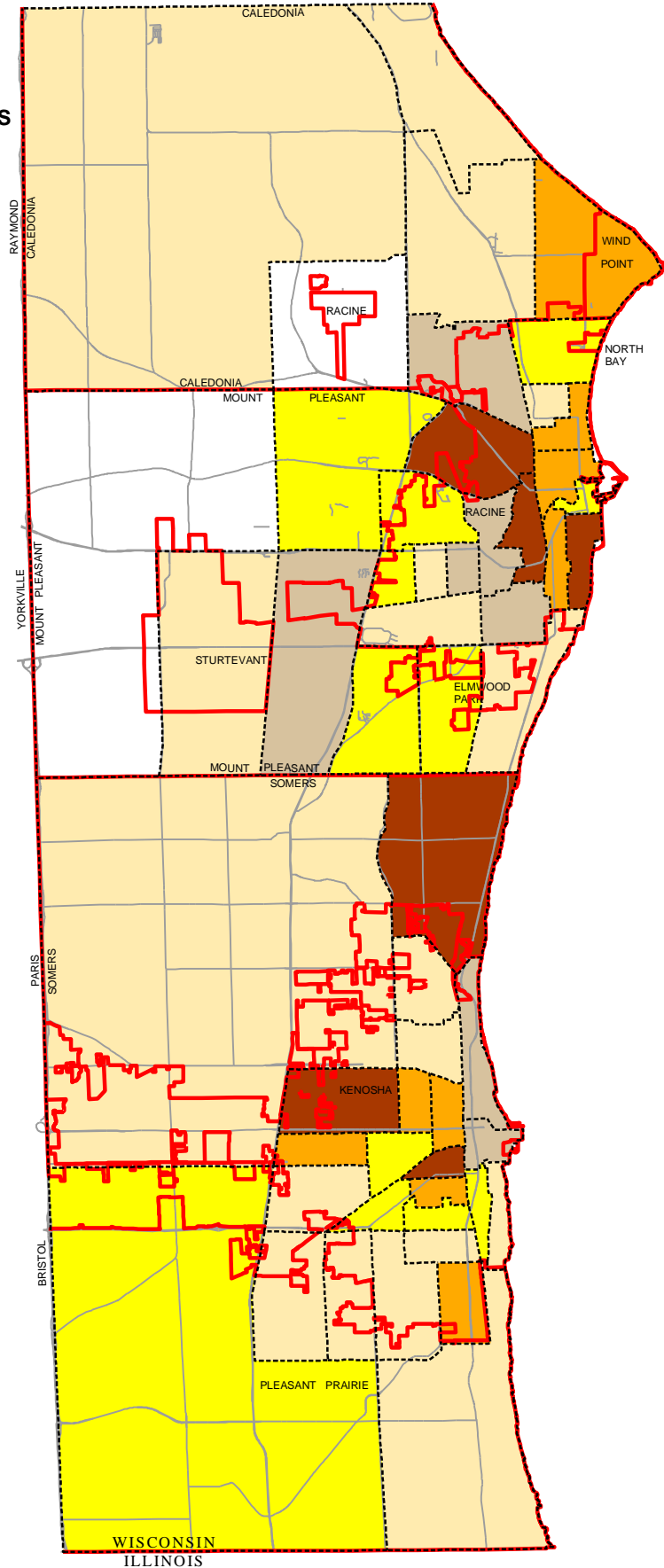
Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

Map X-1b

**SECTION 8 HOUSING CHOICE VOUCHER
HOLDERS IN EASTERN KENOSHA AND RACINE COUNTIES
BY CENSUS TRACT: 2008**

**NUMBER OF VOUCHER HOLDERS
REPORTED BY CENSUS TRACT**

- NONE
- 1 - 25
- 26 - 50
- 51 - 75
- 76 - 100
- MORE THAN 100
- CIVIL DIVISION
BOUNDARY: 2010
- CENSUS TRACT
BOUNDARY: 2010



Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

Map X-2

HOUSING COMPLEXES MANAGED BY PUBLIC HOUSING AUTHORITIES IN THE SOUTHEASTERN WISCONSIN REGION: 2011

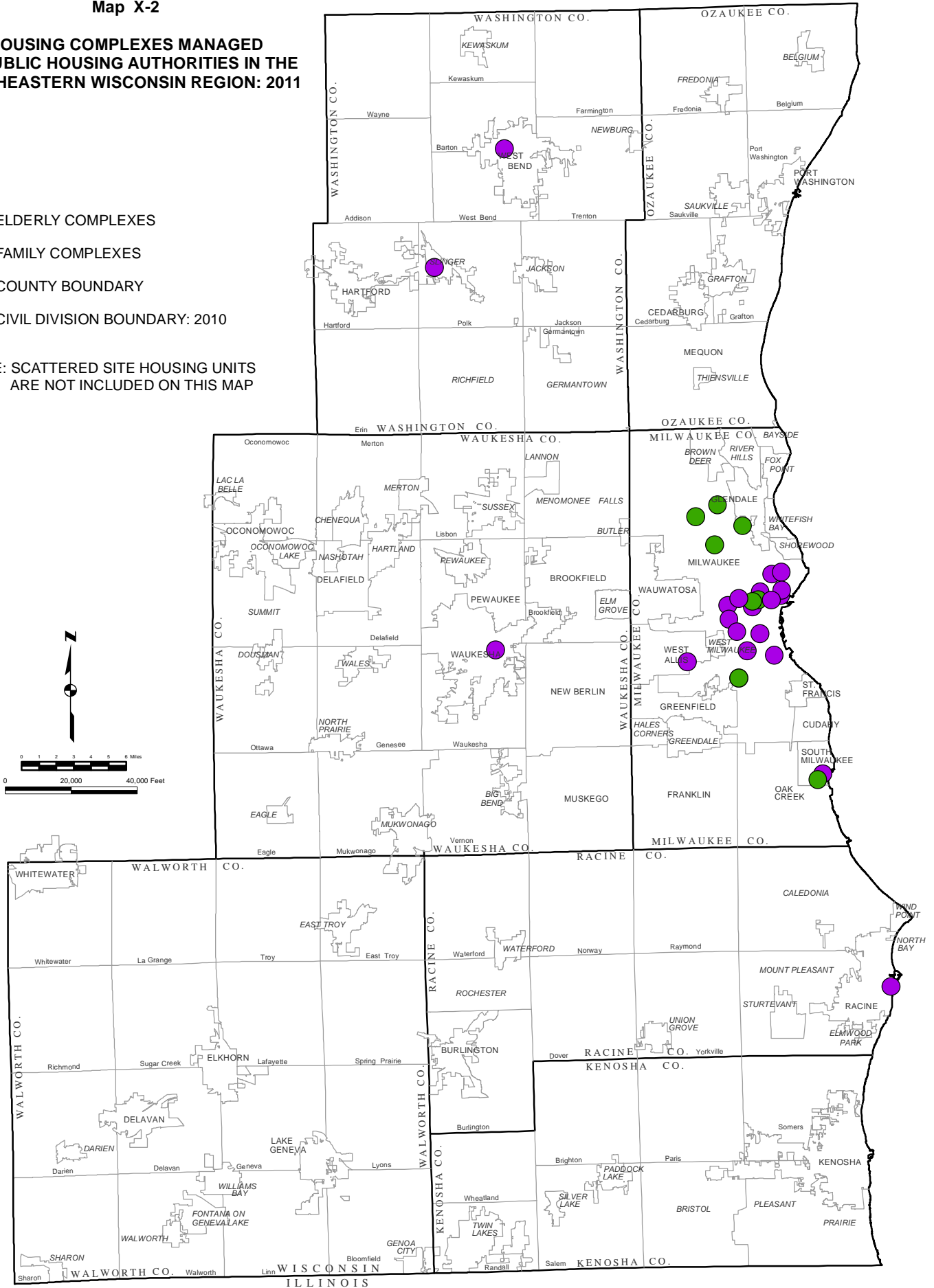
● ELDERLY COMPLEXES

● FAMILY COMPLEXES

— COUNTY BOUNDARY

— CIVIL DIVISION BOUNDARY: 2010

NOTE: SCATTERED SITE HOUSING UNITS ARE NOT INCLUDED ON THIS MAP



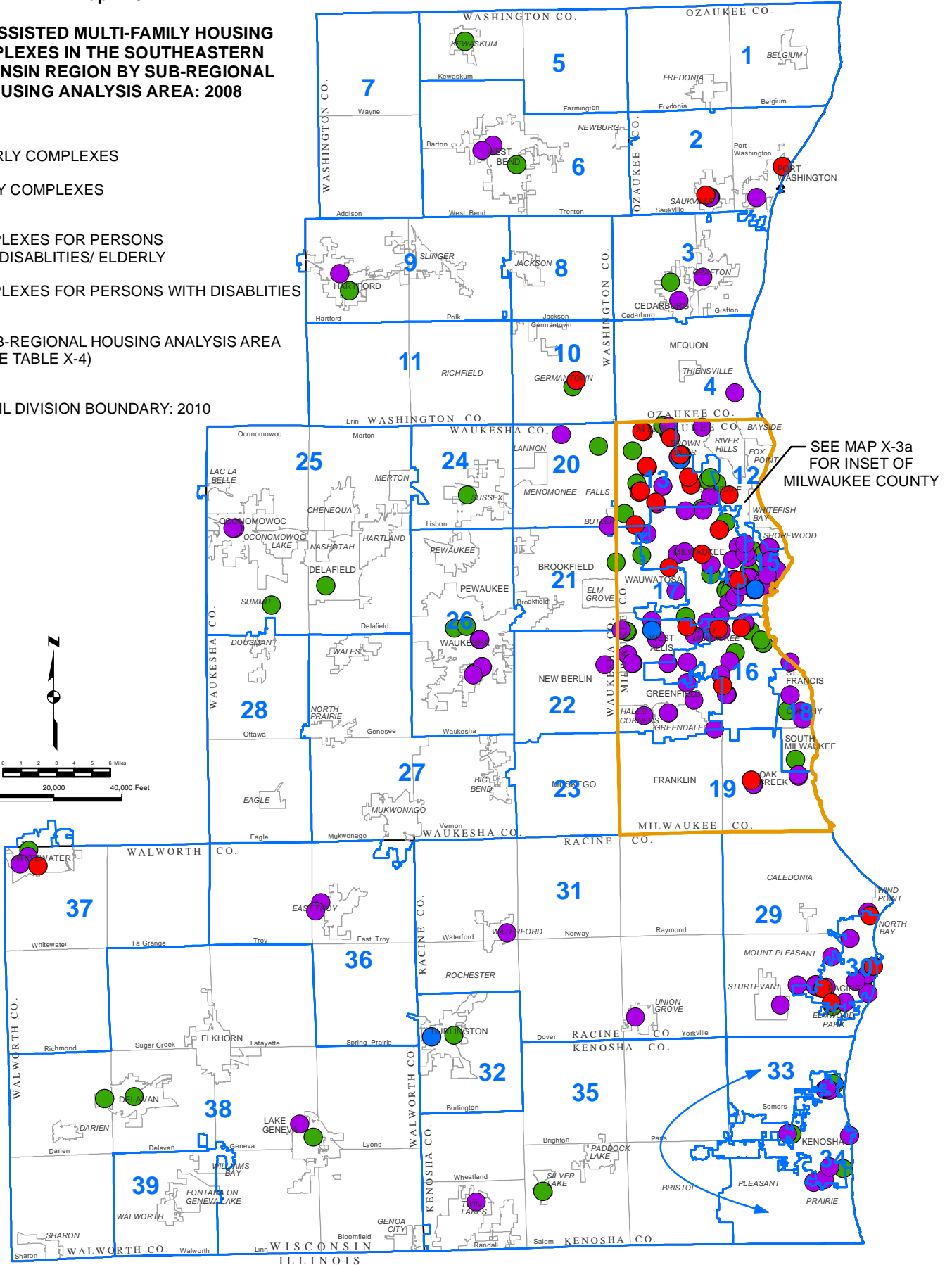
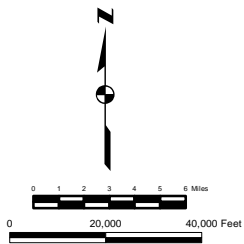
Source: U.S. Department of Housing and Urban Development (HUD), Local Public Housing Authorities, and SEWRPC.

Map X-3

HUD ASSISTED MULTI-FAMILY HOUSING COMPLEXES IN THE SOUTHEASTERN WISCONSIN REGION BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2008

- ELDERLY COMPLEXES
- FAMILY COMPLEXES
- COMPLEXES FOR PERSONS WITH DISABILITIES/ ELDERLY
- COMPLEXES FOR PERSONS WITH DISABILITIES
- 39** SUB-REGIONAL HOUSING ANALYSIS AREA (SEE TABLE X-4)

— CIVIL DIVISION BOUNDARY: 2010



Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

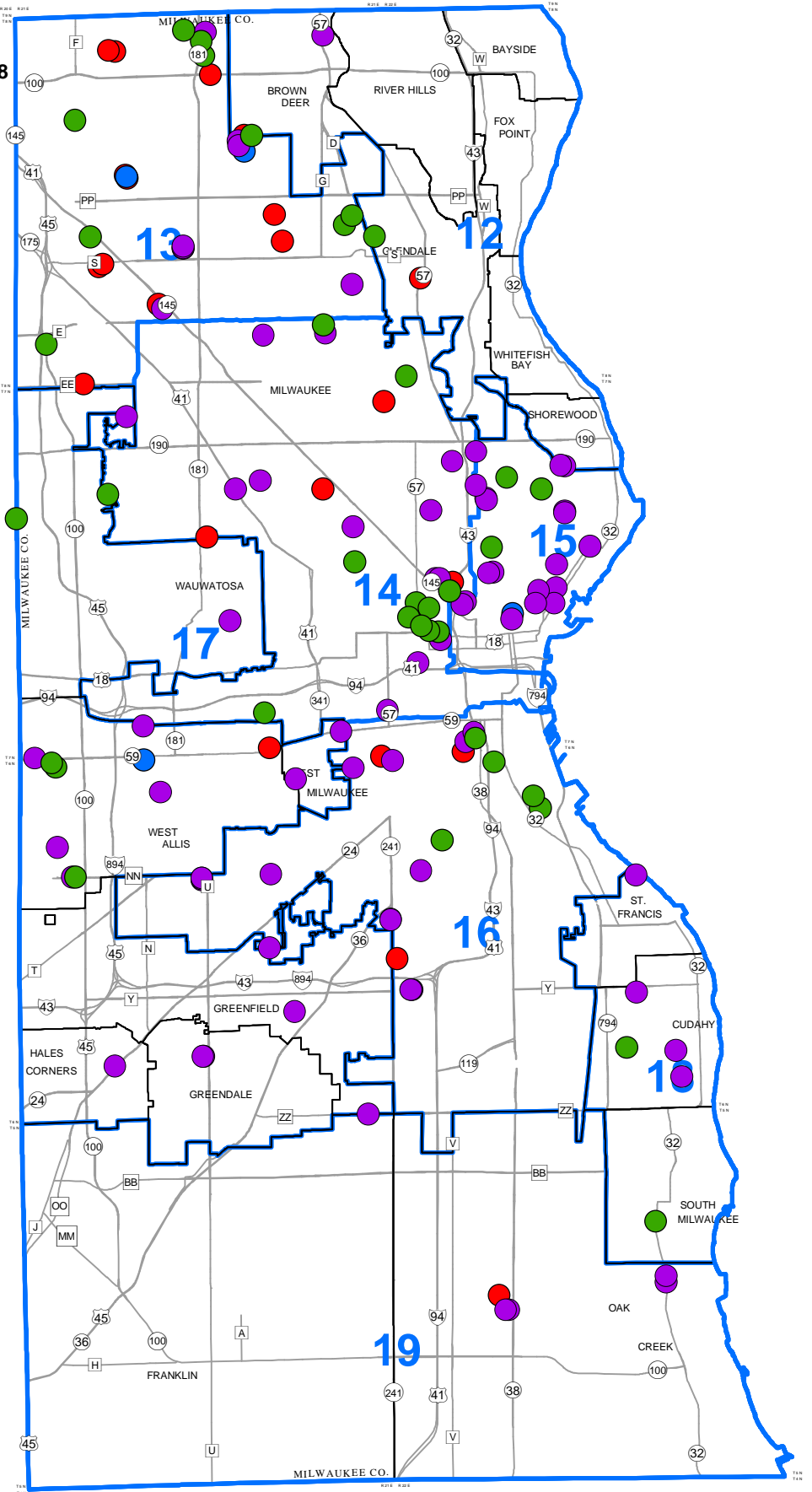
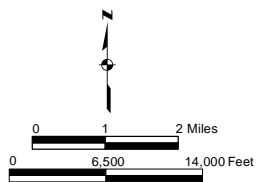
Map X-3a

HUD ASSISTED MULTI-FAMILY HOUSING COMPLEXES IN MILWAUKEE COUNTY BY SUB-REGIONAL HOUSING ANALYSIS AREA: 2008

- ELDERLY COMPLEXES
- FAMILY COMPLEXES
- COMPLEXES FOR PERSONS WITH DISABILITIES/ ELDERLY
- COMPLEXES FOR PERSONS WITH DISABILITIES

39 SUB-REGIONAL HOUSING ANALYSIS AREA (SEE TABLE X-4)

— CIVIL DIVISION BOUNDARY: 2010



Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

Map X-4

**LIHTC MULTI-FAMILY HOUSING COMPLEXES
IN THE SOUTHEASTERN WISCONSIN REGION
BY SUB-REGIONAL HOUSING ANALYSIS
AREA: 2011**

NO OTHER SUBSIDY

- ELDERLY / MAJORITY ELDERLY COMPLEXES
- FAMILY/MAJORITY FAMILY COMPLEXES
- OTHER COMPLEXES

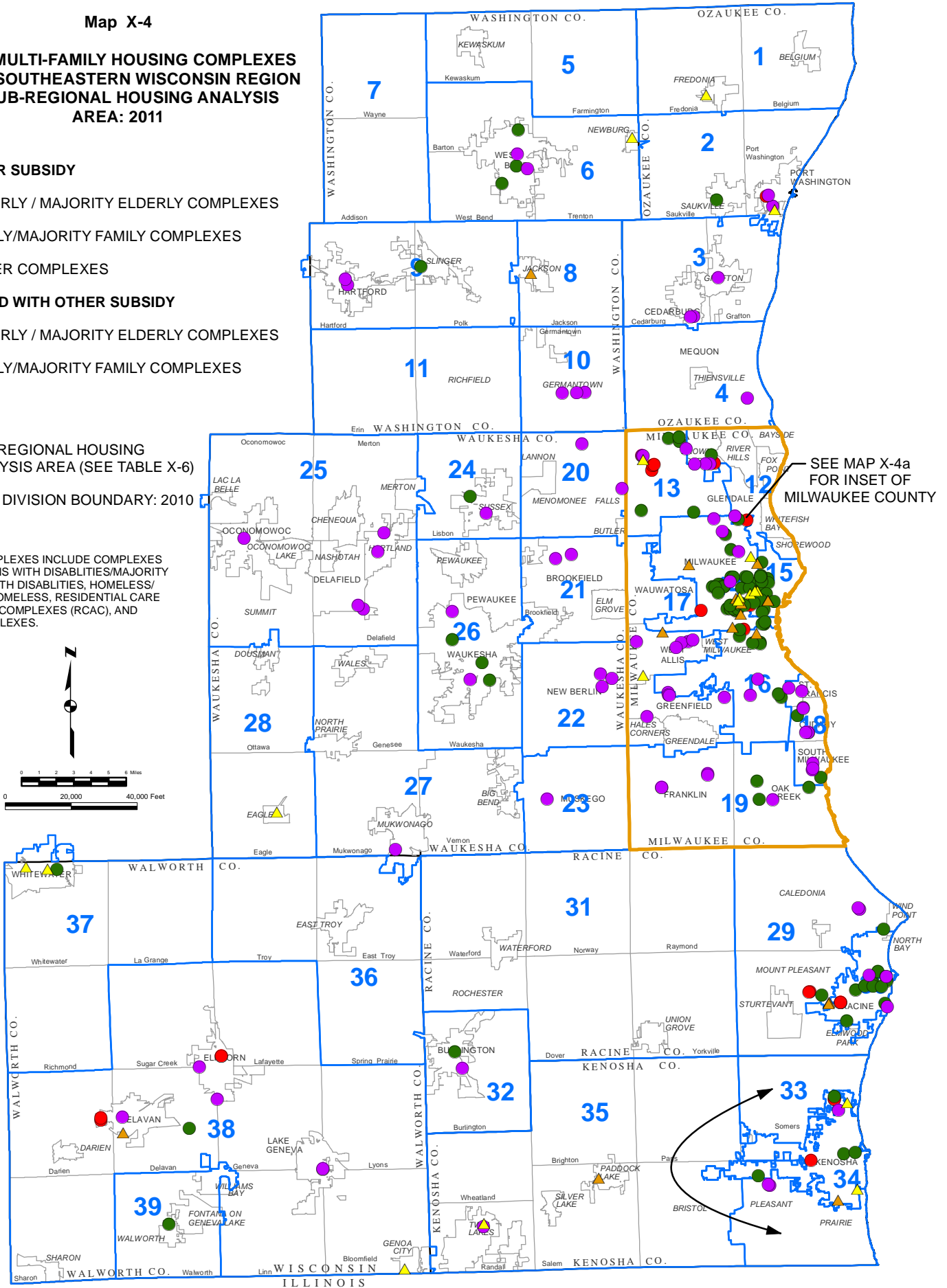
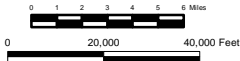
COMBINED WITH OTHER SUBSIDY

- ▲ ELDERLY / MAJORITY ELDERLY COMPLEXES
- ▲ FAMILY/MAJORITY FAMILY COMPLEXES

39 SUB-REGIONAL HOUSING ANALYSIS AREA (SEE TABLE X-6)

— CIVIL DIVISION BOUNDARY: 2010

NOTE: OTHER COMPLEXES INCLUDE COMPLEXES FOR PERSONS WITH DISABILITIES/MAJORITY PERSONS WITH DISABILITIES, HOMELESS/MAJORITY HOMELESS, RESIDENTIAL CARE APARTMENT COMPLEXES (RCAC), AND MIXED COMPLEXES.



Source: Wisconsin Housing and Economic Development Authority (WHEDA) and SEWRPC.

Map X-4a

**LIHTC MULTI-FAMILY HOUSING COMPLEXES
IN MILWAUKEE COUNTY BY SUB-REGIONAL
HOUSING ANALYSIS AREA: 2011**

NO OTHER SUBSIDY

- ELDERLY / MAJORITY ELDERLY COMPLEXES
- FAMILY/MAJORITY FAMILY COMPLEXES
- OTHER COMPLEXES

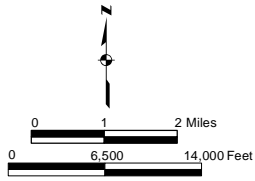
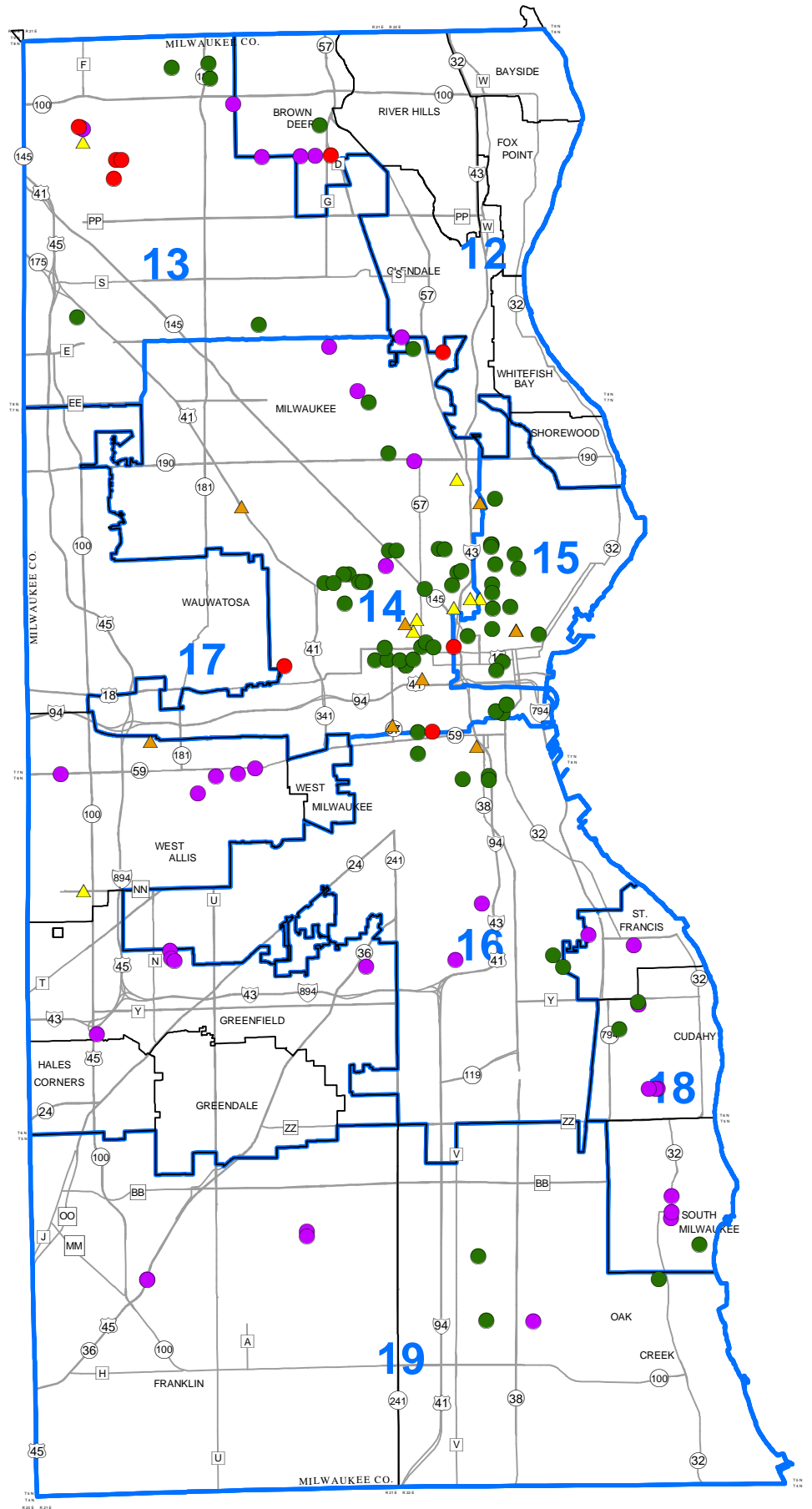
COMBINED WITH OTHER SUBSIDY

- ▲ ELDERLY / MAJORITY ELDERLY COMPLEXES
- ▲ FAMILY/MAJORITY FAMILY COMPLEXES

39 SUB-REGIONAL HOUSING ANALYSIS AREA (SEE TABLE X-6)

— CIVIL DIVISION BOUNDARY: 2010

NOTE:
OTHER COMPLEXES INCLUDE COMPLEXES FOR PERSONS WITH DISABILITIES/MAJORITY PERSONS WITH DISABILITIES, HOMELESS/MAJORITY HOMELESS, RESIDENTIAL CARE APARTMENT COMPLEXES (RCAC), AND MIXED COMPLEXES.



Source: U.S. Department of Housing and Urban Development (HUD) and SEWRPC.

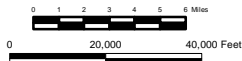
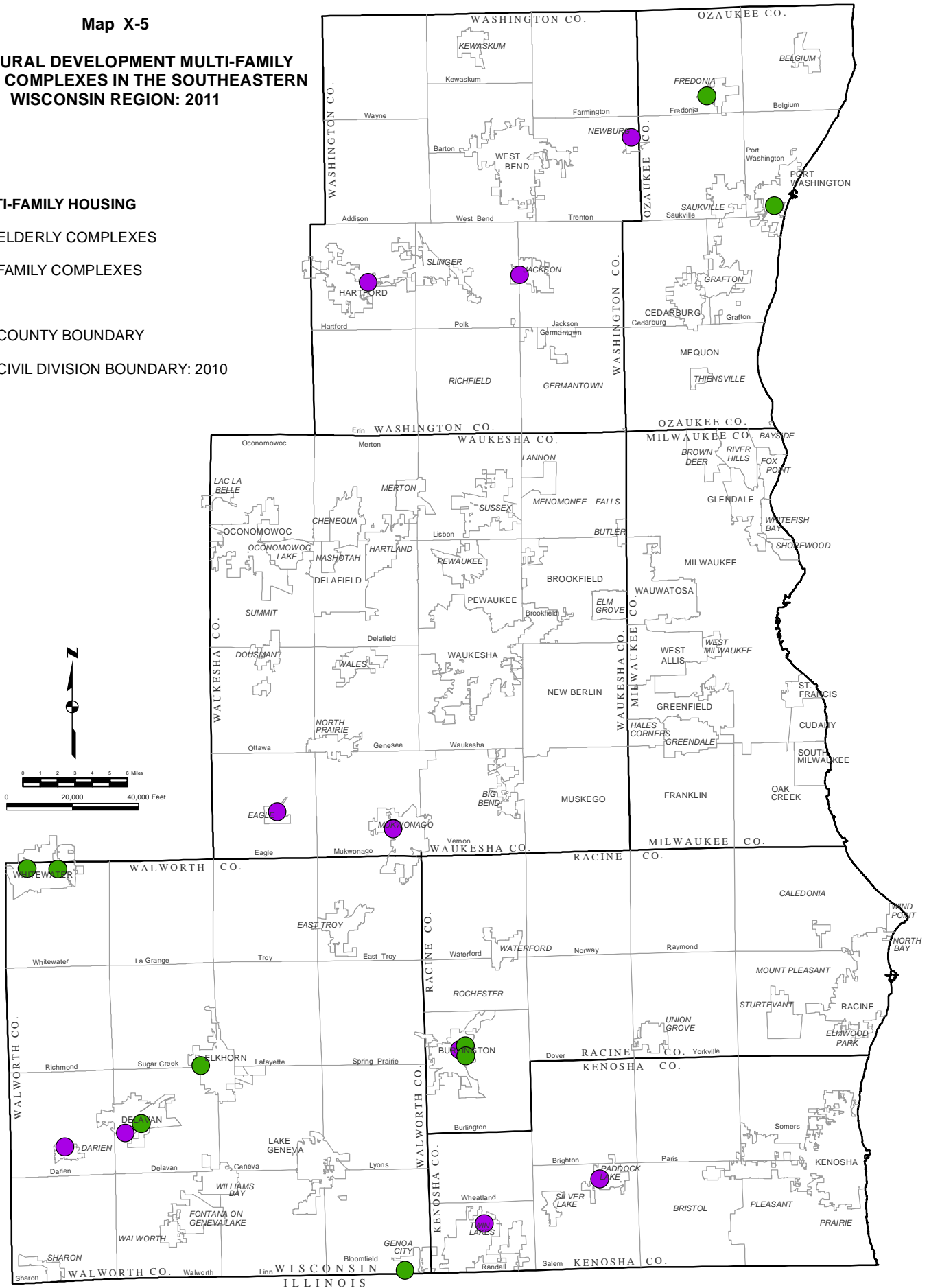
Map X-5

USDA RURAL DEVELOPMENT MULTI-FAMILY HOUSING COMPLEXES IN THE SOUTHEASTERN WISCONSIN REGION: 2011

MULTI-FAMILY HOUSING

- ELDERLY COMPLEXES
- FAMILY COMPLEXES

- COUNTY BOUNDARY
- CIVIL DIVISION BOUNDARY: 2010



Source: U.S. Department of Agriculture Rural Development and SEWRPC.

Figure X-1

HOPE VI PUBLIC HOUSING RENOVATIONS IN
THE CITY OF MILWAUKEE



Hillside Terrace Multi-Family Housing



Hillside Terrace Family Resource Center



Parklawn Single- and Multi-Family Housing



New School at Parklawn



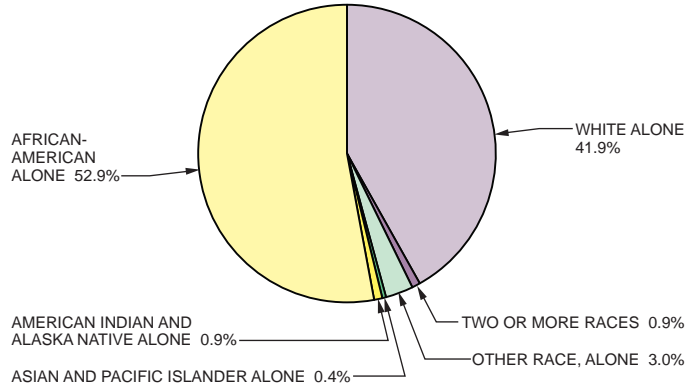
Highland Homes Single-Family Housing



Westlawn Demolition and Renovations Underway

Figure X-2

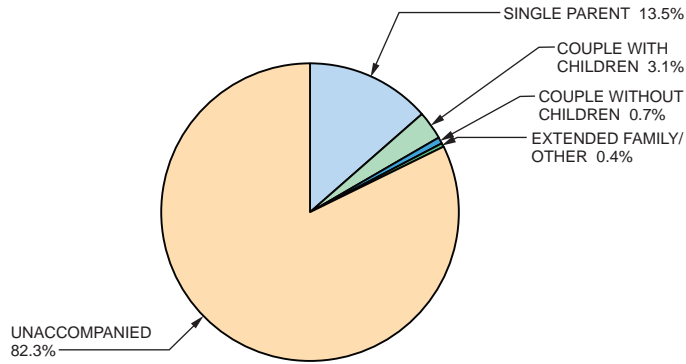
**PERSONS RECEIVING HOMELESSNESS SERVICES
BY RACE IN THE SOUTHEASTERN WISCONSIN REGION: 2010**



Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Figure X-3

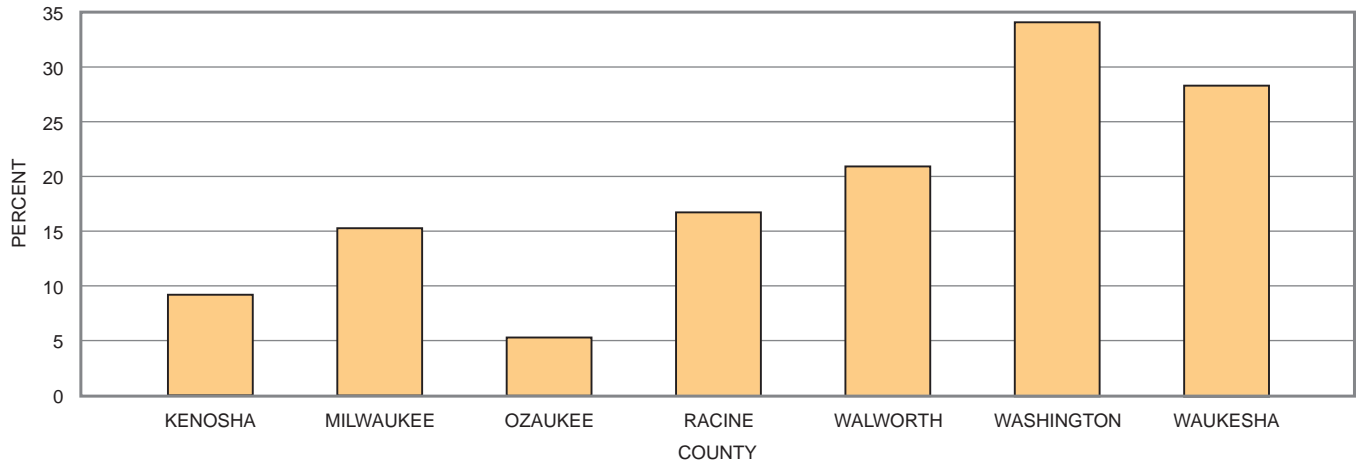
**FAMILY COMPOSITION OF ADULTS RECEIVING HOMELESSNESS
SERVICES IN THE SOUTHEASTERN WISCONSIN REGION: 2010**



Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.

Figure X-4

PERCENTAGE OF PERSONS RECEIVING HOMELESSNESS SERVICES WHO PREVIOUSLY RESIDED OUTSIDE THE COUNTY



Source: Wisconsin Homelessness Information Management System (WI Service Point), and SEWRPC.