Housing Affordability Report 2025

Summary of Statutory Reporting | prepared by the City of Milwaukee Department of City Development

** Note: The release of the 2024 5-year American Community Survey (ACS) data was delayed until late January 2026. This report will be updated with an analysis of ACS data.*

Reports for previous years are available: 2024 2023 2022.



Background

In 2018, the Wisconsin Legislature enacted Act 243 requiring municipalities in Wisconsin to complete a Housing Affordability Report no later than January 1, 2020. This requirement was created within Wisconsin Statute 66.10013:

66.10013 Housing affordability report.

(1) In this section, "municipality" means a city or village with a population of 10,000 or more.

(2) Not later than January 1, 2020, a municipality shall prepare a report of the municipality's implementation of the housing element of the municipality's comprehensive plan under s. 66.1001. The municipality shall update the report annually, not later than January 31. The report shall contain all of the following:

(a) The number of subdivision plats, certified survey maps, condominium plats, and building permit applications approved in the prior year.

(b) The total number of new residential dwelling units proposed in all subdivision plats, certified survey maps, condominium plats, and building permit applications that were approved by the municipality in the prior year.

(c) A list and map of undeveloped parcels in the municipality that are zoned for residential development.

(d) A list of all undeveloped parcels in the municipality that are suitable for, but not zoned for, residential development, including vacant sites and sites that have potential for redevelopment, and a description of the zoning requirements and availability of public facilities and services for each property.

(e) An analysis of the municipality's residential development regulations, such as land use controls, site improvement requirements, fees and land dedication requirements, and permit procedures. The analysis shall calculate th financial impact that each regulation has on the cost of each new subdivision. The analysis shall identify ways in which the municipality can modify its construction and development regulations, lot sizes, approval processes, and related fees to do each of the following:

1. Meet existing and forecasted housing demand.

2. Reduce the time and cost necessary to approve and develop a new residential subdivision in the municipality by 20 percent.

(3) A municipality shall post the report under sub. (2) on the municipality's Internet site on a web page dedicated solely to the report and titled "Housing Affordability Analysis."

History: 2017 a. 243.

Open in a new window

The City of Milwaukee Department of City Development (DCD) released its inaugural Housing Affordability Report in December 2019. Wisconsin Statute 66.10013 requires an annual update be completed by January 31 of subsequent years. This 2025 Housing Affordability Report serves as Milwaukee's annual update. All of the elements of a Housing Affordability Report that are required by State Statute have been updated for this report, using 2025 data. The City has elected to include significant amounts of housing and demographic data in the Housing Affordability Report beyond what is required by State Statute. Those elements will not each be updated on an annual basis, and due to the delay in the American Community Survey (ACS) 2024 5-year data, this report will be enriched with ACS analysis at a later date. The source and year for these data elements are included along with the charts and graphs in the report. Previous reports are available on the Housing Affordability Report website. Additional updated housing and demographic data is also available in other City plans including the **2025 Consolidated Plan** and the **2023 Anti-Displacement Neighborhood Indicators Map**

Table of Contents

Background **1**

I. In This Report **3**

II. Methodology **3**

1. Housing Needs & Demands **3**

A. Current Housing Stock 3

B. Rental Housing in Milwaukee 5

C. Future Demand for Housing 6

2. Development Potential **7**

A. 2025 Development Statistics 7

B. Zoning Districts 9

C. Undeveloped Parcels 10

D. Subdivision Fee Analysis 11

C. Preliminary Plat Review 11

C. Final Plat Review 12

E. Certified Survey Map Review 12

3. Meeting Existing & Future Demand **13**

A. Existing Efforts 13

B. Meeting Future Demand 14

C. Reducing Time & Costs 15

D. Potential State of Wisconsin Actions 16

I. In This Report

This version of the Housing Affordability Report addresses each of the statutorily required elements called for in Wisconsin Statute 66.10013 to assess the current housing stock and how the City is meeting existing and future demand.

To address the requirements set forth in Wisconsin Statute 66.10013, the City of Milwaukee Housing Affordability Report includes:

- a brief analysis of housing needs & demands;
- an analysis of the City's development regulations and available land suitable for housing development; and
- potential steps to help meet the existing and future demand for affordable housing in Milwaukee.

II. Methodology

The data used in this report comes from two main sources: the Milwaukee Master Property Record (MPROP) and the City of Milwaukee Permit Center. Data from MPROP and the Permit Center are from 2025. The future update will include an in-depth look at housing and demographic changes that occurred in the city utilizing 2024 ACS 5-year data.

1. Housing Needs & Demands

A. Current Housing Stock

There are approximately 90,000 single-family homes; 79% are owner-occupied. The median assessed value for a single-family home was about $197,000 in 2025, **up by 14% from 2024**. There are about 34,200 duplex properties (68,400 units), of which 46% are owner-occupied. The median assessed value for a duplex in 2025 was $178,500, **up by 18% from 2024**. This still makes duplexes an affordable option for households wishing to own a home. Of the roughly 11,200 condo units, 75% are owner-occupied, and the median assessed value for condos in 2025 was about $180,700, **up by 20% from 2024**. Chart 1 shows the distribution of housing units by assessed values. The assessed value ranges coincide with household income ranges by affordability.

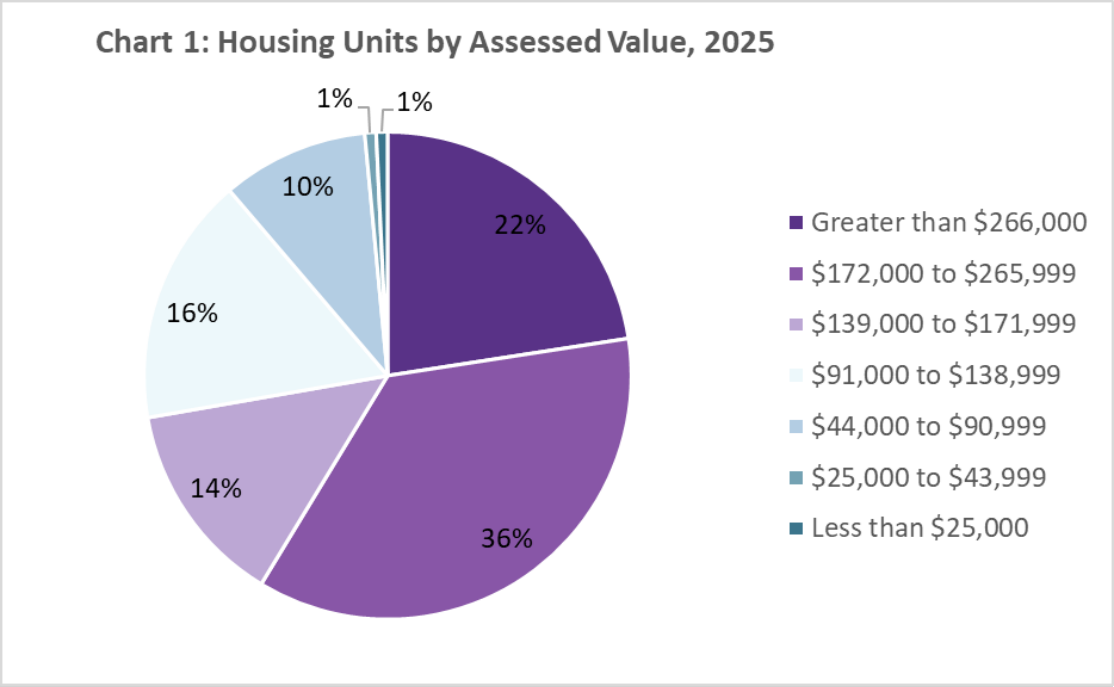


Chart 2: Estimates on Housing Units by Assessment, Affordable to Each Income Range, 2025

Housing Income Range	Housing Cost Range	Estimated Value Range	Estimated Property Count	Percent of Housing Stock
Greater than $67,000 (Over $32/hour)	$1,680 or Greater	Greater than $266,000	30,291	22.6%
$50,300 to $67,000 ($24 to $32/hour)	$1,250 to $1,680	$172,000 to $265,999	48,510	36.1%
$41,900 to $50,300 ($20 to $24/hour)	$1,050 to $1,250	$139,000 to $171,999	18,219	13.6%
$33,500 to $41,900 ($16 to $20/hour)	$840 to $1,050	$91,000 to $138,999	22,161	16.5%
$25,100 to $33,500 ($12 to $16/hour)	$630 to $840	$44,000 to $90,999	13,087	9.7%
$16,800 to $25,100 ($8 to $12/hour)	$420 to $630	$25,000 to $43,999	1,010	0.8%
Less than $16,800 ($8/hour)	Up to $420	Less than $25,000	1,009	0.8%

Source: City of Milwaukee Department of City Development and Bank Rate

Compared to the 2024 Housing Affordability Report, there was a 10% increase in assessments greater than $172,000. This results in a median assessment of **$180,700** (a **20% increase** from 2024) of a traditional owner-occupied housing type (single family, duplex, and condo).

Although current homeowners are able to take advantage of an increase housing value, the impact of the steep increase in assessed value means that homeownership continually becomes unattainable for people making under $50,300. Additionally, this puts low-income homeowners, and especially seniors who are on a fixed income, at risk for becoming housing cost- burdened. Cost-burdened households spend 30 percent or more of household income on housing costs. The 2024 Housing Affordability Analysis showed that lower-income and persons of color households tend to be disproportionately affected by housing cost burden, not only paying disproportionately high percentages of income towards rent, but also having lower homeownership rates, greater risk of foreclosure, and facing higher eviction rates. Cost-burdened households may also forgo other essentials, like food or healthcare.

The average rental costs $1,250 per month,[1] while the monthly cost of homeownership is approximately $1,343[2]. Renting or owning housing at these prices requires incomes above approximately $50,000 and $54,000, respectively, to avoid being cost-burdened. The average wage in the Milwaukee-Waukesha, WI Metropolitan Statistical Area is $31.18 (May 2024), or a little less than $65,000 annually. However, people in lower paying occupations such as food preparation and serving ($15.96), personal care and service ($18.36), and healthcare support ($18.38) earned considerably less.[3] This gap between wages and housing prices puts average-priced rentals and homeownership out of reach for many Milwaukeeans.

A market-based solution to increase traditional owner-occupied housing units would be to increase supply, however; the cost of building has increased to a prohibitive state. A $250,000 house in 2021 was reported to cost $400,000 to build in 2025.[4] Additionally, much of the vacant land that does exist in the city is in areas with lower assessed values, so it would cost more to build a market-rate home than what the expected selling price would be. Without significant subsidy or scale, these areas are not going to be developed for owner-occupied housing, showing that building an affordable market-rate, owner-occupied house is challenging in most areas of Milwaukee.

B. Rental Housing in Milwaukee

Milwaukee continues to be one of the most competitive rental markets in the United States being the 5th most competitive, right under Manhattan, NY.[5] Low rental vacancies and a stagnated development market means there is more demand for existing rental units, making it difficult to find affordable and secure housing. There are multiple local and national factors that make this an issue in Milwaukee. First, as the City of Milwaukee's Housing Element explains, household size is decreasing[6]. The housing stock is old in many Milwaukee neighborhoods with over 42% of the housing in Milwaukee being built before 1940 and 32% of housing stock built between 1940 and 1959. Many of these neighborhoods are either single-family houses and/or homes with high-bedroom count units which puts stress on the areas that do have 1 to 2-bedroom rental units. Even with recent construction of one-bedroom apartments, there still is more demand than what is available.[7] Furthermore, the number of people who can't afford rent is increasing. Median gross rent has stayed consistent with inflation though incomes have not. The 2024 Housing Affordability Report found median gross rent in Milwaukee to be $1,033, and households who are housing cost-burdened and make between $50,000 and $75,000 a year have increased 94% from

[1] Zillow, *Milwaukee WI rental market*, https://www.zillow.com/rental-manager/market-trends/milwaukee-wi/?msockid=16efb3a019bc6d8a2767a6db189e6c1b Accessed 1/13/26

[2] For the median-assessed residential property ($192,500), assuming 3% down payment and a 30-year fixed mortgage. AssessmentNotice2025_web.pdf, Zillow mortgage calculator

[3] BLS, *Occupational Employment and Wages in Milwaukee-Waukesha — May 2024,* https://www.bls.gov/regions/midwest/news-release/OccupationalEmploymentAndWages_Milwaukee.htm, Accessed 12/17/26

[4] John Johnson, *The prohibitive cost of new construction in Milwaukee,* (Marquette University Law School Faculty Blog, 2025), https://law.marquette.edu/facultyblog/2025/04/the-prohibitive-cost-of-new-construction-in-milwaukee/, Accessed 12/17/26

[5] Veronica Grecu, *Hottest rental markets in the U.S. in 2025*, (Rent Café, 2025), https://www.rentcafe.com/blog/rental-market/market-snapshots/most-competitive-rental-markets-this-year/, Accessed 1/14/26

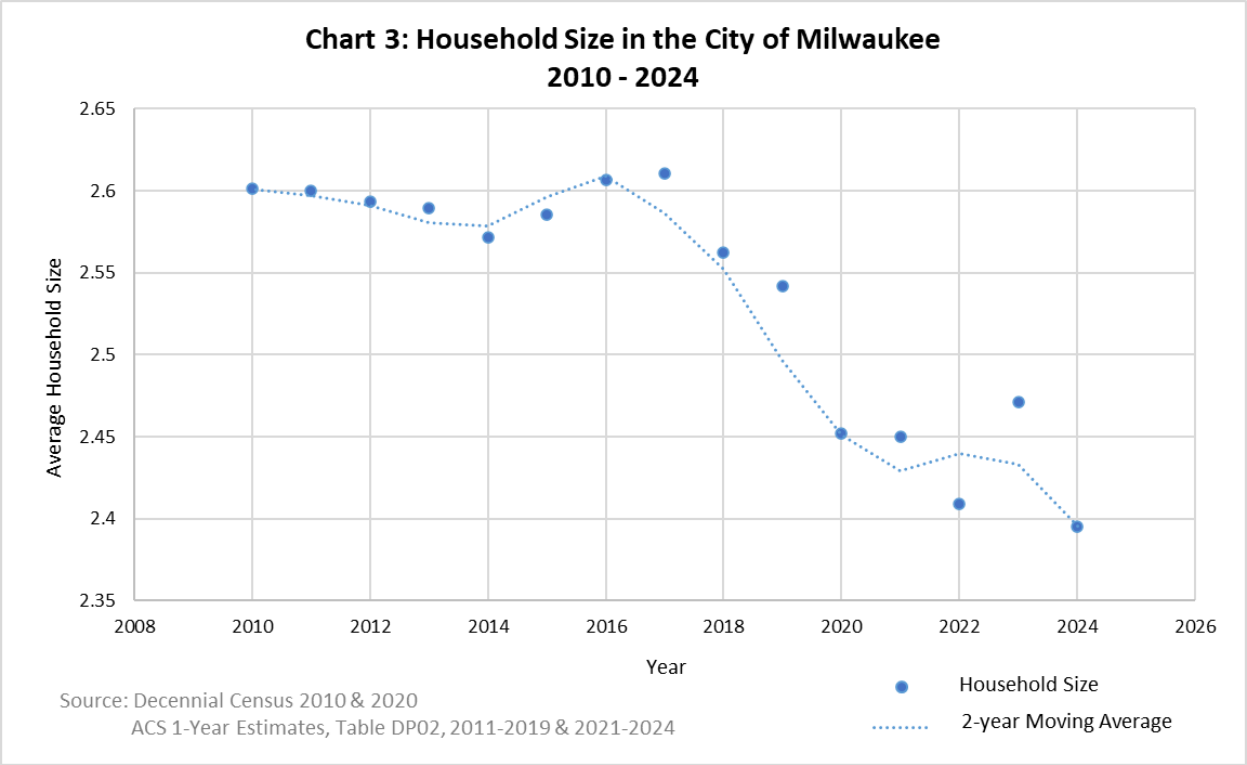
[6] City of Milwaukee Housing Element, page 26

[7] John Johnson, *Despite lots of construction, Milwaukee still needs more 1-bedroom apartments*, (Marquette University Law School Faculty Blog, 2023) https://law.marquette.edu/facultyblog/2023/08/despite-lots-of-construction-milwaukee-still-needs-more-1-bedroom-apartments/ Accessed 12/29/26

2018 to 2023.[8] More and more people, even in higher income brackets, are struggling to meet their housing costs. There is also a racial disparity in renters as there is a higher percentage of BIPOC renters than white renters within their race cohort: 45% of white households compared to 72% of black households are renters[9]. This shows the black and brown communities are more vulnerable to rent increases and gentrifying pressures which can lead to displacement.

C. Future Demand for Housing

The City of Milwaukee is the largest city in Wisconsin, with a current estimated population of 577,235, per the U.S. Census Bureau. Following several decades of population decline corresponding to a decline in the city's manufacturing sector as well as outmigration of white families to suburban areas in the region, the city's overall population has been relatively stable since 2000. ACS 1-year estimates suggest a decline in average household size since 2010; i.e., fewer people are living in each unit than previously (Chart 3).



While the overall population of the city has remained stable since 2000, the distribution of population has changed across city neighborhoods. Areas of the city, including downtown, the far south and southwest side, and the northwest side, have experienced population growth. Parts of the inner core have experienced population declines. It should be noted that population change has an unusual relationship with housing development - some of the city's most active neighborhoods for housing development (east side and parts of the near southside and Bay View neighborhoods) have experienced

[8] City of Milwaukee Housing Affordability Report 2024, Table 2
[9] City of Milwaukee Housing Affordability Report 2024, Table 1

population loss since 2000, but have gained larger numbers of units as many of those households are now smaller than in the past.

2. Development Potential

The City of Milwaukee has been at "full build-out" for over 30 years, when the last major housing developments and subdivisions were platted in the far northwestern part of the city. The city has very few areas that are not served by roads, or water or sewer utilities, and most infrastructure improvements are geared towards replacing aging or obsolete infrastructure. Most of Milwaukee's development opportunities are infill development.

A. 2025 Development Statistics

In total, there was a net increase of 136 housing units permitted for construction in 2025, with the majority of the unit gains in multi-family housing, either through new construction, or through alterations and additions. Multi-family alterations include conversion of existing non-residential structures into multi-family dwellings.

i. Subdivision Plats

The City of Milwaukee's subdivision regulations are set forth in Chapter 119 of the City's Code of Ordinances; the ordinance was updated in early 2020, allowing for more flexibility regarding smaller land divisions. Prior to the Code change, a land division that creates 5 or more parcels must be surveyed and submitted for approval as a subdivision plat. Divisions resulting in 4 or fewer parcels, while eligible for subdivision platting, are also eligible to be carried out through a Certified Survey Map (CSM). The CSM process is a more streamlined, and often less costly process. The updated code now allows divisions up to 8 parcels to be carried out using the CSM process in zoning districts not zoned Residential Single-Family or Residential Two-Family. Milwaukee is fully built out and subdivisions are a rare occurrence in the city; most developers are either seeking to re-subdivide existing parcels, to combine parcels, or dividing single parcels into four or fewer parcels which can all be achieved via CSM. In 2025, there were zero subdivision plats applied for or approved.

ii. Certified Survey Maps (CSMs)

While the City infrequently receives application for subdivision platting, it processes numerous CSMs annually. In 2025, Department of City Development process or began processing 53 CSMs; of these, 23 were to combine 2 or more smaller parcels to accommodate larger developments or expansions, and 30 were divisions or re-divisions.

Of the 53 CSMs processed in 2025, 2 were known to facilitate the rehabilitation of existing housing units, 11 for the construction of new single-family homes, and 4 for the construction of new multi-family housing developments; the City may not know until future years whether or not a CSM was completed for the purpose of residential construction.

iii. Condominium Plats

The City of Milwaukee does not review Condominium Plats.

iv. Building Permit Applications

Residential construction permits are issued for single- and two-family construction and alteration projects (see Table 1). There was a total of 76 residential new construction permits issued and completed in 2025. Of these, 71 were for single-family, and one was for a two-family dwelling. Of the newly constructed single-family dwellings, 38 were Habitat for Humanity homes that will be purchased by low- and moderate-income families; estimates on the cost of these affordable houses is about $60,000 per unit, though that involves significant volunteer labor and other donations. The Housing Authority of the City of Milwaukee (HACM) added one two-family home as part of the multi-year $82M Westlawn Gardens redevelopment. Other mission driven organizations continue to construct additional affordable units such as those completed by the Community Development Alliance, and VIA CDC. In terms of private development there were 10 new single-family homes, with estimated average unit cost of $313,550. Given the limited dataset, this number may not fully capture broader trends in construction costs.

Residential alteration permits are also used to add (or decrease) housing units. In 2025, 23 permits were used to convert two-family homes into single-family homes; this can be an inexpensive method for homeowners to gain more space. The cost of residential alterations and renovations to vary significantly depending on the scope of work.

Multi-family and condominium units are issued as commercial construction permits. In 2025, 4 permits for new apartment buildings, with a combined count of 95 units, were issued. 15 alteration and addition permits were issued resulting in a net addition of 97 new units among various multi-family developments. While the mid-2000's saw a peak of condominium construction and conversions predominantly in downtown Milwaukee, no newly constructed residential condominiums were brought online in 2025.

In addition to new construction and conversions, a combined total of 106 units were razed within the city. Most razed homes were vacant and severely distressed, and are concentrated in neighborhoods where assessed values are the lowest, where homes may suffer from functional obsolescence due to age and neglect. The majority of razed homes are vacant city-owned homes acquired through the tax foreclosure process where the cost of rehabilitation makes restoration unfeasible.

Table 1: Summary of Approved Residential Units, 2025

Table 1: Summary of Approved Residential Units, 2025

	New Construction			Unit Additions/Losses to Existing Structures		Razed or Demo'd	Net	New Affordable
	Count		Median Per Unit	Count				
	Permits	Units	Cost Estimate*	Permits	Units	Units	Change	Units*
Single Family	71	71	313,550	0	0	-36	35	62
Two Family	1	2	insufficient data	23	-23	-62	-83	2
Multi-Family	4	95	160,050	15	97	-8	184	169
Total	**76**	**168**	**- -**	**38**	**74**	**-106**	**136**	**233**

*Estimated per unit costs reflect costs for private developers, and exclude data for any LIHTC and subsidized units. Said estimates are representative of a limited data set and may not fully capture broader trends.
**This includes new HACM, LIHTC, and other affordable units developed by not for profit organizations.

Source: City of Milwaukee Development Center

B. Zoning Districts

i. Zoning That Allows Housing

The following chart outlines zoning districts which allow housing, and the type of housing allowed, for Milwaukee's base Zoning Districts.

Milwaukee Zoning Districts That Allow Housing

Districts		Description	
RS1-RS6	Single-Family Residential Districts	‣ 1 housing unit per dwelling ‣ Large lots, setbacks & small lot coverage	‣ Developed mid- to late-1900s as well as recent ‣ Traditional & suburban character
RT1-RT5	Two-Family Residential Districts	‣ 1-2 housing units per dwelling ‣ RT-RT2 developed in mid- to late-1900s	‣ RT3-RT4 developed in the late 1800s/early 1900s ‣ RT4 allows up to 4 housing units & corner commercial uses ‣ RT5 is an new unmapped district that allows up to 8 housing units
RM1-RM2	Multi-Family Residential Districts Low to Medium Density	‣ Low- to medium-density multi-family ‣ Suburban character	‣ Developed mid- to late-1900s as well as recent
RM3	Multi-Family Residential District Medium Density	‣ Medium density multi-family ‣ Urban character	‣ Developed in the early 1900s ‣ Allows corner commercial uses
RM4-RM7	Multi-Family Residential Districts High Density	‣ High density multi-family ‣ Allows commercial uses	‣ Urban character ‣ Range of lot sizes, small setbacks, high % of lot coverage
RO1-RO2	Residential & Office	‣ Allows both office & residential uses ‣ Residential character ‣ RO2 developed in late 1800s & early 1900s	‣ Permits the conversion of residential buildings into offices ‣ RO1 developed in mid- to late- 1900s
NS1-NS2	Neighborhood Shopping Districts	‣ Residential & neighborhood serving commercial uses	‣ NS1 is suburban in character, larger lots & setbacks ‣ NS2 is urban in character, smaller lots & setbacks
LB1-LB3	Local Business Districts	‣ Primary commercial districts ‣ Provide a wide range of goods and services, including residential units.	‣ LB1 is more suburban ‣ LB2-LB3 are urban, with LB3 allowing taller buildings
CS	Commercial Service	‣ Areas where business and person service uses can be accommodated	‣ Lower density multi-family residential
RB1-RB2	Regional Business Districts	‣ Regional or citywide shopping, employment, or high-density residential uses ‣ Allows large-scale & tall buildings	‣ RB1 has a suburban development pattern ‣ RB2 is more urban with smaller lots & setbacks
C9A-C9H	Downtown Districts	‣ C9A is high density residential, in highly urban environments ‣ C9B-C9H allows for a greater range of mix of uses	‣ Districts allow for the greatest density in the city ‣ C9H is intended for manufacturing & can include live-work residential units with extra review
IM	Industrial-Mixed	‣ Conversion of certain older industrial multi-story buildings to residential, commercial or office uses.	‣ Urban in character ‣ Minimal setbacks, yards, and minimal off-street parking
PD: GPD, DPD	Planned Development	‣ Custom zoning for complex developments ‣ Intended to allow flexibility ‣ Promote creativity, variety & environmental sensitivity	‣ Encourage development compatible with its surroundings & consistent with Comprehensive Plan

The City of Milwaukee's Zoning Code of Ordinances is very permissive of residential development at a variety of densities, allowing for the development of housing units in nearly all of its districts (**Map 1**, below). Roughly 60% of land within the City of Milwaukee permits some form of residential development. The only zoning districts that strictly prohibit residential units are Park Districts (PK), Institutional Districts (TL), and most of the Industrial Districts (Industrial Heavy, Industrial Light, and Industrial Office). Housing is a limited use in Industrial Mixed zones.

Map 1: Zoning That Allows Housing, 2025

II. Beerline & Park East Redevelopment Districts

Moderate density housing is allowed as a matter of right in the RED-Beerline District and high density housing is allowed as a matter of right in the RED-Park East District. The Beerline District has seen nearly total build-out of the district, while the Park East District has had significant residential development, however parcels remain yet undeveloped which can support high density housing.

C. Undeveloped Parcels

In 2025, there were approximately 5,145 vacant parcels that are zoned to allow for residential uses in the City of Milwaukee. Combined, this represents roughly 1,411 acres of developable lands that would be appropriate for a variety of housing types. Most vacant parcels (3,098) are zoned in one of the RT districts, which allow for at least 2 units. Of these, 2,173 (70%) are zoned RT4, which has the smallest minimum lot size and allows for up to 4 units. Many of these parcels are vacant due to the demolition of an older home that had previously been on the site. Table 2 shows the analysis of the vacant land in the city.

Map 2 shows vacant developable parcels as of December 2025. Most of these vacant parcels are owned by the City of Milwaukee (2,870 parcels, approximately 680 acres). Many of these vacant parcels came under City ownership due to foreclosure following the Great Recession. The City of Milwaukee's Real Estate Division is actively marketing these parcels to private developers and is working with various private and non-profit entities to redevelop many of these properties for housing as well as making lots available to neighbors to expand their yards in areas where new development is not likely to occur in the short-term based on market conditions.

Map 2: Developable Parcels by Zoning, 2025

Table 2: Developable Vacant Lands by Zoning Code, 2025

Zoning Districts	Vacant/Available				Total	
	Acres		Parcels		Acres	Parcels
Residential - Single Family (RS1, RS2, RS3, RS4, RS5, RS6)	511.6	4.4%	696	1.2%	11,668.8	58,348
Residential - Two Family (RT1, RT2, RT3, RT4, RT5)	356.6	4.1%	3,098	4.4%	8,616.5	70,522
Residential - Multi Family (RM1, RM2, RM3, RM4, RM5, RM6, RM7)	67.9	3.1%	115	2.3%	2,200.1	5,062
Residential - Residence and Office (RO1, RO2)	4.3	4.4%	5	2.4%	98.2	212
Commerical District (CS, LB1, LB2, LB3, NS1, NS2, RB1, RB2)	209.7	7.2%	719	9.2%	2,931.5	7,784
Downtown District (C9A, C9B, C9C, C9D, C9E, C9F, C9G)	8.1	1.2%	7	0.9%	656.1	754
Special District (RED, PD)	228.0	9.2%	208	17.7%	2,473.2	1,176
Industrial - Mixed (IM)	25.0	7.4%	61	10.0%	337.4	612
Total (Housing Allowable)	1,411.2	4.9%	4,909	3.4%	28,981.8	144,470
Remainder (Non-Housing-Related Lands)	656.3	3.4%	236	6.4%	19,083.1	3,662
Total					48,064.8	148,132

Note: the analysis is limited to vacant parcels (land use code 8880 & 8885) equal or greater than 2,400 square feet (smallest allowable lot size for detached housing), The City of Milwaukee is about 61,950 acres. This includes just under 14,000 acres of roads, right-of-way, and other un-parceled lands.
Source: City of Milwaukee Master Property File and Department of City Development, 2025

Required Property Lists

Linked below is a list of all undeveloped/vacant (5,145) parcels zoned for residential development described in the section above as required by WI Statute 66.10013(2)(c).

Appendix B also includes a list of all undeveloped parcels that are suitable for, but not zoned for, residential development as required by WI Statute 66.10013(2)(d). This includes 236 parcels; most of these are zoned IL (industrial light) or IO (industrial office).

Appendix B: Required Property List

D. Subdivision Fee Analysis

This section describes the financial impact of Milwaukee's development regulations and their impact on the cost of each subdivision as required by WI Statute 66.10013(2)(e). As it is at build-out, new subdivisions are rare in the City of Milwaukee. The City of Milwaukee does not charge impact fees for subdivisions or other new developments. The City of Milwaukee does charge a number of fees for land combinations and divisions (see Certified Survey Map, below); the city estimates suggest those fees generally do not cover the costs of the staff time required for technical review of processing and reviewing applications and maps, which is done in-house.

Appendix C shows the process for a typical subdivision platting. In Milwaukee, plat reviews are a two-step review and approval process, including a Preliminary Plat Review, and if approved by the City Plan Commission, a Final Plat Review step. Typically, a subdivision plat review process takes a minimum of 10 months (5 months for preliminary plat review, and 5 months for final plat review).

Appendix C: Plat Review Flow Charts

C. Preliminary Plat Review

After the Department of City Development's Planning Division receives the request to review a preliminary plat, the first step in the process involves an initial review and filing fee (**$405**). At this point,

DCD Planning reviews the project for conformance to the City's zoning ordinance. If a preliminary plat requires a zoning change, it could typically cost **between $1,500 and $2,500** for the fees associated with a zoning change request. Concurrently, DCD Planning forwards the preliminary plat to the Department of Neighborhood Services (DNS) Permit & Development Center and to the Department of Public Works (DPW). The Development Center initiates a plan exam review for stormwater (**$125 processing fee, per submittal**). Concurrently, DPW forwards copies internally to the relevant DPW departments for their technical review (Water Engineering, Environmental Engineering, Lighting, Traffic and Design, and Field Surveyors). Typically, the DPW review analysis costs **between $1,000 and $2,000**, and is based on the real cost of staff time.

DPW prepares an estimate of the hours and costs for preliminary and final plat review (based on staff time) along with initial comments regarding the proposed plat. These estimates are forwarded by DCD Planning to the developer/applicant. The entire Preliminary Plat Review process generally takes 1 to 2 months if no zoning change is required. With a zoning change (which can run concurrently), this process generally takes about 5 months to complete. *It should be noted that the fees generated over the course of the process generally do not cover staff review costs.* More information about development fees pertaining to this legislation are available in the Housing Fee Report .

C. Final Plat Review

If the developer wishes to proceed with a final Plat Review, including costs and any necessary plat changes, they submit the request along with a second **$405** payment for the final plat review. At this step, DCD Planning forwards the final plat request to DPW and requests a resolution to be introduced at Common Council. DPW begins the final plat review process. If no corrections or comments required, then the final plat is referred to City Planning Commission for recommendation. Following review by the City Planning Commission, it is then presented to the Common Council for final action/adoption, and forwarded to Milwaukee County for final recording with register of deeds (a **$50** fee). A final plat review process usually takes about 5 months if the applicant's surveyor is accurate and responsive.

E. Certified Survey Map Review

While not formally part of the subdivision process, the Certified Survey Map (CSM) process is more typically used in the City of Milwaukee as a means to combine and divide land. In 2021, the City of Milwaukee revised its Subdivision Ordinance Chapter 119, allowing the more streamlined CSM process to incorporate up to 8 parcels in districts other than parks, institutional, and single and two family zoning districts. Prior to this update, the maximum number of parcels created by CSM was 4. This change greatly reduces processing time, as staff from DCD and DPW work together and concurrently, most CSMs are processed in 2 to 3 months. Fees involved include a **$230** application fee (DCD) and a **$380** review fee (DPW), plus a **$30** recording fee; an additional review fee of $200 may apply if multiple review are required for approval. Of note, while there were zero subdivision plats recorded in 2023, the City of Milwaukee processed 48 CSMs.

More information about development fees is available on the Department of Neighborhood Services' Housing Fee Report web page.

3. Meeting Existing & Future Demand

A. Existing Efforts

Milwaukee continues to take a multi-pronged approach to meet the need for affordable housing in the city. This section describes Milwaukee's planning efforts and key housing initiatives.

i. Planning

The City of Milwaukee's Comprehensive Plan, adopted in 2010, consists of the Citywide Policy Plan and 14 area plans. The Citywide Policy Plan establishes strategies and policies for housing including affordable housing. In July 2025, the Milwaukee Common Council adopted the Housing Element of the City's Comprehensive Plan. The Housing Element is a framework for housing growth and choice in Milwaukee. Shaped by community input, the Housing Element includes recommendations to increase housing supply within Milwaukee and advance Mayor Cavalier Johnson's vision for economic prosperity. The plan includes recommendations for updating the City's Zoning Code to support new development of additional housing that serves existing resident needs and those who will call Milwaukee home in the future. The Plan includes 7 key priorities:

- increasing housing choice & access across the city and income spectrum;
- repairing homes & neighborhoods;
- continuing intergovernmental collaboration & legislative advocacy for housing;
- a commitment to supporting homeownership and home repair programs;
- a commitment to anti-displacement tracking and programs;
- fostering economic resilience for the City and residents through development and expanding the tax base; and
- supporting development for walkable neighborhoods

The Housing Element also incorporates goals and recommendations from recent housing-related planning efforts across the city and supports the implementation of policies and recommendations found in the Anti-displacement Plan, the Collective Affordable Housing Strategic Plan (developed with the cross-sector Community Development Alliance and endorsed by the Common Council), and the City's 14 Area Plans.

ii. Zoning

Limits on housing diversity in our neighborhoods through our existing Zoning Code impact affordability, walkability, diversity, climate change, the ability to age in place and keep communities together, and access to resources and amenities.

In 2025, the City of Milwaukee adopted two updates to the zoning code to encourage additional housing types and development. First, a new unmapped zoning district called RT5 was created to encourage middle housing. The purpose of the RT5 district is to promote, preserve and protect neighborhoods intended primarily for 2-family dwellings while also permitting a mixture of single-family dwellings and small multi-family dwellings of 3 to 8 units. This district also allows traditional corner commercial

establishments commonly found in urban neighborhoods. Second, Accessory Dwelling Units were added to the zoning code as a limited use in all zoning districts that allow single-family and two-family housing.

iii. Programs

In addition to the Housing Element, the Department of City Development administers several programs to promote homeownership and housing affordability.

The **Milwaukee Home Down Payment Assistance Program,** administered by NIDC and in cooperation with ACTS Housing, Housing Resources, Inc., and the United Community Center, provides grants of up to $5,000 (up to $7,000 if purchasing a home within the City's Community Development Block Grant Area boundary) for first-time homeowners to purchase in the City of Milwaukee. In 2025, it helped 233 people become homeowners.

The **Homes MKE program** renovates vacant houses in the City's inventory of tax-foreclosed residential properties and returns them to productive use. As of the end of 2025, Homes MKE rehabilitated 32 homes, with another 43 under renovation or scheduled for future renovation.

The City also utilizes **TIF funds** to support affordable and workforce housing.

B. Meeting Future Demand

This report provides a picture of Milwaukee's year-over-year housing starts and relevant approval processes. Based upon previous projected demands in the 2024 Housing Affordability Report, as well as annual trends across previous reports, findings suggest that there are likely ongoing misalignments between household incomes and housing cost. Specifically, the development of housing specifically targeted to very low-income individuals will continue to be a priority in 2026. Additional analysis of 2024 ACS data should be undertaken to further verify these findings.

Section 3A. Existing Efforts describes the various strategies that the City of Milwaukee is already carrying out to preserve and create affordable housing for city residents. These strategies include supporting both homeownership and rental housing, as well as supportive housing and housing for homeless individuals. Many of these programs address some of the challenges that remain from the mortgage foreclosure crisis and great recession, including an overall decrease in owner occupancy and an increase in the number of City-owned foreclosed properties.

Section 2. Development Potential summarizes the City of Milwaukee's zoning framework and development fee structure, demonstrating that there are few regulatory obstacles to developing affordable and/or multi-family housing in the city. The zoning code accommodates small lot and multi-family housing and does not include discretionary design review for projects that comply with the code. The City does not have lengthy approval processes for projects which do require a zoning change or variance, and does not charge development impact fees. That said, Milwaukee is committed to continuing to identify steps that will reduce regulatory barriers to housing development consistent with the City's Comprehensive Plan. Current projects that support that goal include:

1) The 2020 redrafting of the city's subdivision ordinance (Chapter 119) to allow additional projects to create lots through the less costly and faster Certified Survey Map process rather than require a

subdivision plat, as well as ongoing amendments to streamline the approval process via electronic submittal;

2) Advancing recommendations from the recently adopted Housing Element of the City's Comprehensive Plan. In 2026 and beyond, DCD will work on implementing those recommendations to update the City of Milwaukee's Zoning Code and other relevant processes and regulations to support transit-oriented development and walkable urban neighborhoods citywide and to increase housing choice and diverse housing styles including townhouses and multi-family buildings; and

3) Continuing to advance goals and recommendations from a number of recent City of Milwaukee planning efforts, including the Collective Affordable Housing Plan, the Climate & Equity Plan, the Equitable Growth Through Transit Plan, and Vision Zero Plan.

C. Reducing Time & Costs

In addition to the items above related to existing and forecasted housing demand, WI Statute 66.10013(2)(e)(2) also requires this Housing Affordability Report identify ways that each municipality can modify regulations, processes, and fee structures to "reduce the time and cost necessary to approve and develop a new residential subdivision in the municipality by 20 percent."

Currently, all City subdivision processes are aligned to be consistent with WI Statute 236. As noted in the "Development Potential" section of this report, the City does not charge impact fees and existing review fees do not cover the full cost of City staff time spent on review. Theoretically, the City could reduce existing subdivision and associated fees by 20% to generate a corresponding reduction in costs to housing developers. However, as subdivision fees already do not cover actual City costs, further reduction would result in reduced revenues and require cuts elsewhere in City services. Given Milwaukee's limited revenue options, ongoing reductions in state shared revenue, and levy limits, this does not seem to be a likely option as the City strives to maintain funding for core City services. Additionally, given the already low fee structure, a fee reduction would have a minimal overall impact on total project costs for a development of a subdivision.

As noted above, the Milwaukee Subdivision Ordinance Chapter 119 was redrafted to allow the creation of up to 8 parcels (instead of the previous maximum of 4 parcels) via a Certified Survey Map (CSM). While this option would not be available for single-family zoned land, in applicable situations it would result in time and cost savings to developers well in excess of 20% versus the subdivision plat process.

The timing for approvals of new Certified Survey Maps will be reduced modestly by the transition to electronic submittals and approvals mentioned earlier. While the option to submit paper copies will still be available, electronic submittals allow applicants to collect necessary signatures more expediently. However, there are few other options that would reduce the timing for the approval of new subdivisions while remaining in compliance with state statues. In the current process, the most common cause of delay is errors or discrepancies in surveys or subdivision plats submitted by applicants. City staff provide technical assistance to surveyors during the review process in an attempt to correct errors to allow applications to proceed in a timely manner.

D. Potential State of Wisconsin Actions

This Housing Affordability Report outlines the actions the City of Milwaukee is undertaking to create and preserve affordable housing. This work cannot be done in isolation and will require collaboration with partners at the local, state and federal levels. This is especially true given the degree to which this report identifies that Milwaukee is home to a disproportionate share of the region's lowest income households, and that affordability challenges in Milwaukee so acutely impact these very low-income families.

There are a number of specific strategies have been identified through the city's housing affordability analysis and planning that the State of Wisconsin could implement to assist with housing affordability in the City of Milwaukee and complement efforts that are ongoing at the local level:

1. **Expand the TIF extension option for affordable housing.** In 2025, State legislators introduced Assembly Bill 453 and Senate Bill 472 ("Truth in Planning"). This bill includes two parts: (1) the ability to extend expiring tax increment districts (TIDs) for affordable housing from the current 1 year to 2 years; and (2) new comprehensive planning requirements to include minimum and maximum densities in five-year increments over a 20-year period. The bill also includes administrative timing requirements, including a requirement that zoning map change requests be granted within 60 days. The bill is available for scheduling.

2. **Increase the amount of State financial resources allocated to supporting homeownership and creating workforce housing.** Down payment assistance, first-time homebuyer savings accounts, rehabilitation tax credits, strengthening rent assistance, and a state sponsored revolving loan for land acquisition for affordable housing are all strategies recommended by the 2019 Wisconsin Realtors Association *Falling Behind* report on statewide affordable housing needs. These recommendations are consistent with local needs identified by Milwaukee's own housing planning efforts.

3. **Update the WHEDA Qualified Allocation Plan (QAP) to continue to combat jobs/housing imbalances.** Adjustments to the QAP that prioritize affordable housing in neighborhoods that are accessible to job centers, well served by transit, or at risk of displacement due to rising housing costs should all be emphasized in future WHEDA updates of the QAP. The QAP should also prioritize projects that provide housing for households <50% and <30% AMI, which was a priority identified in the CDA Collective Affordable Housing Plan.

4. **Increase protections for tenants at risk of eviction.** There is a growing understanding of dramatically negative life impacts experienced by low-income families facing eviction. The COVID-19 pandemic has further exacerbated the risks of evictions for many families. At the same time, the State of Wisconsin has passed a variety of legislation in recent years to weaken tenants' rights. The 2018 Wisconsin Policy Forum report *No Place Like Home* highlights the work and preliminary recommendations of a coalition of local stakeholders committed to strengthening eviction prevention services in Milwaukee. Many of these recommendations will require partnership at the State level.

5. **Provide local governments with additional options for generating revenue beyond the property tax.** While Act 12 will have a substantial effect on City resources, the State should continue to provide local governments with additional options for generating revenue beyond the property tax. In 2023, Wisconsin Act 12 was signed into law, boosting funding to local governments with a historic increase in support in terms of shared revenue. In addition to increased shared revenue, Act 12 also allowed the City of Milwaukee and the Milwaukee County Board of Supervisors to enact a local sales tax of 2 percent and 0.4 percent respectively. This authorization, however, comes with significant stipulations. While the increase in shared revenue as well as estimated revenue from the sales tax increase will help the City avoid a projected insolvency/fiscal cliff, all of the revenues generated by the 2 percent increase will be directed towards increasing public safety and ensuring solvency within the City's pension fund. With the 0.4% sales tax, the adopted County Budget **was** estimated to provide (on average) about $100 per home in property tax relief (while also bolstering the County's parks and public transit systems).
6. **Provide targeted relief to low-income elderly homeowners.** The uniformity clause of the Wisconsin Constitution prohibits local governments from providing targeted property tax relief to groups of homeowners, including seniors. The State has a number of mechanisms at its disposal to assist elderly residents with rising property taxes including increased marketing and potential adjustments to the WHEDA Property Tax Deferral Loan Program to broaden its usage, changes to the existing Homestead Credit including adding an inflationary adjustment, or using other means to provide relief through the State income tax code.

As described throughout this report, the City of Milwaukee is committed to carrying out a wide array of strategies to increase housing choices and housing affordability for residents. Improved housing affordability and stability will also result in better health outcomes, expanded employment opportunities, and more stable communities for all of Milwaukee.